

ANNUAL STATEMENT

OF THE

STANDARD INSURANCE COMPANY



TheStandard®

OF PORTLAND

IN THE STATE OF OREGON

Book 1 of 2

TO THE

INSURANCE DEPARTMENT

OF THE

STATE OF

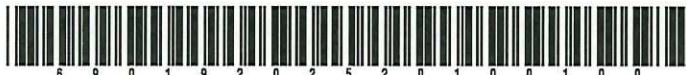
FOR THE YEAR ENDED
DECEMBER 31, 2025

☒ LIFE, ACCIDENT AND HEALTH

☐ FRATERNAL BENEFIT SOCIETIES

2025

2025



LIFE, AND ACCIDENT AND HEALTH COMPANIES/FRATERNAL BENEFIT SOCIETIES - ASSOCIATION EDITION

ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2025
OF THE CONDITION AND AFFAIRS OF THE

Standard Insurance Company

NAIC Group Code 1348 1348 NAIC Company Code 69019 Employer's ID Number 93-0242990
(Current) (Prior)
Organized under the Laws of Oregon, State of Domicile or Port of Entry OR
Country of Domicile United States of America
Licensed as business type: Life, Accident and Health [X] Fraternal Benefit Societies []
Incorporated/Organized 02/24/1906 Commenced Business 04/12/1906
Statutory Home Office 1100 Southwest Sixth Avenue Portland, OR, US 97204-1093
(Street and Number) (City or Town, State, Country and Zip Code)
Main Administrative Office 1100 Southwest Sixth Avenue
(Street and Number)
Portland, OR, US 97204-1093 971-321-7000
(City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)
Mail Address PO Box 711 Portland, OR, US 97207-0711
(Street and Number or P.O. Box) (City or Town, State, Country and Zip Code)
Primary Location of Books and Records 1100 Southwest Sixth Avenue
(Street and Number)
Portland, OR, US 97204-1093 971-321-7000
(City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)
Internet Website Address www.standard.com
Statutory Statement Contact Will Fundak 971-321-7550
(Name) (Area Code) (Telephone Number)
Will.Fundak@standard.com 971-321-7540
(E-mail Address) (FAX Number)

OFFICERS

President and Chief Executive Officer	<u>Daniel James McMillan</u>	EVP, Chief Accounting Officer and Treasurer	<u>Robert Michael Erickson #</u>
SVP, Chief Legal Officer and Corporate Secretary	<u>Elizabeth Ann Fouts #</u>	SVP Emerging Markets, Strategic Innovation and AMG Actuary	<u>Julie Amanda Briggs #</u>

OTHER

<u>Christopher Matthew Beaulieu #, EVP, Chief Investment Officer</u>	<u>Susan Lane Bruechner #, EVP, Human Resources</u>	<u>Lauren Elizabeth Hickok Canfield #, EVP, Chief Actuary and Chief Risk Officer</u>
<u>Gregory Alan Chandler #, EVP, Information Technology</u>	<u>Jeremy Spencer Horner #, EVP, Individual Disability Insurance & Corporate Development</u>	<u>Atif Javed Ijaz #, EVP, Asset Management Group</u>
<u>Christopher David Payne #, EVP, Employee Benefits</u>		

DIRECTORS OR TRUSTEES

<u>Albarkouli Abobaker Albarkouli</u>	<u>Ranjana Bhattacharya Clark</u>	<u>Elizabeth Ellen Flynn</u>
<u>Debora Dyer Horvath</u>	<u>James Fay Lobdell</u>	<u>Daniel James McMillan</u>
<u>Kevin Masazo Murai</u>	<u>Yoshiyuki Nagato #</u>	<u>John Gregory Ness</u>
<u>Daisaku Shintaku #</u>	<u>Yutaka Taguchi #</u>	<u>Barbara Ann Turner</u>

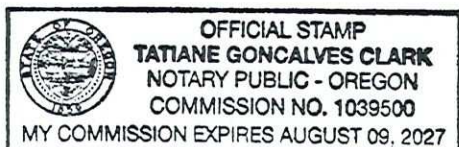
State of Oregon SS
County of Multnomah

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.

Daniel James McMillan President and Chief Executive Officer	Robert Michael Erickson EVP, Chief Accounting Officer and Treasurer	Elizabeth Ann Fouts SVP, Chief Legal Officer and Corporate Secretary

Subscribed and sworn to before me this 27 day of January, 2027
Tatiane Clark

- 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.....



ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY

ASSETS

	Current Year			Prior Year
	1	2	3	4
	Assets	Nonadmitted Assets	Net Admitted Assets (Cols. 1 – 2)	Net Admitted Assets
1. Bonds (Schedule D)	16,425,041,649	0	16,425,041,649	15,783,427,058
2. Stocks (Schedule D):				
2.1 Preferred stocks	0	0	0	2,000,300
2.2 Common stocks	65,012,321	0	65,012,321	68,671,228
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens	12,562,998,200	0	12,562,998,200	11,852,823,644
3.2 Other than first liens.....	0	0	0	0
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$ 0 encumbrances)	23,797,547	0	23,797,547	57,631,576
4.2 Properties held for the production of income (less \$ 0 encumbrances)	54,886,065	0	54,886,065	9,871,204
4.3 Properties held for sale (less \$ 0 encumbrances)	0	0	0	0
5. Cash (\$ 585,022,680 , Schedule E - Part 1), cash equivalents (\$ 93,091,082 , Schedule E - Part 2) and short-term investments (\$ 0 , Schedule DA)	678,113,762	0	678,113,762	709,515,604
6. Contract loans (including \$ 0 premium notes)	541,644	0	541,644	528,688
7. Derivatives (Schedule DB)	101,591,374	0	101,591,374	78,337,293
8. Other invested assets (Schedule BA)	343,127,643	0	343,127,643	211,925,690
9. Receivables for securities	1,463,034,122	0	1,463,034,122	70,150,930
10. Securities lending reinvested collateral assets (Schedule DL)	0	0	0	0
11. Aggregate write-ins for invested assets	0	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11)	31,718,144,327	0	31,718,144,327	28,844,883,215
13. Title plants less \$ 0 charged off (for Title insurers only)	0	0	0	0
14. Investment income due and accrued	219,747,149	0	219,747,149	203,798,700
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection.....	213,832,582	29,245,250	184,587,332	201,984,734
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$ 0 earned but unbilled premiums)	247,929	0	247,929	103,871
15.3 Accrued retrospective premiums (\$ 23,381,139) and contracts subject to redetermination (\$ 0)	23,414,331	33,192	23,381,139	18,516,586
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	42,650,057	0	42,650,057	91,639,613
16.2 Funds held by or deposited with reinsured companies	0	0	0	0
16.3 Other amounts receivable under reinsurance contracts	2,029,408	0	2,029,408	2,047,051
17. Amounts receivable relating to uninsured plans	9,562,622	0	9,562,622	10,994,613
18.1 Current federal and foreign income tax recoverable and interest thereon	0	0	0	0
18.2 Net deferred tax asset	537,869,517	300,928,672	236,940,845	241,111,106
19. Guaranty funds receivable or on deposit	10,573,143	0	10,573,143	12,121,375
20. Electronic data processing equipment and software	78,193,882	64,994,116	13,199,766	11,528,296
21. Furniture and equipment, including health care delivery assets (\$ 0)	19,446,161	19,446,161	0	0
22. Net adjustment in assets and liabilities due to foreign exchange rates	0	0	0	0
23. Receivables from parent, subsidiaries and affiliates	37,300,066	0	37,300,066	3,123,288
24. Health care (\$ 0) and other amounts receivable	0	0	0	0
25. Aggregate write-ins for other-than-invested assets	395,949,965	284,526,434	111,423,531	130,825,041
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	33,308,961,139	699,173,825	32,609,787,314	29,772,677,489
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts	14,645,816,895	0	14,645,816,895	12,482,518,374
28. Total (Lines 26 and 27)	47,954,778,034	699,173,825	47,255,604,209	42,255,195,863
DETAILS OF WRITE-INS				
1101.				
1102.				
1103.				
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0	0	0
1199. Totals (Lines 1101 through 1103 plus 1198)(Line 11 above)	0	0	0	0
2501. State transferable tax credits	10,178,890	0	10,178,890	6,951,350
2502. Miscellaneous non-invested assets	25,452,160	21,717,754	3,734,406	11,206,110
2503. Prepaid expenses	67,077,430	67,077,430	0	0
2598. Summary of remaining write-ins for Line 25 from overflow page	293,241,485	195,731,250	97,510,235	112,667,581
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above)	395,949,965	284,526,434	111,423,531	130,825,041

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY

LIABILITIES, SURPLUS AND OTHER FUNDS

	1	2
	Current Year	Prior Year
1. Aggregate reserve for life contracts \$ 19,515,482, 149 (Exh. 5, Line 9999999) less \$ 0 included in Line 6.3 (including \$ 0 Modco Reserve)	19,515,482, 149	18,376,009, 120
2. Aggregate reserve for accident and health contracts (including \$ 0 Modco Reserve)	5, 154,517,851	5,091, 187,042
3. Liability for deposit-type contracts (Exhibit 7, Line 14, Col. 1) (including \$ 0 Modco Reserve)	2,229,072,247	2,223,842,070
4. Contract claims:		
4.1 Life (Exhibit 8, Part 1, Line 4.4, Col. 1 less Col. 6)	173,265,873	189,605,860
4.2 Accident and health (Exhibit 8, Part 1, Line 4.4, Col. 6)	109,791,029	108,421,663
5. Policyholders' dividends/refunds to members \$ 1,045 and coupons \$ 0 due and unpaid (Exhibit 4, Line 10)	1,045	1,417
6. Provision for policyholders' dividends, refunds to members and coupons payable in following calendar year - estimated amounts:		
6.1 Policyholders' dividends and refunds to members apportioned for payment (including \$ 0 Modco)	78,098	89,250
6.2 Policyholders' dividends and refunds to members not yet apportioned (including \$ 0 Modco)	0	0
6.3 Coupons and similar benefits (including \$ 0 Modco)	0	0
7. Amount provisionally held for deferred dividend policies not included in Line 6	0	0
8. Premiums and annuity considerations for life and accident and health contracts received in advance less \$ 0 discount; including \$ 12,693, 154 accident and health premiums (Exhibit 1, Part 1, Col. 1, sum of lines 4 and 14)	18,392,308	13,887,669
9. Contract liabilities not included elsewhere:		
9.1 Surrender values on canceled contracts	0	0
9.2 Provision for experience rating refunds, including the liability of \$ 51,148,885 accident and health experience rating refunds of which \$ 0 is for medical loss ratio rebate per the Public Health Service Act	110,796,883	100,945,827
9.3 Other amounts payable on reinsurance, including \$ (7,975) assumed and \$ 20,730,095 ceded	20,722,120	23,211,184
9.4 Interest maintenance reserve (IMR, Line 6)	0	3,402,983
10. Commissions to agents due or accrued-life and annuity contracts \$ 20,801,199 accident and health \$ 37,390,814 and deposit-type contract funds \$ 1,859,934	60,051,947	53,994,269
11. Commissions and expense allowances payable on reinsurance assumed	5,626,531	4,974,649
12. General expenses due or accrued (Exhibit 2, Line 12, Col. 7)	485,299,045	443,139,433
13. Transfers to Separate Accounts due or accrued (net) (including \$ 0 accrued for expense allowances recognized in reserves, net of reinsured allowances)	3,133,162	482,010
14. Taxes, licenses and fees due or accrued, excluding federal income taxes (Exhibit 3, Line 9, Col. 6)	5,644,845	5,906,926
15.1 Current federal and foreign income taxes, including \$ 0 on realized capital gains (losses)	35,258,904	6,333,849
15.2 Net deferred tax liability	0	261,063
16. Unearned investment income	2,909,364	6,520,633
17. Amounts withheld or retained by reporting entity as agent or trustee	53,571,936	40,376,103
18. Amounts held for agents' account, including \$ 573,264 agents' credit balances	573,264	409,093
19. Remittances and items not allocated	1,536,768,872	173,829,479
20. Net adjustment in assets and liabilities due to foreign exchange rates	0	0
21. Liability for benefits for employees and agents if not included above	0	0
22. Borrowed money \$ 0 and interest thereon \$ 196,778	0	0
23. Dividends to stockholders declared and unpaid	0	0
24. Miscellaneous liabilities:		
24.01 Asset valuation reserve (AVR, Line 16, Col. 7)	318,800,729	285,052,836
24.02 Reinsurance in unauthorized and certified (\$ 0) companies	0	0
24.03 Funds held under reinsurance treaties with unauthorized and certified (\$ 0) reinsurers	0	0
24.04 Payable to parent, subsidiaries and affiliates	35,416,171	24,248,880
24.05 Drafts outstanding	0	0
24.06 Liability for amounts held under uninsured plans	0	47,782
24.07 Funds held under coinsurance	0	0
24.08 Derivatives	1,406,055	2,425
24.09 Payable for securities	0	0
24.10 Payable for securities lending	0	0
24.11 Capital notes \$ 0 and interest thereon \$ 0	0	0
25. Aggregate write-ins for liabilities	128,263,877	105,508,935
26. Total liabilities excluding Separate Accounts business (Lines 1 to 25)	30,004,844,305	27,281,692,449
27. From Separate Accounts Statement	14,645,816,895	12,482,518,373
28. Total liabilities (Lines 26 and 27)	44,650,661,200	39,764,210,822
29. Common capital stock	423,838,694	423,838,694
30. Preferred capital stock	0	0
31. Aggregate write-ins for other-than-special surplus funds	0	0
32. Surplus notes	350,000,000	350,000,000
33. Gross paid in and contributed surplus (Page 3, Line 33, Col. 2 plus Page 4, Line 51.1, Col. 1)	1,289,942,414	1,289,942,414
34. Aggregate write-ins for special surplus funds	53,274,459	58,710,703
35. Unassigned funds (surplus)	487,887,442	368,493,231
36. Less treasury stock, at cost:		
36.1 0 shares common (value included in Line 29 \$ 0)	0	0
36.2 0 shares preferred (value included in Line 30 \$ 0)	0	0
37. Surplus (Total Lines 31+32+33+34+35-36) (including \$ 0 in Separate Accounts Statement)	2,181,104,315	2,067,146,348
38. Totals of Lines 29, 30 and 37 (Page 4, Line 55)	2,604,943,009	2,490,985,042
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3)	47,255,604,209	42,255,195,864
DETAILS OF WRITE-INS		
2501. Accrued interest and other liabilities	17,858,588	27,389,130
2502. Cash collateral received on derivatives	96,108,657	60,875,271
2503. Guaranty association assessments	8,029,436	7,436,019
2598. Summary of remaining write-ins for Line 25 from overflow page	6,267,196	9,808,515
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above)	128,263,877	105,508,935
3101.		
3102.		
3103.		
3198. Summary of remaining write-ins for Line 31 from overflow page	0	0
3199. Totals (Lines 3101 through 3103 plus 3198)(Line 31 above)	0	0
3401. Admitted disallowed interest maintenance reserve	53,274,459	58,710,703
3402.		
3403.		
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0
3499. Totals (Lines 3401 through 3403 plus 3498)(Line 34 above)	53,274,459	58,710,703

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY

SUMMARY OF OPERATIONS

	1 Current Year	2 Prior Year
1. Premiums and annuity considerations for life and accident and health contracts	12,415,821,380	12,706,260,041
2. Considerations for supplementary contracts with life contingencies	7,604,305	3,743,206
3. Net investment income (Exhibit of Net Investment Income, Line 17)	1,298,590,604	1,153,718,603
4. Amortization of Interest Maintenance Reserve (IMR, Line 5)	(12,287,319)	(12,372,495)
5. Separate Accounts net gain from operations excluding unrealized gains or losses	0	0
6. Commissions and expense allowances on reinsurance ceded (Exhibit 1, Part 2, Line 26.1, Col. 1)	25,591,709	29,824,547
7. Reserve adjustments on reinsurance ceded	0	0
8. Miscellaneous Income:		
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts	40,965,069	36,913,206
8.2 Charges and fees for deposit-type contracts	0	0
8.3 Aggregate write-ins for miscellaneous income	116,406,962	122,474,948
9. Total (Lines 1 to 8.3)	13,892,692,709	14,040,562,056
10. Death benefits	879,562,058	1,064,968,854
11. Matured endowments (excluding guaranteed annual pure endowments)	0	0
12. Annuity benefits (Exhibit 8, Part 2, Line 6.4, Cols. 4 + 5 minus Analysis of Operations Summary, Line 18, Col. 1)	2,069,645,063	1,754,937,553
13. Disability benefits and benefits under accident and health contracts	1,520,535,755	1,488,876,392
14. Coupons, guaranteed annual pure endowments and similar benefits	0	0
15. Surrender benefits and withdrawals for life contracts	5,893,763,392	4,199,498,473
16. Group conversions	0	0
17. Interest and adjustments on contract or deposit-type contract funds	56,403,259	54,529,774
18. Payments on supplementary contracts with life contingencies	6,111,136	5,945,162
19. Increase in aggregate reserves for life and accident and health contracts	1,318,600,355	3,025,834,775
20. Totals (Lines 10 to 19)	11,744,621,018	11,594,590,983
21. Commissions on premiums, annuity considerations, and deposit-type contract funds (direct business only) (Exhibit 1, Part 2, Line 31, Col. 1)	463,016,310	460,727,742
22. Commissions and expense allowances on reinsurance assumed (Exhibit 1, Part 2, Line 26.2, Col. 1)	15,865,444	32,833,364
23. General insurance expenses and fraternal expenses (Exhibit 2, Line 10, Columns 1, 2, 3, 4 and 6)	999,465,919	979,016,368
24. Insurance taxes, licenses and fees, excluding federal income taxes (Exhibit 3, Line 7, Cols. 1 + 2 + 3 + 5)	110,320,847	116,616,579
25. Increase in loading on deferred and uncollected premiums	(147,010)	(239,776)
26. Net transfers to or (from) Separate Accounts net of reinsurance	105,686,410	548,580,286
27. Aggregate write-ins for deductions	3,155,119	9,431,190
28. Totals (Lines 20 to 27)	13,441,984,057	13,741,556,736
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	450,708,653	299,005,320
30. Dividends to policyholders and refunds to members	71,082	89,454
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	450,637,571	298,915,866
32. Federal and foreign income taxes incurred (excluding tax on capital gains)	55,839,456	25,601,058
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	394,798,115	273,314,808
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$ 140,703 (excluding taxes of \$ (140,703) transferred to the IMR)	(48,161,070)	21,056,624
35. Net income (Line 33 plus Line 34)	346,637,045	294,371,432
CAPITAL AND SURPLUS ACCOUNT		
36. Capital and surplus, December 31, prior year (Page 3, Line 38, Col. 2)	2,490,985,041	2,240,897,703
37. Net income (Line 35)	346,637,045	294,371,432
38. Change in net unrealized capital gains (losses) less capital gains tax of \$ 7,624,568	9,498,954	(39,612,198)
39. Change in net unrealized foreign exchange capital gain (loss)	0	0
40. Change in net deferred income tax	23,293,687	85,967,122
41. Change in nonadmitted assets	(18,392,772)	(280,823,213)
42. Change in liability for reinsurance in unauthorized and certified companies	0	0
43. Change in reserve on account of change in valuation basis (increase) or decrease	(4,441,561)	0
44. Change in asset valuation reserve	(33,747,893)	(29,496,133)
45. Change in treasury stock (Page 3, Lines 36.1 and 36.2, Col. 2 minus Col. 1)	0	0
46. Surplus (contributed to) withdrawn from Separate Accounts during period	0	0
47. Other changes in surplus in Separate Accounts Statement	0	0
48. Change in surplus notes	0	100,000,000
49. Cumulative effect of changes in accounting principles	(2,494,055)	0
50. Capital changes:		
50.1 Paid in	0	0
50.2 Transferred from surplus (stock dividend)	0	0
50.3 Transferred to surplus	0	0
51. Surplus adjustment:		
51.1 Paid in	0	220,000,000
51.2 Transferred to capital (stock dividend)	0	0
51.3 Transferred from capital	0	0
51.4 Change in surplus as a result of reinsurance	(1,010,103)	(944,816)
52. Dividends to stockholders	(205,000,000)	(100,000,000)
53. Aggregate write-ins for gains and losses in surplus	(385,339)	625,144
54. Net change in capital and surplus for the year (Lines 37 through 53)	113,957,962	250,087,338
55. Capital and surplus, December 31, current year (Lines 36 + 54) (Page 3, Line 38)	2,604,943,003	2,490,985,041
DETAILS OF WRITE-INS		
08.301. Reinsurance administrative fees	93,381,749	99,191,223
08.302. Other income	23,025,213	23,283,725
08.303.	0	0
08.398. Summary of remaining write-ins for Line 8.3 from overflow page	0	0
08.399. Totals (Lines 08.301 through 08.303 plus 08.398)(Line 8.3 above)	116,406,962	122,474,948
2701. Loss on disposal of fixed assets	3,147,132	8,722,535
2702. Other expenses	7,987	708,655
2703.	0	0
2798. Summary of remaining write-ins for Line 27 from overflow page	0	0
2799. Totals (Lines 2701 through 2703 plus 2798)(Line 27 above)	3,155,119	9,431,190
5301. Change in liability for pension and postretirement benefits	(385,339)	625,144
5302.	0	0
5303.	0	0
5398. Summary of remaining write-ins for Line 53 from overflow page	0	0
5399. Totals (Lines 5301 through 5303 plus 5398)(Line 53 above)	(385,339)	625,144

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY

CASH FLOW

	1	2
	Current Year	Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance	12,445,266,401	12,723,624,360
2. Net investment income	1,283,518,791	1,139,692,476
3. Miscellaneous income	182,963,740	432,277,687
4. Total (Lines 1 through 3)	13,911,748,932	14,295,594,523
5. Benefit and loss related payments	10,514,728,871	8,639,241,774
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts	103,035,258	548,098,276
7. Commissions, expenses paid and aggregate write-ins for deductions	1,561,932,076	1,846,920,240
8. Dividends paid to policyholders	82,606	92,689
9. Federal and foreign income taxes paid (recovered) net of \$ 0 tax on capital gains (losses)	28,788,779	(15,596,134)
10. Total (Lines 5 through 9)	12,208,567,589	11,018,756,845
11. Net cash from operations (Line 4 minus Line 10)	1,703,181,343	3,276,837,678
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	2,219,999,116	1,349,075,295
12.2 Stocks	41,222,781	19,774,600
12.3 Mortgage loans	2,698,509,787	1,840,658,550
12.4 Real estate	0	0
12.5 Other invested assets	5,342,497	38,958,858
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments	0	0
12.7 Miscellaneous proceeds	10,446,477	25,803,388
12.8 Total investment proceeds (Lines 12.1 to 12.7)	4,975,520,658	3,274,270,691
13. Cost of investments acquired (long-term only exclude cash equivalents and short-term investments):		
13.1 Bonds	2,847,295,753	2,736,478,803
13.2 Stocks	38,319,600	23,090,800
13.3 Mortgage loans	3,425,367,575	3,488,561,349
13.4 Real estate	14,061,930	1,856,370
13.5 Other invested assets	179,436,693	9,576,445
13.6 Miscellaneous applications	1,392,883,192	82,147,532
13.7 Total investments acquired (Lines 13.1 to 13.6)	7,897,364,743	6,341,711,300
14. Net increase/(decrease) in contract loans and premium notes	12,956	133,764
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14)	(2,921,857,041)	(3,067,574,373)
Cash from Financing and Miscellaneous Sources		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes	0	100,000,000
16.2 Capital and paid in surplus, less treasury stock	0	220,000,000
16.3 Borrowed funds	0	0
16.4 Net deposits on deposit-type contracts and other insurance liabilities	5,230,177	110,274,510
16.5 Dividends to stockholders	205,000,000	100,000,000
16.6 Other cash provided (applied)	1,387,043,673	(91,200,510)
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	1,187,273,850	239,074,000
RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS		
18. Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17)	(31,401,848)	448,337,305
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	709,515,604	261,178,294
19.2 End of year (Line 18 plus Line 19.1)	678,113,756	709,515,604

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

20.0001. Mortgage loans capitalized interest	(8,082,109)	(817,044)
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ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY

ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - SUMMARY

	1	2	3	4	5	6	7	8	9
	Total	Individual Life	Group Life	Individual Annuities	Group Annuities	Accident and Health	Fraternal	Other Lines of Business	YRT Mortality Risk Only
1. Premiums and annuity considerations for life and accident and health contracts	12,415,821,380	1,415,823	1,348,964,368	1,341,550,833	7,289,718,091	2,434,175,677	0	(3,412)	0
2. Considerations for supplementary contracts with life contingencies	7,604,305	XXX	XXX	7,604,305	0	XXX	XXX	0	XXX
3. Net investment income	1,298,590,605	447,436	80,426,895	403,327,367	532,622,824	284,608,406	0	(2,842,324)	0
4. Amortization of Interest Maintenance Reserve (IMR)	(12,287,322)	0	(98,989)	(450,021)	(11,085,801)	(503,598)	0	(148,913)	0
5. Separate Accounts net gain from operations excluding unrealized gains or losses	0	0	0	0	0	0	XXX	0	0
6. Commissions and expense allowances on reinsurance ceded	25,591,709	1,752,917	0	514,277	0	23,324,515	XXX	0	0
7. Reserve adjustments on reinsurance ceded	0	0	0	0	0	0	XXX	0	0
8. Miscellaneous Income:									
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts	40,965,069	0	0	0	40,965,069	0	XXX	0	0
8.2 Charges and fees for deposit-type contracts	0	0	0	0	0	XXX	XXX	0	0
8.3 Aggregate write-ins for miscellaneous income	116,406,962	0	2,501,618	0	93,286,275	19,562,336	0	1,056,734	0
9. Totals (Lines 1 to 8.3)	13,892,692,707	3,616,176	1,431,793,892	1,752,546,761	7,945,506,458	2,761,167,336	0	(1,937,915)	0
10. Death benefits	879,562,058	3,829,882	875,807,410	0	0	XXX	XXX	(75,234)	0
11. Matured endowments (excluding guaranteed annual pure endowments)	0	0	0	0	0	XXX	XXX	0	0
12. Annuity benefits	2,069,645,063	XXX	XXX	5,911,415	2,063,733,926	XXX	XXX	(278)	XXX
13. Disability benefits and benefits under accident and health contracts	1,520,535,755	0	0	0	0	1,520,550,385	XXX	(14,630)	0
14. Coupons, guaranteed annual pure endowments and similar benefits	0	0	0	0	0	0	XXX	0	0
15. Surrender benefits and withdrawals for life contracts	5,893,763,392	56,678	17,723	934,718,524	4,958,970,467	XXX	XXX	0	0
16. Group conversions	0	0	0	0	0	0	XXX	0	0
17. Interest and adjustments on contract or deposit-type contract funds	56,403,259	31,176	17,086,139	7,633,750	20,553,439	11,098,915	XXX	(160)	0
18. Payments on supplementary contracts with life contingencies	6,111,136	0	0	6,111,136	0	XXX	XXX	0	0
19. Increase in aggregate reserves for life and accident and health contracts	1,318,600,355	2,589,806	(2,411,038)	711,535,759	493,075,102	113,811,655	XXX	(929)	0
20. Totals (Lines 10 to 19)	11,744,621,018	6,507,542	890,500,234	1,665,910,584	7,536,332,934	1,645,460,955	XXX	(91,231)	0
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	463,016,310	451,562	104,063,041	67,087,807	21,518,207	269,859,923	0	35,770	XXX
22. Commissions and expense allowances on reinsurance assumed	15,865,444	20,181	3,717	0	14,805,340	1,036,206	XXX	0	0
23. General insurance expenses and fraternal expenses	999,465,922	238	166,391,681	33,511,767	177,740,049	621,822,187	0	0	0
24. Insurance taxes, licenses and fees, excluding federal income taxes	110,320,848	0	29,232,559	2,974,378	6,510,744	71,603,167	0	0	0
25. Increase in loading on deferred and uncollected premiums	(147,010)	(8,745)	(138,265)	0	0	0	XXX	0	0
26. Net transfers to or (from) Separate Accounts net of reinsurance	105,686,410	0	0	0	105,686,410	0	XXX	0	0
27. Aggregate write-ins for deductions	3,155,118	0	0	0	23	46,361	0	3,108,735	0
28. Totals (Lines 20 to 27)	13,441,984,060	6,970,778	1,190,052,967	1,769,484,536	7,862,593,706	2,609,828,799	0	3,053,274	0
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	450,708,647	(3,354,602)	241,740,925	(16,937,775)	82,912,751	151,338,537	0	(4,991,189)	0
30. Dividends to policyholders and refunds to members	71,082	71,082	0	0	0	0	XXX	0	0
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	450,637,565	(3,425,684)	241,740,925	(16,937,775)	82,912,751	151,338,537	0	(4,991,189)	0
32. Federal income taxes incurred (excluding tax on capital gains)	55,839,456	678,702	59,901,257	9,869,757	19,647,669	50,442,726	0	(84,700,655)	0
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	394,798,109	(4,104,386)	181,839,668	(26,807,532)	63,265,082	100,895,811	0	79,709,466	0
34. Policies/certificates in force end of year	653,145	5,322	37,522	48,996	494,156	67,149	XXX	0	0
DETAILS OF WRITE-INS									
08.301. Other income	116,406,962	0	2,501,618	0	93,286,275	19,562,336	0	1,056,734	0
08.302.									
08.303.									
08.398. Summary of remaining write-ins for Line 8.3 from overflow page	0	0	0	0	0	0	0	0	0
08.399. Totals (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above)	116,406,962	0	2,501,618	0	93,286,275	19,562,336	0	1,056,734	0
2701. Loss on Disposal of Fixed Assets	3,147,132	0	0	0	0	46,361	0	3,100,771	0
2702. Other expenses	7,987	0	0	0	23	0	0	7,964	0
2703.									
2798. Summary of remaining write-ins for Line 27 from overflow page	0	0	0	0	0	0	0	0	0
2799. Totals (Lines 2701 through 2703 plus 2798) (Line 27 above)	3,155,118	0	0	0	23	46,361	0	3,108,735	0

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY

ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - INDIVIDUAL LIFE INSURANCE (b)

	1	2	3	4	5	6	7	8	9	10	11	12
	Total	Industrial Life	Whole Life	Term Life	Indexed Life	Universal Life	Universal Life With Secondary Guarantees	Variable Life	Variable Universal Life	Credit Life (c)	Other Individual Life	YRT Mortality Risk Only
1. Premiums for life contracts (a)	1,415,823	0	1,415,823	0	0	0	0	0	0	0	0	0
2. Considerations for supplementary contracts with life contingencies	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. Net investment income	447,436	0	447,436	0	0	0	0	0	0	0	0	0
4. Amortization of Interest Maintenance Reserve (IMR)	0	0	0	0	0	0	0	0	0	0	0	0
5. Separate Accounts net gain from operations excluding unrealized gains or losses	0	0	0	0	0	0	0	0	0	0	0	0
6. Commissions and expense allowances on reinsurance ceded	1,752,917	0	1,752,917	0	0	0	0	0	0	0	0	0
7. Reserve adjustments on reinsurance ceded	0	0	0	0	0	0	0	0	0	0	0	0
8. Miscellaneous Income:												
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts	0	0	0	0	0	0	0	0	0	0	0	0
8.2 Charges and fees for deposit-type contracts	0	0	0	0	0	0	0	0	0	0	0	0
8.3 Aggregate write-ins for miscellaneous income	0	0	0	0	0	0	0	0	0	0	0	0
9. Totals (Lines 1 to 8.3)	3,616,176	0	3,616,176	0	0	0	0	0	0	0	0	0
10. Death benefits	3,829,882	0	3,829,882	0	0	0	0	0	0	0	0	0
11. Matured endowments (excluding guaranteed annual pure endowments)	0	0	0	0	0	0	0	0	0	0	0	0
12. Annuity benefits	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13. Disability benefits and benefits under accident and health contracts	0	0	0	0	0	0	0	0	0	0	0	0
14. Coupons, guaranteed annual pure endowments and similar benefits	0	0	0	0	0	0	0	0	0	0	0	0
15. Surrender benefits and withdrawals for life contracts	56,678	0	56,678	0	0	0	0	0	0	0	0	0
16. Group conversions	0	0	0	0	0	0	0	0	0	0	0	0
17. Interest and adjustments on contract or deposit-type contract funds	31,176	0	31,176	0	0	0	0	0	0	0	0	0
18. Payments on supplementary contracts with life contingencies	0	0	0	0	0	0	0	0	0	0	0	0
19. Increase in aggregate reserves for life and accident and health contracts ...	2,589,806	0	2,589,806	0	0	0	0	0	0	0	0	0
20. Totals (Lines 10 to 19)	6,507,542	0	6,507,542	0	0	0	0	0	0	0	0	0
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	451,562	0	451,562	0	0	0	0	0	0	0	0	XXX
22. Commissions and expense allowances on reinsurance assumed	20,181	0	20,181	0	0	0	0	0	0	0	0	0
23. General insurance expenses	238	0	238	0	0	0	0	0	0	0	0	0
24. Insurance taxes, licenses and fees, excluding federal income taxes	0	0	0	0	0	0	0	0	0	0	0	0
25. Increase in loading on deferred and uncollected premiums	(8,745)	0	(8,745)	0	0	0	0	0	0	0	0	0
26. Net transfers to or (from) Separate Accounts net of reinsurance	0	0	0	0	0	0	0	0	0	0	0	0
27. Aggregate write-ins for deductions	0	0	0	0	0	0	0	0	0	0	0	0
28. Totals (Lines 20 to 27)	6,970,778	0	6,970,778	0	0	0	0	0	0	0	0	0
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	(3,354,602)	0	(3,354,602)	0	0	0	0	0	0	0	0	0
30. Dividends to policyholders and refunds to members	71,082	0	71,082	0	0	0	0	0	0	0	0	0
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	(3,425,684)	0	(3,425,684)	0	0	0	0	0	0	0	0	0
32. Federal income taxes incurred (excluding tax on capital gains)	678,702	0	678,702	0	0	0	0	0	0	0	0	0
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	(4,104,386)	0	(4,104,386)	0	0	0	0	0	0	0	0	0
34. Policies/certificates in force end of year	5,322	0	5,322	0	0	0	0	0	0	0	0	0
DETAILS OF WRITE-INS												
08.301.												
08.302.												
08.303.												
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. Totals (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above)	0	0	0	0	0	0	0	0	0	0	0	0
2701.												
2702.												
2703.												
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. Totals (Lines 2701 through 2703 plus 2798) (Line 27 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Include premium amounts for preneed plans included in Line 1 0

(b) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected.

(c) Individual and Group Credit Life are combined and included on page. (Indicate whether included with Individual or Group.)

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY
ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - GROUP LIFE INSURANCE (c)

	1	2	3	4	5	6	7	8	9
	Total	Whole Life	Term Life	Universal Life	Variable Life	Variable Universal Life	Credit Life (d)	Other Group Life (a)	YRT Mortality Risk Only
1. Premiums for life contracts ^(b)	1,348,964,368	0	1,348,373,274	0	0	0	0	591,094	0
2. Considerations for supplementary contracts with life contingencies	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. Net investment income	80,426,895	0	80,391,653	0	0	0	0	35,242	0
4. Amortization of Interest Maintenance Reserve (IMR)	(98,989)	0	(98,946)	0	0	0	0	(43)	0
5. Separate Accounts net gain from operations excluding unrealized gains or losses	0	0	0	0	0	0	0	0	0
6. Commissions and expense allowances on reinsurance ceded	0	0	0	0	0	0	0	0	0
7. Reserve adjustments on reinsurance ceded	0	0	0	0	0	0	0	0	0
8. Miscellaneous Income:									
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts	0	0	0	0	0	0	0	0	0
8.2 Charges and fees for deposit-type contracts	0	0	0	0	0	0	0	0	0
8.3 Aggregate write-ins for miscellaneous income	2,501,618	0	2,501,618	0	0	0	0	0	0
9. Totals (Lines 1 to 8.3)	1,431,793,892	0	1,431,167,599	0	0	0	0	626,293	0
10. Death benefits	875,807,410	0	870,567,968	0	0	0	0	5,239,442	0
11. Matured endowments (excluding guaranteed annual pure endowments)	0	0	0	0	0	0	0	0	0
12. Annuity benefits	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13. Disability benefits and benefits under accident and health contracts	0	0	0	0	0	0	0	0	0
14. Coupons, guaranteed annual pure endowments and similar benefits	0	0	0	0	0	0	0	0	0
15. Surrender benefits and withdrawals for life contracts	17,723	0	17,723	0	0	0	0	0	0
16. Group conversions	0	0	0	0	0	0	0	0	0
17. Interest and adjustments on contract or deposit-type contract funds	17,086,139	0	17,086,139	0	0	0	0	0	0
18. Payments on supplementary contracts with life contingencies	0	0	0	0	0	0	0	0	0
19. Increase in aggregate reserves for life and accident and health contracts	(2,411,038)	0	(54,468)	0	0	0	0	(2,356,570)	0
20. Totals (Lines 10 to 19)	890,500,234	0	887,617,362	0	0	0	0	2,882,872	0
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	104,063,041	0	103,758,304	0	0	0	0	304,737	XXX
22. Commissions and expense allowances on reinsurance assumed	3,717	0	3,717	0	0	0	0	0	0
23. General insurance expenses	166,391,681	0	166,318,771	0	0	0	0	72,910	0
24. Insurance taxes, licenses and fees, excluding federal income taxes	29,232,559	0	29,219,750	0	0	0	0	12,809	0
25. Increase in loading on deferred and uncollected premiums	(138,265)	0	(138,204)	0	0	0	0	(61)	0
26. Net transfers to or (from) Separate Accounts net of reinsurance	0	0	0	0	0	0	0	0	0
27. Aggregate write-ins for deductions	0	0	0	0	0	0	0	0	0
28. Totals (Lines 20 to 27)	1,190,052,967	0	1,186,779,700	0	0	0	0	3,273,267	0
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	241,740,925	0	244,387,899	0	0	0	0	(2,646,974)	0
30. Dividends to policyholders and refunds to members	0	0	0	0	0	0	0	0	0
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	241,740,925	0	244,387,899	0	0	0	0	(2,646,974)	0
32. Federal income taxes incurred (excluding tax on capital gains)	59,901,257	0	59,875,009	0	0	0	0	26,248	0
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	181,839,668	0	184,512,890	0	0	0	0	(2,673,222)	0
34. Policies/certificates in force end of year	37,522	0	37,469	0	0	0	0	53	0
DETAILS OF WRITE-INS									
08.301. Other income	2,501,618	0	2,501,618	0	0	0	0	0	0
08.302.									
08.303.									
08.398. Summary of remaining write-ins for Line 8.3 from overflow page	0	0	0	0	0	0	0	0	0
08.399. Totals (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above)	2,501,618	0	2,501,618	0	0	0	0	0	0
2701.									
2702.									
2703.									
2798. Summary of remaining write-ins for Line 27 from overflow page	0	0	0	0	0	0	0	0	0
2799. Totals (Lines 2701 through 2703 plus 2798) (Line 27 above)	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

(b) Include premium amounts for preneed plans included in Line 1 0

(c) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected.

(d) Individual and Group Credit Life are combined and included on page. (Indicate whether included with Individual or Group.)

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY
ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - INDIVIDUAL ANNUITIES (a)

	1	Deferred				6 Life Contingent Payout (Immediate and Annuitizations)	7 Other Annuities
		2	3	4	5		
	Total	Fixed Annuities	Indexed Annuities	Variable Annuities with Guarantees	Variable Annuities Without Guarantees		
1. Premiums for individual annuity contracts	1,341,550,833	787,418,238	554,132,595	0	0	0	0
2. Considerations for supplementary contracts with life contingencies	7,604,305	XXX	XXX	XXX	XXX	7,604,305	XXX
3. Net investment income	403,327,367	290,690,377	112,636,990	0	0	0	0
4. Amortization of Interest Maintenance Reserve (IMR)	(450,021)	(450,021)	0	0	0	0	0
5. Separate Accounts net gain from operations excluding unrealized gains or losses	0	0	0	0	0	0	0
6. Commissions and expense allowances on reinsurance ceded	514,277	514,277	0	0	0	0	0
7. Reserve adjustments on reinsurance ceded	0	0	0	0	0	0	0
8. Miscellaneous Income:							
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts	0	0	0	0	0	0	0
8.2 Charges and fees for deposit-type contracts	0	0	0	0	0	0	0
8.3 Aggregate write-ins for miscellaneous income	0	0	0	0	0	0	0
9. Totals (Lines 1 to 8.3)	1,752,546,761	1,078,172,871	666,769,585	0	0	7,604,305	0
10. Death benefits	0	0	0	0	0	0	0
11. Matured endowments (excluding guaranteed annual pure endowments)	0	0	0	0	0	0	0
12. Annuity benefits	5,911,415	279,051	0	0	0	5,632,364	0
13. Disability benefits and benefits under accident and health contracts	0	0	0	0	0	0	0
14. Coupons, guaranteed annual pure endowments and similar benefits	0	0	0	0	0	0	0
15. Surrender benefits and withdrawals for life contracts	934,718,524	711,376,201	223,342,323	0	0	0	0
16. Group conversions	0	0	0	0	0	0	0
17. Interest and adjustments on contract or deposit-type contract funds	7,633,750	7,598,646	35,104	0	0	0	0
18. Payments on supplementary contracts with life contingencies	6,111,136	440,587	0	0	0	5,670,549	0
19. Increase in aggregate reserves for life and accident and health contracts	711,535,759	299,858,335	412,990,820	0	0	(1,313,396)	0
20. Totals (Lines 10 to 19)	1,665,910,584	1,019,552,820	636,368,247	0	0	9,989,517	0
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	67,087,807	23,986,179	43,093,037	0	0	8,591	0
22. Commissions and expense allowances on reinsurance assumed	0	0	0	0	0	0	0
23. General insurance expenses	33,511,767	22,607,020	10,904,747	0	0	0	0
24. Insurance taxes, licenses and fees, excluding federal income taxes	2,974,378	1,891,088	1,083,290	0	0	0	0
25. Increase in loading on deferred and uncollected premiums	0	0	0	0	0	0	0
26. Net transfers to or (from) Separate Accounts net of reinsurance.....	0	0	0	0	0	0	0
27. Aggregate write-ins for deductions	0	0	0	0	0	0	0
28. Totals (Lines 20 to 27)	1,769,484,536	1,068,037,107	691,449,321	0	0	9,998,108	0
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	(16,937,775)	10,135,764	(24,679,736)	0	0	(2,393,803)	0
30. Dividends to policyholders and refunds to members	0	0	0	0	0	0	0
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	(16,937,775)	10,135,764	(24,679,736)	0	0	(2,393,803)	0
32. Federal income taxes incurred (excluding tax on capital gains)	9,869,757	2,688,508	6,546,293	0	0	634,956	0
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	(26,807,532)	7,447,256	(31,226,029)	0	0	(3,028,759)	0
34. Policies/certificates in force end of year	48,996	34,796	12,725	0	0	1,475	0
DETAILS OF WRITE-INS							
08.301.							
08.302.							
08.303.							
08.398. Summary of remaining write-ins for Line 8.3 from overflow page	0	0	0	0	0	0	0
08.399. Totals (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above)	0	0	0	0	0	0	0
2701.							
2702.							
2703.							
2798. Summary of remaining write-ins for Line 27 from overflow page	0	0	0	0	0	0	0
2799. Totals (Lines 2701 through 2703 plus 2798) (Line 27 above)	0	0	0	0	0	0	0

(a) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which which columns are affected.

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY
ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - GROUP ANNUITIES (a)

	1	Deferred				6 Life Contingent Payout (Immediate and Annuitizations)	7 Other Annuities
		2	3	4	5		
	Total	Fixed Annuities	Indexed Annuities	Variable Annuities with Guarantees	Variable Annuities Without Guarantees		
1. Premiums for group annuity contracts	7,289,718,091	0	0	0	7,288,716,772	1,001,319	0
2. Considerations for supplementary contracts with life contingencies	0	XXX	XXX	XXX	XXX	0	XXX
3. Net investment income	532,622,824	0	0	0	530,859,718	1,763,106	0
4. Amortization of Interest Maintenance Reserve (IMR)	(11,085,801)	0	0	0	(11,085,801)	0	0
5. Separate Accounts net gain from operations excluding unrealized gains or losses	0	0	0	0	0	0	0
6. Commissions and expense allowances on reinsurance ceded	0	0	0	0	0	0	0
7. Reserve adjustments on reinsurance ceded	0	0	0	0	0	0	0
8. Miscellaneous Income:							
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts	40,965,069	0	0	0	40,965,069	0	0
8.2 Charges and fees for deposit-type contracts	0	0	0	0	0	0	0
8.3 Aggregate write-ins for miscellaneous income	93,286,275	0	0	0	93,286,275	0	0
9. Totals (Lines 1 to 8.3)	7,945,506,458	0	0	0	7,942,742,033	2,764,425	0
10. Death benefits	0	0	0	0	0	0	0
11. Matured endowments (excluding guaranteed annual pure endowments)	0	0	0	0	0	0	0
12. Annuity benefits	2,063,733,926	0	0	0	2,059,705,701	4,028,225	0
13. Disability benefits and benefits under accident and health contracts	0	0	0	0	0	0	0
14. Coupons, guaranteed annual pure endowments and similar benefits	0	0	0	0	0	0	0
15. Surrender benefits and withdrawals for life contracts	4,958,970,467	0	0	0	4,958,970,467	0	0
16. Group conversions	0	0	0	0	0	0	0
17. Interest and adjustments on contract or deposit-type contract funds	20,553,439	0	0	0	20,526,513	26,926	0
18. Payments on supplementary contracts with life contingencies	0	0	0	0	0	0	0
19. Increase in aggregate reserves for life and accident and health contracts	493,075,102	0	0	0	494,914,866	(1,839,764)	0
20. Totals (Lines 10 to 19)	7,536,332,934	0	0	0	7,534,117,547	2,215,387	0
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	21,518,207	0	0	0	21,518,207	0	0
22. Commissions and expense allowances on reinsurance assumed	14,805,340	0	0	0	14,805,340	0	0
23. General insurance expenses	177,740,049	0	0	0	177,737,230	2,819	0
24. Insurance taxes, licenses and fees, excluding federal income taxes	6,510,744	0	0	0	6,481,578	29,166	0
25. Increase in loading on deferred and uncollected premiums	0	0	0	0	0	0	0
26. Net transfers to or (from) Separate Accounts net of reinsurance.....	105,686,410	0	0	0	105,686,410	0	0
27. Aggregate write-ins for deductions	23	0	0	0	23	0	0
28. Totals (Lines 20 to 27)	7,862,593,706	0	0	0	7,860,346,334	2,247,372	0
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	82,912,751	0	0	0	82,395,699	517,053	0
30. Dividends to policyholders and refunds to members	0	0	0	0	0	0	0
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	82,912,751	0	0	0	82,395,699	517,053	0
32. Federal income taxes incurred (excluding tax on capital gains)	19,647,669	0	0	0	19,525,144	122,525	0
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	63,265,082	0	0	0	62,870,555	394,528	0
34. Policies/certificates in force end of year	494,156	0	0	0	493,418	738	0
DETAILS OF WRITE-INS							
08.301. Other income	93,286,275	0	0	0	93,286,275	0	0
08.302.							
08.303.							
08.398. Summary of remaining write-ins for Line 8.3 from overflow page	0	0	0	0	0	0	0
08.399. Totals (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above)	93,286,275	0	0	0	93,286,275	0	0
2701. Other expenses	23	0	0	0	23	0	0
2702.							
2703.							
2798. Summary of remaining write-ins for Line 27 from overflow page	0	0	0	0	0	0	0
2799. Totals (Lines 2701 through 2703 plus 2798) (Line 27 above)	23	0	0	0	23	0	0

(a) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected.

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY
ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - ACCIDENT AND HEALTH (a)

	1	Comprehensive (Hospital & Medical)		4	5	6	7	8	9	10	11	12	13
		2	3										
	Total	Individual	Group	Medicare Supplement	Vision Only	Dental Only	Federal Employees Health Benefits Plan	Title XVIII Medicare	Title XIX Medicaid	Credit A&H	Disability Income	Long-Term Care	Other Health
1. Premiums for accident and health contracts	2,434,175,677	.0	.0	.0	17,567,832	118,705,757	.0	.0	.0	.0	2,034,358,224	.0	263,543,864
2. Considerations for supplementary contracts with life contingencies	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. Net investment income	284,608,406	.0	.0	.0	98,121	334,685	.0	.0	.0	.0	278,561,791	.0	5,613,809
4. Amortization of Interest Maintenance Reserve (IMR)	(503,598)	.0	.0	.0	.0	.0	.0	.0	.0	.0	(503,598)	.0	.0
5. Separate Accounts net gain from operations excluding unrealized gains or losses	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
6. Commissions and expense allowances on reinsurance ceded	23,324,515	.0	.0	.0	.0	.0	.0	.0	.0	.0	23,324,515	.0	.0
7. Reserve adjustments on reinsurance ceded	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
8. Miscellaneous Income:													
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
8.2 Charges and fees for deposit-type contracts	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
8.3 Aggregate write-ins for miscellaneous income	19,562,336	.0	.0	.0	.0	(240,307)	.0	.0	.0	.0	(5,873)	.0	19,808,516
9. Totals (Lines 1 to 8.3)	2,761,167,336	.0	.0	.0	17,665,953	118,800,135	.0	.0	.0	.0	2,335,735,059	.0	288,966,189
10. Death benefits	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
11. Matured endowments (excluding guaranteed annual pure endowments)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
12. Annuity benefits	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13. Disability benefits and benefits under accident and health contracts	1,520,550,385	.0	.0	.0	10,522,369	92,388,442	.0	.0	.0	.0	1,312,279,254	.0	105,360,320
14. Coupons, guaranteed annual pure endowments and similar benefits	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
15. Surrender benefits and withdrawals for life contracts	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
16. Group conversions	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
17. Interest and adjustments on contract or deposit-type contract funds	11,098,915	.0	.0	.0	.0	.0	.0	.0	.0	.0	11,040,354	.0	58,561
18. Payments on supplementary contracts with life contingencies	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
19. Increase in aggregate reserves for life and accident and health contracts	113,811,655	.0	.0	.0	(1,983)	(22,383)	.0	.0	.0	.0	114,739,965	.0	(903,944)
20. Totals (Lines 10 to 19)	1,645,460,955	.0	.0	.0	10,520,386	92,366,059	.0	.0	.0	.0	1,438,059,573	.0	104,514,937
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	269,859,923	.0	.0	.0	3,411,202	16,184,564	.0	.0	.0	.0	206,748,578	.0	43,515,579
22. Commissions and expense allowances on reinsurance assumed	1,036,206	.0	.0	.0	.0	.0	.0	.0	.0	.0	1,035,044	.0	1,162
23. General insurance expenses	621,822,187	.0	.0	.0	5,646,832	10,267,745	.0	.0	.0	.0	492,145,191	.0	113,762,419
24. Insurance taxes, licenses and fees, excluding federal income taxes	71,603,167	.0	.0	.0	820,001	3,346,323	.0	.0	.0	.0	57,087,126	.0	10,349,717
25. Increase in loading on deferred and uncollected premiums	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
26. Net transfers to or (from) Separate Accounts net of reinsurance	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
27. Aggregate write-ins for deductions	46,361	.0	.0	.0	.0	.0	.0	.0	.0	.0	46,361	.0	.0
28. Totals (Lines 20 to 27)	2,609,828,799	.0	.0	.0	20,398,421	122,164,691	.0	.0	.0	.0	2,195,121,873	.0	272,143,814
29. Net gain from operations before dividends to policyholders, and refunds to members and federal income taxes (Line 9 minus Line 28)	151,338,537	.0	.0	.0	(2,732,468)	(3,364,556)	.0	.0	.0	.0	140,613,186	.0	16,822,375
30. Dividends to policyholders and refunds to members	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	151,338,537	.0	.0	.0	(2,732,468)	(3,364,556)	.0	.0	.0	.0	140,613,186	.0	16,822,375
32. Federal income taxes incurred (excluding tax on capital gains)	50,442,726	.0	.0	.0	185,560	228,485	.0	.0	.0	.0	44,682,994	.0	5,345,687
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	100,895,811	.0	.0	.0	(2,918,028)	(3,593,041)	.0	.0	.0	.0	95,930,192	.0	11,476,688
34. Policies/certificates in force end of year	67,149	.0	.0	.0	4,101	4,802	.0	.0	.0	.0	28,997	.0	29,249
DETAILS OF WRITE-INS													
08.301. Other income	19,562,336	.0	.0	.0	.0	(240,307)	.0	.0	.0	.0	(5,873)	.0	19,808,516
08.302.													
08.303.													
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	.0
08.399. Totals (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above)	19,562,336	.0	.0	.0	.0	(240,307)	.0	.0	.0	.0	(5,873)	.0	19,808,516
2701. Loss on disposal of fixed assets	46,361	.0	.0	.0	.0	.0	.0	.0	.0	.0	46,361	.0	.0
2702.													
2703.													
2798. Summary of remaining write-ins for Line 27 from overflow page	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
2799. Totals (Lines 2701 through 2703 plus 2798) (Line 27 above)	46,361	.0	.0	.0	.0	.0	.0	.0	.0	.0	46,361	.0	.0

(a) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected.

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY

ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR - INDIVIDUAL LIFE INSURANCE (a)

	1	2	3	4	5	6	7	8	9	10	11	12
	Total	Industrial Life	Whole Life	Term Life	Indexed Life	Universal Life	Universal Life With Secondary Guarantees	Variable Life	Variable Universal Life	Credit Life ^(b) (N/A Fraternal)	Other Individual Life	YRT Mortality Risk Only
Involving Life or Disability Contingencies (Reserves) (Net of Reinsurance Ceded)												
1. Reserve December 31 of prior year	13, 173, 303	0	13, 173, 303	0	0	0	0	0	0	0	0	0
2. Tabular net premiums or considerations	1, 345, 032	0	1, 345, 032	0	0	0	0	0	0	0	0	0
3. Present value of disability claims incurred	0	0	0	0	0	0	0	0	0	0	0	0
4. Tabular interest	545, 384	0	545, 384	0	0	0	0	0	0	0	0	0
5. Tabular less actual reserve released	0	0	0	0	0	0	0	0	0	0	0	0
6. Increase in reserve on account of change in valuation basis	0	0	0	0	0	0	0	0	0	0	0	0
6.1 Change in excess of VM-20 deterministic/stochastic reserve over net premium reserve	0	XXX	0	0	0	0	0	0	0	XXX	0	0
7. Other increases (net)	952, 733	0	952, 733	0	0	0	0	0	0	0	0	0
8. Totals (Lines 1 to 7)	16, 016, 452	0	16, 016, 452	0	0	0	0	0	0	0	0	0
9. Tabular cost	1, 797, 658	0	1, 797, 658	0	0	0	0	0	0	0	0	0
10. Reserves released by death	1, 279, 699	0	1, 279, 699	0	0	0	0	0	0	0	0	0
11. Reserves released by other terminations (net)	1, 024, 632	0	1, 024, 632	0	0	0	0	0	0	0	0	0
12. Annuity, supplementary contract and disability payments involving life contingencies	0	0	0	0	0	0	0	0	0	0	0	0
13. Net transfers to or (from) Separate Accounts	0	0	0	0	0	0	0	0	0	0	0	0
14. Total Deductions (Lines 9 to 13)	4, 101, 989	0	4, 101, 989	0	0	0	0	0	0	0	0	0
15. Reserve December 31 of current year	11, 914, 463	0	11, 914, 463	0	0	0	0	0	0	0	0	0
Cash Surrender Value and Policy Loans												
16. CSV ending balance December 31, current year	3, 940, 754	0	3, 940, 754	0	0	0	0	0	0	0	0	0
17. Amount available for policy loans based upon Line 16 CSV	3, 592, 706	0	3, 592, 706	0	0	0	0	0	0	0	0	0

(a) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected.

(b) Individual and Group Credit Life are combined and included on page. (Indicate whether included with Individual or Group.)

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY

ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR - GROUP LIFE INSURANCE (a)

(N/A Fraternal)

	1	2	3	4	5	6	7	8	9
	Total	Whole Life	Term Life	Universal Life	Variable Life	Variable Universal Life	Credit Life ^(b)	Other Group Life	YRT Mortality Risk Only
Involving Life or Disability Contingencies (Reserves) (Net of Reinsurance Ceded)									
1. Reserve December 31 of prior year	657,178,672	16,917,875	567,567,599	0	0	0	0	72,693,198	0
2. Tabular net premiums or considerations	1,209,387,827	73,200	1,208,735,355	0	0	0	0	579,272	0
3. Present value of disability claims incurred	76,716,328	0	76,716,328	0	0	0	0	0	0
4. Tabular interest	45,045,700	742,301	41,535,714	0	0	0	0	2,767,685	0
5. Tabular less actual reserve released	(93,437,389)	0	(93,437,389)	0	0	0	0	0	0
6. Increase in reserve on account of change in valuation basis	0	0	0	0	0	0	0	0	0
7. Other increases (net)	0	0	0	0	0	0	0	0	0
8. Totals (Lines 1 to 7)	1,894,891,138	17,733,376	1,801,117,607	0	0	0	0	76,040,155	0
9. Tabular cost	1,232,007,676	497,090	1,229,918,402	0	0	0	0	1,592,184	0
10. Reserves released by death	22,561,133	1,240,852	17,208,937	0	0	0	0	4,111,344	0
11. Reserves released by other terminations (net)	46,081,144	413,790	45,667,354	0	0	0	0	0	0
12. Annuity, supplementary contract and disability payments involving life contingencies	0	0	0	0	0	0	0	0	0
13. Net transfers to or (from) Separate Accounts	0	0	0	0	0	0	0	0	0
14. Total Deductions (Lines 9 to 13)	1,300,649,953	2,151,732	1,292,794,693	0	0	0	0	5,703,528	0
15. Reserve December 31 of current year	594,241,185	15,581,644	508,322,914	0	0	0	0	70,336,627	0
Cash Surrender Value and Policy Loans									
16. CSV ending balance December 31, current year	14,063,424	14,063,424	0	0	0	0	0	0	0
17. Amount available for policy loans based upon Line 16 CSV	1,079,259	1,079,259	0	0	0	0	0	0	0

(a) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected.

(b) Individual and Group Credit Life are combined and included on page. (Indicate whether included with Individual or Group.)

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY

ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR - INDIVIDUAL ANNUITIES (a)

	1 Total	Deferred				6 Life Contingent Payout (Immediate and Annuitizations)	7 Other Annuities
		2 Fixed Annuities	3 Indexed Annuities	4 Variable Annuities with Guarantees	5 Variable Annuities without Guarantees		
Involving Life or Disability Contingencies (Reserves) (Net of Reinsurance Ceded)							
1. Reserve December 31 of prior year	6,627,713,774	4,994,166,132	1,543,740,900	0	0	89,806,742	0
2. Tabular net premiums or considerations	1,348,884,753	788,399,859	553,548,365	0	0	6,936,528	0
3. Present value of disability claims incurred	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4. Tabular interest	309,240,921	223,393,450	82,204,066	0	0	3,643,404	0
5. Tabular less actual reserve released	303,035	0	0	0	0	303,035	0
6. Increase in reserve on account of change in valuation basis	0	0	0	0	0	0	0
7. Other increases (net)	0	0	0	0	0	0	0
8. Totals (Lines 1 to 7)	8,286,142,482	6,005,959,441	2,179,493,331	0	0	100,689,710	0
9. Tabular cost	0	0	0	0	0	0	0
10. Reserves released by death	XXX	XXX	XXX	XXX	XXX	XXX	XXX
11. Reserves released by other terminations (net)	935,311,175	711,809,387	222,761,612	0	0	740,176	0
12. Annuity, supplementary contract and disability payments involving life contingencies	11,581,964	0	0	0	0	11,581,964	0
13. Net transfers to or (from) Separate Accounts	0	0	0	0	0	0	0
14. Total Deductions (Lines 9 to 13)	946,893,139	711,809,387	222,761,612	0	0	12,322,140	0
15. Reserve December 31 of current year	7,339,249,343	5,294,150,053	1,956,731,720	0	0	88,367,570	0
Cash Surrender Value and Policy Loans							
16. CSV ending balance December 31, current year	6,757,691,935	0	4,891,069,469	1,866,622,466	0	0	0
17. Amount available for policy loans based upon Line 16 CSV	2,209,135	0	2,209,135	0	0	0	0

(a) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected.

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY

ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR - GROUP ANNUITIES ^(a)

(N/A Fraternal)

	1	Deferred				6 Life Contingent Payout (Immediate and Annuitizations)	7 Other Annuities
		2	3	4	5		
	Total	Fixed Annuities	Indexed Annuities	Variable Annuities with Guarantees	Variable Annuities without Guarantees		
Involving Life or Disability Contingencies (Reserves) (Net of Reinsurance Ceded)							
1. Reserve December 31 of prior year	11,076,462,352	0	0	0	11,040,334,560	36,127,792	0
2. Tabular net premiums or considerations	7,283,470,661	0	0	0	7,282,471,089	999,572	0
3. Present value of disability claims incurred	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4. Tabular interest	355,082,925	0	0	0	353,169,440	1,913,485	0
5. Tabular less actual reserve released	743,604	0	0	0	0	743,604	0
6. Increase in reserve on account of change in valuation basis	0	0	0	0	0	0	0
7. Other increases (net)	(9,659)	0	0	0	(9,659)	0	0
8. Totals (Lines 1 to 7)	18,715,749,883	0	0	0	18,675,965,430	39,784,453	0
9. Tabular cost	0	0	0	0	0	0	0
10. Reserves released by death	XXX	XXX	XXX	XXX	XXX	XXX	XXX
11. Reserves released by other terminations (net)	4,967,648,778	0	0	0	4,967,648,778	0	0
12. Annuity, supplementary contract and disability payments involving life contingencies	2,080,070,094	0	0	0	2,076,041,869	4,028,225	0
13. Net transfers to or (from) Separate Accounts	97,008,099	0	0	0	97,008,099	0	0
14. Total Deductions (Lines 9 to 13)	7,144,726,971	0	0	0	7,140,698,746	4,028,225	0
15. Reserve December 31 of current year	11,571,022,912	0	0	0	11,535,266,684	35,756,228	0
Cash Surrender Value and Policy Loans							
16. CSV ending balance December 31, current year	0	0	0	0	0	0	0
17. Amount available for policy loans based upon Line 16 CSV	0	0	0	0	0	0	0

(a) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected.

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY

EXHIBIT OF NET INVESTMENT INCOME

		1	2
		Collected During Year	Earned During Year
1.	U.S. Government bonds	(a) 1,108,896	 1,108,896
1.1	Bonds exempt from U.S. tax	(a) 0	 0
1.2	Other bonds (unaffiliated)	(a) 706,676,109	 721,739,665
1.3	Bonds of affiliates	(a) 0	 0
2.1	Preferred stocks (unaffiliated)	(b) 31,000	 0
2.11	Preferred stocks of affiliates	(b) 0	 0
2.2	Common stocks (unaffiliated)	 5,829,909	 5,829,909
2.21	Common stocks of affiliates	 0	 0
3.	Mortgage loans	(c) 697,423,268	 706,852,446
4.	Real estate	(d) 14,312,885	 14,875,158
5	Contract loans	 8,355	 8,355
6	Cash, cash equivalents and short-term investments	(e) 19,223,845	 19,223,845
7	Derivative instruments	(f) 5,919,598	 5,919,598
8.	Other invested assets	 0	 (32,341,622)
9.	Aggregate write-ins for investment income	 9,248,368	 9,248,368
10.	Total gross investment income	1,459,782,233	1,452,464,618
11.	Investment expenses		(g) 52,213,950
12.	Investment taxes, licenses and fees, excluding federal income taxes		(g) 2,200,663
13.	Interest expense		(h) 18,875,000
14.	Depreciation on real estate and other invested assets		(i) 6,268,059
15.	Aggregate write-ins for deductions from investment income		 74,316,342
16.	Total deductions (Lines 11 through 15)		 153,874,014
17.	Net investment income (Line 10 minus Line 16)		1,298,590,604
DETAILS OF WRITE-INS			
0901.	Prepayment penalty interest on callable bonds	 2,053,284	 2,053,284
0902.	Mezzanine loan fund	 6,715,638	 6,715,638
0903.	Miscellaneous Investment Income	 479,446	 479,446
0998.	Summary of remaining write-ins for Line 9 from overflow page	 0	 0
0999.	Totals (Lines 0901 through 0903 plus 0998) (Line 9, above)	9,248,368	9,248,368
1501.	Interest Expense – FHLB Advances		 39,010,456
1502.	Mortgage Loan Service Fee		 15,085,491
1503.	Investment Fund Servicing Fee		 11,640,539
1598.	Summary of remaining write-ins for Line 15 from overflow page		 8,579,856
1599.	Totals (Lines 1501 through 1503 plus 1598) (Line 15, above)		74,316,342

- (a) Includes \$ 45,471,319 accrual of discount less \$ 13,726,733 amortization of premium and less \$ 13,565,607 paid for accrued interest on purchases.
- (b) Includes \$ 0 accrual of discount less \$ 0 amortization of premium and less \$ 0 paid for accrued dividends on purchases.
- (c) Includes \$ 0 accrual of discount less \$ 0 amortization of premium and less \$ 0 paid for accrued interest on purchases.
- (d) Includes \$ 9,644,567 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 \$ 18,875,000 interest on surplus notes and \$ 0 interest on capital notes.
- (i) Includes \$ 2,881,098 depreciation on real estate and \$ 0 depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

		1	2	3	4	5
		Realized Gain (Loss) On Sales or Maturity	Other Realized Adjustments	Total Realized Capital Gain (Loss) (Columns 1 + 2)	Change in Unrealized Capital Gain (Loss)	Change in Unrealized Foreign Exchange Capital Gain (Loss)
1.	U.S. Government bonds	 0	 0	 0	 0	 0
1.1	Bonds exempt from U.S. tax	 0	 0	 0	 0	 0
1.2	Other bonds (unaffiliated)	 (2,073,617)	 (8,032,949)	 (10,106,566)	 (7,320,066)	 0
1.3	Bonds of affiliates	 0	 0	 0	 0	 0
2.1	Preferred stocks (unaffiliated)	 (100,000)	 0	 (100,000)	 99,700	 0
2.11	Preferred stocks of affiliates	 0	 0	 0	 0	 0
2.2	Common stocks (unaffiliated)	 4,281	 0	 4,281	 (2,760,007)	 0
2.21	Common stocks of affiliates	 0	 0	 0	 0	 0
3.	Mortgage loans	 (44,704,948)	 0	 (44,704,948)	 0	 0
4.	Real estate	 0	 0	 0	 0	 0
5.	Contract loans	 0	 0	 0	 0	 0
6.	Cash, cash equivalents and short-term investments	 0	 0	 0	 0	 0
7.	Derivative instruments	 26,572,246	 0	 26,572,246	 5,728,544	 0
8.	Other invested assets	 (3,001,510)	 0	 (3,001,510)	 (6,539,340)	 0
9.	Aggregate write-ins for capital gains (losses)	 (18,082,886)	 729,000	 (17,353,886)	 27,914,221	 0
10.	Total capital gains (losses)	(41,386,434)	(7,303,949)	(48,690,383)	17,123,052	0
DETAILS OF WRITE-INS						
0901.	Provision adjustment to mortgage loans	 0	 0	 0	 28,021,713	 0
0902.	Other capital gains	 0	 729,000	 729,000	 0	 0
0903.	Loss on disposal of software assets	 (19,465,064)	 0	 (19,465,064)	 0	 0
0998.	Summary of remaining write-ins for Line 9 from overflow page	 1,382,178	 0	 1,382,178	 (107,492)	 0
0999.	Totals (Lines 0901 through 0903 plus 0998) (Line 9, above)	(18,082,886)	729,000	(17,353,886)	27,914,221	0

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY
EXHIBIT - 1 PART 1 - PREMIUMS AND ANNUITY CONSIDERATIONS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

	1	2	3	4	5	6	7	8
	Total	Individual Life	Group Life	Individual Annuities	Group Annuities	Accident & Health	Fraternal	Other Lines of Business
FIRST YEAR (other than single)								
1. Uncollected	(356,694)	4,378	0	0	0	(361,072)	0	0
2. Deferred and accrued	0	0	0	0	0	0	0	0
3. Deferred , accrued and uncollected:								
3.1 Direct	275,005	4,378	0	0	0	270,627	0	0
3.2 Reinsurance assumed	0	0	0	0	0	0	0	0
3.3 Reinsurance ceded	631,700	0	0	0	0	631,700	0	0
3.4 Net (Line 1 + Line 2)	(356,695)	4,378	0	0	0	(361,073)	0	0
4. Advance	339,739	0	0	0	0	339,739	0	0
5. Line 3.4 - Line 4	(696,434)	4,378	0	0	0	(700,812)	0	0
6. Collected during year:								
6.1 Direct	31,721,023	246,089	0	300	0	31,474,634	0	0
6.2 Reinsurance assumed	173	0	0	0	0	173	0	0
6.3 Reinsurance ceded	5,733,974	0	0	0	0	5,733,974	0	0
6.4 Net	25,987,222	246,089	0	300	0	25,740,833	0	0
7. Line 5 + Line 6.4	25,290,788	250,467	0	300	0	25,040,021	0	0
8. Prior year (uncollected + deferred and accrued - advance)	(745,987)	373	0	0	0	(746,360)	0	0
9. First year premiums and considerations:								
9.1 Direct	31,638,726	250,094	0	300	0	31,388,332	0	0
9.2 Reinsurance assumed	(24)	0	0	0	0	(24)	0	0
9.3 Reinsurance ceded	5,601,927	0	0	0	0	5,601,927	0	0
9.4 Net (Line 7 - Line 8)	26,036,775	250,094	0	300	0	25,786,381	0	0
SINGLE								
10. Single premiums and considerations:								
10.1 Direct	1,345,518,935	8,581,367	0	1,336,937,568	0	0	0	0
10.2 Reinsurance assumed	0	0	0	0	0	0	0	0
10.3 Reinsurance ceded	8,541,813	8,541,813	0	0	0	0	0	0
10.4 Net	1,336,977,122	39,554	0	1,336,937,568	0	0	0	0
RENEWAL								
11. Uncollected	281,349,105	12,408	106,933,255	0	9,570,007	164,833,435	0	0
12. Deferred and accrued	(109,494,042)	178,317	(59,405,001)	0	0	(50,267,358)	0	0
13. Deferred, accrued and uncollected:								
13.1 Direct	174,984,412	2,574,424	42,708,157	0	9,570,007	120,131,824	0	0
13.2 Reinsurance assumed	6,013,906	0	1,080,869	0	0	4,933,037	0	0
13.3 Reinsurance ceded	9,143,255	2,383,699	(3,739,227)	0	0	10,498,783	0	0
13.4 Net (Line 11 + Line 12)	171,855,063	190,725	47,528,253	0	9,570,007	114,566,078	0	0
14. Advance	18,052,569	9,619	5,689,535	0	0	12,353,415	0	0
15. Line 13.4 - Line 14	153,802,494	181,106	41,838,718	0	9,570,007	102,212,663	0	0
16. Collected during year:								
16.1 Direct	11,132,072,344	14,643,072	1,367,185,060	4,700,222	7,245,370,080	2,500,173,910	0	0
16.2 Reinsurance assumed	172,530,440	91,636	10,028,218	0	88,402,120	74,008,466	0	0
16.3 Reinsurance ceded	236,775,612	13,591,566	15,600,481	87,257	44,201,060	163,291,836	0	3,412
16.4 Net	11,067,827,172	1,143,142	1,361,612,797	4,612,965	7,289,571,140	2,410,890,540	0	(3,412)
17. Line 15 + Line 16.4	11,221,629,666	1,324,248	1,403,451,515	4,612,965	7,299,141,147	2,513,103,203	0	(3,412)
18. Prior year (uncollected + deferred and accrued - advance)	168,822,182	198,073	54,487,148	0	9,423,056	104,713,905	0	0
19. Renewal premiums and considerations:								
19.1 Direct	11,112,156,495	14,588,129	1,350,951,679	4,700,222	7,245,517,031	2,496,402,846	0	(3,412)
19.2 Reinsurance assumed	124,951,386	91,363	9,633,893	0	44,201,060	71,025,070	0	0
19.3 Reinsurance ceded	184,300,397	13,553,317	11,621,204	87,257	0	159,038,619	0	0
19.4 Net (Line 17 - Line 18)	11,052,807,484	1,126,175	1,348,964,368	4,612,965	7,289,718,091	2,408,389,297	0	(3,412)
TOTAL								
20. Total premiums and annuity considerations:								
20.1 Direct	12,489,314,156	23,419,590	1,350,951,679	1,341,638,090	7,245,517,031	2,527,791,178	0	(3,412)
20.2 Reinsurance assumed	124,951,362	91,363	9,633,893	0	44,201,060	71,025,046	0	0
20.3 Reinsurance ceded	198,444,137	22,095,130	11,621,204	87,257	0	164,640,546	0	0
20.4 Net (Lines 9.4 + 10.4 + 19.4)	12,415,821,381	1,415,823	1,348,964,368	1,341,550,833	7,289,718,091	2,434,175,678	0	(3,412)

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY

EXHIBIT - 1 PART 2 - POLICYHOLDERS' DIVIDENDS, REFUNDS TO MEMBERS AND COUPONS APPLIED, REINSURANCE COMMISSIONS AND
EXPENSE ALLOWANCES AND COMMISSIONS INCURRED (Direct Business Only)

	1	2	3	4	5	6	7	8
	Total	Individual Life	Group Life	Individual Annuities	Group Annuities	Accident & Health	Fraternal	Other Lines of Business
POLICYHOLDERS' DIVIDENDS, REFUNDS TO MEMBERS AND COUPONS APPLIED (included in Part 1)								
21. To pay renewal premiums	15,879	15,879	0	0	0	0	0	0
22. All other	39,554	39,554	0	0	0	0	0	0
REINSURANCE COMMISSIONS AND EXPENSE ALLOWANCES INCURRED								
23. First year (other than single):								
23.1 Reinsurance ceded	4,909,368	0	0	0	0	4,909,368	0	0
23.2 Reinsurance assumed	14,805,340	0	0	0	14,805,340	0	0	0
23.3 Net ceded less assumed	(9,895,972)	0	0	0	(14,805,340)	4,909,368	0	0
24. Single:								
24.1 Reinsurance ceded	0	0	0	0	0	0	0	0
24.2 Reinsurance assumed	0	0	0	0	0	0	0	0
24.3 Net ceded less assumed	0	0	0	0	0	0	0	0
25. Renewal:								
25.1 Reinsurance ceded	20,682,341	1,752,917	0	514,277	0	18,415,147	0	0
25.2 Reinsurance assumed	1,060,104	20,181	0	3,717	0	1,036,206	0	0
25.3 Net ceded less assumed	19,622,237	1,732,736	0	510,560	0	17,378,941	0	0
26. Totals:								
26.1 Reinsurance ceded (Page 6, Line 6)	25,591,709	1,752,917	0	514,277	0	23,324,515	0	0
26.2 Reinsurance assumed (Page 6, Line 22)	15,865,444	20,181	0	3,717	14,805,340	1,036,206	0	0
26.3 Net ceded less assumed	9,726,265	1,732,736	0	510,560	(14,805,340)	22,288,309	0	0
COMMISSIONS INCURRED (direct business only)								
27. First year (other than single)	74,614,220	0	8,383,579	7	1,000,749	65,229,885	0	0
28. Single	67,085,980	0	0	67,085,980	0	0	0	0
29. Renewal	321,316,110	451,562	95,679,462	1,820	20,517,458	204,630,038	0	35,770
30. Deposit-type contract funds	0	0	0	0	0	0	0	0
31. Totals (to agree with Page 6, Line 21)	463,016,310	451,562	104,063,041	67,087,807	21,518,207	269,859,923	0	35,770

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY

EXHIBIT 2 - GENERAL EXPENSES

		Insurance				5	6	7
		1	Accident and Health		4			
			2	3				
		Life	Cost Containment	All Other	All Other Lines of Business	Investment	Fraternal	Total
1.	Rent	1,731,627	.0	12,254,994	.0	581,657	.0	14,568,278
2.	Salaries and wages	201,854,217	.0	310,162,655	.0	21,714,445	.0	533,731,317
3.11	Contributions for benefit plans for employees	28,556,883	.0	42,652,417	.0	2,249,094	.0	73,458,394
3.12	Contributions for benefit plans for agents	.0	.0	.0	.0	.0	.0	.0
3.21	Payments to employees under non-funded benefit plans	.0	.0	.0	.0	.0	.0	.0
3.22	Payments to agents under non-funded benefit plans	.0	.0	.0	.0	.0	.0	.0
3.31	Other employee welfare	10,216,784	.0	14,331,191	.0	1,130,982	.0	25,678,957
3.32	Other agent welfare	(2,618)	.0	752,155	.0	(2,162)	.0	747,375
4.1	Legal fees and expenses	1,071,553	.0	4,169,605	.0	1,165,481	.0	6,406,639
4.2	Medical examination fees	1,006,199	.0	661,203	.0	.0	.0	1,667,402
4.3	Inspection report fees	.0	.0	.0	.0	.0	.0	.0
4.4	Fees of public accountants and consulting actuaries	1,498,516	.0	1,728,504	.0	112,993	.0	3,340,013
4.5	Expense of investigation and settlement of policy claims	554,637	.0	13,557,307	.0	210	.0	14,112,154
5.1	Traveling expenses	7,811,032	.0	8,757,029	.0	479,208	.0	17,047,269
5.2	Advertising	1,560,584	.0	5,802,755	.0	(23,965)	.0	7,339,374
5.3	Postage, express, telegraph and telephone	6,209,347	.0	5,305,043	.0	221,569	.0	11,735,959
5.4	Printing and stationery	5,404,817	.0	2,679,814	.0	(4,480)	.0	8,080,151
5.5	Cost or depreciation of furniture and equipment ...	164,423	.0	1,125,068	.0	12,830	.0	1,302,321
5.6	Rental of equipment	25,495	.0	216,345	.0	1,164	.0	243,004
5.7	Cost or depreciation of EDP equipment and software	12,771,710	.0	51,661,451	.0	784,265	.0	65,217,426
6.1	Books and periodicals	149,449	.0	263,793	.0	26,745	.0	439,987
6.2	Bureau and association fees	1,219,505	.0	2,285,000	.0	143,482	.0	3,647,987
6.3	Insurance, except on real estate	1,150,882	.0	1,979,834	.0	368,807	.0	3,499,523
6.4	Miscellaneous losses	.0	.0	.0	.0	.0	.0	.0
6.5	Collection and bank service charges	568,784	.0	600,278	.0	16,777	.0	1,185,839
6.6	Sundry general expenses	19,304,839	.0	41,956,831	.0	1,431,506	.0	62,693,176
6.7	Group service and administration fees	23,229,663	.0	10,342,809	.0	39,687	.0	33,612,159
6.8	Reimbursements by uninsured plans	.0	.0	(20,459,030)	.0	.0	.0	(20,459,030)
7.1	Agency expense allowance	.0	.0	.0	.0	.0	.0	.0
7.2	Agents' balances charged off (less \$	.0	.0	.0	.0	.0	.0	.0
	\$ 0 recovered)	.0	.0	.0	.0	.0	.0	.0
7.3	Agency conferences other than local meetings	.0	.0	.0	.0	.0	.0	.0
8.1	Official publication (Fraternal Benefit Societies Only)	XXX	XXX	XXX	XXX	XXX	.0	.0
8.2	Expense of supreme lodge meetings (Fraternal Benefit Societies Only)	XXX	XXX	XXX	XXX	XXX	.0	.0
9.1	Real estate expenses	497,522	.0	7,956,954	.0	2,169,950	.0	10,624,426
9.2	Investment expenses not included elsewhere	3,988	.0	195,987	.0	5,986,786	.0	6,186,761
9.3	Aggregate write-ins for expenses	51,083,896	.0	100,882,193	0	13,606,919	0	165,573,008
10.	General expenses incurred	377,643,734	.0	621,822,185	.0	52,213,950	(b) 0	(a) 1,051,679,869
11.	General expenses unpaid Dec. 31, prior year	80,183,210	.0	326,227,020	.0	5,356,270	.0	411,766,500
12.	General expenses unpaid Dec. 31, current year ...	82,302,778	.0	399,766,909	.0	3,229,358	.0	485,299,045
13.	Amounts receivable relating to uninsured plans, prior year	.0	.0	5,559,489	.0	.0	.0	5,559,489
14.	Amounts receivable relating to uninsured plans, current year	0	0	7,177,930	0	0	0	7,177,930
15.	General expenses paid during year (Lines 10+11-12-13+14)	375,524,166	0	549,900,737	0	54,340,862	0	979,765,765
DETAILS OF WRITE-INS								
09.301.	Outsourcing Expenses	32,603,044	.0	56,478,230	.0	11,794,915	.0	100,876,189
09.302.	Professional Services	18,479,821	.0	44,387,578	.0	1,811,924	.0	64,679,323
09.303.	Late Filing Fees	531	.0	(489)	.0	48	.0	90
09.398.	Summary of remaining write-ins for Line 9.3 from overflow page.....	500	.0	16,874	.0	32	.0	17,406
09.399.	Totals (Lines 09.301 through 09.303 plus 09.398) (Line 9.3 above)	51,083,896	0	100,882,193	0	13,606,919	0	165,573,008

(a) Includes management fees of \$ 36,936,110 to affiliates and \$ 5,761,618 to non-affiliates.

(b) Show the distribution of this amount in the following categories (Fraternal Benefit Societies Only):

1. Charitable\$ 0 ; 2. Institutional . \$ 0 ; 3. Recreational and Health \$ 0 ; 4. Educational\$ 0

5. Religious\$ 0 ; 6. Membership \$ 0 ; 7. Other\$ 0 ; 8. Total\$ 0

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

		Insurance			4	5	6
		1	2	3			
		Life	Accident and Health	All Other Lines of Business	Investment	Fraternal	Total
1.	Real estate taxes	0	0	0	1,545,570	0	1,545,570
2.	State insurance department licenses and fees	1,384,661	1,720,883	0	3,315	0	3,108,859
3.	State taxes on premiums	22,262,349	39,947,265	0	0	0	62,209,614
4.	Other state taxes, including \$	0					
	for employee benefits	1,044,236	8,559,330	0	88,364	0	9,691,930
5.	U.S. Social Security taxes	13,068,391	20,155,988	0	506,047	0	33,730,426
6.	All other taxes	958,044	1,219,700	0	57,367	0	2,235,111
7.	Taxes, licenses and fees incurred	38,717,681	71,603,166	0	2,200,663	0	112,521,510
8.	Taxes, licenses and fees unpaid Dec. 31, prior year	2,134,254	3,475,162	0	51,617	0	5,661,033
9.	Taxes, licenses and fees unpaid Dec. 31, current year	2,769,938	2,780,751	0	94,156	0	5,644,845
10.	Taxes, licenses and fees paid during year (Lines 7 + 8 - 9)	38,081,997	72,297,577	0	2,158,124	0	112,537,698

EXHIBIT 4 - DIVIDENDS OR REFUNDS

	1	2
	Life	Accident and Health
1. Applied to pay renewal premiums	15,880	0
2. Applied to shorten the endowment or premium-paying period	0	0
3. Applied to provide paid-up additions	39,554	0
4. Applied to provide paid-up annuities	0	0
5. Total Lines 1 through 4	55,434	0
6. Paid in cash	22,662	0
7. Left on deposit	4,510	0
8. Aggregate write-ins for dividend or refund options	0	0
9. Total Lines 5 through 8	82,606	0
10. Amount due and unpaid	1,045	0
11. Provision for dividends or refunds payable in the following calendar year	78,098	0
12. Terminal dividends	0	0
13. Provision for deferred dividend contracts	0	0
14. Amount provisionally held for deferred dividend contracts not included in Line 13	0	0
15. Total Lines 10 through 14	79,143	0
16. Total from prior year	90,667	0
17. Total dividends or refunds (Lines 9 + 15 - 16)	71,082	0
DETAILS OF WRITE-INS		
0801.		
0802.		
0803.		
0898. Summary of remaining write-ins for Line 8 from overflow page	0	0
0899. Totals (Lines 0801 through 0803 plus 0898) (Line 8 above)	0	0

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY

EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1	2	3	4	5	6
Valuation Standard	Total ^(a)	Industrial	Ordinary	Credit (Group and Individual)	Group
0100001. – 58 CSO 3 1/2% 1958–75	2,601,498	0	0	0	2,601,498
0100002. – 58 CSO 4% 1976–1987	1,109,059	0	0	0	1,109,059
0100003. – 80 CSO 4 1/2% 1995–2003	10,436,092	0	0	0	10,436,092
0100004. – 80 CSO 5 1/2% 1988–1992	949,903	0	0	0	949,903
0100005. – 80 CSO 5% 1993–1994	823,268	0	0	0	823,268
0100006. – 2001 CSO 4 1/2% 2004–2005	5,372,562	0	0	0	5,372,562
0100007. – 2001 CSO 4% 2006–2012	15,667,966	0	0	0	15,667,966
0100008. – 2001 CSO 3 1/2% 2013–2020, 2025 NB	21,903,221	0	0	0	21,903,221
0100009. – 2001 CSO 3% 2021–2024	14,941,212	0	0	0	14,941,212
0100010. AE 3.00% NL IDB	54,249	0	0	0	54,249
0100011. 1941 CSO 2.50%	63,104	0	0	0	63,104
0100012. 1958 CET 3.00% NL IDB	182,980	0	0	0	182,980
0100013. 1958 CSO 3.00%	861,205	0	0	0	861,205
0100014. 1958 CSO 3.00% CRVM IDB	360,944	0	0	0	360,944
0100015. 1958 CSO 3.00% NL IDB	292,300	0	0	0	292,300
0100016. 1958 CSO 3.25%/2.75% NL IDB	2,805	0	0	0	2,805
0100017. 1958 CSO 3.50% / 2.50% PT IDB	6,631	0	0	0	6,631
0100018. 1958 CSO 3.50% CRVM IDB	415,225	0	0	0	415,225
0100019. 1958 CSO 3.50% NL IDB	2,110	0	0	0	2,110
0100020. 1958 CSO 3.50% PT IDB	125,011	0	0	0	125,011
0100021. 1958 CSO 4.00% NL IDB	17,875	0	0	0	17,875
0100022. 1960 BAS GRP 5.50% NL CNF	50,121	0	0	0	50,121
0100023. 1960 CSG 3.00% IDB	17,140	0	0	0	17,140
0100024. 1980 CSO 4.50% GPV	1,189,745	0	0	0	1,189,745
0100025. 1980 CSO 5.00% GPV	8,460,705	0	0	0	8,460,705
0100026. 1980 CSO 6.00% NL IDB	18,757	0	0	0	18,757
0100027. 2001 CSO 3.50% CRVM ALB	193,730	0	0	0	193,730
0100028. AM 3.00% NLP CNF 1941–1947	344,211	0	344,211	0	0
0100029. 1941 CSO 2.25% NLP CNF 1947–1964	1,612,698	0	1,612,698	0	0
0100030. 1941 CSO 2.25% CRVM CNF 1947–1964	1,569,954	0	1,569,954	0	0
0100031. 1941 CSO 2.25% NJ CNF 1958–1964	1,289,869	0	1,289,869	0	0
0100032. 1941 CSO 3.00% CRVM 1964–1970 (New)	212,528	0	212,528	0	0
0100033. 1941 CSO 3.00% NLP CNF 1954–1976 (New)	652,307	0	652,307	0	0
0100034. 1941 CSO 3.50% CRVM 1957–1961 (New)	278,795	0	278,795	0	0
0100035. 1958 CET 3.00% NLP 1961–1973 (New)	49,186	0	49,186	0	0
0100036. 1958 CSO 3.00% CRVM 1962–1980 (New)	264,805	0	264,805	0	0
0100037. 1958 CSO 3.00% NLP CNF 1957–1983	2,782,303	0	2,782,303	0	0
0100038. 1958 CSO 3.00% NJ CNF 1964–1970	7,308,322	0	7,308,322	0	0
0100039. 1958 CSO 3.50% NLP CNF 1970–1992	7,564,850	0	7,564,850	0	0
0100040. 1958 CSO 3.50% CRVM 1965–1982	34,106,906	0	34,106,906	0	0
0100041. 1958 CSO 4.00% CRVM CNF 1974–1982	16,720,627	0	16,720,627	0	0
0100042. 1980 CSO 4.50% CRVM 1983–2005	48,259,316	0	48,259,316	0	0
0100043. 1958 CSO 5.50% NLP CNF 1979–1988	8,794,407	0	8,794,407	0	0
0100044. 1958 CSO 5.50% CRVM 1987–1998	2,812,415	0	2,812,415	0	0
0100045. 1958 CSO 6.00% CRVM 1983–1986	23,219,370	0	23,219,370	0	0
0100046. 1980 CSO 4.00% CRVM 1988–1999	91,405,275	0	91,405,275	0	0
0100047. 1980 CSO 4.50% CRVM 1995–2005	103,610,318	0	103,610,318	0	0
0100048. 1980 CSO 5.00% CRVM 1993–1994	42,485,224	0	42,485,224	0	0
0100049. 1980 CSO 5.50% NL 1987–1992	2,617,291	0	2,617,291	0	0
0100050. 1980 CSO 5.50% CRVM 1985–1992	209,825,672	0	209,825,672	0	0
0100051. 1980 CSO 6.00% CRVM CNF 1982–1986	19,204,701	0	19,204,701	0	0
0100052. 2001 CSO 4.00% CRVM CNF 2008–2012	643,827	0	643,827	0	0
0100053. 2001 CSO 3.5% CRVM CNF 2013–2019	725,797	0	725,797	0	0
0100054. 2017 CSO 3.0% CRVM CNF 2021–2024	868,070	0	868,070	0	0
0100055. 2017 CSO 3.5% CRVM CNF 2020–2025 NB	1,039,202	0	1,039,202	0	0
0100056. 01CSO ALB 3.50% CRVM CRF 2014–2025	542,645	0	542,645	0	0
0100057. 58CET ANB 5.50% CRVM CRF 2010–2010	1,429	0	1,429	0	0
0100058. 58CSO ANB 2.50% CRVM CNF 1965–1987	242,113	0	242,113	0	0
0100059. 58CSO ANB 4.00% CRVM CNF 1981–2008	128,070	0	128,070	0	0
0100060. 58CSO ANB 4.50% CRVM CRF 1985–1986	7,178	0	7,178	0	0
0100061. 80CET ANB 5.50% CRVM CRF 2015–2022	4,660	0	4,660	0	0
0100062. 80CSO ALB 3.50% CRVM CRF 2013–2025	314,207	0	314,207	0	0
0100063. 80CSO ALB 4.00% CRVM CRF 1995–2023	1,334,607	0	1,334,607	0	0
0100064. 80CSO ALB 4.00% NLP CNF 1983–2008	237,345	0	237,345	0	0
0100065. 80CSO ALB 4.50% CRVM CNF 1995–2002	7,401	0	7,401	0	0
0100066. 80CSO ALB 4.50% CRVM CRF 1999–2005	2,022,784	0	2,022,784	0	0
0100067. 80CSO ALB 4.50% NLP CNF 2002–2009	5,921	0	5,921	0	0
0100068. 80CSO ALB 5.00% CRVM CNF 1993–1994	21,552	0	21,552	0	0
0100069. 80CSO ALB 5.50% CRVM CNF 1985–2013	60,510	0	60,510	0	0
0100070. 80CSO ALB 5.50% CRVM CRF 1993–2014	42,834	0	42,834	0	0
0100071. 80CSO ANB 4.50% CRVM CRF 1988–2025	600,205	0	600,205	0	0
0100072. 80CSO ANB 5.50% CRVM CRF 1989–1994	120,579	0	120,579	0	0
0199997. Totals (gross)	722,081,705	0	635,962,286	0	86,119,419
0199998. Reinsurance ceded	624,047,824	0	624,047,824	0	0
0199999. Life Insurance: Totals (net)	98,033,881	0	11,914,462	0	86,119,419
0200001. 1971 IAM 3.50% 1966, 1970	15,123	XXX	15,123	XXX	0
0200002. 1971 IAM 4.00% 1974–1979	4,619,185	XXX	4,619,185	XXX	0
0200003. 1971 IAM 4.50% 1980–1982	12,792,158	XXX	12,792,158	XXX	0
0200004. 1971 IAM 8.50% 1984	7,339,849	XXX	7,339,849	XXX	0
0200005. 1971 IAM 8.75% 1983	4,797,420	XXX	4,797,420	XXX	0
0200006. 1983 IAM 5.25% 1998–1999	1,108,397	XXX	1,108,397	XXX	0
0200007. 1983 IAM 5.50% 1994, 1996–1997	3,706,588	XXX	3,706,588	XXX	0
0200008. 1983 IAM 5.75% 1993	1,755,950	XXX	1,755,950	XXX	0
0200009. 1983 IAM 6.00% 1995	1,821,610	XXX	1,821,610	XXX	0
0200010. 1983 IAM 6.25% 1992	3,675,413	XXX	3,675,413	XXX	0
0200011. 1983 IAM 6.50% 1987, 1990	8,256,517	XXX	8,256,517	XXX	0
0200012. 1983 IAM 6.75% 1991	4,472,612	XXX	4,472,612	XXX	0
0200013. 1983 IAM 7.00% 1988–1989	8,892,695	XXX	8,892,695	XXX	0
0200014. 1983 IAM 7.25% 1986	2,236,701	XXX	2,236,701	XXX	0
0200015. 1983 IAM 8.50% 1985	3,361,322	XXX	3,361,322	XXX	0
0200016. ANNUITY 2000 2.85% 2012	1,759,354	XXX	1,759,354	XXX	0
0200017. ANNUITY 2000 3.10% 2012	10,553,486	XXX	10,553,486	XXX	0

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EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1	2	3	4	5	6
Valuation Standard	Total ^(a)	Industrial	Ordinary	Credit (Group and Individual)	Group
0200018. ANNUITY 2000 3.75% 2013	9,961,712	XXX.	9,961,712	XXX.	0
0200019. ANNUITY 2000 3.90% 2011	2,120,487	XXX.	2,120,487	XXX.	0
0200020. ANNUITY 2000 4.00% 2005, 2013-2014	20,044,468	XXX.	20,044,468	XXX.	0
0200021. ANNUITY 2000 4.15% 2011	10,527,591	XXX.	10,527,591	XXX.	0
0200022. ANNUITY 2000 4.20% 2004	11,686,668	XXX.	11,686,668	XXX.	0
0200023. ANNUITY 2000 4.25% 2012	3,426,213	XXX.	3,426,213	XXX.	0
0200024. ANNUITY 2000 4.50% 2003, 2006, 2010, 2014	22,417,952	XXX.	22,417,952	XXX.	0
0200025. ANNUITY 2000 4.75% 2005-2008, 2010	39,583,481	XXX.	39,583,481	XXX.	0
0200026. ANNUITY 2000 5.00% 2008-2009, 2011	32,513,036	XXX.	32,513,036	XXX.	0
0200027. ANNUITY 2000 5.25% 2006, 2010	14,464,602	XXX.	14,464,602	XXX.	0
0200028. ANNUITY 2000 5.50% 2001-2002, 2007-2009	47,264,842	XXX.	47,264,842	XXX.	0
0200029. ANNUITY 2000 5.75% 2000	5,811,754	XXX.	5,811,754	XXX.	0
0200030. ANNUITY 2000 6.00% 2009	2,692,364	XXX.	2,692,364	XXX.	0
0200031. ANNUITY 2012 2.32% 2017	112,342	XXX.	112,342	XXX.	0
0200032. ANNUITY 2012 3.00% 2016, 2021	453,521,441	XXX.	453,521,441	XXX.	0
0200033. ANNUITY 2012 3.25% 2020, 2022	888,676,937	XXX.	888,676,937	XXX.	0
0200034. ANNUITY 2012 3.47% 2015	694,934	XXX.	694,934	XXX.	0
0200035. ANNUITY 2012 3.50% 2017-2018	756,824	XXX.	756,824	XXX.	0
0200036. ANNUITY 2012 3.75% 2015-2019	285,346,220	XXX.	285,346,220	XXX.	0
0200037. ANNUITY 2012 4.00% 2015-2016, 2019, 2023	180,483,543	XXX.	180,483,543	XXX.	0
0200038. ANNUITY 2012 4.25% 2023	1,547,196,982	XXX.	1,547,196,982	XXX.	0
0200039. ANNUITY 2012 4.50% 2024-2025 NB	770,716,490	XXX.	770,716,490	XXX.	0
0200040. ANNUITY 2012 4.75% 2024-2025 NB	2,977,648,780	XXX.	2,977,648,780	XXX.	0
0200041. SELECT 2010 2.88% 2012	300,348	XXX.	300,348	XXX.	0
0200042. SELECT 2010 3.23% 2013	602,199	XXX.	602,199	XXX.	0
0200043. SELECT 2010 3.77% 2014	163,903	XXX.	163,903	XXX.	0
0200044. SELECT 2010 4.00% 1983-2011	48,179,869	XXX.	48,179,869	XXX.	0
0200045. 1951 PENSION 10.00% 1984-1985	94,444	XXX.	0	XXX.	94,444
0200046. 1951 PENSION 4.00% 1977-1981, 1983	112,176	XXX.	0	XXX.	112,176
0200047. 1983 GAM 6.79% 1987	481,217	XXX.	0	XXX.	481,217
0200048. 1983 GAM 7.89% 1989	236,833	XXX.	0	XXX.	236,833
0200049. 1983 GAM 8.26% 1986	624,850	XXX.	0	XXX.	624,850
0200050. 1983 GAM 8.59% 1988	248,474	XXX.	0	XXX.	248,474
0200051. 1983 IAM 6.23% 1993, 1997	1,549,523	XXX.	0	XXX.	1,549,523
0200052. 1983 IAM 6.24% 1996	1,040,361	XXX.	0	XXX.	1,040,361
0200053. 1983 IAM 6.50% 1994	576,185	XXX.	0	XXX.	576,185
0200054. 1983 IAM 6.93% 1995	1,056,920	XXX.	0	XXX.	1,056,920
0200055. 1983 IAM 7.70% 1992	727,870	XXX.	0	XXX.	727,870
0200056. 1983 IAM 7.92% 1990	385,930	XXX.	0	XXX.	385,930
0200057. 1983 IAM 8.06% 1991	346,998	XXX.	0	XXX.	346,998
0200058. 1994 GAM 2.25% 2020-2021	587,058	XXX.	0	XXX.	587,058
0200059. 1994 GAM 2.50% 2021	100,989	XXX.	0	XXX.	100,989
0200060. 1994 GAM 2.75% 2020-2021	52,962	XXX.	0	XXX.	52,962
0200061. 1994 GAM 3.00% 2020, 2022	340,513	XXX.	0	XXX.	340,513
0200062. 1994 GAM 3.25% 2018	480,730	XXX.	0	XXX.	480,730
0200063. 1994 GAM 3.50% 2018-2019	494,692	XXX.	0	XXX.	494,692
0200064. 1994 GAM 3.55% 2022	156,700	XXX.	0	XXX.	156,700
0200065. 1994 GAM 3.59% 2025 NB	997,116	XXX.	0	XXX.	997,116
0200066. 1994 GAM 3.64% 2016	1,721,387	XXX.	0	XXX.	1,721,387
0200067. 1994 GAM 3.71% 2018	696,559	XXX.	0	XXX.	696,559
0200068. 1994 GAM 3.73% 2019	129,698	XXX.	0	XXX.	129,698
0200069. 1994 GAM 3.75% 2017	1,146,949	XXX.	0	XXX.	1,146,949
0200070. 1994 GAM 3.89% 2015	1,863,006	XXX.	0	XXX.	1,863,006
0200071. 1994 GAM 4.00% 2013	1,282,999	XXX.	0	XXX.	1,282,999
0200072. 1994 GAM 4.20% 2012	913,391	XXX.	0	XXX.	913,391
0200073. 1994 GAM 4.31% 2014	1,002,547	XXX.	0	XXX.	1,002,547
0200074. 1994 GAM 4.47% 2011	1,416,817	XXX.	0	XXX.	1,416,817
0200075. 1994 GAM 4.50% 2004-2005	1,427,164	XXX.	0	XXX.	1,427,164
0200076. 1994 GAM 4.61% 2024	517,219	XXX.	0	XXX.	517,219
0200077. 1994 GAM 4.67% 2006	568,138	XXX.	0	XXX.	568,138
0200078. 1994 GAM 4.70% 2003	1,077,107	XXX.	0	XXX.	1,077,107
0200079. 1994 GAM 4.75% 2023	1,061,106	XXX.	0	XXX.	1,061,106
0200080. 1994 GAM 5.00% 2008	242,419	XXX.	0	XXX.	242,419
0200081. 1994 GAM 5.06% 2010	966,940	XXX.	0	XXX.	966,940
0200082. 1994 GAM 5.12% 2007	537,339	XXX.	0	XXX.	537,339
0200083. 1994 GAM 5.25% 2008	744,202	XXX.	0	XXX.	744,202
0200084. 1994 GAM 5.79% 2009	334,449	XXX.	0	XXX.	334,449
0200085. 1994 GAM 6.20% 1999	1,339,348	XXX.	0	XXX.	1,339,348
0200086. 1994 GAM 6.50% 2002	379,209	XXX.	0	XXX.	379,209
0200087. 1994 GAM 6.75% 2001	1,098,164	XXX.	0	XXX.	1,098,164
0200088. 1994 GAM 6.94% 2000	2,171,251	XXX.	0	XXX.	2,171,251
0200089. ANNUITY 2000 6.15% 1998	958,075	XXX.	0	XXX.	958,075
0200090. 1994 GAM 3.00% 1962-2025	11,535,266,685	XXX.	0	XXX.	11,535,266,685
0299997. Totals (gross)	19,027,635,071	XXX	7,458,080,360	XXX	11,569,554,711
0299998. Reinsurance ceded	160,802,491	XXX	160,802,491	XXX	0
0299999. Annuities: Totals (net)	18,866,832,579	XXX	7,297,277,868	XXX	11,569,554,711
0300001. 69-71 US Life Modified 4% 1971-2025 NB	15,043,162	0	0	0	15,043,162
0300002. 51 GAM MOD 3.0%	274,631	0	0	0	274,631
0300003. 37 SA, ADJ. 56 OASDI Remarriage Rates at 3 1/2%	93,061	0	0	0	93,061
0300004. 37 SA, ADJ. 56 OASDI Remarriage Rates at 4 1/2%	536,397	0	0	0	536,397
0300005. 1983 GA, ADJ. 56 OASDI Remarriage Rates at 5.00%	63,119	0	0	0	63,119
0300006. 1983 GA, ADJ. 56 OASDI Remarriage Rates at 5.25%	26,175	0	0	0	26,175
0300007. 1983 GA, ADJ. 56 OASDI Remarriage Rates at 6.00%	365,422	0	0	0	365,422
0300008. 1983 GA, ADJ. 56 OASDI Remarriage Rates at 6.25%	47,791	0	0	0	47,791
0300009. ANNUITY 2000 2.85% 2012	41,636	0	41,636	0	0
0300010. ANNUITY 2000 3.75% 2013	59,249	0	59,249	0	0

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EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1	2	3	4	5	6
Valuation Standard	Total ^(a)	Industrial	Ordinary	Credit (Group and Individual)	Group
0300011. ANNUITY 2000 3.90% 2011	55,090	0	55,090	0	0
0300012. ANNUITY 2000 4.00% 2005, 2014	1,191,500	0	1,191,500	0	0
0300013. ANNUITY 2000 4.50% 2006, 2010	1,163,048	0	1,163,048	0	0
0300014. ANNUITY 2000 4.75% 2007-2008	62,545	0	62,545	0	0
0300015. ANNUITY 2000 5.00% 2009	123,707	0	123,707	0	0
0300016. ANNUITY 2012 1.00% 2021	116,255	0	116,255	0	0
0300017. ANNUITY 2012 1.25% 2022	21,873	0	21,873	0	0
0300018. ANNUITY 2012 1.50% 2020-2021	221,989	0	221,989	0	0
0300019. ANNUITY 2012 1.75% 2020-2022	668,939	0	668,939	0	0
0300020. ANNUITY 2012 2.00% 2020-2022	892,141	0	892,141	0	0
0300021. ANNUITY 2012 2.25% 2020-2021	1,080,922	0	1,080,922	0	0
0300022. ANNUITY 2012 2.50% 2019-2020, 2022	752,317	0	752,317	0	0
0300023. ANNUITY 2012 2.75% 2018, 2020-2022	713,043	0	713,043	0	0
0300024. ANNUITY 2012 3.00% 2018-2021	536,403	0	536,403	0	0
0300025. ANNUITY 2012 3.09% 2016	1,653,132	0	1,653,132	0	0
0300026. ANNUITY 2012 3.25% 2018-2020, 2022	619,854	0	619,854	0	0
0300027. ANNUITY 2012 3.50% 2017-2019	1,044,718	0	1,044,718	0	0
0300028. ANNUITY 2012 3.75% 2015-2019, 2022	2,927,182	0	2,927,182	0	0
0300029. ANNUITY 2012 4.00% 2015, 2018-2019, 2022-2023	3,686,533	0	3,686,533	0	0
0300030. ANNUITY 2012 4.25% 2019, 2022	240,491	0	240,491	0	0
0300031. ANNUITY 2012 4.50% 2023-2025 NB	4,948,796	0	4,948,796	0	0
0300032. ANNUITY 2012 4.75% 2023-2025 NB	3,826,578	0	3,826,578	0	0
0300033. ANNUITY 2012 4.78% 2025 NB	708,942	0	708,942	0	0
0300034. ANNUITY 2012 4.88% 2023	2,453,597	0	2,453,597	0	0
0300035. ANNUITY 2012 5.00% 2024	2,331,522	0	2,331,522	0	0
0300036. ANNUITY 2012 5.21% 2024	402,619	0	402,619	0	0
0300037. SELECT 2010 3.50% 1958	7,368	0	7,368	0	0
0300038. SELECT 2010 3.74% 2013	869,008	0	869,008	0	0
0300039. SELECT 2010 3.96% 2012	1,191,171	0	1,191,171	0	0
0300040. SELECT 2010 4.00% 1984-2011, 2014	8,820,916	0	8,820,916	0	0
0300041. Annuity 2012 3.00%, 2020	25,090	0	25,090	0	0
0300042. Annuity 2012 3.75%, 2017	39,974	0	39,974	0	0
0300043. 1983 GROUP ANNUITY VALUATION TABLE 6.50%	18,327	0	0	0	18,327
0399997. Totals (gross)	59,966,235	0	43,498,150	0	16,468,085
0399998. Reinsurance ceded	1,527,708	0	1,526,674	0	1,034
0399999. SCWLC: Totals (net)	58,438,527	0	41,971,476	0	16,467,051
0400001. 1959 ADB 1958 CSO 4.50% 1968-2000	38,254	0	38,254	0	0
0499997. Totals (gross)	38,254	0	38,254	0	0
0499998. Reinsurance ceded	38,254	0	38,254	0	0
0499999. Accidental Death Benefits: Totals (net)	0	0	0	0	0
0500001. 1952 Interco Disa 1958 CSO 3% 1961-2001	58,524	0	58,524	0	0
0599997. Totals (gross)	58,524	0	58,524	0	0
0599998. Reinsurance ceded	58,524	0	58,524	0	0
0599999. Disability-Active Lives: Totals (net)	0	0	0	0	0
0600001. 1970 Inter-co Group Val Table 4 1/2% 1952-1987, 1995-2005	63,994,390	0	0	0	63,994,390
0600002. 1970 Inter-co Group Val Table 5 1/2% 1988-1992	13,025,758	0	0	0	13,025,758
0600003. 1970 Inter-co Group Val Table 5% 1993-1994 ...	10,350,921	0	0	0	10,350,921
0600004. 1970 Inter-co Group Val Table 4% 2006-2012 ...	68,628,099	0	0	0	68,628,099
0600005. 1970 Inter-co Group Val Table 3 1/2% 2013	12,902,143	0	0	0	12,902,143
0600006. 2005 Group Life Waiver Val Table 3 1/2% 2014-2020, 2025 NB	199,191,001	0	0	0	199,191,001
0600007. 2005 Group Life Waiver Val Table 3% 2021-2024	127,754,531	0	0	0	127,754,531
0600008. 1970 Inter-co Group Val Table 4% 1975-1979, 2006+	13,095	0	0	0	13,095
0600009. 1970 Inter-co Group Val Table 4 1/2% 1980-1982, 1995-2005	5,314,101	0	0	0	5,314,101
0600010. 1970 Inter-co Group Val Table 6% 1983-1986 ...	10,244	0	0	0	10,244
0600011. 1970 Inter-co Group Val Table 5 1/2% 1987-1992	203,951	0	0	0	203,951
0600012. 1969-1971 US Life Modified 4% 1971-2025 NB ...	804,980	0	0	0	804,980
0600013. 1952 Interco Disa 1958 CSO 3% 1961-1998	1,667,413	0	1,667,413	0	0
0699997. Totals (gross)	503,860,627	0	1,667,413	0	502,193,214
0699998. Reinsurance ceded	12,205,913	0	1,667,413	0	10,538,500
0699999. Disability-Disabled Lives: Totals (net)	491,654,714	0	0	0	491,654,714
0700001. Surrender Value in Excess	2,647,902	0	2,647,902	0	0
0700002. Reserves for the excess of valuation net premiums over corresponding gross premiums	109,493	0	109,493	0	0
0700003. Immediate Payment of Claims	277,331	0	277,331	0	0
0700004. Non-Deduction of Deferred Fractional Premiums	96,160	0	96,160	0	0
0700005. Excess Mortality	505,130	0	505,130	0	0
0799997. Totals (gross)	3,636,016	0	3,636,016	0	0
0799998. Reinsurance ceded	3,113,570	0	3,113,570	0	0
0799999. Miscellaneous Reserves: Totals (net)	522,446	0	522,446	0	0
9999999. Totals (net) - Page 3, Line 1	19,515,482,149	0	7,351,686,253	0	12,163,795,896

(a) Included in the above table are amounts of deposit-type contracts that originally contained a mortality risk. Amounts of deposit-type contracts in Column 2 that no longer contain a mortality risk are Life Insurance \$ 0 ; Annuities \$ 0 ; Supplementary Contracts with Life Contingencies \$ 0 ; Accidental Death Benefits \$ 0 ; Disability - Active Lives \$ 0 ; Disability - Disabled Lives \$ 0 ; Miscellaneous Reserves \$ 0 .

EXHIBIT 5 - INTERROGATORIES

1.1

Has the reporting entity ever issued both participating and non-participating contracts?.....

Yes [X] 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 [X]

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 [X] 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?.....

Yes [] No [X]

If so, state:

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 the 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 [X]

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 [X]

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:
.....

8.

Does the reporting entity have any Contingent Deferred Annuity contracts or agreements in effect as of December 31 of the current year?

Yes [] No [X]

8.1

If yes, state the total dollar amount of account value covered by these contracts or agreements:

\$.....0

8.2

State the amount of reserves established for this business:

\$.....0

8.3

Identify where the reserves are reported in the blank:
.....

9.

Does the reporting entity have any Guaranteed Lifetime Income Benefit contracts, agreements or riders in effect as of December 31 of the current year?

Yes [] No [X]

9.1

If yes, state the total dollar amount of any account value associated with these contracts, agreements or riders:

\$.....0

9.2

State the amount of reserves established for this business:

\$.....0

9.3

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	
Individual Disability Income: Valuation System Conversion	Implementation of Polysystems Healthmaster for statutory reserving assumptions and methods	Implementation of Moody's AXIS for statutory reserving assumptions and methods	4,441,561
0299999. Subtotal	XXX	XXX	4,441,561
.....			
.....			
9999999 - Total (Column 4, only)			4,441,561

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY

EXHIBIT 6 - AGGREGATE RESERVES FOR ACCIDENT AND HEALTH CONTRACTS ^(a)

	1 Total	Comprehensive		4 Medicare Supplement	5 Vision Only	6 Dental Only	7 Federal Employees Health Benefits Plan	8 Title XVIII Medicare	9 Title XIX Medicaid	10 Credit A&H	11 Disability Income	12 Long-Term Care	13 Other Health
		2 Individual	3 Group										
ACTIVE LIFE RESERVE													
1. Unearned premium reserves	59,508,021	0	0	0	0	0	0	0	0	0	59,469,662	0	38,358
2. Additional contract reserves (b)	519,980,826	0	0	0	0	0	0	0	0	0	512,687,591	0	7,293,235
3. Additional actuarial reserves-asset/liability analysis	0	0	0	0	0	0	0	0	0	0	0	0	0
4. Reserve for future contingent benefits	0	0	0	0	0	0	0	0	0	0	0	0	0
5. Reserve for rate credits	0	0	0	0	0	0	0	0	0	0	0	0	0
6. Aggregate write-ins for reserves	0	0	0	0	0	0	0	0	0	0	0	0	0
7. Totals (gross)	579,488,847	0	0	0	0	0	0	0	0	0	572,157,254	0	7,331,593
8. Reinsurance ceded	154,508,579	0	0	0	0	0	0	0	0	0	154,508,579	0	0
9. Totals (net)	424,980,268	0	0	0	0	0	0	0	0	0	417,648,675	0	7,331,593
CLAIM RESERVE													
10. Present value of amounts not yet due on claims	5,147,097,349	0	0	0	141,810	310,153	0	0	0	0	5,146,244,246	0	401,140
11. Additional actuarial reserves-asset/liability analysis	0	0	0	0	0	0	0	0	0	0	0	0	0
12. Reserve for future contingent benefits	0	0	0	0	0	0	0	0	0	0	0	0	0
13. Aggregate write-ins for reserves	0	0	0	0	0	0	0	0	0	0	0	0	0
14. Totals (gross)	5,147,097,349	0	0	0	141,810	310,153	0	0	0	0	5,146,244,246	0	401,140
15. Reinsurance ceded	417,559,766	0	0	0	70,813	84,216	0	0	0	0	417,404,737	0	0
16. Totals (net)	4,729,537,583	0	0	0	70,997	225,937	0	0	0	0	4,728,839,509	0	401,140
17. TOTAL (net)	5,154,517,851	0	0	0	70,997	225,937	0	0	0	0	5,146,488,184	0	7,732,733
18. TABULAR FUND INTEREST	174,306,582	0	0	0	0	0	0	0	0	0	174,306,582	0	0
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	0	0	0	0
0699. TOTALS (Lines 0601 through 0603 plus 0698) (Line 6 above)	0	0	0	0	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	0	0	0	0
1399. TOTALS (Lines 1301 through 1303 plus 1398) (Line 13 above)	0	0	0	0	0	0	0	0	0	0	0	0	0

(a) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected.

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

STANDARD INSURANCE COMPANY
NAIC NUMBER 69019
FOR THE YEAR ENDED DECEMBER 31, 2025

EXHIBIT 6 SUPPLEMENT - AGGREGATE RESERVES FOR ACCIDENT AND HEALTH CONTRACTS

FOOTNOTE (a)

ACTIVE LIFE RESERVES:

Up through 12/31/1987, 64 CDT, 0.03, 1958 CSO, 2 Yr Preliminary Term
1/1/1988 to 12/31/1992, 1985 CIDA, 0.055, 1980 CSO, 2 Yr Preliminary Term
1/1/1993 to 12/31/1994, 1985 CIDA, 0.05, 1980 CSO, 2 Yr Preliminary Term
1/1/1995 to 12/31/2005, 1985 CIDA, 0.045, 1980 CSO, 2 Yr Preliminary Term
1/1/2006 to 12/31/2009, 1985 CIDA, 0.04, 1980 CSO, 2 Yr Preliminary Term
1/1/2010 to 12/31/2012, 1985 CIDA, 0.04, 2001 CSO, 2 Yr Preliminary Term
1/1/2013 to 12/31/2019, 1985 CIDA, 0.035, 2001 CSO, 2 Yr Preliminary Term
1/1/2020 to 12/31/2020, 2013 IDIVT, 0.035, 2017 CSO, 2 Yr Preliminary Term
1/1/2021 to 12/31/2024, 2013 IDIVT, 0.03, 2017 CSO, 2 Yr Preliminary Term
1/1/2025 to present, 2013 IDIVT, 0.035, 2017 CSO, 2 Yr Preliminary Term

Acquired from Minnesota Life in 2000:

Up through 12/31/1974, 1985 CIDA, 0.035, 1958 CSO, 2 Yr Preliminary Term
1/1/1975 to 12/31/1979, 1985 CIDA, 0.04, 1958 CSO, 2 Yr Preliminary Term
1/1/1980 to 12/31/1982, 1985 CIDA, 0.045, 1958 CSO, 2 Yr Preliminary Term
1/1/1983 to 12/31/1986, 1985 CIDA, 0.06, 1958 CSO, 2 Yr Preliminary Term
1/1/1987 to 12/31/1987, 1985 CIDA, 0.055, 1958 CSO, 2 Yr Preliminary Term
1/1/1988 to 12/31/1992, 1985 CIDA, 0.055, 1980 CSO, 2 Yr Preliminary Term
1/1/1993 to 12/31/1994, 1985 CIDA, 0.05, 1980 CSO, 2 Yr Preliminary Term
1/1/1995 to 12/31/2005, 1985 CIDA, 0.045, 1980 CSO, 2 Yr Preliminary Term
1/1/2006 to 12/31/2009, 1985 CIDA, 0.04, 1980 CSO, 2 Yr Preliminary Term
1/1/2010 to 12/31/2012, 1985 CIDA, 0.04, 2001 CSO, 2 Yr Preliminary Term
1/1/2013 to 12/31/2019, 1985 CIDA, 0.035, 2001 CSO, 2 Yr Preliminary Term
1/1/2020 to 12/31/2020, 2013 IDIVT, 0.035, 2017 CSO, 2 Yr Preliminary Term
1/1/2021 to 12/31/2024, 2013 IDIVT, 0.03, 2017 CSO, 2 Yr Preliminary Term
1/1/2025 to present, 2013 IDIVT, 0.035, 2017 CSO, 2 Yr Preliminary Term

FOOTNOTE (b)

Critical Illness: 01/01/2016 - present, Morbidity and Lapse, if applicable are based on pricing assumptions, Whole Life Interest Rate according to the Standard Valuation Law, 2001 CSO, 2 year preliminary term

Hospital and Indemnity: 01/01/2016 - present, Morbidity and Lapse, if applicable are based on pricing assumptions, Whole Life Interest Rate according to Standard Valuation Law, 2001 CSO, 2 year preliminary term

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	2,247,199,197	0	232,590,859	493,450,954	21,431,784	1,499,725,600
2. Deposits received during the year	495,568,829	0	61,819,448	123,332,710	292,043	310,124,628
3. Investment earnings credited to the account	34,173,764	0	2,942,949	13,743,385	1,177,872	16,309,558
4. Other net change in reserves	0	0	0	0	0	0
5. Fees and other charges assessed	0	0	0	0	0	0
6. Surrender charges	0	0	0	0	0	0
7. Net surrender or withdrawal payments	524,380,394	0	89,162,653	152,802,050	1,354,470	281,061,221
8. Other net transfers to or (from) Separate Accounts	0	0	0	0	0	0
9. Balance at the end of current year before reinsurance (Lines 1+2+3+4-5-6-7-8) (a)	2,252,561,396	0	208,190,603	477,724,999	21,547,229	1,545,098,565
10. Reinsurance balance at the beginning of the year	(23,357,127)	0	0	(470,256)	(21,354,678)	(1,532,193)
11. Net change in reinsurance assumed	0	0	0	0	0	0
12. Net change in reinsurance ceded	132,022	0	0	46,176	107,838	(21,992)
13. Reinsurance balance at the end of the year (Lines 10+11-12)	(23,489,149)	0	0	(516,432)	(21,462,516)	(1,510,201)
14. Net balance at the end of current year after reinsurance (Lines 9 + 13)	2,229,072,247	0	208,190,603	477,208,567	84,713	1,543,588,364

(a) FHLB Funding Agreements:

1.

Reported as GICs (captured in column 2)

\$

0
2.

Reported as annuities certain (captured in column 3)

\$

0
3.

Reported as supplemental contracts (captured in column 4)

\$

0
4.

Reported as dividend accumulations or refunds (captured in column 5)

\$

0
5.

Reported as premium or other deposit funds (captured in column 6)

\$

1,200,068,408
6.

Total Reported as deposit-type contracts (captured in column 1): (Sum of Lines 1 through 5)

\$

1,200,068,408

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY

EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

PART 1 - Liability End of Current Year									
		1	2	3	4	5	6	7	8
		Total	Individual Life	Group Life	Individual Annuities	Group Annuities	Accident & Health	Fraternal	Other Lines of Business
1.	Due and unpaid:								
	1.1 Direct	0	0	0	0	0	0	0	0
	1.2 Reinsurance assumed	0	0	0	0	0	0	0	0
	1.3 Reinsurance ceded	0	0	0	0	0	0	0	0
	1.4 Net	0	0	0	0	0	0	0	0
2.	In course of settlement:								
	2.1 Resisted								
	2.11 Direct	1,705,667	0	1,705,667	0	0	0	0	0
	2.12 Reinsurance assumed	0	0	0	0	0	0	0	0
	2.13 Reinsurance ceded	0	0	0	0	0	0	0	0
	2.14 Net	1,705,667	(b) 0	(b) 1,705,667	(b) 0	0	0	0	0
	2.2 Other								
	2.21 Direct	80,447,219	5,445,734	46,284,863	0	0	28,716,622	0	0
	2.22 Reinsurance assumed	4,212,538	0	2,299,129	0	0	1,913,409	0	0
	2.23 Reinsurance ceded	9,608,830	5,209,803	190,000	0	0	4,209,027	0	0
	2.24 Net	75,050,927	(b) 235,931	(b) 48,393,992	(b) 0	0	(b) 26,421,004	0	0
3.	Incurred but unreported:								
	3.1 Direct	207,236,186	1,308,809	123,203,564	0	0	82,723,813	0	0
	3.2 Reinsurance assumed	7,429,628	0	1,490,742	0	0	5,938,886	0	0
	3.3 Reinsurance ceded	8,365,504	1,285,630	1,787,199	0	0	5,292,675	0	0
	3.4 Net	206,300,310	(b) 23,179	(b) 122,907,107	(b) 0	0	(b) 83,370,025	0	0
4.	TOTALS								
	4.1 Direct	289,389,072	6,754,543	171,194,094	0	0	111,440,435	0	0
	4.2 Reinsurance assumed	11,642,166	0	3,789,871	0	0	7,852,295	0	0
	4.3 Reinsurance ceded	17,974,334	6,495,433	1,977,199	0	0	9,501,701	0	0
	4.4 Net	283,056,904	(a) 259,110	(a) 173,006,765	0	0	109,791,029	0	0

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

(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 Individual Life \$ 0 Group Life \$ 492,306,995 , and Individual Annuities \$ 0 are included in Page 3, Line 1, (See Exhibit 5, Section on Disability Disabled Lives); and for Accident and Health \$ 5,154,517,851 are included in Page 3, Line 2 (See Exhibit 6, Claim Reserve).

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY

EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

	PART 2 - Incurred During the Year							
	1	2	3	4	5	6	7	8
	Total	Individual Life (a)	Group Life (b)	Individual Annuities	Group Annuities	Accident & Health	Fraternal	Other Lines of Business
1. Settlements During the Year:								
1.1 Direct	4,495,050,947	39,682,557	1,024,949,534	12,087,936	1,901,538,799	1,516,792,121	0	0
1.2 Reinsurance assumed	291,279,836	17,320	18,757,549	0	162,195,127	110,309,840	0	0
1.3 Reinsurance ceded	355,611,625	36,845,012	202,603,236	65,385	0	116,097,991	0	0
1.4 Net	(c) 4,430,719,159	2,854,865	841,103,847	12,022,551	2,063,733,926	1,511,003,969	0	0
2. Liability December 31, current year from Part 1:								
2.1 Direct	289,389,072	6,754,543	171,194,094	0	0	111,440,435	0	0
2.2 Reinsurance assumed	11,642,166	0	3,789,871	0	0	7,852,295	0	0
2.3 Reinsurance ceded	17,974,334	6,495,433	1,977,199	0	0	9,501,701	0	0
2.4 Net	283,056,904	259,110	173,006,765	0	0	109,791,029	0	0
3. Amounts recoverable from reinsurers December 31, current year	18,930,584	0	1,272,047	0	0	17,658,537	0	0
4. Liability December 31, prior year:								
4.1 Direct	313,939,965	10,360,633	185,147,860	0	0	118,431,472	0	0
4.2 Reinsurance assumed	16,886,038	(431,396)	7,275,434	0	0	10,042,000	0	0
4.3 Reinsurance ceded	32,798,480	9,415,613	3,331,058	0	0	20,051,809	0	0
4.4 Net	298,027,523	513,624	189,092,236	0	0	108,421,663	0	0
5. Amounts recoverable from reinsurers December 31, prior year	216,774,434	3,000	190,935,847	0	0	25,835,587	0	0
6. Incurred Benefits								
6.1 Direct	4,470,500,054	36,076,467	1,010,995,768	12,087,936	1,901,538,799	1,509,801,084	0	0
6.2 Reinsurance assumed	286,035,965	448,716	15,271,986	0	162,195,127	108,120,135	0	0
6.3 Reinsurance ceded	142,943,628	33,921,832	11,585,578	65,385	0	97,370,834	0	0
6.4 Net	4,613,592,390	2,603,351	1,014,682,177	12,022,551	2,063,733,926	1,520,550,385	0	0

(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 \$ 0 in Line 1.1, \$ 0 in Line 1.4.
\$ 0 in Line 6.1, and \$ 0 in Line 6.4.

(c) Includes \$ 6,133,214 premiums waived under total and permanent disability benefits.

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY

EXHIBIT OF NON-ADMITTED ASSETS

	1	2	3
	Current Year Total Nonadmitted Assets	Prior Year Total Nonadmitted Assets	Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D)	0	0	0
2. Stocks (Schedule D):			
2.1 Preferred stocks	0	0	0
2.2 Common stocks	0	0	0
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens	0	0	0
3.2 Other than first liens.....	0	0	0
4. Real estate (Schedule A):			
4.1 Properties occupied by the company	0	0	0
4.2 Properties held for the production of income.....	0	0	0
4.3 Properties held for sale	0	0	0
5. Cash (Schedule E - Part 1), cash equivalents (Schedule E - Part 2) and short-term investments (Schedule DA)	0	0	0
6. Contract loans	0	0	0
7. Derivatives (Schedule DB)	0	0	0
8. Other invested assets (Schedule BA)	0	0	0
9. Receivables for securities	0	0	0
10. Securities lending reinvested collateral assets (Schedule DL)	0	0	0
11. Aggregate write-ins for invested assets	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11)	0	0	0
13. Title plants (for Title insurers only)	0	0	0
14. Investment income due and accrued	0	0	0
15. Premiums and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection	29,245,250	21,140,202	(8,105,048)
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due .	0	0	0
15.3 Accrued retrospective premiums and contracts subject to redetermination	33,192	33,192	0
16. Reinsurance:			
16.1 Amounts recoverable from reinsurers	0	0	0
16.2 Funds held by or deposited with reinsured companies	0	0	0
16.3 Other amounts receivable under reinsurance contracts	0	0	0
17. Amounts receivable relating to uninsured plans	0	0	0
18.1 Current federal and foreign income tax recoverable and interest thereon	0	0	0
18.2 Net deferred tax asset	300,928,672	251,338,405	(49,590,267)
19. Guaranty funds receivable or on deposit	0	0	0
20. Electronic data processing equipment and software	64,994,116	75,783,204	10,789,088
21. Furniture and equipment, including health care delivery assets	19,446,161	14,731,998	(4,714,163)
22. Net adjustment in assets and liabilities due to foreign exchange rates	0	0	0
23. Receivables from parent, subsidiaries and affiliates	0	0	0
24. Health care and other amounts receivable	0	0	0
25. Aggregate write-ins for other-than-invested assets	284,526,434	275,896,727	(8,629,707)
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	699,173,825	638,923,728	(60,250,097)
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0	0
28. Total (Lines 26 and 27)	699,173,825	638,923,728	(60,250,097)
DETAILS OF WRITE-INS			
1101.			
1102.			
1103.			
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0	0
1199. Totals (Lines 1101 through 1103 plus 1198)(Line 11 above)	0	0	0
2501. Miscellaneous non-invested assets	21,717,754	14,105,814	(7,611,940)
2502. Prepaid expenses	67,077,430	55,334,663	(11,742,767)
2503. Prepaid pension & postretirement funds	6,118,298	5,521,270	(597,028)
2598. Summary of remaining write-ins for Line 25 from overflow page	189,612,952	200,934,980	11,322,028
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above)	284,526,434	275,896,727	(8,629,707)

NOTES TO FINANCIAL STATEMENTS

1. SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES AND GOING CONCERN

A. Accounting Practices

Standard Insurance Company (the “Company”) is a stock life insurance company domiciled in the State of Oregon and licensed to do business in all states except for New York. The Company is also licensed in the District of Columbia, and the U.S. territories of Guam, Puerto Rico and the Virgin Islands. The Company markets group life and accidental death and dismemberment (“AD&D”) insurance, group and individual accident and health (“A&H”) insurance products, group dental and group vision insurance, and group and individual annuity products through brokers and its own representatives.

The accompanying statutory basis financial statements of the Company have been prepared in conformity with accounting practices prescribed or permitted by the Oregon Department of Consumer and Business Services—Division of Financial Regulation (“Oregon Insurance Division”). Only the statutory accounting practices so prescribed or permitted by the Oregon Insurance Division can be used in determining and reporting the financial condition and results of operations of an insurance company under Oregon Insurance Law.

The National Association of Insurance Commissioners’ (“NAIC”) Accounting Practices and Procedures Manual, (“NAIC SAP”), including the Statements of Statutory Accounting Principles (“SSAP”) as updated by the NAIC, have been adopted by the Oregon Insurance Division as a component of prescribed or permitted accounting practices under Oregon Insurance Division Bulletin INS 2007-5. The Oregon Insurance Division has not adopted accounting practices that differ from NAIC SAP.

The Company has received a permitted practice from the Oregon Insurance Division to classify as an admitted asset the negative interest maintenance reserve (“IMR”) that is transferred from a ceding company to the assuming company during a reinsurance transaction.

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

	SSAP #	F/S Page	F/S Line #	2025	2024
NET INCOME					
(1) Standard Insurance Company state basis (Page 4, Line 35, Columns 1 & 2)	XXX	XXX	XXX	\$ 346,637,045	\$ 294,371,432
(2) State Prescribed Practices that are an increase/(decrease) from NAIC SAP:				-	-
(3) State Permitted Practices that are an increase/(decrease) from NAIC SAP:				-	-
(4) NAIC SAP (1-2-3=4)	XXX	XXX	XXX	<u>\$ 346,637,045</u>	<u>\$ 294,371,432</u>
SURPLUS					
(5) Standard Insurance Company state basis (Page 3, Line 38, Columns 1 & 2)	XXX	XXX	XXX	\$ 2,604,943,009	\$ 2,490,985,042
(6) State Prescribed Practices that are an increase/(decrease) from NAIC SAP:				-	-
(7) State Permitted Practices that are an increase/(decrease) from NAIC SAP:				44,235,776	53,956,878
(8) NAIC SAP (5-6-7=8)	XXX	XXX	XXX	<u>\$ 2,560,707,233</u>	<u>\$ 2,437,028,164</u>

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

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

C. Accounting Policy

Life premiums are recognized as revenue over the premium paying period of the related policies. A&H premiums are earned ratably over the terms of the related insurance and reinsurance contracts or policies. Annuity considerations with life contingencies or purchase rate guarantees are recognized as revenue when received. Expenses incurred in connection with acquiring new insurance business, including acquisition costs such as sales commissions, are charged to operations as incurred. Deposits on deposit-type agreements are entered directly as a liability when received. Reserves for losses and unearned premiums ceded to reinsurers have been reported as reductions of related reserves.

Initial gains on indemnity reinsurance of in-force blocks of business have unique accounting treatment. A portion of the initial gain (equal to the tax effect of the initial gain in surplus) is reported as commissions and expense allowances on reinsurance ceded in the statement of operations. The remainder of the initial gain is reported on a net-of-tax basis as a write-in for gain or loss in surplus in the capital and surplus account. In subsequent years, the ceding entity recognizes

NOTES TO FINANCIAL STATEMENTS

income on the reinsurance ceded line for the net-of-tax profits that emerge on the reinsured block of business with a corresponding decrease in the write-in for gain or loss in surplus. (SSAP No. 61R – *Life, Deposit-Type and Accident and Health Reinsurance*, paragraph 78.d)

The liability for experience rated refunds is estimated at the end of each reporting period for retrospectively rated contracts based on the loss experience of the insured group during the term of the policy (including loss development after the term of the policy) and the stipulated formula set forth in the policy. The change in the liability for experience rated refunds is recorded as an adjustment to premium income for the reported period.

Real estate holdings are stated at lower of amortized cost or fair value. Fair market value of real estate is determined through third party or internal appraisals.

For all investments, impairments are recorded when it is determined that the decline in fair value of an investment below its amortized cost is other-than-temporary. The Company recognizes other-than-temporary impairments in net realized capital losses and permanently adjusts the book value of the investment to report the impairment. Factors considered in evaluating whether a decline in value is other-than-temporary include: (i) the length of time and the extent to which the fair value has been less than amortized cost, (ii) the financial conditions and near-term prospects of the issuer, and (iii) the Company's intent and ability to retain the investment for a period of time sufficient to allow for any anticipated recovery in market value. In addition, for securities expected to be sold, an other-than-temporary impairment is recognized if the Company does not expect the realizable market value of a security to recover to amortized cost prior to the expected date of sale. Once an impairment has been recorded, the Company continues to review the other-than-temporary impaired securities for further potential impairment on an ongoing basis. The Company records temporary impairments and the allowance for loan losses as unrealized capital losses.

The Company accounts for transferable state tax credits in accordance with SSAP No. 94R – *Transferable and Non-Transferable State Tax Credits*. State tax credits are recorded at cost and gains are deferred until the value of the credits utilized exceeds the cost of the credits or until the credits are sold to other entities. Losses related to the credits are recognized when the Company identifies the credits cannot be used.

The Company uses the following additional accounting policies:

- (1) Short-term investments are stated at amortized cost.
- (2) Bonds ("fixed maturity securities") not backed by other loans and mandatory convertible securities are generally stated at amortized cost using the scientific (constant) yield to worst method, which is determined by the call or maturity date which produces the lowest asset value unless fixed maturity securities have a NAIC designation of 6, which are stated at the lower of amortized cost or fair value.
- (3) Common stocks are stated at fair value in accordance with the guidance provided in SSAP No. 30R – *Unaffiliated Common Stock*.
- (4) Preferred stocks are stated in accordance with the guidance provided in SSAP No. 32R – *Preferred Stock*.
- (5) Mortgage loans are stated at the unpaid principal balance adjusted for unamortized discounts, premiums, and allowance for losses.
- (6) Loan-backed and structured securities are carried at either amortized cost or the lower of amortized cost or fair value in accordance with the provisions of SSAP No. 43R – *Loan-Backed and Structured Securities*. For loan-backed and structured securities, the effective yield is based on estimated cash flows, including prepayment assumptions based on data from widely accepted third-party data sources. Significant changes in estimated cash flows from the original purchase assumptions are accounted for using the prospective method.
- (7) The Company owned no investments in any subsidiaries, controlled and affiliated companies as of December 31, 2025.
- (8) The Company holds investments in joint ventures, partnerships and limited liability companies (see Schedule BA). The majority of these investments are investments in low income housing limited partnerships and are accounted for in accordance with SSAP No. 93 – *Low Income Housing Tax Credit Property Investments*. The investments are admitted assets, recorded at cost and carried at amortized cost unless considered impaired. The cost method amortizes any excess of the carrying amount of the investment over its estimated residual value during the periods in which benefits are allocated to the Company.

Joint ventures, partnerships, and limited liability companies which are not classified as low income housing partnerships are admitted assets and accounted for using the equity method of accounting as required by SSAP No. 48 – *Joint Ventures, Partnerships and Limited Liability Companies*.
- (9) See Note 8 for the derivative accounting policy.
- (10) Should the Company determine the need for premium deficiency reserves, investment income would be anticipated as a factor in the premium deficiency calculation, in accordance with SSAP No. 54R – *Individual and Group Accident and Health Contracts*.
- (11) Claim liabilities for accident and health policies are established using a combination of industry morbidity tables and company adjusted formulas. The present value of future benefits is calculated for each claim reported and approved. Interest rates are reviewed annually as determined by the Oregon Insurance Division and NAIC model guidelines. Incurred but not reported ("IBNR") reserves are established at the policy level and formulas are reviewed as appropriate to ensure that reserve run-outs demonstrate sufficient adequacy. Claim adjustment expenses for accident and health

NOTES TO FINANCIAL STATEMENTS

policies are developed using estimates of expected claim duration and administration costs based on company experience. Future costs are adjusted for inflation.

(12) The Company did not change its capitalization policy for 2025.

(13) The Company had no pharmaceutical rebate receivables as of December 31, 2025.

D. Going Concern

Management does not have any substantial doubt about the Company's ability to continue as a going concern.

2. ACCOUNTING CHANGES AND CORRECTIONS OF ERRORS

Accounting Changes

Effective January 1, 2025, the Company adopted the NAIC's Principles-Based Bond Definition ("PBBD") standards, including changes to SSAP No. 26, *Bonds*, SSAP No. 43, *Asset-Backed Securities* and SSAP No 21, *Other Admitted Assets*. Adoption of these standards impacts classification, accounting and reporting requirements for investments that were previously classified as bonds, including Loan-Backed and Structured Securities ("LBASS"). Pursuant to the requirements, debt securities representing a creditor relationship with a fixed payment schedule are now classified as Issuer Credit Obligations ("ICO") or Asset-Backed Securities ("ABS") based on the source of repayment, substantive credit enhancements, and the level of cash flows. Debt securities that do not meet the requirements in substance are classified as other invested assets. Investments previously classified as bonds, including LBASS, follow existing accounting and reporting requirements for bonds, ABS and other invested assets based on their new classification upon adoption of the PBBD standards. Changes were adopted on a prospective basis.

Upon adoption of the new standards on January 1, 2025, the Company had four assets that switched from Schedule D to Schedule BA. The aggregate book adjusted carrying value of these securities was \$9.6 million as of March 31, 2025. There were no changes in methodology or measurement basis for these securities.

On January 1, 2025, the Company transitioned seven tax advantaged historic tax credits and one new market tax credit from using the equity method of accounting to the proportional amortization method ("PAM"). This change in accounting method resulted in a \$2.1 million change in surplus.

On January 1, 2025, the Company changed its modeling platform for individual disability insurance ("IDI") statutory reserves. This change in platform also resulted in a methodology change for using IDI unearned premiums and expense allowances received from the reinsurer when calculating the ceded unearned premium reserve. This change in methodology resulted in a \$4.5 million change in surplus.

Corrections of Errors

In the second quarter of 2025, the Company identified an adjustment related to intercompany receivables and payables for the prior year. This was corrected in June 2025 resulting in a \$5.4 million decrease in assets and a \$5.4 million decrease in liabilities.

In the second quarter of 2025, the Company identified an adjustment related to changes in reserves for the prior year. This was corrected in June 2025 resulting in a \$0.7 million increase in liabilities and a \$0.7 million decrease in surplus.

3. BUSINESS COMBINATIONS AND GOODWILL

The Company was not a direct party to any business combinations and did not have any goodwill as of December 31, 2025 or 2024.

A. Statutory Purchase Method

The Company had no transactions that were accounted for as a statutory purchase for 2025 or 2024.

B. Statutory Merger

(1) The Company merged with StanCap Insurance Company, Inc. ("StanCap"), a captive reinsurer of StanCorp, on January 1, 2025. The Company merged with Anthem Life Insurance Company ("ALIC") and Greater Georgia Life Insurance Company ("GGL") on April 1, 2025.

(2) The transactions were accounted for as statutory mergers.

(3) The Company did not issue any shares of stock as part of these transactions.

(4) Prior to the merger on January 1, 2025, the Company and StanCap did not have any revenue, net income or other surplus adjustments.

NOTES TO FINANCIAL STATEMENTS

Pre-merger separate company revenue, net income, and other surplus adjustments for the year-to-date period ending April 1, 2025, were:

	Revenue	Net Income	Other Surplus Adjustments
SIC	\$3,142,191,933	\$98,119,651	\$(65,698,917)
ALIC	82,045,402	9,967,161	(28,935,010)
GGL	9,451,270	(475,728)	(512,476)
Combined	\$3,233,688,605	\$107,611,084	\$(95,146,403)

(5) No adjustments were made directly to the surplus of StanCap, ALIC, or GGL as a result of the mergers.

C. Assumption Reinsurance

The Company had no goodwill resulting from assumption reinsurance for 2025 or 2024.

D. Impairment Loss

The Company had no recognized impairment losses resulting from business combinations and goodwill for 2025 or 2024.

E. Subcomponents and Calculation of Adjusted Surplus and Total Admitted Goodwill

The Company had no admitted goodwill for 2025.

4. DISCONTINUED OPERATIONS

A. Discontinued Operation Disposed of or Classified as Held for Sale

The Company did not have any discontinued operations disposed of or classified as held for sale for 2025 or 2024.

B. Change in Plan of Sale of Discontinued Operation

The Company did not have any change in plan of sale of discontinued operations for 2025 or 2024.

C. Nature of Any Significant Continuing Involvement with Discontinued Operations After Disposal

The Company did not have any significant continuing involvement with discontinued operations after disposal for 2025 or 2024.

D. Equity Interest Retained in the Discontinued Operation After Disposal

The Company did not have any equity interest retained in the discontinued operation after disposal for 2025 or 2024.

5. INVESTMENTS

A. Mortgage Loans, including Mezzanine Real Estate Loans

(1) The minimum and maximum lending rates for mortgage loans for 2025 were:

Farm mortgages	N/A
Residential mortgages	N/A
Commercial mortgages	5.750% and 9.125%

(2) The maximum percentage of any one loan to the value of security at the time of the loan, exclusive of insured or guaranteed or purchase money mortgages was 80%.

	Current Year	Prior Year
(3) Taxes, assessments and any amounts advanced and not included in the mortgage loan total:	\$ 687,251	\$ 476,830

NOTES TO FINANCIAL STATEMENTS

(4) Age Analysis of Mortgage Loans and Identification of Mortgage Loans in Which the Insurer is a Participant or Co-lender in a Mortgage Loan Agreement:

		Farm	Residential		Commercial		Mezzanine	Total
			Insured	All Other	Insured	All Other		
a. Current Year								
1.	Recorded Investment (All)							
(a)	Current	\$	- \$	- \$	37,896 \$	- \$	12,448,784,811 \$	- \$ 12,448,822,707
(b)	30-59 Days Past Due		-	-	-	-	75,842,439	- 75,842,439
(c)	60-89 Days Past Due		-	-	-	-	2,896,521	- 2,896,521
(d)	90-179 Days Past Due		-	-	-	-	10,711,267	- 10,711,267
(e)	180+ Days Past Due		-	-	-	-	53,505,693	- 53,505,693
2.	Accruing Interest 90-179 Days Past Due							
(a)	Recorded Investment	\$	- \$	- \$	- \$	- \$	- \$	- \$
(b)	Interest Accrued		-	-	-	-	-	-
3.	Accruing Interest 180+ Days Past Due							
(a)	Recorded Investment	\$	- \$	- \$	- \$	- \$	- \$	- \$
(b)	Interest Accrued		-	-	-	-	-	-
4.	Interest Reduced							
(a)	Recorded Investment	\$	- \$	- \$	- \$	- \$	62,462,478 \$	- \$ 62,462,478
(b)	Number of Loans		-	-	-	-	10	- 10
(c)	Percent Reduced		- %	- %	- %	- %	1.365 %	- % 1.365 %
5.	Participant or Co-lender in a Mortgage Loan Agreement							
(a)	Recorded Investment	\$	- \$	- \$	- \$	- \$	10,318,954,649 \$	- \$ 10,318,954,649
b. Prior Year								
1.	Recorded Investment (All)							
(a)	Current	\$	- \$	- \$	42,214 \$	- \$	11,779,918,682 \$	- \$ 11,779,960,896
(b)	30-59 Days Past Due		-	-	-	-	20,355,194	- 20,355,194
(c)	60-89 Days Past Due		-	-	-	-	9,747,079	- 9,747,079
(d)	90-179 Days Past Due		-	-	-	-	-	-
(e)	180+ Days Past Due		-	-	-	-	5,506,650	- 5,506,650
2.	Accruing Interest 90-179 Days Past Due							
(a)	Recorded Investment	\$	- \$	- \$	- \$	- \$	- \$	- \$
(b)	Interest Accrued		-	-	-	-	-	-
3.	Accruing Interest 180+ Days Past Due							
(a)	Recorded Investment	\$	- \$	- \$	- \$	- \$	- \$	- \$
(b)	Interest Accrued		-	-	-	-	-	-
4.	Interest Reduced							
(a)	Recorded Investment	\$	- \$	- \$	- \$	- \$	13,209,132 \$	- \$ 13,209,132
(b)	Number of Loans		-	-	-	-	7	- 7
(c)	Percent Reduced		- %	- %	- %	- %	0.284 %	- % 0.284 %
5.	Participant or Co-lender in a Mortgage Loan Agreement							
(a)	Recorded Investment	\$	- \$	- \$	- \$	- \$	9,408,992,415 \$	- \$ 9,408,992,415

(5) Investment in Impaired Loans With or Without Allowance for Credit Losses and Impaired Loans Subject to a Participant or Co-lender Mortgage Loan Agreement for Which the Reporting Entity is Restricted from Unilaterally Foreclosing on the Mortgage Loan:

		Farm		Residential		Commercial		Mezzanine	Total	
		Insured	All Other	Insured	All Other					
a. Current Year										
1.	With Allowance for Credit Losses	\$	- \$	- \$	- \$	- \$	46,829,847	\$	- \$	46,829,847
2.	No Allowance for Credit Losses		-	-	-	-	121,998,589		-	121,998,589
3.	Total (1+2)		-	-	-	-	168,828,436		-	168,828,436
4.	Subject to a participant or co-lender mortgage loan agreement for which the reporting entity is restricted from unilaterally foreclosing on the mortgage loan		-	-	-	-	144,909,437		-	144,909,437
b. Prior Year										
1.	With Allowance for Credit Losses	\$	- \$	- \$	- \$	- \$	150,154,271	\$	- \$	150,154,271
2.	No Allowance for Credit Losses		-	-	-	-	24,754,733		-	24,754,733
3.	Total (1+2)		-	-	-	-	174,909,004		-	174,909,004
4.										

NOTES TO FINANCIAL STATEMENTS

Subject to a participant or co-lender mortgage loan agreement for which the reporting entity is restricted from unilaterally foreclosing on the mortgage loan	-	-	-	-	150,154,271	-	150,154,271
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- (6) Investment in Impaired Loans - Average Recorded Investment, Interest Income Recognized, Recorded Investment on Nonaccrual Status and Amount of Interest Income Recognized Using a Cash-Basis Method of Accounting:

		Residential		Commercial		Mezzanine	Total
Farm		Insured	All Other	Insured	All Other		
a. Current Year							
1.	Average Recorded Investment	\$ -	\$ -	\$ -	\$ 171,868,720	\$ -	\$ 171,868,720
2.	Interest Income Recognized	-	-	-	4,257,186	-	4,257,186
3.	Recorded Investments on Nonaccrual Status	-	-	-	-	-	-
4.	Amount of Interest Income Recognized Using a Cash-Basis Method of Accounting	-	-	-	4,558,522	-	4,558,522
b. Prior Year							
1.	Average Recorded Investment	\$ -	\$ -	\$ -	\$ 106,978,677	\$ -	\$ 106,978,677
2.	Interest Income Recognized	-	-	-	4,998,273	-	4,998,273
3.	Recorded Investments on Nonaccrual Status	-	-	-	-	-	-
4.	Amount of Interest Income Recognized Using a Cash-Basis Method of Accounting	-	-	-	5,243,064	-	5,243,064

- (7) Allowance for Credit Losses:

	Current Year	Prior Year
a. Balance at beginning of period	\$ 57,101,787	\$ 8,508,120
b. Additions charged to operations	16,383,588	50,314,836
c. Direct write-downs charged against the allowances	44,704,948	648,014
d. Recoveries of amounts previously charged off	-	1,073,155
e. Balance at end of period (a+b-c-d)	<u>\$ 28,780,427</u>	<u>\$ 57,101,787</u>

- (8) Mortgage Loans Derecognized as a Result of Foreclosure:

The Company did not have any mortgage loans derecognized as a result of foreclosure for 2025 or 2024.

- (9) Interest income on impaired commercial mortgage loans is recognized until the loans are more than 90 days delinquent. Interest income and accrued interest receivable are reversed when a commercial mortgage loan is put on non-accrual status. Interest income on commercial mortgage loans more than 90 days delinquent is recognized in the period the cash is collected. Interest income recognition is continued when the commercial mortgage loan becomes less than 90 days delinquent and management determines it is probable that the commercial mortgage loan will continue to perform.

B. Debt Restructuring

	Current Year	Prior Year
(1) The total recorded investment in restructured loans, as of year-end	\$ 124,645,399	\$ 69,063,653
(2) The realized capital losses related to these loans	\$ -	\$ -
(3) Total contractual commitments to extend credit to debtors owing receivables whose terms have been modified in troubled debt restructurings	\$ -	\$ -
(4) The Company accrues interest income on impaired loans to the extent it is deemed collectible (delinquent less than 90 days) and the loan continues to perform under its original or restructured contractual terms. Interest income on non-performing loans is generally recognized on a cash basis.		

C. Reverse Mortgages

The Company did not have any reverse mortgages for 2025 or 2024.

D. Loan-Backed Securities

Asset-backed securities totaled \$2.79 billion and \$2.71 billion as of December 31, 2025 and 2024, respectively, and were reported at the lower of amortized cost or fair value.

- (1) Prepayment assumptions for mortgage-backed/loan-backed and structured securities were obtained from independent pricing services or the Company’s third-party asset managers.
- (2) a. The Company did not recognize any other-than-temporary impairments (“OTTI”) on loan-backed and structured securities on the basis of the intent to sell for 2025.

NOTES TO FINANCIAL STATEMENTS

- b. The Company did not recognize any OTTI on the basis of the inability or lack of intent to retain the loan-backed and structured securities for a period of time sufficient to recover the amortized cost basis for 2025.
- (3) The Company recognized OTTI of \$6.4 million on two loan-backed and structured securities where the present value of cash flows expected to be collected was less than the amortized cost basis for 2025.
- (4) As of December 31, 2025, all impaired fixed maturity securities (fair value is less than cost or amortized cost) for which an OTTI has not been recognized in earnings as a realized loss (including securities with a recognized OTTI for non-interest related declines when a non-recognized interest related impairment remains):

a.	The aggregate amount of unrealized losses:	
1.	Less than 12 Months	\$ 16,327,627
2.	12 Months or Longer	794,093,261
b.	The aggregate related fair value of securities with unrealized losses:	
1.	Less than 12 Months	\$ 944,017,183
2.	12 Months or Longer	7,100,771,389

- (5) The Company expects the fair value of the fixed maturity securities above to recover as the fixed maturity securities approach their maturity dates or sooner if market yields for such fixed maturity securities decline. The Company does not believe that any of the fixed maturity securities are impaired due to credit quality or due to any company or industry specific event. Based on the Company’s evaluation of the securities and intent to hold the securities, and as it is unlikely that the Company will be required to sell the securities, none of the unrealized losses summarized above are considered other-than-temporary.

E. Dollar Repurchase Agreements and/or Securities Lending Transactions

The Company did not have any dollar repurchase agreements or securities lending transactions for 2025 or 2024.

F. Repurchase Agreements Transactions Accounted for as Secured Borrowing

The Company did not have any repurchase agreements transactions accounted for as secured borrowing for 2025 or 2024.

G. Reverse Repurchase Agreements Transactions Accounted for as Secured Borrowing

The Company did not have any reverse repurchase agreements transactions accounted for as secured borrowing for 2025 or 2024.

H. Repurchase Agreements Transactions Accounted for as a Sale

The Company did not have any repurchase agreements transactions accounted for as a sale for 2025 or 2024.

I. Reverse Repurchase Agreements Transactions Accounted for as a Sale

The Company did not have any reverse repurchase agreements transactions accounted for as a sale for 2025 or 2024.

J. Real Estate

- (1) The Company did not record any impairment losses on real estate investments for 2025 or 2024.
- (2) a) The Company had no property classified as held for sale as of December 31, 2025 or 2024.
b) The Company sold no real estate for 2025 or 2024.
- (3) The Company had no plans to sell its real estate for 2025 or 2024.
- (4) The Company did not engage in retail land sales operations for 2025 or 2024.
- (5) The Company did not have any real estate investments with participating mortgage loan features for 2025 or 2024.

K. Low-Income Housing Tax Credits (“LIHTC”)

- (1) As of December 31, 2025, the Company had 47 LIHTC investments. The remaining years of unexpired tax credits ranged from one to thirteen. The length of time remaining for holding periods ranged from one to eighteen years.
- (2) The Company recognized \$1.4 million and \$23.6 million of state and federal LIHTC tax credits, respectively, and \$7.2 million of other tax benefits from tax losses for 2025. The Company recognized \$0 million and \$27.9 million state and federal LIHTC tax credits, respectively, and \$8.3 million of other tax benefits from tax losses for 2024.
- (3) The balance of the investment recognized in the statement of financial position was \$92.4 million and \$72.2 million as of December 31, 2025 and 2024, respectively.
- (4) None of the properties are subject to regulatory review.
- (5) LIHTC investments did not exceed 10% of the total admitted assets as of December 31, 2025 or 2024.

NOTES TO FINANCIAL STATEMENTS

(6) The Company recognized no impairments in LIHTC investments for 2025 or 2024.

(7) No write-downs due to the forfeiture or ineligibility of tax credits were made for 2025 or 2024.

L. Restricted Assets

(1) Restricted Assets (Including Pledged)

Restricted Asset Category		Gross (Admitted & Nonadmitted) Restricted					
		Current Year				6 Total From Prior Year	7 Increase/ (Decrease) (5 minus 6)
		1	2	3	4		
		Total General Account (G/A)	G/A Supporting S/A Activity (a)	Total Separate Account (S/A) Restricted Assets	S/A Assets Supporting G/A Activity (b)	5 Total (1 plus 3)	
a.	Subject to contractual obligation for which liability is not shown	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
b.	Collateral held under security lending agreements	-	-	-	-	-	-
c.	Subject to repurchase agreements	-	-	-	-	-	-
d.	Subject to reverse repurchase agreements	-	-	-	-	-	-
e.	Subject to dollar repurchase agreements	-	-	-	-	-	-
f.	Subject to dollar reverse repurchase agreements	-	-	-	-	-	-
g.	Placed under option contracts	-	-	-	-	-	-
h.	Letter stock or securities restricted as to sale - excluding FHLB capital stock	-	-	-	-	-	-
i.	FHLB capital stock	64,003,100	-	-	-	64,003,100	61,811,500
j.	On deposit with states	7,991,081	-	-	-	7,991,081	5,317,583
k.	On deposit with other regulatory bodies	1,719,300	-	-	-	1,719,300	1,660,874
l.	Pledged as collateral to FHLB (including assets backing funding arrangements)	1,787,643,107	-	-	-	1,787,643,107	1,750,938,221
m.	Pledged as collateral not captured in other categories	(9,558,867)	-	-	-	(9,558,867)	(22,883,427)
n.	Other restricted assets	-	-	-	-	-	-
o.	Total Restricted Assets	\$ -					
	(Sum of a through n)	\$ 1,851,797,721	\$ -	\$ -	\$ -	\$ 1,851,797,721	\$ 1,796,844,751
							\$ 54,952,970

(a) Subset of Column 1

(b) Subset of Column 3

NOTES TO FINANCIAL STATEMENTS

Restricted Asset Category	Current Year			
	8 Total Nonadmitted Restricted	9 Total Admitted Restricted (5 minus 8)	Percentage	
			10 Gross (Admitted & Nonadmitted) Restricted to Total Assets (c)	11 Admitted Restricted to Total Admitted Assets (d)
a. Subject to contractual obligation for which liability is not shown	\$ -	\$ -	-%	-%
b. Collateral held under security lending agreements	-	-	-	-
c. Subject to repurchase agreements	-	-	-	-
d. Subject to reverse repurchase agreements	-	-	-	-
e. Subject to dollar repurchase agreements	-	-	-	-
f. Subject to dollar reverse repurchase agreements	-	-	-	-
g. Placed under option contracts	-	-	-	-
h. Letter stock or securities restricted as to sale - excluding FHLB capital stock	-	-	-	-
i. FHLB capital stock	-	64,003,100	0.133	0.135
j. On deposit with states	-	7,991,081	0.017	0.017
k. On deposit with other regulatory bodies	-	1,719,300	0.004	0.004
l. Pledged as collateral to FHLB (including assets backing funding arrangements)	-	1,787,643,107	3.728	3.783
m. Pledged as collateral not captured in other categories	-	(9,558,967)	-0.048	-0.020
n. Other restricted assets	-	-	-	-
o. Total Restricted Assets				
(Sum of a through n)	\$ -	\$ 1,851,797,621	3.834%	3.919%

(c) Column 5 divided by Asset Page, Column 1, Line 28
(d) Column 9 divided by Asset Page, Column 3, Line 28

(2) Detail of Assets Pledged as Collateral Not Captured in Other Categories (Contracts that Share Similar Characteristics, Such as Reinsurance and Derivatives, Are Reported in the Aggregate)

Description of Assets	Gross (Admitted & Nonadmitted) Restricted							8	Percentage	
	Current Year					6	7		9	10
	1	2	3	4	5					
	Total General Account (G/A)	G/A Supporting S/A Activity (a)	Total Separate Account (S/A) Restricted Assets	S/A Assets Supporting G/A Activity (b)	Total (1 plus 3)	Total From Prior Year	Increase/ (Decrease) (5 minus 6)	Total Current Year Admitted Restricted	Gross (Admitted & Nonadmitted) Restricted to Total Assets	Admitted Restricted to Total Admitted Assets
Collateral pledged for derivatives	\$ (9,558,867)	\$ -	\$ -	\$ -	\$ (9,558,867)	\$ (22,883,427)	\$ 13,324,560	\$ (9,558,867)	-0.020%	-0.020%
Total (c)	\$ (9,558,867)	\$ -	\$ -	\$ -	\$ (9,558,867)	\$ (22,883,427)	\$ 13,324,560	\$ (9,558,867)	-0.020%	-0.020%

(a) Subset of column 1
(b) Subset of column 3
(c) Total Line for Columns 1 through 7 should equal 5L(1)m Columns 1 through 7 respectively and Total Line for Columns 8 through 10 should equal 5L(1)m Columns 9 through 11 respectively

(3) Detail of Other Restricted Assets (Contracts that Share Similar Characteristics, Such as Reinsurance and Derivatives, Are Reported in the Aggregate)

The Company did not have investments identified as other restricted assets as of December 31, 2025 or 2024.

NOTES TO FINANCIAL STATEMENTS

(4) Collateral Received and Reflected as Assets Within the Reporting Entity's Financial Statements

Collateral Assets	1	2	3	4
	Book/Adjusted Carrying Value (BACV)	Fair Value	% of BACV to Total Assets (Admitted and Nonadmitted)*	% of BACV to Total Admitted Assets**
General Account:				
a. Cash, Cash Equivalents and Short-Term Investments	\$ 90,695,266	\$ 96,060,258	0.272%	0.278%
b. Schedule D, Part 1	-	-	-%	-%
c. Schedule D, Part 2, Section 1	-	-	-%	-%
d. Schedule D, Part 2, Section 2	-	-	-%	-%
e. Schedule B	-	-	-%	-%
f. Schedule A	-	-	-%	-%
g. Schedule BA, Part 1	-	-	-%	-%
h. Schedule DL, Part 1	-	-	-%	-%
i. Other	-	-	-%	-%
j. Total Collateral Assets (a+b+c+d+e+f+g+h+i)	\$ 90,695,266	\$ 96,060,258	0.272%	0.278%
Separate Account:				
k. Cash, Cash Equivalents and Short-Term Investments	\$ -	\$ -	-%	-%
l. Schedule D, Part 1	-	-	-%	-%
m. Schedule D, Part 2, Section 1	-	-	-%	-%
n. Schedule D, Part 2, Section 2	-	-	-%	-%
o. Schedule B	-	-	-%	-%
p. Schedule A	-	-	-%	-%
q. Schedule BA, Part 1	-	-	-%	-%
r. Schedule DL, Part 1	-	-	-%	-%
s. Other	-	-	-%	-%
t. Total Collateral Assets (k+l+m+n+o+p+q+r+s)	\$ -	\$ -	-%	-%

*j = Column 1 divided by Asset Page, Line 26 (Column 1)

t = Column 1 divided by Asset Page, Line 27 (Column 1)

**j = Column 1 divided by Asset Page, Line 26 (Column 3)

t = Column 1 divided by Asset Page, Line 27 (Column 3)

	1	2
	Amount	% of Liability to Total Liabilities *
u. Recognized Obligation to Return Collateral Asset (General Account)	\$ 96,108,657	0.320%
v. Recognized Obligation to Return Collateral Asset (Separate Account)	\$ -	-%

*u = Column 1 divided by Liability Page, Line 26 (Column 1)

v = Column 1 divided by Liability Page, Line 27 (Column 1)

M. Working Capital Finance Investments

The Company did not have any working capital finance investments as of December 31, 2025 or 2024.

N. Offsetting and Netting of Assets and Liabilities

The Company did not have offsetting and netting of assets and liabilities as of December 31, 2025 or 2024.

O. 5GI Securities

The Company did not have any 5GI securities as of December 31, 2025 or 2024.

P. Short Sales

(1) Unsettled Short Sale Transactions (Outstanding as of Reporting Date)

The Company did not have any unsettled short sale transactions outstanding as of December 31, 2025 or 2024.

(2) Settled Short Sale Transactions

The Company did not have any settled short sale transactions for 2025 or 2024.

NOTES TO FINANCIAL STATEMENTS

Q. Prepayment Penalty and Acceleration Fees

For 2025, the Company had fixed maturity securities disposed as a result of a callable feature. The following table sets forth the number of fixed maturity securities disposed and the amount recognized in investment income as a result of prepayment penalty and acceleration fees:

	General Account	Separate Account
(1) Number of CUSIPs	104	-
(2) Aggregate Amount of Investment Income	\$ 2,053,284	\$ -

R. Reporting Entity’s Share of Cash Pool by Asset type

The Company did not invest in cash pools for 2025 or 2024.

S. Aggregate Collateral Loans by Qualifying Investment Collateral

The Company did not invest in collateral loans for 2025 or 2024.

6. JOINT VENTURES, PARTNERSHIPS AND LIMITED LIABILITY COMPANIES

- A. The Company did not have any investments in joint ventures, partnerships or limited liability companies that exceeded 10% of its admitted assets as of December 31, 2025 or 2024.
- B. The Company did not recognize any impairments in joint ventures, partnerships and limited liability companies for 2025. The Company recognized impairments for seven investments in joint ventures, partnerships and limited liability companies totaling \$8.8 million for 2024. These impairments were the result of the timing of tax benefits received from tax-advantaged investments, which caused the investment balances to exceed the present value of expected future cash flows. Fair value was determined through an internal analysis of the future benefits of the investments.

7. INVESTMENT INCOME

- A. All investment income due and accrued with amounts that are over 90 days past due is excluded from surplus.
- B. There was no investment income excluded from surplus for 2025 or 2024.
- C. The table below summarizes the gross, nonadmitted and admitted amounts for interest income due and accrued as of December 31, 2025:

Interest Income Due and Accrued	Amount
1. Gross	\$ 219,747,149
2. Nonadmitted	\$ -
3. Admitted	\$ 219,747,149

- D. The Company had no deferred interest as of December 31, 2025.
- E. The Company had no paid-in-kind interest included in the current principal balance as of December 31, 2025.

8. DERIVATIVE INSTRUMENTS

A. Derivatives under SSAP No. 86 - *Derivatives*

- (1) The Company is exposed to the credit worthiness of the institutions from which it purchases its derivative instruments and these institutions’ continued abilities to perform according to the terms of the contracts. For example, the current values for the credit exposure have been affected by fluctuations in the S&P 500 Index. The Company’s maximum credit risk exposure would require an increase of 10.6% in the value of the S&P 500 Index. The maximum credit risk is calculated using the cap strike price of the Company’s S&P 500 Index options less the floor price, multiplied by the notional amount of the S&P 500 Index options.

As the Company uses the Chicago Mercantile Exchange (“CME”) to clear all of its interest rate swaps, the Company is only exposed to the default of the CME. Transactions with the CME require the Company to pledge or accept initial and variation margin collateral. The Company has pledged cash and a fixed maturity security as collateral to the CME. The Company maintains beneficial ownership of the collateral, which is classified as either cash on Page 2, Line 5 or fixed maturity securities on Page 2, Line 1. The Company receives collateral related to its index options for over-the-counter derivative positions from certain counterparties which is classified as cash on Page 2, Line 5.

NOTES TO FINANCIAL STATEMENTS

The following table sets forth collateral pledged to the CME for derivatives:

	Cash		Fixed Maturity Securities		Total	
	12/31/2025	12/31/2024	12/31/2025	12/31/2024	12/31/2025	12/31/2024
Collateral:						
Initial margin collateral	\$ 4,122,237	\$ 14,670,467	\$ 7,489,253	\$ 7,450,178	\$ 11,611,490	\$ 22,120,645
Variation margin collateral	(20,502,623)	(39,014,502)	-	-	(20,502,623)	(39,014,502)
Total Collateral	\$ (16,380,386)	\$ (24,344,035)	\$ 7,489,253	\$ 7,450,178	\$ (8,891,133)	\$ (16,893,857)

The following table sets forth collateral pledged to the Company for derivatives:

	Cash (1)		Fixed Maturity Securities		Total	
	12/31/2025	12/31/2024	12/31/2025	12/31/2024	12/31/2025	12/31/2024
Collateral:						
Variation margin collateral	\$ 96,060,253	\$ 60,836,704	\$ -	\$ -	\$ 96,060,253	\$ 60,836,704
Total Collateral	\$ 96,060,253	\$ 60,836,704	\$ -	\$ -	\$ 96,060,253	\$ 60,836,704

(1) Cash collateral received is reported in cash, cash equivalents and short-term investments and the obligation to return the collateral is recorded in aggregate write-ins for liabilities as cash collateral received on derivatives.

- (2) The Company sells indexed annuities, which permit the holder to allocate their deposit between a fixed interest rate account and an indexed return account. The indexed return account credits interest to the contract based on the performance of a market index, such as the S&P 500 Index, subject to minimum guarantees, as well as potential maximum annual returns (the “cap”), and percent multipliers on the index return (the “participation rate”). The index-based interest in excess of guarantees does not qualify for hedge accounting. Policyholders may elect to rebalance between interest crediting options at renewal dates annually. At each renewal date, the Company has the opportunity to re-price the indexed component by changing the cap or participation rate, subject to minimum contractual guarantees. The Company purchases index options for the interest crediting strategies used in its indexed annuity products. These index options do not qualify for hedge accounting. However, they are highly correlated to the index-based interest credited to the associated policies, such that the Company is economically hedged with respect to index-based interest in excess of guarantees for the current renewal period.

The Company uses interest rate swaps to reduce risks from changes in interest rates, to manage interest rate exposures arising from asset and liability mismatches, to protect against variability in future cash flows, and to protect the value of the Company’s investments. By means of these contracts, the Company agrees with a counterparty to exchange, at specified intervals, the difference between fixed rate and floating rate interest amounts as calculated by reference to agreed notional amounts.

- (3) The Company designates and accounts for fair value hedges under hedge accounting when they have met the criteria requirements of SSAP No. 86 – *Derivatives*. To qualify for hedge accounting under SSAP No. 86, at the inception of the hedge, the Company documents its risk management objective and strategy for undertaking the hedging transaction, as well as its designation of the hedge as either: (i) a hedge of the estimated fair value of a recognized asset or liability (fair value hedge); or (ii) a hedge of a forecasted transaction or the variability of cash flows to be received or paid related to the recognized asset or liability (cash flow hedge). A derivative must be assessed as being highly effective in offsetting the designated risk of the hedged item. Hedge effectiveness is assessed at inception and throughout the life of the designated hedging relationship. In hedge transactions which qualify for hedge accounting, the change in the carrying value of the derivative is recorded in a manner consistent with the changes in the carrying value of the hedged item. In measuring effectiveness, no component of the derivative’s gain or loss is excluded. Upon termination of a derivative that qualified for hedge accounting, the gain or loss is reflected as an adjustment to the basis of the hedged item and is recognized in income consistent with the hedged item.

If the Company chooses to not designate its derivatives for hedge accounting or designated derivatives no longer meet the criteria of an effective hedge, the changes in the fair value of the derivatives are included in change in net unrealized capital gains (losses) without considering changes in the fair value of the hedged item. Accruals of interest income, expense and related cash flows on interest rate swaps are reported in net investment income. Upon termination of a derivative that does not qualify for hedge accounting, the gain or loss is included in net realized capital gains (losses). In addition, when realized gains or losses on interest-rate related derivatives are recognized, they are amortized through the interest maintenance reserve.

- (4) The Company did not have any derivative contracts with financing premiums as of December 31, 2025.
- (5) The Company’s net unrealized capital gains from derivatives excluded from the assessment of hedge effectiveness were \$28.2 million and \$12.6 million as of December 31, 2025 and 2024, respectively.
- (6) The Company’s derivatives that originally were designated for hedge accounting still qualified for hedge accounting as of December 31, 2025. Therefore, the Company did not recognize any unrealized gains or losses for 2025 related to derivatives that no longer qualify for hedge accounting.

The Company has chosen not to designate some interest rate swap contracts for hedge accounting because they are structured to manage the Company’s interest rate risk profile at the portfolio level. These derivatives are carried at fair value with the changes in fair value included in net unrealized capital gains (losses). The Company recognized approximately \$9.9 million in net unrealized capital loss and \$6.3 million in net unrealized capital gains related to these derivatives as of December 31, 2025 and 2024, respectively.

- (7) The Company did not have any cash flow hedges as of December 31, 2025.

NOTES TO FINANCIAL STATEMENTS

- (8) The Company did not have any premium cost with deferred or financing premiums as of December 31, 2025.
- (9) The Company did not have any excluded components as of December 31, 2025.

B. Derivatives under SSAP No. 108 – *Derivative Hedging Variable Annuity Guarantees*

The Company did not have any derivative hedging variable annuity guarantees as of December 31, 2025.

9. INCOME TAXES

A. The components of the net deferred tax asset/(liability) at December 31 are as follows:

1.	12/31/2025		
	(1)	(2)	(3)
	Ordinary	Capital	(Col 1 + 2) Total
(a) Gross Deferred Tax Assets	\$ 563,526,992	\$ 28,431,080	\$ 591,958,072
(b) Statutory Valuation Allowance Adjustments	-	-	-
(c) Adjusted Gross Deferred Tax Assets (1a - 1b)	563,526,992	28,431,080	591,958,072
(d) Deferred Tax Assets Nonadmitted	299,591,508	1,337,164	300,928,672
(e) Subtotal Net Admitted Deferred Tax Asset (1c - 1d)	263,935,484	27,093,916	291,029,400
(f) Deferred Tax Liabilities	41,110,348	12,978,207	54,088,555
(g) Net Admitted Deferred Tax Asset/(Net Deferred Tax Liability) (1e - 1f)	\$ 222,825,136	\$ 14,115,709	\$ 236,940,845
12/31/2024			
	(4)	(5)	(6)
	Ordinary	Capital	(Col 4 + 5) Total
(a) Gross Deferred Tax Assets	\$ 568,780,460	\$ 22,246,165	\$ 591,026,625
(b) Statutory Valuation Allowance Adjustments	10,639,632	-	10,639,632
(c) Adjusted Gross Deferred Tax Assets (1a - 1b)	558,140,828	22,246,165	580,386,993
(d) Deferred Tax Assets Nonadmitted	281,089,292	-	281,089,292
(e) Subtotal Net Admitted Deferred Tax Asset (1c - 1d)	277,051,536	22,246,165	299,297,701
(f) Deferred Tax Liabilities	45,171,824	13,014,771	58,186,595
(g) Net Admitted Deferred Tax Asset/(Net Deferred Tax Liability) (1e - 1f)	\$ 231,879,712	\$ 9,231,394	\$ 241,111,106
Change			
	(7)	(8)	(9)
	(Col 1 - 4) Ordinary	(Col 2 - 5) Capital	(Col 7 + 8) Total
(a) Gross Deferred Tax Assets	\$ (5,253,468)	\$ 6,184,915	\$ 931,447
(b) Statutory Valuation Allowance Adjustments	(10,639,632)	-	(10,639,632)
(c) Adjusted Gross Deferred Tax Assets (1a - 1b)	5,386,164	6,184,915	11,571,079
(d) Deferred Tax Assets Nonadmitted	18,502,216	1,337,164	19,839,380
(e) Subtotal Net Admitted Deferred Tax Asset (1c - 1d)	(13,116,052)	4,847,751	(8,268,301)
(f) Deferred Tax Liabilities	(4,061,476)	(36,564)	(4,098,040)
(g) Net Admitted Deferred Tax Asset/(Net Deferred Tax Liability) (1e - 1f)	\$ (9,054,576)	\$ 4,884,315	\$ (4,170,261)

NOTES TO FINANCIAL STATEMENTS

		12/31/2025		
		(1)	(2)	(3)
		Ordinary	Capital	(Col 1 + 2) Total
Admission Calculation Components SSAP No. 101				
(a)	Federal Income Taxes Paid In Prior Years Recoverable Through Loss Carrybacks.	\$ -	\$ -	\$ -
(b)	Adjusted Gross Deferred Tax Assets Expected To Be Realized (Excluding The Amount Of Deferred Tax Assets From 2(a) above) After Application of the Threshold Limitation. (The Lesser of 2(b)1 and 2(b)2 Below)	222,825,136	14,115,709	236,940,845
1.	Adjusted Gross Deferred Tax Assets Expected to be Realized Following the Balance Sheet Date.	222,825,136	14,115,709	236,940,845
2.	Adjusted Gross Deferred Tax Assets Allowed per Limitation Threshold.	XXX	XXX	353,220,360
(c)	Adjusted Gross Deferred Tax Assets (Excluding The Amount Of Deferred Tax Assets From 2(a) and 2(b) above) Offset by Gross Deferred Tax Liabilities.	41,110,348	12,978,207	54,088,555
(d)	Deferred Tax Assets Admitted as the result of application of SSAP No. 101. Total (2(a) + 2(b) + 2(c))	\$ 263,935,484	\$ 27,093,916	\$ 291,029,400
		12/31/2024		
		(4)	(5)	(6)
		Ordinary	Capital	(Col 4 + 5) Total
Admission Calculation Components SSAP No. 101				
(a)	Federal Income Taxes Paid In Prior Years Recoverable Through Loss Carrybacks.	\$ -	\$ -	\$ -
(b)	Adjusted Gross Deferred Tax Assets Expected To Be Realized (Excluding The Amount Of Deferred Tax Assets From 2(a) above) After Application of the Threshold Limitation. (The Lesser of 2(b)1 and 2(b)2 Below)	231,879,712	9,231,394	241,111,106
1.	Adjusted Gross Deferred Tax Assets Expected to be Realized Following the Balance Sheet Date.	231,879,712	9,231,394	241,111,106
2.	Adjusted Gross Deferred Tax Assets Allowed per Limitation Threshold.	XXX	XXX	333,737,568
(c)	Adjusted Gross Deferred Tax Assets (Excluding The Amount Of Deferred Tax Assets From 2(a) and 2(b) above) Offset by Gross Deferred Tax Liabilities.	45,171,824	13,014,771	58,186,595
(d)	Deferred Tax Assets Admitted as the result of application of SSAP No. 101. Total (2(a) + 2(b) + 2(c))	\$ 277,051,536	\$ 22,246,165	\$ 299,297,701
		Change		
		(7)	(8)	(9)
		(Col 1 - 4) Ordinary	(Col 2 - 5) Capital	(Col 7 + 8) Total
Admission Calculation Components SSAP No. 101				
(a)	Federal Income Taxes Paid In Prior Years Recoverable Through Loss Carrybacks.	\$ -	\$ -	\$ -
(b)	Adjusted Gross Deferred Tax Assets Expected To Be Realized (Excluding The Amount Of Deferred Tax Assets From 2(a) above) After Application of the Threshold Limitation. (The Lesser of 2(b)1 and 2(b)2 Below)	(9,054,576)	4,884,315	(4,170,261)
1.	Adjusted Gross Deferred Tax Assets Expected to be Realized Following the Balance Sheet Date.	(9,054,576)	4,884,315	(4,170,261)
2.	Adjusted Gross Deferred Tax Assets Allowed per Limitation Threshold.	XXX	XXX	19,482,792
(c)	Adjusted Gross Deferred Tax Assets (Excluding The Amount Of Deferred Tax Assets From 2(a) and 2(b) above) Offset by Gross Deferred Tax Liabilities.	(4,061,476)	(36,564)	(4,098,040)
(d)				

NOTES TO FINANCIAL STATEMENTS

Deferred Tax Assets Admitted as the result of application of SSAP No. 101. Total (2(a) + 2(b) + 2(c))	\$	(13,116,052)	\$	4,847,751	\$	(8,268,301)
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3.				2025		2024
(a)	Ratio Percentage Used To Determine Recovery Period And Threshold Limitation Amount.		943.452	%		738.166 %
(b)	Amount Of Adjusted Capital And Surplus Used To Determine Recovery Period And Threshold Limitation In 2(b)2 Above.	\$	2,368,440,661		\$	2,224,917,115

4.			12/31/2025		
			(1)		(2)

			Ordinary		Capital
Impact of Tax-Planning Strategies					
(a)	Determination Of Adjusted Gross Deferred Tax Assets And Net Admitted Deferred Tax Assets, By Tax Character As A Percentage.				
1.	Adjusted Gross DTAs Amount From Note 9A1 (c)	\$	563,526,992	\$	28,431,080
2.	Percentage Of Adjusted Gross DTAs By Tax Character Attributable To The Impact Of Tax Planning Strategies		- %		2.6 %
3.	Net Admitted Adjusted Gross DTAs Amount From Note 9A1 (e)	\$	263,935,484	\$	27,093,916
4.	Percentage Of Net Admitted Adjusted Gross DTAs By Tax Character Admitted Because Of The Impact Of Tax Planning Strategies		- %		4.9 %

12/31/2024	
(3)	(4)

			Ordinary		Capital
Impact of Tax-Planning Strategies					
(a)	Determination Of Adjusted Gross Deferred Tax Assets And Net Admitted Deferred Tax Assets, By Tax Character As A Percentage.				
1.	Adjusted Gross DTAs Amount From Note 9A1 (c)	\$	558,140,828	\$	22,246,165
2.	Percentage Of Adjusted Gross DTAs By Tax Character Attributable To The Impact Of Tax Planning Strategies		- %		1.8 %
3.	Net Admitted Adjusted Gross DTAs Amount From Note 9A1 (e)	\$	277,051,536	\$	22,246,165
4.	Percentage Of Net Admitted Adjusted Gross DTAs By Tax Character Admitted Because Of The Impact Of Tax Planning Strategies		- %		3.4 %

Change	
(5)	(6)
(Col 1 - 3)	(Col 2 - 4)
Ordinary	Capital

Impact of Tax-Planning Strategies					
(a)	Determination Of Adjusted Gross Deferred Tax Assets And Net Admitted Deferred Tax Assets, By Tax Character As A Percentage.				
1.	Adjusted Gross DTAs Amount From Note 9A1 (c)	\$	5,386,164	\$	6,184,915
2.	Percentage Of Adjusted Gross DTAs By Tax Character Attributable To The Impact Of Tax Planning Strategies		- %		0.8 %
3.	Net Admitted Adjusted Gross DTAs Amount From Note 9A1 (e)	\$	(13,116,052)	\$	4,847,751
4.	Percentage Of Net Admitted Adjusted Gross DTAs By Tax Character Admitted Because Of The Impact Of Tax Planning				

NOTES TO FINANCIAL STATEMENTS

Strategies - % 1.4 %

(b) Does the Company's tax-planning strategies include the use of reinsurance? No

B. Regarding deferred tax liabilities that are not recognized

There are no temporary differences for which deferred tax liabilities are not recognized.

C. Current income taxes incurred consist of the following major components:

	(1)	(2)	(3)
	12/31/2025	12/31/2024	(Col 1 - 2) Change
1. Current Income Tax			
(a) Federal	\$ 55,839,456	\$ 25,601,058	\$ 30,238,398
(b) Foreign	-	-	-
(c) Subtotal (1a+1b)	55,839,456	25,601,058	30,238,398
(d) Federal income tax on net capital gains	-	735	(735)
(e) Utilization of capital loss carry-forwards	-	-	-
(f) Other	-	-	-
(g) Federal and foreign income taxes	\$ 55,839,456	\$ 25,601,793	\$ 30,237,663
2. Deferred Tax Assets:			
(a) Ordinary			
(1) Discounting of unpaid losses	\$ 78,064,299	\$ 73,927,717	\$ 4,136,582
(2) Unearned premium reserve	413,070	318,589	94,481
(3) Policyholder reserves	156,027,085	147,338,928	8,688,157
(4) Investments	8,739,452	8,663,691	75,761
(5) Deferred acquisition costs	97,642,753	88,633,482	9,009,271
(6) Policyholder dividends accrual	16,401	18,743	(2,342)
(7) Fixed assets	12,386,488	20,721,343	(8,334,855)
(8) Compensation and benefits accrual	13,631,724	14,193,688	(561,964)
(9) Pension accrual	-	-	-
(10) Receivables - nonadmitted	10,709,201	8,230,827	2,478,374
(11) Net operating loss carry-forward	-	-	-
(12) Tax credit carry-forward	-	16,355,281	(16,355,281)
(13) Other	185,896,519	190,378,171	(4,481,652)
(99) Subtotal (sum of 2a1 through 2a13)	563,526,992	568,780,460	(5,253,468)
(b) Statutory valuation allowance adjustment	-	10,639,632	(10,639,632)
(c) Nonadmitted	299,591,508	281,089,292	18,502,216
(d) Admitted ordinary deferred tax assets (2a99 - 2b - 2c)	263,935,484	277,051,536	(13,116,052)
(e) Capital:			
(1) Investments	18,022,442	20,152,821	(2,130,379)
(2) Net capital loss carry-forward	10,408,638	2,093,344	8,315,294
(3) Real estate	-	-	-
(99) Subtotal (2e1+2e2+2e3+2e4)	28,431,080	22,246,165	6,184,915
(f) Statutory valuation allowance adjustment	-	-	-
(g) Nonadmitted	1,337,164	-	1,337,164
(h) Admitted capital deferred tax assets (2e99 - 2f - 2g)	27,093,916	22,246,165	4,847,751
(i) Admitted deferred tax assets (2d + 2h)	291,029,400	299,297,701	(8,268,301)
3. Deferred Tax Liabilities:			
(a) Ordinary			
(1) Investments	35,989,247	33,436,727	2,552,520
(2) Fixed assets	1,381,018	3,270,837	(1,889,819)
(3) Deferred and uncollected premium	24,237	16,802	7,435
(4) Policyholder reserves	-	7,070,338	(7,070,338)
(5) Compensation and benefits accrual	2,570,254	-	2,570,254
(6) Other	1,145,592	1,377,245	(231,653)
(99) Subtotal (3a1+3a2+3a3+3a4+3a5)	41,110,348	45,171,949	(4,061,601)
(b) Capital:			
(1) Investments	12,978,207	13,014,646	(36,439)
(2) Real estate	-	-	-
(99) Subtotal (3b1+3b2+3b3)	12,978,207	13,014,646	(36,439)
(c) Deferred tax liabilities (3a99 + 3b99)	54,088,555	58,186,595	(4,098,040)
4. Net deferred tax assets/liabilities (2i - 3c)	\$ 236,940,845	\$ 241,111,106	\$ (4,170,261)

NOTES TO FINANCIAL STATEMENTS

D. The provision for federal income taxes incurred is different from that which would be obtained by applying the statutory federal income tax rate to income before income taxes. The significant items causing this difference at December 31, 2025, and December 31, 2024, were as follows:

	2025	2024
Provision computed at statutory rate	85,408,633	69,173,290
Tax credits	\$ (37,610,496)	\$ (40,975,402)
Dividend received deduction	(5,622,974)	(6,055,964)
Change in non-admitted assets	(1,197,035)	(42,469,087)
State taxes		
Prior year over accrual and adjustments		
Change in IMR		
Purchase accounting adjustments		(36,725,437)
Valuation allowance	(10,639,632)	754,326
Other miscellaneous expenses		
Other	2,207,273	(4,067,055)
Total statutory income taxes	<u>\$ 32,545,769</u>	<u>\$ (60,365,329)</u>
Federal income tax expense incurred	\$ 55,839,456	\$ 25,601,793
(Increase)/Decrease in net deferred income taxes	(23,293,687)	(85,967,122)
Total statutory income taxes	<u>\$ 32,545,769</u>	<u>\$ (60,365,329)</u>

E. Additional Disclosures

- (1) At December 31, 2025, the Company had no operating loss and \$49.6 million of capital loss carryforwards. At December 31, 2025, the Company had no tax credit carryforwards available for tax purposes.
- (2) The following are income taxes incurred in the current and prior years that will be available for recoupment in the event of future losses:

Year	Ordinary	Capital	Total
2025	\$ -	\$ -	\$ -
2024	-	-	-
2023	-	-	-
Total	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>

- (3) The Company did not have deposits admitted under Section 6603 of the IRC at December 31, 2025 or 2024.
- (4) The Inflation Reduction Act (“Act”) was enacted on August 16, 2022, and included a new corporate alternative minimum tax (“CAMT”). The Company has determined that it does meet the threshold to be subject to the CAMT, but is not liable for CAMT in excess of regular federal income taxes. Accordingly, no provision for the CAMT has been made in the Company’s current or deferred tax accounts as of December 31, 2025.

F. Consolidated Federal Income Tax Return

- (1) The Company is a member of an affiliated group and included in the consolidated federal income tax return of StanCorp Financial Group ("StanCorp"). In addition to the Company, other subsidiaries included in the consolidated StanCorp return are The Standard Life Insurance Company of New York ("SNY"), StanCorp Investment Advisers, Inc.("SIA"), Standard Management, Inc., StanCorp Equities, Inc.("SEI"), Standard Retirement Services, Inc.("SRS"), American Heritage Services Company, and American Heritage Services Company, and StanCap Insurance Company ("SCI").
- (2) The method of allocation between the companies is subject to written agreement, approved by the Board of Directors. The tax liability is allocated in the ratio of the subsidiary's tax liability on a separate return basis to the total taxes of all the members on a separate return basis. Each member is required to use current operating losses and credits first without considering the current year's profits and losses of other members of the affiliated group. StanCorp is required to pay the Company for excess tax credits and losses to the extent they are utilized in the consolidated return. The above-mentioned written agreement states that balances are to be settled within 90 days.

G. Federal or Foreign Income Tax Loss Contingencies

The Company determines income tax contingencies in accordance with SSAP No. 5R Liabilities, Contingencies and Impairments of Assets (“SSAP No. 5R”). The Company did not recognize any SSAP No. 5R contingencies for 2025 or 2024. The Company recognizes interest and penalties related to contingent income tax liabilities as interest expense and current income tax expense, respectively. The Company did not record any interest and penalties for 2025 or 2024 related to contingent income tax liabilities. The Company estimates that reasonably possible increases in federal and foreign income tax contingencies within the next 12 months is zero.

NOTES TO FINANCIAL STATEMENTS

H. Repatriation Transition Tax

The Company is not subject to the Repatriation Transition Tax (RTT) under Section 965 of the Internal Revenue Code ("IRC").

I. Alternative Minimum Tax Credit

The Company does not have any alternative minimum tax credit refund under Section 53 of the IRC to be recognized as a current year recoverable or deferred tax asset.

J. Years Subject to Examination

Years currently subject to examination by the Internal Revenue Service are 2022 through 2025 and are not subject to examination for years prior to 2022.

10. INFORMATION CONCERNING PARENT, SUBSIDIARIES, AFFILIATES AND OTHER RELATED PARTIES

A. & B. The Company purchases commercial mortgage loans originated by its affiliate, StanCorp Mortgage Investors, LLC ("StanCorp Mortgage Investors"). Total commercial mortgage loans purchased from StanCorp Mortgage Investors at fair value for 2025 and 2024 were \$3.43 billion and \$3.49 billion, respectively.

The Company sold commercial mortgage loans at fair value to its affiliate, Standard of New York, for 2025 and 2024 in the amounts of \$20.4 million and \$16.7 million, respectively.

The Company sold commercial mortgage loans at fair value to its affiliate, Pacific Guardian Life Insurance Company, Limited, a subsidiary of Meiji Yasuda Life Insurance Company ("Meiji Yasuda"), the ultimate holding company, for 2025 and 2024 in the amounts of \$40.3 million and \$47.3 million, respectively.

The Company sold commercial mortgage loans at fair value to its parent, StanCorp, for 2025 and 2024 in the amounts of \$35.0 million and \$57.7 million, respectively.

The Company sold commercial mortgage loans at fair value to its affiliate, American Heritage Life, for 2025 in the amount of \$397.7 million.

In March 2025, the Company made an ordinary cash dividend distribution of \$37.5 million to its parent, StanCorp.

In September 2025, the Company made an ordinary cash dividend distribution of \$75.0 million to its parent, StanCorp.

In December 2025, the Company made an ordinary cash dividend distribution of \$62.5 million to its parent, StanCorp.

Prior to its merger into the Company, Anthem Life Insurance Company ("ALIC"), made an ordinary cash dividend distribution of \$30.0 million to its parent, StanCorp in April 2025.

In March 2025, June 2025, September 2025, and December 2025, the Company distributed approved interest payments of \$4.7 million for its subordinated surplus notes to StanCorp.

C. Transactions with related parties who are not reported on Schedule Y

Schedule Y includes all material transactions involving the Company and related parties on Schedule Y.

D. As of December 31, 2025 and 2024, the Company reported the following amounts due from (to) its parent and affiliates:

	2025	2024
StanCorp	\$ (9,943,190)	\$ 3,122,828
Standard Retirement Services	(14,016,697)	(11,435,430)
Standard of New York	582,574	(7,771,235)
StanCorp Real Estate, LLC ("StanCorp Real Estate")	(154,189)	(153,998)
StanCorp Investment Advisers	(163,397)	(214,752)
Standard Management	(1,916,314)	(1,181,121)
StanCorp Equities	(88,201)	(493,873)
StanCorp Mortgage Investors	(9,106,819)	(2,979,935)
Standard Charitable Foundation	(4,976)	435
Standard QOZ Fund I, LLC	50	25
American Heritage Life Insurance Company	36,717,442	-
Total due (to) from parent and affiliates	<u>\$ 1,906,283</u>	<u>\$ (21,107,056)</u>

All amounts due to or from the Company and its parent and affiliates are generally settled monthly and accrue interest if not settled within 30 days. For the intercompany tax agreement, amounts are generally settled within 90 days after the tax return is filed and accrue interest if not settled.

E. The Company provides management, administrative, and investment services to Standard Management and StanCorp Equities, and charges each company a management fee.

NOTES TO FINANCIAL STATEMENTS

The Company provides management and administrative services to StanCorp Mortgage Investors and StanCorp Real Estate and charges each company a service fee. The Company pays an asset management fee for investment services provided by these two companies. Asset management fees are allocated to general expenses, per Exhibit 2, based upon the underlying nature of the affiliates' expenses incurred.

The Company has Administrative Services Agreements with its affiliate Standard of New York, whereby the Company provides, at these affiliates request and direction, the following services: distribution and producer management, marketing support, product development and administration, policyholder and absence management services, underwriting, policyholder services, claims processing and payment, actuarial and financial services, information technology services, legal services, government relations, general services, human resources, management services, and administrative services only (“ASO”).

The Company has an Administrative Services Agreement with Standard of New York whereby Standard of New York performs certain claims processing, payment services and absence management services on certain new and on-going long-term and short-term disability claims, state mandated disability life claims and standalone AD&D claims incurred under group policies issued by the Company.

The Company has an Administrative Services and Treasury Agreement with StanCorp Equities, a broker-dealer registered with the Securities and Exchange Commission under the Securities Exchange Act of 1934 and a member of the Financial Industry Regulatory Authority, which provides for allocation of expenses between the companies.

The Company has an Intercompany Administrative Services Agreement between the Company and the following affiliates: StanCorp, StanCorp Investment Advisers, Standard Management, StanCorp Mortgage Investors, StanCorp Real Estate, and Standard Retirement Services. The companies agreed that each company that receives services performed by another company pursuant to this agreement shall reimburse the provider for the services at the provider’s cost or at market rates if the provider also provides similar services to external clients, as determined by the provider of the services.

The Company has a Non-Recourse Master Participation and Servicing Agreement with its affiliate, StanCorp Mortgage Investors and its parent, StanCorp, in which StanCorp Mortgage Investors originates commercial mortgage loans secured by improved real estate, the Company purchases commercial mortgage loans from StanCorp Mortgage Investors, and StanCorp purchases participating interests in the commercial mortgage loans from the Company.

- F. The Company has made no guarantee or agreement for the benefit of an affiliate which results in material contingent exposure of the Company’s assets or liabilities.
- G. All outstanding shares of the Company are owned by its parent, StanCorp, domiciled in the State of Oregon.
- H. The Company did not own any investments of its parent, StanCorp, or Meiji Yasuda, the ultimate holding company domiciled in Japan.
- I. The Company had no investments in its parent or affiliates that exceed 10% of its admitted assets.
- J. The Company did not hold investments in impaired subsidiary, controlled or affiliated (“SCA”) companies.
- K. The Company did not hold an investment in a foreign insurance subsidiary.
- L. The Company did not hold an investment in a downstream noninsurance holding company.
- M. The Company did not hold investments in SCA companies.
- N. The Company did not hold investments in insurance SCA companies.
- O. The Company did not have any share of losses in investments in SCA companies.

11. DEBT

- A. The Company and its parent, StanCorp, have a line of credit agreement with U.S. Bank National Association for \$100.0 million with a maturity date of August 29, 2030. The Company had no outstanding debt from this agreement as of December 31, 2025.
- B. Federal Home Loan Bank (“FHLB”) Agreements
 - (1) The Company is a member of the FHLB of Des Moines. The Company issues collateralized agreements and invests the cash received from advances to support various spread-based business and enhance its asset-liability management. Membership also provides an additional funding source and access to financial services that can be used as an alternative source of liquidity. The Company has determined the actual or estimated maximum borrowing in accordance with regulatory and FHLB of Des Moines borrowing limits. The following tables indicate the amount of FHLB of Des Moines stock purchased, collateral pledged, and assets and liabilities related to the agreement with the FHLB of Des Moines.

NOTES TO FINANCIAL STATEMENTS

- (2) FHLB Capital Stock
a. Aggregate Totals

	1 Total 2+3	2 General Account	3 Separate Accounts
1. Current Year			
(a) Membership Stock - Class A	\$ -	\$ -	-
(b) Membership Stock - Class B	10,000,000	10,000,000	-
(c) Activity Stock	54,003,100	54,003,100	-
(d) Excess Stock	-	-	-
(e) Aggregate Total (a+b+c+d)	\$ 64,003,100	\$ 64,003,100	\$ -
(f) Actual or Estimated Borrowing Capacity as Determined by the Insurer	\$ 1,216,240,580	XXX	XXX
2. Prior Year-end			
(a) Membership Stock - Class A	\$ -	\$ -	-
(b) Membership Stock - Class B	10,000,000	10,000,000	-
(c) Activity Stock	51,811,500	51,811,500	-
(d) Excess Stock	-	-	-
(e) Aggregate Total (a+b+c+d)	\$ 61,811,500	\$ 61,811,500	\$ -
(f) Actual or Estimated Borrowing Capacity as Determined by the Insurer	\$ 1,154,762,452	XXX	XXX

11B(2)a1(f) should be equal to or greater than 11B(4)a1(d)
11B(2)a2(f) should be equal to or greater than 11B(4)a2(d)

- b. Membership Stock (Class A and B) Eligible and Not Eligible for Redemption

	1 Current Year Total (2+3+4+5+6)	2 Not Eligible for Redemption	Eligible for Redemption			
			3 Less Than 6 Months	4 6 months to Less Than 1 Year	5 1 to Less Than 3 Years	6 3 to 5 Years
1. Class A	\$ -	\$ -	\$ -	\$ -	\$ -	-
2. Class B	10,000,000	10,000,000	-	-	-	-

11B(2)b1 Current Year Total (Column 1) should equal 11B(2)a1(a) Total (Column 1)
11B(2)b2 Current Year Total (Column 1) should equal 11B(2)a1(b) Total (Column 1)

- (3) Collateral Pledged to FHLB
a. Amount Pledged as of Reporting Date

	1 Fair Value	2 Carrying Value	3 Aggregate Total Borrowing
1. Current Year Total General and Separate Accounts Total Collateral Pledged (Lines 2+3)	\$ 1,801,216,440	\$ 1,787,643,107	\$ 1,200,068,408
2. Current Year General Account Total Collateral Pledged	\$ 1,801,216,440	\$ 1,787,643,107	\$ 1,200,068,408
3. Current Year Separate Accounts Total Collateral Pledged	\$ -	\$ -	-
4. Prior Year-end Total General and Separate Accounts Total Collateral Pledged	\$ 1,719,356,011	\$ 1,750,938,221	\$ 1,151,365,740

11B(3)a1 (Columns 1, 2 and 3) should be equal to or less than 11B(3)b1 (Columns 1, 2 and 3, respectively)
11B(3)a2 (Columns 1, 2 and 3) should be equal to or less than 11B(3)b2 (Columns 1, 2 and 3, respectively)
11B(3)a3 (Columns 1, 2 and 3) should be equal to or less than 11B(3)b3 (Columns 1, 2 and 3, respectively)
11B(3)a4 (Columns 1, 2 and 3) should be equal to or less than 11B(3)b4 (Columns 1, 2 and 3, respectively)

- b. Maximum Amount Pledged During Reporting Period

	1 Fair Value	2 Carrying Value	3 Amount Borrowed at Time of Maximum Collateral
1. Current Year Total General and Separate Accounts Maximum Collateral Pledged (Lines 2+3)	\$ 1,724,912,342	\$ 1,835,255,435	\$ 1,200,068,408

NOTES TO FINANCIAL STATEMENTS

2. Current Year General Account Maximum Collateral Pledged	\$	1,724,912,342 \$	1,835,255,435 \$	1,200,068,408
3. Current Year Separate Accounts Maximum Collateral Pledged	\$	- \$	- \$	-
4. Prior Year-end Total General and Separate Accounts Maximum Collateral Pledged	\$	1,709,681,160 \$	1,771,970,878 \$	1,107,015,997

- (4) Borrowing from FHLB
- a. Amount as of the Reporting Date

	1 Total 2+3	2 General Account	3 Separate Accounts	4 Funding Agreements Reserves Established
1. Current Year				
(a) Debt	\$ -	\$ -	-	XXX
(b) Funding Agreements	1,200,068,408	1,200,068,408	- \$	-
(c) Other	-	-	-	XXX
(d) Aggregate Total (a+b+c)	\$ 1,200,068,408	\$ 1,200,068,408	\$ -	-
2. Prior Year-end				
(a) Debt	\$ -	\$ -	-	XXX
(b) Funding Agreements	1,151,365,740	1,151,365,740	- \$	-
(c) Other	-	-	-	XXX
(d) Aggregate Total (a+b+c)	\$ 1,151,365,740	\$ 1,151,365,740	\$ -	-

- b. Maximum Amount during Reporting Period (Current Year)

	1 Total 2+3	2 General Account	3 Separate Accounts
1. Debt	\$ -	\$ -	-
2. Funding Agreements	1,200,068,408	1,200,068,408	-
3. Other	-	-	-
4. Aggregate Total (Lines 1+2+3)	\$ 1,200,068,408	\$ 1,200,068,408	\$ -

11B(4)b4 (Columns 1, 2 and 3) should be equal to or greater than 11B(4)a1(d) (Columns 1, 2 and 3, respectively)

- c. FHLB - Prepayment Obligations

	Does the company have prepayment obligations under the following arrangements (YES/NO)?
1. Debt	No
2. Funding Agreements	No
3. Other	No

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

A. Defined Benefit Plan

StanCorp sponsors the home office pension plan (“employee pension plan”). The Company participates in the employee pension plan and is not directly liable for obligations under the employee pension plan. On November 14, 2017, StanCorp’s Board of Directors approved a resolution to freeze the accumulation of any further benefits under the employee pension plan effective March 31, 2018. For 2025, the amount of expense incurred was a credit of \$15.4 million for the employee pension plan.

The Company sponsors and administers a postretirement benefit plan that includes medical, prescription drug benefits and group term life insurance. Eligible retirees are required to contribute specified amounts for medical and prescription drug benefits that are determined periodically and are based on retiree’s length of service and age at retirement. The postretirement benefit plan is limited to eligible participants who retired prior to July 1, 2013. An amendment announced in 2020 transferred the administration of the plan to an external administrator on January 1, 2021. The amended plan provides premium reimbursement and participants no longer make contributions for medical and prescription drug benefits.

Annual pension expense and other postretirement benefit plans were determined under the provision of SSAP No. 102 – Pensions and SSAP No. 92 – Postretirement Benefits Other Than Pensions, respectively.

The following table sets forth a summary of assets, obligations and assumptions of the Pension and Other Postretirement Benefit Plans as of December 31, 2025 and 2024:

NOTES TO FINANCIAL STATEMENTS

- (1) Change in benefit obligation
- a. Pension Benefits

The Company did not have any pension benefits in 2025 or 2024.

- b. Postretirement Benefits

	Overfunded		Underfunded	
	2025	2024	2025	2024
1. Benefit obligation at beginning of year	\$ (11,312,639)	\$ (12,197,700)	\$ -	\$ -
2. Service cost	-	-	-	-
3. Interest cost	(599,213)	(598,385)	-	-
4. Contribution by plan participants	-	-	-	-
5. Actuarial gain (loss)	19,160	656,149	-	-
6. Foreign currency exchange rate changes	-	-	-	-
7. Benefits paid	827,910	827,297	-	-
8. Plan amendments	-	-	-	-
9. Business combinations, divestitures, curtailments, settlements and special termination benefits	-	-	-	-
10. Benefit obligation at end of year	<u>\$ (11,064,782)</u>	<u>\$ (11,312,639)</u>	<u>\$ -</u>	<u>\$ -</u>

- c. Special or Contractual Benefits Per SSAP No. 11

The Company did not have any special or contractual benefits per SSAP No. 11 in 2025.

- (2) Change in plan assets

	Pension Benefits		Postretirement Benefits		Special or Contractual Benefits Per SSAP No. 11	
	2025	2024	2025	2024	2025	2024
a. Fair value of plan assets at beginning of year	\$ -	\$ -	\$ 16,833,909	\$ 17,339,897	\$ -	\$ -
b. Actual return on plan assets	-	-	557,266	187,337	-	-
c. Foreign currency exchange rate changes	-	-	-	-	-	-
d. Reporting entity contribution	-	-	144,540	133,972	-	-
e. Plan participants' contributions	-	-	-	-	-	-
f. Benefits paid	-	-	(827,910)	(827,297)	-	-
g. Business combinations, divestitures and settlements	-	-	-	-	-	-
h. Fair value of plan assets at end of year	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 16,707,805</u>	<u>\$ 16,833,909</u>	<u>\$ -</u>	<u>\$ -</u>

- (3) Funded status

	Pension Benefits		Postretirement Benefits	
	2025	2024	2025	2024
a. Components:				
1. Prepaid benefit costs	\$ -	\$ -	\$ -	\$ -
2. Overfunded plan assets	-	-	5,643,023	5,521,270
3. Accrued benefit costs	-	-	(2,317,522)	(1,575,954)
4. Liability for pension benefits	-	-	2,317,522	1,575,954
b. Assets and liabilities recognized:				
1. Assets (nonadmitted)	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 5,643,023</u>	<u>\$ 5,521,270</u>
2. Liabilities recognized	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ -</u>
c. Unrecognized liabilities	\$ -	\$ -	\$ -	\$ -

- (4) Components of net periodic benefit cost

NOTES TO FINANCIAL STATEMENTS

	Pension Benefits		Postretirement Benefits		Special or Contractual Benefits Per SSAP No. 11	
	2025	2024	2025	2024	2025	2024
a. Service cost	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
b. Interest cost	-	-	599,213	598,385	-	-
c. Expected return on plan assets	-	-	(430,632)	(518,754)	-	-
d. Transition asset or obligation	-	-	-	-	-	-
f. Prior service cost or credit	-	-	(765,609)	(765,609)	-	-
g. Gain or loss recognized due to a settlement or curtailment	-	-	-	-	-	-
h. Total net periodic benefit cost	<u>\$ -</u>	<u>\$ -</u>	<u>\$ (597,028)</u>	<u>\$ (685,978)</u>	<u>\$ -</u>	<u>\$ -</u>

(5) Amounts in unassigned funds (surplus) recognized as components of net periodic benefit cost

	Pension Benefits		Postretirement Benefits	
	2025	2024	2025	2024
a. Items not yet recognized as a component of net periodic cost - prior year	\$ -	\$ -	\$ (3,945,316)	\$ (4,386,193)
b. Net transition asset or obligation recognized	-	-	-	-
c. Net prior service cost or credit arising during the period	-	-	-	-
d. Net prior service cost or credit recognized	-	-	765,609	765,609
e. Net gain and loss arising during the period	-	-	(145,794)	(324,732)
f. Net gain and loss recognized	-	-	-	-
g. Items not yet recognized as a component of net periodic cost - current year	<u>\$ -</u>	<u>\$ -</u>	<u>\$ (3,325,501)</u>	<u>\$ (3,945,316)</u>

(6) Amounts in unassigned funds (surplus) that have not yet been recognized as components of net periodic benefit cost

	Pension Benefits		Postretirement Benefits	
	2025	2024	2025	2024
a. Net transition asset or obligation	\$ -	\$ -	\$ -	\$ -
b. Net prior service cost or credit	-	-	(4,530,596)	(5,296,205)
c. Net recognized gains and losses	-	-	1,205,095	1,350,889

(7) Weighted-average assumptions used to determine net periodic benefit cost as of Dec. 31:

	2025	2024
a. Weighted-average discount rate	5.36 %	5.29 %
b. Expected long-term rate of return on plan assets	3.35	3.45
c. Rate of compensation increase	-	-
d. Interest crediting rates (for cash balance plans and other plans with promised interest crediting rates)	-	-

Weighted-average assumptions used to determine projected benefit obligations as of Dec. 31:

	2025	2024
e. Weighted-average discount rate	5.24 %	5.57 %
f. Rate of compensation increase	-	-
g. Interest crediting rates (for cash balance plans and other plans with promised interest crediting rates)	-	-

The tables above set forth the averaged assumptions for the postretirement benefit plan related to expected long-term rate of return on plan assets for 2025 and 2024 plus weighted-average discount rate for 2025.

(8) The Company had no accumulated benefit obligation for the defined benefit pension plans as of December 31, 2025.

(9) Assumed health care cost trend rates are not used to calculate postretirement benefit obligation under the plan amendment.

(10) The following estimated future payments, which reflect expected future service, as appropriate, are expected to be paid in the years indicated:

	Year(s)	Amount
a.	2026	\$ 1,104,910
b.	2027	966,179
c.	2028	953,845
d.	2029	943,354
e.	2030	929,993
f.	2030 through 2035	4,345,770

NOTES TO FINANCIAL STATEMENTS

- (11) The Company contributed \$0.1 million to fund the postretirement benefit plan for both 2025 and 2024. The Company expects to make contributions of \$0.1 million to its postretirement benefit plan in 2026.

(12) There were no securities of the Company or related parties included in the plan assets.

(13) The Company did not use any alternative method to amortize unrecognized net loss.

(14) The Company did not have any substantive commitments that are used in determining the benefit obligation.

(15) The Company did not have any special or contractual termination benefits recognized during the year.

(16) The Company did not have a significant change in the benefit obligation or plan assets not otherwise apparent in the other disclosures required by SSAP No. 102 – *Pensions* and SSAP No. 92 – *Postretirement Benefits Other Than Pensions*.

(17) See Note 12 A (1) - (3) & 12 A (5) - (6) for accumulated benefit obligation, fair value of plan assets, funded status and surplus impact.

(18) The Company chose to recognize the entire change in the year of implementation. There was no transition liability to report.
- B. The investment goal of the postretirement plan is to produce a steady return on plan assets to maintain its funded status. To achieve this goal, the Company’s postretirement benefit plan assets are comprised primarily of municipal bonds and cash and cash equivalents.

The following table sets forth the Company’s target and actual weighted-average asset allocations for the postretirement benefits plan:

Postretirement Benefits	2025 Target	2025 Actual
Asset category:		
Debt securities	95.0 %	95.2 %
Cash and cash equivalents	5.0	4.8
Total	100.0 %	100.0 %

- C.
- (1) Fair Value Measurements of Plan Assets at Reporting Date

Description for each class of plan assets	(Level 1)	(Level 2)	(Level 3)	Total
Debt securities	\$ -	\$ 15,889,285	\$ -	\$ 15,889,285
Cash and cash equivalents	818,520	-	-	818,520
Total Plan Assets	\$ 818,520	\$ 15,889,285	\$ -	\$ 16,707,805

- D. For the postretirement benefit plan, the expected long-term rate of return on assets was developed by considering the historical returns and the future expectations for returns, as well as the target asset allocation.

E. Defined Contribution Plan

Substantially all eligible employees are covered by a qualified deferred compensation plan sponsored by the Company under which a portion of the employee contribution is matched. Through 2017, employees not eligible for the employee pension plan were eligible for an additional non-elective employer contribution. As a result of the freeze of the employee pension plan, all employees were eligible for an additional non-elective employer contribution effective April 1, 2018, retroactive to January 1, 2018. Contributions to the plan were \$41.8 million and \$34.2 million for 2025 and 2024, respectively.

Eligible executive officers are covered by a non-qualified supplemental employee retirement plan (“SERP”). StanCorp sponsors the SERP. The Company participates in the SERP and is not directly liable for the obligations under the SERP. The Company continues to administer the plan on behalf of StanCorp. On November 14, 2017, StanCorp’s Board of Directors approved a resolution to freeze the accumulation of any further benefits under the non-qualified SERP effective March 31, 2018.

F. Multiemployer Plans

The Company did not participate in any multiemployer plans as of December 31, 2025 or 2024.

G. Consolidated/Holding Company Plans

The Company administers the postretirement benefit plan and supplemental retirement plan on behalf of StanCorp and all its subsidiaries. Costs of the postretirement benefit plan are allocated between the members of the affiliated group based on number of employees. Costs allocated to the Company’s parent and affiliates were approximately \$19.2 million and \$15.3

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million for 2025 and 2024, respectively. These costs represented 22.3% and 21.4% of total plan costs for 2025 and 2024, respectively.

H. Postemployment Benefits and Compensated Absences

The Company did not have any postemployment benefits and compensated absences for 2025 or 2024.

I. Impact of Medicare Modernization Act on Postretirement Benefits (INT 04-17)

The Company had no significant change from the Modernization Act on Medicare on Postretirement Benefits (INT 04-17) in 2025 and 2024.

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

- A. The Company had 1,000 shares of common stock authorized, issued and outstanding as of December 31, 2025. All the shares are owned by its parent, StanCorp.
- B. The Company had no preferred stock issued and outstanding as of December 31, 2025.
- C. The Company is subject to statutory restrictions that limit the maximum amount of dividends and distributions that the Company could declare and pay to StanCorp without prior approval of the Oregon Insurance Division. The Company's ability to pay dividends is affected by Oregon law, which limits the Company's dividend payments and other distributions to the earned surplus arising from its business. If the proposed dividend or other distribution exceeds certain statutory limitations, the Company must receive prior approval of the Director of the Oregon Insurance Division. The current statutory dividend limitations are the greater of (a) 10% of the Company's combined capital and surplus as of December 31 of the preceding year, or (b) the net gain from operations after dividends to policyholders and federal income taxes and before realized capital gains or losses for the 12-month period ended on the preceding December 31. In each case, the limitation must be determined under statutory accounting practices. Oregon law gives the Oregon Insurance Division broad discretion to approve or decline requests for dividends and other distributions in excess of these limits.

As of December 31, 2025, the Company's net gain from operations after dividends to policyholders and federal income taxes and before capital gains or losses for the 12-month period then ended was \$394.8 million and capital and surplus was \$2.60 billion. Based upon the Company's results for 2025, the amount of ordinary dividends and other distributions available in 2026, without prior approval from the Oregon Insurance Division is \$394.8 million. The Company's board of directors has approved dividend distributions of up to \$300.0 million for 2026.

- D. Ordinary cash dividend distributions in the amount of \$37.5 million, \$75.0 million, and \$62.5 million were paid by the Company to its parent, StanCorp, in March 2025, September 2025 and December 2025, respectively. Prior to its merger into the Company, ALIC made an ordinary cash dividend distribution of \$30.0 million to its parent, StanCorp, in April 2025.
- E. Within the limitations of ordinary dividends above, there were no restrictions placed on the portion of the Company's profits that may be paid as ordinary dividends to shareholders as of December 31, 2025.
- F. There were no restrictions placed on the Company's surplus, including for whom the surplus is being held as of December 31, 2025.
- G. There were no advances to surplus not repaid as of December 31, 2025.
- H. The Company did not hold any of its own stock, including stock of affiliated companies, for special purposes as of December 31, 2025.
- I. The balance in aggregate write-ins for special surplus funds relating to the admitted disallowed interest maintenance reserve was \$53.3 million as of December 31, 2025.
- J. There was no significant change in the portion of unassigned funds (surplus) reduced by cumulative unrealized losses as of December 31, 2025.

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K. The Company issued the following surplus debentures or similar obligations:

<u>1</u>	<u>2</u>	<u>3</u>	<u>4</u>	<u>5</u>	<u>6</u>	<u>7</u>	<u>8</u>
Item Number	Date Issued	Interest Rate	Original Issue Amount of Note	Is Surplus Note Holder a Related Party (Y/N)	Carry Value of Note Prior Year	Carrying Value of Note Current Year *	Unapproved Interest And/Or Principal
1	8/15/2012	5.25%	\$ 250,000,000	Y	\$ 250,000,000	\$ 250,000,000	\$ -
2	6/30/2024	5.75%	100,000,000	Y	100,000,000	100,000,000	-
Total	XXX	XXX	\$ 350,000,000	XXX	\$ 350,000,000	\$ 350,000,000	\$ -

* Total should agree with Page 3, Line 32.

<u>1</u>	<u>9</u>	<u>10</u>	<u>11</u>	<u>12</u>	<u>13</u>	<u>14</u>
Item Number	Current Year Interest Expense Recognized	Life-To-Date Interest Expense Recognized	Current Year Interest Offset Percentage (not including amounts paid to 3rd party liquidity provider)	Current Year Principal Paid	Life-To-Date Principal Paid	Date of Maturity
1	\$ 13,125,000	\$ 175,546,875	-	\$ -	\$ -	8/14/2042
2	5,750,000	8,625,000	-	-	-	6/30/2054
Total	\$ 18,875,000	\$ 184,171,875	XXX	\$ -	\$ -	XXX

<u>1</u>	<u>15</u>	<u>16</u>	<u>17</u>	<u>18</u>	<u>19</u>
Item Number	Are Surplus Note payments contractually linked? (Y/N)	Surplus Note payments subject to administrative offsetting provisions? (Y/N)	Were Surplus Note proceeds used to purchase an asset directly from the holder of the surplus note? (Y/N)	Is Asset Issuer a Related Party (Y/N)	Type of Assets Received Upon Issuance
1	N	N	N	N	-
2	N	N	N	N	-
Total	XXX	XXX	XXX	XXX	XXX

<u>1</u>	<u>20</u>	<u>21</u>	<u>22</u>
Item Number	Principal Amount of Assets Received Upon Issuance	Book/Adjusted Carry Value of Assets	Is Liquidity Source a Related Party to the Surplus Note Issuer? (Y/N)
1	\$ -	\$ -	N
2	-	-	N
Total	\$ -	\$ -	XXX

A Surplus Note in the amount of \$250.0 million was issued on August 15, 2012 to StanCorp in exchange for cash. The Surplus Note was issued in a transaction exempt from registration under the United States Securities Act of 1933, as amended, and this note may not be offered, sold, pledged or otherwise transferred in the absence of such registration or an applicable exemption there from.

The Surplus Note matures in 2042 and bears an annual interest rate of 5.25%, with interest payments due March 31, June 30, September 30 and December 31 of each year. The Company has the right to prepay the principal balance of the Surplus Note, in whole or in part, at any time or from time to time, without penalty. In accordance with the requirements of the NAIC, the Surplus Note provides that no interest or principal payments may be made by the Company without the prior approval of the Oregon Insurance Division, interest will not be represented as an addition to the instrument, interest will not accrue additional interest and any payments with respect to the Surplus Note will be subordinate to the Company’s other obligations to policyholders, lenders and creditors.

A Surplus Note in the amount of \$100.0 million was issued on June 30, 2024 to StanCorp in exchange for cash. The Surplus Note was issued in a transaction exempt from registration under the United States Securities Act of 1933, as amended, and this note may not be offered, sold, pledged or otherwise transferred in the absence of such registration or an applicable exemption there from.

The Surplus Note matures in 2054 and bears an annual interest rate of 5.75%, with interest payments due March 31, June 30, September 30 and December 31 of each year. The Company has the right to prepay the principal balance of the Surplus Note, in whole or in part, at any time or from time to time, without penalty. In accordance with the requirements of the NAIC, the Surplus Note provides that no interest or principal payments may be made by the Company without the prior approval of the Oregon Insurance Division, interest will not be represented as an addition

NOTES TO FINANCIAL STATEMENTS

to the instrument, interest will not accrue additional interest and any payments with respect to the Surplus Note will be subordinate to the Company’s other obligations to policyholders, lenders and creditors.

L. Impact of quasi-reorganization

The Company has not been impacted by any restatement due to prior quasi-reorganizations.

M. The effective date(s) of all quasi-reorganizations in the prior 10 years

The Company has not been a party to a quasi-reorganization in the 10 years from January 1, 2016 to December 31, 2025.

14. LIABILITIES, CONTINGENCIES AND ASSESSMENTS

A. Contingent Commitments

- (1) The Company had commitments to fund partnership investments totaling \$151.6 million and \$44.8 million as of December 31, 2025 and 2024, respectively. The contributions are payable on demand.
- (2) The Company was not a guarantor to any contingent commitments as of December 31, 2025 or 2024.
- (3) The Company was not a guarantor to any contingent commitments as of December 31, 2025 or 2024.

B. Assessments

- (1) Insolvency regulations exist in many of the jurisdictions in which the Company conducts business. Such regulations may require insurance companies operating within the jurisdiction to participate in guaranty associations. The associations levy assessments against their members for the purpose of paying benefits due to policyholders of impaired or insolvent insurance companies.

On May 20, 2024, PHL Variable Insurance Company and its subsidiaries, Concord Re, Inc. and Palisado Re, Inc. (collectively, “PHL”), entered into rehabilitation proceedings in the Connecticut Superior Court (“Court”). After exploring other alternatives, the Connecticut Insurance Department (the “Department”), PHL’s state regulator, determined that PHL is in a hazardous financial condition and that rehabilitation proceedings were in the best interest of policy and annuity holders. As reported to the Court on December 31, 2025, the Connecticut Insurance Commissioner, acting in the capacity of Rehabilitator for the Companies (the “Rehabilitator”), has determined that a pure rehabilitation plan structure as originally contemplated is not feasible because any rehabilitation will require funds from state guaranty associations. The Rehabilitator understands that the guaranty associations will require a liquidation order with a finding of insolvency to trigger their coverage. Based on the information available the Company has recorded a liability of \$1.1 million for expected assessments as of December 31, 2025.

The future obligation for known insolvencies has been accrued based on the most recent information available from the National Organization of Life and Health Insurance Guaranty Associations (NOLHGA). As of December 31, 2025, the company had a \$8.0 million liability for retrospective premium-based guaranty fund assessments and a \$7.4 million asset for the related premium tax offset. As of December 31, 2024, the Company had a \$6.7 million liability for retrospective premium-based guaranty fund assessments and a \$8.4 million asset for the related premium tax offset.

(2)	
a. Assets recognized from paid and accrued premium tax offsets and policy surcharges prior year-end	\$ 8,475,452
b. Decreases current year:	
Premium tax offset applied	2,074,998
c. Increases current year:	
New assessments paid, for which a future offset is available	997,734
d. Assets recognized from paid and accrued premium tax offsets and policy surcharges current year-end	<u><u>\$ 7,398,188</u></u>

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(3)

- a. Discount Rate Applied4.25%
- b. The Undiscounted and Discounted Amount of the Guaranty Fund Assessments and Related Assets by Insolvency

Name of the Insolvency	Guaranty Fund Assessment		Related Assets	
	Undiscounted	Discounted	Undiscounted	Discounted
Penn Treaty/ANIC	\$ 33,040,835	\$ 21,398,812	\$ 13,433,599	NA

- c. Number of Jurisdictions, Ranges of Years Used to Discount and Weighted Average Number of Years of the Discounting Time Period for Payables and Recoverables by Insolvency

Name of the Insolvency	Payables			Recoverables		
	Number of Jurisdictions	Range of Years	Weighted Average Number of Years	Number of Jurisdictions	Range of Years	Weighted Average Number of Years
Penn Treaty/ANIC	50	2025	1	41	NA	NA

C. Gain Contingencies

The Company did not have any gain contingencies as of December 31, 2025 or 2024.

D. Claims Related Extra Contractual Obligation and Bad Faith Losses Stemming from Lawsuits

The Company had no material claims relating to extra contractual obligations or bad faith losses from lawsuits as of December 31, 2025 or 2024.

E. Joint and Several Liabilities

The Company did not have any joint and several liabilities as of December 31, 2025 or 2024.

F. All Other Contingencies

In the normal course of business, the Company is involved in various legal actions and other state and Federal proceedings. A number of these actions or proceedings were pending as of December 31, 2025. In some instances, lawsuits include claims for punitive damages and similar types of relief in unspecified or substantial amounts, in addition to amounts for alleged contractual liability or other compensatory damages. In the opinion of management, the ultimate liability, if any, arising from the actions or proceedings is not expected to have a material effect on the Company’s business, financial position, results of operations, or cash flows.

In addition to product-specific reinsurance arrangements, the Company maintains reinsurance coverage for certain catastrophe losses related to group life and AD&D.

As of December 31, 2025 and 2024, the Company had in accounts receivable for uninsured plans and amounts due from agents \$9.7 million and \$8.7 million, respectively. The Company routinely assesses the collectability of these receivables. Based upon the Company’s experience, the potential loss is immaterial to the Company’s financial condition.

15. LEASES

A. Lessee Operating Lease

(1) General description of the lessee's leasing arrangements

- a. The Company leases real estate and office equipment under various operating lease agreements. Rental expense was \$11.3 million and \$15.2 million for 2025 and 2024, respectively. There was no rental expense for subleased properties for 2025 or 2024.
- b. The Company did not have any contingent rental payments.
- c. Certain rental commitments have renewal options extending through 2031 with renewal options for periods ranging from one to three years. Some of these renewals are subject to adjustments in future periods.

NOTES TO FINANCIAL STATEMENTS

- d. The Company did not have any restrictions imposed by the lease agreements.
 - e. The Company did not have any lease agreements that terminated early.
- (2) Leases having initial or remaining noncancelable lease terms in excess of one year.
- a. As of December 31, 2025, the minimum aggregate rental commitments are as follows:

Year Ending December 31		Operating Leases	
1.	2026	\$	2,282,458
2.	2027		1,521,894
3.	2028		1,125,877
4.	2029		1,017,220
5.	2030		1,042,652
6.	2031 and		6,521,937
7.	Total (sum of 1 through 6)	\$	13,512,038

- (3) The Company was not involved in any sale-leaseback transactions for 2025 or 2024.

B. Lessor Leases

(1) Operating Leases

The Company owns and leases real estate. It is an insignificant part of the Company’s business activities.

(2) Leveraged Leases

The Company did not have any leveraged leases for 2025 or 2024.

16. INFORMATION ABOUT FINANCIAL INSTRUMENTS WITH OFF-BALANCE SHEET RISK AND FINANCIAL INSTRUMENTS WITH CONCENTRATIONS OF CREDIT RISK

- (1) The table below summarizes the notional amount of the Company’s financial instruments with off-balance sheet risk:

	Assets		Liabilities	
	2025	2024	2025	2024
a. Swaps	\$	\$ 450,571,000	\$	\$ 1,000,000
b. Futures	-	-	-	-
c. Options	1,822,825,985	1,283,988,204	-	-
d. Total (a+b+c)	\$ 1,822,825,985	\$ 1,734,559,204	\$ -	\$ 1,000,000

See Schedule DB of the Company's annual statement for additional detail.

- (2) The Company’s financial instruments with off-balance sheet risk are swaps and options. See Note 8 for information regarding these derivative contracts.
- (3) The Company is exposed to credit-related losses in the event of nonperformance by counterparties to financial instruments, but it does not expect any counterparties to fail to meet their obligations given their high credit ratings. Because the Company’s swaps are cleared through a regulated exchange and positions are marked to market on a daily basis, the Company has little exposure to credit-related losses in the event of nonperformance by counterparties to such financial instruments.
- (4) The Company is required to pledge collateral related to the clearing of interest rate swap contracts through the CME. The amount of collateral that is required is determined by the exchange on which the interest rate swap is cleared. The Company pledged a fixed maturity security and cash to satisfy the collateral requirement. The Company also receives collateral from its counterparties on its index option contracts to mitigate the credit-related risks.

Financial Instruments with Concentrations of Credit Risk

The Company’s fixed maturity securities totaled \$16.43 billion as of December 31, 2025. The Company maintains prudent diversification across industries, issuers and maturities. A potential ratings downgrade of U.S. government securities could lead to future deterioration in the U.S. and global credit and financial markets. As a result, these events may materially adversely affect the Company’s financial condition and results of operations. The weighted-average credit quality of the Company’s fixed maturity securities investment portfolio was A (Standard & Poor’s) as of December 31, 2025. The percentage of fixed maturity securities below investment grade was 5.1% as of December 31, 2025.

As of December 31, 2025, commercial mortgage loans in the Company’s investment portfolio totaled \$12.56 billion. Commercial mortgage loans in California accounted for 23.0% of the Company’s commercial mortgage loan portfolio.

Due to the concentration of commercial mortgage loans in California, the Company could be exposed to potential losses as a result of an economic downturn in California as well as certain catastrophes, such as earthquakes and fires, which may affect the region. Borrowers are required to maintain fire insurance coverage. The Company considers the potential for

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earthquake loss based upon specific information to each property within the western region by both location and type of property in an effort to reduce certain earthquake exposure. However, such diversification may not always eliminate the risk of such losses, which could have a material adverse effect on the Company’s business, financial position, results of operations or cash flows.

Concentration of borrowers and tenants in the Company’s commercial mortgage loan portfolio may expose the Company to potential losses resulting from a downturn in the economy, business performance of tenants, or adverse changes in a borrower’s financial condition. Although the Company diversifies the commercial mortgage loan portfolio by location, type of property, borrower and tenants, such diversification may not eliminate the risk of such losses, which could have a material adverse effect on the Company’s business, financial position, results of operations or cash flows.

The Company is subject to default risk on its fixed maturity securities portfolio and its corresponding impact on credit spreads. The Company’s commercial mortgage loan portfolio is subject to delinquency, default and borrower concentration risks. Related declines in market activity due to overall declining values of fixed maturity securities may result in the Company’s fixed maturity securities portfolio becoming less liquid. In addition, the Company’s commercial mortgage loans are relatively illiquid. The Company may have difficulty selling its fixed maturity securities and commercial mortgage loans at attractive prices, in a timely manner, or both if significant amounts of cash are required on short notice. Declines in the value of our invested assets could also affect our ability to pledge collateral as required.

17. SALE, TRANSFER AND SERVICING OF FINANCIAL ASSETS AND EXTINGUISHMENTS OF LIABILITIES

A. Transfers of Receivables Reported as Sales

The Company did not have any transfers of receivables reported as sales for 2025 or 2024.

B. Transfer and Servicing of Financial Assets

The Company did not have transfers and servicing of financial assets for 2025 or 2024.

C. Wash Sales

- (1) In the course of the Company's asset management, fixed maturity securities may be sold and reacquired within 30 days of the sale date to enhance the Company's yield on its investment portfolio.
- (2) No wash sales of fixed maturity securities with a NAIC designation of 3 or below, or that do not have an NAIC designation, excluding all cash equivalents, derivative instruments and short-term investments with credit assessments equivalent to an NAIC 1 or 2 designation occurred for the year ended December 31, 2025.

18. GAIN OR LOSS TO THE REPORTING ENTITY FROM UNINSURED PLANS AND THE UNINSURED PORTION OF PARTIALLY INSURED PLANS

A. ASO Plans

The gain from operations from ASO uninsured plans and the uninsured portion of partially insured plans was as follows for 2025:

	ASO Uninsured Plans	Uninsured Portion of Partially Insured Plans	Total ASO
a. Net reimbursement for administrative expenses (including administrative fees) in excess of actual expenses	\$ 694,858	\$ 1,076,920	\$ 1,771,778
b. Total net other income or expenses (including interest paid to or received from plans)	-	-	-
c. Net gain or (loss) from operations (a+b)	694,858	1,076,920	1,771,778
d. Total claim payment volume	25,292,855	39,199,933	64,492,788

B. Administrative Service Contracts (“ASC”) Plans

The Company did not have any ASC plans for 2025 or 2024.

C. Medicare or Other Similarly Structured Cost Based Reimbursement Contract

The Company did not have any Medicare or other similarly structured cost based reimbursement contracts for 2025 or 2024.

19. DIRECT PREMIUM WRITTEN/PRODUCED BY MANAGING GENERAL AGENTS/THIRD PARTY ADMINISTRATORS

No individual managing general agent/third party administrator wrote direct premiums equal to or greater than 5% of surplus in 2025 or 2024.

20. FAIR VALUE MEASUREMENTS

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A. Assets and liabilities measured and recorded at fair value in the statutory statements of admitted assets, liabilities and capital and surplus are subject to additional disclosures. These disclosure requirements apply only to those financial assets and liabilities measured at estimated fair value at the end of the reporting period. These financial assets and liabilities include separate account assets, index options, index-based interest in excess of guarantees, perpetual preferred stock, interest rate swaps and certain fixed maturity securities and commercial mortgage loans when the estimated fair value is lower than amortized cost as of the reporting date.

(1) Fair Value Measurements as of December 31, 2025

Description	(Level 1)	(Level 2)	(Level 3)	Net Asset Value (NAV)	Total
a. Assets at fair value:					
Fixed Maturity Securities					
Industrial and Misc.	-	1,773,623	-	-	1,773,623
Total Fixed Maturity Securities	-	1,773,623	-	-	1,773,623
Commercial Mortgage Loans					
Commercial	-	-	46,829,847	-	46,829,847
Total Commercial Mortgage Loans	-	-	46,829,847	-	46,829,847
Derivative assets					
Interest rate swaps	-	19,988,284	-	-	19,988,284
Index options	-	-	90,647,673	-	90,647,673
Total Derivatives	-	19,988,284	90,647,673	-	110,635,957
Separate account assets	14,203,528,989	439,814,315	-	-	14,643,343,304
Total assets at fair value/NAV	\$ 14,203,528,989	\$ 461,576,221	\$ 137,477,520	\$ -	\$ 14,802,582,730
b. Liabilities at fair value:					
Indexed-based interest in excess of guarantees	\$ -	\$ -	\$ 318,813,430	\$ -	\$ 318,813,430
Interest rate swaps	-	1,406,055	-	-	1,406,055
Total liabilities at fair value	\$ -	\$ 1,406,055	\$ 318,813,430	\$ -	\$ 320,219,485

(2) Fair Value Measurements in (Level 3) of the Fair Value Hierarchy

Description	Beginning Balance at 01/01/2025	Transfers into Level 3	Transfers out of Level 3	Total gains and (losses) included in Net Income	Total gains and (losses) included in Surplus	Purchases	Issuances	Sales	Settlements	Ending Balance at 12/31/2025
a. Assets:										
Commercial Mortgage Loans										
Commercial	\$ 150,154,271	-	(103,324,424)	-	-	-	-	-	-	\$ 46,829,847
Derivative										
Index options	58,987,735	-	-	26,276,507	15,606,044	62,616,097	-	-	(72,838,710)	90,647,673
Total Assets	\$ 209,142,006	-	(103,324,424)	26,276,507	15,606,044	62,616,097	-	-	(72,838,710)	\$ 137,477,520
b. Liabilities:										
Index-based interest in excess of guarantees	\$ 228,357,212	-	-	60,265,253	-	-	59,411,955	-	(29,220,990)	\$ 318,813,430
Total Liabilities	\$ 228,357,212	-	-	60,265,253	-	-	59,411,955	-	(29,220,990)	\$ 318,813,430

(3) The Company recognizes transfers between fair value levels at the end of the reporting period.

(4) Valuation techniques and inputs used in the fair value measurement for assets and liabilities.

Assets and liabilities recorded at fair value are disclosed using a three-level hierarchy. The classification of assets and liabilities within the hierarchy is based on whether the inputs to the valuation methodology used for measurement are observable or unobservable. Observable inputs reflect market-derived or market-based information obtained from independent sources while unobservable inputs reflect the Company’s estimates about market data.

The fair value hierarchy prioritizes the inputs to valuation techniques used to measure fair value into three broad levels: Level 1 inputs are based upon quoted prices in active markets for identical assets or liabilities that the Company can access at the measurement date. Level 2 inputs are based upon quoted prices for similar instruments in active markets, quoted prices for identical or similar instruments in markets that are not active and model-based valuation techniques for which all significant assumptions are observable in the market. Level 3 inputs are generated from model-based techniques that use significant assumptions not observable in the market. These unobservable assumptions reflect the Company’s estimates of assumptions that market participants would use in pricing the asset or liability.

There are three types of valuation techniques used to measure assets and liabilities recorded at fair value:

- (2) The market approach uses prices or other relevant information generated by market transactions involving identical or comparable assets or liabilities.
- (3) The income approach uses the present value of cash flows or earnings.
- (4) The cost approach uses replacement costs more readily adaptable for valuing physical assets.

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The Company uses both the market and income approach in its fair value measurements. These measurements are discussed in more detail below.

Fixed Maturity Securities

Fixed maturity securities are comprised of the following bond classes:

- (5) U.S. government.
- (6) U.S. states, territories and possessions.
- (7) U.S. special revenues.
- (8) Industrial and miscellaneous (unaffiliated).

The fixed maturity securities are diversified across industries, issuers and maturities. The Company calculates fair values for all classes of fixed maturity securities using valuation techniques described below. They are placed into three levels depending on the valuation technique used to determine the fair value of the securities.

The Company uses independent pricing services to assist management in determining the fair value of these assets. The pricing services incorporate a variety of information observable in the market in its valuation techniques, including:

- (9) Reported trading prices.
- (10) Benchmark yields.
- (11) Broker-dealer quotes.
- (12) Benchmark securities.
- (13) Bids and offers.
- (14) Credit ratings.
- (15) Relative credit information.
- (16) Other reference data.

The pricing services also take into account perceived market movements and sector news, as well as a fixed maturity security's terms and conditions, including any features specific to that issue that may influence risk, and thus marketability. Depending on the security, the priority of the use of observable market inputs may change as some observable market inputs may not be relevant or additional inputs may be necessary.

The pricing services provide quoted market prices when available. Quoted prices are not always available due to fixed maturity security market inactivity. The pricing services obtain a broker quote when sufficient information, such as security structure or other market information, is not available to produce a valuation. Valuations and quotes obtained from third-party commercial pricing services are non-binding and do not represent quotes on which one may execute the disposition of the assets.

The significant unobservable inputs used in the fair value measurement of the reporting entity's fixed maturity securities are valuations and quotes received from analytical reviews and broker quotes. Significant increases or decreases in any of those inputs in isolation would result in a significantly lower or higher fair value measurement. Generally, a change in the assumption used for the pricing evaluation is accompanied by a directionally similar change in the assumption used for the methodologies.

The Company performs control procedures over the external valuations at least quarterly through a combination of procedures that include an evaluation of methodologies used by the pricing services, analytical reviews, back testing of sales activity and the maintenance of a securities watch list. When necessary, the Company compares prices received from the pricing services to prices independently estimated by the Company utilizing discounted cash flow models or through performing independent valuations of inputs and assumptions similar to those used by the pricing service in order to ensure prices represent a reasonable estimate of fair value. Although the Company does identify differences from time to time as a result of these validation procedures, the Company did not make any significant adjustments as of December 31, 2025 or December 31, 2024.

The fair values for fixed maturity securities with a designated class of other than class 6 or 6FE that had other-than-temporary impairments were valued using Level 2 measurements. The Company principally uses the market and income approaches to measure these financial instruments at fair value. The Level 3 fixed maturity securities were valued using matrix pricing, independent broker quotes and other standard market valuation methodologies.

Preferred Stock

Preferred stock is valued in a manner similar to the fixed maturity securities described above.

Common Stock

The Company is required to hold the common stock related to its membership and activity in the FHLB of Des Moines. The common stock is only redeemable with the FHLB and is therefore carried at cost.

Commercial Mortgage Loans

For disclosure purposes, the fair values of commercial mortgage loans were estimated using a discounted cash flow valuation. The valuation includes both observable market inputs and estimated model parameters.

Significant observable inputs to the valuation include:

- (17) Pricing for loans originated by StanCorp Mortgage Investors during the most recent quarter.
- (18) U.S. Government treasury yields.
- (19) The contractual terms of nearly every mortgage loan subject to valuation.

Significant estimated parameters include:

- (20) The use of risk characteristics including stabilized debt coverage ratio and loan-to-value ratio.
- (21) Variations in valuation spread between loans based on individual risk characteristics.

NOTES TO FINANCIAL STATEMENTS

Valuations for commercial mortgage loans measured at fair value on a nonrecurring basis using significant unobservable Level 3 inputs are sensitive to a number of variables, but are most sensitive to net operating income and the applied capitalization rate. Generally, an increase or decrease resulting from a change in the stabilized net operating income from the collateralized property would result in a directionally similar change in the fair value of the asset. An increase or decrease in the assumption for the capitalization rate would result in a directionally opposite change in the fair value of the asset.

Index Options

Index options were valued using Level 3 inputs. The fair value was determined using some inputs that were not observable or could not be derived principally from, or corroborated by, observable market data. These inputs included assumptions regarding liquidity, estimated future cash flows and discount rates. Unobservable inputs to these valuations are based on management’s judgment or estimation obtained from the best sources available. The Company’s valuations maximize the use of observable inputs, which include an analysis of securities in similar sectors with comparable maturity dates and bond ratings. Broker quotes are validated by management for reasonableness in conjunction with information obtained from matrix pricing and other sources.

While valuations for the index options are sensitive to a number of variables, valuations for index options purchased are most sensitive to changes in the indices’ value and the implied volatilities of these indices. Significant fluctuations in either of those inputs in isolation would result in a significantly lower or higher fair value measurement. Generally, an increase or decrease used in the assumption for the implied volatilities and in the indices’ value would result in a directionally similar change in the fair value of the asset.

Separate Account Assets

Separate account assets represent segregated funds held for the exclusive benefit of contract holders. The activities of the account primarily relate to participant-directed 401(k) contracts. Separate account assets are recorded at fair value on a recurring basis, with changes in fair value recorded to separate account liabilities. Separate account assets consist of mutual funds. The mutual funds’ fair value is determined through Level 1 and Level 2 inputs. The majority of the separate account assets are valued using quoted prices in an active market with the remainder of the assets valued using quoted prices from an independent pricing service. The Company reviews the values obtained from the pricing service for reasonableness through analytical procedures and performance reviews.

Index-based interest in excess of guarantees

The Company uses the income approach valuation technique to determine the fair value of index-based interest in excess of guarantees. The liability is the present value of future cash flows attributable to the projected index growth in excess of cash flows driven by fixed interest rate guarantees for the indexed annuity product. Level 3 assumptions for policyholder behavior and future index crediting rate declarations significantly influence the calculation. Index-based interest in excess of guarantees are included in aggregate reserves on the Company’s liabilities, surplus and other funds.

Valuations for the index-based interest in excess of guarantees are sensitive to a number of variables, but are most sensitive to the index value, primarily the S&P 500 Index, the implied volatilities of this index and the interest rate environment. Generally, a significant increase or decrease used in the assumption for the implied volatilities and in the index value would result in a directionally similar change, while an increase or decrease in interest rate environment would result in a directionally opposite change in the fair value of the liability.

Interest Rate Swaps

Interest rate swaps are used in hedging relationships and are recorded in a manner that is consistent with the hedged item if they qualify for hedge accounting or at fair value if they do not qualify or are not designed to qualify for hedge accounting. The estimated fair value of the interest rate swaps is determined through a pricing model. The interest rate swaps qualify as Level 2 under the fair value hierarchy since their valuation is based on a model for which all significant assumptions are observable in the market.

(5) Fair value measurements of derivative assets and liabilities as of December 31, 2025 are included in 20.A.(1) and 20.A.(2).

B. The Company provides additional fair value information in Notes 5, 8, 10 and 11.

C. Estimated Fair Value of All Financial Instruments

As of December 31, 2025							Net Asset	Not
Type of Financial Instrument	Aggregate	Admitted					Value	Practicable
	Fair Value	Assets	(Level 1)	(Level 2)	(Level 3)		(NAV)	(Carrying
Fixed maturity securities	\$ 15,800,877,053	\$ 16,425,041,649	\$ -	\$ 15,532,719,185	\$ 268,157,868	\$ -	\$ -	-
Preferred stocks	-	-	-	-	-	-	-	-
Common stocks	65,012,321	65,012,321	-	-	65,012,321	-	-	-
Commercial mortgage loans	12,582,713,208	12,562,998,200	-	-	12,582,713,208	-	-	-
Cash, cash equivalents and short-term investments	678,113,762	678,113,762	678,113,762	-	-	-	-	-
Index options	90,695,266	90,695,266	-	-	90,695,266	-	-	-
Interest rate swaps (assets)	19,988,284	10,896,107	-	19,988,284	-	-	-	-
Separate account assets	14,643,343,304	14,645,816,895	14,203,528,990	439,814,315	-	-	-	-
Indexed-based interest in excess of guarantees	318,813,430	-	-	-	318,813,430	-	-	-
Interest rate swaps (liabilities)	(1,406,055)	-	-	(1,406,055)	-	-	-	-

NOTES TO FINANCIAL STATEMENTS

As of December 31, 2024							Not	
Type of Financial Instrument	Aggregate Fair Value	Admitted Assets	(Level 1)	(Level 2)	(Level 3)	Net Asset Value (NAV)	Practicable (Carrying Value)	
Fixed maturity securities	\$ 13,948,918,590	\$ 14,978,094,795	\$ -	\$ 13,702,690,498	\$ 246,228,092	\$ -	\$ -	-
Preferred stocks	2,000,300	2,000,300	-	2,000,300	-	-	-	-
Common stocks	64,815,228	64,815,228	-	-	64,815,228	-	-	-
Commercial mortgage loans	11,616,777,564	11,758,767,678	-	-	11,616,777,564	-	-	-
Cash, cash equivalents and short-term investments	456,908,917	456,908,917	456,908,917	-	-	-	-	-
Index options	58,987,735	58,987,735	-	-	58,987,735	-	-	-
Interest rate swaps (assets)	35,825,409	19,349,558	-	35,825,409	-	-	-	-
Separate account assets	12,482,518,374	12,482,518,374	12,303,706,913	178,811,461	-	-	-	-
Indexed-based interest in excess of guarantees	(228,357,212)	-	-	-	(228,357,212)	-	-	-
Interest rate swaps (liabilities)	(2,425)	-	-	(2,425)	-	-	-	-

D. Not Practicable to Estimate Fair Value

The Company did not have any investments where it was not practicable to estimate fair value as of December 31, 2025 or 2024.

E. Investments Measured Using the NAV Practical Expedient

The Company did not have any investments that were measured using the NAV practical expedient pursuant to SSAP No. 100R – *Fair Value* as of December 31, 2025.

21. OTHER ITEMS

A. Unusual or Infrequent Items

On January 1, 2025, the Company merged with StanCap Insurance Company, a captive reinsurer of StanCorp. On April 1, 2025, the Company merged with Anthem Life Insurance Company and Greater Georgia Life Insurance Company.

B. Troubled Debt Restructuring: Debtors

- (1) The Company had 23 mortgages with restructured terms where the borrower was granted two years of interest only payments.
- (2) The Company did not have an aggregate gain on restructuring of payables.
- (3) The Company did not have an aggregate gain or loss on transfers of assets recognized during the period.
- (4) The Company did not have any amounts that are considered contingently payable on the restructured loans.

C. Other Disclosures

Assets in the amounts of \$9.7 million and \$7.0 million were on deposit with government authorities or trustees as required by law as of December 31, 2025 and 2024, respectfully.

The Company maintains a strategic marketing alliance with Ameritas Life Insurance Corp. (“Ameritas”) that offers the Company’s policyholders flexible dental coverage options and access to Ameritas’ nationwide preferred provider organization panel of dentists. As part of this alliance, the Company and Ameritas entered into a reinsurance agreement. In 2025, the agreement provided for 32% of the net dental premiums written by the Company and the risk associated with this premium to be ceded to Ameritas.

The Company participates in a reinsurance and third-party administration arrangement with Northwestern Mutual Life Insurance Company (“Northwestern Mutual”) under which Northwestern Mutual group long term disability, short term disability, group life and AD&D products are sold using Northwestern Mutual’s agency distribution system. Generally, the Company assumes 60% of the risk and receives 60% of the premiums for the policies issued. If the Company were to become unable to meet its obligations, Northwestern Mutual would retain the reinsured liabilities. Therefore, in accordance with an agreement with Northwestern Mutual, the Company established a trust for the benefit of Northwestern Mutual with the market value of assets in the trust equal to Northwestern Mutual’s reinsurance receivable from the Company. The market value of assets required to be maintained in the trust as of December 31, 2025, was \$213.7 million. In addition to assuming risk, the Company provides product design, pricing, underwriting, legal support, claims management and other administrative services under the arrangement.

Effective October 1, 2000, the Company assumed, through a reinsurance agreement, the individual disability insurance business of Minnesota Life Insurance Company (“Minnesota Life”). The Company paid a ceding commission of approximately \$55 million and received approximately \$500 million in assets and corresponding statutory liabilities. If the Company were to become unable to meet its obligations, Minnesota Life would retain the reinsured liabilities. Therefore, in accordance with the agreement with Minnesota Life, the Company established a trust for the benefit of Minnesota Life with the market value of assets in the trust equal to Minnesota Life’s reinsurance receivable from the Company. The market value of assets required to be maintained in the trust is determined quarterly. The market value of assets required to be maintained in the trust as of December 31, 2025, was \$412.6 million. Accompanying the transaction was a national

NOTES TO FINANCIAL STATEMENTS

marketing agreement that provides access to Minnesota Life agents, some of whom now market the Company’s individual disability insurance products. The national marketing agreement is renewed annually.

Effective January 1, 2001, the Company ceded to Protective Life Insurance Company (“Protective Life”), through a reinsurance agreement, the Company’s individual life insurance product line. The Company received a ceding commission of approximately \$90 million and transferred to Protective Life approximately \$790 million in assets and corresponding statutory liabilities. If Protective Life were to become unable to meet its obligations, the Company would retain the reinsured liabilities. Therefore, the liabilities remain on the Company’s balance sheet, and an equal amount is recorded as a recoverable from the reinsurer. In accordance with the agreement, Protective Life established a trust for the benefit of the Company with assets in the trust required to be equal to the Company’s reinsurance receivable from Protective Life. The amount of assets required to be maintained in the trust is determined quarterly.

Effective October 1, 2002, the Company entered into a reinsurance agreement with TIAA to assume TIAA’s group disability and group life insurance business. This business included approximately 1,800 group insurance contracts, representing 650,000 insured individuals. The Company paid a ceding commission of approximately \$75 million and received approximately \$705 million in assets and corresponding statutory liabilities. If the Company were to become unable to meet its obligations, TIAA would retain the reinsured liabilities. Therefore, in accordance with the agreement with TIAA, the Company established a trust for the benefit of TIAA with the market value of assets in the trust equal to TIAA’s reinsurance receivable from the Company. The market value of assets required to be maintained in the trust is determined quarterly. The market value of assets required to be maintained in the trust as of December 31, 2025, was \$35.6 million.

Effective September 31, 2014, StanCap Insurance Company, an affiliate, entered into a reinsurance agreement with the Company to reinsure the Company’s group life and AD&D business. On January 1, 2025, StanCap Insurance Company merged into the Company and this agreement terminated.

Effective February 21, 2018, the Company ceded to Commonwealth Annuity and Life Insurance Company (“Commonwealth”), through a reinsurance agreement, certain individual annuity business. The Company received a ceding commission of \$6.9 million and transferred to Commonwealth approximately \$430 million in assets and corresponding liabilities. In accordance with the agreement, Commonwealth established a trust for the benefit of the Company with the book value of assets in the trust required to be equal to 104% of the statutory reserves. The Company evaluates the collectability of the amounts on deposit with the reinsurer by monitoring the value of assets held in trust and the credit quality of the counterparty. The amount of assets required to be maintained in the trust is determined quarterly.

Effective December 1, 2022, the Company entered into a reinsurance agreement with Minnesota Life Recordkeeping Division, a subsidiary of Securian Financial Group, to reinsure one hundred percent of the general account liabilities of \$1.37 billion and the separate account liabilities of \$17.37 billion. The agreement is structured as 100% coinsurance for the general account reserves and 100% modified coinsurance for the separate account reserves. The Company paid a ceding commission of \$259.0 million and recognized it as an expense on Page 4, Line 22 – Commissions and expense allowances on reinsurance assumed. The Company established a trust for the benefit of Minnesota Life Recordkeeping Division with the book value of assets in the trust required to be equal to 102% of the reserves. The book value of assets required to be maintained in the trust is determined quarterly. The book value of assets required to be maintained in the trust as of December 31, 2025, was \$903.6 million.

D. Business Interruption Insurance Recoveries

The Company did not have any business interruption insurance recoveries for 2025 or 2024.

E. State Transferable and Non-transferable Tax Credits

(1) Carrying Value of Transferable and Non-transferable State Tax Credits Gross of any Related Tax Liabilities and Total Unused Transferable and Non-transferable State Tax Credits by State and in Total as of December 31, 2025

Description of State Transferable and Non-transferable Tax Credits	State	Carrying Value	Unused Amount
Low Income Housing	California	\$ 270,326	\$ 20,078,913
Low Income Housing	Colorado	1,292,777	\$ 1,800,042
Affordable Housing	District of Columbia	-	7,098,111
Low Income Housing	Georgia	2,653,491	9,309,271
Low Income Housing	Hawaii	-	584,600
Low Income Housing	Massachusetts	1,065,000	2,200,000
Low Income Housing	Missouri	3,340,010	4,500,000
Low Income Housing	Oklahoma	-	348,000
Low Income Housing	Rhode Island	450,000	600,000
Historic Tax Credit	South Carolina	776,500	3,150,000
Historic Tax Credit	Texas	-	5,936,092
Low Income Housing	Utah	330,786	743,134
26867 Outback Solar	Oregon	-	1,200,000
Agricultural Workforce Housing Construction	Oregon	-	324,634
OHLIGA Guaranty	Oregon	-	16,909
Total		\$ 10,178,890	\$ 57,889,705

(2) Method of Estimating Utilization of Remaining Transferable and Non-transferable State Tax Credits

NOTES TO FINANCIAL STATEMENTS

The Company accounts for transferable state tax credits in accordance with SSAP No. 94R – *Transferable and Non-Transferable State Tax Credits*. Credits are recorded at cost and gains are deferred until the value of the credits utilized exceeds the cost of the credits or until the credits are sold to other entities. Losses to the credits are recognized when the Company identifies the credits cannot be used.

(3) Impairment Loss

The Company did not recognize an impairment related to state tax credits for 2025.

(4) State Tax Credits Admitted and Nonadmitted as of December 31, 2024

	Total Admitted	Total Nonadmitted
a. Transferable	\$ 10,178,890	\$ -
b. Non-transferable	-	-

F. Subprime-Mortgage-Related Risk Exposure

(1) Subprime mortgages are residential loans to borrowers with weak credit profiles. The Company has invested in certain mortgage-backed and structured securities that include exposure to subprime and other below-prime mortgage loans. These investments are included in fixed maturity securities in the financial statements and listed in Schedule D Part 1 and are generally reported at amortized cost.

(2) The Company did not have direct exposure through investments in subprime mortgage loans.

(3) Direct exposure through other investments.

	Actual Cost	Book/Adjusted Carrying Value (excluding interest)	Fair Value	Other-Than-Temporary Impairment Losses Recognized
a. Residential mortgage-backed securities	\$ 25,302,679	\$ 33,181,789	\$ 30,993,137	\$ -
b. Commercial mortgage-backed securities	-	-	-	-
c. Collateralized debt obligations	-	-	-	-
d. Structured securities	-	-	-	-
e. Equity investments in SCAs *	-	-	-	-
f. Other assets	-	-	-	-
g. Total (a+b+c+d+e+f)	\$ 25,302,679	\$ 33,181,789	\$ 30,993,137	\$ -

* The Company has no subsidiaries with investments in subprime mortgages.

(4) Underwriting exposure to subprime mortgage risk through Mortgage Guaranty or Financial Guaranty insurance coverage.

The Company did not have any underwriting exposure to subprime mortgage risk through Mortgage Guaranty or Financial Guaranty insurance coverage as of December 31, 2025 or 2024.

G. Retained Assets

(1) Retained asset accounts are reported as deposit-type accounts on the Company’s books. Many of the Company’s group contracts contain a retained provision and have a minimum amount of either \$10,000 or \$25,000, depending on the contract provisions. When a claim is received for a group that has this provision, the claim will be settled by sending the beneficiary a checkbook issued by Northern Trust, unless the beneficiary selects a lump-sum payment. The beneficiary can write checks for any amount up to the settlement amount plus any interest that is added to the account. If the account balance drops below \$500, Northern Trust issues a check to the beneficiary for the balance and closes the account. Interest is added to the accounts monthly. Interest rates paid to retained asset account holders in 2025 were as follows:

Month	Interest Rate
January	4.30 %
February	4.29 %
March	4.30 %
April	4.31 %
May	4.35 %
June	4.29 %
July	4.35 %
August	4.20 %
September	3.98 %
October	3.82 %
November	3.83 %
December	3.64 %

Interest rates were changed 12 times during 2025.

(2)

NOTES TO FINANCIAL STATEMENTS

		In Force			
		As of End of Current Year		As of End of Prior Year	
		Number	Balance	Number	Balance
a.	Up to and including 12 months	276	\$ 34,498,063	317	\$ 44,756,232
b.	13 to 24 months	244	28,303,087	319	34,677,096
c.	25 to 36 months	273	27,116,813	418	33,044,600
d.	37 to 48 months	357	26,425,788	208	13,401,703
e.	49 to 60 months	172	11,322,425	160	8,816,828
f.	Over 60 months	1,189	53,561,582	1,143	50,603,428
g.	Total (a+b+c+d+e+f)	2,511	\$ 181,227,758	2,565	\$ 185,299,887

(3)

		Individual		Group	
		Number	Balance/ Amount	Number	Balance/ Amount
a.	Number/balance of retained asset accounts at the beginning of the year	-	\$ -	2,565	\$ 185,299,887
b.	Number/amount of retained asset accounts issued/added during the year	-	-	368	69,857,181
c.	Investment earnings credited to retained asset accounts during the year	N/A	-	N/A	7,776,345
d.	Fees and other charges assessed to retained asset accounts during the year	N/A	-	N/A	-
e.	Number/amount of retained asset accounts transferred to state unclaimed property funds during the year	-	-	-	-
f.	Number/amount of retained asset accounts closed/withdrawn during the year	-	-	422	81,705,655
g.	Number/balance of retained asset accounts at the end of the year g=a+b+c-d-e-f	-	\$ -	2,511	\$ 181,227,758

H. Insurance-Linked Securities (“ILS”) Contracts

The Company did not directly write or assume any ILS contracts for 2025 or 2024.

I. The Amount That Could Be Realized on Life Insurance Where the Reporting Entity is Owner and Beneficiary or Has Otherwise Obtained Rights to Control the Policy

The Company did not have any life insurance where it is the owner and beneficiary or has otherwise obtained rights to control the policy for 2025 or 2024.

J. Reporting Net Negative (Disallowed) Interest Maintenance Reserve (IMR)

(1) Net negative (disallowed) IMR

Total	General Account	Insulated Separate Account	Non-Insulated Separate Account
\$ 53,274,459	\$ 53,274,459	\$ -	\$ -

(2) Negative (disallowed) IMR admitted

Total	General Account	Insulated Separate Account	Non-Insulated Separate Account
\$ 53,274,459	\$ 53,274,459	\$ -	\$ -

(3) Calculated adjusted capital and surplus

	Total
a. Prior Period General Account Capital & Surplus From Prior Period SAP Financials	\$ 2,533,076,251
b. Net Positive Goodwill (admitted)	\$ -
c. EDP Equipment & Operating System Software (admitted)	\$ 14,553,866
d. Net DTAs (admitted)	\$ 227,027,302
e. Net Negative (disallowed) IMR (admitted)	\$ 53,772,977
f. Adjusted Capital & Surplus (a - (b+c+d+e))	\$ 2,237,722,106

(4) Percentage of adjusted capital and surplus

Total

NOTES TO FINANCIAL STATEMENTS

Percentage of Total Net Negative (disallowed) IMR admitted in General Account or recognized in Separate Account to adjusted capital and surplus		2.4%	
(5)	Allocated gains/losses to IMR from derivatives		
a.	General Account		
		<u>Gains</u>	<u>Losses</u>
	1. Unamortized Fair Value Derivative Gains & Losses Realized to IMR - Prior Period	\$ 7,916,727	\$ 35,703,878
	2. Fair Value Derivative Gains & Losses Realized to IMR - Added in Current Period	\$ 272,272	\$ 41,691
	3. Fair Value Derivative Gains & Losses Amortized Over Current Period	\$ 2,253,018	\$ 1,446,433
	4. Unamortized Fair Value Derivative Gains & Losses Realized to IMR - Current Period Total	\$ 5,935,981	\$ 34,299,136
b.	Separate Account - Insulated		
		<u>Gains</u>	<u>Losses</u>
	1. Unamortized Fair Value Derivative Gains & Losses Realized to IMR - Prior Period	\$ -	\$ -
	2. Fair Value Derivative Gains & Losses Realized to IMR - Added in Current Period	\$ -	\$ -
	3. Fair Value Derivative Gains & Losses Amortized Over Current Period	\$ -	\$ -
	4. Unamortized Fair Value Derivative Gains & Losses Realized to IMR - Current Period Total	\$ -	\$ -
c.	Separate Account - Non - Insulated		
		<u>Gains</u>	<u>Losses</u>
	1. Unamortized Fair Value Derivative Gains & Losses Realized to IMR - Prior Period	\$ -	\$ -
	2. Fair Value Derivative Gains & Losses Realized to IMR - Added in Current Period	\$ -	\$ -
	3. Fair Value Derivative Gains & Losses Amortized Over Current Period	\$ -	\$ -
	4. Unamortized Fair Value Derivative Gains & Losses Realized to IMR - Current Period Total	\$ -	\$ -

22. EVENTS SUBSEQUENT

Type I – Recognized Subsequent Events:

Subsequent events have been considered through February 25, 2026, for the statutory statement issued on March 2, 2026.

There were no subsequent events to be reported.

Type II – Nonrecognized Subsequent Events:

Subsequent events have been considered through February 25, 2026, for the statutory statement issued on March 2, 2026.

There were no subsequent events to be reported.

23. 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.

If yes, give full details.

Section 2 – Ceded Reinsurance Report – Part A

Yes () No (X)

- a. If yes, what is the estimated amount of the aggregate reduction in surplus of a unilateral cancellation by the reinsurer as of the date of this statement, for those agreements in which cancellation results in a net obligation of the reporting entity to the reinsurer, and for which such obligation is not presently accrued? Where necessary, the reporting entity may consider the current or anticipated experience of the business reinsured in making this estimate.
- b. What is the total amount of reinsurance credits taken, whether as an asset or as a reduction of liability, for these agreements in this statement?

The amount of reinsurance credits taken were \$0.

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.

The surplus impact of a hypothetical termination of all reinsurance agreements would depend on the negotiated terms of the termination. Company management believes that the impact would be immaterial based on reasonable assumptions about such terms.

- (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 that were in force or which had existing reserves established by the company as of the effective date of the agreement?

Yes (X) No ()

If yes, what is the amount of reinsurance credits, whether an asset or a reduction of liability, taken for such new agreements or amendments?

The amount of the reinsurance credits taken were \$0.

B. Uncollectible Reinsurance

The Company had no uncollectible reinsurance written off for 2025 or 2024.

C. Commutation of Reinsurance Reflected in Income and Expenses

The Company did not have any commutation of ceded reinsurance for 2025 or 2024.

D. Certified Reinsurer Rating Downgraded or Status Subject to Revocation

- (1) Reporting Entity Ceding to Certified Reinsurer Whose Rating Was Downgraded or Status Subject to Revocation

The Company did not have any reinsurance agreements with certified reinsurers for 2025 or 2024.

- (2) Reporting Entity's Certified Reinsurer Rating Downgraded or Status Subject to Revocation

The Company was not a certified reinsurer for 2025 or 2024.

E. Reinsurance of Variable Annuity Contracts/Certificates With an Affiliated Captive Reinsurer

NOTES TO FINANCIAL STATEMENTS

The Company did not have any variable annuity contracts/certificates reinsured with an affiliated captive reinsurer for 2025 or 2024.

F. Reinsurance Agreement With an Affiliated Captive Reinsurer

The Company did not have any reinsurance agreements with an affiliated captive reinsurer for 2025 or 2024.

G. Ceding Entities That Utilize Captive Reinsurers to Assume Reserves Subject to the XXX/AXXX Captive Framework

The Company did not utilize any captive reinsurers to assume reserves for 2025 or 2024.

H. Reinsurance Credit

- (1) The Company did not reinsure any risk with any other entity under a ceding reinsurance contract (or multiple contracts with the same reinsurer or its affiliates) that is subject to Appendix A-791, *Life and Health Reinsurance Agreements*, and includes a provision that limits the reinsurer’s assumption of significant risks identified in Appendix A-791 for 2025 or 2024.
- (2) The Company did not reinsure any risk with any other entity under a ceding reinsurance contract (or multiple contracts with the same reinsurer or its affiliates) that is not subject to Appendix A-791, for which reinsurance accounting was applied and includes a provision that limits the reinsurer’s assumption of risk for 2025 or 2024.
- (3) The Company did not have any assumed or ceded reinsurance contracts (other than reinsurance contracts with a federal or state facility) that contain one or more of the following features which may result in delays in payment in form or in fact for 2025 or 2024:
 - a. Provisions that permit the reporting of losses to be made less frequently than quarterly;
 - b. Provisions that permit settlements to be made less frequently than quarterly;
 - c. Provisions that permit payments due from the reinsurer to not be made in cash within ninety (90) days of the settlement date (unless there is not activity during the period); or
 - d. The existence of payment schedules, accumulating retentions from multiple years, or any features inherently designed to delay timing of the reimbursement to the ceding entity.
- (4) The Company has not reflected reinsurance accounting credit for any contracts not subject to Appendix A-791 and not yearly renewable term, which meet the risk transfer requirements of SSAP No. 61R and identify the type of contracts and the reinsurance contracts for 2025 or 2024:
 - a. Assumption Reinsurance – as discussed in SSAP No. 61R, which are new for the reporting period.
- (5) The Company ceded risk, which is not subject to Appendix A-791 and not yearly renewable term reinsurance, under reinsurance contract (or multiple contracts with the same reinsurer or its affiliates) for 2025 and 2024, and either:
 - a. Accounted for that contract as reinsurance under statutory accounting principles (“SAP”) and as a deposit under U.S. generally accepted accounting principles (“GAAP”); or
 - b. Accounted for that contract as reinsurance under U.S. GAAP and as a deposit under SAP.
- (6) Per 5a above, the Company entered into an agreement to cede a block of individual annuity contracts to a reinsurer. Under GAAP accounting standards, the transaction did not qualify for reinsurance accounting and the deposit method of accounting was applied since the primary risk transferred was investment related, rather than insurance related, as is required for GAAP reinsurance accounting. Statutory accounting requires that all significant risks inherent in the contract are transferred in order to qualify for reinsurance accounting, but statutory guidance includes lapses, credit quality, reinvestment and disintermediation risks as significant risks.

24. RETROSPECTIVELY RATED CONTRACTS & CONTRACTS SUBJECT TO REDETERMINATION

A. Accrued Retrospective Premium Adjustments

The Company did not have any significant change in its method of calculating accrued retrospective premium adjustments or contracts subject to redetermination for 2025.

B. Accrued Retrospective Premium Adjustments to Earned Premium

The Company did not have any significant change in the accrued retrospective premium recorded as adjustments to earned premium or contracts subject to redetermination for 2025.

C. Net Premiums Written Subject to Retrospective Rating Features

The amount of net premiums written by the Company for 2025 that were subject to retrospective rating features or redetermination was \$884.3.3 million, representing 24.3% of total net premiums written for group life and health.

D. Medical loss ratio rebates required pursuant to the Public Health Service Act

The Company did not have any medical loss ratio rebates required pursuant to the Public Health Service Act for 2025.

NOTES TO FINANCIAL STATEMENTS

E. Risk-Sharing Provisions of the ACA

The Company did not write any A&H insurance premiums subject to the ACA risk-sharing provisions for 2025. Per SSAP No. 107 – *Risk-Sharing Provisions of the Affordable Care Act*, the ACA risk-sharing provisions include health plans in the individual or small group markets. The Company writes group dental and vision plans. Per SSAP No. 107, group plans are required to contribute funding but are not eligible to receive distributions under the risk-sharing provisions of the ACA.

25. CHANGE IN INCURRED LOSSES AND LOSS ADJUSTMENT EXPENSES

- A. Reserves as of December 31, 2024 were \$5.03 billion. For 2025, \$998.3 million had been paid for incurred losses and loss adjustment expenses attributable to insured events of prior years. Reserves remaining for prior years were \$3.97 billion as of December 31, 2025, as a result of re-estimation of unpaid claims and claim adjustment expenses. There was a \$64.8 million decrease of prior year development from December 31, 2024 to December 31, 2025. Original estimates are increased or decreased as additional information becomes known regarding individual claims. Prior years' effects are combined with current experience in determining retrospective premium, premium refunds, and renewal rates for the larger group contracts.
- B. There were no significant changes in methodologies and assumptions used in calculating the liability for unpaid losses and loss adjustment expenses.

26. INTERCOMPANY POOLING ARRANGEMENTS

The Company did not have any intercompany pooling arrangements as of December 31, 2025 or 2024.

27. STRUCTURED SETTLEMENTS

The Company did not purchase any structured settlements to fulfill obligations of claimants for 2025 or 2024.

28. HEALTH CARE RECEIVABLES

A. Pharmaceutical Rebate Receivables

The Company did not have any pharmaceutical rebate receivables as of December 31, 2025, 2024 or 2023.

B. Risk-Sharing Receivables

The Company did not have any risk-sharing receivables as of December 31, 2025, 2024 or 2023.

29. PARTICIPATING POLICIES

For individual life insurance contracts, 13% of the \$1.4 million net premium earned in 2025 was from participating contracts. Dividends paid in 2025 were \$83 thousand. The Company accounts for dividends based on dividends paid plus the increase in provision assuming policies in-force on the valuation date remain in-force. No additional income was allocated to participating individual life policyholders.

30. PREMIUM DEFICIENCY RESERVES

In accordance with SSAP No. 54R – *Individual and Group Accident and Health Contracts*, there was no premium deficiency reserve held as of December 31, 2025 for all individual and group accident and health contracts. Since premium deficiency reserves were unnecessary, no calculation involving anticipated investment income was performed as of December 31, 2025.

1. Liability carried for premium deficiency reserves	\$ -
2. Date of the most recent evaluation of this liability	12/31/2025
3. Was anticipated investment income utilized in the calculation?	Yes ☐ No ☒

31. RESERVES FOR LIFE CONTRACTS AND ANNUITY CONTRACTS

- (1) The Company waives deduction of deferred fractional premiums and returns unearned premium beyond the month of death. Continuous or semi continuous reserves are used to account for these benefits, except for those under a small block of second to die coverages, which use curtate reserves. As of December 31, 2025, reserves held for surrender values in excess of the legally computed reserves totaled \$49, net of reinsurance ceded. Effective January 1, 2001, substantially all individual life policies became 100% reinsured under a coinsurance reinsurance agreement with Protective Life.
- (2) The reserve for a substandard policy where a flat extra premium is charged is the sum of the standard policy reserve plus one half (1/2) of the extra premium. For a substandard policy with a table rating, the extra reserve is based on appropriate multiples of standard rates of mortality. As of December 31, 2025, there was no reserve net of reinsurance ceded associated with substandard ratings for individual life policies.
- (3) As of December 31, 2025, the Company had \$95.2 million of insurance in-force for which the gross premiums were less than the net premiums according to the standard valuation law set by the State of Oregon. Reserves to cover the above insurance totaled \$0 net of reinsurance ceded, as of December 31, 2025 and are reported in Exhibit 5 Section A, Life Insurance.
- (4) The Tabular Interest (Page 7, Line 4) was determined by formula except some annuity products have Tabular Interest determined from the basic data for such items.

NOTES TO FINANCIAL STATEMENTS

The Tabular Less Actual Reserve Released (Page 7, Line 5) was determined by formula.

The Tabular Cost (Page 7, Line 9) was determined by formula.

- (5) For the determination of Tabular Interest on deposit funds not involving life contingencies the amount of interest credited to the withdrawable account balance is used. For immediate annuities not involving life contingencies, the Tabular Interest was calculated as the change in statutory reserves, plus benefit payments, less premium.
- (6) The Company did not have any significant other reserve changes for 2025.

32. ANALYSIS OF ANNUITY ACTUARIAL RESERVES AND DEPOSIT – TYPE CONTRACT LIABILITIES BY WITHDRAWAL CHARACTERISTICS

Withdrawal Characteristics of Annuity Actuarial Reserves and Deposit – Type Contract Funds and Other Liabilities Without Life or Disability Contingencies:

A. INDIVIDUAL ANNUITIES:

	General Account	Separate Account with Guarantees	Separate Account Nonguaranteed	Total	% of Total
(1) Subject to discretionary withdrawal:					
a. With market value adjustment	\$ 5,866,559,597	\$ -	\$ -	\$ 5,866,559,597	78.2 %
b. At book value less current surrender charge of 5% or more	435,930,930	-	-	435,930,930	5.8
c. At fair value	-	-	-	-	-
d. Total with market value adjustment or at fair value (total of a through c)	6,302,490,527	-	-	6,302,490,527	84.0
e. At book value without adjustment (minimal or no charge or adjustment)	614,761,080	-	-	614,761,080	8.2
(2) Not subject to discretionary withdrawal	584,261,838	-	-	584,261,838	7.8
(3) Total (gross: direct + assumed)	7,501,513,446	-	-	7,501,513,446	100.0 %
(4) Reinsurance ceded	162,264,102	-	-	162,264,102	
(5) Total (net) (3) - (4)	\$ 7,339,249,344	\$ -	\$ -	\$ 7,339,249,344	
(6) Amount included in A(1)b above that will move to A(1)e for the first time within the year after the statement date:	\$ 42,697,038	\$ -	\$ -	\$ 42,697,038	

B. GROUP ANNUITIES:

	General Account	Separate Account with Guarantees	Separate Account Nonguaranteed	Total	% of Total
(1) Subject to discretionary withdrawal:					
a. With market value adjustment	\$ 9,866,604,451	\$ -	\$ -	\$ 9,866,604,451	37.6 %
b. At book value less current surrender charge of 5% or more	2,500,741	-	-	2,500,741	-
c. At fair value	-	-	14,645,816,895	14,645,816,895	55.9
d. Total with market value adjustment or at fair value (total of a through c)	9,869,105,192	-	14,645,816,895	24,514,922,087	93.5
e. At book value without adjustment (minimal or no charge or adjustment)	1,644,182,196	-	-	1,644,182,196	6.3
(2) Not subject to discretionary withdrawal	56,909,042	-	-	56,909,042	0.2
(3) Total (gross: direct + assumed)	11,570,196,430	-	14,645,816,895	26,216,013,325	100.0 %
(4) Reinsurance ceded	-	-	-	-	
(5) Total (net) (3) - (4)	\$ 11,570,196,430	\$ -	\$ 14,645,816,895	\$ 26,216,013,325	
(6) Amount included in B(1)b above that will move to B(1)e for the first time within the year after the statement date:	\$ -	\$ -	\$ -	\$ -	

C. DEPOSIT-TYPE CONTRACTS (no life contingencies):

	General Account	Separate Account with Guarantees	Separate Account Nonguaranteed	Total	% of Total
(1) Subject to discretionary withdrawal:					
a. With market value adjustment	\$ 24,060,793	\$ -	\$ -	\$ 24,060,793	1.1 %

NOTES TO FINANCIAL STATEMENTS

b. At book value less current surrender charge of 5% or more	-	-	-	-	-
c. At fair value	-	-	-	-	-
d. Total with market value adjustment or at fair value (total of a through c)	24,060,793	-	-	24,060,793	1.1
e. At book value without adjustment (minimal or no charge or adjustment)	476,882,320	-	-	476,882,320	21.0
(2) Not subject to discretionary withdrawal	1,768,473,581	-	-	1,768,473,581	77.9
(3) Total (gross: direct + assumed)	2,269,416,694	-	-	2,269,416,694	100.0 %
(4) Reinsurance ceded	24,519,114	-	-	24,519,114	
(5) Total (net) (3) - (4)	\$ 2,244,897,579	\$ -	\$ -	\$ 2,244,897,579	
(6) Amount included in C(1)b above that will move to C(1)e for the first time within the year after the statement date:	\$ -	\$ -	\$ -	\$ -	

D. Life & Accident & Health Annual Statement:	Amount
(1) Exhibit 5, Annuities Section, Total (net)	\$ 18,866,832,579
(2) Exhibit 5, Supplementary Contracts with Life Contingencies Section, Total (net)	58,438,527
(3) Exhibit 7, Deposit-Type Contracts, Line 14, Column 1	2,229,072,247
(4) Subtotal (1+2+3)	21,154,343,353
Separate Accounts Annual Statement:	
(5) Exhibit 3, Line 02999999, Column 2	14,645,816,895
(6) Exhibit 3, Line 03999999, Column 2	-
(7) Policyholder dividend and coupon accumulations	-
(8) Policyholder premiums	-
(9) Guaranteed interest contracts	-
(10) Other contract deposit funds	-
(11) Subtotal (5+6+7+8+9+10)	14,645,816,895
(12) Combined Total (4+11)	\$ 35,800,160,248

33. ANALYSIS OF LIFE ACTUARIAL RESERVES BY WITHDRAWAL CHARACTERISTICS

Withdrawal Characteristics of Life Actuarial Reserves:

	Account Value	Cash Value	Reserve
A. General Account			
(1) Subject to discretionary withdrawal, surrender values or policy loans:			
a. Term Policies with Cash Value	\$ -	\$ 198,729	\$ 1,220,687
b. Universal Life	79,022,589	79,405,403	79,008,620
c. Universal Life with Secondary Guarantees	-	-	-
d. Indexed Universal Life	-	-	-
e. Indexed Universal Life with Secondary Guarantees	-	-	-
f. Indexed Life	-	-	-
g. Other Permanent Cash Value Life Insurance	-	539,426,093	549,234,960
h. Variable Life	-	-	-
i. Variable Universal Life	-	-	-
j. Miscellaneous Reserves	-	-	-
(2) Not subject to discretionary withdrawal or no cash values:			
a. Term Policies without Cash Value	XXX	XXX	6,498,002
b. Accidental Death Benefits	XXX	XXX	38,254
c. Disability - Active Lives	XXX	XXX	58,524
d. Disability - Disabled Lives	XXX	XXX	503,831,461
e. Miscellaneous Reserves	XXX	XXX	89,784,599
(3) Total (gross: direct + assumed)	79,022,589	619,030,225	1,229,675,107
(4) Reinsurance Ceded	79,022,589	610,656,396	639,464,066
(5) Total (net) (3) - (4)	\$ -	\$ 8,373,829	\$ 590,211,041

	Account Value	Cash Value	Reserve
B. Separate Account with Guarantees			
(1) Subject to discretionary withdrawal, surrender values or policy loans:			
a. Term Policies with Cash Value	\$ -	\$ -	-
b. Universal Life	-	-	-

NOTES TO FINANCIAL STATEMENTS

c.	Universal Life with Secondary Guarantees	-	-	-
d.	Indexed Universal Life	-	-	-
e.	Indexed Universal Life with Secondary Guarantees	-	-	-
f.	Indexed Life	-	-	-
g.	Other Permanent Cash Value Life Insurance	-	-	-
h.	Variable Life	-	-	-
i.	Variable Universal Life	-	-	-
j.	Miscellaneous Reserves	-	-	-
(2)	Not subject to discretionary withdrawal or no cash values:			
a.	Term Policies without Cash Value	XXX	XXX	-
b.	Accidental Death Benefits	XXX	XXX	-
c.	Disability - Active Lives	XXX	XXX	-
d.	Disability - Disabled Lives	XXX	XXX	-
e.	Miscellaneous Reserves	XXX	XXX	-
(3)	Total (gross: direct + assumed)	-	-	-
(4)	Reinsurance Ceded	-	-	-
(5)	Total (net) (3) - (4)	\$ -	\$ -	\$ -

	Account Value	Cash Value	Reserve
C. Separate Account Nonguaranteed			
(1) Subject to discretionary withdrawal, surrender values or policy loans:			
a. Term Policies with Cash Value	\$ -	\$ -	\$ -
b. Universal Life	-	-	-
c. Universal Life with Secondary Guarantees	-	-	-
d. Indexed Universal Life	-	-	-
e. Indexed Universal Life with Secondary Guarantees	-	-	-
f. Indexed Life	-	-	-
g. Other Permanent Cash Value Life Insurance	-	-	-
h. Variable Life	-	-	-
i. Variable Universal Life	-	-	-
j. Miscellaneous Reserves	-	-	-
(2) Not subject to discretionary withdrawal or no cash values:			
a. Term Policies without Cash Value	XXX	XXX	-
b. Accidental Death Benefits	XXX	XXX	-
c. Disability - Active Lives	XXX	XXX	-
d. Disability - Disabled Lives	XXX	XXX	-
e. Miscellaneous Reserves	XXX	XXX	-
(3) Total (gross: direct + assumed)	-	-	-
(4) Reinsurance Ceded	-	-	-
(5) Total (net) (3) - (4)	\$ -	\$ -	\$ -

D. Life & Accident & Health Annual Statement:	Amount
(1) Exhibit 5, Life Insurance Section, Total (net)	\$ 98,033,881
(2) Exhibit 5, Accidental Death Benefits Section, Total (net)	-
(3) Exhibit 5, Disability - Active Lives Section, Total (net)	-
(4) Exhibit 5, Disability - Disabled Lives Section, Total (net)	491,654,714
(5) Exhibit 5, Miscellaneous Reserves Section, Total (net)	522,446
(6) Subtotal (1+2+3+4+5)	590,211,041
Separate Accounts Annual Statement:	
(7) Exhibit 3, Line 0199999, Column 2	-
(8) Exhibit 3, Line 0499999, Column 2	-
(9) Exhibit 3, Line 0599999, Column 2	-
(10) Subtotal (7+8+9)	-
(11) Combined Total (6+10)	\$ 590,211,041

34. PREMIUMS AND ANNUITY CONSIDERATIONS DEFERRED AND UNCOLLECTED

A. Deferred and uncollected life insurance premiums and annuity considerations as of December 31, 2025, were as follows:			
	Type	Gross	Net of Loading
(1)	Industrial	\$ -	\$ -

NOTES TO FINANCIAL STATEMENTS

(2) Ordinary new business	4,378	4,378
(3) Ordinary renewal	190,725	94,990
(4) Credit Life	-	-
(5) Group Life	47,528,254	42,089,036
(6) Group Annuity	9,929,704	9,929,704
(7) Totals (1+2+3+4+5+6)	<u>\$ 57,653,061</u>	<u>\$ 52,118,108</u>

35. SEPARATE ACCOUNTS

A. Separate Account Activity

- (1) The Company utilizes separate accounts to record and account for assets and liabilities for variable group annuity contract holders and all funds are nonguaranteed. The Company issues contracts through its separate accounts for which contract holders borne all the investment risks and the investment income and investment gains and losses accrue directly to the contract holder.

The Company entered into a modified coinsurance agreement with Minnesota Life Recordkeeping Division, a subsidiary of the Securian Financial Group. The modified coinsurance agreement provided for Minnesota Life Recordkeeping Division to retain the separate account assets and liabilities. As of December 31, 2025 and 2024, the value of the retained separate account assets and liabilities were \$17.90 billion and \$18.44 billion, respectively.

- (2) In accordance with the product/transaction recorded within the separate accounts, these assets are considered legally insulated from the general account. As of December 31, 2025 and 2024, the Company separate account statements included legally insulated assets of \$14.65 billion and \$12.48 billion, respectively. The assets legally insulated from the general account as of December 31, 2025 were attributed to the following product/transaction:

Product/Transaction	Legally Insulated Assets	Separated Account Assets (Not Legally Insulated)
Separate Account "A" - Unregistered	\$ 14,645,816,895	\$ -
Total	<u>\$ 14,645,816,895</u>	<u>\$ -</u>

- (3) There are no separate account liabilities guaranteed by the general account.
- (4) The Company does not engage in securities lending transactions with the separate accounts.

B. General Nature and Characteristics of Separate Accounts Business

Separate account assets and liabilities are reported at fair value and represent funds administered and invested by the Company for the benefit of variable group annuity contract holders. Funds are subject to discretionary withdrawal at fair value without restriction. All funds are nonguaranteed. Contract holders have the right to purchase annuities during the term of the contracts with specified guaranteed maximum rates.

Information regarding the separate accounts of the Company were as follows:

	Nonindexed Guarantee Less than/equal to 4%	Nonindexed Guarantee More than 4%	Nonguaranteed Separate Accounts	Total
Index				
(1)				

NOTES TO FINANCIAL STATEMENTS

Premiums, considerations or deposits for year ended 12/31/2025	\$	-	\$	-	\$	-	\$	3,530,799,839	\$	3,530,799,839
Reserves at 12/31/2025										
(2) For accounts with assets at:										
a. Fair value		-		-		-		14,645,816,895		14,645,816,895
b. Amortized cost		-		-		-		-		-
c. Total Reserves* (a+b)	\$	-	\$	-	\$	-	\$	14,645,816,895	\$	14,645,816,895
(3) By withdrawal characteristics:										
a. Subject to discretionary withdrawal:										
1. With market value adjustment	\$	-	\$	-	\$	-	\$	-	\$	-
2. At book value without market value adjustment and with current surrender charge of 5% or more		-		-		-		-		-
3. At fair value		-		-		-		14,645,816,895		14,645,816,895
4. At book value without market value adjustment and with current surrender charge less than 5%		-		-		-		-		-
5. Subtotal (1+2+3+4)		-		-		-		14,645,816,895		14,645,816,895
b. Not subject to discretionary withdrawal		-		-		-		-		-
c. Total (a+b)	\$	-	\$	-	\$	-	\$	14,645,816,895	\$	14,645,816,895
* Line 2(c) should equal Line 3(c).										

(4) Reserves for Asset Default Risk in Lieu of AVR

Not applicable

C. Reconciliation of Net Transfers To or (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)	\$	3,405,879,659
b. Transfers from Separate Accounts (Page 4, Line 10)		3,300,193,248
c. Other adjustments		(2)
d. Net transfers to or (From) Separate Accounts (a) – (b)		105,686,409

(2) Reconciling Adjustments:

(3) Transfers as Reported in the Summary of Operations of the Life, Accident & Health Annual Statement

(1c) + (2) = (Page 4, Line 26)	\$	105,686,409
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36. LOSS/CLAIM ADJUSTMENT EXPENSES

The balance in the liability for unpaid A&H claim adjustment expenses as of December 31, 2025 and 2024 was \$223.7 million and \$220.5 million, respectively.

The Company incurred \$242.1 million and paid \$238.9 million of claim adjustment expenses in the current year, of which \$78.9 million of the paid amount was attributable to insured or covered events of prior years. The Company did not significantly increase or decrease the provision for insured events of prior years.

The Company did not take into account estimated anticipated salvage and subrogation in its determination of the liability for unpaid claims/losses.

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES

GENERAL

- 1.1

Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer?
If yes, complete Schedule Y, Parts 1, 1A, 2 and 3.

Yes [X] No []
- 1.2

If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations?

Yes [X] No [] N/A []
- 1.3

State Regulating?

Oregon
- 1.4

Is the reporting entity publicly traded or a member of a publicly traded group?

Yes [] No [X]
- 1.5

If the response to 1.4 is yes, provide the CIK (Central Index Key) code issued by the SEC for the entity/group.
- 2.1

Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity?

Yes [] No [X]
- 2.2

If yes, date of change:
- 3.1

State as of what date the latest financial examination of the reporting entity was made or is being made.

12/31/2020
- 3.2

State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released.

12/31/2020
- 3.3

State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date).

10/03/2022
- 3.4

By what department or departments?
Oregon Department of Consumer and Business Services - Division of Financial Regulation
- 3.5

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

Yes [] No [] N/A [X]
- 3.6

Have all of the recommendations within the latest financial examination report been complied with?

Yes [] No [] N/A [X]
- 4.1

During the period covered by this statement, did any agent, broker, sales representative, non-affiliated sales/service organization or any combination thereof under common control (other than salaried employees of the reporting entity) receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
4.11 sales of new business?
4.12 renewals?

Yes [] No [X]
Yes [] No [X]
- 4.2

During the period covered by this statement, did any sales/service organization owned in whole or in part by the reporting entity or an affiliate, receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
4.21 sales of new business?
4.22 renewals?

Yes [] No [X]
Yes [] No [X]
- 5.1

Has the reporting entity been a party to a merger or consolidation during the period covered by this statement?
If yes, complete and file the merger history data file with the NAIC.

Yes [X] No []
- 5.2

If yes, provide the name of the entity, NAIC company code, and state of domicile (use two letter state abbreviation) for any entity that has ceased to exist as a result of the merger or consolidation.

1 Name of Entity	2 NAIC Company Code	3 State of Domicile
StanCap Insurance Company	00000	OR.....
Anthem Life Insurance Company	61069	IN.....
Greater Georgia Life Insurance Company	97217	GA.....
.....		
- 6.1

Has the reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period?

Yes [] No [X]
- 6.2

If yes, give full information
.....
- 7.1

Does any foreign (non-United States) person or entity directly or indirectly control 10% or more of the reporting entity?

Yes [X] No []
- 7.2

If yes,
7.21 State the percentage of foreign control
7.22 State the nationality(s) of the foreign person(s) or entity(s); or if the entity is a mutual or reciprocal, the nationality of its manager or attorney-in-fact and identify the type of entity(s) (e.g., individual, corporation, government, manager or attorney-in-fact).

100.0 %

1 Nationality	2 Type of Entity
Japan	Mutual insurance company
.....	

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY

GENERAL INTERROGATORIES

- 8.1 Is the company a subsidiary of a depository institution holding company (DIHC) or a DIHC itself, regulated by the Federal Reserve Board? Yes [] No [X]
- 8.2 If the response to 8.1 is yes, please identify the name of the DIHC.
.....
- 8.3 Is the company affiliated with one or more banks, thrifts or securities firms? Yes [X] No []
- 8.4 If response to 8.3 is yes, please provide below the names and locations (city and state of the main office) of any affiliates regulated by a federal financial regulatory services agency [i.e. the Federal Reserve Board (FRB), the Office of the Comptroller of the Currency (OCC), the Federal Deposit Insurance Corporation (FDIC) and the Securities Exchange Commission (SEC)] and identify the affiliate's primary federal regulator.

1 Affiliate Name	2 Location (City, State)	3 FRB	4 OCC	5 FDIC	6 SEC
StanCorp Equities, Inc.	Portland, OR	..NO...	..NO...	..NO...	..YES...
StanCorp Investment Advisers, Inc.	Portland, OR	..NO...	..NO...	..NO...	..YES...

- 8.5 Is the reporting entity a depository institution holding company with significant insurance operations as defined by the Board of Governors of Federal Reserve System or a subsidiary of the depository institution holding company? Yes [] No [X]
- 8.6 If response to 8.5 is no, is the reporting entity a company or subsidiary of a company that has otherwise been made subject to the Federal Reserve Board's capital rule? Yes [] No [X] N/A []
9. What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?
KPMG LLP 1300 SW Fifth Ave. Suite 3800 Portland, OR 97201
- 10.1 Has the insurer been granted any exemptions to the prohibited non-audit services provided by the certified independent public accountant requirements as allowed in Section 7H of the Annual Financial Reporting Model Regulation (Model Audit Rule), or substantially similar state law or regulation? Yes [] No [X]
- 10.2 If the response to 10.1 is yes, provide information related to this exemption:
.....
- 10.3 Has the insurer been granted any exemptions related to the other requirements of the Annual Financial Reporting Model Regulation as allowed for in Section 18A of the Model Regulation, or substantially similar state law or regulation? Yes [] No [X]
- 10.4 If the response to 10.3 is yes, provide information related to this exemption:
.....
- 10.5 Has the reporting entity established an Audit Committee in compliance with the domiciliary state insurance laws? Yes [X] No [] N/A []
- 10.6 If the response to 10.5 is no or n/a, please explain.
.....
11. What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with an actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification?
Julie Briggs
PO Box 711 Portland, OR 97204 Officer of Standard Insurance Company
- 12.1 Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly? Yes [X] No []
- 12.11 Name of real estate holding company ... Real estate is owned indirectly through limited partnership interests as reported on Schedule BA.
- 12.12 Number of parcels involved 756
- 12.13 Total book/adjusted carrying value \$ 239,058,764
- 12.2 If yes, provide explanation
Real estate is owned indirectly through limited partnership interest as reported on Schedule BA.
13. **FOR UNITED STATES BRANCHES OF ALIEN REPORTING ENTITIES ONLY:**
- 13.1 What changes have been made during the year in the United States manager or the United States trustees of the reporting entity?
.....
- 13.2 Does this statement contain all business transacted for the reporting entity through its United States Branch on risks wherever located? Yes [] No []
- 13.3 Have there been any changes made to any of the trust indentures during the year? Yes [] No []
- 13.4 If answer to (13.3) is yes, has the domiciliary or entry state approved the changes? Yes [] No [] N/A []
- 14.1 Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards? Yes [X] No []
- a. Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;
- b. Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;
- c. Compliance with applicable governmental laws, rules and regulations;
- d. The prompt internal reporting of violations to an appropriate person or persons identified in the code; and
- e. Accountability for adherence to the code.
- 14.11 If the response to 14.1 is No, please explain:
.....
- 14.2 Has the code of ethics for senior managers been amended? Yes [] No [X]
- 14.21 If the response to 14.2 is yes, provide information related to amendment(s).
.....
- 14.3 Have any provisions of the code of ethics been waived for any of the specified officers? Yes [] No [X]
- 14.31 If the response to 14.3 is yes, provide the nature of any waiver(s).
.....

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY

GENERAL INTERROGATORIES

- 15.1 Is the reporting entity the beneficiary of a Letter of Credit that is unrelated to reinsurance where the issuing or confirming bank is not on the SVO Bank List? Yes [] No [X]
- 15.2 If the response to 15.1 is yes, indicate the American Bankers Association (ABA) Routing Number and the name of the issuing or confirming bank of the Letter of Credit and describe the circumstances in which the Letter of Credit is triggered.

1 American Bankers Association (ABA) Routing Number	2 Issuing or Confirming Bank Name	3 Circumstances That Can Trigger the Letter of Credit	4 Amount
.....			

BOARD OF DIRECTORS

16. Is the purchase or sale of all investments of the reporting entity passed upon either by the board of directors or a subordinate committee thereof? Yes [X] No []
17. Does the reporting entity keep a complete permanent record of the proceedings of its board of directors and all subordinate committees thereof? Yes [X] No []
18. Has the reporting entity an established procedure for disclosure to its board of directors or trustees of any material interest or affiliation on the part of any of its officers, directors, trustees or responsible employees that is in conflict or is likely to conflict with the official duties of such person? Yes [X] No []

FINANCIAL

19. Has this statement been prepared using a basis of accounting other than Statutory Accounting Principles (e.g., Generally Accepted Accounting Principles)? Yes [] No [X]
- 20.1 Total amount loaned during the year (inclusive of Separate Accounts, exclusive of policy loans):

20.11 To directors or other officers.....\$ 0

20.12 To stockholders not officers.....\$ 0

20.13 Trustees, supreme or grand (Fraternal Only)\$ 0
- 20.2 Total amount of loans outstanding at the end of year (inclusive of Separate Accounts, exclusive of policy loans):

20.21 To directors or other officers.....\$ 0

20.22 To stockholders not officers.....\$ 0

20.23 Trustees, supreme or grand (Fraternal Only)\$ 0
- 21.1 Were any assets reported in this statement subject to a contractual obligation to transfer to another party without the liability for such obligation being reported in the statement? Yes [] No [X]
- 21.2 If yes, state the amount thereof at December 31 of the current year:

21.21 Rented from others.....\$ 0

21.22 Borrowed from others.....\$ 0

21.23 Leased from others\$ 0

21.24 Other\$ 0
- 22.1 Does this statement include payments for assessments as described in the Annual Statement Instructions other than guaranty fund or guaranty association assessments? Yes [] No [X]
- 22.2 If answer is yes:

22.21 Amount paid as losses or risk adjustment \$ 0

22.22 Amount paid as expenses\$ 0

22.23 Other amounts paid\$ 0
- 23.1 Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement? Yes [X] No []
- 23.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount:\$ 0
- 24.1 Does the insurer utilize third parties to pay agent commissions in which the amounts advanced by the third parties are not settled in full within 90 days? Yes [] No [X]
- 24.2 If the response to 24.1 is yes, identify the third-party that pays the agents and whether they are a related party.

	Is the Third-Party Agent a Related Party (Yes/No)
Name of Third-Party	
.....	

INVESTMENT

- 25.01 Were all the stocks, bonds and other securities owned December 31 of current year, over which the reporting entity has exclusive control, in the actual possession of the reporting entity on said date? (other than securities lending programs addressed in 25.03)..... Yes [] No [X]

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY

GENERAL INTERROGATORIES

25.02

If no, give full and complete information, relating thereto
Collateral is on deposit with Wells Fargo for hedging program.

25.03

For securities lending programs, provide a description of the program including value for collateral and amount of loaned securities, and whether collateral is carried on or off-balance sheet. (an alternative is to reference Note 17 where this information is also provided)

25.04

For the reporting entity's securities lending program, report amount of collateral for conforming programs as outlined in the Risk-Based Capital Instructions.

\$0

25.05

For the reporting entity's securities lending program, report amount of collateral for other programs.

\$0

25.06

Does your securities lending program require 102% (domestic securities) and 105% (foreign securities) from the counterparty at the outset of the contract?

Yes [] No [] N/A [X]

25.07

Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%?

Yes [] No [] N/A [X]

25.08

Does the reporting entity or the reporting entity's securities lending agent utilize the Master Securities lending Agreement (MSLA) to conduct securities lending?

Yes [] No [] N/A [X]

25.09

For the reporting entity's securities lending program state the amount of the following as of December 31 of the current year:

25.091

Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2

\$0

25.092

Total book/adjusted carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2

\$0

25.093

Total payable for securities lending reported on the liability page

\$0

26.1

Were any of the stocks, bonds or other assets of the reporting entity owned at December 31 of the current year not exclusively under the control of the reporting entity or has the reporting entity sold or transferred any assets subject to a put option contract that is currently in force? (Exclude securities subject to Interrogatory 21.1 and 25.03).

Yes [X] No []

26.2

If yes, state the amount thereof at December 31 of the current year:

26.21

Subject to repurchase agreements

\$0

26.22

Subject to reverse repurchase agreements

\$0

26.23

Subject to dollar repurchase agreements

\$0

26.24

Subject to reverse dollar repurchase agreements

\$0

26.25

Placed under option agreements

\$0

26.26

Letter stock or securities restricted as to sale -
excluding FHLB Capital Stock

\$0

26.27

FHLB Capital Stock

\$64,777,100

26.28

On deposit with states

\$7,991,081

26.29

On deposit with other regulatory bodies

\$1,719,300

26.30

Pledged as collateral - excluding collateral pledged to
an FHLB

\$9,558,867

26.31

Pledged as collateral to FHLB - including assets
backing funding agreements

\$1,787,643,107

26.32

Other

\$0

26.3

For category (26.26) provide the following:

1 Nature of Restriction	2 Description	3 Amount

27.1

Does the reporting entity have any hedging transactions reported on Schedule DB?

Yes [X] No []

27.2

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

Yes [X] No [] N/A []

LINES 27.3 through 27.5: FOR LIFE/FRATERNAL REPORTING ENTITIES ONLY:

27.3

Does the reporting entity utilize derivatives to hedge variable annuity guarantees subject to fluctuations as a result of interest rate sensitivity?

Yes [] No [X]

27.4

If the response to 27.3 is YES, does the reporting entity utilize:

27.41

Special accounting provision of SSAP No. 108

Yes [] No []

27.42

Permitted accounting practice

Yes [] No []

27.43

Other accounting guidance

Yes [] No []

27.5

By responding YES to 27.41 regarding utilizing the special accounting provisions of SSAP No. 108, the reporting entity attests to the following:

Yes [] No []

The reporting entity has obtained explicit approval from the domiciliary state.

Hedging strategy subject to the special accounting provisions is consistent with the requirements of VM-21.

Actuarial certification has been obtained which indicates that the hedging strategy is incorporated within the establishment of VM-21 reserves and provides the impact of the hedging strategy within the Actuarial Guideline Conditional Tail Expectation Amount.

Financial Officer Certification has been obtained which indicates that the hedging strategy meets the definition of a Clearly Defined Hedging Strategy within VM-21 and that the Clearly Defined Hedging Strategy is the hedging strategy being used by the company in its actual day-to-day risk mitigation efforts.

28.1

Were any preferred stocks or bonds owned as of December 31 of the current year mandatorily convertible into equity, or, at the option of the issuer, convertible into equity?

Yes [] No [X]

28.2

If yes, state the amount thereof at December 31 of the current year.

\$0

29.

Excluding items in Schedule E, Part 3 - Special Deposits, real estate, mortgage loans and investments held physically in the reporting entity's offices, vaults or safety deposit boxes, were all stocks, bonds and other securities, owned throughout the current year held pursuant to a custodial agreement with a qualified bank or trust company in accordance with Section 1, III - General Examination Considerations, F. Outsourcing of Critical Functions, Custodial or Safekeeping Agreements of the NAIC Financial Condition Examiners Handbook?

Yes [X] No []

29.01

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

1 Name of Custodian(s)	2 Custodian's Address
BNY Mellon	IIS Syracuse Client Services, 111 Sanders Creek Parkway, 2nd Floor, East Syracuse, NY 13057
US Bank, NA	Two Liberty Place, 50 South 16th Street, Suite 2000, Philadelphia PA 19102
JPMorgan Chase Bank, NA	383 Madison Ave, New York, NY 10179

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY

GENERAL INTERROGATORIES

29.02 For all agreements that do not comply with the requirements of the NAIC Financial Condition Examiners Handbook, provide the name, location and a complete explanation:

1	2	3
Name(s)	Location(s)	Complete Explanation(s)

29.03 Have there been any changes, including name changes, in the custodian(s) identified in 29.01 during the current year?..... Yes [] No [X]

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

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

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

1	2
Name of Firm or Individual	Affiliation
Pine Bridge Investments	U.....
Pacific Investment Management Company, LLC, ...	U.....
Allianz Global Investors, US, LLC.	U.....
Nuveen Alternative Advisors, LLC.	U.....
Voya Investment Management Co. LLC.	U.....
Standard Management, Inc.	A.....

29.0597 For those firms/individuals listed in the table for Question 29.05, do any firms/individuals unaffiliated with the reporting entity (i.e., designated with a "U") manage more than 10% of the reporting entity's invested assets?..... Yes [] No [X] N/A []

29.0598 For firms/individuals unaffiliated with the reporting entity (i.e., designated with a "U") listed in the table for Question 29.05, does the total assets under management aggregate to more than 50% of the reporting entity's invested assets?..... Yes [] No [X] N/A []

29.06 For those firms or individuals listed in the table for 29.05 with an affiliation code of "A" (affiliated) or "U" (unaffiliated), provide the information for the table below.

1	2	3	4
Central Registration Depository Number	Name of Firm or Individual	Registered With	Investment Management Agreement (IMA) Filed
104578	Pine Bridge Investments	SEC	NO.....
104559	Pacific Investment Management Company, LLC, ...	SEC	NO.....
149003	Allianz Global Investors, US, LLC.	SEC	NO.....
160255	Nuveen Alternative Advisors, LLC.	SEC	NO.....
106494	Voya Investment Management Co. LLC.	SEC	NO.....
.....	Standard Management, Inc.	Not a registered investment advisor	NO.....

30.1 Does the reporting entity have any diversified mutual funds reported in Schedule D - Part 2 (diversified according to the Securities and Exchange Commission (SEC) in the Investment Company Act of 1940 [Section 5(b)(1)])? Yes [] No [X]

30.2 If yes, complete the following schedule:

1	2	3
CUSIP #	Name of Mutual Fund	Book/Adjusted Carrying Value
30.2999 - Total		0

30.3 For each mutual fund listed in the table above, complete the following schedule:

1	2	3	4
Name of Mutual Fund (from above table)	Name of Significant Holding of the Mutual Fund	Amount of Mutual Fund's Book/Adjusted Carrying Value Attributable to the Holding	Date of Valuation

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY

GENERAL INTERROGATORIES

31. Provide the following information for all short-term and long-term bonds and all preferred stocks. Do not substitute amortized value or statement value for fair value.

	1	2	3
	Statement (Admitted) Value	Fair Value	Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
31.1 Issuer Credit Obligations	13,631,487,689	13,067,801,658	(563,686,031)
31.2 Asset-Backed Securities	2,793,553,960	2,733,075,395	(60,478,565)
31.3 Preferred stocks	0	0	0
31.4 Totals	16,425,041,649	15,800,877,053	(624,164,596)

31.5 Describe the sources or methods utilized in determining the fair values:
Market values are provided by various subscribed to pricing vendors.

32.1 Was the rate used to calculate fair value determined by a broker or custodian for any of the securities in Schedule D? Yes [] No [X]

32.2 If the answer to 32.1 is yes, does the reporting entity have a copy of the broker's or custodian's pricing policy (hard copy or electronic copy) for all brokers or custodians used as a pricing source? Yes [] No []

32.3 If the answer to 32.2 is no, describe the reporting entity's process for determining a reliable pricing source for purposes of disclosure of fair value for Schedule D:
.....

33.1 Have all the filing requirements of the Purposes and Procedures Manual of the NAIC Investment Analysis Office been followed? Yes [X] No []

33.2 If no, list exceptions:
.....

34. By self-designating 5GI securities, the reporting entity is certifying the following elements of each self-designated 5GI security:
a. Documentation necessary to permit a full credit analysis of the security does not exist or an NAIC CRP credit rating for an FE or PL security is not available.
b. Issuer or obligor is current on all contracted interest and principal payments.
c. The insurer has an actual expectation of ultimate payment of all contracted interest and principal.
Has the reporting entity self-designated 5GI securities? Yes [] No [X]

35. By self-designating PLGI securities, the reporting entity is certifying its compliance with the requirements as specified in the Purposes and Procedures Manual of the NAIC Investment Analysis Office (P&P Manual) for private letter rating (PLR) securities and the following elements of each self-designated PLGI security:
a. The security was either:
i. issued prior to January 1, 2018 (which is exempt from PLR filing requirements pursuant to the P&P Manual), or
ii. issued from January 1, 2018 to December 31, 2021 and subject to a confidentiality agreement executed prior to January 1, 2022 which confidentiality agreement remains in force, for which an insurance company cannot provide a copy of a private letter rating rationale report to the SVO due to confidentiality or other contractual reasons ("waived submission PLR securities").
b. The reporting entity is holding capital commensurate with the NAIC Designation and NAIC Designation Category reported for the security.
c. The NAIC Designation and NAIC Designation Category were derived from the credit rating assigned by an NAIC CRP in its legal capacity as a NRSRO which is shown on a current private letter rating, dated during the financial statement year, held by the insurer and available for examination by state insurance regulators.
d. Other than for waived submission PLR securities, defined above, on or after January 1, 2024 for any PLR securities issued on or after January 1, 2022, if the reporting entity is not permitted to share this private credit rating or the private rating letter rationale report of the PL security with the SVO, it certifies that it is reporting it as an NAIC 5.B GI and may not assign any other self-designation.
Has the reporting entity self-designated PLGI to securities, all of which meet the above requirement and as specified in the P&P Manual? Yes [] No [X]

36. By assigning FE to a Schedule BA non-registered private fund, the reporting entity is certifying the following elements of each self-designated FE fund:
a. The shares were purchased prior to January 1, 2019.
b. The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.
c. The security had a public credit rating(s) with annual surveillance assigned by an NAIC CRP in its legal capacity as an NRSRO prior to January 1, 2019.
d. The fund only or predominantly holds bonds in its portfolio.
e. The current reported NAIC Designation was derived from the public credit rating(s) with annual surveillance assigned by an NAIC CRP in its legal capacity as an NRSRO.
f. The public credit rating(s) with annual surveillance assigned by an NAIC CRP has not lapsed.
Has the reporting entity assigned FE to Schedule BA non-registered private funds that complied with the above criteria? Yes [] No [X]

37. By rolling/renewing short-term or cash equivalent investments with continued reporting on Schedule DA, Part 1 or Schedule E Part 2 (identified through a code (%) in those investment schedules), the reporting entity is certifying to the following:
a. The investment is a liquid asset that can be terminated by the reporting entity on the current maturity date.
b. If the investment is with a nonrelated party or nonaffiliate, then it reflects an arms-length transaction with renewal completed at the discretion of all involved parties.
c. If the investment is with a related party or affiliate, then the reporting entity has completed robust re-underwriting of the transaction for which documentation is available for regulator review.
d. Short-term and cash equivalent investments that have been renewed/rolled from the prior period that do not meet the criteria in 37.a - 37.c are reported as long-term investments.
Has the reporting entity rolled/renewed short-term or cash equivalent investments in accordance with these criteria? Yes [] No [] N/A [X]

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY

GENERAL INTERROGATORIES

- 38.1 Does the reporting entity directly hold cryptocurrencies? Yes [] No [X]
- 38.2 If the response to 38.1 is yes, on what schedule are they reported?
.....
- 39.1 Does the reporting entity directly or indirectly accept cryptocurrencies as payments for premiums on policies? Yes [] No [X]
- 39.2 If the response to 39.1 is yes, are the cryptocurrencies held directly or are they immediately converted to U.S. dollars?
39.21 Held directly Yes [] No []
39.22 Immediately converted to U.S. dollars Yes [] No []
- 39.3 If the response to 38.1 or 39.1 is yes, list all cryptocurrencies accepted for payments of premiums or that are held directly.

1	2	3
Name of Cryptocurrency	Immediately Converted to USD, Directly Held, or Both	Accepted for Payment of Premiums

OTHER

- 40.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any?\$ 933,483
- 40.2 List the name of the organization and the amount paid if any such payment represented 25% or more of the total payments to trade associations, service organizations, and statistical or rating bureaus during the period covered by this statement.
- | 1 | 2 |
|---|---------------|
| Name | Amount Paid |
| American Council of Life Insurers | 615,560 |
| | |
- 41.1 Amount of payments for legal expenses, if any?\$ 1,913,102
- 41.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payments for legal expenses during the period covered by this statement.
- | 1 | 2 |
|------|-------------|
| Name | Amount Paid |
| | |
| | |
- 42.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers, or departments of government, if any?\$ 42,000
- 42.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payment expenditures in connection with matters before legislative bodies, officers, or departments of government during the period covered by this statement.
- | 1 | 2 |
|--------------------------------|--------------|
| Name | Amount Paid |
| John Powell & Associates | 42,000 |
| | |

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY

GENERAL INTERROGATORIES

PART 2 - LIFE, ACCIDENT AND HEALTH COMPANIES/FRATERNAL BENEFIT SOCIETIES INTERROGATORIES

Life, Accident and Health Companies/Fraternal Benefit Societies:

1.1

Does the reporting entity have any direct Medicare Supplement Insurance in force?

Yes [] No [X]

1.2

If yes, indicate premium earned on U.S. business only.

\$ 0

1.3

What portion of Item (1.2) is not reported on the Medicare Supplement Insurance Experience Exhibit?

\$ 0

1.31

Reason for excluding:

1.4

Indicate amount of earned premium attributable to Canadian and/or Other Alien not included in Item (1.2) above.

\$ 0

1.5

Indicate total incurred claims on all Medicare Supplement insurance.

\$ 0

1.6

Individual policies:

Most current three years:

1.61

Total premium earned

\$ 0

1.62

Total incurred claims

\$ 0

1.63

Number of covered lives

0

All years prior to most current three years:

1.64

Total premium earned

\$ 0

1.65

Total incurred claims

\$ 0

1.66

Number of covered lives

0

1.7

Group policies:

Most current three years:

1.71

Total premium earned

\$ 0

1.72

Total incurred claims

\$ 0

1.73

Number of covered lives

0

All years prior to most current three years:

1.74

Total premium earned

\$ 0

1.75

Total incurred claims

\$ 0

1.76

Number of covered lives

0

2.

Health Test:

1

Current Year

2

Prior Year

2.1

Premium Numerator

136,107,629

136,618,658

2.2

Premium Denominator

12,415,821,380

11,230,967,239

2.3

Premium Ratio (2.1/2.2)

0.011

0.012

2.4

Reserve Numerator

169,208,298

150,255,447

2.5

Reserve Denominator

24,953,056,904

23,370,948,877

2.6

Reserve Ratio (2.4/2.5)

0.007

0.006

3.1

Does this reporting entity have Separate Accounts?

Yes [X] No []

3.2

If yes, has a Separate Accounts statement been filed with this Department?

Yes [X] No [] N/A []

3.3

What portion of capital and surplus funds of the reporting entity covered by assets in the Separate Accounts statement, is not currently distributable from the Separate Accounts to the general account for use by the general account?

\$ 0

3.4

State the authority under which Separate Accounts are maintained:

Oregon Code 733.220

3.5

Was any of the reporting entity's Separate Accounts business reinsured as of December 31?

Yes [] No [X]

3.6

Has the reporting entity assumed by reinsurance any Separate Accounts business as of December 31?

Yes [X] No []

3.7

If the reporting entity has assumed Separate Accounts business, how much, if any, reinsurance assumed receivable for reinsurance of Separate Accounts reserve expense allowances is included as a negative amount in the liability for "Transfers to Separate Accounts due or accrued (net)"?

\$ 10,094,291

4.

For reporting entities having sold annuities to another insurer where the insurer purchasing the annuities has obtained a release of liability from the claimant (payee) as the result of the purchase of an annuity from the reporting entity only:

4.1

Amount of loss reserves established by these annuities during the current year:

\$ 0

4.2

List the name and location of the insurance company purchasing the annuities and the statement value on the purchase date of the annuities.

1	2
P&C Insurance Company And Location	Statement Value on Purchase Date of Annuities (i.e., Present Value)

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY

GENERAL INTERROGATORIES

PART 2 - LIFE, ACCIDENT AND HEALTH COMPANIES/FRATERNAL BENEFIT SOCIETIES INTERROGATORIES

- 5.1 Do you act as a custodian for health savings accounts? Yes [] No [X]
- 5.2 If yes, please provide the amount of custodial funds held as of the reporting date.\$ 0
- 5.3 Do you act as an administrator for health savings accounts? Yes [] No [X]
- 5.4 If yes, please provide the balance of funds administered as of the reporting date.\$ 0
- 6.1 Are any of the captive affiliates reported on Schedule S, Part 3, authorized reinsurers? Yes [] No [] N/A [X]
- 6.2 If the answer to 6.1 is yes, please provide the following:

1 Company Name	2 NAIC Company Code	3 Domiciliary Jurisdiction	4 Reserve Credit	Assets Supporting Reserve Credit		
				5 Letters of Credit	6 Trust Agreements	7 Other
.....						

7. Provide the following for individual ordinary life insurance* policies (U.S. business only) for the current year (prior to reinsurance assumed or ceded).
- 7.1 Direct Premium Written \$ 14,673,121
- 7.2 Total Incurred Claims\$ 36,548,192
- 7.3 Number of Covered Lives 18,623

*Ordinary Life Insurance Includes
Term (whether full underwriting, limited underwriting, jet issue, "short form app")
Whole Life (whether full underwriting, limited underwriting, jet issue, "short form app")
Variable Life (with or without secondary guarantee)
Universal Life (with or without secondary guarantee)
Variable Universal Life (with or without secondary guarantee)

8. Is the reporting entity licensed or chartered, registered, qualified, eligible or writing business in at least two states? Yes [X] No []
- 8.1 If no, does the reporting entity assume reinsurance business that covers risks residing in at least one state other than the state of domicile of the reporting entity? Yes [] No []
9. Reporting entities admitting net negative (disallowed) interest maintenance reserve (IMR) attest to the following:
- a. Fixed income investments generating IMR losses comply with the reporting entity's documented investment or liability management policies.
- b. IMR losses for fixed income related derivatives are all in accordance with prudent and documented risk management procedures, in accordance with a reporting entity's derivative use plans and reflect symmetry with historical treatment in which unrealized derivative gains were reversed to IMR and amortized in lieu of being recognized as realized gains upon derivative termination.
- c. Any deviation to (a) was either because of a temporary and transitory timing issue or related to a specific event, such as a reinsurance transaction, that mechanically made the cause of IMR losses not reflective of reinvestment activities.
- d. Asset sales that were generating admitted negative IMR were not compelled by liquidity pressures (e.g., to fund significant cash outflows including, but not limited to excess withdrawals and collateral calls).
- Is the reporting entity admitting net negative (disallowed) IMR in accordance with these criteria? Yes [X] No [] N/A []

10. Provide the current-year amounts at risk for the following categories.
- Individual and Industrial Life

Amount at Risk

10.01 Modified Coinsurance Assumed Reserves\$ 0

10.02 Modified Coinsurance Ceded Reserves\$ 0
- Individual and Industrial Life Policies With Pricing Flexibility

Amount at Risk

10.03 Net Amount (Direct + Assumed - Ceded) in Force\$ 0

10.04 Exhibit 5 Life Reserves (Direct + Assumed – Ceded)\$ 0

10.05 Separate Account Exhibit 3 Life Reserves (Direct + Assumed – Ceded)\$ 0

10.06 Net Modified Coinsurance Reserves (Assumed – Ceded)\$ 0

10.07 Life Reserves (10.04 + 10.05 + 10.06)\$ 0

10.08 Life Net Amount at Risk (10.03 - 10.07)\$ 0
- Individual and Industrial Term Life Policies Without Pricing Flexibility

Amount at Risk

10.09 Net Amount (Direct + Assumed - Ceded) in Force\$ 0

10.10 Exhibit 5 Life Reserves (Direct + Assumed – Ceded)\$ 0

10.11 Separate Account Exhibit 3 Life Reserves (Direct + Assumed – Ceded)\$ 0

10.12 Net Modified Coinsurance Reserves (Assumed – Ceded)\$ 0

10.13 Life Reserves (10.10 + 10.11 + 10.12)\$ 0

10.14 Life Net Amount at Risk (10.09 - 10.13)\$ 0

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY

GENERAL INTERROGATORIES

PART 2 - LIFE, ACCIDENT AND HEALTH COMPANIES/FRATERNAL BENEFIT SOCIETIES INTERROGATORIES

Group and Credit Life (Excluding FEGLI/SGLI)		Amount at Risk
10.15	Modified Coinsurance Assumed Reserves	\$ 0
10.16	Modified Coinsurance Ceded Reserves	\$ 0
Group and Credit Term Life (Excluding FEGLI/SGLI) with Remaining Rate Terms 36 Months and Under		Amount of Risk
10.17	Net Amount (Direct + Assumed - Ceded) in Force	\$ 578,104,917,512
10.18	Exhibit 5 Life Reserves (Direct + Assumed – Ceded)	\$ 0
10.19	Separate Account Exhibit 3 Life Reserves (Direct + Assumed – Ceded)	\$ 0
10.20	Net Modified Coinsurance Reserves (Assumed – Ceded)	\$ 0
10.21	Life Reserves (10.18 + 10.19 + 10.20)	\$ 0
10.22	Life Net Amount at Risk (10.17 - 10.21)	\$ 578,104,917,512
Group and Credit Term Life (Excluding FEGLI/SGLI) with Remaining Rate Terms Over 36 Months		Amount of Risk
10.23	Net Amount (Direct + Assumed - Ceded) in Force	\$ 17,602,705,004
10.24	Exhibit 5 Life Reserves (Direct + Assumed – Ceded)	\$ 0
10.25	Separate Account Exhibit 3 Life Reserves (Direct + Assumed – Ceded)	\$ 0
10.26	Net Modified Coinsurance Reserves (Assumed – Ceded)	\$ 0
10.27	Life Reserves (10.24 + 10.25 + 10.26)	\$ 0
10.28	Life Net Amount at Risk (10.23 - 10.27)	\$ 17,602,705,004
Group and Credit Permanent Life (Excluding FEGLI/SGLI) with Pricing Flexibility		Amount of Risk
10.29	Net Amount (Direct + Assumed - Ceded) in Force	\$ 0
10.30	Exhibit 5 Life Reserves (Direct + Assumed – Ceded)	\$ 0
10.31	Separate Account Exhibit 3 Life Reserves (Direct + Assumed – Ceded)	\$ 0
10.32	Net Modified Coinsurance Reserves (Assumed – Ceded)	\$ 0
10.33	Life Reserves (10.30 + 10.31 + 10.32)	\$ 0
10.34	Life Net Amount at Risk (10.29 - 10.33)	\$ 0

Life, Accident and Health Companies Only:

- 11.1

Are personnel or facilities of this reporting entity used by another entity or entities or are personnel or facilities of another entity or entities used by this reporting entity (except for activities such as administration of jointly underwritten group contracts and joint mortality or morbidity studies)?

Yes [X] No []
- 11.2

Net reimbursement of such expenses between reporting entities:

11.21 Paid

11.22 Received.....

\$ 685,877,101

\$ 702,239,343
- 12.1

Does the reporting entity write any guaranteed interest contracts?

Yes [] No [X]
- 12.2

If yes, what amount pertaining to these lines is included in:

12.21 Page 3, Line 1

12.22 Page 4, Line 1

\$ 0

\$ 0
13.

For stock reporting entities only:
- 13.1

Total amount paid in by stockholders as surplus funds since organization of the reporting entity:

\$.....915,133,228
- 14.1

Does the reporting entity reinsure any Workers' Compensation Carve-Out business defined as:

Yes [] No [X]

Reinsurance (including retrocessional reinsurance) assumed by life and health insurers of medical, wage loss and death benefits of the occupational illness and accident exposures, but not the employers liability exposures, of business originally written as workers' compensation insurance.
- 14.2

If yes, has the reporting entity completed the Workers' Compensation Carve-Out Supplement to the Annual Statement?

Yes [] No []
- 14.3

If 14.1 is yes, the amounts of earned premiums and claims incurred in this statement are:

1

2

3

Reinsurance

Reinsurance

Net

Assumed

Ceded

Retained

14.31 Earned premium

14.32 Paid claims

14.33 Claim liability and reserve (beginning of year)

14.34 Claim liability and reserve (end of year)

14.35 Incurred claims

.....0

.....0

.....0

.....0

.....0

.....0

.....0

.....0

.....0

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY

GENERAL INTERROGATORIES

PART 2 - LIFE, ACCIDENT AND HEALTH COMPANIES/FRATERNAL BENEFIT SOCIETIES INTERROGATORIES

14.4 If reinsurance assumed included amounts with attachment points below \$1,000,000, the distribution of the amounts reported in Lines 14.31 and 14.34 for Column (1) are:

	Attachment Point	1 Earned Premium	2 Claim Liability and Reserve
14.41	<\$25,000	0	0
14.42	\$25,000 - 99,999	0	0
14.43	\$100,000 - 249,999	0	0
14.44	\$250,000 - 999,999	0	0
14.45	\$1,000,000 or more	0	0

14.5 What portion of earned premium reported in 14.31, Column 1 was assumed from pools?\$ 0

Fraternal Benefit Societies Only:

15. Is the reporting entity organized and conducted on the lodge system, with ritualistic form of work and representative form of government? Yes [] No []

16. How often are meetings of the subordinate branches required to be held?
.....

17. How are the subordinate branches represented in the supreme or governing body?
.....

18. What is the basis of representation in the governing body?
.....

19.1 How often are regular meetings of the governing body held?
.....

19.2 When was the last regular meeting of the governing body held?

19.3 When and where will the next regular or special meeting of the governing body be held?
.....

19.4 How many members of the governing body attended the last regular meeting?

19.5 How many of the same were delegates of the subordinate branches?

20. How are the expenses of the governing body defrayed?
.....

21. When and by whom are the officers and directors elected?
.....

22. What are the qualifications for membership?
.....

23. What are the limiting ages for admission?
.....

24. What is the minimum and maximum insurance that may be issued on any one life?
.....

25. Is a medical examination required before issuing benefit certificates to applicants? Yes [] No []

26. Are applicants admitted to membership without filing an application with and becoming a member of a subordinate branch by ballot and initiation? Yes [] No []

27.1 Are notices of the payments required sent to the members? Yes [] No [] N/A []

27.2 If yes, do the notices state the purpose for which the money is to be used? Yes [] No []

28. What proportion of first and subsequent year's payments may be used for management expenses?
28.11 First Year %
28.12 Subsequent Years %

29.1 Is any part of the mortuary, disability, emergency or reserve fund, or the accretions from or payments for the same, used for expenses? Yes [] No []

29.2 If so, what amount and for what purpose? \$

30.1 Does the reporting entity pay an old age disability benefit? Yes [] No []

30.2 If yes, at what age does the benefit commence?

31.1 Has the constitution or have the laws of the reporting entity been amended during the year? Yes [] No []

31.2 If yes, when?
.....

32. Have you filed with this Department all forms of benefit certificates issued, a copy of the constitution and all of the laws, rules and regulations in force at the present time? Yes [] No []

33.1 State whether all or a portion of the regular insurance contributions were waived during the current year under premium-paying certificates on account of meeting attained age or membership requirements? Yes [] No []

33.2 If so, was an additional reserve included in Exhibit 5? Yes [] No [] N/A []

33.3 If yes, explain
.....

34.1 Has the reporting entity reinsured, amalgamated with, or absorbed any company, order, society, or association during the year? Yes [] No []

34.2 If yes, was there any contract agreement, or understanding, written or oral, expressed or implied, by means of which any officer, director, trustee, or any other person, or firm, corporation, society or association, received or is to receive any fee, commission, emolument, or compensation of any nature whatsoever in connection with, on an account of such reinsurance, amalgamation, absorption, or transfer of membership or funds? Yes [] No [] N/A []

35. Has any present or former officer, director, trustee, incorporator, or any other persons, or any firm, corporation, society or association, any claims of any nature whatsoever against this reporting entity, which is not included in the liabilities on Page 3 of this statement? Yes [] No []

36.1 Does the reporting entity have outstanding assessments in the form of liens against policy benefits that have increased surplus? Yes [] No []

36.2 If yes, what is the date of the original lien and the outstanding balance against the main surplus?

Date	Outstanding Lien Amount
.....	
Total	

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY

FIVE-YEAR HISTORICAL DATA

Show amounts in whole dollars only, no cents; show percentages to one decimal place, i.e. 17.6.
\$000 omitted for amounts of life insurance

	1 2025	2 2024	3 2023	4 2022	5 2021
Life Insurance in Force (Exhibit of Life Insurance)					
1. Ordinary - whole life and endowment (Line 34, Col. 4)	1,291,077	1,344,913	1,414,018	1,471,629	1,537,624
2. Ordinary - term (Line 21, Col. 4, less Line 34, Col. 4)	205,792	314,894	128,852	158,145	175,448
3. Credit life (Line 21, Col. 6)	0	0	0	0	0
4. Group, excluding FEGLI/SGLI (Line 21, Col. 9 less Lines 43 & 44, Col. 4)	607,066,332	630,036,503	519,232,954	490,991,087	462,031,035
5. Industrial (Line 21, Col. 2)	0	0	0	0	0
6. FEGLI/SGLI (Lines 43 & 44, Col. 4)	0	0	0	0	0
7. Total (Line 21, Col. 10)	608,563,201	631,696,310	520,775,824	492,620,861	463,744,107
7.1 Total in force for which VM-20 deterministic/stochastic reserves are calculated	0	0	0	0	0
New Business Issued (Exhibit of Life Insurance)					
8. Ordinary - whole life and endowment (Line 34, Col. 2)	2,928	1,268	1,795	1,953	5,673
9. Ordinary - term (Line 2, Col. 4, less Line 34, Col. 2)	0	0	0	0	0
10. Credit life (Line 2, Col. 6)	0	0	0	0	0
11. Group (Line 2, Col. 9)	64,179,476	97,648,222	64,116,855	62,598,868	70,886,354
12. Industrial (Line 2, Col. 2)	0	0	0	0	0
13. Total (Line 2, Col. 10)	64,182,404	97,649,490	64,118,650	62,600,821	70,892,027
Premium Income - Lines of Business (Exhibit 1 - Part 1)					
14. Individual life (Line 20.4, Col. 2)	1,415,823	3,255,340	1,261,057	0	0
15. Group life (Line 20.4, Col. 3)	1,348,964,368	358,093,482	171,616,858	0	0
16. Individual annuities (Line 20.4, Col. 4)	1,341,550,833	2,381,031,077	1,644,561,286	984,709,902	716,812,425
17. Group annuities (Line 20.4, Col. 5)	7,289,718,091	6,556,849,854	3,771,890,637	4,407,415,268	3,775,394,308
18. Accident & Health (Line 20.4, Col. 6)	2,434,175,678	2,275,733,716	1,973,182,405	1,881,106,048	1,701,779,348
19. Other lines of business (Line 20.4, Col. 8)	(3,412)	0	0	0	0
20. Total	12,415,821,381	11,574,963,469	7,562,512,243	7,273,231,218	6,193,986,081
Balance Sheet (Pages 2 & 3)					
21. Total admitted assets excluding Separate Accounts business (Page 2, Line 26, Col. 3)	32,609,787,314	29,772,677,489	25,357,930,479	24,331,721,789	21,209,976,440
22. Total liabilities excluding Separate Accounts business (Page 3, Line 26)	30,004,844,305	2,728,169,249	23,715,744,514	22,789,803,267	19,776,785,564
23. Aggregate life reserves (Page 3, Line 1)	19,515,482,149	18,376,009,120	15,316,569,889	14,590,208,409	11,919,761,513
23.1 Excess VM-20 deterministic/stochastic reserve over NPR related to Line 7.1	0	0	0	0	0
24. Aggregate A & H reserves (Page 3, Line 2)	5,154,517,851	5,091,187,042	4,772,255,687	4,688,038,499	4,448,837,545
25. Deposit-type contract funds (Page 3, Line 3)	2,229,072,247	2,223,842,070	2,064,857,047	2,035,809,693	1,956,555,779
26. Asset valuation reserve (Page 3, Line 24.01)	318,800,729	282,961,596	249,414,539	199,147,567	194,369,758
27. Capital (Page 3, Lines 29 and 30)	423,838,694	423,838,694	423,838,694	423,838,694	423,838,694
28. Surplus (Page 3, Line 37)	2,181,104,315	2,067,146,348	1,218,347,271	1,118,079,827	1,009,352,182
Cash Flow (Page 5)					
29. Net Cash from Operations (Line 11)	1,703,181,343	3,255,399,938	1,045,988,914	1,851,039,304	1,665,208,253
Risk-Based Capital Analysis					
30. Total adjusted capital	2,923,743,738	2,424,287,927	1,891,600,504	1,741,113,799	1,627,560,634
31. Authorized control level risk - based capital	319,155,372	290,441,407	230,194,395	210,121,237	193,296,178
Percentage Distribution of Cash, Cash Equivalents and Invested Assets (Page 2, Col. 3) (Line No. /Page 2, Line 12, Col. 3) x 100.0					
32. Bonds (Line 1)	51.8	54.7	56.0	60.2	57.2
33. Stocks (Lines 2.1 and 2.2)	0.2	0.2	0.3	0.2	0.3
34. Mortgage loans on real estate(Lines 3.1 and 3.2)	39.6	41.1	41.7	35.8	39.3
35. Real estate (Lines 4.1, 4.2 and 4.3)	0.2	0.2	0.3	0.3	0.4
36. Cash, cash equivalents and short-term investments (Line 5)	2.1	2.5	0.3	1.8	1.0
37. Contract loans (Line 6)	0.0	0.0	0.0	0.0	0.0
38. Derivatives (Page 2, Line 7)	0.3	0.3	0.2	0.2	0.2
39. Other invested assets (Line 8)	1.1	0.7	1.2	1.4	1.3
40. Receivables for securities (Line 9)	4.6	0.2	0.0	0.1	0.4
41. Securities lending reinvested collateral assets (Line 10)	0.0	0.0	0.0	0.0	0.0
42. Aggregate write-ins for invested assets (Line 11)	0.0	0.0	0.0	0.0	0.0
43. Cash, cash equivalents and invested assets (Line 12)	100.0	100.0	100.0	100.0	100.0
Investments in Parent, Subsidiaries and Affiliates					
44. Affiliated bonds (Schedule D Summary, Line 9 + 15, Col. 1)	0	0	0	0	0
45. Affiliated preferred stocks (Schedule D Summary, Line 22, Col. 1)	0	0	0	0	0
46. Affiliated common stocks (Schedule D Summary Line 28, Col. 1), ...	0	0	0	0	0
47. Affiliated mortgage loans on real estate	0	0	0	0	0
48. All other affiliated	38,550,093	39,678,148	38,767,593	0	0
49. Total of above Lines 44 to 48	38,550,093	39,678,148	38,767,593	0	0
50. Total Investment in Parent included in Lines 44 to 48 above	0	0	0	0	0

FIVE-YEAR HISTORICAL DATA

(Continued)

	1 2025	2 2024	3 2023	4 2022	5 2021
Total Nonadmitted and Admitted Assets					
51. Total nonadmitted assets (Page 2, Line 28, Col. 2).....	699,173,825	680,135,659	394,333,462	376,814,206	274,455,561
52. Total admitted assets (Page 2, Line 28, Col. 3)	47,255,604,209	42,255,195,863	35,612,399,025	32,951,512,690	32,461,051,014
Investment Data					
53. Net investment income (Exhibit of Net Investment Income)	1,298,590,604	1,141,937,241	937,145,030	707,361,920	643,713,266
54. Realized capital gains (losses) (Page 4, Line 34, Column 1)	(48,161,070)	21,056,624	(22,254,576)	(26,098,352)	14,578,394
55. Unrealized capital gains (losses) (Page 4, Line 38, Column 1)	9,498,954	(39,612,198)	24,257,110	(15,755,226)	(4,636,061)
56. Total of above Lines 53, 54 and 55	1,259,928,488	1,123,381,667	939,147,563	665,508,342	653,655,600
Benefits and Reserve Increases (Page 6)					
57. Total contract/certificate benefits - life (Lines 10, 11, 12, 13, 14 and 15, Col. 1 minus Lines 10, 11,12, 13, 14 and 15, Cols. 6, 7 and 8)	8,843,046,025	6,202,046,906	5,245,579,432	4,838,438,052	3,978,503,045
58. Total contract/certificate benefits - A & H (Lines 13 & 14, Col. 6)	1,520,550,385	1,447,340,044	1,274,980,927	1,227,425,988	1,138,459,731
59. Increase in life reserves - other than group and annuities (Line 19, Col. 2)	2,589,806	(1,125,791)	(352,841)	(955,356)	982,478
60. Increase in A & H reserves (Line 19, Col. 6)	113,811,655	61,445,766	84,217,188	239,200,954	182,915,596
61. Dividends to policyholders and refunds to members (Line 30, Col. 1)	71,082	89,454	91,039	92,251	98,551
Operating Percentages					
62. 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 100.0	11.7	9.8	13.3	14.0	11.7
63. 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 100.0	4.9	4.4	3.2	3.2	3.0
64. A & H loss percent (Schedule H, Part 1, Lines 5 and 6, Col. 2)	67.7	66.5	68.8	77.9	77.6
65. A & H cost containment percent (Schedule H, Pt. 1, Line 4, Col. 2)	0.0	0.0	0.0	0.0	0.0
66. A & H expense percent excluding cost containment expenses (Schedule H, Pt. 1, Line 10, Col. 2)	34.8	38.9	38.7	36.1	38.5
A & H Claim Reserve Adequacy					
67. Incurred losses on prior years' claims - comprehensive group health (Sch. H, Part 3, Line 3.1 Col. 3)	0	0	0	0	XXX
68. Prior years' claim liability and reserve - comprehensive group health (Sch. H, Part 3, Line 3.2 Col. 3)	0	0	0	0	XXX
69. Incurred losses on prior years' claims-health other than comprehensive group health (Sch. H, Part 3, Line 3.1 Col. 1 less Col. 3)	4,733,073,210	4,656,366,162	4,365,245,442	0	XXX
70. Prior years' claim liability and reserve-health other than comprehensive group health (Sch. H, Part 3, Line 3.2 Col. 1 less Col. 3)	4,540,838,533	4,774,250,931	4,445,021,743	0	XXX
Net Gains From Operations After Dividends to Policyholders, Refunds to Members, Federal Income Taxes and Before Realized Capital Gains or (Losses) by Lines of Business (Page 6.x, Line 33)					
71. Individual industrial life (Page 6.1, Col. 2)	0	0	0	0	0
72. Individual whole life (Page 6.1, Col. 3)	(4,104,386)	(1,763,417)	(1,095,036)	(105,092)	0
73. Individual term life (Page 6.1, Col. 4)	0	256,378	0	0	0
74. Individual indexed life (Page 6.1, Col. 5)	0	0	0	0	0
75. Individual universal life (Page 6.1, Col. 6)	0	0	0	0	0
76. Individual universal life with secondary guarantees (Page 6.1, Col. 7)	0	0	0	0	0
77. Individual variable life (Page 6.1, Col. 8)	0	0	0	0	0
78. Individual variable universal life (Page 6.1, Col. 9)	0	0	0	0	0
79. Individual credit life (Page 6.1, Col. 10)	0	0	0	0	0
80. Individual other life (Page 6.1, Col. 11)	0	0	0	0	0
81. Individual YRT mortality risk only (Page 6.1, Col. 12)	0	0	0	0	0
82. Group whole life (Page 6.2, Col. 2)	0	(299,824)	0	0	0
83. Group term life (Page 6.2, Col. 3)	184,512,890	90,745,795	85,434,916	91,786,844	0
84. Group universal life (Page 6.2, Col. 4)	0	0	0	0	0
85. Group variable life (Page 6.2, Col. 5)	0	0	0	0	0
86. Group variable universal life (Page 6.2, Col. 6)	0	0	0	0	0
87. Group credit life (Page 6.2, Col. 7)	0	0	0	0	0
88. Group other life (Page 6.2, Col. 8)	(2,673,222)	(6,412,754)	(3,791,348)	(3,298,425)	0
89. Group YRT mortality risk only (Page 6.2, Col. 9)	0	0	0	0	0
90. Individual deferred fixed annuities (Page 6.3, Col. 2)	7,447,256	(47,471,490)	(33,339,272)	(8,949,691)	0
91. Individual deferred indexed annuities (Page 6.3, Col. 3)	(31,226,029)	(26,872,233)	(19,253,090)	29,063,110	0
92. Individual deferred variable annuities with guarantees (Page 6.3, Col. 4)	0	0	0	0	0
93. Individual deferred variable annuities without guarantees (Page 6.3, Col. 5)	0	0	0	0	0
94. Individual life contingent payout (immediate and annuitization) (Page 6.3, Col. 6)	(3,028,759)	1,400,775	1,699,990	2,633,412	0
95. Individual other annuities (Page 6.3, Col. 7)	0	0	0	0	0
96. Group deferred fixed annuities (Page 6.4, Col. 2)	0	0	0	0	0
97. Group deferred indexed annuities (Page 6.4, Col. 3)	0	0	0	0	0
98. Group deferred variable annuities with guarantees (Page 6.4, Col. 4)	0	0	0	0	0
99. Group deferred variable annuities without guarantees (Page 6.4, Col. 5)	62,870,555	36,018,652	41,845,494	(229,383,305)	0
100. Group life contingent payout (immediate and annuitization) (Page 6.4, Col. 6)	394,528	(1,504,855)	(1,387,502)	(1,560,270)	0
101. Group other annuities (Page 6.4, Col. 7)	0	0	0	0	0
102. A & H-comprehensive individual (Page 6.5, Col. 2)	0	0	0	0	0
103. A & H-comprehensive group (Page 6.5, Col. 3)	0	0	0	0	0
104. A & H-Medicare supplement (Page 6.5, Col. 4)	0	0	0	0	0
105. A & H-vision only (Page 6.5, Col. 5)	(2,918,028)	59,590	407,631	826,458	0
106. A & H-dental only (Page 6.5, Col. 6)	(3,593,041)	(12,491,713)	(10,577,960)	(4,638,386)	0
107. A & H-Federal employees health benefits plan (Page 6.5, Col. 7)	0	0	0	0	0
108. A & H-Title XVIII Medicare (Page 6.5, Col. 8)	0	0	0	0	0
109. A & H-Title XIX Medicaid (Page 6.5, Col. 9)	0	0	0	0	0
110. A & H-credit (Page 6.5, Col. 10)	0	0	0	0	0
111. A & H-disability income (Page 6.5, Col. 11)	95,930,192	104,979,053	47,830,426	(65,262,105)	0
112. A & H-long-term care (Page 6.5, Col. 12)	0	0	0	0	0
113. A & H-other (Page 6.5, Col. 13)	11,476,688	47,145,718	29,658,801	28,218,581	0
114. Aggregate of all other lines of business (Page 6, Col. 8)	79,709,466	91,133,869	62,108,185	16,610,873	0
115. Fraternal (Page 6, Col. 7)	0	0	0	0	0
116. Total (Page 6, Col. 1)	394,798,109	274,923,544	199,541,234	(144,057,995)	0

NOTE: If a party to a merger, have the two most recent years of this exhibit been restated due to a merger in compliance with the disclosure requirements of SSAP No. 3, Accounting Changes and Correction of Errors? Yes [X] No []

If no, please explain:



ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY
LIFE INSURANCE (STATE PAGE)^(b)

NAIC Group Code 1348		BUSINESS IN THE STATE OF Alabama		DURING THE YEAR 2025				NAIC Company Code 69019					
Line of Business		1 Premiums and Annuities Considerations	2 Other Considerations	Dividends to Policyholders/Refunds to Members				Claims and Benefits Paid					
				3 Paid in Cash or Left on Deposit	4 Applied to Pay Renewal Premiums	5 Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6 Other	7 Total (Col. 3+4+5+6)	8 Death and Annuity Benefits	9 Matured Endowments	10 Surrender Values and Withdrawals for Life Contracts	11 All Other Benefits	12 Total (Sum Columns 8 through 11)
Individual Life													
1.	Industrial	0	0	0	0	0	0	0	0	0	0	0	0
2.	Whole	35,800	0	468	0	15,100	25	15,593	45,342	0	4,253	0	49,594
3.	Term	136	0	0	0	0	0	0	0	0	0	0	0
4.	Indexed	0	0	0	0	0	0	0	0	0	0	0	0
5.	Universal	3,251	0	0	0	0	0	0	0	0	84,142	0	84,142
6.	Universal with secondary guarantees	0	0	0	0	0	0	0	0	0	0	0	0
7.	Variable	0	0	0	0	0	0	0	0	0	0	0	0
8.	Variable universal	0	0	0	0	0	0	0	0	0	0	0	0
9.	Credit	0	0	0	0	0	0	0	0	0	0	0	0
10.	Other	0	0	0	0	0	0	0	0	0	0	0	0
11.	Total individual life	39,187	0	468	0	15,100	25	15,593	45,342	0	88,394	0	133,736
Group Life													
12.	Whole	0	0	0	0	0	0	0	0	0	0	0	0
13.	Term	25,751,915	0	0	0	0	0	0	16,497,380	0	0	0	16,497,380
14.	Universal	0	0	0	0	0	0	0	0	0	0	0	0
15.	Variable	0	0	0	0	0	0	0	0	0	0	0	0
16.	Variable universal	0	0	0	0	0	0	0	0	0	0	0	0
17.	Credit	0	0	0	0	0	0	0	0	0	0	0	0
18.	Other	0	0	0	0	0	0	0	6,000	0	0	0	6,000
19.	Total group life	25,751,915	0	0	0	0	0	0	16,503,380	0	0	0	16,503,380
Individual Annuities													
20.	Fixed	7,283,934	0	0	0	0	0	0	5,902,048	0	7,382,037	0	13,284,086
21.	Indexed	4,558,330	0	0	0	0	0	0	1,775,661	0	2,729,608	0	4,505,269
22.	Variable with guarantees	0	0	0	0	0	0	0	0	0	0	0	0
23.	Variable without guarantees	0	0	0	0	0	0	0	0	0	0	0	0
24.	Life contingent payout	0	0	0	0	0	0	0	30,026	0	0	0	30,026
25.	Other	0	0	0	0	0	0	0	0	0	0	0	0
26.	Total individual annuities	11,842,264	0	0	0	0	0	0	7,707,735	0	10,111,646	0	17,819,381
Group Annuities													
27.	Fixed	0	0	0	0	0	0	0	0	0	0	0	0
28.	Indexed	0	0	0	0	0	0	0	0	0	0	0	0
29.	Variable with guarantees	0	0	0	0	0	0	0	0	0	0	0	0
30.	Variable without guarantees	0	55,183,630	0	0	0	0	0	23,085,360	0	27,322,902	0	50,408,262
31.	Life contingent payout	0	0	0	0	0	0	0	0	0	0	0	0
32.	Other	0	0	0	0	0	0	0	0	0	0	0	0
33.	Total group annuities	0	55,183,630	0	0	0	0	0	23,085,360	0	27,322,902	0	50,408,262
Accident and Health													
34.	Comprehensive individual (d) 0 (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
35.	Comprehensive group (d) 0 (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
36.	Medicare supplement (d) 0 (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
37.	Vision only (d) 1,488,106 (f)	1,488,106 (f)	0	0	0	0	0	0	XXX	XXX	XXX	894,353	894,353
38.	Dental only (d) 3,150,358 (f)	3,150,358 (f)	0	0	0	0	0	0	XXX	XXX	XXX	2,094,865	2,094,865
39.	Federal employees health benefits plan (d) 0 (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
40.	Title XVIII Medicare (d) 0 (e, f)	0 (e, f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
41.	Title XIX Medicaid (d) 0 (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
42.	Credit A&H (d) 0 (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
43.	Disability income (d) 24,079,233 (f)	24,079,233 (f)	0	0	0	0	0	0	XXX	XXX	XXX	12,341,256	12,341,256
44.	Long-term care (d) 0 (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
45.	Other health (d) 4,338,490 (f)	4,338,490 (f)	0	0	0	0	0	0	XXX	XXX	XXX	1,640,283	1,640,283
46.	Total accident and health	33,056,187	0	0	0	0	0	0	XXX	XXX	XXX	16,970,756	16,970,756
47.	Total	70,689,553 (c)	55,183,630	468	0	15,100	25	15,593	47,341,816	0	37,522,942	16,970,756	101,835,514

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY
LIFE INSURANCE (STATE PAGE) (Continued)^(b)

NAIC Group Code		1348		BUSINESS IN THE STATE OF		Alabama		DURING THE YEAR		2025		NAIC Company Code		69019					
Line of Business		13 Incurred During Current Year		Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits								22 Unpaid December 31, Current Year		Policy Exhibit					
				Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year				Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)	
														23	24	25	26	27	28
Individual Life																			
1. Industrial		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
2. Whole		23,310	3	17,487	0	0	0	0	3	17,487	6,833	1,833	5,000	1,010	0	48			
3. Term		36	0	0	0	0	0	0	0	0	36	0	0	2	20,000	20,000			
4. Indexed		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
5. Universal		27,695	3	27,855	0	0	0	0	3	27,855	123	0	0	0	(222,831)	124,008			
6. Universal with secondary guarantees		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
7. Variable		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
8. Variable universal		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
9. Credit		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
10. Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
11. Total individual life		51,042	6	45,342	0	0	0	0	6	45,342	6,993	1,833	5,000	1,012	(202,831)	144,056			
Group Life																			
12. Whole		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
13. Term		17,035,247	331	16,497,380	0	0	0	0	331	16,497,380	2,934,635	14	1,163,514,012	(82)	(209,048,888)	9,993,565,753			
14. Universal		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
15. Variable		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
16. Variable universal		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
17. Credit		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
18. Other		4,000	0	6,000	0	0	0	0	0	6,000	0	0	0	0	9,250	9,250 (a)			
19. Total group life		17,039,247	331	16,503,380	0	0	0	0	331	16,503,380	2,934,635	14	1,163,514,012	(82)	(209,039,638)	9,993,575,003			
Individual Annuities																			
20. Fixed		5,902,048	39	5,902,048	0	0	0	0	39	5,902,048	0	59	7,283,934	(89)	(7,909,590)	109,096,548			
21. Indexed		1,775,661	5	1,775,661	0	0	0	0	5	1,775,661	0	23	4,558,330	(21)	(3,901,033)	24,500,993			
22. Variable with guarantees		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
23. Variable without guarantees		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
24. Life contingent payout		0	0	0	0	0	0	0	0	0	0	0	0	0	(9,257)	192,704			
25. Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
26. Total individual annuities		7,677,709	44	7,677,709	0	0	0	0	44	7,677,709	0	82	11,842,264	(110)	(11,819,879)	133,790,246			
Group Annuities																			
27. Fixed		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
28. Indexed		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
29. Variable with guarantees		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
30. Variable without guarantees		23,085,360	29	23,085,360	0	0	0	0	29	23,085,360	0	6	10,860,792	(5)	(17,681,740)	560,504,784			
31. Life contingent payout		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
32. Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
33. Total group annuities		23,085,360	29	23,085,360	0	0	0	0	29	23,085,360	0	6	10,860,792	(5)	(17,681,740)	560,504,784			
Accident and Health																			
34. Comprehensive individual (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0			
35. Comprehensive group (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0			
36. Medicare supplement (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0			
37. Vision only (d)		923,780	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11	471,523	(13)	(60,896)	1,735,475			
38. Dental only (d)		2,079,360	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7	220,335	(8)	(355,042)	3,303,193			
39. Federal employees health benefits plan (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0			
40. Title XVIII Medicare (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0			
41. Title XIX Medicaid (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0			
42. Credit A&H		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0			
43. Disability income (d)		11,194,462	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	166	3,180,571	(135)	(3,025,233)	21,728,347			
44. Long-term care (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0			
45. Other health (d)		2,174,692	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4	1,210,142	(1)	(315,838)	4,175,391			
46. Total accident and health		16,372,294	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	188	5,082,571	(157)	(3,757,109)	30,942,406			
47. Total		64,225,652	410	47,311,791	0	0	0	0	410	47,311,791	2,941,628	2,123	1,191,304,638	658	(242,501,196)	10,718,956,495			

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ 0 , current year \$ 0 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ 0 , current year \$ 0

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: 0 2) covering number of lives: 0 3) face amount \$ 0

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ 207,623 Group: \$ 0 Total: \$ 207,623

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products 10,088 and number of persons insured under indemnity only products 0

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$ 0

(f) For health business report Direct Premiums Earned: Comprehensive Individual \$ 0 ; Comprehensive Group \$ 0 ; Medicare Supplement \$ 0 ; Vision Only \$ 1,488,106 ; Dental Only \$ 3,150,358 ; Federal Employees Health Benefits Plan \$ 0
Title XVIII Medicare \$ 0 ; Title XIX Medicaid \$ 0 ; Credit A&H \$ 0 ; Disability Income \$ 24,079,233 ; Long-term Care \$ 0 ; Other Health \$ 4,338,490



ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY
LIFE INSURANCE (STATE PAGE)^(b)

NAIC Group Code 1348 BUSINESS IN THE STATE OF Alaska DURING THE YEAR 2025 NAIC Company Code 69019

Line of Business	1 Premiums and Annuities Considerations	2 Other Considerations	Dividends to Policyholders/Refunds to Members				7 Total (Col. 3+4+5+6)	8 Death and Annuity Benefits	Claims and Benefits Paid			
			3 Paid in Cash or Left on Deposit	4 Applied to Pay Renewal Premiums	5 Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6 Other			9 Matured Endowments	10 Surrender Values and Withdrawals for Life Contracts	11 All Other Benefits	12 Total (Sum Columns 8 through 11)
Individual Life												
1. Industrial	0	0	0	0	0	0	0	0	0	0	0	0
2. Whole	48,556	0	7,603	25,146	53,708	0	86,456	1,489,555	0	9,108	0	1,498,664
3. Term	0	0	0	0	0	0	0	0	0	0	0	0
4. Indexed	0	0	0	0	0	0	0	0	0	0	0	0
5. Universal	20,011	0	0	0	0	0	0	0	0	0	0	0
6. Universal with secondary guarantees	0	0	0	0	0	0	0	0	0	0	0	0
7. Variable	0	0	0	0	0	0	0	0	0	0	0	0
8. Variable universal	0	0	0	0	0	0	0	0	0	0	0	0
9. Credit	0	0	0	0	0	0	0	0	0	0	0	0
10. Other	0	0	0	0	0	0	0	0	0	0	0	0
11. Total individual life	68,567	0	7,603	25,146	53,708	0	86,456	1,489,555	0	9,108	0	1,498,664
Group Life												
12. Whole	0	0	0	0	0	0	0	0	0	0	0	0
13. Term	2,728,039	0	0	0	0	0	0	1,259,800	0	0	0	1,259,800
14. Universal	0	0	0	0	0	0	0	0	0	0	0	0
15. Variable	0	0	0	0	0	0	0	0	0	0	0	0
16. Variable universal	0	0	0	0	0	0	0	0	0	0	0	0
17. Credit	0	0	0	0	0	0	0	0	0	0	0	0
18. Other	0	0	0	0	0	0	0	0	0	0	0	0
19. Total group life	2,728,039	0	0	0	0	0	0	1,259,800	0	0	0	1,259,800
Individual Annuities												
20. Fixed	107,243	0	0	0	0	0	0	245	0	765,156	0	765,402
21. Indexed	150,000	0	0	0	0	0	0	0	0	6,028	0	6,028
22. Variable with guarantees	0	0	0	0	0	0	0	0	0	0	0	0
23. Variable without guarantees	0	0	0	0	0	0	0	0	0	0	0	0
24. Life contingent payout	0	0	0	0	0	0	0	0	0	0	0	0
25. Other	0	0	0	0	0	0	0	0	0	0	0	0
26. Total individual annuities	257,243	0	0	0	0	0	0	245	0	771,184	0	771,430
Group Annuities												
27. Fixed	0	0	0	0	0	0	0	0	0	0	0	0
28. Indexed	0	0	0	0	0	0	0	0	0	0	0	0
29. Variable with guarantees	0	0	0	0	0	0	0	0	0	0	0	0
30. Variable without guarantees	0	21,098,837	0	0	0	0	0	17,284,322	0	4,204,404	0	21,488,726
31. Life contingent payout	0	0	0	0	0	0	0	0	0	0	0	0
32. Other	0	0	0	0	0	0	0	0	0	0	0	0
33. Total group annuities	0	21,098,837	0	0	0	0	0	17,284,322	0	4,204,404	0	21,488,726
Accident and Health												
34. Comprehensive individual	(d) 0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
35. Comprehensive group	(d) 0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
36. Medicare supplement	(d) 0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
37. Vision only	(d) 32,151 (f)	0	0	0	0	0	0	XXX	XXX	XXX	19,698	19,698
38. Dental only	(d) 99,474 (f)	0	0	0	0	0	0	XXX	XXX	XXX	36,956	36,956
39. Federal employees health benefits plan	(d) 0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
40. Title XVIII Medicare	(d) 0 (e, f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
41. Title XIX Medicaid	(d) 0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
42. Credit A&H	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
43. Disability income	(d) 5,565,420 (f)	0	0	0	0	0	0	XXX	XXX	XXX	2,537,920	2,537,920
44. Long-term care	(d) 0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
45. Other health	(d) 1,259,662 (f)	0	0	0	0	0	0	XXX	XXX	XXX	461,142	461,142
46. Total accident and health	6,956,706	0	0	0	0	0	0	XXX	XXX	XXX	3,055,716	3,055,716
47. Total	10,010,555 (c)	21,098,837	7,603	25,146	53,708	0	86,456	20,033,923	0	4,984,697	3,055,716	28,074,336

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY
LIFE INSURANCE (STATE PAGE) (Continued)^(b)

NAIC Group Code		1348		BUSINESS IN THE STATE OF		Alaska		DURING THE YEAR							2025		NAIC Company Code		69019	
Line of Business		Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits										22		Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)		
		13		Claims Settled During Current Year																
		Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year		Unpaid December 31, Current Year	23	24	25	26	27	28				
		14	15	16	17	18	19	20	21											
		Incurred During Current Year	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount		Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount			
Individual Life																				
1. Industrial		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
2. Whole		1,503,215	3	1,489,555	0	0	0	0	3	1,489,555	67,173	2,173	65,000	53,513	0	0	(2)			
3. Term		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
4. Indexed		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
5. Universal		110	0	0	0	0	0	0	0	0	1,722	0	0	0	4,812	8	1,972,996			
6. Universal with secondary guarantees		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
7. Variable		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
8. Variable universal		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
9. Credit		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
10. Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
11. Total individual life		1,503,325	3	1,489,555	0	0	0	0	3	1,489,555	68,895	2,173	65,000	53,513	4,812	8	1,972,994			
Group Life																				
12. Whole		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
13. Term		1,466,464	27	1,259,800	0	0	0	0	27	1,259,800	386,352	4	113,436,115	(3)	(16,457,305)	38	1,187,812,138			
14. Universal		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
15. Variable		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
16. Variable universal		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
17. Credit		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
18. Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0 (a)			
19. Total group life		1,466,464	27	1,259,800	0	0	0	0	27	1,259,800	386,352	4	113,436,115	(3)	(16,457,305)	38	1,187,812,138			
Individual Annuities																				
20. Fixed		245	1	245	0	0	0	0	1	245	0	3	107,243	(6)	(144,651)	58	9,171,855			
21. Indexed		0	0	0	0	0	0	0	0	0	0	1	150,000	0	17,110	4	658,480			
22. Variable with guarantees		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
23. Variable without guarantees		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
24. Life contingent payout		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
25. Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
26. Total individual annuities		245	1	245	0	0	0	0	1	245	0	4	257,243	(6)	(127,541)	62	9,830,334			
Group Annuities																				
27. Fixed		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
28. Indexed		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
29. Variable with guarantees		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
30. Variable without guarantees		17,284,322	15	17,284,322	0	0	0	0	15	17,284,322	0	2	10,314,028	(3)	(262,192,462)	40	373,723,586			
31. Life contingent payout		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
32. Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
33. Total group annuities		17,284,322	15	17,284,322	0	0	0	0	15	17,284,322	0	2	10,314,028	(3)	(262,192,462)	40	373,723,586			
Accident and Health																				
34. Comprehensive individual (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0			
35. Comprehensive group (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0			
36. Medicare supplement (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0			
37. Vision only (d)		20,857	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	8,976	0	6,255	4	35,745			
38. Dental only (d)		39,472	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	72,812	0	272	3	107,665			
39. Federal employees health benefits plan (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0			
40. Title XVIII Medicare (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0			
41. Title XIX Medicaid (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0			
42. Credit A&H (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0			
43. Disability income (d)		2,744,548	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	25	512,233	(15)	(95,839)	435	4,842,669			
44. Long-term care (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0			
45. Other health (d)		602,124	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3	1,168,659	0	(15,256)	3	1,414,816			
46. Total accident and health		3,407,001	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	30	1,762,680	(15)	(104,568)	445	6,400,895			
47. Total		23,661,357	46	20,033,923	0	0	0	0	46	20,033,923	455,247	2,213	125,835,065	53,486	(278,877,064)	593	1,579,739,948			

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ 0 , current year \$ 0 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ 0 , current year \$ 0

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: 0 2) covering number of lives: 0 3) face amount \$ 0

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ 0 Group: \$ 0 Total: \$ 0

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products 183 and number of persons insured under indemnity only products 0

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$ 0

(f) For health business report Direct Premiums Earned: Comprehensive Individual \$ 0 ; Comprehensive Group \$ 0 ; Medicare Supplement \$ 0 ; Vision Only \$ 32,151 ; Dental Only \$ 99,474 ; Federal Employees Health Benefits Plan \$ 0
Title XVIII Medicare \$ 0 ; Title XIX Medicaid \$ 0 ; Credit A&H \$ 0 ; Disability Income \$ 5,565,420 ; Long-term Care \$ 0 ; Other Health \$ 1,259,662



ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY
LIFE INSURANCE (STATE PAGE)^(b)

NAIC Group Code 1348 BUSINESS IN THE STATE OF Arizona DURING THE YEAR 2025 NAIC Company Code 69019

Line of Business		1 Premiums and Annuities Considerations	2 Other Considerations	Dividends to Policyholders/Refunds to Members				7 Total (Col. 3+4+5+6)	8 Death and Annuity Benefits	Claims and Benefits Paid			
				3 Paid in Cash or Left on Deposit	4 Applied to Pay Renewal Premiums	5 Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6 Other			9 Matured Endowments	10 Surrender Values and Withdrawals for Life Contracts	11 All Other Benefits	12 Total (Sum Columns 8 through 11)
Individual Life													
1.	Industrial	0	0	0	0	0	0	0	0	0	0	0	0
2.	Whole	342,183	0	44,997	58,798	242,618	7,511	353,923	673,351	64,000	695,670	425	1,433,446
3.	Term	69,548	0	23,377	2,960	0	0	26,337	0	0	0	0	0
4.	Indexed	0	0	0	0	0	0	0	0	0	0	0	0
5.	Universal	108,000	0	0	0	0	0	0	0	0	170,495	924	171,419
6.	Universal with secondary guarantees	0	0	0	0	0	0	0	0	0	0	0	0
7.	Variable	0	0	0	0	0	0	0	0	0	0	0	0
8.	Variable universal	0	0	0	0	0	0	0	0	0	0	0	0
9.	Credit	0	0	0	0	0	0	0	0	0	0	0	0
10.	Other	0	0	0	0	0	0	0	0	0	0	0	0
11.	Total individual life	519,730	0	68,375	61,758	242,618	7,511	380,261	673,351	64,000	866,165	1,349	1,604,865
Group Life													
12.	Whole	0	0	0	0	0	0	0	0	0	0	0	0
13.	Term	6,921,092	0	0	0	0	0	0	5,784,528	0	0	0	5,784,528
14.	Universal	0	0	0	0	0	0	0	0	0	0	0	0
15.	Variable	0	0	0	0	0	0	0	0	0	0	0	0
16.	Variable universal	0	0	0	0	0	0	0	0	0	0	0	0
17.	Credit	0	0	0	0	0	0	0	0	0	0	0	0
18.	Other	0	0	0	0	0	0	0	0	0	0	0	0
19.	Total group life	6,921,092	0	0	0	0	0	0	5,784,528	0	0	0	5,784,528
Individual Annuities													
20.	Fixed	2,539,543	0	0	0	0	0	0	2,580,026	0	8,825,512	0	11,405,538
21.	Indexed	10,736,895	0	0	0	0	0	0	783,799	0	1,871,742	0	2,655,541
22.	Variable with guarantees	0	0	0	0	0	0	0	0	0	0	0	0
23.	Variable without guarantees	0	0	0	0	0	0	0	0	0	0	0	0
24.	Life contingent payout	0	0	0	0	0	0	0	188,047	0	0	0	188,047
25.	Other	0	0	0	0	0	0	0	0	0	0	0	0
26.	Total individual annuities	13,276,438	0	0	0	0	0	0	3,551,871	0	10,697,254	0	14,249,126
Group Annuities													
27.	Fixed	0	0	0	0	0	0	0	0	0	0	0	0
28.	Indexed	0	0	0	0	0	0	0	0	0	0	0	0
29.	Variable with guarantees	0	0	0	0	0	0	0	0	0	0	0	0
30.	Variable without guarantees	0	103,567,318	0	0	0	0	0	16,514,580	0	76,231,061	0	92,745,641
31.	Life contingent payout	44,442	0	0	0	0	0	0	0	0	0	0	0
32.	Other	0	0	0	0	0	0	0	0	0	0	0	0
33.	Total group annuities	44,442	103,567,318	0	0	0	0	0	16,514,580	0	76,231,061	0	92,745,641
Accident and Health													
34.	Comprehensive individual (d) 0 (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
35.	Comprehensive group (d) 0 (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
36.	Medicare supplement (d) 0 (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
37.	Vision only (d) 152,249 (f)	152,249 (f)	0	0	0	0	0	0	XXX	XXX	XXX	90,755	90,755
38.	Dental only (d) 789,040 (f)	789,040 (f)	0	0	0	0	0	0	XXX	XXX	XXX	529,284	529,284
39.	Federal employees health benefits plan (d) 0 (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
40.	Title XVIII Medicare (d) 0 (e, f)	0 (e, f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
41.	Title XIX Medicaid (d) 0 (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
42.	Credit A&H (d) 0 (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
43.	Disability income (d) 14,219,744 (f)	14,219,744 (f)	0	0	0	0	0	0	XXX	XXX	XXX	8,961,249	8,961,249
44.	Long-term care (d) 0 (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
45.	Other health (d) 1,727,237 (f)	1,727,237 (f)	0	0	0	0	0	0	XXX	XXX	XXX	573,801	573,801
46.	Total accident and health	16,868,270	0	0	0	0	0	0	XXX	XXX	XXX	10,155,089	10,155,089
47.	Total	37,629,972 (c)	103,567,318	68,375	61,758	242,618	7,511	380,261	26,524,331	64,000	87,794,480	10,156,438	124,539,249

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY
LIFE INSURANCE (STATE PAGE) (Continued)^(b)

NAIC Group Code		1348		BUSINESS IN THE STATE OF		Arizona		DURING THE YEAR						2025		NAIC Company Code		69019	
Line of Business		13 Incurred During Current Year	Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits								22 Unpaid December 31, Current Year	Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)			
			Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year			23 Number of Pols/ Certs	24 Amount	25 Number of Pols/ Certs	26 Amount	27 Number of Pols/ Certs	28 Amount		
			14 Number of Pols/ Certs	15 Amount	16 Number of Pols/ Certs	17 Amount	18 Number of Pols/ Certs	19 Amount	20 Number of Pols/ Certs	21 Amount									
Individual Life																			
1. Industrial		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
2. Whole		391,498	16	447,740	0	0	0	0	16	447,740	27,137	26,137	1,000	83,379	1	50,000	(13)		
3. Term		(374)	0	0	0	0	0	0	0	0	5,303	0	0	(3)	(600,000)	21	2,611,000		
4. Indexed		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
5. Universal		290,907	7	290,960	0	0	0	0	7	290,960	17,254	0	0	(10)	(1,176,913)	143	16,639,979		
6. Universal with secondary guarantees		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
7. Variable		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
8. Variable universal		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
9. Credit		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
10. Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
11. Total individual life		682,031	23	738,700	0	0	0	0	23	738,700	49,694	26,137	1,000	83,366	(1,776,912)	50,164	19,250,966		
Group Life																			
12. Whole		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
13. Term		6,019,713	87	5,784,528	0	0	0	0	87	5,784,528	910,007	16	340,050,850	(27)	(469,466,439)	171	3,345,488,980		
14. Universal		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
15. Variable		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
16. Variable universal		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
17. Credit		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0 (a)		
18. Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
19. Total group life		6,019,713	87	5,784,528	0	0	0	0	87	5,784,528	910,007	16	340,050,850	(27)	(469,466,439)	171	3,345,488,980		
Individual Annuities																			
20. Fixed		2,580,026	24	2,580,026	0	0	0	0	24	2,580,026	0	18	2,539,543	(89)	(8,383,007)	542	70,137,984		
21. Indexed		783,799	8	783,799	0	0	0	0	8	783,799	0	56	10,736,895	(17)	198,845	237	49,869,920		
22. Variable with guarantees		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
23. Variable without guarantees		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
24. Life contingent payout		0	0	0	0	0	0	0	0	0	0	0	0	(2)	(175,951)	33	1,554,830		
25. Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
26. Total individual annuities		3,363,825	32	3,363,825	0	0	0	0	32	3,363,825	0	74	13,276,438	(108)	(8,360,114)	812	121,562,735		
Group Annuities																			
27. Fixed		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
28. Indexed		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
29. Variable with guarantees		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
30. Variable without guarantees		16,514,580	43	16,514,580	0	0	0	0	43	16,514,580	0	29	71,039,966	(14)	(148,762,183)	145	1,137,391,369		
31. Life contingent payout		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
32. Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
33. Total group annuities		16,514,580	43	16,514,580	0	0	0	0	43	16,514,580	0	29	71,039,966	(14)	(148,762,183)	145	1,137,391,369		
Accident and Health																			
34. Comprehensive individual (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0		
35. Comprehensive group (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0		
36. Medicare supplement (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0		
37. Vision only (d)		88,080	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8	39,740	(4)	(64,858)	32	145,921		
38. Dental only (d)		515,692	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7	114,583	(7)	(409,407)	35	654,632		
39. Federal employees health benefits plan (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0		
40. Title XVIII Medicare (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0		
41. Title XIX Medicaid (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0		
42. Credit A&H (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0		
43. Disability income (d)		3,222,644	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	299	1,431,752	(275)	(1,084,941)	3,601	15,290,179		
44. Long-term care (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0		
45. Other health (d)		366,112	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	14	569,363	0	(420,760)	56	1,563,965		
46. Total accident and health		4,192,529	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	328	2,155,438	(286)	(1,979,967)	3,724	17,654,696		
47. Total		30,772,678	185	26,401,633	0	0	0	0	185	26,401,633	959,701	26,584	426,523,692	82,931	(630,345,614)	55,016	4,641,348,745		

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ 0 , current year \$ 0 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ 0 , current year \$ 0

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: 0 2) covering number of lives: 0 3) face amount \$ 0

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ 350,681 Group: \$ 0 Total: \$ 350,681

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products 2,021 and number of persons insured under indemnity only products 1

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$ 0

(f) For health business report Direct Premiums Earned: Comprehensive Individual \$ 0 ; Comprehensive Group \$ 0 ; Medicare Supplement \$ 0 ; Vision Only \$ 152,249 ; Dental Only \$ 769,040 ; Federal Employees Health Benefits Plan \$ 0
Title XVIII Medicare \$ 0 ; Title XIX Medicaid \$ 0 ; Credit A&H \$ 0 ; Disability Income \$ 14,219,744 ; Long-term Care \$ 0 ; Other Health \$ 1,727,237



ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY
LIFE INSURANCE (STATE PAGE)^(b)

NAIC Group Code 1348		BUSINESS IN THE STATE OF Arkansas		DURING THE YEAR 2025				NAIC Company Code 69019					
Line of Business		1 Premiums and Annuities Considerations	2 Other Considerations	Dividends to Policyholders/Refunds to Members				Claims and Benefits Paid					
				3 Paid in Cash or Left on Deposit	4 Applied to Pay Renewal Premiums	5 Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6 Other	7 Total (Col. 3+4+5+6)	8 Death and Annuity Benefits	9 Matured Endowments	10 Surrender Values and Withdrawals for Life Contracts	11 All Other Benefits	12 Total (Sum Columns 8 through 11)
Individual Life													
1.	Industrial	0	0	0	0	0	0	0	0	0	0	0	0
2.	Whole	42,708	0	41,293	809	12,239	319	54,660	33,870	0	26,126	0	59,997
3.	Term	1,124	0	0	0	0	0	0	0	0	0	0	0
4.	Indexed	0	0	0	0	0	0	0	0	0	0	0	0
5.	Universal	600	0	0	0	0	0	0	0	0	0	0	0
6.	Universal with secondary guarantees	0	0	0	0	0	0	0	0	0	0	0	0
7.	Variable	0	0	0	0	0	0	0	0	0	0	0	0
8.	Variable universal	0	0	0	0	0	0	0	0	0	0	0	0
9.	Credit	0	0	0	0	0	0	0	0	0	0	0	0
10.	Other	0	0	0	0	0	0	0	0	0	0	0	0
11.	Total individual life	44,432	0	41,293	809	12,239	319	54,660	33,870	0	26,126	0	59,997
Group Life													
12.	Whole	0	0	0	0	0	0	0	0	0	0	0	0
13.	Term	11,195,651	0	0	0	0	0	0	12,002,740	0	0	0	12,002,740
14.	Universal	0	0	0	0	0	0	0	0	0	0	0	0
15.	Variable	0	0	0	0	0	0	0	0	0	0	0	0
16.	Variable universal	0	0	0	0	0	0	0	0	0	0	0	0
17.	Credit	0	0	0	0	0	0	0	0	0	0	0	0
18.	Other	0	0	0	0	0	0	0	0	0	0	0	0
19.	Total group life	11,195,651	0	0	0	0	0	0	12,002,740	0	0	0	12,002,740
Individual Annuities													
20.	Fixed	25,345,554	0	0	0	0	0	0	903,381	0	2,977,184	0	3,880,565
21.	Indexed	34,838,860	0	0	0	0	0	0	418,669	0	1,254,194	0	1,672,864
22.	Variable with guarantees	0	0	0	0	0	0	0	0	0	0	0	0
23.	Variable without guarantees	0	0	0	0	0	0	0	0	0	0	0	0
24.	Life contingent payout	0	0	0	0	0	0	0	64,894	0	0	0	64,894
25.	Other	0	0	0	0	0	0	0	0	0	0	0	0
26.	Total individual annuities	60,184,413	0	0	0	0	0	0	1,386,944	0	4,231,378	0	5,618,323
Group Annuities													
27.	Fixed	0	0	0	0	0	0	0	0	0	0	0	0
28.	Indexed	0	0	0	0	0	0	0	0	0	0	0	0
29.	Variable with guarantees	0	0	0	0	0	0	0	0	0	0	0	0
30.	Variable without guarantees	0	14,232,642	0	0	0	0	0	2,537,269	0	1,176,054	0	3,713,323
31.	Life contingent payout	0	0	0	0	0	0	0	0	0	0	0	0
32.	Other	0	0	0	0	0	0	0	0	0	0	0	0
33.	Total group annuities	0	14,232,642	0	0	0	0	0	2,537,269	0	1,176,054	0	3,713,323
Accident and Health													
34.	Comprehensive individual (d) 0 (f)	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
35.	Comprehensive group (d) 0 (f)	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
36.	Medicare supplement (d) 0 (f)	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
37.	Vision only (d) 217,222 (f)	217,222	0	0	0	0	0	0	XXX	XXX	XXX	132,777	132,777
38.	Dental only (d) 594,318 (f)	594,318	0	0	0	0	0	0	XXX	XXX	XXX	340,053	340,053
39.	Federal employees health benefits plan (d) 0 (f)	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
40.	Title XVIII Medicare (d) 0 (e, f)	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
41.	Title XIX Medicaid (d) 0 (f)	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
42.	Credit A&H (d) 0 (f)	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
43.	Disability income (d) 13,710,787 (f)	13,710,787	0	0	0	0	0	0	XXX	XXX	XXX	7,094,608	7,094,608
44.	Long-term care (d) 0 (f)	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
45.	Other health (d) 2,478,894 (f)	2,478,894	0	0	0	0	0	0	XXX	XXX	XXX	1,442,555	1,442,555
46.	Total accident and health	17,001,221	0	0	0	0	0	0	XXX	XXX	XXX	9,009,992	9,009,992
47.	Total	88,425,717 (c)	14,232,642	41,293	809	12,239	319	54,660	15,960,824	0	5,433,558	9,009,992	30,404,374

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY
LIFE INSURANCE (STATE PAGE) (Continued)^(b)

NAIC Group Code		1348		BUSINESS IN THE STATE OF		Arkansas		DURING THE YEAR		2025		NAIC Company Code		69019					
Line of Business		Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits										22		Policy Exhibit					
		13		Claims Settled During Current Year										Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)	
		Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year		Unpaid December 31, Current Year	23	24	25	26	27	28			
		14 Number of Pols/ Certs	15 Amount	16 Number of Pols/ Certs	17 Amount	18 Number of Pols/ Certs	19 Amount	20 Number of Pols/ Certs	21 Amount		Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount			
Individual Life																			
1.	Industrial	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
2.	Whole	24,754	3	33,870	0	0	0	0	3	33,870	7,636	2,636	5,000	16,753	1	10,000			
3.	Term	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
4.	Indexed	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
5.	Universal	7	0	0	0	0	0	0	0	0	104	0	0	0	1	80,973			
6.	Universal with secondary guarantees	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
7.	Variable	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
8.	Variable universal	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
9.	Credit	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
10.	Other	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
11.	Total individual life	24,761	3	33,870	0	0	0	0	3	33,870	7,740	2,636	5,000	16,753	1	80,983			
Group Life																			
12.	Whole	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
13.	Term	12,305,503	238	12,002,740	0	0	0	0	238	12,002,740	2,556,065	11	539,141,170	(14)	(263,266,200)	106			
14.	Universal	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
15.	Variable	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
16.	Variable universal	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
17.	Credit	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
18.	Other	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0 (a)			
19.	Total group life	12,305,503	238	12,002,740	0	0	0	0	238	12,002,740	2,556,065	11	539,141,170	(14)	(263,266,200)	106			
Individual Annuities																			
20.	Fixed	903,381	8	903,381	0	0	0	0	8	903,381	0	188	25,345,554	(35)	(311,660)	444			
21.	Indexed	418,669	8	418,669	0	0	0	0	8	418,669	0	242	34,838,860	(22)	367,063	448			
22.	Variable with guarantees	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
23.	Variable without guarantees	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
24.	Life contingent payout	0	0	0	0	0	0	0	0	0	0	0	0	1	26,037	4			
25.	Other	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
26.	Total individual annuities	1,322,050	16	1,322,050	0	0	0	0	16	1,322,050	0	430	60,184,413	(56)	81,440	896			
Group Annuities																			
27.	Fixed	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
28.	Indexed	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
29.	Variable with guarantees	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
30.	Variable without guarantees	2,537,269	8	2,537,269	0	0	0	0	8	2,537,269	0	4	8,020,351	(6)	(10,450,771)	61			
31.	Life contingent payout	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
32.	Other	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
33.	Total group annuities	2,537,269	8	2,537,269	0	0	0	0	8	2,537,269	0	4	8,020,351	(6)	(10,450,771)	61			
Accident and Health																			
34.	Comprehensive individual (d)	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0			
35.	Comprehensive group (d)	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0			
36.	Medicare supplement (d)	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0			
37.	Vision only (d)	133,747	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3	30,793	(3)	(14,053)	19			
38.	Dental only (d)	337,961	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	10,611	(2)	(33,657)	14			
39.	Federal employees health benefits plan (d)	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0			
40.	Title XVIII Medicare (d)	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0			
41.	Title XIX Medicaid (d)	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0			
42.	Credit A&H (d)	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0			
43.	Disability income (d)	6,515,107	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	141	3,100,446	(64)	(958,434)	814			
44.	Long-term care (d)	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0			
45.	Other health (d)	1,075,409	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	18	600,569	(18)	(686,754)	79			
46.	Total accident and health	8,062,224	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	162	3,742,419	(87)	(1,692,898)	926			
47.	Total	24,251,808	265	15,895,930	0	0	0	0	265	15,895,930	2,563,805	3,243	611,093,353	16,590	(275,328,428)	11,990			

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ 0 , current year \$ 0 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ 0 , current year \$ 0

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: 0 2) covering number of lives: 0 3) face amount \$ 0

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ 212,062 Group: \$ 0 Total: \$ 212,062

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products 2,092 and number of persons insured under indemnity only products 0

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$ 0

(f) For health business report Direct Premiums Earned: Comprehensive Individual \$ 0 ; Comprehensive Group \$ 0 ; Medicare Supplement \$ 0 ; Vision Only \$ 217,222 ; Dental Only \$ 594,318 ; Federal Employees Health Benefits Plan \$ 0
Title XVIII Medicare \$ 0 ; Title XIX Medicaid \$ 0 ; Credit A&H \$ 0 ; Disability Income \$ 13,710,787 ; Long-term Care \$ 0 ; Other Health \$ 2,478,894



ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY
LIFE INSURANCE (STATE PAGE)^(b)

NAIC Group Code 1348 BUSINESS IN THE STATE OF California DURING THE YEAR 2025 NAIC Company Code 69019

Line of Business	1 Premiums and Annuities Considerations	2 Other Considerations	Dividends to Policyholders/Refunds to Members				7 Total (Col. 3+4+5+6)	8 Death and Annuity Benefits	Claims and Benefits Paid			
			3 Paid in Cash or Left on Deposit	4 Applied to Pay Renewal Premiums	5 Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6 Other			9 Matured Endowments	10 Surrender Values and Withdrawals for Life Contracts	11 All Other Benefits	12 Total (Sum Columns 8 through 11)
Individual Life												
1. Industrial	0	0	0	0	0	0	0	0	0	0	0	0
2. Whole	1,540,161	0	121,106	222,723	1,451,812	24,438	1,820,079	6,853,102	5,000	2,895,393	7,511	9,761,007
3. Term	260,067	0	59,555	21,935	0	0	81,490	100,000	0	0	23,536	123,536
4. Indexed	0	0	0	0	0	0	0	0	0	0	0	0
5. Universal	490,312	0	0	0	0	0	0	744,247	0	707,265	2,960	1,454,472
6. Universal with secondary guarantees	0	0	0	0	0	0	0	0	0	0	0	0
7. Variable	0	0	0	0	0	0	0	0	0	0	0	0
8. Variable universal	0	0	0	0	0	0	0	0	0	0	0	0
9. Credit	0	0	0	0	0	0	0	0	0	0	0	0
10. Other	0	0	0	0	0	0	0	0	0	0	0	0
11. Total individual life	2,290,540	0	180,660	244,658	1,451,812	24,438	1,901,569	7,697,349	5,000	3,602,658	34,008	11,339,015
Group Life												
12. Whole	0	0	0	0	0	0	0	0	0	0	0	0
13. Term	197,778,928	0	0	0	0	0	0	136,697,764	0	0	0	136,697,764
14. Universal	0	0	0	0	0	0	0	0	0	0	0	0
15. Variable	0	0	0	0	0	0	0	0	0	0	0	0
16. Variable universal	0	0	0	0	0	0	0	0	0	0	0	0
17. Credit	0	0	0	0	0	0	0	0	0	0	0	0
18. Other	0	0	0	0	0	0	0	351,400	0	0	0	351,400
19. Total group life	197,778,928	0	0	0	0	0	0	137,049,164	0	0	0	137,049,164
Individual Annuities												
20. Fixed	68,699,424	0	0	0	0	0	0	15,066,812	0	60,614,048	0	75,680,861
21. Indexed	46,794,119	0	0	0	0	0	0	5,171,704	0	9,639,265	0	14,810,969
22. Variable with guarantees	0	0	0	0	0	0	0	0	0	0	0	0
23. Variable without guarantees	0	0	0	0	0	0	0	0	0	0	0	0
24. Life contingent payout	0	0	0	0	0	0	0	551,463	0	0	0	551,463
25. Other	0	0	0	0	0	0	0	0	0	0	0	0
26. Total individual annuities	115,493,543	0	0	0	0	0	0	20,789,980	0	70,253,313	0	91,043,293
Group Annuities												
27. Fixed	0	0	0	0	0	0	0	0	0	0	0	0
28. Indexed	0	0	0	0	0	0	0	0	0	0	0	0
29. Variable with guarantees	0	0	0	0	0	0	0	0	0	0	0	0
30. Variable without guarantees	0	448,016,679	0	0	0	0	0	181,783,417	0	256,244,136	6,899	438,034,452
31. Life contingent payout	0	0	0	0	0	0	0	0	0	0	0	0
32. Other	0	0	0	0	0	0	0	0	0	0	0	0
33. Total group annuities	0	448,016,679	0	0	0	0	0	181,783,417	0	256,244,136	6,899	438,034,452
Accident and Health												
34. Comprehensive individual	(d) 0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
35. Comprehensive group	(d) 0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
36. Medicare supplement	(d) 0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
37. Vision only	(d) 3,851,833 (f)	0	0	0	0	0	0	XXX	XXX	XXX	2,232,838	2,232,838
38. Dental only	(d) 18,938,095 (f)	0	0	0	0	0	0	XXX	XXX	XXX	13,022,558	13,022,558
39. Federal employees health benefits plan	(d) 0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
40. Title XVIII Medicare	(d) 0 (e, f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
41. Title XIX Medicaid	(d) 0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
42. Credit A&H	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
43. Disability income	(d) 357,859,667 (f)	0	0	0	0	0	0	XXX	XXX	XXX	217,474,090	217,474,090
44. Long-term care	(d) 0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
45. Other health	(d) 31,113,813 (f)	0	0	0	0	0	0	XXX	XXX	XXX	7,624,030	7,624,030
46. Total accident and health	411,763,408	0	0	0	0	0	0	XXX	XXX	XXX	240,353,517	240,353,517
47. Total	727,326,418 (c)	448,016,679	180,660	244,658	1,451,812	24,438	1,901,569	347,319,910	5,000	330,100,106	240,394,424	917,819,440

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY
LIFE INSURANCE (STATE PAGE) (Continued)^(b)

NAIC Group Code		1348		BUSINESS IN THE STATE OF		California		DURING THE YEAR						2025		NAIC Company Code		69019	
Line of Business		13 Incurred During Current Year	Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits								22 Unpaid December 31, Current Year	Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)			
			Claims Settled During Current Year		Total Settled During Current Year		23 Number of Pols/ Certs	24 Amount	25 Number of Pols/ Certs	26 Amount		27 Number of Pols/ Certs	28 Amount						
			Totals Paid		Reduction by Compromise									Amount Rejected					
			14 Number of Pols/ Certs	15 Amount	16 Number of Pols/ Certs	17 Amount								18 Number of Pols/ Certs	19 Amount	20 Number of Pols/ Certs	21 Amount		
Individual Life																			
1. Industrial		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
2. Whole		5,442,448	86	5,390,566	0	0	0	0	86	5,390,566	987,253	192,321	794,932	935,371	3	150,000	(100)		
3. Term		21,946	0	23,536	0	0	0	0	0	23,536	19,121	0	0	(12)	(2,303,636)	66	9,447,500		
4. Indexed		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
5. Universal		3,188,376	20	2,322,254	0	0	0	0	20	2,322,254	927,103	0	0	(32)	(7,634,644)	501	57,945,650		
6. Universal with secondary guarantees		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
7. Variable		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
8. Variable universal		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
9. Credit		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
10. Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
11. Total individual life		8,652,771	106	7,736,357	0	0	0	0	106	7,736,357	1,933,477	192,321	794,932	935,327	(9,938,277)	150,567	67,393,050		
Group Life																			
12. Whole		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
13. Term		138,126,696	2,262	136,697,764	0	0	0	0	2,262	136,697,764	23,082,402	262	6,000,182,589	(280)	(18,338,075,269)	6,764	107,371,820,027		
14. Universal		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
15. Variable		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
16. Variable universal		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
17. Credit		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
18. Other		177,250	5	351,400	0	0	0	0	5	351,400	0	0	0	0	1,931,345	4	1,931,345		
19. Total group life		138,303,946	2,267	137,049,164	0	0	0	0	2,267	137,049,164	23,082,402	262	6,000,182,589	(280)	(18,336,143,924)	6,768	107,373,751,372		
Individual Annuities																			
20. Fixed		15,066,812	83	15,066,812	0	0	0	0	83	15,066,812	0	299	68,699,424	(428)	(63,226,874)	2,913	444,132,545		
21. Indexed		5,171,704	22	5,171,704	0	0	0	0	22	5,171,704	0	230	46,794,119	(76)	(8,484,186)	903	162,212,301		
22. Variable with guarantees		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
23. Variable without guarantees		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
24. Life contingent payout		0	0	0	0	0	0	0	0	0	0	0	0	(6)	(482,127)	66	4,033,670		
25. Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
26. Total individual annuities		20,238,516	105	20,238,516	0	0	0	0	105	20,238,516	0	529	115,493,543	(510)	(72,193,186)	3,882	610,378,516		
Group Annuities																			
27. Fixed		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
28. Indexed		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
29. Variable with guarantees		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
30. Variable without guarantees		181,783,417	384	181,783,417	0	0	0	0	384	181,783,417	0	92	373,671,315	(127)	(425,432,757)	1,080	8,205,328,950		
31. Life contingent payout		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
32. Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
33. Total group annuities		181,783,417	384	181,783,417	0	0	0	0	384	181,783,417	0	92	373,671,315	(127)	(425,432,757)	1,080	8,205,328,950		
Accident and Health																			
34. Comprehensive individual (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0		
35. Comprehensive group (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0		
36. Medicare supplement (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0		
37. Vision only (d)		2,245,280	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	45	531,140	(66)	(340,563)	364	3,815,912		
38. Dental only (d)		12,971,670	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	35	3,175,762	(94)	(3,393,677)	435	18,076,267		
39. Federal employees health benefits plan (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0		
40. Title XVIII Medicare (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0		
41. Title XIX Medicaid (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0		
42. Credit A&H (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0		
43. Disability income (d)		252,989,411	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,570	44,194,505	(1,794)	(10,607,761)	23,020	367,922,964		
44. Long-term care (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0		
45. Other health (d)		7,808,718	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	72	5,336,382	(1,464)	(5,184,100)	4,158	30,766,016		
46. Total accident and health		276,015,080	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,722	53,237,789	(3,418)	(19,526,101)	27,977	420,581,159		
47. Total		624,993,730	2,862	346,807,455	0	0	0	0	2,862	346,807,455	25,015,879	194,926	6,543,380,169	930,992	(18,863,234,245)	190,274	116,677,433,047		

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ 0 , current year \$ 0 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ 0 , current year \$ 0

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: 0 2) covering number of lives: 0 3) face amount \$ 0

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ 120,049 Group: \$ 0 Total: \$ 120,049

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products 32,264 and number of persons insured under indemnity only products 0

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$ 0

(f) For health business report Direct Premiums Earned: Comprehensive Individual \$ 0 ; Comprehensive Group \$ 0 ; Medicare Supplement \$ 0 ; Vision Only \$ 3,851,833 ; Dental Only \$ 18,938,095 ; Federal Employees Health Benefits Plan \$ 0
Title XVIII Medicare \$ 0 ; Title XIX Medicaid \$ 0 ; Credit A&H \$ 0 ; Disability Income \$ 357,859,667 ; Long-term Care \$ 0 ; Other Health \$ 31,113,813



ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY
LIFE INSURANCE (STATE PAGE)^(b)

NAIC Group Code 1348 BUSINESS IN THE STATE OF Colorado DURING THE YEAR 2025 NAIC Company Code 69019

Line of Business	1 Premiums and Annuities Considerations	2 Other Considerations	Dividends to Policyholders/Refunds to Members				7 Total (Col. 3+4+5+6)	8 Death and Annuity Benefits	Claims and Benefits Paid			
			3 Paid in Cash or Left on Deposit	4 Applied to Pay Renewal Premiums	5 Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6 Other			9 Matured Endowments	10 Surrender Values and Withdrawals for Life Contracts	11 All Other Benefits	12 Total (Sum Columns 8 through 11)
Individual Life												
1. Industrial	0	0	0	0	0	0	0	0	0	0	0	0
2. Whole	180,899	0	8,551	22,310	267,220	0	298,081	29,087	0	617,422	0	646,510
3. Term	378,141	0	87,889	3,408	0	0	91,297	0	0	0	0	0
4. Indexed	0	0	0	0	0	0	0	0	0	0	0	0
5. Universal	30,290	0	0	0	0	0	0	307,099	0	36,902	0	344,001
6. Universal with secondary guarantees	0	0	0	0	0	0	0	0	0	0	0	0
7. Variable	0	0	0	0	0	0	0	0	0	0	0	0
8. Variable universal	0	0	0	0	0	0	0	0	0	0	0	0
9. Credit	0	0	0	0	0	0	0	0	0	0	0	0
10. Other	0	0	0	0	0	0	0	0	0	0	0	0
11. Total individual life	589,330	0	96,440	25,717	267,220	0	389,378	336,187	0	654,324	0	990,511
Group Life												
12. Whole	0	0	0	0	0	0	0	0	0	0	0	0
13. Term	37,674,978	0	0	0	0	0	0	21,929,332	0	0	0	21,929,332
14. Universal	0	0	0	0	0	0	0	0	0	0	0	0
15. Variable	0	0	0	0	0	0	0	0	0	0	0	0
16. Variable universal	0	0	0	0	0	0	0	0	0	0	0	0
17. Credit	0	0	0	0	0	0	0	0	0	0	0	0
18. Other	0	0	0	0	0	0	0	38,000	0	0	0	38,000
19. Total group life	37,674,978	0	0	0	0	0	0	21,967,332	0	0	0	21,967,332
Individual Annuities												
20. Fixed	6,391,992	0	0	0	0	0	0	2,859,917	0	5,269,638	0	8,129,556
21. Indexed	13,568,092	0	0	0	0	0	0	1,560,450	0	1,247,478	0	2,807,929
22. Variable with guarantees	0	0	0	0	0	0	0	0	0	0	0	0
23. Variable without guarantees	0	0	0	0	0	0	0	0	0	0	0	0
24. Life contingent payout	0	0	0	0	0	0	0	174,317	0	0	0	174,317
25. Other	0	0	0	0	0	0	0	0	0	0	0	0
26. Total individual annuities	19,960,085	0	0	0	0	0	0	4,594,684	0	6,517,117	0	11,111,801
Group Annuities												
27. Fixed	0	0	0	0	0	0	0	0	0	0	0	0
28. Indexed	0	0	0	0	0	0	0	0	0	0	0	0
29. Variable with guarantees	0	0	0	0	0	0	0	0	0	0	0	0
30. Variable without guarantees	0	570,808,149	0	0	0	0	0	59,418,713	0	83,815,527	0	143,234,240
31. Life contingent payout	0	0	0	0	0	0	0	0	0	0	0	0
32. Other	0	0	0	0	0	0	0	0	0	0	0	0
33. Total group annuities	0	570,808,149	0	0	0	0	0	59,418,713	0	83,815,527	0	143,234,240
Accident and Health												
34. Comprehensive individual (d) 0 (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
35. Comprehensive group (d) 0 (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
36. Medicare supplement (d) 0 (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
37. Vision only (d) 552,207 (f)	552,207 (f)	0	0	0	0	0	0	XXX	XXX	XXX	276,245	276,245
38. Dental only (d) 2,116,387 (f)	2,116,387 (f)	0	0	0	0	0	0	XXX	XXX	XXX	1,502,051	1,502,051
39. Federal employees health benefits plan (d) 0 (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
40. Title XVIII Medicare (d) 0 (e, f)	0 (e, f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
41. Title XIX Medicaid (d) 0 (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
42. Credit A&H (d) 0 (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
43. Disability income (d) 60,655,661 (f)	60,655,661 (f)	0	0	0	0	0	0	XXX	XXX	XXX	38,040,491	38,040,491
44. Long-term care (d) 0 (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
45. Other health (d) 7,926,844 (f)	7,926,844 (f)	0	0	0	0	0	0	XXX	XXX	XXX	2,490,184	2,490,184
46. Total accident and health	71,251,099	0	0	0	0	0	0	XXX	XXX	XXX	42,308,971	42,308,971
47. Total	129,475,492 (c)	570,808,149	96,440	25,717	267,220	0	389,378	86,316,916	0	90,986,968	42,308,971	219,612,855

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY
LIFE INSURANCE (STATE PAGE) (Continued)^(b)

NAIC Group Code		1348		BUSINESS IN THE STATE OF		Colorado		DURING THE YEAR							2025		NAIC Company Code		69019	
Line of Business		Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits										22		Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)		
		13		Claims Settled During Current Year																
				Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year										
Incurred During Current Year		14	15	16	17	18	19	20	21	Unpaid December 31, Current Year	23	24	25	26	27	28				
		Number of Pals/ Certs	Amount	Number of Pals/ Certs	Amount	Number of Pals/ Certs	Amount	Number of Pals/ Certs	Amount		Number of Pals/ Certs	Amount	Number of Pals/ Certs	Amount	Number of Pals/ Certs	Amount				
Individual Life																				
1.	Industrial	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
2.	Whole	325,457	7	319,412	0	0	0	0	7	319,412	26,959	26,959	0	20,914	1	25,000				
3.	Term	1,232	0	0	0	0	0	0	0	0	9,585	0	0	(1)	(9,000)	9				
4.	Indexed	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
5.	Universal	16,673	1	16,775	0	0	0	0	1	16,775	4,136	0	0	(5)	(608,938)	49				
6.	Universal with secondary guarantees	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
7.	Variable	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
8.	Variable universal	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
9.	Credit	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
10.	Other	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
11.	Total individual life	343,361	8	336,187	0	0	0	0	8	336,187	40,680	26,959	0	20,908	(617,937)	25,058				
Group Life																				
12.	Whole	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
13.	Term	22,370,444	722	21,929,332	0	0	0	0	722	21,929,332	3,954,870	39	2,026,522,007	(83)	(2,342,017,340)	924				
14.	Universal	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
15.	Variable	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
16.	Variable universal	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
17.	Credit	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
18.	Other	38,000	3	38,000	0	0	0	0	3	38,000	0	0	0	0	288,000	0				
19.	Total group life	22,408,444	725	21,967,332	0	0	0	0	725	21,967,332	3,954,870	39	2,026,522,007	(83)	(2,341,729,340)	924				
Individual Annuities																				
20.	Fixed	2,859,917	25	2,859,917	0	0	0	0	25	2,859,917	0	24	6,391,992	(62)	(6,426,320)	292				
21.	Indexed	1,560,450	7	1,560,450	0	0	0	0	7	1,560,450	0	73	13,568,092	(22)	(2,696,389)	221				
22.	Variable with guarantees	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
23.	Variable without guarantees	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
24.	Life contingent payout	0	0	0	0	0	0	0	0	0	0	0	0	1	75,713	18				
25.	Other	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
26.	Total individual annuities	4,420,367	32	4,420,367	0	0	0	0	32	4,420,367	0	97	19,960,085	(83)	(9,046,996)	531				
Group Annuities																				
27.	Fixed	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
28.	Indexed	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
29.	Variable with guarantees	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
30.	Variable without guarantees	59,418,713	95	59,418,713	0	0	0	0	95	59,418,713	0	68	339,373,902	(106)	(99,054,633)	588				
31.	Life contingent payout	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
32.	Other	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
33.	Total group annuities	59,418,713	95	59,418,713	0	0	0	0	95	59,418,713	0	68	339,373,902	(106)	(99,054,633)	588				
Accident and Health																				
34.	Comprehensive individual (d)	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0				
35.	Comprehensive group (d)	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0				
36.	Medicare supplement (d)	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0				
37.	Vision only (d)	274,465	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12	89,494	(27)	(99,017)	80				
38.	Dental only (d)	1,494,860	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12	457,783	(24)	(449,442)	72				
39.	Federal employees health benefits plan (d)	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0				
40.	Title XVIII Medicare (d)	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0				
41.	Title XIX Medicaid (d)	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0				
42.	Credit A&H (d)	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0				
43.	Disability income (d)	33,472,329	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	463	4,903,405	(553)	(5,283,622)	5,315				
44.	Long-term care (d)	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0				
45.	Other health (d)	2,909,784	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	30	1,138,944	15	(1,507,908)	667				
46.	Total accident and health	38,151,438	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	517	6,589,626	(589)	(7,339,988)	6,134				
47.	Total	124,742,323	860	86,142,599	0	0	0	0	860	86,142,599	3,995,549	27,680	2,392,445,620	20,047	(2,457,788,894)	33,235				

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ 0 , current year \$ 0 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ 0 , current year \$ 0

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: 0 2) covering number of lives: 0 3) face amount \$ 0

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ 148,290 Group: \$ 0 Total: \$ 148,290

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products 5,391 and number of persons insured under indemnity only products 0

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$ 0

(f) For health business report Direct Premiums Earned: Comprehensive Individual \$ 0 ; Comprehensive Group \$ 0 ; Medicare Supplement \$ 0 ; Vision Only \$ 552,207 ; Dental Only \$ 2,116,387 ; Federal Employees Health Benefits Plan \$ 0
Title XVIII Medicare \$ 0 ; Title XIX Medicaid \$ 0 ; Credit A&H \$ 0 ; Disability Income \$ 60,655,661 ; Long-term Care \$ 0 ; Other Health \$ 7,926,844



ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY
LIFE INSURANCE (STATE PAGE)^(b)

NAIC Group Code 1348 BUSINESS IN THE STATE OF Connecticut DURING THE YEAR 2025 NAIC Company Code 69019

Line of Business	1 Premiums and Annuities Considerations	2 Other Considerations	Dividends to Policyholders/Refunds to Members				7 Total (Col. 3+4+5+6)	8 Death and Annuity Benefits	Claims and Benefits Paid			
			3 Paid in Cash or Left on Deposit	4 Applied to Pay Renewal Premiums	5 Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6 Other			9 Matured Endowments	10 Surrender Values and Withdrawals for Life Contracts	11 All Other Benefits	12 Total (Sum Columns 8 through 11)
Individual Life												
1. Industrial	0	0	0	0	0	0	0	0	0	0	0	0
2. Whole	25,335	0	1,231	480	3,278	0	4,988	103,463	0	1,033	0	104,497
3. Term	48	0	0	0	0	0	0	0	0	0	0	0
4. Indexed	0	0	0	0	0	0	0	0	0	0	0	0
5. Universal	0	0	0	0	0	0	0	0	0	0	0	0
6. Universal with secondary guarantees	0	0	0	0	0	0	0	0	0	0	0	0
7. Variable	0	0	0	0	0	0	0	0	0	0	0	0
8. Variable universal	0	0	0	0	0	0	0	0	0	0	0	0
9. Credit	0	0	0	0	0	0	0	0	0	0	0	0
10. Other	0	0	0	0	0	0	0	0	0	0	0	0
11. Total individual life	25,383	0	1,231	480	3,278	0	4,988	103,463	0	1,033	0	104,497
Group Life												
12. Whole	0	0	0	0	0	0	0	0	0	0	0	0
13. Term	31,126,964	0	0	0	0	0	0	17,628,112	0	0	0	17,628,112
14. Universal	0	0	0	0	0	0	0	0	0	0	0	0
15. Variable	0	0	0	0	0	0	0	0	0	0	0	0
16. Variable universal	0	0	0	0	0	0	0	0	0	0	0	0
17. Credit	0	0	0	0	0	0	0	0	0	0	0	0
18. Other	0	0	0	0	0	0	0	31,000	0	0	0	31,000
19. Total group life	31,126,964	0	0	0	0	0	0	17,659,112	0	0	0	17,659,112
Individual Annuities												
20. Fixed	10,461,202	0	0	0	0	0	0	5,499,275	0	7,807,229	0	13,306,505
21. Indexed	15,052,706	0	0	0	0	0	0	2,890,524	0	5,948,370	0	8,838,894
22. Variable with guarantees	0	0	0	0	0	0	0	0	0	0	0	0
23. Variable without guarantees	0	0	0	0	0	0	0	0	0	0	0	0
24. Life contingent payout	0	0	0	0	0	0	0	69,050	0	0	0	69,050
25. Other	0	0	0	0	0	0	0	0	0	0	0	0
26. Total individual annuities	25,513,908	0	0	0	0	0	0	8,458,850	0	13,755,600	0	22,214,449
Group Annuities												
27. Fixed	0	0	0	0	0	0	0	0	0	0	0	0
28. Indexed	0	0	0	0	0	0	0	0	0	0	0	0
29. Variable with guarantees	0	0	0	0	0	0	0	0	0	0	0	0
30. Variable without guarantees	0	50,047,012	0	0	0	0	0	6,219,870	0	30,541,395	0	36,761,265
31. Life contingent payout	0	0	0	0	0	0	0	0	0	0	0	0
32. Other	0	0	0	0	0	0	0	0	0	0	0	0
33. Total group annuities	0	50,047,012	0	0	0	0	0	6,219,870	0	30,541,395	0	36,761,265
Accident and Health												
34. Comprehensive individual (d) (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
35. Comprehensive group (d) (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
36. Medicare supplement (d) (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
37. Vision only (d)	203,663 (f)	0	0	0	0	0	0	XXX	XXX	XXX	103,047	103,047
38. Dental only (d)	1,190,600 (f)	0	0	0	0	0	0	XXX	XXX	XXX	796,319	796,319
39. Federal employees health benefits plan (d) (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
40. Title XVIII Medicare (d) (e, f)	0 (e, f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
41. Title XIX Medicaid (d) (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
42. Credit A&H (d) (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
43. Disability income (d)	29,111,720 (f)	0	0	0	0	0	0	XXX	XXX	XXX	17,670,444	17,670,444
44. Long-term care (d) (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
45. Other health (d)	3,167,580 (f)	0	0	0	0	0	0	XXX	XXX	XXX	584,862	584,862
46. Total accident and health	33,673,564	0	0	0	0	0	0	XXX	XXX	XXX	19,154,672	19,154,672
47. Total	90,339,818 (c)	50,047,012	1,231	480	3,278	0	4,988	32,441,294	0	44,298,028	19,154,672	95,893,994

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY
LIFE INSURANCE (STATE PAGE) (Continued)^(b)

NAIC Group Code		1348		BUSINESS IN THE STATE OF		Connecticut		DURING THE YEAR		2025		NAIC Company Code		69019					
Line of Business		Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits										Policy Exhibit							
		13 Incurred During Current Year		Claims Settled During Current Year								22 Unpaid December 31, Current Year		Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)	
				Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year				23	24	25	26	27	28
		14 Number of Pols/ Certs	15 Amount	16 Number of Pols/ Certs	17 Amount	18 Number of Pols/ Certs	19 Amount	20 Number of Pols/ Certs	21 Amount		Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount			
Individual Life																			
1. Industrial		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
2. Whole		99,424	8	103,463	0	0	0	0	8	103,463	1,588	1,588	0	5,628	3	109,000			
3. Term		27	0	0	0	0	0	0	0	0	27	0	1	15,000	1	15,000			
4. Indexed		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
5. Universal		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
6. Universal with secondary guarantees		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
7. Variable		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
8. Variable universal		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
9. Credit		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
10. Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
11. Total individual life		99,451	8	103,463	0	0	0	0	8	103,463	1,615	1,588	0	5,629	15,003	109,001			
Group Life																			
12. Whole		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
13. Term		19,105,553	728	17,628,112	0	0	0	0	728	17,628,112	4,414,511	88	2,245,398,536	29	(1,458,932,033)	1,122			
14. Universal		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
15. Variable		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
16. Variable universal		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
17. Credit		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
18. Other		37,500	7	31,000	0	0	0	0	7	31,000	6,500	0	0	0	300,000	1			
19. Total group life		19,143,053	735	17,659,112	0	0	0	0	735	17,659,112	4,421,011	88	2,245,398,536	29	(1,458,632,033)	1,123			
Individual Annuities																			
20. Fixed		5,499,275	36	5,499,275	0	0	0	0	36	5,499,275	0	53	10,461,202	(101)	(11,239,854)	729			
21. Indexed		2,890,524	15	2,890,524	0	0	0	0	15	2,890,524	0	72	15,052,706	(53)	(5,458,285)	441			
22. Variable with guarantees		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
23. Variable without guarantees		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
24. Life contingent payout		0	0	0	0	0	0	0	0	0	0	0	0	(1)	(61,502)	9			
25. Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
26. Total individual annuities		8,389,799	51	8,389,799	0	0	0	0	51	8,389,799	0	125	25,513,908	(155)	(16,759,641)	1,179			
Group Annuities																			
27. Fixed		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
28. Indexed		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
29. Variable with guarantees		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
30. Variable without guarantees		6,219,870	31	6,219,870	0	0	0	0	31	6,219,870	0	7	63,271,881	(8)	(25,231,647)	126			
31. Life contingent payout		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
32. Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
33. Total group annuities		6,219,870	31	6,219,870	0	0	0	0	31	6,219,870	0	7	63,271,881	(8)	(25,231,647)	126			
Accident and Health																			
34. Comprehensive individual (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0			
35. Comprehensive group (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0			
36. Medicare supplement (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0			
37. Vision only (d)		104,324	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8	59,312	(14)	(33,697)	42			
38. Dental only (d)		789,501	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7	354,433	(18)	(421,560)	52			
39. Federal employees health benefits plan (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0			
40. Title XVIII Medicare (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0			
41. Title XIX Medicaid (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0			
42. Credit A&H (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0			
43. Disability income (d)		13,397,267	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	262	3,367,807	(257)	(2,006,125)	2,185			
44. Long-term care (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0			
45. Other health (d)		461,699	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	37	668,755	(59)	(602,374)	776			
46. Total accident and health		14,752,791	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	314	4,450,307	(348)	(3,063,756)	3,055			
47. Total		48,604,964	825	32,372,244	0	0	0	0	825	32,372,244	4,422,626	2,122	2,338,634,632	5,147	(1,503,672,073)	114,484			

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ 0 , current year \$ 0 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ 0 , current year \$ 0

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: 0 2) covering number of lives: 0 3) face amount \$ 0

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ 6,085,398 Group: \$ 0 Total: \$ 6,085,398

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products 2,438 and number of persons insured under indemnity only products 0

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$ 0

(f) For health business report Direct Premiums Earned: Comprehensive Individual \$ 0 ; Comprehensive Group \$ 0 ; Medicare Supplement \$ 0 ; Vision Only \$ 203,663 ; Dental Only \$ 1,190,600 ; Federal Employees Health Benefits Plan \$ 0
Title XVIII Medicare \$ 0 ; Title XIX Medicaid \$ 0 ; Credit A&H \$ 0 ; Disability Income \$ 29,111,720 ; Long-term Care \$ 0 ; Other Health \$ 3,167,580



ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY
LIFE INSURANCE (STATE PAGE)^(b)

NAIC Group Code 1348		BUSINESS IN THE STATE OF Delaware		DURING THE YEAR 2025				NAIC Company Code 69019				
Line of Business	1 Premiums and Annuities Considerations	2 Other Considerations	Dividends to Policyholders/Refunds to Members					Claims and Benefits Paid				
			3 Paid in Cash or Left on Deposit	4 Applied to Pay Renewal Premiums	5 Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6 Other	7 Total (Col. 3+4+5+6)	8 Death and Annuity Benefits	9 Matured Endowments	10 Surrender Values and Withdrawals for Life Contracts	11 All Other Benefits	12 Total (Sum Columns 8 through 11)
Individual Life												
1. Industrial	0	0	0	0	0	0	0	0	0	0	0	0
2. Whole	3,449	0	74	0	1,357	0	1,431	0	0	0	0	0
3. Term	0	0	0	0	0	0	0	0	0	0	0	0
4. Indexed	0	0	0	0	0	0	0	0	0	0	0	0
5. Universal	2,290	0	0	0	0	0	0	0	0	0	0	0
6. Universal with secondary guarantees	0	0	0	0	0	0	0	0	0	0	0	0
7. Variable	0	0	0	0	0	0	0	0	0	0	0	0
8. Variable universal	0	0	0	0	0	0	0	0	0	0	0	0
9. Credit	0	0	0	0	0	0	0	0	0	0	0	0
10. Other	0	0	0	0	0	0	0	0	0	0	0	0
11. Total individual life	5,739	0	74	0	1,357	0	1,431	0	0	0	0	0
Group Life												
12. Whole	0	0	0	0	0	0	0	0	0	0	0	0
13. Term	2,826,684	0	0	0	0	0	0	2,217,700	0	0	0	2,217,700
14. Universal	0	0	0	0	0	0	0	0	0	0	0	0
15. Variable	0	0	0	0	0	0	0	0	0	0	0	0
16. Variable universal	0	0	0	0	0	0	0	0	0	0	0	0
17. Credit	0	0	0	0	0	0	0	0	0	0	0	0
18. Other	0	0	0	0	0	0	0	0	0	0	0	0
19. Total group life	2,826,684	0	0	0	0	0	0	2,217,700	0	0	0	2,217,700
Individual Annuities												
20. Fixed	3,806,052	0	0	0	0	0	0	142,051	0	2,479,068	0	2,621,119
21. Indexed	1,123,292	0	0	0	0	0	0	0	0	1,409,150	0	1,409,150
22. Variable with guarantees	0	0	0	0	0	0	0	0	0	0	0	0
23. Variable without guarantees	0	0	0	0	0	0	0	0	0	0	0	0
24. Life contingent payout	0	0	0	0	0	0	0	8,814	0	0	0	8,814
25. Other	0	0	0	0	0	0	0	0	0	0	0	0
26. Total individual annuities	4,929,344	0	0	0	0	0	0	150,865	0	3,888,218	0	4,039,083
Group Annuities												
27. Fixed	0	0	0	0	0	0	0	0	0	0	0	0
28. Indexed	0	0	0	0	0	0	0	0	0	0	0	0
29. Variable with guarantees	0	0	0	0	0	0	0	0	0	0	0	0
30. Variable without guarantees	0	37,288,222	0	0	0	0	0	3,265,225	0	3,250,103	0	6,515,328
31. Life contingent payout	0	0	0	0	0	0	0	0	0	0	0	0
32. Other	0	0	0	0	0	0	0	0	0	0	0	0
33. Total group annuities	0	37,288,222	0	0	0	0	0	3,265,225	0	3,250,103	0	6,515,328
Accident and Health												
34. Comprehensive individual	(d) 0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
35. Comprehensive group	(d) 0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
36. Medicare supplement	(d) 0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
37. Vision only	(d) 233,777 (f)	0	0	0	0	0	0	XXX	XXX	XXX	99,743	99,743
38. Dental only	(d) 1,738,062 (f)	0	0	0	0	0	0	XXX	XXX	XXX	1,273,372	1,273,372
39. Federal employees health benefits plan	(d) 0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
40. Title XVIII Medicare	(d) 0 (e, f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
41. Title XIX Medicaid	(d) 0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
42. Credit A&H	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
43. Disability income	(d) 5,142,786 (f)	0	0	0	0	0	0	XXX	XXX	XXX	2,588,321	2,588,321
44. Long-term care	(d) 0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
45. Other health	(d) 323,953 (f)	0	0	0	0	0	0	XXX	XXX	XXX	106,820	106,820
46. Total accident and health	7,438,578	0	0	0	0	0	0	XXX	XXX	XXX	4,068,256	4,068,256
47. Total	15,200,345 (c)	37,288,222	74	0	1,357	0	1,431	5,633,790	0	7,138,321	4,068,256	16,840,367

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY
LIFE INSURANCE (STATE PAGE) (Continued)^(b)

NAIC Group Code		1348		BUSINESS IN THE STATE OF		Delaware		DURING THE YEAR		2025		NAIC Company Code		69019					
Line of Business		Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits										22		Policy Exhibit					
		13		Claims Settled During Current Year						Issued During Year				Other Changes to In Force (Net)		In Force December 31, Current Year (b)			
		Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year		23	24	25	26	27	28				
																14	15	16	17	18	19	20	21
		Incurred During Current Year	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount	Unpaid December 31, Current Year	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount		
Individual Life																			
1.	Industrial	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
2.	Whole	158	0	0	0	0	0	0	0	0	369	369	0	211	0	0	2		
3.	Term	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
4.	Indexed	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
5.	Universal	4	0	0	0	0	0	0	0	0	91	0	0	0	0	1	100,000		
6.	Universal with secondary guarantees	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
7.	Variable	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
8.	Variable universal	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
9.	Credit	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
10.	Other	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
11.	Total individual life	162	0	0	0	0	0	0	0	0	460	369	0	211	0	1	100,002		
Group Life																			
12.	Whole	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
13.	Term	2,233,441	51	2,217,700	0	0	0	0	51	2,217,700	238,045	9	469,022,512	(17)	(112,164,117)	99	1,199,323,504		
14.	Universal	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
15.	Variable	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
16.	Variable universal	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
17.	Credit	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
18.	Other	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0 (a)		
19.	Total group life	2,233,441	51	2,217,700	0	0	0	0	51	2,217,700	238,045	9	469,022,512	(17)	(112,164,117)	99	1,199,323,504		
Individual Annuities																			
20.	Fixed	142,051	4	142,051	0	0	0	0	4	142,051	0	26	3,806,052	(15)	(2,199,094)	140	20,160,317		
21.	Indexed	0	0	0	0	0	0	0	0	0	0	3	1,123,292	(7)	(1,107,511)	36	5,558,272		
22.	Variable with guarantees	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
23.	Variable without guarantees	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
24.	Life contingent payout	0	0	0	0	0	0	0	0	0	0	0	0	0	(2,734)	2	65,569		
25.	Other	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
26.	Total individual annuities	142,051	4	142,051	0	0	0	0	4	142,051	0	29	4,929,344	(22)	(3,309,339)	178	25,784,158		
Group Annuities																			
27.	Fixed	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
28.	Indexed	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
29.	Variable with guarantees	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
30.	Variable without guarantees	3,265,225	19	3,265,225	0	0	0	0	19	3,265,225	0	10	70,342,275	(4)	(323,457,096)	44	267,444,252		
31.	Life contingent payout	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
32.	Other	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
33.	Total group annuities	3,265,225	19	3,265,225	0	0	0	0	19	3,265,225	0	10	70,342,275	(4)	(323,457,096)	44	267,444,252		
Accident and Health																			
34.	Comprehensive individual (d)	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0		
35.	Comprehensive group (d)	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0		
36.	Medicare supplement (d)	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0		
37.	Vision only (d)	100,481	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	39,012	(7)	(23,520)	35	246,627		
38.	Dental only (d)	1,265,207	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	28,899	(11)	(181,495)	42	1,625,134		
39.	Federal employees health benefits plan (d)	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0		
40.	Title XVIII Medicare (d)	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0		
41.	Title XIX Medicaid (d)	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0		
42.	Credit A&H (d)	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0		
43.	Disability income (d)	2,050,532	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	55	439,562	(85)	(515,025)	980	5,073,193		
44.	Long-term care (d)	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0		
45.	Other health (d)	110,271	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	91,108	2	(34,340)	12	340,258		
46.	Total accident and health	3,526,492	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	56	598,581	(101)	(754,380)	1,069	7,285,212		
47.	Total	9,167,371	74	5,624,976	0	0	0	0	74	5,624,976	238,505	473	544,892,712	67	(439,684,933)	1,391	1,499,937,128		

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ 0 , current year \$ 0 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ 0 , current year \$ 0

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: 0 2) covering number of lives: 0 3) face amount \$ 0

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ 0 Group: \$ 0 Total: \$ 0

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products 4,231 and number of persons insured under indemnity only products 0

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$ 0

(f) For health business report Direct Premiums Earned: Comprehensive Individual \$ 0 ; Comprehensive Group \$ 0 ; Medicare Supplement \$ 0 ; Vision Only \$ 233,777 ; Dental Only \$ 1,738,062 ; Federal Employees Health Benefits Plan \$ 0
Title XVIII Medicare \$ 0 ; Title XIX Medicaid \$ 0 ; Credit A&H \$ 0 ; Disability Income \$ 5,142,786 ; Long-term Care \$ 0 ; Other Health \$ 323,953



ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY
LIFE INSURANCE (STATE PAGE)^(b)

NAIC Group Code 1348		BUSINESS IN THE STATE OF District of Columbia		DURING THE YEAR 2025				NAIC Company Code 69019				
Line of Business	1	2	Dividends to Policyholders/Refunds to Members				Claims and Benefits Paid					
	Premiums and Annuities Considerations	Other Considerations	3	4	5 Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6 Other	7 Total (Col. 3+4+5+6)	8 Death and Annuity Benefits	9 Matured Endowments	10 Surrender Values and Withdrawals for Life Contracts	11 All Other Benefits	12 Total (Sum Columns 8 through 11)
Life												
Industrial	0	0	0	0	0	0	0	0	0	0	0	0
Whole	6,181	0	3	462	492	0	957	0	0	0	0	0
Term	0	0	0	0	0	0	0	0	0	0	0	0
Indexed	0	0	0	0	0	0	0	0	0	0	0	0
Universal	0	0	0	0	0	0	0	0	0	0	0	0
Universal with secondary guarantees	0	0	0	0	0	0	0	0	0	0	0	0
Variable	0	0	0	0	0	0	0	0	0	0	0	0
Variable universal	0	0	0	0	0	0	0	0	0	0	0	0
Credit	0	0	0	0	0	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0	0	0	0	0
Total individual life	6,181	0	3	462	492	0	957	0	0	0	0	0
Group Life												
Whole	0	0	0	0	0	0	0	0	0	0	0	0
Term	26,206,379	0	0	0	0	0	0	25,003,433	0	0	0	25,003,433
Universal	0	0	0	0	0	0	0	0	0	0	0	0
Variable	0	0	0	0	0	0	0	0	0	0	0	0
Variable universal	0	0	0	0	0	0	0	0	0	0	0	0
Credit	0	0	0	0	0	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0	0	0	0	0
Total group life	26,206,379	0	0	0	0	0	0	25,003,433	0	0	0	25,003,433
Annuities												
Fixed	709,031	0	0	0	0	0	0	0	0	265,887	0	265,887
Indexed	590,762	0	0	0	0	0	0	0	0	171,854	0	171,854
Variable with guarantees	0	0	0	0	0	0	0	0	0	0	0	0
Variable without guarantees	0	0	0	0	0	0	0	0	0	0	0	0
Life contingent payout	0	0	0	0	0	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0	0	0	0	0
Total individual annuities	1,299,794	0	0	0	0	0	0	0	0	437,740	0	437,740
Group Annuities												
Fixed	0	0	0	0	0	0	0	0	0	0	0	0
Indexed	0	0	0	0	0	0	0	0	0	0	0	0
Variable with guarantees	0	0	0	0	0	0	0	0	0	0	0	0
Variable without guarantees	0	17,462,992	0	0	0	0	0	1,222,733	0	4,816,714	0	6,039,447
Life contingent payout	0	0	0	0	0	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0	0	0	0	0
Total group annuities	0	17,462,992	0	0	0	0	0	1,222,733	0	4,816,714	0	6,039,447
Accident and Health												
Comprehensive individual (d) (f)	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
Comprehensive group (d) (f)	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
Medicare supplement (d) (f)	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
Vision only (d) (f)	65,027	0	0	0	0	0	0	XXX	XXX	XXX	34,963	34,963
Dental only (d) (f)	254,371	0	0	0	0	0	0	XXX	XXX	XXX	169,625	169,625
Federal employees health benefits plan (d) (f)	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
Title XVIII Medicare (d) (e, f)	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
Title XIX Medicaid (d) (f)	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
Credit A&H (d) (f)	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
Disability income (d) (f)	29,667,843	0	0	0	0	0	0	XXX	XXX	XXX	17,970,084	17,970,084
Long-term care (d) (f)	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
Other health (d) (f)	951,311	0	0	0	0	0	0	XXX	XXX	XXX	618,406	618,406
Total accident and health	30,938,552	0	0	0	0	0	0	XXX	XXX	XXX	18,793,077	18,793,077
Total	58,450,906 (c)	17,462,992	3	462	492	0	957	26,226,166	0	5,254,454	18,793,077	50,273,697

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY
LIFE INSURANCE (STATE PAGE) (Continued)^(b)

NAIC Group Code		1348		BUSINESS IN THE STATE OF		District of Columbia		DURING THE YEAR		2025		NAIC Company Code		69019			
Line of Business		13 Incurred During Current Year	Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits								22 Unpaid December 31, Current Year	Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)	
			Claims Settled During Current Year				Total Settled During Current Year					23 Number of Pols/ Certs	24 Amount	25 Number of Pols/ Certs	26 Amount	27 Number of Pols/ Certs	28 Amount
			Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year								
			14 Number of Pols/ Certs	15 Amount	16 Number of Pols/ Certs	17 Amount	18 Number of Pols/ Certs	19 Amount	20 Number of Pols/ Certs	21 Amount							
Individual Life																	
1. Industrial		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
2. Whole (34)		0	0	0	0	0	0	0	0	0	347	347	0	381	0	(2)	
3. Term		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
4. Indexed		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
5. Universal		2	0	0	0	0	0	0	0	0	16	0	0	0	1	15,000	
6. Universal with secondary guarantees		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
7. Variable		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
8. Variable universal		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
9. Credit		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
10. Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
11. Total individual life		(32)	0	0	0	0	0	0	0	0	362	347	0	381	0	14,998	
Group Life																	
12. Whole		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
13. Term		24,903,956	192	25,003,433	0	0	0	192	25,003,433	2,294,094	3	354,428,779	(6)	(643,615,799)	103	5,860,455,605	
14. Universal		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
15. Variable		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
16. Variable universal		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
17. Credit		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
18. Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0 (a)	
19. Total group life		24,903,956	192	25,003,433	0	0	0	192	25,003,433	2,294,094	3	354,428,779	(6)	(643,615,799)	103	5,860,455,605	
Individual Annuities																	
20. Fixed		0	0	0	0	0	0	0	0	0	2	709,031	(4)	(1,255,594)	15	2,691,219	
21. Indexed		0	0	0	0	0	0	0	0	0	2	590,762	(1)	(90,822)	8	1,828,123	
22. Variable with guarantees		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
23. Variable without guarantees		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
24. Life contingent payout		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
25. Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
26. Total individual annuities		0	0	0	0	0	0	0	0	0	4	1,299,794	(5)	(1,346,416)	23	4,519,342	
Group Annuities																	
27. Fixed		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
28. Indexed		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
29. Variable with guarantees		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
30. Variable without guarantees		1,222,733	11	1,222,733	0	0	0	11	1,222,733	0	6	36,539,746	(8)	(10,541,134)	62	90,923,984	
31. Life contingent payout		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
32. Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
33. Total group annuities		1,222,733	11	1,222,733	0	0	0	11	1,222,733	0	6	36,539,746	(8)	(10,541,134)	62	90,923,984	
Accident and Health																	
34. Comprehensive individual (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	
35. Comprehensive group (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	
36. Medicare supplement (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	
37. Vision only (d)		34,077	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	6,813	(3)	(15,393)	7	63,049	
38. Dental only (d)		156,248	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	41,572	(3)	(354,746)	10	262,846	
39. Federal employees health benefits plan (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	
40. Title XVIII Medicare (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	
41. Title XIX Medicaid (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	
42. Credit A&H (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	
43. Disability income (d)		13,610,869	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	60	1,252,876	(47)	(1,803,406)	575	28,054,296	
44. Long-term care (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	
45. Other health (d)		1,087,218	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	75,315	(1)	(209,998)	14	890,999	
46. Total accident and health		14,888,413	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	62	1,376,576	(54)	(2,383,543)	606	29,271,190	
47. Total		41,015,069	203	26,226,166	0	0	0	203	26,226,166	2,294,456	422	393,644,895	308	(657,886,892)	795	5,985,185,118	

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ 0 , current year \$ 0 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ 0 , current year \$ 0

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: 0 2) covering number of lives: 0 3) face amount \$ 0

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ 0 Group: \$ 0 Total: \$ 0

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products 505 and number of persons insured under indemnity only products 0

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$ 0

(f) For health business report Direct Premiums Earned: Comprehensive Individual \$ 0 ; Comprehensive Group \$ 0 ; Medicare Supplement \$ 0 ; Vision Only \$ 65,027 ; Dental Only \$ 254,371 ; Federal Employees Health Benefits Plan \$ 0
Title XVIII Medicare \$ 0 ; Title XIX Medicaid \$ 0 ; Credit A&H \$ 0 ; Disability Income \$ 29,667,843 ; Long-term Care \$ 0 ; Other Health \$ 951,311



ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY
LIFE INSURANCE (STATE PAGE)^(b)

NAIC Group Code 1348 BUSINESS IN THE STATE OF Florida DURING THE YEAR 2025 NAIC Company Code 69019

Line of Business	1 Premiums and Annuities Considerations	2 Other Considerations	Dividends to Policyholders/Refunds to Members				7 Total (Col. 3+4+5+6)	8 Death and Annuity Benefits	Claims and Benefits Paid			
			3 Paid in Cash or Left on Deposit	4 Applied to Pay Renewal Premiums	5 Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6 Other			9 Matured Endowments	10 Surrender Values and Withdrawals for Life Contracts	11 All Other Benefits	12 Total (Sum Columns 8 through 11)
Individual Life												
1. Industrial	0	0	0	0	0	0	0	0	0	0	0	0
2. Whole	221,543	0	15,826	14,359	76,384	607	107,176	366,744	0	20,006	0	386,750
3. Term	8,538	0	1,287	0	0	0	1,287	0	0	0	0	0
4. Indexed	0	0	0	0	0	0	0	0	0	0	0	0
5. Universal	11,864	0	0	0	0	0	0	12,148	0	722	0	12,870
6. Universal with secondary guarantees	0	0	0	0	0	0	0	0	0	0	0	0
7. Variable	0	0	0	0	0	0	0	0	0	0	0	0
8. Variable universal	0	0	0	0	0	0	0	0	0	0	0	0
9. Credit	0	0	0	0	0	0	0	0	0	0	0	0
10. Other	0	0	0	0	0	0	0	0	0	0	0	0
11. Total individual life	241,945	0	17,113	14,359	76,384	607	108,463	378,892	0	20,728	0	399,620
Group Life												
12. Whole	0	0	0	0	0	0	0	0	0	0	0	0
13. Term	108,691,388	0	0	0	0	0	0	76,310,341	0	0	0	76,310,341
14. Universal	0	0	0	0	0	0	0	0	0	0	0	0
15. Variable	0	0	0	0	0	0	0	0	0	0	0	0
16. Variable universal	0	0	0	0	0	0	0	0	0	0	0	0
17. Credit	0	0	0	0	0	0	0	0	0	0	0	0
18. Other	0	0	0	0	0	0	0	0	0	0	0	0
19. Total group life	108,691,388	0	0	0	0	0	0	76,310,341	0	0	0	76,310,341
Individual Annuities												
20. Fixed	70,071,802	0	0	0	0	0	0	16,462,140	0	39,969,359	0	56,431,500
21. Indexed	56,051,900	0	0	0	0	0	0	8,162,212	0	12,936,685	0	21,098,897
22. Variable with guarantees	0	0	0	0	0	0	0	0	0	0	0	0
23. Variable without guarantees	0	0	0	0	0	0	0	0	0	0	0	0
24. Life contingent payout	0	0	0	0	0	0	0	361,459	0	0	0	361,459
25. Other	0	0	0	0	0	0	0	0	0	0	0	0
26. Total individual annuities	126,123,702	0	0	0	0	0	0	24,985,811	0	52,906,044	0	77,891,855
Group Annuities												
27. Fixed	0	0	0	0	0	0	0	0	0	0	0	0
28. Indexed	0	0	0	0	0	0	0	0	0	0	0	0
29. Variable with guarantees	0	0	0	0	0	0	0	0	0	0	0	0
30. Variable without guarantees	0	293,308,227	0	0	0	0	0	46,448,658	0	124,529,931	0	170,978,588
31. Life contingent payout	0	0	0	0	0	0	0	0	0	0	0	0
32. Other	0	0	0	0	0	0	0	0	0	0	0	0
33. Total group annuities	0	293,308,227	0	0	0	0	0	46,448,658	0	124,529,931	0	170,978,588
Accident and Health												
34. Comprehensive individual (d) 0 (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
35. Comprehensive group (d) 0 (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
36. Medicare supplement (d) 0 (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
37. Vision only (d) 4,924,981 (f)	4,924,981 (f)	0	0	0	0	0	0	XXX	XXX	XXX	2,906,168	2,906,168
38. Dental only (d) 33,173,928 (f)	33,173,928 (f)	0	0	0	0	0	0	XXX	XXX	XXX	25,950,021	25,950,021
39. Federal employees health benefits plan (d) 0 (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
40. Title XVIII Medicare (d) 0 (e, f)	0 (e, f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
41. Title XIX Medicaid (d) 0 (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
42. Credit A&H (d) 0 (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
43. Disability income (d) 165,720,629 (f)	165,720,629 (f)	0	0	0	0	0	0	XXX	XXX	XXX	82,475,209	82,475,209
44. Long-term care (d) 0 (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
45. Other health (d) 26,483,278 (f)	26,483,278 (f)	0	0	0	0	0	0	XXX	XXX	XXX	13,592,986	13,592,986
46. Total accident and health	230,302,816	0	0	0	0	0	0	XXX	XXX	XXX	124,924,383	124,924,383
47. Total	465,359,850 (c)	293,308,227	17,113	14,359	76,384	607	108,463	148,123,701	0	177,456,703	124,924,383	450,504,788

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY
LIFE INSURANCE (STATE PAGE) (Continued)^(b)

NAIC Group Code		1348		BUSINESS IN THE STATE OF		Florida		DURING THE YEAR		2025		NAIC Company Code		69019					
Line of Business		Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits										22		Policy Exhibit					
		13 Incurred During Current Year		Claims Settled During Current Year										Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)	
				Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year		23	24	25	26	27	28		
				14 Number of Pols/ Certs	15 Amount	16 Number of Pols/ Certs	17 Amount	18 Number of Pols/ Certs	19 Amount	20 Number of Pols/ Certs	21 Amount								
Individual Life																			
1.	Industrial	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
2.	Whole	316,621	16	347,652	0	0	0	0	16	347,652	30,434	17,434	13,000	61,465	3	130,000			
3.	Term	318	0	0	0	0	0	0	0	0	891	0	0	12	128,055	15			
4.	Indexed	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
5.	Universal	31,285	7	31,239	0	0	0	0	7	31,239	1,123	0	0	1	(6,736)	20			
6.	Universal with secondary guarantees	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
7.	Variable	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
8.	Variable universal	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
9.	Credit	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
10.	Other	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
11.	Total individual life	348,223	23	378,892	0	0	0	0	23	378,892	32,448	17,434	13,000	61,478	121,322	130,035			
Group Life																			
12.	Whole	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
13.	Term	76,575,152	2,547	76,310,341	0	0	0	0	2,547	76,310,341	12,966,869	53	5,674,385,272	(215)	(7,001,388,307)	759			
14.	Universal	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
15.	Variable	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
16.	Variable universal	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
17.	Credit	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
18.	Other	0	1	0	0	0	0	0	1	0	0	0	0	0	1,086	0 (a)			
19.	Total group life	76,575,152	2,548	76,310,341	0	0	0	0	2,548	76,310,341	12,966,869	53	5,674,385,272	(215)	(7,001,387,221)	760			
Individual Annuities																			
20.	Fixed	16,462,140	92	16,462,140	0	0	0	0	92	16,462,140	0	304	70,071,802	(314)	(39,980,614)	2,620			
21.	Indexed	8,162,212	33	8,162,212	0	0	0	0	33	8,162,212	0	265	56,051,900	(106)	(11,299,735)	1,018			
22.	Variable with guarantees	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
23.	Variable without guarantees	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
24.	Life contingent payout	0	0	0	0	0	0	0	0	0	0	0	0	(2)	(221,796)	37			
25.	Other	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
26.	Total individual annuities	24,624,352	125	24,624,352	0	0	0	0	125	24,624,352	0	569	126,123,702	(422)	(51,502,145)	3,675			
Group Annuities																			
27.	Fixed	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
28.	Indexed	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
29.	Variable with guarantees	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
30.	Variable without guarantees	46,448,658	92	46,448,658	0	0	0	0	92	46,448,658	0	62	332,934,118	(79)	(129,629,302)	457			
31.	Life contingent payout	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
32.	Other	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
33.	Total group annuities	46,448,658	92	46,448,658	0	0	0	0	92	46,448,658	0	62	332,934,118	(79)	(129,629,302)	457			
Accident and Health																			
34.	Comprehensive individual (d)	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0			
35.	Comprehensive group (d)	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0			
36.	Medicare supplement (d)	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0			
37.	Vision only (d)	2,906,714	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	28	830,783	(50)	(602,159)	251			
38.	Dental only (d)	25,903,425	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	27	6,274,080	(55)	(4,617,185)	307			
39.	Federal employees health benefits plan (d)	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0			
40.	Title XVIII Medicare (d)	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0			
41.	Title XIX Medicaid (d)	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0			
42.	Credit A&H (d)	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0			
43.	Disability income (d)	69,705,360	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,182	17,271,025	(838)	(13,282,735)	10,514			
44.	Long-term care (d)	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0			
45.	Other health (d)	14,681,835	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	65	8,067,892	(73)	(6,631,337)	345			
46.	Total accident and health	113,197,335	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,302	32,443,780	(1,016)	(25,133,416)	11,417			
47.	Total	261,193,719	2,788	147,762,242	0	0	0	0	2,788	147,762,242	12,999,317	19,420	6,165,899,872	59,746	(7,207,530,763)	146,344			

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ 0 , current year \$ 0 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ 0 , current year \$ 0

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: 0 2) covering number of lives: 0 3) face amount \$ 0

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ 61,269 Group: \$ 0 Total: \$ 61,269

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products 96,196 and number of persons insured under indemnity only products 0

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$ 0

(f) For health business report Direct Premiums Earned: Comprehensive Individual \$ 0 ; Comprehensive Group \$ 0 ; Medicare Supplement \$ 0 ; Vision Only \$ 4,924,981 ; Dental Only \$ 33,173,928 ; Federal Employees Health Benefits Plan \$ 0
Title XVIII Medicare \$ 0 ; Title XIX Medicaid \$ 0 ; Credit A&H \$ 0 ; Disability Income \$ 165,720,629 ; Long-term Care \$ 0 ; Other Health \$ 26,483,278



ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY
LIFE INSURANCE (STATE PAGE)^(b)

NAIC Group Code 1348 BUSINESS IN THE STATE OF Georgia DURING THE YEAR 2025 NAIC Company Code 69019

Line of Business	1 Premiums and Annuities Considerations	2 Other Considerations	Dividends to Policyholders/Refunds to Members				7 Total (Col. 3+4+5+6)	8 Death and Annuity Benefits	Claims and Benefits Paid			
			3 Paid in Cash or Left on Deposit	4 Applied to Pay Renewal Premiums	5 Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6 Other			9 Matured Endowments	10 Surrender Values and Withdrawals for Life Contracts	11 All Other Benefits	12 Total (Sum Columns 8 through 11)
Individual Life												
1. Industrial	0	0	0	0	0	0	0	0	0	0	0	0
2. Whole	107,047	0	2,886	7,416	32,505	287	43,093	314,995	10,000	61,960	0	386,955
3. Term	33,176	0	3,750	4,471	0	0	8,222	0	0	0	0	0
4. Indexed	0	0	0	0	0	0	0	0	0	0	0	0
5. Universal	23,858	0	0	0	0	0	0	50,000	0	0	0	50,000
6. Universal with secondary guarantees	0	0	0	0	0	0	0	0	0	0	0	0
7. Variable	0	0	0	0	0	0	0	0	0	0	0	0
8. Variable universal	0	0	0	0	0	0	0	0	0	0	0	0
9. Credit	0	0	0	0	0	0	0	0	0	0	0	0
10. Other	0	0	0	0	0	0	0	0	0	0	0	0
11. Total individual life	164,081	0	6,636	11,888	32,505	287	51,315	364,995	10,000	61,960	0	436,955
Group Life												
12. Whole	0	0	0	0	0	0	0	0	0	0	0	0
13. Term	63,144,820	0	0	0	0	0	0	50,476,026	0	0	0	50,476,026
14. Universal	0	0	0	0	0	0	0	0	0	0	0	0
15. Variable	0	0	0	0	0	0	0	0	0	0	0	0
16. Variable universal	0	0	0	0	0	0	0	0	0	0	0	0
17. Credit	0	0	0	0	0	0	0	0	0	0	0	0
18. Other	94,907	0	0	0	0	0	0	219,350	0	0	0	219,350
19. Total group life	63,239,728	0	0	0	0	0	0	50,695,376	0	0	0	50,695,376
Individual Annuities												
20. Fixed	16,680,585	0	0	0	0	0	0	4,717,414	0	14,287,348	0	19,004,762
21. Indexed	7,442,960	0	0	0	0	0	0	1,674,093	0	919,812	0	2,593,905
22. Variable with guarantees	0	0	0	0	0	0	0	0	0	0	0	0
23. Variable without guarantees	0	0	0	0	0	0	0	0	0	0	0	0
24. Life contingent payout	0	0	0	0	0	0	0	22,097	0	0	0	22,097
25. Other	0	0	0	0	0	0	0	0	0	0	0	0
26. Total individual annuities	24,123,546	0	0	0	0	0	0	6,413,604	0	15,207,160	0	21,620,764
Group Annuities												
27. Fixed	0	0	0	0	0	0	0	0	0	0	0	0
28. Indexed	0	0	0	0	0	0	0	0	0	0	0	0
29. Variable with guarantees	0	0	0	0	0	0	0	0	0	0	0	0
30. Variable without guarantees	0	177,501,861	0	0	0	0	0	20,093,052	0	63,755,233	0	83,848,285
31. Life contingent payout	0	0	0	0	0	0	0	0	0	0	0	0
32. Other	0	0	0	0	0	0	0	0	0	0	0	0
33. Total group annuities	0	177,501,861	0	0	0	0	0	20,093,052	0	63,755,233	0	83,848,285
Accident and Health												
34. Comprehensive individual (d) (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
35. Comprehensive group (d) (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
36. Medicare supplement (d) (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
37. Vision only (d) (f)	1,046,026 (f)	0	0	0	0	0	0	XXX	XXX	XXX	614,339	614,339
38. Dental only (d) (f)	5,155,286 (f)	0	0	0	0	0	0	XXX	XXX	XXX	3,947,367	3,947,367
39. Federal employees health benefits plan (d) (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
40. Title XVIII Medicare (d) (e, f)	0 (e, f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
41. Title XIX Medicaid (d) (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
42. Credit A&H (d) (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
43. Disability income (d) (f)	75,528,431 (f)	0	0	0	0	0	0	XXX	XXX	XXX	52,149,984	52,149,984
44. Long-term care (d) (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
45. Other health (d) (f)	11,677,120 (f)	0	0	0	0	0	0	XXX	XXX	XXX	3,914,198	3,914,198
46. Total accident and health	93,406,863	0	0	0	0	0	0	XXX	XXX	XXX	60,625,888	60,625,888
47. Total	180,934,217 (c)	177,501,861	6,636	11,888	32,505	287	51,315	77,567,026	10,000	79,024,353	60,625,888	217,227,268

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY
LIFE INSURANCE (STATE PAGE) (Continued)^(b)

NAIC Group Code		1348		BUSINESS IN THE STATE OF		Georgia		DURING THE YEAR						2025		NAIC Company Code		69019	
Line of Business		13 Incurred During Current Year	Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits								22 Unpaid December 31, Current Year	Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)			
			Claims Settled During Current Year		Total Settled During Current Year		23 Number of Pols/ Certs	24 Amount	25 Number of Pols/ Certs	26 Amount		27 Number of Pols/ Certs	28 Amount						
			Totals Paid		Reduction by Compromise									Amount Rejected					
			14 Number of Pols/ Certs	15 Amount	16 Number of Pols/ Certs	17 Amount								18 Number of Pols/ Certs	19 Amount	20 Number of Pols/ Certs	21 Amount		
Individual Life																			
1. Industrial		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
2. Whole		403,168	16	374,995	0	0	0	0	16	374,995	29,969	9,969	20,000	1,796	4	235,000	66		
3. Term		411	0	0	0	0	0	0	0	0	2,046	0	0	9	100,000	14	1,025,000		
4. Indexed		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
5. Universal		(27)	0	0	0	0	0	0	0	0	1,422	0	0	2	(107,364)	17	1,255,397		
6. Universal with secondary guarantees		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
7. Variable		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
8. Variable universal		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
9. Credit		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
10. Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
11. Total individual life		403,551	16	374,995	0	0	0	0	16	374,995	33,438	9,969	20,000	1,807	(7,360)	235,031	2,280,463		
Group Life																			
12. Whole		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
13. Term		49,711,472	1,095	50,476,026	0	0	0	0	1,095	50,476,026	8,265,050	110	3,259,856,907	43	(8,074,538,274)	2,768	27,552,040,806		
14. Universal		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
15. Variable		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
16. Variable universal		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
17. Credit		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
18. Other		193,400	17	219,350	0	0	0	0	17	219,350	0	0	114,000	1	4,071,100	4	4,185,100		
19. Total group life		49,904,872	1,112	50,695,376	0	0	0	0	1,112	50,695,376	8,265,050	110	3,259,970,907	44	(8,070,467,174)	2,772	27,556,225,906		
Individual Annuities																			
20. Fixed		4,717,414	39	4,717,414	0	0	0	0	39	4,717,414	0	100	16,680,585	(117)	(13,036,799)	721	109,855,304		
21. Indexed		1,674,093	10	1,674,093	0	0	0	0	10	1,674,093	0	52	7,442,960	(16)	(783,080)	159	25,786,491		
22. Variable with guarantees		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
23. Variable without guarantees		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
24. Life contingent payout		0	0	0	0	0	0	0	0	0	0	0	0	(2)	(74,732)	4	69,273		
25. Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
26. Total individual annuities		6,391,507	49	6,391,507	0	0	0	0	49	6,391,507	0	152	24,123,546	(135)	(13,894,612)	884	135,711,068		
Group Annuities																			
27. Fixed		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
28. Indexed		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
29. Variable with guarantees		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
30. Variable without guarantees		20,093,052	42	20,093,052	0	0	0	0	42	20,093,052	0	27	102,229,292	(16)	(15,924,675)	206	1,043,877,360		
31. Life contingent payout		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
32. Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
33. Total group annuities		20,093,052	42	20,093,052	0	0	0	0	42	20,093,052	0	27	102,229,292	(16)	(15,924,675)	206	1,043,877,360		
Accident and Health																			
34. Comprehensive individual (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0		
35. Comprehensive group (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0		
36. Medicare supplement (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0		
37. Vision only (d)		585,409	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	15	121,389	(22)	(456,036)	81	1,011,869		
38. Dental only (d)		3,866,165	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	18	843,701	(28)	(2,583,515)	98	5,158,972		
39. Federal employees health benefits plan (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0		
40. Title XVIII Medicare (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0		
41. Title XIX Medicaid (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0		
42. Credit A&H		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0		
43. Disability income (d)		54,963,144	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	916	10,370,708	(145,556)	(12,321,522)	4,567	88,448,179		
44. Long-term care (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0		
45. Other health (d)		3,828,209	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	37	2,938,720	(430,718)	(3,204,160)	2,093	11,226,164		
46. Total accident and health		63,242,926	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	986	14,274,518	(576,324)	(18,565,233)	6,839	105,845,184		
47. Total		140,035,908	1,219	77,554,929	0	0	0	0	1,219	77,554,929	8,298,488	11,244	3,400,618,262	(574,624)	(8,118,859,054)	245,732	28,843,939,981		

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ 0 , current year \$ 0 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ 0 , current year \$ 0

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: 0 2) covering number of lives: 0 3) face amount \$ 0

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ 0 Group: \$ 0 Total: \$ 0

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products 14,061 and number of persons insured under indemnity only products 0

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$ 0

(f) For health business report Direct Premiums Earned: Comprehensive Individual \$ 0 ; Comprehensive Group \$ 0 ; Medicare Supplement \$ 0 ; Vision Only \$ 1,046,026 ; Dental Only \$ 5,155,286 ; Federal Employees Health Benefits Plan \$ 0
Title XVIII Medicare \$ 0 ; Title XIX Medicaid \$ 0 ; Credit A&H \$ 0 ; Disability Income \$ 75,528,431 ; Long-term Care \$ 0 ; Other Health \$ 11,677,120



ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY
LIFE INSURANCE (STATE PAGE)^(b)

NAIC Group Code 1348 BUSINESS IN THE STATE OF Hawaii DURING THE YEAR 2025 NAIC Company Code 69019

Line of Business		1 Premiums and Annuities Considerations	2 Other Considerations	Dividends to Policyholders/Refunds to Members				7 Total (Col. 3+4+5+6)	8 Death and Annuity Benefits	Claims and Benefits Paid			
				3 Paid in Cash or Left on Deposit	4 Applied to Pay Renewal Premiums	5 Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6 Other			9 Matured Endowments	10 Surrender Values and Withdrawals for Life Contracts	11 All Other Benefits	12 Total (Sum Columns 8 through 11)
Individual Life													
1.	Industrial	0	0	0	0	0	0	0	0	0	0	0	0
2.	Whole	94,664	0	25,519	4,667	105,976	2,561	138,723	301,170	0	193,314	0	494,483
3.	Term	35,023	0	15,025	0	0	0	15,025	0	0	0	3,445	3,445
4.	Indexed	0	0	0	0	0	0	0	0	0	0	0	0
5.	Universal	38,682	0	0	0	0	0	0	153,550	0	8,656	2,378	164,584
6.	Universal with secondary guarantees	0	0	0	0	0	0	0	0	0	0	0	0
7.	Variable	0	0	0	0	0	0	0	0	0	0	0	0
8.	Variable universal	0	0	0	0	0	0	0	0	0	0	0	0
9.	Credit	0	0	0	0	0	0	0	0	0	0	0	0
10.	Other	0	0	0	0	0	0	0	0	0	0	0	0
11.	Total individual life	168,369	0	40,543	4,667	105,976	2,561	153,748	454,719	0	201,969	5,823	662,512
Group Life													
12.	Whole	0	0	0	0	0	0	0	0	0	0	0	0
13.	Term	4,086,575	0	0	0	0	0	0	2,387,688	0	0	0	2,387,688
14.	Universal	0	0	0	0	0	0	0	0	0	0	0	0
15.	Variable	0	0	0	0	0	0	0	0	0	0	0	0
16.	Variable universal	0	0	0	0	0	0	0	0	0	0	0	0
17.	Credit	0	0	0	0	0	0	0	0	0	0	0	0
18.	Other	0	0	0	0	0	0	0	0	0	0	0	0
19.	Total group life	4,086,575	0	0	0	0	0	0	2,387,688	0	0	0	2,387,688
Individual Annuities													
20.	Fixed	9,793,338	0	0	0	0	0	0	2,116,030	0	4,680,079	0	6,796,109
21.	Indexed	1,150,145	0	0	0	0	0	0	424,311	0	445,520	0	869,831
22.	Variable with guarantees	0	0	0	0	0	0	0	0	0	0	0	0
23.	Variable without guarantees	0	0	0	0	0	0	0	0	0	0	0	0
24.	Life contingent payout	0	0	0	0	0	0	0	160,177	0	0	0	160,177
25.	Other	0	0	0	0	0	0	0	0	0	0	0	0
26.	Total individual annuities	10,943,483	0	0	0	0	0	0	2,700,518	0	5,125,599	0	7,826,117
Group Annuities													
27.	Fixed	0	0	0	0	0	0	0	0	0	0	0	0
28.	Indexed	0	0	0	0	0	0	0	0	0	0	0	0
29.	Variable with guarantees	0	0	0	0	0	0	0	0	0	0	0	0
30.	Variable without guarantees	0	6,242,051	0	0	0	0	0	882,477	0	1,617,042	0	2,499,519
31.	Life contingent payout	0	0	0	0	0	0	0	0	0	0	0	0
32.	Other	0	0	0	0	0	0	0	0	0	0	0	0
33.	Total group annuities	0	6,242,051	0	0	0	0	0	882,477	0	1,617,042	0	2,499,519
Accident and Health													
34.	Comprehensive individual (d) 0 (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
35.	Comprehensive group (d) 0 (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
36.	Medicare supplement (d) 0 (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
37.	Vision only (d) 0 (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
38.	Dental only (d) 0 (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
39.	Federal employees health benefits plan (d) 0 (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
40.	Title XVIII Medicare (d) 0 (e, f)	0 (e, f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
41.	Title XIX Medicaid (d) 0 (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
42.	Credit A&H (d) 0 (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
43.	Disability income (d) 3,490,309 (f)	3,490,309 (f)	0	0	0	0	0	0	XXX	XXX	XXX	606,934	606,934
44.	Long-term care (d) 0 (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
45.	Other health (d) 1,364,147 (f)	1,364,147 (f)	0	0	0	0	0	0	XXX	XXX	XXX	896,791	896,791
46.	Total accident and health	4,854,456	0	0	0	0	0	0	XXX	XXX	XXX	1,503,725	1,503,725
47.	Total	20,052,882 (c)	6,242,051	40,543	4,667	105,976	2,561	153,748	6,425,402	0	6,944,610	1,509,549	14,879,560

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY
LIFE INSURANCE (STATE PAGE) (Continued)^(b)

NAIC Group Code		1348		BUSINESS IN THE STATE OF		Hawaii		DURING THE YEAR		2025		NAIC Company Code		69019					
Line of Business		Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits										22		Policy Exhibit					
		13		Claims Settled During Current Year										Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)	
		Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year		Unpaid December 31, Current Year	23	24	25	26	27	28			
		14 Number of Pols/ Certs	15 Amount	16 Number of Pols/ Certs	17 Amount	18 Number of Pols/ Certs	19 Amount	20 Number of Pols/ Certs	21 Amount		Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount			
Individual Life																			
1. Industrial		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
2. Whole		573,484	17	348,834	0	0	0	0	17	348,834	242,240	10,700	231,540	17,590	1	125,000 (27)			
3. Term		14,627	1	13,973	0	0	0	0	1	13,973	1,621	0	0	1	250,000	5 800,000			
4. Indexed		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
5. Universal		97,951	2	97,735	0	0	0	0	2	97,735	6,116	0	0	(5)	(230,752)	101 7,094,191			
6. Universal with secondary guarantees		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
7. Variable		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
8. Variable universal		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
9. Credit		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
10. Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
11. Total individual life		686,062	20	460,543	0	0	0	0	20	460,543	249,977	10,700	231,540	17,586	19,249	125,106 7,894,164			
Group Life																			
12. Whole		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
13. Term		2,656,250	89	2,387,688	0	0	0	0	89	2,387,688	511,077	114	533,141,878	(11)	523,886,379	232 2,140,896,191			
14. Universal		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
15. Variable		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
16. Variable universal		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
17. Credit		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
18. Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0 (a)			
19. Total group life		2,656,250	89	2,387,688	0	0	0	0	89	2,387,688	511,077	114	533,141,878	(11)	523,886,379	232 2,140,896,191			
Individual Annuities																			
20. Fixed		2,116,030	8	2,116,030	0	0	0	0	8	2,116,030	0	51	9,793,338	(48)	(7,588,491)	438 59,218,704			
21. Indexed		424,311	3	424,311	0	0	0	0	3	424,311	0	6	1,150,145	(8)	(568,266)	40 6,415,217			
22. Variable with guarantees		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
23. Variable without guarantees		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
24. Life contingent payout		0	0	0	0	0	0	0	0	0	0	0	0	(1)	(84,835)	15 1,069,956			
25. Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
26. Total individual annuities		2,540,341	11	2,540,341	0	0	0	0	11	2,540,341	0	57	10,943,483	(57)	(8,241,592)	493 66,703,877			
Group Annuities																			
27. Fixed		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
28. Indexed		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
29. Variable with guarantees		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
30. Variable without guarantees		882,477	4	882,477	0	0	0	0	4	882,477	0	8	27,978,288	(1)	(454)	23 87,597,072			
31. Life contingent payout		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
32. Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
33. Total group annuities		882,477	4	882,477	0	0	0	0	4	882,477	0	8	27,978,288	(1)	(454)	23 87,597,072			
Accident and Health																			
34. Comprehensive individual (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0			
35. Comprehensive group (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0			
36. Medicare supplement (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0			
37. Vision only (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0			
38. Dental only (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0			
39. Federal employees health benefits plan (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0			
40. Title XVIII Medicare (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0			
41. Title XIX Medicaid (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0			
42. Credit A&H (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0			
43. Disability income (d)		661,673	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	76	876,194	(41)	(313,558)	656 3,586,075			
44. Long-term care (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0			
45. Other health (d)		961,361	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3	496,349	0	(84,114)	12 1,422,349			
46. Total accident and health		1,623,034	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	79	1,372,543	(41)	(397,672)	668 5,008,424			
47. Total		8,388,164	124	6,271,048	0	0	0	0	124	6,271,048	761,054	10,958	573,667,731	17,476	515,265,910	126,522 2,308,099,728			

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ 0 , current year \$ 0 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ 0 , current year \$ 0

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: 0 2) covering number of lives: 0 3) face amount \$ 0

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ 598,148 Group: \$ 0 Total: \$ 598,148

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$ 0

(f) For health business report Direct Premiums Earned: Comprehensive Individual \$ 0 ; Comprehensive Group \$ 0 ; Medicare Supplement \$ 0 ; Vision Only \$ 0 ; Dental Only \$ 0 ; Federal Employees Health Benefits Plan \$ 0
Title XVIII Medicare \$ 0 ; Title XIX Medicaid \$ 0 ; Credit A&H \$ 0 ; Disability Income \$ 3,490,309 ; Long-term Care \$ 0 ; Other Health \$ 1,364,147



ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY
LIFE INSURANCE (STATE PAGE)^(b)

NAIC Group Code 1348 BUSINESS IN THE STATE OF Idaho DURING THE YEAR 2025 NAIC Company Code 69019

Line of Business		1 Premiums and Annuities Considerations	2 Other Considerations	Dividends to Policyholders/Refunds to Members				7 Total (Col. 3+4+5+6)	8 Death and Annuity Benefits	Claims and Benefits Paid			
				3 Paid in Cash or Left on Deposit	4 Applied to Pay Renewal Premiums	5 Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6 Other			9 Matured Endowments	10 Surrender Values and Withdrawals for Life Contracts	11 All Other Benefits	12 Total (Sum Columns 8 through 11)
Individual Life													
1.	Industrial	0	0	0	0	0	0	0	0	0	0	0	0
2.	Whole	558,775	0	24,643	41,596	505,491	18,188	589,918	1,278,993	75,000	1,054,018	0	2,408,011
3.	Term	139,201	0	33,680	6,804	0	0	40,484	0	0	0	6,124	6,124
4.	Indexed	0	0	0	0	0	0	0	0	0	0	0	0
5.	Universal	131,345	0	0	0	0	0	0	86,354	0	134,741	0	221,095
6.	Universal with secondary guarantees	0	0	0	0	0	0	0	0	0	0	0	0
7.	Variable	0	0	0	0	0	0	0	0	0	0	0	0
8.	Variable universal	0	0	0	0	0	0	0	0	0	0	0	0
9.	Credit	0	0	0	0	0	0	0	0	0	0	0	0
10.	Other	0	0	0	0	0	0	0	0	0	0	0	0
11.	Total individual life	829,321	0	58,323	48,400	505,491	18,188	630,402	1,365,347	75,000	1,188,759	6,124	2,635,230
Group Life													
12.	Whole	0	0	0	0	0	0	0	0	0	0	0	0
13.	Term	5,941,166	0	0	0	0	0	0	8,699,985	0	0	0	8,699,985
14.	Universal	0	0	0	0	0	0	0	0	0	0	0	0
15.	Variable	0	0	0	0	0	0	0	0	0	0	0	0
16.	Variable universal	0	0	0	0	0	0	0	0	0	0	0	0
17.	Credit	0	0	0	0	0	0	0	0	0	0	0	0
18.	Other	0	0	0	0	0	0	0	112,500	0	0	0	112,500
19.	Total group life	5,941,166	0	0	0	0	0	0	8,812,485	0	0	0	8,812,485
Individual Annuities													
20.	Fixed	2,321,093	0	0	0	0	0	0	1,465,492	0	2,797,348	0	4,262,840
21.	Indexed	4,682,245	0	0	0	0	0	0	0	0	398,918	0	398,918
22.	Variable with guarantees	0	0	0	0	0	0	0	0	0	0	0	0
23.	Variable without guarantees	0	0	0	0	0	0	0	0	0	0	0	0
24.	Life contingent payout	0	0	0	0	0	0	0	96,059	0	0	0	96,059
25.	Other	0	0	0	0	0	0	0	0	0	0	0	0
26.	Total individual annuities	7,003,337	0	0	0	0	0	0	1,561,551	0	3,196,266	0	4,757,818
Group Annuities													
27.	Fixed	0	0	0	0	0	0	0	0	0	0	0	0
28.	Indexed	0	0	0	0	0	0	0	0	0	0	0	0
29.	Variable with guarantees	0	0	0	0	0	0	0	0	0	0	0	0
30.	Variable without guarantees	0	64,863,425	0	0	0	0	0	13,509,505	0	11,968,488	27,878	25,505,871
31.	Life contingent payout	0	0	0	0	0	0	0	0	0	0	0	0
32.	Other	0	0	0	0	0	0	0	0	0	0	0	0
33.	Total group annuities	0	64,863,425	0	0	0	0	0	13,509,505	0	11,968,488	27,878	25,505,871
Accident and Health													
34.	Comprehensive individual (d) (f)	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
35.	Comprehensive group (d) (f)	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
36.	Medicare supplement (d) (f)	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
37.	Vision only (d) (f)	174,249	0	0	0	0	0	0	XXX	XXX	XXX	143,373	143,373
38.	Dental only (d) (f)	51,936	0	0	0	0	0	0	XXX	XXX	XXX	31,621	31,621
39.	Federal employees health benefits plan (d) (f)	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
40.	Title XVIII Medicare (d) (e, f)	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
41.	Title XIX Medicaid (d) (f)	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
42.	Credit A&H (d) (f)	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
43.	Disability income (d) (f)	8,952,036	0	0	0	0	0	0	XXX	XXX	XXX	7,883,679	7,883,679
44.	Long-term care (d) (f)	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
45.	Other health (d) (f)	1,804,067	0	0	0	0	0	0	XXX	XXX	XXX	1,336,148	1,336,148
46.	Total accident and health	10,982,288	0	0	0	0	0	0	XXX	XXX	XXX	9,394,822	9,394,822
47.	Total	24,756,112 (c)	64,863,425	58,323	48,400	505,491	18,188	630,402	25,248,888	75,000	16,353,514	9,428,823	51,106,226

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY
LIFE INSURANCE (STATE PAGE) (Continued)^(b)

NAIC Group Code		1348		BUSINESS IN THE STATE OF		Idaho		DURING THE YEAR		2025		NAIC Company Code		69019					
Line of Business		Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits										22		Policy Exhibit					
		13		Claims Settled During Current Year										Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)	
				Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year		23	24	25	26	27	28		
		14	15	16	17	18	19	20	21	Unpaid December 31, Current Year	Number of Pals/ Certs							Amount	Number of Pals/ Certs	Amount	Number of Pals/ Certs	Amount
		Incurred During Current Year	Number of Pals/ Certs	Amount	Number of Pals/ Certs	Amount	Number of Pals/ Certs	Amount	Number of Pals/ Certs	Amount		Number of Pals/ Certs	Amount	Number of Pals/ Certs	Amount	Number of Pals/ Certs	Amount		
Individual Life																			
1.	Industrial	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
2.	Whole	1,208,624	27	1,153,172	0	0	0	0	27	1,153,172	130,485	56,686	73,798	75,032	2	148,000	(38)		
3.	Term	7,607	0	6,124	0	0	0	0	0	6,124	12,762	0	0	(1)	(100,000)	33	6,290,000		
4.	Indexed	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
5.	Universal	312,881	8	287,175	0	0	0	0	8	287,175	42,819	0	0	(19)	(687,785)	229	17,172,821		
6.	Universal with secondary guarantees	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
7.	Variable	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
8.	Variable universal	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
9.	Credit	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
10.	Other	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
11.	Total individual life	1,529,112	35	1,446,470	0	0	0	0	35	1,446,470	186,065	56,686	73,798	75,012	(787,783)	148,262	23,462,783		
Group Life																			
12.	Whole	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
13.	Term	8,902,129	132	8,699,985	0	0	0	0	132	8,699,985	1,413,334	2	194,978,164	(9)	(521,041,631)	112	5,457,817,506		
14.	Universal	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
15.	Variable	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
16.	Variable universal	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
17.	Credit	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
18.	Other	110,000	21	112,500	0	0	0	0	21	112,500	2,500	0	0	0	760,577	1	760,577		
19.	Total group life	9,012,129	153	8,812,485	0	0	0	0	153	8,812,485	1,415,834	2	194,978,164	(9)	(520,281,054)	113	5,458,578,083		
Individual Annuities																			
20.	Fixed	1,465,492	7	1,465,492	0	0	0	0	7	1,465,492	0	10	2,321,093	(27)	(3,583,319)	150	21,703,339		
21.	Indexed	0	0	0	0	0	0	0	0	0	0	22	4,682,245	1	(107,520)	56	11,297,602		
22.	Variable with guarantees	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
23.	Variable without guarantees	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
24.	Life contingent payout	0	0	0	0	0	0	0	0	0	0	0	0	(1)	(38,025)	8	865,562		
25.	Other	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
26.	Total individual annuities	1,465,492	7	1,465,492	0	0	0	0	7	1,465,492	0	32	7,003,337	(27)	(3,728,864)	214	33,866,503		
Group Annuities																			
27.	Fixed	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
28.	Indexed	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
29.	Variable with guarantees	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
30.	Variable without guarantees	13,509,505	29	13,509,505	0	0	0	0	29	13,509,505	0	11	105,622,942	(2)	(32,463,365)	69	554,972,843		
31.	Life contingent payout	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
32.	Other	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
33.	Total group annuities	13,509,505	29	13,509,505	0	0	0	0	29	13,509,505	0	11	105,622,942	(2)	(32,463,365)	69	554,972,843		
Accident and Health																			
34.	Comprehensive individual (d)	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0		
35.	Comprehensive group (d)	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0		
36.	Medicare supplement (d)	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0		
37.	Vision only (d)	142,490	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3	18,110	(3)	(33,005)	13	163,369		
38.	Dental only (d)	32,619	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2	43,759	(3)	(15,785)	5	69,976		
39.	Federal employees health benefits plan (d)	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0		
40.	Title XVIII Medicare (d)	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0		
41.	Title XIX Medicaid (d)	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0		
42.	Credit A&H (d)	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0		
43.	Disability income (d)	4,171,719	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	61	592,733	(71)	(1,308,770)	1,117	12,748,837		
44.	Long-term care (d)	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0		
45.	Other health (d)	662,478	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5	255,874	(3)	(99,557)	9	1,845,257		
46.	Total accident and health	5,009,307	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	71	910,476	(80)	(1,457,117)	1,144	14,827,439		
47.	Total	30,525,545	224	25,233,953	0	0	0	0	224	25,233,953	1,601,899	56,802	308,588,718	74,894	(558,718,182)	149,802	6,085,707,651		

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ 0 , current year \$ 0 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ 0 , current year \$ 0

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: 0 2) covering number of lives: 0 3) face amount \$ 0

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ 0 Group: \$ 0 Total: \$ 0

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products 1,973 and number of persons insured under indemnity only products 0

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$ 0

(f) For health business report Direct Premiums Earned: Comprehensive Individual \$ 0 ; Comprehensive Group \$ 0 ; Medicare Supplement \$ 0 ; Vision Only \$ 174,249 ; Dental Only \$ 51,936 ; Federal Employees Health Benefits Plan \$ 0
Title XVIII Medicare \$ 0 ; Title XIX Medicaid \$ 0 ; Credit A&H \$ 0 ; Disability Income \$ 8,952,036 ; Long-term Care \$ 0 ; Other Health \$ 1,804,067



ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY
LIFE INSURANCE (STATE PAGE)^(b)

NAIC Group Code 1348 BUSINESS IN THE STATE OF Illinois DURING THE YEAR 2025 NAIC Company Code 69019

Line of Business		1 Premiums and Annuities Considerations	2 Other Considerations	Dividends to Policyholders/Refunds to Members				7 Total (Col. 3+4+5+6)	8 Death and Annuity Benefits	Claims and Benefits Paid			
				3 Paid in Cash or Left on Deposit	4 Applied to Pay Renewal Premiums	5 Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6 Other			9 Matured Endowments	10 Surrender Values and Withdrawals for Life Contracts	11 All Other Benefits	12 Total (Sum Columns 8 through 11)
Individual Life													
1.	Industrial	0	0	0	0	0	0	0	0	0	0	0	0
2.	Whole	239,019	0	8,219	41,552	177,003	1,506	228,280	1,594,101	51	52,212	0	1,646,364
3.	Term	20,644	0	415	0	0	0	415	500,000	0	0	0	500,000
4.	Indexed	0	0	0	0	0	0	0	0	0	0	0	0
5.	Universal	19,619	0	0	0	0	0	0	0	0	20,101	0	20,101
6.	Universal with secondary guarantees	0	0	0	0	0	0	0	0	0	0	0	0
7.	Variable	0	0	0	0	0	0	0	0	0	0	0	0
8.	Variable universal	0	0	0	0	0	0	0	0	0	0	0	0
9.	Credit	0	0	0	0	0	0	0	0	0	0	0	0
10.	Other	0	0	0	0	0	0	0	0	0	0	0	0
11.	Total individual life	279,281	0	8,634	41,552	177,003	1,506	228,695	2,094,101	51	72,312	0	2,166,465
Group Life													
12.	Whole	0	0	0	0	0	0	0	0	0	0	0	0
13.	Term	47,490,250	0	0	0	0	0	0	41,451,237	0	0	0	41,451,237
14.	Universal	0	0	0	0	0	0	0	0	0	0	0	0
15.	Variable	0	0	0	0	0	0	0	0	0	0	0	0
16.	Variable universal	0	0	0	0	0	0	0	0	0	0	0	0
17.	Credit	0	0	0	0	0	0	0	0	0	0	0	0
18.	Other	(12,365)	0	0	0	0	0	0	150,991	0	0	0	150,991
19.	Total group life	47,477,885	0	0	0	0	0	0	41,602,228	0	0	0	41,602,228
Individual Annuities													
20.	Fixed	62,133,579	0	0	0	0	0	0	7,219,093	0	26,568,757	0	33,787,851
21.	Indexed	17,210,018	0	0	0	0	0	0	4,968,549	0	5,097,893	0	10,066,442
22.	Variable with guarantees	0	0	0	0	0	0	0	0	0	0	0	0
23.	Variable without guarantees	0	0	0	0	0	0	0	0	0	0	0	0
24.	Life contingent payout	0	0	0	0	0	0	0	322,710	0	0	0	322,710
25.	Other	0	0	0	0	0	0	0	0	0	0	0	0
26.	Total individual annuities	79,343,597	0	0	0	0	0	0	12,510,352	0	31,666,650	0	44,177,002
Group Annuities													
27.	Fixed	0	0	0	0	0	0	0	0	0	0	0	0
28.	Indexed	0	0	0	0	0	0	0	0	0	0	0	0
29.	Variable with guarantees	0	0	0	0	0	0	0	0	0	0	0	0
30.	Variable without guarantees	0	388,483,851	0	0	0	0	0	82,329,749	0	204,149,047	0	286,478,795
31.	Life contingent payout	0	0	0	0	0	0	0	0	0	0	0	0
32.	Other	0	0	0	0	0	0	0	0	0	0	0	0
33.	Total group annuities	0	388,483,851	0	0	0	0	0	82,329,749	0	204,149,047	0	286,478,795
Accident and Health													
34.	Comprehensive individual (d) 0 (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
35.	Comprehensive group (d) 0 (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
36.	Medicare supplement (d) 0 (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
37.	Vision only (d) 1,782,733 (f)	1,782,733 (f)	0	0	0	0	0	0	XXX	XXX	XXX	1,022,064	1,022,064
38.	Dental only (d) 9,928,773 (f)	9,928,773 (f)	0	0	0	0	0	0	XXX	XXX	XXX	7,350,029	7,350,029
39.	Federal employees health benefits plan (d) 0 (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
40.	Title XVIII Medicare (d) 0 (e, f)	0 (e, f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
41.	Title XIX Medicaid (d) 0 (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
42.	Credit A&H (d) 0 (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
43.	Disability income (d) 61,017,925 (f)	61,017,925 (f)	0	0	0	0	0	0	XXX	XXX	XXX	34,738,965	34,738,965
44.	Long-term care (d) 0 (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
45.	Other health (d) 13,662,635 (f)	13,662,635 (f)	0	0	0	0	0	0	XXX	XXX	XXX	4,295,292	4,295,292
46.	Total accident and health	86,392,066	0	0	0	0	0	0	XXX	XXX	XXX	47,406,350	47,406,350
47.	Total	213,492,830 (c)	388,483,851	8,634	41,552	177,003	1,506	228,695	138,536,430	51	235,888,009	47,406,350	421,830,840

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY
LIFE INSURANCE (STATE PAGE) (Continued)^(b)

NAIC Group Code		1348		BUSINESS IN THE STATE OF		Illinois		DURING THE YEAR		2025		NAIC Company Code		69019					
Line of Business		Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits										22		Policy Exhibit					
		13 Incurred During Current Year		Claims Settled During Current Year										Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)	
				Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year		23	24	25	26	27	28		
				14 Number of Pols/ Certs	15 Amount	16 Number of Pols/ Certs	17 Amount	18 Number of Pols/ Certs	19 Amount	20 Number of Pols/ Certs	21 Amount							Unpaid December 31, Current Year	Number of Pols/ Certs
Individual Life																			
1. Industrial		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
2. Whole		66,772	17	1,151,527	0	0	0	0	17	1,151,527	110,790	20,352	90,438	1,195,545	2	80,000			
3. Term		941,816	3	942,625	0	0	0	0	3	942,625	1,489	0	0	1	(565,000)	6			
4. Indexed		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
5. Universal		12	0	0	0	0	0	0	0	0	501,746	0	0	0	(99,166)	16			
6. Universal with secondary guarantees		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
7. Variable		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
8. Variable universal		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
9. Credit		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
10. Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
11. Total individual life		1,008,600	20	2,094,152	0	0	0	0	20	2,094,152	614,025	20,352	90,438	1,195,546	(664,164)	80,022			
Group Life																			
12. Whole		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
13. Term		40,156,193	680	41,451,237	0	0	0	0	680	41,451,237	5,113,542	69	3,033,598,045	(133)	(2,371,931,959)	716			
14. Universal		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
15. Variable		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
16. Variable universal		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
17. Credit		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
18. Other		51,875	39	150,991	0	0	0	0	39	150,991	0	0	0	0	547,063	3			
19. Total group life		40,208,068	719	41,602,228	0	0	0	0	719	41,602,228	5,113,542	69	3,033,598,045	(133)	(2,371,384,896)	719			
Individual Annuities																			
20. Fixed		7,219,093	63	7,219,093	0	0	0	0	63	7,219,093	0	293	62,133,579	(259)	(26,374,896)	1,880			
21. Indexed		4,968,549	16	4,968,549	0	0	0	0	16	4,968,549	0	104	17,210,018	(49)	(7,773,934)	368			
22. Variable with guarantees		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
23. Variable without guarantees		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
24. Life contingent payout		0	0	0	0	0	0	0	0	0	0	0	0	(1)	(138,695)	29			
25. Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
26. Total individual annuities		12,187,642	79	12,187,642	0	0	0	0	79	12,187,642	0	397	79,343,597	(309)	(34,287,525)	2,277			
Group Annuities																			
27. Fixed		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
28. Indexed		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
29. Variable with guarantees		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
30. Variable without guarantees		82,329,749	65	82,329,749	0	0	0	0	65	82,329,749	0	28	183,689,298	(60)	(267,744,471)	403			
31. Life contingent payout		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
32. Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
33. Total group annuities		82,329,749	65	82,329,749	0	0	0	0	65	82,329,749	0	28	183,689,298	(60)	(267,744,471)	403			
Accident and Health																			
34. Comprehensive individual (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0			
35. Comprehensive group (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0			
36. Medicare supplement (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0			
37. Vision only (d)		1,014,116	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	31	291,226	(54)	(345,635)	296			
38. Dental only (d)		7,297,347	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	33	1,447,378	(59)	(2,032,463)	303			
39. Federal employees health benefits plan (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0			
40. Title XVIII Medicare (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0			
41. Title XIX Medicaid (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0			
42. Credit A&H (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0			
43. Disability income (d)		29,635,982	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	718	11,787,329	(612)	(7,376,631)	7,484			
44. Long-term care (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0			
45. Other health (d)		4,654,252	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	46	3,127,482	(38)	(2,394,361)	206			
46. Total accident and health		42,601,698	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	828	16,653,415	(763)	(12,149,090)	8,289			
47. Total		178,335,756	883	138,213,771	0	0	0	0	883	138,213,771	5,727,567	21,674	3,313,374,793	1,194,281	(2,686,230,146)	91,710			

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ 0 , current year \$ 0 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ 0 , current year \$ 0

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: 0 2) covering number of lives: 0 3) face amount \$ 0

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ 887,157 Group: \$ 0 Total: \$ 887,157

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products 25,210 and number of persons insured under indemnity only products 0

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$ 0

(f) For health business report Direct Premiums Earned: Comprehensive Individual \$ 0 ; Comprehensive Group \$ 0 ; Medicare Supplement \$ 0 ; Vision Only \$ 1,782,733 ; Dental Only \$ 9,928,773 ; Federal Employees Health Benefits Plan \$ 0
Title XVIII Medicare \$ 0 ; Title XIX Medicaid \$ 0 ; Credit A&H \$ 0 ; Disability Income \$ 61,017,925 ; Long-term Care \$ 0 ; Other Health \$ 13,662,635



ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY
LIFE INSURANCE (STATE PAGE)^(b)

NAIC Group Code 1348		BUSINESS IN THE STATE OF Indiana		DURING THE YEAR 2025				NAIC Company Code 69019					
Line of Business		1 Premiums and Annuities Considerations	2 Other Considerations	Dividends to Policyholders/Refunds to Members				Claims and Benefits Paid					
				3 Paid in Cash or Left on Deposit	4 Applied to Pay Renewal Premiums	5 Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6 Other	7 Total (Col. 3+4+5+6)	8 Death and Annuity Benefits	9 Matured Endowments	10 Surrender Values and Withdrawals for Life Contracts	11 All Other Benefits	12 Total (Sum Columns 8 through 11)
Individual Life													
1.	Industrial	0	0	0	0	0	0	0	0	0	0	0	0
2.	Whole	85,355	0	7,726	1,416	14,145	586	23,874	213,463	5,596	18,490	6,965	244,513
3.	Term	6,438	0	5,672	0	0	0	5,672	0	0	0	0	0
4.	Indexed	0	0	0	0	0	0	0	0	0	0	0	0
5.	Universal	25,295	0	0	0	0	0	8,826	0	0	12,317	0	21,143
6.	Universal with secondary guarantees	0	0	0	0	0	0	0	0	0	0	0	0
7.	Variable	0	0	0	0	0	0	0	0	0	0	0	0
8.	Variable universal	0	0	0	0	0	0	0	0	0	0	0	0
9.	Credit	0	0	0	0	0	0	0	0	0	0	0	0
10.	Other	0	0	0	0	0	0	0	0	0	0	0	0
11.	Total individual life	117,088	0	13,398	1,416	14,145	586	29,546	222,289	5,596	30,807	6,965	265,657
Group Life													
12.	Whole	0	0	0	0	0	0	0	0	0	0	0	0
13.	Term	71,218,824	0	0	0	0	0	0	60,756,470	0	0	0	60,756,470
14.	Universal	0	0	0	0	0	0	0	0	0	0	0	0
15.	Variable	0	0	0	0	0	0	0	0	0	0	0	0
16.	Variable universal	0	0	0	0	0	0	0	0	0	0	0	0
17.	Credit	0	0	0	0	0	0	0	0	0	0	0	0
18.	Other	0	0	0	0	0	0	0	0	0	0	0	0
19.	Total group life	71,218,824	0	0	0	0	0	0	60,756,470	0	0	0	60,756,470
Individual Annuities													
20.	Fixed	14,500,675	0	0	0	0	0	6,570,983	0	0	18,797,041	0	25,368,024
21.	Indexed	17,295,425	0	0	0	0	0	4,601,075	0	0	10,083,684	0	14,684,759
22.	Variable with guarantees	0	0	0	0	0	0	0	0	0	0	0	0
23.	Variable without guarantees	0	0	0	0	0	0	0	0	0	0	0	0
24.	Life contingent payout	0	0	0	0	0	0	37,471	0	0	0	0	37,471
25.	Other	0	0	0	0	0	0	0	0	0	0	0	0
26.	Total individual annuities	31,796,099	0	0	0	0	0	11,209,529	0	0	28,880,725	0	40,090,254
Group Annuities													
27.	Fixed	0	0	0	0	0	0	0	0	0	0	0	0
28.	Indexed	0	0	0	0	0	0	0	0	0	0	0	0
29.	Variable with guarantees	0	0	0	0	0	0	0	0	0	0	0	0
30.	Variable without guarantees	0	187,101,647	0	0	0	0	52,206,833	0	0	319,920,244	0	372,127,077
31.	Life contingent payout	0	0	0	0	0	0	0	0	0	0	0	0
32.	Other	0	0	0	0	0	0	0	0	0	0	0	0
33.	Total group annuities	0	187,101,647	0	0	0	0	52,206,833	0	0	319,920,244	0	372,127,077
Accident and Health													
34.	Comprehensive individual (d) 0 (f)	0 (f)	0	0	0	0	0	XXX	XXX	XXX	0	0	0
35.	Comprehensive group (d) 0 (f)	0 (f)	0	0	0	0	0	XXX	XXX	XXX	0	0	0
36.	Medicare supplement (d) 0 (f)	0 (f)	0	0	0	0	0	XXX	XXX	XXX	0	0	0
37.	Vision only (d) 896,354 (f)	896,354 (f)	0	0	0	0	0	XXX	XXX	XXX	613,186	0	613,186
38.	Dental only (d) 4,573,189 (f)	4,573,189 (f)	0	0	0	0	0	XXX	XXX	XXX	3,492,584	0	3,492,584
39.	Federal employees health benefits plan (d) 0 (f)	0 (f)	0	0	0	0	0	XXX	XXX	XXX	0	0	0
40.	Title XVIII Medicare (d) 0 (e, f)	0 (e, f)	0	0	0	0	0	XXX	XXX	XXX	0	0	0
41.	Title XIX Medicaid (d) 0 (f)	0 (f)	0	0	0	0	0	XXX	XXX	XXX	0	0	0
42.	Credit A&H (d) 0 (f)	0 (f)	0	0	0	0	0	XXX	XXX	XXX	0	0	0
43.	Disability income (d) 51,295,946 (f)	51,295,946 (f)	0	0	0	0	0	XXX	XXX	XXX	28,640,167	0	28,640,167
44.	Long-term care (d) 0 (f)	0 (f)	0	0	0	0	0	XXX	XXX	XXX	0	0	0
45.	Other health (d) 13,629,443 (f)	13,629,443 (f)	0	0	0	0	0	XXX	XXX	XXX	6,087,881	0	6,087,881
46.	Total accident and health	70,394,932	0	0	0	0	0	XXX	XXX	XXX	38,833,817	0	38,833,817
47.	Total	173,526,943 (c)	187,101,647	13,398	1,416	14,145	586	29,546	124,395,121	5,596	348,831,776	38,840,782	512,073,274

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY
LIFE INSURANCE (STATE PAGE) (Continued)^(b)

NAIC Group Code		1348		BUSINESS IN THE STATE OF		Indiana		DURING THE YEAR		2025		NAIC Company Code		69019					
Line of Business		Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits										22		Policy Exhibit					
		13 Incurred During Current Year		Claims Settled During Current Year										Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)	
				Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year		23 Number of Pols/ Certs	24 Amount	25 Number of Pols/ Certs	26 Amount	27 Number of Pols/ Certs	28 Amount		
				14 Number of Pols/ Certs	15 Amount	16 Number of Pols/ Certs	17 Amount	18 Number of Pols/ Certs	19 Amount	20 Number of Pols/ Certs	21 Amount								
Individual Life																			
1. Industrial		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
2. Whole		648,288	47	608,843	0	0	0	0	47	608,843	60,646	14,591	46,054	21,201	2	35,000			
3. Term		549	0	0	0	0	0	0	0	0	1,606	0	0	17	210,000	19			
4. Indexed		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
5. Universal		1,166	0	0	0	0	0	0	0	0	2,278	0	0	89	1,270,700	93			
6. Universal with secondary guarantees		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
7. Variable		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
8. Variable universal		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
9. Credit		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
10. Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
11. Total individual life		650,003	47	608,843	0	0	0	0	47	608,843	64,530	14,591	46,054	21,307	1,480,702	35,112			
Group Life																			
12. Whole		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
13. Term		69,180,794	1,146	60,756,470	0	0	0	0	1,146	60,756,470	10,923,154	113	1,437,998,233	(986)	(3,268,625,898)	3,243			
14. Universal		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
15. Variable		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
16. Variable universal		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
17. Credit		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
18. Other		0	1	0	0	0	0	0	1	0	0	0	0	0	25,000	1			
19. Total group life		69,180,794	1,147	60,756,470	0	0	0	0	1,147	60,756,470	10,923,154	113	1,437,998,233	(986)	(3,268,600,898)	3,244			
Individual Annuities																			
20. Fixed		6,570,983	40	6,570,983	0	0	0	0	40	6,570,983	0	108	14,500,675	(235)	(20,461,304)	1,088			
21. Indexed		4,601,075	28	4,601,075	0	0	0	0	28	4,601,075	0	121	17,295,425	(122)	(10,779,970)	555			
22. Variable with guarantees		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
23. Variable without guarantees		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
24. Life contingent payout		0	0	0	0	0	0	0	0	0	0	0	0	(1)	(5,734)	7			
25. Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
26. Total individual annuities		11,172,058	68	11,172,058	0	0	0	0	68	11,172,058	0	229	31,796,099	(358)	(31,247,008)	1,650			
Group Annuities																			
27. Fixed		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
28. Indexed		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
29. Variable with guarantees		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
30. Variable without guarantees		52,206,833	52	52,206,833	0	0	0	0	52	52,206,833	0	24	153,852,848	(46)	(1,462,228,212)	237			
31. Life contingent payout		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
32. Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
33. Total group annuities		52,206,833	52	52,206,833	0	0	0	0	52	52,206,833	0	24	153,852,848	(46)	(1,462,228,212)	237			
Accident and Health																			
34. Comprehensive individual		(d) 0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0			
35. Comprehensive group		(d) 0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0			
36. Medicare supplement		(d) 0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0			
37. Vision only		(d) 624,893	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	20	335,627	(28)	(169,020)	92			
38. Dental only		(d) 3,483,253	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	14	927,206	(28)	(859,622)	87			
39. Federal employees health benefits plan		(d) 0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0			
40. Title XVIII Medicare		(d) 0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0			
41. Title XIX Medicaid		(d) 0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0			
42. Credit A&H		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0			
43. Disability income		(d) 25,989,269	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	286	7,078,124	(332)	(5,874,331)	2,852			
44. Long-term care		(d) 0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0			
45. Other health		(d) 6,859,903	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	31	2,708,515	(226)	(1,143,094)	2,809			
46. Total accident and health		36,957,318	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	351	11,049,472	(614)	(8,046,067)	5,840			
47. Total		170,167,004	1,314	124,744,203	0	0	0	0	1,314	124,744,203	10,987,684	15,308	1,634,742,706	19,303	(4,768,641,483)	46,083			

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ 0 , current year \$ 0 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ 0 , current year \$ 0

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: 0 2) covering number of lives: 0 3) face amount \$ 0

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ 0 Group: \$ 0 Total: \$ 0

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products 11,938 and number of persons insured under indemnity only products 0

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$ 0

(f) For health business report Direct Premiums Earned: Comprehensive Individual \$ 0 ; Comprehensive Group \$ 0 ; Medicare Supplement \$ 0 ; Vision Only \$ 896,354 ; Dental Only \$ 4,573,189 ; Federal Employees Health Benefits Plan \$ 0

Title XVIII Medicare \$ 0 ; Title XIX Medicaid \$ 0 ; Credit A&H \$ 0 ; Disability Income \$ 51,295,946 ; Long-term Care \$ 0 ; Other Health \$ 13,629,443



ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY
LIFE INSURANCE (STATE PAGE)^(b)

NAIC Group Code 1348 BUSINESS IN THE STATE OF Iowa DURING THE YEAR 2025 NAIC Company Code 69019

Line of Business	1 Premiums and Annuities Considerations	2 Other Considerations	Dividends to Policyholders/Refunds to Members				7 Total (Col. 3+4+5+6)	8 Death and Annuity Benefits	Claims and Benefits Paid			
			3 Paid in Cash or Left on Deposit	4 Applied to Pay Renewal Premiums	5 Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6 Other			9 Matured Endowments	10 Surrender Values and Withdrawals for Life Contracts	11 All Other Benefits	12 Total (Sum Columns 8 through 11)
Individual Life												
1. Industrial	0	0	0	0	0	0	0	0	0	0	0	0
2. Whole	19,501	0	2,267	4,194	4,702	0	11,162	0	0	16,541	0	16,541
3. Term	275	0	42	0	0	0	42	0	0	0	0	0
4. Indexed	0	0	0	0	0	0	0	0	0	0	0	0
5. Universal	431	0	0	0	0	0	0	0	0	0	0	0
6. Universal with secondary guarantees	0	0	0	0	0	0	0	0	0	0	0	0
7. Variable	0	0	0	0	0	0	0	0	0	0	0	0
8. Variable universal	0	0	0	0	0	0	0	0	0	0	0	0
9. Credit	0	0	0	0	0	0	0	0	0	0	0	0
10. Other	0	0	0	0	0	0	0	0	0	0	0	0
11. Total individual life	20,207	0	2,308	4,194	4,702	0	11,204	0	0	16,541	0	16,541
Group Life												
12. Whole	0	0	0	0	0	0	0	0	0	0	0	0
13. Term	14,924,234	0	0	0	0	0	0	10,084,268	0	0	0	10,084,268
14. Universal	0	0	0	0	0	0	0	0	0	0	0	0
15. Variable	0	0	0	0	0	0	0	0	0	0	0	0
16. Variable universal	0	0	0	0	0	0	0	0	0	0	0	0
17. Credit	0	0	0	0	0	0	0	0	0	0	0	0
18. Other	0	0	0	0	0	0	0	0	0	0	0	0
19. Total group life	14,924,234	0	0	0	0	0	0	10,084,268	0	0	0	10,084,268
Individual Annuities												
20. Fixed	5,947,799	0	0	0	0	0	0	4,109,951	0	5,304,627	0	9,414,578
21. Indexed	2,382,484	0	0	0	0	0	0	784,924	0	3,568,312	0	4,353,236
22. Variable with guarantees	0	0	0	0	0	0	0	0	0	0	0	0
23. Variable without guarantees	0	0	0	0	0	0	0	0	0	0	0	0
24. Life contingent payout	0	0	0	0	0	0	0	16,050	0	0	0	16,050
25. Other	0	0	0	0	0	0	0	0	0	0	0	0
26. Total individual annuities	8,330,283	0	0	0	0	0	0	4,910,925	0	8,872,939	0	13,783,864
Group Annuities												
27. Fixed	0	0	0	0	0	0	0	0	0	0	0	0
28. Indexed	0	0	0	0	0	0	0	0	0	0	0	0
29. Variable with guarantees	0	0	0	0	0	0	0	0	0	0	0	0
30. Variable without guarantees	0	35,570,158	0	0	0	0	0	4,740,920	0	10,569,438	0	15,310,357
31. Life contingent payout	0	0	0	0	0	0	0	0	0	0	0	0
32. Other	0	0	0	0	0	0	0	0	0	0	0	0
33. Total group annuities	0	35,570,158	0	0	0	0	0	4,740,920	0	10,569,438	0	15,310,357
Accident and Health												
34. Comprehensive individual (d) 0 (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
35. Comprehensive group (d) 0 (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
36. Medicare supplement (d) 0 (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
37. Vision only (d) 163,685 (f)	163,685 (f)	0	0	0	0	0	0	XXX	XXX	XXX	102,264	102,264
38. Dental only (d) 405,727 (f)	405,727 (f)	0	0	0	0	0	0	XXX	XXX	XXX	286,516	286,516
39. Federal employees health benefits plan (d) 0 (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
40. Title XVIII Medicare (d) 0 (e, f)	0 (e, f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
41. Title XIX Medicaid (d) 0 (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
42. Credit A&H (d) 0 (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
43. Disability income (d) 21,945,959 (f)	21,945,959 (f)	0	0	0	0	0	0	XXX	XXX	XXX	13,981,794	13,981,794
44. Long-term care (d) 0 (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
45. Other health (d) 2,608,750 (f)	2,608,750 (f)	0	0	0	0	0	0	XXX	XXX	XXX	1,057,526	1,057,526
46. Total accident and health	25,124,121	0	0	0	0	0	0	XXX	XXX	XXX	15,428,100	15,428,100
47. Total	48,398,846 (c)	35,570,158	2,308	4,194	4,702	0	11,204	19,736,113	0	19,458,918	15,428,100	54,623,131

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY
LIFE INSURANCE (STATE PAGE) (Continued)^(b)

NAIC Group Code		1348		BUSINESS IN THE STATE OF Iowa							DURING THE YEAR 2025							NAIC Company Code		69019	
Line of Business		13 Incurred During Current Year	Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits								22 Unpaid December 31, Current Year	Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)					
			Claims Settled During Current Year		Total Settled During Current Year		23 Number of Pols/ Certs	24 Amount	25 Number of Pols/ Certs	26 Amount		27 Number of Pols/ Certs	28 Amount								
			Totals Paid		Reduction by Compromise									Amount Rejected							
			14 Number of Pols/ Certs	15 Amount	16 Number of Pols/ Certs	17 Amount								18 Number of Pols/ Certs	19 Amount	20 Number of Pols/ Certs	21 Amount				
Individual Life																					
1. Industrial		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
2. Whole		12,937	0	0	0	0	0	0	0	13,396	896	12,500	459	2	40,000	9					
3. Term		20	0	0	0	0	0	0	0	20	0	0	1	10,000	1	10,000					
4. Indexed		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
5. Universal		12	0	0	0	0	0	0	0	163	0	0	0	(394)	3	131,253					
6. Universal with secondary guarantees		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
7. Variable		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
8. Variable universal		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
9. Credit		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
10. Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
11. Total individual life		12,969	0	0	0	0	0	0	0	13,579	896	12,500	460	9,608	40,004	141,262					
Group Life																					
12. Whole		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
13. Term		10,162,973	174	10,084,268	0	0	0	0	174	10,084,268	1,614,546	24	556,721,800	(42)	(1,101,834,007)	211	6,725,056,926				
14. Universal		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
15. Variable		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
16. Variable universal		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
17. Credit		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0 (a)				
18. Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
19. Total group life		10,162,973	174	10,084,268	0	0	0	0	174	10,084,268	1,614,546	24	556,721,800	(42)	(1,101,834,007)	211	6,725,056,926				
Individual Annuities																					
20. Fixed		4,109,951	32	4,109,951	0	0	0	0	32	4,109,951	0	38	5,947,799	(81)	(6,916,342)	360	48,346,717				
21. Indexed		784,924	2	784,924	0	0	0	0	2	784,924	0	14	2,382,484	(21)	(2,787,294)	148	28,476,415				
22. Variable with guarantees		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
23. Variable without guarantees		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
24. Life contingent payout		0	0	0	0	0	0	0	0	0	0	0	0	1	781	3	147,437				
25. Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
26. Total individual annuities		4,894,875	34	4,894,875	0	0	0	0	34	4,894,875	0	52	8,330,283	(101)	(9,702,855)	511	76,970,570				
Group Annuities																					
27. Fixed		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
28. Indexed		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
29. Variable with guarantees		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
30. Variable without guarantees		4,740,920	26	4,740,920	0	0	0	0	26	4,740,920	0	6	45,117,079	(5)	(72,886,440)	78	363,531,772				
31. Life contingent payout		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
32. Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
33. Total group annuities		4,740,920	26	4,740,920	0	0	0	0	26	4,740,920	0	6	45,117,079	(5)	(72,886,440)	78	363,531,772				
Accident and Health																					
34. Comprehensive individual		(d) 0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0				
35. Comprehensive group		(d) 0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0				
36. Medicare supplement		(d) 0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0				
37. Vision only		(d) 97,481	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	7	40,517	(4)	(92,958)	30	152,650				
38. Dental only		(d) 284,325	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3	136,701	(3)	(167,020)	16	415,788				
39. Federal employees health benefits plan		(d) 0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0				
40. Title XVIII Medicare		(d) 0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0				
41. Title XIX Medicaid		(d) 0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0				
42. Credit A&H		(d) 0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0				
43. Disability income		(d) 14,378,063	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	174	1,680,266	(467)	(4,216,122)	2,243	22,526,884				
44. Long-term care		(d) 0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0				
45. Other health		(d) 722,050	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11	481,611	(15)	(1,128,675)	50	2,430,599				
46. Total accident and health		(d) 15,481,919	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	195	2,339,095	(489)	(5,604,775)	2,339	25,525,921				
47. Total			35,293,655	234	19,720,062	0	0	0	0	234	19,720,062	1,628,126	1,173	612,520,757	(177)	(1,190,018,469)	43,143	7,191,226,451			

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ 0 , current year \$ 0 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ 0 , current year \$ 0

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: 0 2) covering number of lives: 0 3) face amount \$ 0

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ 61,766 Group: \$ 0 Total: \$ 61,766

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products 1,160 and number of persons insured under indemnity only products 0

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$ 0

(f) For health business report Direct Premiums Earned: Comprehensive Individual \$ 0 ; Comprehensive Group \$ 0 ; Medicare Supplement \$ 0 ; Vision Only \$ 163,685 ; Dental Only \$ 405,727 ; Federal Employees Health Benefits Plan \$ 0
Title XVIII Medicare \$ 0 ; Title XIX Medicaid \$ 0 ; Credit A&H \$ 0 ; Disability Income \$ 21,945,959 ; Long-term Care \$ 0 ; Other Health \$ 2,608,750



ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY
LIFE INSURANCE (STATE PAGE)^(b)

NAIC Group Code 1348 BUSINESS IN THE STATE OF Kansas DURING THE YEAR 2025 NAIC Company Code 69019

Line of Business	1 Premiums and Annuities Considerations	2 Other Considerations	Dividends to Policyholders/Refunds to Members				7 Total (Col. 3+4+5+6)	8 Death and Annuity Benefits	Claims and Benefits Paid			
			3 Paid in Cash or Left on Deposit	4 Applied to Pay Renewal Premiums	5 Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6 Other			9 Matured Endowments	10 Surrender Values and Withdrawals for Life Contracts	11 All Other Benefits	12 Total (Sum Columns 8 through 11)
Individual Life												
1. Industrial	0	0	0	0	0	0	0	0	0	0	0	0
2. Whole	91,581	0	914	704	30,221	743	32,582	0	0	55,904	0	55,904
3. Term	5,337	0	0	0	0	0	0	0	0	0	0	0
4. Indexed	0	0	0	0	0	0	0	0	0	0	0	0
5. Universal	15,052	0	0	0	0	0	0	0	0	0	0	0
6. Universal with secondary guarantees	0	0	0	0	0	0	0	0	0	0	0	0
7. Variable	0	0	0	0	0	0	0	0	0	0	0	0
8. Variable universal	0	0	0	0	0	0	0	0	0	0	0	0
9. Credit	0	0	0	0	0	0	0	0	0	0	0	0
10. Other	0	0	0	0	0	0	0	0	0	0	0	0
11. Total individual life	111,970	0	914	704	30,221	743	32,582	0	0	55,904	0	55,904
Group Life												
12. Whole	0	0	0	0	0	0	0	0	0	0	0	0
13. Term	42,885,009	0	0	0	0	0	0	39,767,145	0	0	0	39,767,145
14. Universal	0	0	0	0	0	0	0	0	0	0	0	0
15. Variable	0	0	0	0	0	0	0	0	0	0	0	0
16. Variable universal	0	0	0	0	0	0	0	0	0	0	0	0
17. Credit	0	0	0	0	0	0	0	0	0	0	0	0
18. Other	0	0	0	0	0	0	0	0	0	0	0	0
19. Total group life	42,885,009	0	0	0	0	0	0	39,767,145	0	0	0	39,767,145
Individual Annuities												
20. Fixed	2,791,888	0	0	0	0	0	0	2,827,134	0	2,608,213	0	5,435,347
21. Indexed	3,538,094	0	0	0	0	0	0	184,459	0	237,563	0	422,022
22. Variable with guarantees	0	0	0	0	0	0	0	0	0	0	0	0
23. Variable without guarantees	0	0	0	0	0	0	0	0	0	0	0	0
24. Life contingent payout	0	0	0	0	0	0	0	47,052	0	0	0	47,052
25. Other	0	0	0	0	0	0	0	0	0	0	0	0
26. Total individual annuities	6,329,982	0	0	0	0	0	0	3,058,645	0	2,845,776	0	5,904,421
Group Annuities												
27. Fixed	0	0	0	0	0	0	0	0	0	0	0	0
28. Indexed	0	0	0	0	0	0	0	0	0	0	0	0
29. Variable with guarantees	0	0	0	0	0	0	0	0	0	0	0	0
30. Variable without guarantees	0	26,131,731	0	0	0	0	0	5,718,294	0	3,953,586	0	9,671,879
31. Life contingent payout	0	0	0	0	0	0	0	0	0	0	0	0
32. Other	0	0	0	0	0	0	0	0	0	0	0	0
33. Total group annuities	0	26,131,731	0	0	0	0	0	5,718,294	0	3,953,586	0	9,671,879
Accident and Health												
34. Comprehensive individual (d) (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
35. Comprehensive group (d) (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
36. Medicare supplement (d) (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
37. Vision only (d) (f)	548,601 (f)	0	0	0	0	0	0	XXX	XXX	XXX	363,766	363,766
38. Dental only (d) (f)	823,150 (f)	0	0	0	0	0	0	XXX	XXX	XXX	526,412	526,412
39. Federal employees health benefits plan (d) (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
40. Title XVIII Medicare (d) (e, f)	0 (e, f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
41. Title XIX Medicaid (d) (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
42. Credit A&H (d) (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
43. Disability income (d) (f)	16,768,020 (f)	0	0	0	0	0	0	XXX	XXX	XXX	8,622,421	8,622,421
44. Long-term care (d) (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
45. Other health (d) (f)	3,756,662 (f)	0	0	0	0	0	0	XXX	XXX	XXX	2,646,322	2,646,322
46. Total accident and health	21,896,434	0	0	0	0	0	0	XXX	XXX	XXX	12,158,921	12,158,921
47. Total	71,223,394 (c)	26,131,731	914	704	30,221	743	32,582	48,544,084	0	6,855,266	12,158,921	67,558,270

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY
LIFE INSURANCE (STATE PAGE) (Continued)^(b)

NAIC Group Code		1348		BUSINESS IN THE STATE OF		Kansas		DURING THE YEAR		2025		NAIC Company Code		69019			
Line of Business		Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits										Policy Exhibit					
		13	Claims Settled During Current Year								22	Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)	
			Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year			23	24	25	26	27	28
			14	15	16	17	18	19	20	21							
		Incurred During Current Year	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount	Unpaid December 31, Current Year	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount
Individual Life																	
1. Industrial		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2. Whole		943	0	0	0	0	0	0	0	0	4,508	4,508	0	3,565	1	40,000	(4)
3. Term		79	0	0	0	0	0	0	0	0	609	0	0	0	0	3	300,000
4. Indexed		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5. Universal		169	0	0	0	0	0	0	0	0	2,652	0	0	0	1,657	10	2,507,352
6. Universal with secondary guarantees		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
7. Variable		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
8. Variable universal		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
9. Credit		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
10. Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
11. Total individual life		1,192	0	0	0	0	0	0	0	0	7,770	4,508	0	3,565	1,658	40,013	2,807,348
Group Life																	
12. Whole		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13. Term		39,204,913	434	39,767,145	0	0	0	0	434	39,767,145	5,439,966	14	1,683,323,674	(23)	257,255,668	170	22,593,767,566
14. Universal		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
15. Variable		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
16. Variable universal		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
17. Credit		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
18. Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0 (a)
19. Total group life		39,204,913	434	39,767,145	0	0	0	0	434	39,767,145	5,439,966	14	1,683,323,674	(23)	257,255,668	170	22,593,767,566
Individual Annuities																	
20. Fixed		2,827,134	11	2,827,134	0	0	0	0	11	2,827,134	0	13	2,791,888	(20)	(3,052,767)	121	26,182,939
21. Indexed		184,459	2	184,459	0	0	0	0	2	184,459	0	31	3,538,094	(3)	(366,264)	69	10,495,134
22. Variable with guarantees		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
23. Variable without guarantees		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
24. Life contingent payout		0	0	0	0	0	0	0	0	0	0	0	0	0	(15,908)	7	483,420
25. Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
26. Total individual annuities		3,011,593	13	3,011,593	0	0	0	0	13	3,011,593	0	44	6,329,982	(23)	(3,434,939)	197	37,161,492
Group Annuities																	
27. Fixed		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
28. Indexed		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
29. Variable with guarantees		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
30. Variable without guarantees		5,718,294	12	5,718,294	0	0	0	0	12	5,718,294	0	9	29,495,634	(8)	(1,481,580)	64	289,786,115
31. Life contingent payout		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
32. Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
33. Total group annuities		5,718,294	12	5,718,294	0	0	0	0	12	5,718,294	0	9	29,495,634	(8)	(1,481,580)	64	289,786,115
Accident and Health																	
34. Comprehensive individual (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
35. Comprehensive group (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
36. Medicare supplement (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
37. Vision only (d)		363,704	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4	47,149	(7)	(63,914)	40	524,870
38. Dental only (d)		524,947	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3	190,763	(6)	(171,319)	25	808,421
39. Federal employees health benefits plan (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
40. Title XVIII Medicare (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
41. Title XIX Medicaid (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
42. Credit A&H (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
43. Disability income (d)		7,680,983	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	300	1,638,879	(151)	(744,490)	2,962	16,929,626
44. Long-term care (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
45. Other health (d)		2,572,159	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	30	996,201	(25)	(694,561)	103	3,826,812
46. Total accident and health		11,141,792	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	337	2,872,992	(189)	(1,674,284)	3,130	22,089,729
47. Total		59,077,784	459	48,497,032	0	0	0	0	459	48,497,032	5,447,736	4,912	1,722,022,281	3,322	250,666,523	43,574	22,945,612,251

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ 0 , current year \$ 0 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ 0 , current year \$ 0

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: 0 2) covering number of lives: 0 3) face amount \$ 0

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ 247,179 Group: \$ 0 Total: \$ 247,179

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products 2,582 and number of persons insured under indemnity only products 0

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$ 0

(f) For health business report Direct Premiums Earned: Comprehensive Individual \$ 0 ; Comprehensive Group \$ 0 ; Medicare Supplement \$ 0 ; Vision Only \$ 548,601 ; Dental Only \$ 823,150 ; Federal Employees Health Benefits Plan \$ 0
Title XVIII Medicare \$ 0 ; Title XIX Medicaid \$ 0 ; Credit A&H \$ 0 ; Disability Income \$ 16,768,020 ; Long-term Care \$ 0 ; Other Health \$ 3,756,662



ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY
LIFE INSURANCE (STATE PAGE)^(b)

NAIC Group Code 1348 BUSINESS IN THE STATE OF Kentucky DURING THE YEAR 2025 NAIC Company Code 69019

Line of Business		1 Premiums and Annuities Considerations	2 Other Considerations	Dividends to Policyholders/Refunds to Members				7 Total (Col. 3+4+5+6)	8 Death and Annuity Benefits	Claims and Benefits Paid			
				3 Paid in Cash or Left on Deposit	4 Applied to Pay Renewal Premiums	5 Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6 Other			9 Matured Endowments	10 Surrender Values and Withdrawals for Life Contracts	11 All Other Benefits	12 Total (Sum Columns 8 through 11)
Individual Life													
1.	Industrial	0	0	0	0	0	0	0	0	0	0	0	0
2.	Whole	43,246	0	5,335	3,585	42,902	1,679	53,501	267,970	5,000	71,367	0	344,337
3.	Term	1,534	0	0	0	0	0	0	0	0	0	0	0
4.	Indexed	0	0	0	0	0	0	0	0	0	0	0	0
5.	Universal	10,822	0	0	0	0	0	0	945	0	103,064	208	104,216
6.	Universal with secondary guarantees	0	0	0	0	0	0	0	0	0	0	0	0
7.	Variable	0	0	0	0	0	0	0	0	0	0	0	0
8.	Variable universal	0	0	0	0	0	0	0	0	0	0	0	0
9.	Credit	0	0	0	0	0	0	0	0	0	0	0	0
10.	Other	0	0	0	0	0	0	0	0	0	0	0	0
11.	Total individual life	55,602	0	5,335	3,585	42,902	1,679	53,501	268,915	5,000	174,430	208	448,553
Group Life													
12.	Whole	0	0	0	0	0	0	0	0	0	0	0	0
13.	Term	19,579,823	0	0	0	0	0	0	14,129,770	0	0	0	14,129,770
14.	Universal	0	0	0	0	0	0	0	0	0	0	0	0
15.	Variable	0	0	0	0	0	0	0	0	0	0	0	0
16.	Variable universal	0	0	0	0	0	0	0	0	0	0	0	0
17.	Credit	0	0	0	0	0	0	0	0	0	0	0	0
18.	Other	0	0	0	0	0	0	0	0	0	0	0	0
19.	Total group life	19,579,823	0	0	0	0	0	0	14,129,770	0	0	0	14,129,770
Individual Annuities													
20.	Fixed	10,749,845	0	0	0	0	0	0	2,461,015	0	6,506,326	0	8,967,340
21.	Indexed	14,013,889	0	0	0	0	0	0	67,461	0	1,358,135	0	1,425,596
22.	Variable with guarantees	0	0	0	0	0	0	0	0	0	0	0	0
23.	Variable without guarantees	0	0	0	0	0	0	0	0	0	0	0	0
24.	Life contingent payout	0	0	0	0	0	0	0	5,560	0	0	0	5,560
25.	Other	0	0	0	0	0	0	0	0	0	0	0	0
26.	Total individual annuities	24,763,734	0	0	0	0	0	0	2,534,036	0	7,864,461	0	10,398,496
Group Annuities													
27.	Fixed	0	0	0	0	0	0	0	0	0	0	0	0
28.	Indexed	0	0	0	0	0	0	0	0	0	0	0	0
29.	Variable with guarantees	0	0	0	0	0	0	0	0	0	0	0	0
30.	Variable without guarantees	0	173,096,844	0	0	0	0	0	54,641,321	0	123,946,661	0	178,587,982
31.	Life contingent payout	0	0	0	0	0	0	0	0	0	0	0	0
32.	Other	0	0	0	0	0	0	0	0	0	0	0	0
33.	Total group annuities	0	173,096,844	0	0	0	0	0	54,641,321	0	123,946,661	0	178,587,982
Accident and Health													
34.	Comprehensive individual (d) 0 (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
35.	Comprehensive group (d) 0 (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
36.	Medicare supplement (d) 0 (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
37.	Vision only (d) 208,733 (f)	208,733 (f)	0	0	0	0	0	0	XXX	XXX	XXX	154,450	154,450
38.	Dental only (d) 718,044 (f)	718,044 (f)	0	0	0	0	0	0	XXX	XXX	XXX	574,464	574,464
39.	Federal employees health benefits plan (d) 0 (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
40.	Title XVIII Medicare (d) 0 (e, f)	0 (e, f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
41.	Title XIX Medicaid (d) 0 (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
42.	Credit A&H (d) 0 (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
43.	Disability income (d) 44,002,518 (f)	44,002,518 (f)	0	0	0	0	0	0	XXX	XXX	XXX	22,751,417	22,751,417
44.	Long-term care (d) 0 (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
45.	Other health (d) 6,820,269 (f)	6,820,269 (f)	0	0	0	0	0	0	XXX	XXX	XXX	3,222,113	3,222,113
46.	Total accident and health	51,749,564	0	0	0	0	0	0	XXX	XXX	XXX	26,702,443	26,702,443
47.	Total	96,148,722 (c)	173,096,844	5,335	3,585	42,902	1,679	53,501	71,574,042	5,000	131,985,552	26,702,651	230,267,245

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY
LIFE INSURANCE (STATE PAGE) (Continued)^(b)

NAIC Group Code		1348		BUSINESS IN THE STATE OF		Kentucky		DURING THE YEAR		2025		NAIC Company Code		69019					
Line of Business		Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits										22		Policy Exhibit					
		13		Claims Settled During Current Year						Issued During Year				Other Changes to In Force (Net)		In Force December 31, Current Year (b)			
		Incurred During Current Year	Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year		Unpaid December 31, Current Year	23	24	25	26	27	28		
14 Number of Pols/ Certs	15 Amount		16 Number of Pols/ Certs	17 Amount	18 Number of Pols/ Certs	19 Amount	20 Number of Pols/ Certs	21 Amount	Number of Pols/ Certs	Amount		Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount				
Individual Life																			
1. Industrial		0	0	0	0	0	0	0	0	0	0	0	0	0	0				
2. Whole		215,031	10	263,915	0	0	0	10	263,915	4,162	4,162	0	53,047	2	20,000				
3. Term		10,157	2	9,999	0	0	0	2	9,999	158	0	8	90,000	8	90,000				
4. Indexed		0	0	0	0	0	0	0	0	0	0	0	0	0	0				
5. Universal		17,581	0	208	0	0	0	0	208	18,316	0	79	388,600	86	1,542,022				
6. Universal with secondary guarantees		0	0	0	0	0	0	0	0	0	0	0	0	0	0				
7. Variable		0	0	0	0	0	0	0	0	0	0	0	0	0	0				
8. Variable universal		0	0	0	0	0	0	0	0	0	0	0	0	0	0				
9. Credit		0	0	0	0	0	0	0	0	0	0	0	0	0	0				
10. Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0				
11. Total individual life		242,769	12	274,123	0	0	0	12	274,123	22,636	4,162	0	53,134	478,602	1,632,029				
Group Life																			
12. Whole		0	0	0	0	0	0	0	0	0	0	0	0	0	0				
13. Term		15,529,293	294	14,129,770	0	0	0	294	14,129,770	3,278,725	99	1,452,004,433	(133)	(1,428,268,615)	9,480,841,615				
14. Universal		0	0	0	0	0	0	0	0	0	0	0	0	0	0				
15. Variable		0	0	0	0	0	0	0	0	0	0	0	0	0	0				
16. Variable universal		0	0	0	0	0	0	0	0	0	0	0	0	0	0				
17. Credit		0	0	0	0	0	0	0	0	0	0	0	0	0	0				
18. Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0				
19. Total group life		15,529,293	294	14,129,770	0	0	0	294	14,129,770	3,278,725	99	1,452,004,433	(133)	(1,428,268,615)	9,480,841,615				
Individual Annuities																			
20. Fixed		2,461,015	16	2,461,015	0	0	0	16	2,461,015	0	84	10,749,845	(53)	(5,340,208)	63,695,532				
21. Indexed		67,461	1	67,461	0	0	0	1	67,461	0	67	14,013,889	(2)	2,011,019	46,077,881				
22. Variable with guarantees		0	0	0	0	0	0	0	0	0	0	0	0	0	0				
23. Variable without guarantees		0	0	0	0	0	0	0	0	0	0	0	0	0	0				
24. Life contingent payout		0	0	0	0	0	0	0	0	0	0	0	(1,748)	2	50,613				
25. Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0				
26. Total individual annuities		2,528,475	17	2,528,475	0	0	0	17	2,528,475	0	151	24,763,734	(55)	(3,330,937)	109,824,026				
Group Annuities																			
27. Fixed		0	0	0	0	0	0	0	0	0	0	0	0	0	0				
28. Indexed		0	0	0	0	0	0	0	0	0	0	0	0	0	0				
29. Variable with guarantees		0	0	0	0	0	0	0	0	0	0	0	0	0	0				
30. Variable without guarantees		54,641,321	39	54,641,321	0	0	0	39	54,641,321	0	10	126,400,631	(10)	(105,295,194)	906,898,385				
31. Life contingent payout		0	0	0	0	0	0	0	0	0	0	0	0	0	0				
32. Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0				
33. Total group annuities		54,641,321	39	54,641,321	0	0	0	39	54,641,321	0	10	126,400,631	(10)	(105,295,194)	906,898,385				
Accident and Health																			
34. Comprehensive individual (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0				
35. Comprehensive group (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0				
36. Medicare supplement (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0				
37. Vision only (d)		154,065	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4	8,584	(5)	(35,565)	189,895				
38. Dental only (d)		583,224	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6	194,429	(4)	(33,645)	766,287				
39. Federal employees health benefits plan (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0				
40. Title XVIII Medicare (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0				
41. Title XIX Medicaid (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0				
42. Credit A&H (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0				
43. Disability income (d)		26,802,559	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	210	5,068,742	(272)	(1,836,253)	43,977,866				
44. Long-term care (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0				
45. Other health (d)		3,376,960	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	16	1,299,539	(255)	(1,299,358)	6,566,675				
46. Total accident and health		30,916,808	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	236	6,571,294	(536)	(3,204,821)	51,500,723				
47. Total		103,858,666	362	71,573,689	0	0	0	362	71,573,689	3,301,361	4,658	1,609,740,092	52,400	(1,539,620,965)	10,550,696,779				

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ 0 , current year \$ 0 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ 0 , current year \$ 0

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: 0 2) covering number of lives: 0 3) face amount \$ 0

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ 406,388 Group: \$ 0 Total: \$ 406,388

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products 2,814 and number of persons insured under indemnity only products 0

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$ 0

(f) For health business report Direct Premiums Earned: Comprehensive Individual \$ 0 ; Comprehensive Group \$ 0 ; Medicare Supplement \$ 0 ; Vision Only \$ 208,733 ; Dental Only \$ 718,044 ; Federal Employees Health Benefits Plan \$ 0

 Title XVIII Medicare \$ 0 ; Title XIX Medicaid \$ 0 ; Credit A&H \$ 0 ; Disability Income \$ 44,002,518 ; Long-term Care \$ 0 ; Other Health \$ 6,820,269



ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY
LIFE INSURANCE (STATE PAGE)^(b)

NAIC Group Code 1348 BUSINESS IN THE STATE OF Louisiana DURING THE YEAR 2025 NAIC Company Code 69019

Line of Business	1 Premiums and Annuities Considerations	2 Other Considerations	Dividends to Policyholders/Refunds to Members				7 Total (Col. 3+4+5+6)	8 Death and Annuity Benefits	Claims and Benefits Paid			
			3 Paid in Cash or Left on Deposit	4 Applied to Pay Renewal Premiums	5 Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6 Other			9 Matured Endowments	10 Surrender Values and Withdrawals for Life Contracts	11 All Other Benefits	12 Total (Sum Columns 8 through 11)
Individual Life												
1. Industrial	0	0	0	0	0	0	0	0	0	0	0	0
2. Whole	89,059	0	1,963	4,099	98,661	0	104,723	173,179	0	91,428	0	264,607
3. Term	21,399	0	6,685	0	0	0	6,685	0	0	0	0	0
4. Indexed	0	0	0	0	0	0	0	0	0	0	0	0
5. Universal	2,888	0	0	0	0	0	0	0	0	0	0	0
6. Universal with secondary guarantees	0	0	0	0	0	0	0	0	0	0	0	0
7. Variable	0	0	0	0	0	0	0	0	0	0	0	0
8. Variable universal	0	0	0	0	0	0	0	0	0	0	0	0
9. Credit	0	0	0	0	0	0	0	0	0	0	0	0
10. Other	0	0	0	0	0	0	0	0	0	0	0	0
11. Total individual life	113,347	0	8,648	4,099	98,661	0	111,408	173,179	0	91,428	0	264,607
Group Life												
12. Whole	0	0	0	0	0	0	0	0	0	0	0	0
13. Term	16,475,442	0	0	0	0	0	0	12,244,648	0	0	0	12,244,648
14. Universal	0	0	0	0	0	0	0	0	0	0	0	0
15. Variable	0	0	0	0	0	0	0	0	0	0	0	0
16. Variable universal	0	0	0	0	0	0	0	0	0	0	0	0
17. Credit	0	0	0	0	0	0	0	0	0	0	0	0
18. Other	0	0	0	0	0	0	0	0	0	0	0	0
19. Total group life	16,475,442	0	0	0	0	0	0	12,244,648	0	0	0	12,244,648
Individual Annuities												
20. Fixed	17,204,898	0	0	0	0	0	0	5,153,172	0	11,838,368	0	16,991,540
21. Indexed	10,127,318	0	0	0	0	0	0	1,448,841	0	1,212,427	0	2,661,267
22. Variable with guarantees	0	0	0	0	0	0	0	0	0	0	0	0
23. Variable without guarantees	0	0	0	0	0	0	0	0	0	0	0	0
24. Life contingent payout	0	0	0	0	0	0	0	50,390	0	0	0	50,390
25. Other	0	0	0	0	0	0	0	0	0	0	0	0
26. Total individual annuities	27,332,216	0	0	0	0	0	0	6,652,402	0	13,050,794	0	19,703,197
Group Annuities												
27. Fixed	0	0	0	0	0	0	0	0	0	0	0	0
28. Indexed	0	0	0	0	0	0	0	0	0	0	0	0
29. Variable with guarantees	0	0	0	0	0	0	0	0	0	0	0	0
30. Variable without guarantees	0	107,414,963	0	0	0	0	0	89,530,043	0	64,833,598	0	154,363,641
31. Life contingent payout	0	0	0	0	0	0	0	0	0	0	0	0
32. Other	0	0	0	0	0	0	0	0	0	0	0	0
33. Total group annuities	0	107,414,963	0	0	0	0	0	89,530,043	0	64,833,598	0	154,363,641
Accident and Health												
34. Comprehensive individual (d) (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
35. Comprehensive group (d) (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
36. Medicare supplement (d) (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
37. Vision only (d) (f)	934,147 (f)	0	0	0	0	0	0	XXX	XXX	XXX	573,842	573,842
38. Dental only (d) (f)	4,488,776 (f)	0	0	0	0	0	0	XXX	XXX	XXX	3,704,397	3,704,397
39. Federal employees health benefits plan (d) (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
40. Title XVIII Medicare (d) (e, f)	0 (e, f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
41. Title XIX Medicaid (d) (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
42. Credit A&H (d) (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
43. Disability income (d) (f)	18,553,274 (f)	0	0	0	0	0	0	XXX	XXX	XXX	13,399,575	13,399,575
44. Long-term care (d) (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
45. Other health (d) (f)	6,038,130 (f)	0	0	0	0	0	0	XXX	XXX	XXX	2,116,571	2,116,571
46. Total accident and health	30,014,328	0	0	0	0	0	0	XXX	XXX	XXX	19,794,385	19,794,385
47. Total	73,935,333 (c)	107,414,963	8,648	4,099	98,661	0	111,408	108,600,273	0	77,975,820	19,794,385	206,370,479

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY
LIFE INSURANCE (STATE PAGE) (Continued)^(b)

NAIC Group Code		1348		BUSINESS IN THE STATE OF		Louisiana		DURING THE YEAR		2025		NAIC Company Code		69019					
Line of Business		Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits										22		Policy Exhibit					
		13		Claims Settled During Current Year						Issued During Year				Other Changes to In Force (Net)		In Force December 31, Current Year (b)			
		Incurred During Current Year	Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year		Unpaid December 31, Current Year	23	24	25	26	27	28		
14 Number of Pols/ Certs	15 Amount		16 Number of Pols/ Certs	17 Amount	18 Number of Pols/ Certs	19 Amount	20 Number of Pols/ Certs	21 Amount	Number of Pols/ Certs	Amount		Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount				
Individual Life																			
1. Industrial		0	0	0	0	0	0	0	0	0	0	0	0	0	0				
2. Whole		174,497	4	173,179	0	0	0	0	4	173,179	9,926	9,926	0	8,607	0				
3. Term		212	0	0	0	0	0	0	0	0	832	0	0	7	70,000				
4. Indexed		0	0	0	0	0	0	0	0	0	0	0	0	0	0				
5. Universal		(30)	0	0	0	0	0	0	0	0	431	0	0	(1)	(49,611)				
6. Universal with secondary guarantees		0	0	0	0	0	0	0	0	0	0	0	0	0	0				
7. Variable		0	0	0	0	0	0	0	0	0	0	0	0	0	0				
8. Variable universal		0	0	0	0	0	0	0	0	0	0	0	0	0	0				
9. Credit		0	0	0	0	0	0	0	0	0	0	0	0	0	0				
10. Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0				
11. Total individual life		174,680	4	173,179	0	0	0	0	4	173,179	11,189	9,926	0	8,613	20,389				
Group Life																			
12. Whole		0	0	0	0	0	0	0	0	0	0	0	0	0	0				
13. Term		12,580,583	467	12,244,648	0	0	0	0	467	12,244,648	2,165,552	24	435,637,267	(50)	(428,241,557)				
14. Universal		0	0	0	0	0	0	0	0	0	0	0	0	0	0				
15. Variable		0	0	0	0	0	0	0	0	0	0	0	0	0	0				
16. Variable universal		0	0	0	0	0	0	0	0	0	0	0	0	0	0				
17. Credit		0	0	0	0	0	0	0	0	0	0	0	0	0	0				
18. Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0 (a)				
19. Total group life		12,580,583	467	12,244,648	0	0	0	0	467	12,244,648	2,165,552	24	435,637,267	(50)	(428,241,557)				
Individual Annuities																			
20. Fixed		5,153,172	34	5,153,172	0	0	0	0	34	5,153,172	0	101	17,204,898	(132)	(11,211,132)				
21. Indexed		1,448,841	11	1,448,841	0	0	0	0	11	1,448,841	0	66	10,127,318	(21)	(1,289,297)				
22. Variable with guarantees		0	0	0	0	0	0	0	0	0	0	0	0	0	0				
23. Variable without guarantees		0	0	0	0	0	0	0	0	0	0	0	0	0	0				
24. Life contingent payout		0	0	0	0	0	0	0	0	0	0	0	0	0	(23,208)				
25. Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0				
26. Total individual annuities		6,602,013	45	6,602,013	0	0	0	0	45	6,602,013	0	167	27,332,216	(153)	(12,523,638)				
Group Annuities																			
27. Fixed		0	0	0	0	0	0	0	0	0	0	0	0	0	0				
28. Indexed		0	0	0	0	0	0	0	0	0	0	0	0	0	0				
29. Variable with guarantees		0	0	0	0	0	0	0	0	0	0	0	0	0	0				
30. Variable without guarantees		89,530,043	98	89,530,043	0	0	0	0	98	89,530,043	0	10	101,592,352	(20)	(107,104,649)				
31. Life contingent payout		0	0	0	0	0	0	0	0	0	0	0	0	0	0				
32. Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0				
33. Total group annuities		89,530,043	98	89,530,043	0	0	0	0	98	89,530,043	0	10	101,592,352	(20)	(107,104,649)				
Accident and Health																			
34. Comprehensive individual (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0				
35. Comprehensive group (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0				
36. Medicare supplement (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0				
37. Vision only (d)		588,483	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12	341,265	(10)	(213,383)				
38. Dental only (d)		3,742,334	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11	2,344,737	(11)	(1,544,766)				
39. Federal employees health benefits plan (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0				
40. Title XVIII Medicare (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0				
41. Title XIX Medicaid (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0				
42. Credit A&H (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0				
43. Disability income (d)		8,195,063	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	179	2,292,224	(100)	(1,486,412)				
44. Long-term care (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0				
45. Other health (d)		2,610,385	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	23	1,315,809	(7)	(491,536)				
46. Total accident and health		15,136,266	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	225	6,294,035	(128)	(3,736,097)				
47. Total		124,023,585	614	108,549,883	0	0	0	0	614	108,549,883	2,176,741	10,352	570,855,870	8,262	(551,585,552)				

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ 0 , current year \$ 0 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ 0 , current year \$ 0

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: 0 2) covering number of lives: 0 3) face amount \$ 0

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ 369,675 Group: \$ 0 Total: \$ 369,675

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products 15,480 and number of persons insured under indemnity only products 0

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$ 0

(f) For health business report Direct Premiums Earned: Comprehensive Individual \$ 0 ; Comprehensive Group \$ 0 ; Medicare Supplement \$ 0 ; Vision Only \$ 934,147 ; Dental Only \$ 4,488,776 ; Federal Employees Health Benefits Plan \$ 0
Title XVIII Medicare \$ 0 ; Title XIX Medicaid \$ 0 ; Credit A&H \$ 0 ; Disability Income \$ 18,553,274 ; Long-term Care \$ 0 ; Other Health \$ 6,038,130



ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY
LIFE INSURANCE (STATE PAGE)^(b)

NAIC Group Code 1348		BUSINESS IN THE STATE OF Maine		DURING THE YEAR 2025				NAIC Company Code 69019				
Line of Business	1 Premiums and Annuities Considerations	2 Other Considerations	Dividends to Policyholders/Refunds to Members					Claims and Benefits Paid				
			3 Paid in Cash or Left on Deposit	4 Applied to Pay Renewal Premiums	5 Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6 Other	7 Total (Col. 3+4+5+6)	8 Death and Annuity Benefits	9 Matured Endowments	10 Surrender Values and Withdrawals for Life Contracts	11 All Other Benefits	12 Total (Sum Columns 8 through 11)
Individual Life												
1. Industrial	0	0	0	0	0	0	0	0	0	0	0	0
2. Whole	10,468	0	776	0	5,343	0	6,119	109,197	0	0	0	109,197
3. Term	0	0	0	0	0	0	0	0	0	0	0	0
4. Indexed	0	0	0	0	0	0	0	0	0	0	0	0
5. Universal	270	0	0	0	0	0	0	0	0	0	0	0
6. Universal with secondary guarantees	0	0	0	0	0	0	0	0	0	0	0	0
7. Variable	0	0	0	0	0	0	0	0	0	0	0	0
8. Variable universal	0	0	0	0	0	0	0	0	0	0	0	0
9. Credit	0	0	0	0	0	0	0	0	0	0	0	0
10. Other	0	0	0	0	0	0	0	0	0	0	0	0
11. Total individual life	10,738	0	776	0	5,343	0	6,119	109,197	0	0	0	109,197
Group Life												
12. Whole	0	0	0	0	0	0	0	0	0	0	0	0
13. Term	9,569,495	0	0	0	0	0	0	5,791,355	0	0	0	5,791,355
14. Universal	0	0	0	0	0	0	0	0	0	0	0	0
15. Variable	0	0	0	0	0	0	0	0	0	0	0	0
16. Variable universal	0	0	0	0	0	0	0	0	0	0	0	0
17. Credit	0	0	0	0	0	0	0	0	0	0	0	0
18. Other	0	0	0	0	0	0	0	0	0	0	0	0
19. Total group life	9,569,495	0	0	0	0	0	0	5,791,355	0	0	0	5,791,355
Individual Annuities												
20. Fixed	3,984,801	0	0	0	0	0	0	609,416	0	2,481,434	0	3,090,850
21. Indexed	7,916,437	0	0	0	0	0	0	27,752	0	2,137,894	0	2,165,647
22. Variable with guarantees	0	0	0	0	0	0	0	0	0	0	0	0
23. Variable without guarantees	0	0	0	0	0	0	0	0	0	0	0	0
24. Life contingent payout	0	0	0	0	0	0	0	28,414	0	0	0	28,414
25. Other	0	0	0	0	0	0	0	0	0	0	0	0
26. Total individual annuities	11,901,238	0	0	0	0	0	0	665,582	0	4,619,329	0	5,284,911
Group Annuities												
27. Fixed	0	0	0	0	0	0	0	0	0	0	0	0
28. Indexed	0	0	0	0	0	0	0	0	0	0	0	0
29. Variable with guarantees	0	0	0	0	0	0	0	0	0	0	0	0
30. Variable without guarantees	0	8,206,103	0	0	0	0	0	1,294,166	0	3,142,579	0	4,436,745
31. Life contingent payout	0	0	0	0	0	0	0	0	0	0	0	0
32. Other	0	0	0	0	0	0	0	0	0	0	0	0
33. Total group annuities	0	8,206,103	0	0	0	0	0	1,294,166	0	3,142,579	0	4,436,745
Accident and Health												
34. Comprehensive individual (d) (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
35. Comprehensive group (d) (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
36. Medicare supplement (d) (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
37. Vision only (d) (f)	164,421 (f)	0	0	0	0	0	0	XXX	XXX	XXX	71,800	71,800
38. Dental only (d) (f)	1,653,318 (f)	0	0	0	0	0	0	XXX	XXX	XXX	1,488,729	1,488,729
39. Federal employees health benefits plan (d) (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
40. Title XVIII Medicare (d) (e, f)	0 (e, f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
41. Title XIX Medicaid (d) (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
42. Credit A&H (d) (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
43. Disability income (d) (f)	11,036,270 (f)	0	0	0	0	0	0	XXX	XXX	XXX	7,730,903	7,730,903
44. Long-term care (d) (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
45. Other health (d) (f)	1,479,798 (f)	0	0	0	0	0	0	XXX	XXX	XXX	470,249	470,249
46. Total accident and health	14,333,807	0	0	0	0	0	0	XXX	XXX	XXX	9,761,680	9,761,680
47. Total	35,815,277 (c)	8,206,103	776	0	5,343	0	6,119	7,860,299	0	7,761,908	9,761,680	25,383,887

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY
LIFE INSURANCE (STATE PAGE) (Continued)^(b)

NAIC Group Code		1348		BUSINESS IN THE STATE OF		Maine		DURING THE YEAR		2025		NAIC Company Code		69019			
Line of Business		13 Incurred During Current Year	Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits								22 Unpaid December 31, Current Year	Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)	
			Claims Settled During Current Year		Total Settled During Current Year		23 Number of Pols/ Certs	24 Amount	25 Number of Pols/ Certs	26 Amount		27 Number of Pols/ Certs	28 Amount				
			Totals Paid		Reduction by Compromise									Amount Rejected			
			14 Number of Pols/ Certs	15 Amount	16 Number of Pols/ Certs	17 Amount								18 Number of Pols/ Certs	19 Amount	20 Number of Pols/ Certs	21 Amount
Individual Life																	
1. Industrial		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
2. Whole		109,606	2	109,197	0	0	0	0	2	109,197	655	655	0	246	2	86,000	
3. Term		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
4. Indexed		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
5. Universal		53	0	0	0	0	0	0	0	0	837	0	0	0	1	5	
6. Universal with secondary guarantees		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
7. Variable		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
8. Variable universal		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
9. Credit		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
10. Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
11. Total individual life		109,659	2	109,197	0	0	0	0	2	109,197	1,492	655	0	246	3	86,005	
Group Life																	
12. Whole		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
13. Term		6,113,162	128	5,791,355	0	0	0	0	128	5,791,355	1,339,126	30	853,806,395	76	(899,987,491)	415	
14. Universal		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
15. Variable		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
16. Variable universal		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
17. Credit		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
18. Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
19. Total group life		6,113,162	128	5,791,355	0	0	0	0	128	5,791,355	1,339,126	30	853,806,395	76	(899,987,491)	415	
Individual Annuities																	
20. Fixed		609,416	4	609,416	0	0	0	0	4	609,416	0	20	3,984,801	(36)	(2,442,572)	167	
21. Indexed		27,752	1	27,752	0	0	0	0	1	27,752	0	65	7,916,437	(16)	(429,720)	340	
22. Variable with guarantees		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
23. Variable without guarantees		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
24. Life contingent payout		0	0	0	0	0	0	0	0	0	0	0	0	1	48,016	5	
25. Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
26. Total individual annuities		637,168	5	637,168	0	0	0	0	5	637,168	0	85	11,901,238	(51)	(2,824,276)	512	
Group Annuities																	
27. Fixed		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
28. Indexed		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
29. Variable with guarantees		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
30. Variable without guarantees		1,294,166	7	1,294,166	0	0	0	0	7	1,294,166	0	6	3,740,262	(1)	(2,675,908)	34	
31. Life contingent payout		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
32. Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
33. Total group annuities		1,294,166	7	1,294,166	0	0	0	0	7	1,294,166	0	6	3,740,262	(1)	(2,675,908)	34	
Accident and Health																	
34. Comprehensive individual (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	
35. Comprehensive group (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	
36. Medicare supplement (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	
37. Vision only (d)		64,470	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	1,783	(8)	(95,742)	23	
38. Dental only (d)		1,454,957	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2	152,273	(9)	(972,855)	30	
39. Federal employees health benefits plan (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	
40. Title XVIII Medicare (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	
41. Title XIX Medicaid (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	
42. Credit A&H (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	
43. Disability income (d)		7,706,043	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	82	1,784,252	(107)	(2,136,035)	988	
44. Long-term care (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	
45. Other health (d)		460,942	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8	349,400	(69)	(547,004)	262	
46. Total accident and health		9,686,411	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	93	2,287,708	(193)	(3,751,636)	1,303	
47. Total		17,840,566	142	7,831,886	0	0	0	0	142	7,831,886	1,340,618	869	871,735,603	77	(909,239,307)	88,269	

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ 0 , current year \$ 0 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ 0 , current year \$ 0

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: 0 2) covering number of lives: 0 3) face amount \$ 0

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ 2,170,074 Group: \$ 0 Total: \$ 2,170,074

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products 3,237 and number of persons insured under indemnity only products 0

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$ 0

(f) For health business report Direct Premiums Earned: Comprehensive Individual \$ 0 ; Comprehensive Group \$ 0 ; Medicare Supplement \$ 0 ; Vision Only \$ 164,421 ; Dental Only \$ 1,653,318 ; Federal Employees Health Benefits Plan \$ 0
Title XVIII Medicare \$ 0 ; Title XIX Medicaid \$ 0 ; Credit A&H \$ 0 ; Disability Income \$ 11,036,270 ; Long-term Care \$ 0 ; Other Health \$ 1,479,798



ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY
LIFE INSURANCE (STATE PAGE)^(b)

NAIC Group Code 1348 BUSINESS IN THE STATE OF Maryland DURING THE YEAR 2025 NAIC Company Code 69019

Line of Business	1 Premiums and Annuities Considerations	2 Other Considerations	Dividends to Policyholders/Refunds to Members				7 Total (Col. 3+4+5+6)	8 Death and Annuity Benefits	Claims and Benefits Paid			
			3 Paid in Cash or Left on Deposit	4 Applied to Pay Renewal Premiums	5 Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6 Other			9 Matured Endowments	10 Surrender Values and Withdrawals for Life Contracts	11 All Other Benefits	12 Total (Sum Columns 8 through 11)
Individual Life												
1. Industrial	0	0	0	0	0	0	0	0	0	0	0	0
2. Whole	37,582	0	2,951	1,210	9,113	0	13,274	113,570	0	1,622	0	115,191
3. Term	0	0	0	0	0	0	0	0	0	0	0	0
4. Indexed	0	0	0	0	0	0	0	0	0	0	0	0
5. Universal	2,210	0	0	0	0	0	0	0	0	0	0	0
6. Universal with secondary guarantees	0	0	0	0	0	0	0	0	0	0	0	0
7. Variable	0	0	0	0	0	0	0	0	0	0	0	0
8. Variable universal	0	0	0	0	0	0	0	0	0	0	0	0
9. Credit	0	0	0	0	0	0	0	0	0	0	0	0
10. Other	0	0	0	0	0	0	0	0	0	0	0	0
11. Total individual life	39,792	0	2,951	1,210	9,113	0	13,274	113,570	0	1,622	0	115,191
Group Life												
12. Whole	0	0	0	0	0	0	0	0	0	0	0	0
13. Term	14,410,402	0	0	0	0	0	0	12,759,285	0	0	0	12,759,285
14. Universal	0	0	0	0	0	0	0	0	0	0	0	0
15. Variable	0	0	0	0	0	0	0	0	0	0	0	0
16. Variable universal	0	0	0	0	0	0	0	0	0	0	0	0
17. Credit	0	0	0	0	0	0	0	0	0	0	0	0
18. Other	0	0	0	0	0	0	0	0	0	0	0	0
19. Total group life	14,410,402	0	0	0	0	0	0	12,759,285	0	0	0	12,759,285
Individual Annuities												
20. Fixed	5,653,073	0	0	0	0	0	0	6,842,916	0	5,173,493	0	12,016,409
21. Indexed	5,669,782	0	0	0	0	0	0	741,276	0	1,447,311	0	2,188,587
22. Variable with guarantees	0	0	0	0	0	0	0	0	0	0	0	0
23. Variable without guarantees	0	0	0	0	0	0	0	0	0	0	0	0
24. Life contingent payout	0	0	0	0	0	0	0	141,993	0	0	0	141,993
25. Other	0	0	0	0	0	0	0	0	0	0	0	0
26. Total individual annuities	11,322,854	0	0	0	0	0	0	7,726,185	0	6,620,804	0	14,346,989
Group Annuities												
27. Fixed	0	0	0	0	0	0	0	0	0	0	0	0
28. Indexed	0	0	0	0	0	0	0	0	0	0	0	0
29. Variable with guarantees	0	0	0	0	0	0	0	0	0	0	0	0
30. Variable without guarantees	0	47,234,849	0	0	0	0	0	10,653,476	0	39,361,512	0	50,014,988
31. Life contingent payout	0	0	0	0	0	0	0	0	0	0	0	0
32. Other	0	0	0	0	0	0	0	0	0	0	0	0
33. Total group annuities	0	47,234,849	0	0	0	0	0	10,653,476	0	39,361,512	0	50,014,988
Accident and Health												
34. Comprehensive individual (d) (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
35. Comprehensive group (d) (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
36. Medicare supplement (d) (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
37. Vision only (d)	243,626 (f)	0	0	0	0	0	0	XXX	XXX	XXX	195,687	195,687
38. Dental only (d)	2,727,231 (f)	0	0	0	0	0	0	XXX	XXX	XXX	1,828,440	1,828,440
39. Federal employees health benefits plan (d) (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
40. Title XVIII Medicare (d) (e, f)	0 (e, f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
41. Title XIX Medicaid (d) (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
42. Credit A&H (d) (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
43. Disability income (d) (f)	17,823,146 (f)	0	0	0	0	0	0	XXX	XXX	XXX	7,238,000	7,238,000
44. Long-term care (d) (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
45. Other health (d) (f)	3,982,083 (f)	0	0	0	0	0	0	XXX	XXX	XXX	1,699,146	1,699,146
46. Total accident and health	24,776,086	0	0	0	0	0	0	XXX	XXX	XXX	10,961,273	10,961,273
47. Total	50,549,133 (c)	47,234,849	2,951	1,210	9,113	0	13,274	31,252,516	0	45,983,938	10,961,273	88,197,727

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY
LIFE INSURANCE (STATE PAGE) (Continued)^(b)

NAIC Group Code		1348		BUSINESS IN THE STATE OF						Maryland		DURING THE YEAR				2025		NAIC Company Code				69019	
Line of Business		13 Incurred During Current Year	Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits								22 Unpaid December 31, Current Year	Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)							
			Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year			23 Number of Pols/ Certs	24 Amount	25 Number of Pols/ Certs	26 Amount	27 Number of Pols/ Certs	28 Amount						
			14 Number of Pols/ Certs	15 Amount	16 Number of Pols/ Certs	17 Amount	18 Number of Pols/ Certs	19 Amount	20 Number of Pols/ Certs	21 Amount													
Individual Life																							
1. Industrial		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
2. Whole		26,379	2	36,254	0	0	0	0	2	36,254	1,059	1,059	0	10,935	1	25,000	(1)						
3. Term		20	0	0	0	0	0	0	0	0	20	0	1	10,000	1	10,000							
4. Indexed		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
5. Universal		77,235	2	77,315	0	0	0	0	2	77,315	134	0	(1)	(100,219)	4	155,516							
6. Universal with secondary guarantees		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
7. Variable		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
8. Variable universal		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
9. Credit		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
10. Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
11. Total individual life		103,634	3	113,570	0	0	0	0	3	113,570	1,214	1,059	0	10,935	(90,218)	25,005	165,515						
Group Life																							
12. Whole		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
13. Term		12,161,130	329	12,759,285	0	0	0	0	329	12,759,285	1,430,748	14	627,876,039	(44)	(1,440,701,392)	310	6,555,969,735						
14. Universal		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
15. Variable		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
16. Variable universal		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
17. Credit		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
18. Other		0	6	0	0	0	0	0	6	0	0	0	0	0	0	0	0	0	0	0	(a)		
19. Total group life		12,161,130	335	12,759,285	0	0	0	0	335	12,759,285	1,430,748	14	627,876,039	(44)	(1,440,701,392)	310	6,555,969,735						
Individual Annuities																							
20. Fixed		6,842,916	19	6,842,916	0	0	0	0	19	6,842,916	0	27	5,653,073	(59)	(8,134,256)	415	76,058,434						
21. Indexed		741,276	3	741,276	0	0	0	0	3	741,276	0	37	5,669,782	(12)	(1,223,106)	143	22,937,347						
22. Variable with guarantees		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
23. Variable without guarantees		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
24. Life contingent payout		0	0	0	0	0	0	0	0	0	0	0	0	0	(39,908)	12	826,250						
25. Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
26. Total individual annuities		7,584,193	22	7,584,193	0	0	0	0	22	7,584,193	0	64	11,322,854	(71)	(9,397,270)	570	99,822,031						
Group Annuities																							
27. Fixed		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
28. Indexed		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
29. Variable with guarantees		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
30. Variable without guarantees		10,653,476	13	10,653,476	0	0	0	0	13	10,653,476	0	21	14,168,593	(28)	(22,456,812)	174	679,285,825						
31. Life contingent payout		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
32. Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
33. Total group annuities		10,653,476	13	10,653,476	0	0	0	0	13	10,653,476	0	21	14,168,593	(28)	(22,456,812)	174	679,285,825						
Accident and Health																							
34. Comprehensive individual (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0	0	0	0		
35. Comprehensive group (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0	0	0	0		
36. Medicare supplement (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0	0	0	0		
37. Vision only (d)		197,980	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5	18,632	(4)	8,050	14	232,476						
38. Dental only (d)		1,820,960	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5	109,239	(6)	(160,696)	23	2,488,446						
39. Federal employees health benefits plan (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0	0	0	0		
40. Title XVIII Medicare (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0	0	0	0		
41. Title XIX Medicaid (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0	0	0	0		
42. Credit A&H (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0	0	0	0		
43. Disability income (d)		5,896,184	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	241	1,871,170	(232)	(4,275,219)	2,754	16,095,891						
44. Long-term care (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0	0	0	0		
45. Other health (d)		1,732,637	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9	662,540	(21)	(1,543,761)	72	3,142,075						
46. Total accident and health		9,647,761	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	260	2,661,581	(263)	(5,971,626)	2,863	21,958,888						
47. Total		40,150,194	373	31,110,523	0	0	0	0	373	31,110,523	1,431,962	1,418	656,029,067	10,529	(1,478,617,318)	28,922	7,357,201,994						

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ 0 , current year \$ 0 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ 0 , current year \$ 0

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: 0 2) covering number of lives: 0 3) face amount \$ 0

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ 0 Group: \$ 0 Total: \$ 0

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products 5,024 and number of persons insured under indemnity only products 0

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$ 0

(f) For health business report Direct Premiums Earned: Comprehensive Individual \$ 0 ; Comprehensive Group \$ 0 ; Medicare Supplement \$ 0 ; Vision Only \$ 243,626 ; Dental Only \$ 2,727,231 ; Federal Employees Health Benefits Plan \$ 0
Title XVIII Medicare \$ 0 ; Title XIX Medicaid \$ 0 ; Credit A&H \$ 0 ; Disability Income \$ 17,823,146 ; Long-term Care \$ 0 ; Other Health \$ 3,982,083



ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY
LIFE INSURANCE (STATE PAGE)^(b)

NAIC Group Code 1348		BUSINESS IN THE STATE OF Massachusetts		DURING THE YEAR 2025				NAIC Company Code 69019				
Line of Business		1 Premiums and Annuities Considerations	2 Other Considerations	Dividends to Policyholders/Refunds to Members				Claims and Benefits Paid				
				3 Paid in Cash or Left on Deposit	4 Applied to Pay Renewal Premiums	5 Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6 Other	7 Total (Col. 3+4+5+6)	8 Death and Annuity Benefits	9 Matured Endowments	10 Surrender Values and Withdrawals for Life Contracts	11 All Other Benefits	12 Total (Sum Columns 8 through 11)
Individual Life												
1. Industrial	0	0	0	0	0	0	0	0	0	0	0	0
2. Whole	24,945	0	710	3,068	4,717	0	8,494	8,137	0	4,450	0	12,587
3. Term	936	0	715	0	0	0	715	0	0	0	0	0
4. Indexed	0	0	0	0	0	0	0	0	0	0	0	0
5. Universal	880	0	0	0	0	0	0	0	0	0	0	0
6. Universal with secondary guarantees	0	0	0	0	0	0	0	0	0	0	0	0
7. Variable	0	0	0	0	0	0	0	0	0	0	0	0
8. Variable universal	0	0	0	0	0	0	0	0	0	0	0	0
9. Credit	0	0	0	0	0	0	0	0	0	0	0	0
10. Other	0	0	0	0	0	0	0	0	0	0	0	0
11. Total individual life	26,761	0	1,425	3,068	4,717	0	9,209	8,137	0	4,450	0	12,587
Group Life												
12. Whole	0	0	0	0	0	0	0	0	0	0	0	0
13. Term	17,902,925	0	0	0	0	0	0	17,631,341	0	0	0	17,631,341
14. Universal	0	0	0	0	0	0	0	0	0	0	0	0
15. Variable	0	0	0	0	0	0	0	0	0	0	0	0
16. Variable universal	0	0	0	0	0	0	0	0	0	0	0	0
17. Credit	0	0	0	0	0	0	0	0	0	0	0	0
18. Other	0	0	0	0	0	0	0	84,338	0	0	0	84,338
19. Total group life	17,902,925	0	0	0	0	0	0	17,715,679	0	0	0	17,715,679
Individual Annuities												
20. Fixed	24,615,659	0	0	0	0	0	0	5,082,420	0	8,737,282	0	13,819,702
21. Indexed	8,086,117	0	0	0	0	0	0	1,143,133	0	6,024,082	0	7,167,215
22. Variable with guarantees	0	0	0	0	0	0	0	0	0	0	0	0
23. Variable without guarantees	0	0	0	0	0	0	0	0	0	0	0	0
24. Life contingent payout	0	0	0	0	0	0	0	183,261	0	0	0	183,261
25. Other	0	0	0	0	0	0	0	0	0	0	0	0
26. Total individual annuities	32,701,776	0	0	0	0	0	0	6,408,814	0	14,761,363	0	21,170,177
Group Annuities												
27. Fixed	0	0	0	0	0	0	0	0	0	0	0	0
28. Indexed	0	0	0	0	0	0	0	0	0	0	0	0
29. Variable with guarantees	0	0	0	0	0	0	0	0	0	0	0	0
30. Variable without guarantees	0	147,898,106	0	0	0	0	0	26,659,188	0	74,099,202	0	100,758,390
31. Life contingent payout	0	0	0	0	0	0	0	0	0	0	0	0
32. Other	0	0	0	0	0	0	0	0	0	0	0	0
33. Total group annuities	0	147,898,106	0	0	0	0	0	26,659,188	0	74,099,202	0	100,758,390
Accident and Health												
34. Comprehensive individual (d)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
35. Comprehensive group (d)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
36. Medicare supplement (d)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
37. Vision only (d)	90,228 (f)	0	0	0	0	0	0	XXX	XXX	XXX	27,070	27,070
38. Dental only (d)	1,363,440 (f)	0	0	0	0	0	0	XXX	XXX	XXX	1,007,038	1,007,038
39. Federal employees health benefits plan (d)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
40. Title XVIII Medicare (d)	0 (e, f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
41. Title XIX Medicaid (d)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
42. Credit A&H (d)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
43. Disability income (d)	33,505,930 (f)	0	0	0	0	0	0	XXX	XXX	XXX	26,736,926	26,736,926
44. Long-term care (d)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
45. Other health (d)	1,959,490 (f)	0	0	0	0	0	0	XXX	XXX	XXX	448,228	448,228
46. Total accident and health	36,919,088	0	0	0	0	0	0	XXX	XXX	XXX	28,219,262	28,219,262
47. Total	87,550,550 (c)	147,898,106	1,425	3,068	4,717	0	9,209	50,791,819	0	88,865,015	28,219,262	167,876,096

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY
LIFE INSURANCE (STATE PAGE) (Continued)^(b)

NAIC Group Code		1348		BUSINESS IN THE STATE OF		Massachusetts		DURING THE YEAR		2025		NAIC Company Code		69019					
Line of Business		Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits										22		Policy Exhibit					
		13 Incurred During Current Year		Claims Settled During Current Year										Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)	
				Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year		23	24	25	26	27	28		
				14 Number of Pols/ Certs	15 Amount	16 Number of Pols/ Certs	17 Amount	18 Number of Pols/ Certs	19 Amount	20 Number of Pols/ Certs	21 Amount							Number of Pols/ Certs	Amount
Individual Life																			
1. Industrial		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
2. Whole		1,265	1	8,137	0	0	0	0	1	8,137	2,209	2,209	0	9,082	1	56,000			
3. Term		(86)	0	0	0	0	0	0	0	0	703	0	(1)	(100,000)	2	350,000			
4. Indexed		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
5. Universal		(18)	0	0	0	0	0	0	0	0	32	0	(1)	(47,580)	1	78,375			
6. Universal with secondary guarantees		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
7. Variable		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
8. Variable universal		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
9. Credit		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
10. Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
11. Total individual life		1,161	1	8,137	0	0	0	0	1	8,137	2,945	2,209	0	9,080	(147,579)	56,003			
Group Life																			
12. Whole		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
13. Term		17,606,413	294	17,631,341	0	0	0	0	294	17,631,341	2,343,308	32	640,801,876	(30)	(2,764,681,396)	367			
14. Universal		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
15. Variable		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
16. Variable universal		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
17. Credit		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
18. Other		83,638	14	84,338	0	0	0	0	14	84,338	4,300	0	0	1,201,248	3	1,201,248			
19. Total group life		17,690,051	308	17,715,679	0	0	0	0	308	17,715,679	2,347,608	32	640,801,876	(30)	(2,763,480,148)	370			
Individual Annuities																			
20. Fixed		5,082,420	29	5,082,420	0	0	0	0	29	5,082,420	0	116	24,615,659	(75)	(6,186,349)	895			
21. Indexed		1,143,133	8	1,143,133	0	0	0	0	8	1,143,133	0	63	8,086,117	(64)	(5,346,291)	374			
22. Variable with guarantees		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
23. Variable without guarantees		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
24. Life contingent payout		0	0	0	0	0	0	0	0	0	0	0	0	(1)	(91,308)	20			
25. Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
26. Total individual annuities		6,225,553	37	6,225,553	0	0	0	0	37	6,225,553	0	179	32,701,776	(140)	(11,623,948)	1,289			
Group Annuities																			
27. Fixed		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
28. Indexed		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
29. Variable with guarantees		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
30. Variable without guarantees		26,659,188	93	26,659,188	0	0	0	0	93	26,659,188	0	29	198,869,912	(29)	(94,579,299)	326			
31. Life contingent payout		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
32. Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
33. Total group annuities		26,659,188	93	26,659,188	0	0	0	0	93	26,659,188	0	29	198,869,912	(29)	(94,579,299)	326			
Accident and Health																			
34. Comprehensive individual (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0			
35. Comprehensive group (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0			
36. Medicare supplement (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0			
37. Vision only (d)		24,227	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3	9,916	(5)	(40,103)	31			
38. Dental only (d)		996,425	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4	127,920	(11)	(227,233)	44			
39. Federal employees health benefits plan (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0			
40. Title XVIII Medicare (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0			
41. Title XIX Medicaid (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0			
42. Credit A&H (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0			
43. Disability income (d)		16,474,067	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	383	3,684,438	(465)	(4,249,999)	4,677			
44. Long-term care (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0			
45. Other health (d)		632,603	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12	369,783	(14)	(880,871)	41			
46. Total accident and health		18,127,323	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	402	4,192,057	(495)	(5,398,205)	4,793			
47. Total		68,703,277	439	50,608,558	0	0	0	0	439	50,608,558	2,350,552	2,851	876,565,621	8,386	(2,875,229,179)	62,781			

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ 0 , current year \$ 0 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ 0 , current year \$ 0

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: 0 2) covering number of lives: 0 3) face amount \$ 0

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ 18,991,923 Group: \$ 0 Total: \$ 18,991,923

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products 3,303 and number of persons insured under indemnity only products 0

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$ 0

(f) For health business report Direct Premiums Earned: Comprehensive Individual \$ 0 ; Comprehensive Group \$ 0 ; Medicare Supplement \$ 0 ; Vision Only \$ 90,228 ; Dental Only \$ 1,363,440 ; Federal Employees Health Benefits Plan \$ 0
Title XVIII Medicare \$ 0 ; Title XIX Medicaid \$ 0 ; Credit A&H \$ 0 ; Disability Income \$ 33,505,930 ; Long-term Care \$ 0 ; Other Health \$ 1,959,490



ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY
LIFE INSURANCE (STATE PAGE)^(b)

NAIC Group Code 1348 BUSINESS IN THE STATE OF Michigan DURING THE YEAR 2025 NAIC Company Code 69019

Line of Business	1 Premiums and Annuities Considerations	2 Other Considerations	Dividends to Policyholders/Refunds to Members				7 Total (Col. 3+4+5+6)	8 Death and Annuity Benefits	Claims and Benefits Paid			
			3 Paid in Cash or Left on Deposit	4 Applied to Pay Renewal Premiums	5 Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6 Other			9 Matured Endowments	10 Surrender Values and Withdrawals for Life Contracts	11 All Other Benefits	12 Total (Sum Columns 8 through 11)
Individual Life												
1. Industrial	0	0	0	0	0	0	0	0	0	0	0	0
2. Whole	132,411	0	3,211	14,503	157,611	4,022	179,346	202,607	0	67,888	0	270,495
3. Term	555	0	0	0	0	0	0	0	0	0	0	0
4. Indexed	0	0	0	0	0	0	0	0	0	0	0	0
5. Universal	138,785	0	0	0	0	0	0	0	0	0	0	0
6. Universal with secondary guarantees	0	0	0	0	0	0	0	0	0	0	0	0
7. Variable	0	0	0	0	0	0	0	0	0	0	0	0
8. Variable universal	0	0	0	0	0	0	0	0	0	0	0	0
9. Credit	0	0	0	0	0	0	0	0	0	0	0	0
10. Other	0	0	0	0	0	0	0	0	0	0	0	0
11. Total individual life	271,750	0	3,211	14,503	157,611	4,022	179,346	202,607	0	67,888	0	270,495
Group Life												
12. Whole	0	0	0	0	0	0	0	0	0	0	0	0
13. Term	16,424,992	0	0	0	0	0	0	9,479,651	0	0	0	9,479,651
14. Universal	0	0	0	0	0	0	0	0	0	0	0	0
15. Variable	0	0	0	0	0	0	0	0	0	0	0	0
16. Variable universal	0	0	0	0	0	0	0	0	0	0	0	0
17. Credit	0	0	0	0	0	0	0	0	0	0	0	0
18. Other	0	0	0	0	0	0	0	0	0	0	0	0
19. Total group life	16,424,992	0	0	0	0	0	0	9,479,651	0	0	0	9,479,651
Individual Annuities												
20. Fixed	49,850,055	0	0	0	0	0	0	9,347,236	0	20,045,201	0	29,392,437
21. Indexed	14,698,059	0	0	0	0	0	0	2,229,520	0	7,175,530	0	9,405,049
22. Variable with guarantees	0	0	0	0	0	0	0	0	0	0	0	0
23. Variable without guarantees	0	0	0	0	0	0	0	0	0	0	0	0
24. Life contingent payout	0	0	0	0	0	0	0	109,668	0	0	0	109,668
25. Other	0	0	0	0	0	0	0	0	0	0	0	0
26. Total individual annuities	64,548,114	0	0	0	0	0	0	11,686,423	0	27,220,731	0	38,907,154
Group Annuities												
27. Fixed	0	0	0	0	0	0	0	0	0	0	0	0
28. Indexed	0	0	0	0	0	0	0	0	0	0	0	0
29. Variable with guarantees	0	0	0	0	0	0	0	0	0	0	0	0
30. Variable without guarantees	0	210,986,984	0	0	0	0	0	61,300,956	0	90,081,620	0	151,382,576
31. Life contingent payout	0	0	0	0	0	0	0	0	0	0	0	0
32. Other	0	0	0	0	0	0	0	0	0	0	0	0
33. Total group annuities	0	210,986,984	0	0	0	0	0	61,300,956	0	90,081,620	0	151,382,576
Accident and Health												
34. Comprehensive individual (d) (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
35. Comprehensive group (d) (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
36. Medicare supplement (d) (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
37. Vision only (d) (f)	561,054 (f)	0	0	0	0	0	0	XXX	XXX	XXX	356,318	356,318
38. Dental only (d) (f)	3,235,618 (f)	0	0	0	0	0	0	XXX	XXX	XXX	2,289,192	2,289,192
39. Federal employees health benefits plan (d) (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
40. Title XVIII Medicare (d) (e, f)	0 (e, f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
41. Title XIX Medicaid (d) (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
42. Credit A&H (d) (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
43. Disability income (d) (f)	28,127,304 (f)	0	0	0	0	0	0	XXX	XXX	XXX	16,022,418	16,022,418
44. Long-term care (d) (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
45. Other health (d) (f)	3,391,310 (f)	0	0	0	0	0	0	XXX	XXX	XXX	1,271,592	1,271,592
46. Total accident and health	35,315,287	0	0	0	0	0	0	XXX	XXX	XXX	19,939,520	19,939,520
47. Total	116,560,144 (c)	210,986,984	3,211	14,503	157,611	4,022	179,346	82,669,637	0	117,370,239	19,939,520	219,979,396

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY
LIFE INSURANCE (STATE PAGE) (Continued)^(b)

NAIC Group Code		1348		BUSINESS IN THE STATE OF		Michigan		DURING THE YEAR							2025		NAIC Company Code		69019	
Line of Business		13	Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits								22	Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)				
			Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year			23	24	25	26	27	28			
			14	15	16	17	18	19	20	21										
		Incurred During Current Year	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount	Unpaid December 31, Current Year	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount			
Individual Life																				
1. Industrial		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
2. Whole		247,789	6	202,607	0	0	0	0	6	202,607	51,240	8,951	42,289	6,058	0	0	64			
3. Term		34	0	0	0	0	0	0	0	0	34	0	0	2	20,000	2	20,000			
4. Indexed		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
5. Universal		169	0	0	0	0	0	0	0	0	3,534	0	0	0	(70,037)	10	2,902,794			
6. Universal with secondary guarantees		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
7. Variable		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
8. Variable universal		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
9. Credit		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
10. Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
11. Total individual life		247,992	6	202,607	0	0	0	0	6	202,607	54,808	8,951	42,289	6,060	(50,037)	12	2,922,858			
Group Life																				
12. Whole		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
13. Term		9,206,273	391	9,479,651	0	0	0	0	391	9,479,651	1,557,518	21	923,898,709	(107)	(507,011,814)	390	5,183,373,211			
14. Universal		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
15. Variable		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
16. Variable universal		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
17. Credit		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0 (a)			
18. Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
19. Total group life		9,206,273	391	9,479,651	0	0	0	0	391	9,479,651	1,557,518	21	923,898,709	(107)	(507,011,814)	390	5,183,373,211			
Individual Annuities																				
20. Fixed		9,347,236	51	9,347,236	0	0	0	0	51	9,347,236	0	265	49,850,055	(223)	(18,683,801)	1,631	267,152,097			
21. Indexed		2,229,520	10	2,229,520	0	0	0	0	10	2,229,520	0	80	14,698,059	(47)	(6,737,752)	406	57,721,330			
22. Variable with guarantees		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
23. Variable without guarantees		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
24. Life contingent payout		0	0	0	0	0	0	0	0	0	0	0	0	1	65,948	11	1,095,022			
25. Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
26. Total individual annuities		11,576,755	61	11,576,755	0	0	0	0	61	11,576,755	0	345	64,548,114	(269)	(25,355,605)	2,048	325,968,449			
Group Annuities																				
27. Fixed		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
28. Indexed		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
29. Variable with guarantees		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
30. Variable without guarantees		61,300,956	121	61,300,956	0	0	0	0	121	61,300,956	0	57	299,057,364	(46)	(216,349,069)	377	1,775,114,900			
31. Life contingent payout		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
32. Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
33. Total group annuities		61,300,956	121	61,300,956	0	0	0	0	121	61,300,956	0	57	299,057,364	(46)	(216,349,069)	377	1,775,114,900			
Accident and Health																				
34. Comprehensive individual (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0			
35. Comprehensive group (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0			
36. Medicare supplement (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0			
37. Vision only (d)		344,494	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	16	74,528	(25)	(209,013)	86	541,118			
38. Dental only (d)		2,254,975	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	17	508,608	(29)	(1,160,704)	129	3,164,697			
39. Federal employees health benefits plan (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0			
40. Title XVIII Medicare (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0			
41. Title XIX Medicaid (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0			
42. Credit A&H (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0			
43. Disability income (d)		12,883,139	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	473	4,847,611	(348)	(2,229,803)	4,777	29,190,723			
44. Long-term care (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0			
45. Other health (d)		1,209,148	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	17	1,249,548	(11)	(1,101,986)	85	3,204,512			
46. Total accident and health		16,691,756	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	523	6,680,295	(413)	(4,701,506)	5,077	36,101,050			
47. Total		99,023,733	579	82,559,969	0	0	0	0	579	82,559,969	1,612,326	9,897	1,294,226,771	5,225	(753,468,031)	7,904	7,323,480,468			

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ 0 , current year \$ 0 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ 0 , current year \$ 0

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: 0 2) covering number of lives: 0 3) face amount \$ 0

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ 285,815 Group: \$ 0 Total: \$ 285,815

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products 8,331 and number of persons insured under indemnity only products 0

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$ 0

(f) For health business report Direct Premiums Earned: Comprehensive Individual \$ 0 ; Comprehensive Group \$ 0 ; Medicare Supplement \$ 0 ; Vision Only \$ 561,054 ; Dental Only \$ 3,235,618 ; Federal Employees Health Benefits Plan \$ 0
Title XVIII Medicare \$ 0 ; Title XIX Medicaid \$ 0 ; Credit A&H \$ 0 ; Disability Income \$ 28,127,304 ; Long-term Care \$ 0 ; Other Health \$ 3,391,310



ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY
LIFE INSURANCE (STATE PAGE)^(b)

NAIC Group Code 1348 BUSINESS IN THE STATE OF Minnesota DURING THE YEAR 2025 NAIC Company Code 69019

Line of Business	1 Premiums and Annuities Considerations	2 Other Considerations	Dividends to Policyholders/Refunds to Members				7 Total (Col. 3+4+5+6)	8 Death and Annuity Benefits	Claims and Benefits Paid			
			3 Paid in Cash or Left on Deposit	4 Applied to Pay Renewal Premiums	5 Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6 Other			9 Matured Endowments	10 Surrender Values and Withdrawals for Life Contracts	11 All Other Benefits	12 Total (Sum Columns 8 through 11)
Individual Life												
1. Industrial	0	0	0	0	0	0	0	0	0	0	0	0
2. Whole	33,375	0	2,379	477	7,135	0	9,991	30,456	0	51,325	0	81,781
3. Term	0	0	0	0	0	0	0	0	0	0	0	0
4. Indexed	0	0	0	0	0	0	0	0	0	0	0	0
5. Universal	190,697	0	0	0	0	0	0	3,550	0	0	0	3,550
6. Universal with secondary guarantees	0	0	0	0	0	0	0	0	0	0	0	0
7. Variable	0	0	0	0	0	0	0	0	0	0	0	0
8. Variable universal	0	0	0	0	0	0	0	0	0	0	0	0
9. Credit	0	0	0	0	0	0	0	0	0	0	0	0
10. Other	0	0	0	0	0	0	0	0	0	0	0	0
11. Total individual life	224,072	0	2,379	477	7,135	0	9,991	34,005	0	51,325	0	85,330
Group Life												
12. Whole	0	0	0	0	0	0	0	0	0	0	0	0
13. Term	26,988,741	0	0	0	0	0	0	18,815,698	0	0	0	18,815,698
14. Universal	0	0	0	0	0	0	0	0	0	0	0	0
15. Variable	0	0	0	0	0	0	0	0	0	0	0	0
16. Variable universal	0	0	0	0	0	0	0	0	0	0	0	0
17. Credit	0	0	0	0	0	0	0	0	0	0	0	0
18. Other	0	0	0	0	0	0	0	10,000	0	0	0	10,000
19. Total group life	26,988,741	0	0	0	0	0	0	18,825,698	0	0	0	18,825,698
Individual Annuities												
20. Fixed	5,139,733	0	0	0	0	0	0	3,881,257	0	9,783,378	0	13,664,635
21. Indexed	3,712,914	0	0	0	0	0	0	1,816,477	0	1,899,253	0	3,715,730
22. Variable with guarantees	0	0	0	0	0	0	0	0	0	0	0	0
23. Variable without guarantees	0	0	0	0	0	0	0	0	0	0	0	0
24. Life contingent payout	0	0	0	0	0	0	0	288,637	0	0	0	288,637
25. Other	0	0	0	0	0	0	0	0	0	0	0	0
26. Total individual annuities	8,852,647	0	0	0	0	0	0	5,986,370	0	11,682,630	0	17,669,001
Group Annuities												
27. Fixed	0	0	0	0	0	0	0	0	0	0	0	0
28. Indexed	0	0	0	0	0	0	0	0	0	0	0	0
29. Variable with guarantees	0	0	0	0	0	0	0	0	0	0	0	0
30. Variable without guarantees	0	407,399,925	0	0	0	0	0	27,494,260	0	51,686,523	9,497	79,190,280
31. Life contingent payout	0	0	0	0	0	0	0	0	0	0	0	0
32. Other	0	0	0	0	0	0	0	0	0	0	0	0
33. Total group annuities	0	407,399,925	0	0	0	0	0	27,494,260	0	51,686,523	9,497	79,190,280
Accident and Health												
34. Comprehensive individual (d) 0 (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
35. Comprehensive group (d) 0 (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
36. Medicare supplement (d) 0 (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
37. Vision only (d) 721,477 (f)	721,477 (f)	0	0	0	0	0	0	XXX	XXX	XXX	364,847	364,847
38. Dental only (d) 2,827,773 (f)	2,827,773 (f)	0	0	0	0	0	0	XXX	XXX	XXX	2,017,048	2,017,048
39. Federal employees health benefits plan (d) 0 (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
40. Title XVIII Medicare (d) 0 (e, f)	0 (e, f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
41. Title XIX Medicaid (d) 0 (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
42. Credit A&H (d) 0 (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
43. Disability income (d) 50,164,552 (f)	50,164,552 (f)	0	0	0	0	0	0	XXX	XXX	XXX	45,920,125	45,920,125
44. Long-term care (d) 0 (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
45. Other health (d) 7,636,128 (f)	7,636,128 (f)	0	0	0	0	0	0	XXX	XXX	XXX	2,869,887	2,869,887
46. Total accident and health	61,349,930	0	0	0	0	0	0	XXX	XXX	XXX	51,171,907	51,171,907
47. Total	97,415,390 (c)	407,399,925	2,379	477	7,135	0	9,991	52,340,333	0	63,420,478	51,181,405	166,942,216

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY
LIFE INSURANCE (STATE PAGE) (Continued)^(b)

NAIC Group Code		1348		BUSINESS IN THE STATE OF		Minnesota		DURING THE YEAR		2025		NAIC Company Code		69019					
Line of Business		Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits										22		Policy Exhibit					
		13 Incurred During Current Year		Claims Settled During Current Year										Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)	
				Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year		23	24	25	26	27	28		
				14 Number of Pols/ Certs	15 Amount	16 Number of Pols/ Certs	17 Amount	18 Number of Pols/ Certs	19 Amount	20 Number of Pols/ Certs	21 Amount							Unpaid December 31, Current Year	Number of Pols/ Certs
Individual Life																			
1.	Industrial	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
2.	Whole	55,323	3	34,005	0	0	0	0	3	34,005	22,863	1,932	20,931	1,545	0	(3)			
3.	Term	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
4.	Indexed	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
5.	Universal	158	0	0	0	0	0	0	0	0	2,282	0	0	0	369	5			
6.	Universal with secondary guarantees	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
7.	Variable	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
8.	Variable universal	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
9.	Credit	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
10.	Other	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
11.	Total individual life	55,481	3	34,005	0	0	0	0	3	34,005	25,144	1,932	20,931	1,545	369	5			
Group Life																			
12.	Whole	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
13.	Term	19,291,102	234	18,815,698	0	0	0	0	234	18,815,698	5,246,471	31	617,880,091	(91)	(2,326,665,689)	498			
14.	Universal	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
15.	Variable	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
16.	Variable universal	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
17.	Credit	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
18.	Other	10,000	0	10,000	0	0	0	0	0	10,000	0	0	0	0	180,000	1			
19.	Total group life	19,301,102	234	18,825,698	0	0	0	0	234	18,825,698	5,246,471	31	617,880,091	(91)	(2,326,485,689)	499			
Individual Annuities																			
20.	Fixed	3,881,257	27	3,881,257	0	0	0	0	27	3,881,257	0	40	5,139,733	(140)	(9,919,806)	708			
21.	Indexed	1,816,477	11	1,816,477	0	0	0	0	11	1,816,477	0	25	3,712,914	(16)	(1,877,092)	163			
22.	Variable with guarantees	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
23.	Variable without guarantees	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
24.	Life contingent payout	0	0	0	0	0	0	0	0	0	0	0	0	(1)	(337,419)	11			
25.	Other	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
26.	Total individual annuities	5,697,734	38	5,697,734	0	0	0	0	38	5,697,734	0	65	8,852,647	(157)	(12,134,316)	882			
Group Annuities																			
27.	Fixed	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
28.	Indexed	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
29.	Variable with guarantees	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
30.	Variable without guarantees	27,494,260	60	27,494,260	0	0	0	0	60	27,494,260	0	52	582,126,229	(63)	(418,493,057)	623			
31.	Life contingent payout	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
32.	Other	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
33.	Total group annuities	27,494,260	60	27,494,260	0	0	0	0	60	27,494,260	0	52	582,126,229	(63)	(418,493,057)	623			
Accident and Health																			
34.	Comprehensive individual (d)	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0			
35.	Comprehensive group (d)	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0			
36.	Medicare supplement (d)	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0			
37.	Vision only (d)	365,069	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	17	104,143	(21)	(79,685)	83			
38.	Dental only (d)	2,002,116	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	16	493,147	(20)	(698,503)	75			
39.	Federal employees health benefits plan (d)	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0			
40.	Title XVIII Medicare (d)	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0			
41.	Title XIX Medicaid (d)	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0			
42.	Credit A&H (d)	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0			
43.	Disability income (d)	39,321,781	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	260	3,296,806	(475)	(5,201,063)	5,908			
44.	Long-term care (d)	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0			
45.	Other health (d)	2,744,853	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	40	1,727,950	(48)	(2,134,337)	157			
46.	Total accident and health	44,433,819	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	333	5,622,046	(564)	(8,113,588)	6,223			
47.	Total	96,982,396	335	52,051,697	0	0	0	0	335	52,051,697	5,271,615	2,413	1,214,501,943	670	(2,765,226,282)	8,232			

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ 0 , current year \$ 0 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ 0 , current year \$ 0

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: 0 2) covering number of lives: 0 3) face amount \$ 0

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ 549,748 Group: \$ 0 Total: \$ 549,748

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products 6,121 and number of persons insured under indemnity only products 0

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$ 0

(f) For health business report Direct Premiums Earned: Comprehensive Individual \$ 0 ; Comprehensive Group \$ 0 ; Medicare Supplement \$ 0 ; Vision Only \$ 721,477 ; Dental Only \$ 2,827,773 ; Federal Employees Health Benefits Plan \$ 0
Title XVIII Medicare \$ 0 ; Title XIX Medicaid \$ 0 ; Credit A&H \$ 0 ; Disability Income \$ 50,164,552 ; Long-term Care \$ 0 ; Other Health \$ 7,636,128



ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY
LIFE INSURANCE (STATE PAGE)^(b)

NAIC Group Code 1348		BUSINESS IN THE STATE OF Mississippi		DURING THE YEAR 2025				NAIC Company Code 69019				
Line of Business		1 Premiums and Annuities Considerations	2 Other Considerations	Dividends to Policyholders/Refunds to Members				Claims and Benefits Paid				
				3 Paid in Cash or Left on Deposit	4 Applied to Pay Renewal Premiums	5 Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6 Other	7 Total (Col. 3+4+5+6)	8 Death and Annuity Benefits	9 Matured Endowments	10 Surrender Values and Withdrawals for Life Contracts	11 All Other Benefits	12 Total (Sum Columns 8 through 11)
Individual Life												
1. Industrial	0	0	0	0	0	0	0	0	0	0	0	0
2. Whole	11,399	0	209	0	2,674	0	2,883	20,500	0	8,098	0	28,598
3. Term	0	0	0	0	0	0	0	0	0	0	0	0
4. Indexed	0	0	0	0	0	0	0	0	0	0	0	0
5. Universal	0	0	0	0	0	0	0	0	0	0	0	0
6. Universal with secondary guarantees	0	0	0	0	0	0	0	0	0	0	0	0
7. Variable	0	0	0	0	0	0	0	0	0	0	0	0
8. Variable universal	0	0	0	0	0	0	0	0	0	0	0	0
9. Credit	0	0	0	0	0	0	0	0	0	0	0	0
10. Other	0	0	0	0	0	0	0	0	0	0	0	0
11. Total individual life	11,399	0	209	0	2,674	0	2,883	20,500	0	8,098	0	28,598
Group Life												
12. Whole	0	0	0	0	0	0	0	0	0	0	0	0
13. Term	2,612,510	0	0	0	0	0	0	2,116,190	0	0	0	2,116,190
14. Universal	0	0	0	0	0	0	0	0	0	0	0	0
15. Variable	0	0	0	0	0	0	0	0	0	0	0	0
16. Variable universal	0	0	0	0	0	0	0	0	0	0	0	0
17. Credit	0	0	0	0	0	0	0	0	0	0	0	0
18. Other	0	0	0	0	0	0	0	0	0	0	0	0
19. Total group life	2,612,510	0	0	0	0	0	0	2,116,190	0	0	0	2,116,190
Individual Annuities												
20. Fixed	10,714,687	0	0	0	0	0	0	2,249,462	0	4,677,078	0	6,926,539
21. Indexed	6,984,262	0	0	0	0	0	0	515,678	0	1,092,795	0	1,608,473
22. Variable with guarantees	0	0	0	0	0	0	0	0	0	0	0	0
23. Variable without guarantees	0	0	0	0	0	0	0	0	0	0	0	0
24. Life contingent payout	0	0	0	0	0	0	0	19,833	0	0	0	19,833
25. Other	0	0	0	0	0	0	0	0	0	0	0	0
26. Total individual annuities	17,698,948	0	0	0	0	0	0	2,784,973	0	5,769,873	0	8,554,845
Group Annuities												
27. Fixed	0	0	0	0	0	0	0	0	0	0	0	0
28. Indexed	0	0	0	0	0	0	0	0	0	0	0	0
29. Variable with guarantees	0	0	0	0	0	0	0	0	0	0	0	0
30. Variable without guarantees	0	8,177,863	0	0	0	0	0	9,554,900	0	8,020,346	0	17,575,246
31. Life contingent payout	0	0	0	0	0	0	0	0	0	0	0	0
32. Other	0	0	0	0	0	0	0	0	0	0	0	0
33. Total group annuities	0	8,177,863	0	0	0	0	0	9,554,900	0	8,020,346	0	17,575,246
Accident and Health												
34. Comprehensive individual (d)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
35. Comprehensive group (d)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
36. Medicare supplement (d)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
37. Vision only (d)	205,936 (f)	0	0	0	0	0	0	XXX	XXX	XXX	101,740	101,740
38. Dental only (d)	793,282 (f)	0	0	0	0	0	0	XXX	XXX	XXX	494,582	494,582
39. Federal employees health benefits plan (d)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
40. Title XVIII Medicare (d)	0 (e, f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
41. Title XIX Medicaid (d)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
42. Credit A&H (d)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
43. Disability income (d)	4,690,229 (f)	0	0	0	0	0	0	XXX	XXX	XXX	1,954,438	1,954,438
44. Long-term care (d)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
45. Other health (d)	544,319 (f)	0	0	0	0	0	0	XXX	XXX	XXX	74,932	74,932
46. Total accident and health	6,233,766	0	0	0	0	0	0	XXX	XXX	XXX	2,625,691	2,625,691
47. Total	26,556,623 (c)	8,177,863	209	0	2,674	0	2,883	14,476,562	0	13,798,317	2,625,691	30,900,571

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY
LIFE INSURANCE (STATE PAGE) (Continued)^(b)

NAIC Group Code		1348		BUSINESS IN THE STATE OF		Mississippi		DURING THE YEAR		2025		NAIC Company Code		69019			
Line of Business		13 Incurred During Current Year	Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits								22 Unpaid December 31, Current Year	Policy Exhibit					
			Claims Settled During Current Year									Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)	
			Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year			23 Number of Pols/ Certs	24 Amount	25 Number of Pols/ Certs	26 Amount	27 Number of Pols/ Certs	28 Amount
			14 Number of Pols/ Certs	15 Amount	16 Number of Pols/ Certs	17 Amount	18 Number of Pols/ Certs	19 Amount	20 Number of Pols/ Certs	21 Amount							
Individual Life																	
1. Industrial		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
2. Whole		46,040	5	20,500	0	0	0	0	5	20,500	25,686	566	25,120	146	0	47	
3. Term		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
4. Indexed		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
5. Universal		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
6. Universal with secondary guarantees		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
7. Variable		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
8. Variable universal		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
9. Credit		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
10. Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
11. Total individual life		46,040	5	20,500	0	0	0	0	5	20,500	25,686	566	25,120	146	0	47	
Group Life																	
12. Whole		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
13. Term		2,180,076	26	2,116,190	0	0	0	0	26	2,116,190	255,781	0	25,787,500	(49)	42,824,007	35 975,218,113	
14. Universal		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
15. Variable		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
16. Variable universal		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
17. Credit		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
18. Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0 (a)	
19. Total group life		2,180,076	26	2,116,190	0	0	0	0	26	2,116,190	255,781	0	25,787,500	(49)	42,824,007	35 975,218,113	
Individual Annuities																	
20. Fixed		2,249,462	17	2,249,462	0	0	0	0	17	2,249,462	0	67	10,714,687	(70)	(4,760,273)	405 55,564,331	
21. Indexed		515,678	3	515,678	0	0	0	0	3	515,678	0	52	6,984,262	(7)	626,591	151 22,661,734	
22. Variable with guarantees		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
23. Variable without guarantees		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
24. Life contingent payout		0	0	0	0	0	0	0	0	0	0	0	0	0	(7,127)	2 137,983	
25. Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
26. Total individual annuities		2,765,139	20	2,765,139	0	0	0	0	20	2,765,139	0	119	17,696,948	(77)	(4,140,809)	558 78,364,049	
Group Annuities																	
27. Fixed		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
28. Indexed		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
29. Variable with guarantees		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
30. Variable without guarantees		9,554,900	19	9,554,900	0	0	0	0	19	9,554,900	0	5	53,241	(9)	(44,386,681)	67 401,314,174	
31. Life contingent payout		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
32. Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
33. Total group annuities		9,554,900	19	9,554,900	0	0	0	0	19	9,554,900	0	5	53,241	(9)	(44,386,681)	67 401,314,174	
Accident and Health																	
34. Comprehensive individual (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	
35. Comprehensive group (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	
36. Medicare supplement (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	
37. Vision only (d)		102,518	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	34,623	(4)	(21,443)	13 193,687	
38. Dental only (d)		497,085	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	265,865	(5)	(153,887)	14 734,924	
39. Federal employees health benefits plan (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	
40. Title XVIII Medicare (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	
41. Title XIX Medicaid (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	
42. Credit A&H (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	
43. Disability income (d)		1,546,071	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	53	336,548	(56)	(65,615)	621 4,405,062	
44. Long-term care (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	
45. Other health (d)		131,098	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3	109,096	4	162,981	15 593,210	
46. Total accident and health		2,276,773	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	58	746,132	(61)	(77,964)	663 5,926,883	
47. Total		16,822,928	70	14,456,729	0	0	0	0	70	14,456,729	281,467	748	44,310,942	(50)	(5,781,447)	1,323 1,460,823,266	

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ 0 , current year \$ 0 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ 0 , current year \$ 0

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: 0 2) covering number of lives: 0 3) face amount \$ 0

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ 0 Group: \$ 0 Total: \$ 0

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products 1,895 and number of persons insured under indemnity only products 0

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$ 0

(f) For health business report Direct Premiums Earned: Comprehensive Individual \$ 0 ; Comprehensive Group \$ 0 ; Medicare Supplement \$ 0 ; Vision Only \$ 205,936 ; Dental Only \$ 793,282 ; Federal Employees Health Benefits Plan \$ 0
Title XVIII Medicare \$ 0 ; Title XIX Medicaid \$ 0 ; Credit A&H \$ 0 ; Disability Income \$ 4,690,229 ; Long-term Care \$ 0 ; Other Health \$ 544,319



ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY
LIFE INSURANCE (STATE PAGE)^(b)

NAIC Group Code 1348 BUSINESS IN THE STATE OF Missouri DURING THE YEAR 2025 NAIC Company Code 69019

Line of Business	1 Premiums and Annuities Considerations	2 Other Considerations	Dividends to Policyholders/Refunds to Members				7 Total (Col. 3+4+5+6)	8 Death and Annuity Benefits	Claims and Benefits Paid			
			3 Paid in Cash or Left on Deposit	4 Applied to Pay Renewal Premiums	5 Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6 Other			9 Matured Endowments	10 Surrender Values and Withdrawals for Life Contracts	11 All Other Benefits	12 Total (Sum Columns 8 through 11)
Individual Life												
1. Industrial	0	0	0	0	0	0	0	0	0	0	0	0
2. Whole	67,048	0	4,232	2,155	15,062	25	21,475	40,000	0	142,842	0	182,842
3. Term	7,641	0	1,409	0	0	0	1,409	0	0	0	0	0
4. Indexed	0	0	0	0	0	0	0	0	0	0	0	0
5. Universal	16,950	0	0	0	0	0	0	20,000	0	1,247	0	21,247
6. Universal with secondary guarantees	0	0	0	0	0	0	0	0	0	0	0	0
7. Variable	0	0	0	0	0	0	0	0	0	0	0	0
8. Variable universal	0	0	0	0	0	0	0	0	0	0	0	0
9. Credit	0	0	0	0	0	0	0	0	0	0	0	0
10. Other	0	0	0	0	0	0	0	0	0	0	0	0
11. Total individual life	91,639	0	5,641	2,155	15,062	25	22,884	60,000	0	144,089	0	204,089
Group Life												
12. Whole	0	0	0	0	0	0	0	0	0	0	0	0
13. Term	57,467,726	0	0	0	0	0	0	50,531,753	0	0	0	50,531,753
14. Universal	0	0	0	0	0	0	0	0	0	0	0	0
15. Variable	0	0	0	0	0	0	0	0	0	0	0	0
16. Variable universal	0	0	0	0	0	0	0	0	0	0	0	0
17. Credit	0	0	0	0	0	0	0	0	0	0	0	0
18. Other	0	0	0	0	0	0	0	42,667	0	0	0	42,667
19. Total group life	57,467,726	0	0	0	0	0	0	50,574,419	0	0	0	50,574,419
Individual Annuities												
20. Fixed	8,328,823	0	0	0	0	0	0	1,933,224	0	3,785,887	0	5,719,111
21. Indexed	9,645,508	0	0	0	0	0	0	47,425	0	1,572,221	0	1,619,646
22. Variable with guarantees	0	0	0	0	0	0	0	0	0	0	0	0
23. Variable without guarantees	0	0	0	0	0	0	0	0	0	0	0	0
24. Life contingent payout	0	0	0	0	0	0	0	59,605	0	0	0	59,605
25. Other	0	0	0	0	0	0	0	0	0	0	0	0
26. Total individual annuities	17,974,331	0	0	0	0	0	0	2,040,254	0	5,358,109	0	7,398,362
Group Annuities												
27. Fixed	0	0	0	0	0	0	0	0	0	0	0	0
28. Indexed	0	0	0	0	0	0	0	0	0	0	0	0
29. Variable with guarantees	0	0	0	0	0	0	0	0	0	0	0	0
30. Variable without guarantees	0	115,221,674	0	0	0	0	0	46,334,712	0	12,274,439	0	58,609,151
31. Life contingent payout	0	0	0	0	0	0	0	0	0	0	0	0
32. Other	0	0	0	0	0	0	0	0	0	0	0	0
33. Total group annuities	0	115,221,674	0	0	0	0	0	46,334,712	0	12,274,439	0	58,609,151
Accident and Health												
34. Comprehensive individual (d) 0 (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
35. Comprehensive group (d) 0 (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
36. Medicare supplement (d) 0 (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
37. Vision only (d) 1,882,807 (f)	1,882,807 (f)	0	0	0	0	0	0	XXX	XXX	XXX	1,225,863	1,225,863
38. Dental only (d) 6,779,916 (f)	6,779,916 (f)	0	0	0	0	0	0	XXX	XXX	XXX	5,505,446	5,505,446
39. Federal employees health benefits plan (d) 0 (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
40. Title XVIII Medicare (d) 0 (e, f)	0 (e, f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
41. Title XIX Medicaid (d) 0 (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
42. Credit A&H (d) 0 (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
43. Disability income (d) 40,255,455 (f)	40,255,455 (f)	0	0	0	0	0	0	XXX	XXX	XXX	25,085,191	25,085,191
44. Long-term care (d) 0 (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
45. Other health (d) 5,952,882 (f)	5,952,882 (f)	0	0	0	0	0	0	XXX	XXX	XXX	1,857,203	1,857,203
46. Total accident and health	54,871,061	0	0	0	0	0	0	XXX	XXX	XXX	33,673,702	33,673,702
47. Total	130,404,757 (c)	115,221,674	5,641	2,155	15,062	25	22,884	99,009,385	0	17,776,637	33,673,702	150,459,724

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY
LIFE INSURANCE (STATE PAGE) (Continued)^(b)

NAIC Group Code		1348		BUSINESS IN THE STATE OF		Missouri		DURING THE YEAR		2025		NAIC Company Code		69019					
Line of Business		Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits										22		Policy Exhibit					
		13		Claims Settled During Current Year						Issued During Year				Other Changes to In Force (Net)		In Force December 31, Current Year (b)			
		Incurred During Current Year	Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year		Unpaid December 31, Current Year	23	24	25	26	27	28		
14 Number of Pols/ Certs	15 Amount		16 Number of Pols/ Certs	17 Amount	18 Number of Pols/ Certs	19 Amount	20 Number of Pols/ Certs	21 Amount	Number of Pols/ Certs	Amount		Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount				
Individual Life																			
1. Industrial		0	0	0	0	0	0	0	0	0	0	0	0	0	0				
2. Whole		91,986	4	60,000	0	0	0	0	4	60,000	33,774	2,386	31,388	1,788	7	293,000	(1)		
3. Term		94	0	0	0	0	0	0	0	0	270	0	0	2	40,000	3	140,000		
4. Indexed		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
5. Universal		107	0	0	0	0	0	0	0	0	1,852	0	0	(1)	(46,545)	21	1,611,458		
6. Universal with secondary guarantees		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
7. Variable		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
8. Variable universal		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
9. Credit		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
10. Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
11. Total individual life		92,187	4	60,000	0	0	0	0	4	60,000	35,897	2,386	31,388	1,789	(6,538)	293,024	1,751,457		
Group Life																			
12. Whole		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
13. Term		53,073,954	1,653	50,531,753	0	0	0	0	1,653	50,531,753	8,423,180	64	2,532,183,100	(118)	(2,603,183,621)	2,279	16,500,237,981		
14. Universal		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
15. Variable		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
16. Variable universal		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
17. Credit		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
18. Other		53,000	25	42,667	0	0	0	0	25	42,667	15,000	0	0	0	933,000	2	933,000		
19. Total group life		53,126,954	1,678	50,574,419	0	0	0	0	1,678	50,574,419	8,438,180	64	2,532,183,100	(118)	(2,602,250,621)	2,281	16,501,170,981		
Individual Annuities																			
20. Fixed		1,933,224	21	1,933,224	0	0	0	0	21	1,933,224	0	63	8,328,823	(70)	(4,585,831)	429	49,525,700		
21. Indexed		47,425	2	47,425	0	0	0	0	2	47,425	0	56	9,645,508	(3)	(1,201,138)	127	19,717,469		
22. Variable with guarantees		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
23. Variable without guarantees		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
24. Life contingent payout		0	0	0	0	0	0	0	0	0	0	0	0	(2)	(94,544)	9	586,559		
25. Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
26. Total individual annuities		1,980,649	23	1,980,649	0	0	0	0	23	1,980,649	0	119	17,974,331	(75)	(5,881,514)	565	69,829,728		
Group Annuities																			
27. Fixed		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
28. Indexed		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
29. Variable with guarantees		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
30. Variable without guarantees		46,334,712	58	46,334,712	0	0	0	0	58	46,334,712	0	17	117,458,780	(20)	(52,101,572)	177	1,446,380,798		
31. Life contingent payout		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
32. Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
33. Total group annuities		46,334,712	58	46,334,712	0	0	0	0	58	46,334,712	0	17	117,458,780	(20)	(52,101,572)	177	1,446,380,798		
Accident and Health																			
34. Comprehensive individual (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0		
35. Comprehensive group (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0		
36. Medicare supplement (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0		
37. Vision only (d)		1,181,808	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	19	289,128	(32)	(752,135)	125	1,875,430		
38. Dental only (d)		5,461,310	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	22	1,738,394	(31)	(2,375,427)	140	6,732,288		
39. Federal employees health benefits plan (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0		
40. Title XVIII Medicare (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0		
41. Title XIX Medicaid (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0		
42. Credit A&H (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0		
43. Disability income (d)		25,643,033	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	303	7,133,779	(244)	(3,019,889)	3,000	43,757,837		
44. Long-term care (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0		
45. Other health (d)		1,984,660	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	28	2,691,664	(192)	(1,490,967)	1,875	6,152,499		
46. Total accident and health		34,270,811	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	372	11,852,965	(499)	(7,638,418)	5,140	58,518,055		
47. Total		135,805,312	1,763	98,949,780	0	0	0	0	1,763	98,949,780	8,474,077	2,958	2,679,500,563	1,077	(2,667,878,662)	301,187	18,077,651,019		

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ 0 , current year \$ 0 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ 0 , current year \$ 0

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: 0 2) covering number of lives: 0 3) face amount \$ 0

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ 2,695,297 Group: \$ 0 Total: \$ 2,695,297

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products 29,045 and number of persons insured under indemnity only products 0

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$ 0

(f) For health business report Direct Premiums Earned: Comprehensive Individual \$ 0 ; Comprehensive Group \$ 0 ; Medicare Supplement \$ 0 ; Vision Only \$ 1,882,807 ; Dental Only \$ 6,779,916 ; Federal Employees Health Benefits Plan \$ 0
Title XVIII Medicare \$ 0 ; Title XIX Medicaid \$ 0 ; Credit A&H \$ 0 ; Disability Income \$ 40,255,455 ; Long-term Care \$ 0 ; Other Health \$ 5,952,882



ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY
LIFE INSURANCE (STATE PAGE)^(b)

NAIC Group Code 1348		BUSINESS IN THE STATE OF Montana		DURING THE YEAR 2025				NAIC Company Code 69019					
Line of Business		1 Premiums and Annuities Considerations	2 Other Considerations	Dividends to Policyholders/Refunds to Members				Claims and Benefits Paid					
				3 Paid in Cash or Left on Deposit	4 Applied to Pay Renewal Premiums	5 Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6 Other	7 Total (Col. 3+4+5+6)	8 Death and Annuity Benefits	9 Matured Endowments	10 Surrender Values and Withdrawals for Life Contracts	11 All Other Benefits	12 Total (Sum Columns 8 through 11)
Individual Life													
1.	Industrial	0	0	0	0	0	0	0	0	0	0	0	0
2.	Whole	34,049	0	2,938	0	42,080	44	45,062	196,402	0	74,375	913	271,690
3.	Term	6,589	0	1,892	0	0	0	1,892	0	0	0	0	0
4.	Indexed	0	0	0	0	0	0	0	0	0	0	0	0
5.	Universal	14,219	0	0	0	0	0	0	15,000	0	0	0	15,000
6.	Universal with secondary guarantees	0	0	0	0	0	0	0	0	0	0	0	0
7.	Variable	0	0	0	0	0	0	0	0	0	0	0	0
8.	Variable universal	0	0	0	0	0	0	0	0	0	0	0	0
9.	Credit	0	0	0	0	0	0	0	0	0	0	0	0
10.	Other	0	0	0	0	0	0	0	0	0	0	0	0
11.	Total individual life	54,857	0	4,830	0	42,080	44	46,954	211,402	0	74,375	913	286,690
Group Life													
12.	Whole	0	0	0	0	0	0	0	0	0	0	0	0
13.	Term	4,193,376	0	0	0	0	0	0	3,011,151	0	0	0	3,011,151
14.	Universal	0	0	0	0	0	0	0	0	0	0	0	0
15.	Variable	0	0	0	0	0	0	0	0	0	0	0	0
16.	Variable universal	0	0	0	0	0	0	0	0	0	0	0	0
17.	Credit	0	0	0	0	0	0	0	0	0	0	0	0
18.	Other	0	0	0	0	0	0	0	0	0	0	0	0
19.	Total group life	4,193,376	0	0	0	0	0	0	3,011,151	0	0	0	3,011,151
Individual Annuities													
20.	Fixed	2,871,194	0	0	0	0	0	0	0	0	537,674	0	537,674
21.	Indexed	1,398,026	0	0	0	0	0	0	0	0	95,551	0	95,551
22.	Variable with guarantees	0	0	0	0	0	0	0	0	0	0	0	0
23.	Variable without guarantees	0	0	0	0	0	0	0	0	0	0	0	0
24.	Life contingent payout	0	0	0	0	0	0	0	11,188	0	0	0	11,188
25.	Other	0	0	0	0	0	0	0	0	0	0	0	0
26.	Total individual annuities	4,269,220	0	0	0	0	0	0	11,188	0	633,224	0	644,412
Group Annuities													
27.	Fixed	0	0	0	0	0	0	0	0	0	0	0	0
28.	Indexed	0	0	0	0	0	0	0	0	0	0	0	0
29.	Variable with guarantees	0	0	0	0	0	0	0	0	0	0	0	0
30.	Variable without guarantees	0	11,132,241	0	0	0	0	0	4,700,010	0	7,028,186	0	11,728,196
31.	Life contingent payout	0	0	0	0	0	0	0	0	0	0	0	0
32.	Other	0	0	0	0	0	0	0	0	0	0	0	0
33.	Total group annuities	0	11,132,241	0	0	0	0	0	4,700,010	0	7,028,186	0	11,728,196
Accident and Health													
34.	Comprehensive individual (d) 0 (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
35.	Comprehensive group (d) 0 (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
36.	Medicare supplement (d) 0 (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
37.	Vision only (d) 182,011 (f)	182,011 (f)	0	0	0	0	0	0	XXX	XXX	XXX	124,999	124,999
38.	Dental only (d) 1,815,359 (f)	1,815,359 (f)	0	0	0	0	0	0	XXX	XXX	XXX	1,496,434	1,496,434
39.	Federal employees health benefits plan (d) 0 (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
40.	Title XVIII Medicare (d) 0 (e, f)	0 (e, f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
41.	Title XIX Medicaid (d) 0 (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
42.	Credit A&H (d) 0 (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
43.	Disability income (d) 4,697,872 (f)	4,697,872 (f)	0	0	0	0	0	0	XXX	XXX	XXX	3,582,303	3,582,303
44.	Long-term care (d) 0 (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
45.	Other health (d) 1,044,922 (f)	1,044,922 (f)	0	0	0	0	0	0	XXX	XXX	XXX	159,871	159,871
46.	Total accident and health	7,740,164	0	0	0	0	0	0	XXX	XXX	XXX	5,363,607	5,363,607
47.	Total	16,257,617 (c)	11,132,241	4,830	0	42,080	44	46,954	7,933,751	0	7,735,785	5,364,520	21,034,056

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY
LIFE INSURANCE (STATE PAGE) (Continued)^(b)

NAIC Group Code		1348		BUSINESS IN THE STATE OF							Montana		DURING THE YEAR				2025		NAIC Company Code				69019	
Line of Business		13 Incurred During Current Year	Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits								22 Unpaid December 31, Current Year	Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)								
			Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year			23 Number of Pals/ Certs	24 Amount	25 Number of Pals/ Certs	26 Amount	27 Number of Pals/ Certs	28 Amount							
			14 Number of Pals/ Certs	15 Amount	16 Number of Pals/ Certs	17 Amount	18 Number of Pals/ Certs	19 Amount	20 Number of Pals/ Certs	21 Amount														
Individual Life																								
1. Industrial	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
2. Whole	212,408	5	212,315	0	0	0	0	0	0	5	212,315	3,294	3,294	0	3,201	0	0	0	0	0	0	(4)		
3. Term	93	0	0	0	0	0	0	0	0	0	0	713	0	0	0	0	0	0	0	4	350,000			
4. Indexed	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
5. Universal	116	0	0	0	0	0	0	0	0	0	0	2,057	0	0	(1)	(2,481)	42	2,151,361						
6. Universal with secondary guarantees	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
7. Variable	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
8. Variable universal	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
9. Credit	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
10. Other	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
11. Total individual life	212,617	5	212,315	0	0	0	0	0	5	212,315	6,064	3,294	0	3,200	(2,481)	46	2,501,357							
Group Life																								
12. Whole	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
13. Term	2,952,531	41	3,011,151	0	0	0	0	0	41	3,011,151	396,045	3	377,492,800	(6)	(206,339,175)	46	1,112,864,550							
14. Universal	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
15. Variable	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
16. Variable universal	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
17. Credit	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
18. Other	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	9,905	9,905	0	0	0	0	(a)		
19. Total group life	2,952,531	41	3,011,151	0	0	0	0	0	41	3,011,151	396,045	3	377,492,800	(6)	(206,329,270)	46	1,112,874,455							
Individual Annuities																								
20. Fixed	0	0	0	0	0	0	0	0	0	0	0	3	2,871,194	(6)	(474,998)	58	9,757,333							
21. Indexed	0	0	0	0	0	0	0	0	0	0	0	6	1,398,026	(3)	(184,169)	9	1,647,707							
22. Variable with guarantees	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
23. Variable without guarantees	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
24. Life contingent payout	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	(4,813)	2	122,265						
25. Other	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
26. Total individual annuities	0	0	0	0	0	0	0	0	0	0	0	9	4,269,220	(9)	(663,980)	69	11,527,305							
Group Annuities																								
27. Fixed	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
28. Indexed	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
29. Variable with guarantees	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
30. Variable without guarantees	4,700,010	7	4,700,010	0	0	0	0	0	7	4,700,010	0	2	4,758,803	(4)	(24,499,490)	15	56,629,942							
31. Life contingent payout	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
32. Other	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
33. Total group annuities	4,700,010	7	4,700,010	0	0	0	0	0	7	4,700,010	0	2	4,758,803	(4)	(24,499,490)	15	56,629,942							
Accident and Health																								
34. Comprehensive individual	(d) 0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0	0	0	0			
35. Comprehensive group	(d) 0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0	0	0	0			
36. Medicare supplement	(d) 0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0	0	0	0			
37. Vision only	(d) 116,248	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3	59,959	(3)	(150,453)	14	130,109							
38. Dental only	(d) 1,472,043	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3	384,058	(3)	(818,668)	17	1,491,472							
39. Federal employees health benefits plan	(d) 0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0	0	0	0			
40. Title XVIII Medicare	(d) 0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0	0	0	0			
41. Title XIX Medicaid	(d) 0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0	0	0	0			
42. Credit A&H	(d) 0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0	0	0	0			
43. Disability income	(d) 2,310,509	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	28	1,225,564	(27)	(415,109)	621	4,878,272							
44. Long-term care	(d) 0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0	0	0	0			
45. Other health	(d) 190,799	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4	397,555	(5)	(190,157)	8	961,808							
46. Total accident and health	4,089,599	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	38	2,067,136	(38)	(1,574,387)	660	7,461,661							
47. Total	11,954,757	53	7,923,476	0	0	0	0	0	53	7,923,476	402,110	3,346	388,587,959	3,143	(233,069,608)	836	1,190,994,719							

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ 0 , current year \$ 0 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ 0 , current year \$ 0

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: 0 2) covering number of lives: 0 3) face amount \$ 0

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ 0 Group: \$ 0 Total: \$ 0

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products 4,021 and number of persons insured under indemnity only products 0

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$ 0

(f) For health business report Direct Premiums Earned: Comprehensive Individual \$ 0 ; Comprehensive Group \$ 0 ; Medicare Supplement \$ 0 ; Vision Only \$ 182,011 ; Dental Only \$ 1,815,359 ; Federal Employees Health Benefits Plan \$ 0
Title XVIII Medicare \$ 0 ; Title XIX Medicaid \$ 0 ; Credit A&H \$ 0 ; Disability Income \$ 4,697,872 ; Long-term Care \$ 0 ; Other Health \$ 1,044,922



ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY
LIFE INSURANCE (STATE PAGE)^(b)

NAIC Group Code 1348 BUSINESS IN THE STATE OF Nebraska DURING THE YEAR 2025 NAIC Company Code 69019

Line of Business	1 Premiums and Annuities Considerations	2 Other Considerations	Dividends to Policyholders/Refunds to Members				7 Total (Col. 3+4+5+6)	8 Death and Annuity Benefits	Claims and Benefits Paid			
			3 Paid in Cash or Left on Deposit	4 Applied to Pay Renewal Premiums	5 Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6 Other			9 Matured Endowments	10 Surrender Values and Withdrawals for Life Contracts	11 All Other Benefits	12 Total (Sum Columns 8 through 11)
Individual Life												
1. Industrial	0	0	0	0	0	0	0	0	0	0	0	0
2. Whole	57,827	0	172	718	8,475	0	9,366	150,000	0	18,131	0	168,131
3. Term	0	0	0	0	0	0	0	0	0	0	0	0
4. Indexed	0	0	0	0	0	0	0	0	0	0	0	0
5. Universal	984	0	0	0	0	0	0	0	0	0	0	0
6. Universal with secondary guarantees	0	0	0	0	0	0	0	0	0	0	0	0
7. Variable	0	0	0	0	0	0	0	0	0	0	0	0
8. Variable universal	0	0	0	0	0	0	0	0	0	0	0	0
9. Credit	0	0	0	0	0	0	0	0	0	0	0	0
10. Other	0	0	0	0	0	0	0	0	0	0	0	0
11. Total individual life	58,811	0	172	718	8,475	0	9,366	150,000	0	18,131	0	168,131
Group Life												
12. Whole	0	0	0	0	0	0	0	0	0	0	0	0
13. Term	3,479,808	0	0	0	0	0	0	1,931,200	0	0	0	1,931,200
14. Universal	0	0	0	0	0	0	0	0	0	0	0	0
15. Variable	0	0	0	0	0	0	0	0	0	0	0	0
16. Variable universal	0	0	0	0	0	0	0	0	0	0	0	0
17. Credit	0	0	0	0	0	0	0	0	0	0	0	0
18. Other	0	0	0	0	0	0	0	0	0	0	0	0
19. Total group life	3,479,808	0	0	0	0	0	0	1,931,200	0	0	0	1,931,200
Individual Annuities												
20. Fixed	2,474,876	0	0	0	0	0	0	1,085,587	0	1,642,580	0	2,728,166
21. Indexed	1,111,162	0	0	0	0	0	0	1,117,456	0	99,745	0	1,217,202
22. Variable with guarantees	0	0	0	0	0	0	0	0	0	0	0	0
23. Variable without guarantees	0	0	0	0	0	0	0	0	0	0	0	0
24. Life contingent payout	0	0	0	0	0	0	0	8,391	0	0	0	8,391
25. Other	0	0	0	0	0	0	0	0	0	0	0	0
26. Total individual annuities	3,586,039	0	0	0	0	0	0	2,211,434	0	1,742,325	0	3,953,759
Group Annuities												
27. Fixed	0	0	0	0	0	0	0	0	0	0	0	0
28. Indexed	0	0	0	0	0	0	0	0	0	0	0	0
29. Variable with guarantees	0	0	0	0	0	0	0	0	0	0	0	0
30. Variable without guarantees	0	27,094,607	0	0	0	0	0	4,177,176	0	5,805,672	0	9,982,848
31. Life contingent payout	0	0	0	0	0	0	0	0	0	0	0	0
32. Other	0	0	0	0	0	0	0	0	0	0	0	0
33. Total group annuities	0	27,094,607	0	0	0	0	0	4,177,176	0	5,805,672	0	9,982,848
Accident and Health												
34. Comprehensive individual	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
35. Comprehensive group	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
36. Medicare supplement	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
37. Vision only	139,598 (f)	0	0	0	0	0	0	XXX	XXX	XXX	82,811	82,811
38. Dental only	755,352 (f)	0	0	0	0	0	0	XXX	XXX	XXX	590,874	590,874
39. Federal employees health benefits plan	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
40. Title XVIII Medicare	0 (e, f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
41. Title XIX Medicaid	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
42. Credit A&H	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
43. Disability income	7,482,810 (f)	0	0	0	0	0	0	XXX	XXX	XXX	3,182,408	3,182,408
44. Long-term care	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
45. Other health	623,219 (f)	0	0	0	0	0	0	XXX	XXX	XXX	354,418	354,418
46. Total accident and health	9,000,979	0	0	0	0	0	0	XXX	XXX	XXX	4,210,511	4,210,511
47. Total	16,125,636 (c)	27,094,607	172	718	8,475	0	9,366	8,469,809	0	7,566,128	4,210,511	20,246,448

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY
LIFE INSURANCE (STATE PAGE) (Continued)^(b)

NAIC Group Code		1348		BUSINESS IN THE STATE OF		Nebraska		DURING THE YEAR		2025		NAIC Company Code		69019					
Line of Business		Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits										22		Policy Exhibit					
		13		Claims Settled During Current Year										Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)	
				Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year									
				14	15	16	17	18	19	20	21	Unpaid December 31, Current Year	23							24	25	26	27	28
Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount												
Individual Life																			
1.	Industrial	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
2.	Whole	49,373	1	47,436	0	0	0	1	47,436	2,894	2,894	0	958	1	187,500				
3.	Term	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
4.	Indexed	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
5.	Universal	102,584	0	102,564	0	0	0	0	102,564	320	0	0	0	5	400,000				
6.	Universal with secondary guarantees	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
7.	Variable	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
8.	Variable universal	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
9.	Credit	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
10.	Other	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
11.	Total individual life	151,956	1	150,000	0	0	0	1	150,000	3,214	2,894	0	958	1	400,010				
Group Life																			
12.	Whole	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
13.	Term	1,803,930	33	1,931,200	0	0	0	33	1,931,200	283,630	3	92,591,350	(21)	70	1,340,442,408				
14.	Universal	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
15.	Variable	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
16.	Variable universal	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
17.	Credit	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
18.	Other	0	0	0	0	0	0	0	0	0	0	0	0	0	0 (a)				
19.	Total group life	1,803,930	33	1,931,200	0	0	0	33	1,931,200	283,630	3	92,591,350	(21)	70	1,340,442,408				
Individual Annuities																			
20.	Fixed	1,085,587	7	1,085,587	0	0	0	7	1,085,587	0	15	2,474,876	(23)	191	24,058,995				
21.	Indexed	1,117,456	3	1,117,456	0	0	0	3	1,117,456	0	5	1,111,162	(2)	22	6,036,779				
22.	Variable with guarantees	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
23.	Variable without guarantees	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
24.	Life contingent payout	0	0	0	0	0	0	0	0	0	0	0	(3,343)	1	66,750				
25.	Other	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
26.	Total individual annuities	2,203,043	10	2,203,043	0	0	0	10	2,203,043	0	20	3,586,039	(25)	214	30,162,524				
Group Annuities																			
27.	Fixed	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
28.	Indexed	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
29.	Variable with guarantees	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
30.	Variable without guarantees	4,177,176	15	4,177,176	0	0	0	15	4,177,176	0	12	102,630,644	(5)	60	294,008,016				
31.	Life contingent payout	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
32.	Other	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
33.	Total group annuities	4,177,176	15	4,177,176	0	0	0	15	4,177,176	0	12	102,630,644	(5)	60	294,008,016				
Accident and Health																			
34.	Comprehensive individual (d)	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0				
35.	Comprehensive group (d)	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0				
36.	Medicare supplement (d)	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0				
37.	Vision only (d)	80,647	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	(1)	16	141,279				
38.	Dental only (d)	586,616	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	14,384	(3)	18	779,036				
39.	Federal employees health benefits plan (d)	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0				
40.	Title XVIII Medicare (d)	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0				
41.	Title XIX Medicaid (d)	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0				
42.	Credit A&H (d)	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0				
43.	Disability income (d)	2,146,811	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	75	383,894	(91)	1,833	7,352,846				
44.	Long-term care (d)	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0				
45.	Other health (d)	337,270	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6	188,738	(10)	29	551,678				
46.	Total accident and health	3,151,344	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	81	587,016	(105)	1,896	8,824,839				
47.	Total	11,487,448	59	8,461,418	0	0	0	59	8,461,418	286,844	3,010	199,395,049	802	189,745	1,673,837,797				

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ 0 , current year \$ 0 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ 0 , current year \$ 0

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: 0 2) covering number of lives: 0 3) face amount \$ 0

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ 30,614 Group: \$ 0 Total: \$ 30,614

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products 2,074 and number of persons insured under indemnity only products 0

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$ 0

(f) For health business report Direct Premiums Earned: Comprehensive Individual \$ 0 ; Comprehensive Group \$ 0 ; Medicare Supplement \$ 0 ; Vision Only \$ 139,598 ; Dental Only \$ 755,352 ; Federal Employees Health Benefits Plan \$ 0
Title XVIII Medicare \$ 0 ; Title XIX Medicaid \$ 0 ; Credit A&H \$ 0 ; Disability Income \$ 7,482,810 ; Long-term Care \$ 0 ; Other Health \$ 623,219



ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY
LIFE INSURANCE (STATE PAGE)^(b)

NAIC Group Code 1348 BUSINESS IN THE STATE OF Nevada DURING THE YEAR 2025 NAIC Company Code 69019

Line of Business	1 Premiums and Annuities Considerations	2 Other Considerations	Dividends to Policyholders/Refunds to Members				7 Total (Col. 3+4+5+6)	8 Death and Annuity Benefits	Claims and Benefits Paid			
			3 Paid in Cash or Left on Deposit	4 Applied to Pay Renewal Premiums	5 Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6 Other			9 Matured Endowments	10 Surrender Values and Withdrawals for Life Contracts	11 All Other Benefits	12 Total (Sum Columns 8 through 11)
Individual Life												
1. Industrial	0	0	0	0	0	0	0	0	0	0	0	0
2. Whole	125,569	0	6,647	10,994	114,069	1,208	132,918	157,743	0	92,632	0	250,375
3. Term	9,812	0	3,168	0	0	0	3,168	0	0	0	0	0
4. Indexed	0	0	0	0	0	0	0	0	0	0	0	0
5. Universal	28,306	0	0	0	0	0	0	28,750	0	0	10,628	39,378
6. Universal with secondary guarantees	0	0	0	0	0	0	0	0	0	0	0	0
7. Variable	0	0	0	0	0	0	0	0	0	0	0	0
8. Variable universal	0	0	0	0	0	0	0	0	0	0	0	0
9. Credit	0	0	0	0	0	0	0	0	0	0	0	0
10. Other	0	0	0	0	0	0	0	0	0	0	0	0
11. Total individual life	163,687	0	9,815	10,994	114,069	1,208	136,085	186,493	0	92,632	10,628	289,753
Group Life												
12. Whole	0	0	0	0	0	0	0	0	0	0	0	0
13. Term	15,205,034	0	0	0	0	0	0	10,337,969	0	0	0	10,337,969
14. Universal	0	0	0	0	0	0	0	0	0	0	0	0
15. Variable	0	0	0	0	0	0	0	0	0	0	0	0
16. Variable universal	0	0	0	0	0	0	0	0	0	0	0	0
17. Credit	0	0	0	0	0	0	0	0	0	0	0	0
18. Other	0	0	0	0	0	0	0	0	0	0	0	0
19. Total group life	15,205,034	0	0	0	0	0	0	10,337,969	0	0	0	10,337,969
Individual Annuities												
20. Fixed	6,094,639	0	0	0	0	0	0	2,044,718	0	5,026,771	0	7,071,489
21. Indexed	5,265,696	0	0	0	0	0	0	721,686	0	937,083	0	1,658,769
22. Variable with guarantees	0	0	0	0	0	0	0	0	0	0	0	0
23. Variable without guarantees	0	0	0	0	0	0	0	0	0	0	0	0
24. Life contingent payout	0	0	0	0	0	0	0	64,576	0	0	0	64,576
25. Other	0	0	0	0	0	0	0	0	0	0	0	0
26. Total individual annuities	11,360,335	0	0	0	0	0	0	2,830,980	0	5,963,854	0	8,794,834
Group Annuities												
27. Fixed	0	0	0	0	0	0	0	0	0	0	0	0
28. Indexed	0	0	0	0	0	0	0	0	0	0	0	0
29. Variable with guarantees	0	0	0	0	0	0	0	0	0	0	0	0
30. Variable without guarantees	0	19,428,339	0	0	0	0	0	4,734,103	0	8,365,529	0	13,099,632
31. Life contingent payout	0	0	0	0	0	0	0	0	0	0	0	0
32. Other	0	0	0	0	0	0	0	0	0	0	0	0
33. Total group annuities	0	19,428,339	0	0	0	0	0	4,734,103	0	8,365,529	0	13,099,632
Accident and Health												
34. Comprehensive individual (d) (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
35. Comprehensive group (d) (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
36. Medicare supplement (d) (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
37. Vision only (d) (f)	272,404 (f)	0	0	0	0	0	0	XXX	XXX	XXX	184,592	184,592
38. Dental only (d) (f)	4,428,904 (f)	0	0	0	0	0	0	XXX	XXX	XXX	3,174,463	3,174,463
39. Federal employees health benefits plan (d) (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
40. Title XVIII Medicare (d) (e, f)	0 (e, f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
41. Title XIX Medicaid (d) (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
42. Credit A&H (d) (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
43. Disability income (d) (f)	14,696,343 (f)	0	0	0	0	0	0	XXX	XXX	XXX	9,178,819	9,178,819
44. Long-term care (d) (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
45. Other health (d) (f)	4,275,111 (f)	0	0	0	0	0	0	XXX	XXX	XXX	1,417,307	1,417,307
46. Total accident and health	23,672,762	0	0	0	0	0	0	XXX	XXX	XXX	13,955,182	13,955,182
47. Total	50,401,817 (c)	19,428,339	9,815	10,994	114,069	1,208	136,085	18,089,546	0	14,422,014	13,965,810	46,477,370

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY
LIFE INSURANCE (STATE PAGE) (Continued)^(b)

NAIC Group Code		1348		BUSINESS IN THE STATE OF		Nevada		DURING THE YEAR		2025		NAIC Company Code		69019			
Line of Business		13 Incurred During Current Year	Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits								22 Unpaid December 31, Current Year	Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)	
			Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year			23 Number of Pols/ Certs	24 Amount	25 Number of Pols/ Certs	26 Amount	27 Number of Pols/ Certs	28 Amount
			14 Number of Pols/ Certs	15 Amount	16 Number of Pols/ Certs	17 Amount	18 Number of Pols/ Certs	19 Amount	20 Number of Pols/ Certs	21 Amount							
Individual Life																	
1. Industrial		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
2. Whole		(34,361)	6	29,393	0	0	0	0	6	29,393	9,327	9,327	0	73,081	0	(5)	
3. Term		122	0	0	0	0	0	0	0	0	937	0	0	0	4	460,000	
4. Indexed		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
5. Universal		167,796	3	167,729	0	0	0	0	3	167,729	5,652	0	(3)	(261,165)	50	5,771,696	
6. Universal with secondary guarantees		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
7. Variable		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
8. Variable universal		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
9. Credit		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
10. Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
11. Total individual life		133,556	9	197,122	0	0	0	0	9	197,122	15,915	9,327	0	73,078	(261,165)	6,231,691	
Group Life																	
12. Whole		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
13. Term		10,495,426	312	10,337,969	0	0	0	0	312	10,337,969	1,927,674	28	872,512,700	0	(1,621,745,560)	4,979,511,971	
14. Universal		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
15. Variable		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
16. Variable universal		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
17. Credit		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
18. Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0 (a)	
19. Total group life		10,495,426	312	10,337,969	0	0	0	0	312	10,337,969	1,927,674	28	872,512,700	0	(1,621,745,560)	4,979,511,971	
Individual Annuities																	
20. Fixed		2,044,718	10	2,044,718	0	0	0	0	10	2,044,718	0	29	6,094,639	(28)	4,267,883	58,331,822	
21. Indexed		721,686	4	721,686	0	0	0	0	4	721,686	0	37	5,265,696	(13)	(1,301,128)	13,984,977	
22. Variable with guarantees		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
23. Variable without guarantees		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
24. Life contingent payout		0	0	0	0	0	0	0	0	0	0	0	0	(1)	(86,528)	589,087	
25. Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
26. Total individual annuities		2,766,404	14	2,766,404	0	0	0	0	14	2,766,404	0	66	11,360,335	(42)	2,880,227	72,905,886	
Group Annuities																	
27. Fixed		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
28. Indexed		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
29. Variable with guarantees		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
30. Variable without guarantees		4,734,103	14	4,734,103	0	0	0	0	14	4,734,103	0	6	26,452,881	(4)	(1,980,339)	233,063,895	
31. Life contingent payout		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
32. Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
33. Total group annuities		4,734,103	14	4,734,103	0	0	0	0	14	4,734,103	0	6	26,452,881	(4)	(1,980,339)	233,063,895	
Accident and Health																	
34. Comprehensive individual		(d) 0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	
35. Comprehensive group		(d) 0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	
36. Medicare supplement		(d) 0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	
37. Vision only		(d) 185,654	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4	42,610	(8)	(25,969)	278,613	
38. Dental only		(d) 3,186,073	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5	739,248	(9)	(161,267)	4,399,074	
39. Federal employees health benefits plan		(d) 0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	
40. Title XVIII Medicare		(d) 0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	
41. Title XIX Medicaid		(d) 0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	
42. Credit A&H		(d) 0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	
43. Disability income		(d) 6,776,985	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	123	3,895,431	(96)	(4,137,604)	11,921,307	
44. Long-term care		(d) 0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	
45. Other health		(d) 1,452,877	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	11	763,351	(47)	(2,876,165)	2,780,665	
46. Total accident and health		11,601,589	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	143	5,440,640	(160)	(7,201,005)	19,379,659	
47. Total		29,731,078	349	18,035,599	0	0	0	0	349	18,035,599	1,943,589	9,570	915,766,556	72,872	(1,628,307,842)	5,311,093,101	

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ 0 , current year \$ 0 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ 0 , current year \$ 0

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: 0 2) covering number of lives: 0 3) face amount \$ 0

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ 0 Group: \$ 0 Total: \$ 0

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products 9,816 and number of persons insured under indemnity only products 0

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$ 0

(f) For health business report Direct Premiums Earned: Comprehensive Individual \$ 0 ; Comprehensive Group \$ 0 ; Medicare Supplement \$ 0 ; Vision Only \$ 272,404 ; Dental Only \$ 4,428,904 ; Federal Employees Health Benefits Plan \$ 0
Title XVIII Medicare \$ 0 ; Title XIX Medicaid \$ 0 ; Credit A&H \$ 0 ; Disability Income \$ 14,696,343 ; Long-term Care \$ 0 ; Other Health \$ 4,275,111



ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY
LIFE INSURANCE (STATE PAGE)^(b)

NAIC Group Code 1348 BUSINESS IN THE STATE OF New Hampshire DURING THE YEAR 2025 NAIC Company Code 69019

Line of Business	1 Premiums and Annuities Considerations	2 Other Considerations	Dividends to Policyholders/Refunds to Members				7 Total (Col. 3+4+5+6)	8 Death and Annuity Benefits	Claims and Benefits Paid			
			3 Paid in Cash or Left on Deposit	4 Applied to Pay Renewal Premiums	5 Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6 Other			9 Matured Endowments	10 Surrender Values and Withdrawals for Life Contracts	11 All Other Benefits	12 Total (Sum Columns 8 through 11)
Individual Life												
1. Industrial	0	0	0	0	0	0	0	0	0	0	0	0
2. Whole	6,932	0	521	348	134	0	1,003	3,124	0	0	0	3,124
3. Term	0	0	0	0	0	0	0	0	0	0	0	0
4. Indexed	0	0	0	0	0	0	0	0	0	0	0	0
5. Universal	0	0	0	0	0	0	0	0	0	0	0	0
6. Universal with secondary guarantees	0	0	0	0	0	0	0	0	0	0	0	0
7. Variable	0	0	0	0	0	0	0	0	0	0	0	0
8. Variable universal	0	0	0	0	0	0	0	0	0	0	0	0
9. Credit	0	0	0	0	0	0	0	0	0	0	0	0
10. Other	0	0	0	0	0	0	0	0	0	0	0	0
11. Total individual life	6,932	0	521	348	134	0	1,003	3,124	0	0	0	3,124
Group Life												
12. Whole	0	0	0	0	0	0	0	0	0	0	0	0
13. Term	5,061,462	0	0	0	0	0	0	3,886,515	0	0	0	3,886,515
14. Universal	0	0	0	0	0	0	0	0	0	0	0	0
15. Variable	0	0	0	0	0	0	0	0	0	0	0	0
16. Variable universal	0	0	0	0	0	0	0	0	0	0	0	0
17. Credit	0	0	0	0	0	0	0	0	0	0	0	0
18. Other	442,482	0	0	0	0	0	0	437,623	0	0	0	437,623
19. Total group life	5,503,944	0	0	0	0	0	0	4,324,138	0	0	0	4,324,138
Individual Annuities												
20. Fixed	3,670,523	0	0	0	0	0	0	598,333	0	3,515,454	0	4,113,787
21. Indexed	6,933,737	0	0	0	0	0	0	2,412,947	0	5,065,738	0	7,478,685
22. Variable with guarantees	0	0	0	0	0	0	0	0	0	0	0	0
23. Variable without guarantees	0	0	0	0	0	0	0	0	0	0	0	0
24. Life contingent payout	0	0	0	0	0	0	0	19,308	0	0	0	19,308
25. Other	0	0	0	0	0	0	0	0	0	0	0	0
26. Total individual annuities	10,604,259	0	0	0	0	0	0	3,030,588	0	8,581,192	0	11,611,780
Group Annuities												
27. Fixed	0	0	0	0	0	0	0	0	0	0	0	0
28. Indexed	0	0	0	0	0	0	0	0	0	0	0	0
29. Variable with guarantees	0	0	0	0	0	0	0	0	0	0	0	0
30. Variable without guarantees	0	17,305,400	0	0	0	0	0	1,585,539	0	11,248,729	0	12,834,268
31. Life contingent payout	0	0	0	0	0	0	0	0	0	0	0	0
32. Other	0	0	0	0	0	0	0	0	0	0	0	0
33. Total group annuities	0	17,305,400	0	0	0	0	0	1,585,539	0	11,248,729	0	12,834,268
Accident and Health												
34. Comprehensive individual (d) 0 (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
35. Comprehensive group (d) 0 (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
36. Medicare supplement (d) 0 (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
37. Vision only (d) 45,825 (f)	45,825 (f)	0	0	0	0	0	0	XXX	XXX	XXX	20,196	20,196
38. Dental only (d) 594,290 (f)	594,290 (f)	0	0	0	0	0	0	XXX	XXX	XXX	414,877	414,877
39. Federal employees health benefits plan (d) 0 (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
40. Title XVIII Medicare (d) 0 (e, f)	0 (e, f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
41. Title XIX Medicaid (d) 0 (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
42. Credit A&H (d) 0 (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
43. Disability income (d) 10,716,843 (f)	10,716,843 (f)	0	0	0	0	0	0	XXX	XXX	XXX	7,096,749	7,096,749
44. Long-term care (d) 0 (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
45. Other health (d) 747,697 (f)	747,697 (f)	0	0	0	0	0	0	XXX	XXX	XXX	49,658	49,658
46. Total accident and health	12,104,655	0	0	0	0	0	0	XXX	XXX	XXX	7,581,480	7,581,480
47. Total	28,219,790 (c)	17,305,400	521	348	134	0	1,003	8,943,390	0	19,829,921	7,581,480	36,354,791

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY
LIFE INSURANCE (STATE PAGE) (Continued)^(b)

NAIC Group Code		1348		BUSINESS IN THE STATE OF		New Hampshire		DURING THE YEAR		2025		NAIC Company Code		69019			
Line of Business		13 Incurred During Current Year	Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits								22 Unpaid December 31, Current Year	Policy Exhibit					
			Claims Settled During Current Year									Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)	
			Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year			23 Number of Pols/ Certs	24 Amount	25 Number of Pols/ Certs	26 Amount	27 Number of Pols/ Certs	28 Amount
			14 Number of Pols/ Certs	15 Amount	16 Number of Pols/ Certs	17 Amount	18 Number of Pols/ Certs	19 Amount	20 Number of Pols/ Certs	21 Amount							
Individual Life																	
1. Industrial		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
2. Whole		(16,358)	2	3,124	0	0	0	0	2	3,124	613	613	0	20,095	1	50,000	
3. Term		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
4. Indexed		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
5. Universal		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
6. Universal with secondary guarantees		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
7. Variable		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
8. Variable universal		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
9. Credit		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
10. Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
11. Total individual life		(16,358)	2	3,124	0	0	0	0	2	3,124	613	613	0	20,095	1	50,000	
Group Life																	
12. Whole		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
13. Term		4,101,634	75	3,886,515	0	0	0	0	75	3,886,515	611,445	33	161,754,296	58	(762,117,618)	439	2,092,678,262
14. Universal		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
15. Variable		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
16. Variable universal		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
17. Credit		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
18. Other		437,623	1	437,623	0	0	0	0	1	437,623	0	0	0	0	0	0 (a)	
19. Total group life		4,539,257	76	4,324,138	0	0	0	0	76	4,324,138	611,445	33	161,754,296	58	(748,753,380)	441	2,106,042,500
Individual Annuities																	
20. Fixed		598,333	4	598,333	0	0	0	0	4	598,333	0	23	3,670,523	(31)	(2,654,379)	256	42,078,095
21. Indexed		2,412,947	6	2,412,947	0	0	0	0	6	2,412,947	0	35	6,933,737	(37)	(6,251,588)	245	31,162,490
22. Variable with guarantees		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
23. Variable without guarantees		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
24. Life contingent payout		0	0	0	0	0	0	0	0	0	0	0	0	0	(13,447)	2	131,799
25. Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
26. Total individual annuities		3,011,280	10	3,011,280	0	0	0	0	10	3,011,280	0	58	10,604,259	(68)	(8,919,413)	503	73,372,385
Group Annuities																	
27. Fixed		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
28. Indexed		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
29. Variable with guarantees		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
30. Variable without guarantees		1,585,539	20	1,585,539	0	0	0	0	20	1,585,539	0	13	84,247,424	(7)	(17,267,919)	76	295,085,574
31. Life contingent payout		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
32. Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
33. Total group annuities		1,585,539	20	1,585,539	0	0	0	0	20	1,585,539	0	13	84,247,424	(7)	(17,267,919)	76	295,085,574
Accident and Health																	
34. Comprehensive individual (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
35. Comprehensive group (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
36. Medicare supplement (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
37. Vision only (d)		19,693	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	4	20,730	(7)	(23,527)	10	41,700
38. Dental only (d)		403,636	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3	130,184	(9)	(398,998)	16	510,984
39. Federal employees health benefits plan (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
40. Title XVIII Medicare (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
41. Title XIX Medicaid (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
42. Credit A&H (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
43. Disability income (d)		6,395,793	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	100	1,120,595	(107)	(1,027,256)	875	11,468,772
44. Long-term care (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
45. Other health (d)		57,045	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13	151,113	(70)	(136,788)	315	808,065
46. Total accident and health		6,876,168	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	120	1,422,622	(193)	(1,586,569)	1,216	12,829,521
47. Total		15,995,886	108	8,924,082	0	0	0	0	108	8,924,082	612,058	837	258,028,601	19,885	(776,527,281)	52,236	2,487,329,980

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ 0 , current year \$ 0 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ 0 , current year \$ 0

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: 0 2) covering number of lives: 0 3) face amount \$ 0

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ 2,977,033 Group: \$ 0 Total: \$ 2,977,033

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products 1,056 and number of persons insured under indemnity only products 0

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$ 0

(f) For health business report Direct Premiums Earned: Comprehensive Individual \$ 0 ; Comprehensive Group \$ 0 ; Medicare Supplement \$ 0 ; Vision Only \$ 45,825 ; Dental Only \$ 594,290 ; Federal Employees Health Benefits Plan \$ 0
Title XVIII Medicare \$ 0 ; Title XIX Medicaid \$ 0 ; Credit A&H \$ 0 ; Disability Income \$ 10,716,843 ; Long-term Care \$ 0 ; Other Health \$ 747,697



ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY
LIFE INSURANCE (STATE PAGE)^(b)

NAIC Group Code 1348 BUSINESS IN THE STATE OF New Jersey DURING THE YEAR 2025 NAIC Company Code 69019

Line of Business	1 Premiums and Annuities Considerations	2 Other Considerations	Dividends to Policyholders/Refunds to Members					Claims and Benefits Paid				
			3 Paid in Cash or Left on Deposit	4 Applied to Pay Renewal Premiums	5 Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6 Other	7 Total (Col. 3+4+5+6)	8 Death and Annuity Benefits	9 Matured Endowments	10 Surrender Values and Withdrawals for Life Contracts	11 All Other Benefits	12 Total (Sum Columns 8 through 11)
Individual Life												
1. Industrial	0	0	0	0	0	0	0	0	0	0	0	0
2. Whole	39,540	0	669	485	2,770	0	3,924	0	0	19,507	0	19,507
3. Term	0	0	0	0	0	0	0	0	0	0	0	0
4. Indexed	0	0	0	0	0	0	0	0	0	0	0	0
5. Universal	200	0	0	0	0	0	0	0	0	0	0	0
6. Universal with secondary guarantees	0	0	0	0	0	0	0	0	0	0	0	0
7. Variable	0	0	0	0	0	0	0	0	0	0	0	0
8. Variable universal	0	0	0	0	0	0	0	0	0	0	0	0
9. Credit	0	0	0	0	0	0	0	0	0	0	0	0
10. Other	0	0	0	0	0	0	0	0	0	0	0	0
11. Total individual life	39,740	0	669	485	2,770	0	3,924	0	0	19,507	0	19,507
Group Life												
12. Whole	0	0	0	0	0	0	0	0	0	0	0	0
13. Term	18,067,779	0	0	0	0	0	0	11,632,097	0	0	0	11,632,097
14. Universal	0	0	0	0	0	0	0	0	0	0	0	0
15. Variable	0	0	0	0	0	0	0	0	0	0	0	0
16. Variable universal	0	0	0	0	0	0	0	0	0	0	0	0
17. Credit	0	0	0	0	0	0	0	0	0	0	0	0
18. Other	0	0	0	0	0	0	0	0	0	0	0	0
19. Total group life	18,067,779	0	0	0	0	0	0	11,632,097	0	0	0	11,632,097
Individual Annuities												
20. Fixed	30,901,108	0	0	0	0	0	0	7,956,270	0	13,071,551	0	21,027,822
21. Indexed	22,021,364	0	0	0	0	0	0	1,063,330	0	13,101,488	0	14,164,818
22. Variable with guarantees	0	0	0	0	0	0	0	0	0	0	0	0
23. Variable without guarantees	0	0	0	0	0	0	0	0	0	0	0	0
24. Life contingent payout	0	0	0	0	0	0	0	244,831	0	0	0	244,831
25. Other	0	0	0	0	0	0	0	0	0	0	0	0
26. Total individual annuities	52,922,472	0	0	0	0	0	0	9,264,431	0	26,173,040	0	35,437,471
Group Annuities												
27. Fixed	0	0	0	0	0	0	0	0	0	0	0	0
28. Indexed	0	0	0	0	0	0	0	0	0	0	0	0
29. Variable with guarantees	0	0	0	0	0	0	0	0	0	0	0	0
30. Variable without guarantees	0	48,964,183	0	0	0	0	0	5,533,099	0	23,432,534	0	28,965,632
31. Life contingent payout	0	0	0	0	0	0	0	0	0	0	0	0
32. Other	0	0	0	0	0	0	0	0	0	0	0	0
33. Total group annuities	0	48,964,183	0	0	0	0	0	5,533,099	0	23,432,534	0	28,965,632
Accident and Health												
34. Comprehensive individual (d) (f)	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
35. Comprehensive group (d) (f)	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
36. Medicare supplement (d) (f)	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
37. Vision only (d) (f)	259,611	0	0	0	0	0	0	XXX	XXX	XXX	125,171	125,171
38. Dental only (d) (f)	2,158,922	0	0	0	0	0	0	XXX	XXX	XXX	1,374,173	1,374,173
39. Federal employees health benefits plan (d) (f)	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
40. Title XVIII Medicare (d) (e, f)	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
41. Title XIX Medicaid (d) (f)	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
42. Credit A&H (d) (f)	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
43. Disability income (d) (f)	43,431,747	0	0	0	0	0	0	XXX	XXX	XXX	22,956,533	22,956,533
44. Long-term care (d) (f)	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
45. Other health (d) (f)	2,238,935	0	0	0	0	0	0	XXX	XXX	XXX	744,103	744,103
46. Total accident and health	48,089,215	0	0	0	0	0	0	XXX	XXX	XXX	25,199,980	25,199,980
47. Total	119,119,206 (c)	48,964,183	669	485	2,770	0	3,924	26,429,627	0	49,625,081	25,199,980	101,254,688

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY
LIFE INSURANCE (STATE PAGE) (Continued)^(b)

NAIC Group Code		1348		BUSINESS IN THE STATE OF		New Jersey		DURING THE YEAR		2025		NAIC Company Code		69019			
Line of Business		13 Incurred During Current Year	Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits								22 Unpaid December 31, Current Year	Policy Exhibit					
			Claims Settled During Current Year		Total Settled During Current Year		23 Number of Pals/ Certs	24 Amount	25 Number of Pals/ Certs	26 Amount		In Force December 31, Current Year (b)					
			Totals Paid	Reduction by Compromise	Amount Rejected	27 Number of Pals/ Certs						28 Amount					
		14 Number of Pals/ Certs	15 Amount	16 Number of Pals/ Certs	17 Amount	18 Number of Pals/ Certs	19 Amount	20 Number of Pals/ Certs	21 Amount								
Individual Life																	
1. Industrial		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
2. Whole		1,310	0	0	0	0	0	0	0	2,015	2,015	0	705	1	654,000 (2)		
3. Term		(177)	0	0	0	0	0	0	0	0	0	0	(1)	(100,000)	0		
4. Indexed		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
5. Universal		22	0	0	0	0	0	0	0	58	0	0	1	50,778	2 105,759		
6. Universal with secondary guarantees		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
7. Variable		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
8. Variable universal		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
9. Credit		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
10. Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
11. Total individual life		1,154	0	0	0	0	0	0	0	2,073	2,015	0	705	(49,221)	654,002 105,757		
Group Life																	
12. Whole		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
13. Term		11,357,984	208	11,632,097	0	0	0	208	11,632,097	2,138,964	26	1,963,021,720	(34)	(5,104,587,671)	367 5,598,853,457		
14. Universal		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
15. Variable		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
16. Variable universal		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
17. Credit		0	0	0	0	0	0	0	0	0	0	0	0	0	0 (a)		
18. Other		0	0	0	0	0	0	0	0	0	0	0	0	125,000	1 125,000		
19. Total group life		11,357,984	208	11,632,097	0	0	0	208	11,632,097	2,138,964	26	1,963,021,720	(34)	(5,104,462,671)	368 5,598,978,457		
Individual Annuities																	
20. Fixed		7,956,270	38	7,956,270	0	0	0	38	7,956,270	0	157	30,901,108	(151)	(14,088,474)	1,434 220,901,928		
21. Indexed		1,063,330	10	1,063,330	0	0	0	10	1,063,330	0	155	22,021,364	(142)	(10,845,703)	914 96,558,049		
22. Variable with guarantees		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
23. Variable without guarantees		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
24. Life contingent payout		0	0	0	0	0	0	0	0	0	0	0	0	(140,941)	20 1,611,089		
25. Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
26. Total individual annuities		9,019,600	48	9,019,600	0	0	0	48	9,019,600	0	312	52,922,472	(293)	(25,075,118)	2,368 319,071,065		
Group Annuities																	
27. Fixed		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
28. Indexed		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
29. Variable with guarantees		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
30. Variable without guarantees		5,533,099	11	5,533,099	0	0	0	11	5,533,099	0	15	18,043,685	(3)	(2,565,063)	112 355,617,775		
31. Life contingent payout		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
32. Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
33. Total group annuities		5,533,099	11	5,533,099	0	0	0	11	5,533,099	0	15	18,043,685	(3)	(2,565,063)	112 355,617,775		
Accident and Health																	
34. Comprehensive individual (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0		
35. Comprehensive group (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0		
36. Medicare supplement (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0		
37. Vision only (d)		123,237	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8	47,193	(11)	(67,758)	95 252,595		
38. Dental only (d)		1,368,576	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5	178,471	(11)	(104,311)	184 2,243,273		
39. Federal employees health benefits plan (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0		
40. Title XVIII Medicare (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0		
41. Title XIX Medicaid (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0		
42. Credit A&H (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0		
43. Disability income (d)		16,552,700	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	477	8,613,388	(387)	(11,012,446)	5,694 34,959,828		
44. Long-term care (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0		
45. Other health (d)		564,977	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	17	828,817	(11)	(858,934)	45 1,826,194		
46. Total accident and health		18,609,490	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	507	9,667,869	(420)	(12,043,449)	6,018 39,281,890		
47. Total		44,521,328	267	26,184,796	0	0	0	267	26,184,796	2,141,036	2,875	2,043,655,746	(45)	(5,144,195,522)	662,868 6,313,054,944		

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ 0 , current year \$ 0 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ 0 , current year \$ 0

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: 0 2) covering number of lives: 0 3) face amount \$ 0

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ 0 Group: \$ 0 Total: \$ 0

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products 5,650 and number of persons insured under indemnity only products 0

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$ 0

(f) For health business report Direct Premiums Earned: Comprehensive Individual \$ 0 ; Comprehensive Group \$ 0 ; Medicare Supplement \$ 0 ; Vision Only \$ 259,611 ; Dental Only \$ 2,158,922 ; Federal Employees Health Benefits Plan \$ 0
Title XVIII Medicare \$ 0 ; Title XIX Medicaid \$ 0 ; Credit A&H \$ 0 ; Disability Income \$ 43,431,747 ; Long-term Care \$ 0 ; Other Health \$ 2,238,935



ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY
LIFE INSURANCE (STATE PAGE)^(b)

NAIC Group Code 1348		BUSINESS IN THE STATE OF New Mexico		DURING THE YEAR 2025				NAIC Company Code 69019					
Line of Business		1	2	Dividends to Policyholders/Refunds to Members				Claims and Benefits Paid					
		Premiums and Annuities Considerations	Other Considerations	3	4	5 Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6	7	8	9	10	11	12
				Paid in Cash or Left on Deposit	Applied to Pay Renewal Premiums		Other	Total (Col. 3+4+5+6)	Death and Annuity Benefits	Matured Endowments	Surrender Values and Withdrawals for Life Contracts	All Other Benefits	Total (Sum Columns 8 through 11)
Individual Life													
1.	Industrial	0	0	0	0	0	0	0	0	0	0	0	0
2.	Whole	27,997	0	1,415	0	47,373	22	48,811	100,000	0	8,875	0	108,875
3.	Term	5,067	0	1,396	235	0	0	1,631	0	0	0	0	0
4.	Indexed	0	0	0	0	0	0	0	0	0	0	0	0
5.	Universal	1,140	0	0	0	0	0	0	0	0	0	0	0
6.	Universal with secondary guarantees	0	0	0	0	0	0	0	0	0	0	0	0
7.	Variable	0	0	0	0	0	0	0	0	0	0	0	0
8.	Variable universal	0	0	0	0	0	0	0	0	0	0	0	0
9.	Credit	0	0	0	0	0	0	0	0	0	0	0	0
10.	Other	0	0	0	0	0	0	0	0	0	0	0	0
11.	Total individual life	34,204	0	2,811	235	47,373	22	50,441	100,000	0	8,875	0	108,875
Group Life													
12.	Whole	0	0	0	0	0	0	0	0	0	0	0	0
13.	Term	28,631,114	0	0	0	0	0	0	23,427,417	0	0	0	23,427,417
14.	Universal	0	0	0	0	0	0	0	0	0	0	0	0
15.	Variable	0	0	0	0	0	0	0	0	0	0	0	0
16.	Variable universal	0	0	0	0	0	0	0	0	0	0	0	0
17.	Credit	0	0	0	0	0	0	0	0	0	0	0	0
18.	Other	0	0	0	0	0	0	0	0	0	0	0	0
19.	Total group life	28,631,114	0	0	0	0	0	0	23,427,417	0	0	0	23,427,417
Individual Annuities													
20.	Fixed	2,024,979	0	0	0	0	0	0	491,347	0	12,875,560	0	13,366,907
21.	Indexed	9,209,790	0	0	0	0	0	0	2,060,018	0	5,167,722	0	7,227,739
22.	Variable with guarantees	0	0	0	0	0	0	0	0	0	0	0	0
23.	Variable without guarantees	0	0	0	0	0	0	0	0	0	0	0	0
24.	Life contingent payout	0	0	0	0	0	0	0	14,827	0	0	0	14,827
25.	Other	0	0	0	0	0	0	0	0	0	0	0	0
26.	Total individual annuities	11,234,769	0	0	0	0	0	0	2,566,192	0	18,043,281	0	20,609,474
Group Annuities													
27.	Fixed	0	0	0	0	0	0	0	0	0	0	0	0
28.	Indexed	0	0	0	0	0	0	0	0	0	0	0	0
29.	Variable with guarantees	0	0	0	0	0	0	0	0	0	0	0	0
30.	Variable without guarantees	0	17,340,319	0	0	0	0	0	11,154,733	0	9,820,706	0	20,975,439
31.	Life contingent payout	0	0	0	0	0	0	0	0	0	0	0	0
32.	Other	0	0	0	0	0	0	0	0	0	0	0	0
33.	Total group annuities	0	17,340,319	0	0	0	0	0	11,154,733	0	9,820,706	0	20,975,439
Accident and Health													
34.	Comprehensive individual (d)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
35.	Comprehensive group (d)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
36.	Medicare supplement (d)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
37.	Vision only (d)	8,612 (f)	0	0	0	0	0	0	XXX	XXX	XXX	5,544	5,544
38.	Dental only (d)	50,978 (f)	0	0	0	0	0	0	XXX	XXX	XXX	27,346	27,346
39.	Federal employees health benefits plan (d)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
40.	Title XVIII Medicare (d)	0 (e, f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
41.	Title XIX Medicaid (d)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
42.	Credit A&H (d)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
43.	Disability income (d)	8,321,300 (f)	0	0	0	0	0	0	XXX	XXX	XXX	4,761,218	4,761,218
44.	Long-term care (d)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
45.	Other health (d)	937,841 (f)	0	0	0	0	0	0	XXX	XXX	XXX	347,974	347,974
46.	Total accident and health	9,318,732	0	0	0	0	0	0	XXX	XXX	XXX	5,142,081	5,142,081
47.	Total	49,218,819 (c)	17,340,319	2,811	235	47,373	22	50,441	37,248,342	0	27,872,862	5,142,081	70,263,285

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY
LIFE INSURANCE (STATE PAGE) (Continued)^(b)

NAIC Group Code		1348		BUSINESS IN THE STATE OF		New Mexico		DURING THE YEAR		2025		NAIC Company Code		69019					
Line of Business		Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits										22		Policy Exhibit					
		13		Claims Settled During Current Year										Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)	
				Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year									
				14 Number of Pols/ Certs	15 Amount	16 Number of Pols/ Certs	17 Amount	18 Number of Pols/ Certs	19 Amount	20 Number of Pols/ Certs	21 Amount	Unpaid December 31, Current Year	23 Number of Pols/ Certs							24 Amount	25 Number of Pols/ Certs	26 Amount	27 Number of Pols/ Certs	28 Amount
Individual Life																			
1. Industrial		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
2. Whole		100,611	2	100,000	0	0	0	0	2	100,000	4,016	4,016	0	3,404	0	0			
3. Term		45	0	0	0	0	0	0	0	0	240	0	0	1	10,000	3			
4. Indexed		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
5. Universal		13	0	0	0	0	0	0	0	0	212	0	0	0	0	3			
6. Universal with secondary guarantees		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
7. Variable		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
8. Variable universal		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
9. Credit		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
10. Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
11. Total individual life		100,670	2	100,000	0	0	0	0	2	100,000	4,467	4,016	0	3,405	10,000	6			
Group Life																			
12. Whole		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
13. Term		23,154,521	1,198	23,427,417	0	0	0	0	1,198	23,427,417	2,574,441	6	185,300,250	33	(203,264,525)	165			
14. Universal		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
15. Variable		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
16. Variable universal		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
17. Credit		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
18. Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0 (a)			
19. Total group life		23,154,521	1,198	23,427,417	0	0	0	0	1,198	23,427,417	2,574,441	6	185,300,250	33	(203,264,525)	165			
Individual Annuities																			
20. Fixed		491,347	2	491,347	0	0	0	0	2	491,347	0	8	2,024,979	(24)	(12,724,864)	121			
21. Indexed		2,060,018	12	2,060,018	0	0	0	0	12	2,060,018	0	71	9,209,790	(55)	(4,028,617)	463			
22. Variable with guarantees		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
23. Variable without guarantees		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
24. Life contingent payout		0	0	0	0	0	0	0	0	0	0	0	0	(2)	(137,248)	3			
25. Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
26. Total individual annuities		2,551,365	14	2,551,365	0	0	0	0	14	2,551,365	0	79	11,234,769	(81)	(16,890,729)	587			
Group Annuities																			
27. Fixed		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
28. Indexed		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
29. Variable with guarantees		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
30. Variable without guarantees		11,154,733	32	11,154,733	0	0	0	0	32	11,154,733	0	26	25,715,123	(16)	(14,786,707)	81			
31. Life contingent payout		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
32. Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
33. Total group annuities		11,154,733	32	11,154,733	0	0	0	0	32	11,154,733	0	26	25,715,123	(16)	(14,786,707)	81			
Accident and Health																			
34. Comprehensive individual (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0			
35. Comprehensive group (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0			
36. Medicare supplement (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0			
37. Vision only (d)		4,600	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	(1)	(11,292)	3			
38. Dental only (d)		25,989	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	(1)	(29,963)	6			
39. Federal employees health benefits plan (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0			
40. Title XVIII Medicare (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0			
41. Title XIX Medicaid (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0			
42. Credit A&H (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0			
43. Disability income (d)		2,792,607	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	38	1,289,467	(37)	(372,201)	614	8,721,038			
44. Long-term care (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0			
45. Other health (d)		275,811	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	(6)	(241,426)	77			
46. Total accident and health		3,099,006	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	38	1,327,291	(45)	(654,882)	700	9,725,176			
47. Total		40,060,295	1,246	37,233,514	0	0	0	0	1,246	37,233,514	2,578,908	4,165	223,577,433	3,296	(235,586,843)	1,539			

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ 0 , current year \$ 0 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ 0 , current year \$ 0

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: 0 2) covering number of lives: 0 3) face amount \$ 0

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ 0 Group: \$ 0 Total: \$ 0

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products 171 and number of persons insured under indemnity only products 0

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$ 0

(f) For health business report Direct Premiums Earned: Comprehensive Individual \$ 0 ; Comprehensive Group \$ 0 ; Medicare Supplement \$ 0 ; Vision Only \$ 8,612 ; Dental Only \$ 50,978 ; Federal Employees Health Benefits Plan \$ 0
Title XVIII Medicare \$ 0 ; Title XIX Medicaid \$ 0 ; Credit A&H \$ 0 ; Disability Income \$ 8,321,300 ; Long-term Care \$ 0 ; Other Health \$ 937,841



ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY
LIFE INSURANCE (STATE PAGE)^(b)

NAIC Group Code 1348		BUSINESS IN THE STATE OF New York		DURING THE YEAR 2025				NAIC Company Code 69019					
Line of Business		1 Premiums and Annuities Considerations	2 Other Considerations	Dividends to Policyholders/Refunds to Members				Claims and Benefits Paid					
				3 Paid in Cash or Left on Deposit	4 Applied to Pay Renewal Premiums	5 Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6 Other	7 Total (Col. 3+4+5+6)	8 Death and Annuity Benefits	9 Matured Endowments	10 Surrender Values and Withdrawals for Life Contracts	11 All Other Benefits	12 Total (Sum Columns 8 through 11)
Individual Life													
1.	Industrial	0	0	0	0	0	0	0	0	0	0	0	0
2.	Whole	23,861	0	541	855	5,865	0	7,261	0	0	0	0	0
3.	Term	15,476	0	415	0	0	0	415	0	0	0	0	0
4.	Indexed	0	0	0	0	0	0	0	0	0	0	0	0
5.	Universal	2,026	0	0	0	0	0	0	0	0	21,755	0	21,755
6.	Universal with secondary guarantees	0	0	0	0	0	0	0	0	0	0	0	0
7.	Variable	0	0	0	0	0	0	0	0	0	0	0	0
8.	Variable universal	0	0	0	0	0	0	0	0	0	0	0	0
9.	Credit	0	0	0	0	0	0	0	0	0	0	0	0
10.	Other	0	0	0	0	0	0	0	0	0	0	0	0
11.	Total individual life	41,364	0	956	855	5,865	0	7,676	0	0	21,755	0	21,755
Group Life													
12.	Whole	0	0	0	0	0	0	0	0	0	0	0	0
13.	Term	1,706,129	0	0	0	0	0	0	0	0	0	0	0
14.	Universal	0	0	0	0	0	0	0	0	0	0	0	0
15.	Variable	0	0	0	0	0	0	0	0	0	0	0	0
16.	Variable universal	0	0	0	0	0	0	0	0	0	0	0	0
17.	Credit	0	0	0	0	0	0	0	0	0	0	0	0
18.	Other	0	0	0	0	0	0	0	0	0	0	0	0
19.	Total group life	1,706,129	0	0	0	0	0	0	0	0	0	0	0
Individual Annuities													
20.	Fixed	0	0	0	0	0	0	0	252,122	0	743,821	0	995,944
21.	Indexed	0	0	0	0	0	0	0	18,150	0	319,715	0	337,865
22.	Variable with guarantees	0	0	0	0	0	0	0	0	0	0	0	0
23.	Variable without guarantees	0	0	0	0	0	0	0	0	0	0	0	0
24.	Life contingent payout	0	0	0	0	0	0	0	37,401	0	0	0	37,401
25.	Other	0	0	0	0	0	0	0	0	0	0	0	0
26.	Total individual annuities	0	0	0	0	0	0	0	307,673	0	1,063,536	0	1,371,209
Group Annuities													
27.	Fixed	0	0	0	0	0	0	0	0	0	0	0	0
28.	Indexed	0	0	0	0	0	0	0	0	0	0	0	0
29.	Variable with guarantees	0	0	0	0	0	0	0	0	0	0	0	0
30.	Variable without guarantees	0	71,334	0	0	0	0	0	107,408	0	18,493	0	125,901
31.	Life contingent payout	0	0	0	0	0	0	0	0	0	0	0	0
32.	Other	0	0	0	0	0	0	0	0	0	0	0	0
33.	Total group annuities	0	71,334	0	0	0	0	0	107,408	0	18,493	0	125,901
Accident and Health													
34.	Comprehensive individual (d) 0 (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
35.	Comprehensive group (d) 0 (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
36.	Medicare supplement (d) 0 (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
37.	Vision only (d) 0 (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
38.	Dental only (d) 0 (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
39.	Federal employees health benefits plan (d) 0 (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
40.	Title XVIII Medicare (d) 0 (e, f)	0 (e, f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
41.	Title XIX Medicaid (d) 0 (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
42.	Credit A&H (d) 0 (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
43.	Disability income (d) 5,348,793 (f)	5,348,793 (f)	0	0	0	0	0	0	XXX	XXX	XXX	2,813,719	2,813,719
44.	Long-term care (d) 0 (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
45.	Other health (d) 0 (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
46.	Total accident and health	5,348,793	0	0	0	0	0	0	XXX	XXX	XXX	2,813,719	2,813,719
47.	Total	7,096,285 (c)	71,334	956	855	5,865	0	7,676	415,081	0	1,103,785	2,813,719	4,332,585

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY
LIFE INSURANCE (STATE PAGE) (Continued)^(b)

NAIC Group Code		1348		BUSINESS IN THE STATE OF		New York		DURING THE YEAR		2025		NAIC Company Code		69019					
Line of Business		Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits										22		Policy Exhibit					
		13		Claims Settled During Current Year										Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)	
				Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year		23	24	25	26	27	28		
				14	15	16	17	18	19	20	21								
		Incurred During Current Year	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount	Unpaid December 31, Current Year	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount		
Individual Life																			
1.	Industrial	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
2.	Whole	821	0	0	0	0	0	0	0	0	2,525	2,525	0	1,704	2	44,000	3		
3.	Term	(18)	0	0	0	0	0	0	0	0	1,218	0	0	(1)	(100,000)	2	600,000		
4.	Indexed	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
5.	Universal	(87)	0	0	0	0	0	0	0	0	128	0	0	(1)	(96,536)	3	185,106		
6.	Universal with secondary guarantees	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
7.	Variable	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
8.	Variable universal	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
9.	Credit	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
10.	Other	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
11.	Total individual life	715	0	0	0	0	0	0	0	0	3,871	2,525	0	1,702	(196,534)	44,005	785,109		
Group Life																			
12.	Whole	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
13.	Term	544,260	0	0	0	0	0	0	0	0	544,260	0	0	(3)	(1,063,524,500)	0	0		
14.	Universal	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
15.	Variable	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
16.	Variable universal	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
17.	Credit	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
18.	Other	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0 (a)		
19.	Total group life	544,260	0	0	0	0	0	0	0	0	544,260	0	0	(3)	(1,063,524,500)	0	0		
Individual Annuities																			
20.	Fixed	252,122	3	252,122	0	0	0	0	3	252,122	0	0	0	1	1,581,405	33	6,350,584		
21.	Indexed	18,150	1	18,150	0	0	0	0	1	18,150	0	0	0	(3)	36,369	16	1,661,123		
22.	Variable with guarantees	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
23.	Variable without guarantees	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
24.	Life contingent payout	0	0	0	0	0	0	0	0	0	0	0	0	0	(8,366)	1	501,818		
25.	Other	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
26.	Total individual annuities	270,272	4	270,272	0	0	0	0	4	270,272	0	0	0	(2)	1,609,408	50	8,513,525		
Group Annuities																			
27.	Fixed	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
28.	Indexed	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
29.	Variable with guarantees	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
30.	Variable without guarantees	107,408	1	107,408	0	0	0	0	1	107,408	0	5	53,112,226	(4)	(14,445,070)	42	470,964,790		
31.	Life contingent payout	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
32.	Other	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
33.	Total group annuities	107,408	1	107,408	0	0	0	0	1	107,408	0	5	53,112,226	(4)	(14,445,070)	42	470,964,790		
Accident and Health																			
34.	Comprehensive individual (d)	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0		
35.	Comprehensive group (d)	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0		
36.	Medicare supplement (d)	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0		
37.	Vision only (d)	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0		
38.	Dental only (d)	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0		
39.	Federal employees health benefits plan (d)	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0		
40.	Title XVIII Medicare (d)	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0		
41.	Title XIX Medicaid (d)	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0		
42.	Credit A&H	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0		
43.	Disability income (d)	184,421	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	133	306,180	(19)	35,824	1,465	3,567,708		
44.	Long-term care (d)	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0		
45.	Other health (d)	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	(1)	(30)	0	0		
46.	Total accident and health	184,421	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	133	306,180	(20)	35,794	1,465	3,567,708		
47.	Total	1,107,077	5	377,680	0	0	0	0	5	377,680	548,132	2,663	53,418,406	1,673	(1,076,520,904)	45,562	483,831,131		

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ 0 , current year \$ 0 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ 0 , current year \$ 0

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: 0 2) covering number of lives: 0 3) face amount \$ 0

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ 0 Group: \$ 0 Total: \$ 0

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$ 0

(f) For health business report Direct Premiums Earned: Comprehensive Individual \$ 0 ; Comprehensive Group \$ 0 ; Medicare Supplement \$ 0 ; Vision Only \$ 0 ; Dental Only \$ 0 ; Federal Employees Health Benefits Plan \$ 0
Title XVIII Medicare \$ 0 ; Title XIX Medicaid \$ 0 ; Credit A&H \$ 0 ; Disability Income \$ 5,348,793 ; Long-term Care \$ 0 ; Other Health \$ 0



ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY
LIFE INSURANCE (STATE PAGE)^(b)

NAIC Group Code 1348 BUSINESS IN THE STATE OF North Carolina DURING THE YEAR 2025 NAIC Company Code 69019

Line of Business	1 Premiums and Annuities Considerations	2 Other Considerations	Dividends to Policyholders/Refunds to Members					Claims and Benefits Paid				
			3 Paid in Cash or Left on Deposit	4 Applied to Pay Renewal Premiums	5 Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6 Other	7 Total (Col. 3+4+5+6)	8 Death and Annuity Benefits	9 Matured Endowments	10 Surrender Values and Withdrawals for Life Contracts	11 All Other Benefits	12 Total (Sum Columns 8 through 11)
Individual Life												
1. Industrial	0	0	0	0	0	0	0	0	0	0	0	0
2. Whole	73,064	0	2,682	212	42,058	0	44,952	158,655	0	54,239	667	213,562
3. Term	5,033	0	1,463	0	0	0	1,463	0	0	0	0	0
4. Indexed	0	0	0	0	0	0	0	0	0	0	0	0
5. Universal	15,884	0	0	0	0	0	0	0	0	30,153	0	30,153
6. Universal with secondary guarantees	0	0	0	0	0	0	0	0	0	0	0	0
7. Variable	0	0	0	0	0	0	0	0	0	0	0	0
8. Variable universal	0	0	0	0	0	0	0	0	0	0	0	0
9. Credit	0	0	0	0	0	0	0	0	0	0	0	0
10. Other	0	0	0	0	0	0	0	0	0	0	0	0
11. Total individual life	93,981	0	4,145	212	42,058	0	46,415	158,655	0	84,392	667	243,714
Group Life												
12. Whole	0	0	0	0	0	0	0	0	0	0	0	0
13. Term	17,555,215	0	0	0	0	0	0	12,325,066	0	0	0	12,325,066
14. Universal	0	0	0	0	0	0	0	0	0	0	0	0
15. Variable	0	0	0	0	0	0	0	0	0	0	0	0
16. Variable universal	0	0	0	0	0	0	0	0	0	0	0	0
17. Credit	0	0	0	0	0	0	0	0	0	0	0	0
18. Other	0	0	0	0	0	0	0	0	0	0	0	0
19. Total group life	17,555,215	0	0	0	0	0	0	12,325,066	0	0	0	12,325,066
Individual Annuities												
20. Fixed	66,478,660	0	0	0	0	0	0	9,997,421	0	28,763,282	0	38,760,703
21. Indexed	23,026,124	0	0	0	0	0	0	1,315,183	0	5,194,810	0	6,509,994
22. Variable with guarantees	0	0	0	0	0	0	0	0	0	0	0	0
23. Variable without guarantees	0	0	0	0	0	0	0	0	0	0	0	0
24. Life contingent payout	0	0	0	0	0	0	0	151,148	0	0	0	151,148
25. Other	0	0	0	0	0	0	0	0	0	0	0	0
26. Total individual annuities	89,504,784	0	0	0	0	0	0	11,463,752	0	33,958,093	0	45,421,845
Group Annuities												
27. Fixed	0	0	0	0	0	0	0	0	0	0	0	0
28. Indexed	0	0	0	0	0	0	0	0	0	0	0	0
29. Variable with guarantees	0	0	0	0	0	0	0	0	0	0	0	0
30. Variable without guarantees	0	60,176,979	0	0	0	0	0	8,515,157	0	6,758,105	0	15,273,262
31. Life contingent payout	0	0	0	0	0	0	0	0	0	0	0	0
32. Other	0	0	0	0	0	0	0	0	0	0	0	0
33. Total group annuities	0	60,176,979	0	0	0	0	0	8,515,157	0	6,758,105	0	15,273,262
Accident and Health												
34. Comprehensive individual (d) (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
35. Comprehensive group (d) (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
36. Medicare supplement (d) (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
37. Vision only (d) (f)	544,903 (f)	0	0	0	0	0	0	XXX	XXX	XXX	334,479	334,479
38. Dental only (d) (f)	3,492,177 (f)	0	0	0	0	0	0	XXX	XXX	XXX	2,660,515	2,660,515
39. Federal employees health benefits plan (d) (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
40. Title XVIII Medicare (d) (e, f)	0 (e, f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
41. Title XIX Medicaid (d) (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
42. Credit A&H (d) (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
43. Disability income (d) (f)	37,311,956 (f)	0	0	0	0	0	0	XXX	XXX	XXX	17,732,104	17,732,104
44. Long-term care (d) (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
45. Other health (d) (f)	8,147,432 (f)	0	0	0	0	0	0	XXX	XXX	XXX	5,998,319	5,998,319
46. Total accident and health	49,496,469	0	0	0	0	0	0	XXX	XXX	XXX	26,725,417	26,725,417
47. Total	156,650,449 (c)	60,176,979	4,145	212	42,058	0	46,415	32,462,630	0	40,800,590	26,726,084	99,989,304

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY
LIFE INSURANCE (STATE PAGE) (Continued)^(b)

NAIC Group Code		1348		BUSINESS IN THE STATE OF		North Carolina		DURING THE YEAR		2025		NAIC Company Code		69019					
Line of Business		Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits										22		Policy Exhibit					
		13		Claims Settled During Current Year										Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)	
		Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year		Unpaid December 31, Current Year	23	24	25	26	27	28			
		14 Number of Pols/ Certs	15 Amount	16 Number of Pols/ Certs	17 Amount	18 Number of Pols/ Certs	19 Amount	20 Number of Pols/ Certs	21 Amount		Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount			
Individual Life																			
1. Industrial		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
2. Whole		160,082	7	159,322	0	0	0	0	7	159,322	3,951	3,951	0	3,191	1	100,000			
3. Term		66	0	0	0	0	0	0	0	0	508	0	0	0	2	250,000			
4. Indexed		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
5. Universal		(482)	0	0	0	0	0	0	0	0	2,017	0	0	(1)	(523,279)	12	2,226,811		
6. Universal with secondary guarantees		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
7. Variable		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
8. Variable universal		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
9. Credit		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
10. Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
11. Total individual life		159,667	7	159,322	0	0	0	0	7	159,322	6,476	3,951	0	3,190	(523,278)	100,014	2,476,812		
Group Life																			
12. Whole		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
13. Term		11,761,603	257	12,325,066	0	0	0	0	257	12,325,066	1,692,059	31	949,501,405	(28)	(823,875,272)	256	7,366,887,282		
14. Universal		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
15. Variable		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
16. Variable universal		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
17. Credit		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
18. Other		0	0	0	0	0	0	0	0	0	0	0	0	0	5,000	0 (a)			
19. Total group life		11,761,603	257	12,325,066	0	0	0	0	257	12,325,066	1,692,059	31	949,501,405	(28)	(823,870,272)	256	7,366,892,282		
Individual Annuities																			
20. Fixed		9,997,421	66	9,997,421	0	0	0	0	66	9,997,421	0	401	66,478,660	(273)	(24,882,879)	1,835	283,948,558		
21. Indexed		1,315,183	10	1,315,183	0	0	0	0	10	1,315,183	0	127	23,026,124	(34)	(1,544,866)	543	92,324,161		
22. Variable with guarantees		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
23. Variable without guarantees		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
24. Life contingent payout		0	0	0	0	0	0	0	0	0	0	0	0	0	(57,792)	15	1,269,341		
25. Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
26. Total individual annuities		11,312,604	76	11,312,604	0	0	0	0	76	11,312,604	0	528	89,504,784	(307)	(26,485,537)	2,393	377,542,060		
Group Annuities																			
27. Fixed		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
28. Indexed		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
29. Variable with guarantees		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
30. Variable without guarantees		8,515,157	18	8,515,157	0	0	0	0	18	8,515,157	0	20	96,713,531	(12)	(15,205,417)	111	431,814,638		
31. Life contingent payout		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
32. Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
33. Total group annuities		8,515,157	18	8,515,157	0	0	0	0	18	8,515,157	0	20	96,713,531	(12)	(15,205,417)	111	431,814,638		
Accident and Health																			
34. Comprehensive individual (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0			
35. Comprehensive group (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0			
36. Medicare supplement (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0			
37. Vision only (d)		332,095	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	9	68,076	(4)	(74,686)	30	539,455		
38. Dental only (d)		2,666,378	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10	726,778	(9)	(341,911)	51	3,523,610		
39. Federal employees health benefits plan (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0			
40. Title XVIII Medicare (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0			
41. Title XIX Medicaid (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0			
42. Credit A&H (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0			
43. Disability income (d)		13,104,369	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	614	3,244,895	(306)	(1,356,945)	5,513	38,435,343		
44. Long-term care (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0			
45. Other health (d)		6,154,150	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	38	2,961,140	(26)	(2,285,017)	148	8,764,295		
46. Total accident and health		22,256,993	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	671	7,000,889	(345)	(4,058,559)	5,742	51,262,703		
47. Total		54,006,023	358	32,312,149	0	0	0	0	358	32,312,149	1,698,535	5,201	1,142,720,609	2,498	(870,143,063)	108,516	8,229,988,495		

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ 0 , current year \$ 0 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ 0 , current year \$ 0

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: 0 2) covering number of lives: 0 3) face amount \$ 0

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ 1,987,417 Group: \$ 0 Total: \$ 1,987,417

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products 11,693 and number of persons insured under indemnity only products 0

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$ 0

(f) For health business report Direct Premiums Earned: Comprehensive Individual \$ 0 ; Comprehensive Group \$ 0 ; Medicare Supplement \$ 0 ; Vision Only \$ 544,903 ; Dental Only \$ 3,492,177 ; Federal Employees Health Benefits Plan \$ 0
Title XVIII Medicare \$ 0 ; Title XIX Medicaid \$ 0 ; Credit A&H \$ 0 ; Disability Income \$ 37,311,956 ; Long-term Care \$ 0 ; Other Health \$ 8,147,432



ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY
LIFE INSURANCE (STATE PAGE)^(b)

NAIC Group Code 1348		BUSINESS IN THE STATE OF North Dakota		DURING THE YEAR 2025				NAIC Company Code 69019					
Line of Business		1 Premiums and Annuities Considerations	2 Other Considerations	Dividends to Policyholders/Refunds to Members				Claims and Benefits Paid					
				3 Paid in Cash or Left on Deposit	4 Applied to Pay Renewal Premiums	5 Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6 Other	7 Total (Col. 3+4+5+6)	8 Death and Annuity Benefits	9 Matured Endowments	10 Surrender Values and Withdrawals for Life Contracts	11 All Other Benefits	12 Total (Sum Columns 8 through 11)
Individual Life													
1. Industrial	0	0	0	0	0	0	0	0	0	0	0	0	0
2. Whole	3,085	0	1,317	410	1,122	0	2,848	0	0	0	0	0	0
3. Term	0	0	0	0	0	0	0	0	0	0	0	0	0
4. Indexed	0	0	0	0	0	0	0	0	0	0	0	0	0
5. Universal	2,546	0	0	0	0	0	0	0	0	0	0	0	0
6. Universal with secondary guarantees	0	0	0	0	0	0	0	0	0	0	0	0	0
7. Variable	0	0	0	0	0	0	0	0	0	0	0	0	0
8. Variable universal	0	0	0	0	0	0	0	0	0	0	0	0	0
9. Credit	0	0	0	0	0	0	0	0	0	0	0	0	0
10. Other	0	0	0	0	0	0	0	0	0	0	0	0	0
11. Total individual life	5,631	0	1,317	410	1,122	0	2,848	0	0	0	0	0	0
Group Life													
12. Whole	0	0	0	0	0	0	0	0	0	0	0	0	0
13. Term	5,196,946	0	0	0	0	0	0	3,480,250	0	0	0	0	3,480,250
14. Universal	0	0	0	0	0	0	0	0	0	0	0	0	0
15. Variable	0	0	0	0	0	0	0	0	0	0	0	0	0
16. Variable universal	0	0	0	0	0	0	0	0	0	0	0	0	0
17. Credit	0	0	0	0	0	0	0	0	0	0	0	0	0
18. Other	0	0	0	0	0	0	0	0	0	0	0	0	0
19. Total group life	5,196,946	0	0	0	0	0	0	3,480,250	0	0	0	0	3,480,250
Individual Annuities													
20. Fixed	4,085,790	0	0	0	0	0	0	1,015,042	0	3,796,573	0	4,811,615	4,811,615
21. Indexed	608,505	0	0	0	0	0	0	777,239	0	377,306	0	1,154,545	1,154,545
22. Variable with guarantees	0	0	0	0	0	0	0	0	0	0	0	0	0
23. Variable without guarantees	0	0	0	0	0	0	0	0	0	0	0	0	0
24. Life contingent payout	0	0	0	0	0	0	0	10,007	0	0	0	10,007	10,007
25. Other	0	0	0	0	0	0	0	0	0	0	0	0	0
26. Total individual annuities	4,694,295	0	0	0	0	0	0	1,802,288	0	4,173,878	0	5,976,167	5,976,167
Group Annuities													
27. Fixed	0	0	0	0	0	0	0	0	0	0	0	0	0
28. Indexed	0	0	0	0	0	0	0	0	0	0	0	0	0
29. Variable with guarantees	0	0	0	0	0	0	0	0	0	0	0	0	0
30. Variable without guarantees	0	6,827,990	0	0	0	0	0	2,122,485	0	4,369,595	0	6,492,080	6,492,080
31. Life contingent payout	0	0	0	0	0	0	0	0	0	0	0	0	0
32. Other	0	0	0	0	0	0	0	0	0	0	0	0	0
33. Total group annuities	0	6,827,990	0	0	0	0	0	2,122,485	0	4,369,595	0	6,492,080	6,492,080
Accident and Health													
34. Comprehensive individual (d) (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0	0
35. Comprehensive group (d) (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0	0
36. Medicare supplement (d) (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0	0
37. Vision only (d) (f)	991,203 (f)	0	0	0	0	0	0	XXX	XXX	XXX	528,046	528,046	528,046
38. Dental only (d) (f)	5,897,545 (f)	0	0	0	0	0	0	XXX	XXX	XXX	4,276,796	4,276,796	4,276,796
39. Federal employees health benefits plan (d) (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0	0
40. Title XVIII Medicare (d) (e, f)	0 (e, f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0	0
41. Title XIX Medicaid (d) (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0	0
42. Credit A&H (d) (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0	0
43. Disability income (d) (f)	6,134,492 (f)	0	0	0	0	0	0	XXX	XXX	XXX	3,501,049	3,501,049	3,501,049
44. Long-term care (d) (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0	0
45. Other health (d) (f)	1,315,307 (f)	0	0	0	0	0	0	XXX	XXX	XXX	659,451	659,451	659,451
46. Total accident and health	14,338,547	0	0	0	0	0	0	XXX	XXX	XXX	8,965,341	8,965,341	8,965,341
47. Total	24,235,420 (c)	6,827,990	1,317	410	1,122	0	2,848	7,405,023	0	8,543,474	8,965,341	24,913,838	24,913,838

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY
LIFE INSURANCE (STATE PAGE) (Continued)^(b)

NAIC Group Code		1348		BUSINESS IN THE STATE OF		North Dakota		DURING THE YEAR		2025		NAIC Company Code		69019					
Line of Business		Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits										22		Policy Exhibit					
		13 Incurred During Current Year		Claims Settled During Current Year										Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)	
				Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year		23	24	25	26	27	28		
				14 Number of Pols/ Certs	15 Amount	16 Number of Pols/ Certs	17 Amount	18 Number of Pols/ Certs	19 Amount	20 Number of Pols/ Certs	21 Amount							Number of Pols/ Certs	Amount
Individual Life																			
1. Industrial		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
2. Whole		26	0	0	0	0	0	0	0	0	246	0	220	0	0	0			
3. Term		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
4. Indexed		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
5. Universal		(47)	0	0	0	0	0	0	0	0	215	0	(1)	(72,814)	3	200,764			
6. Universal with secondary guarantees		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
7. Variable		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
8. Variable universal		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
9. Credit		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
10. Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
11. Total individual life		(21)	0	0	0	0	0	0	0	0	461	246	219	(72,814)	3	200,764			
Group Life																			
12. Whole		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
13. Term		3,877,513	52	3,480,250	0	0	0	0	52	3,480,250	902,534	19	216,290,909	(15)	(146,639,044)	198	2,264,627,734		
14. Universal		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
15. Variable		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
16. Variable universal		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
17. Credit		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
18. Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0 (a)			
19. Total group life		3,877,513	52	3,480,250	0	0	0	0	52	3,480,250	902,534	19	216,290,909	(15)	(146,639,044)	198	2,264,627,734		
Individual Annuities																			
20. Fixed		1,015,042	8	1,015,042	0	0	0	0	8	1,015,042	0	22	4,085,790	(41)	(3,215,363)	234	33,117,406		
21. Indexed		777,239	3	777,239	0	0	0	0	3	777,239	0	5	608,505	(5)	(256,233)	30	3,912,151		
22. Variable with guarantees		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
23. Variable without guarantees		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
24. Life contingent payout		0	0	0	0	0	0	0	0	0	0	0	0	0	(3,050)	1	157,812		
25. Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
26. Total individual annuities		1,792,281	11	1,792,281	0	0	0	0	11	1,792,281	0	27	4,694,295	(46)	(3,474,645)	265	37,187,968		
Group Annuities																			
27. Fixed		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
28. Indexed		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
29. Variable with guarantees		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
30. Variable without guarantees		2,122,485	6	2,122,485	0	0	0	0	6	2,122,485	0	5	473,110	(5)	(4,952,788)	34	162,458,585		
31. Life contingent payout		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
32. Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
33. Total group annuities		2,122,485	6	2,122,485	0	0	0	0	6	2,122,485	0	5	473,110	(5)	(4,952,788)	34	162,458,585		
Accident and Health																			
34. Comprehensive individual (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0		
35. Comprehensive group (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0		
36. Medicare supplement (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0		
37. Vision only (d)		535,145	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	17	146,041	(11)	(38,415)	98	989,989		
38. Dental only (d)		4,282,040	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	19	938,739	(12)	(310,867)	118	6,017,418		
39. Federal employees health benefits plan (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0		
40. Title XVIII Medicare (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0		
41. Title XIX Medicaid (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0		
42. Credit A&H (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0		
43. Disability income (d)		2,080,366	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	42	1,111,035	(43)	(587,248)	544	7,704,248		
44. Long-term care (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0		
45. Other health (d)		732,911	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	17	554,668	(9)	(287,052)	60	1,337,880		
46. Total accident and health		7,630,461	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	95	2,750,483	(75)	(1,223,582)	820	16,049,535		
47. Total		15,422,718	69	7,395,016	0	0	0	0	69	7,395,016	902,995	392	224,208,797	78	(156,362,873)	1,320	2,480,523,966		

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ 0 , current year \$ 0 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ 0 , current year \$ 0

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: 0 2) covering number of lives: 0 3) face amount \$ 0

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ 0 Group: \$ 0 Total: \$ 0

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products 14,298 and number of persons insured under indemnity only products 0

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$ 0

(f) For health business report Direct Premiums Earned: Comprehensive Individual \$ 0 ; Comprehensive Group \$ 0 ; Medicare Supplement \$ 0 ; Vision Only \$ 991,203 ; Dental Only \$ 5,897,545 ; Federal Employees Health Benefits Plan \$ 0
Title XVIII Medicare \$ 0 ; Title XIX Medicaid \$ 0 ; Credit A&H \$ 0 ; Disability Income \$ 6,134,492 ; Long-term Care \$ 0 ; Other Health \$ 1,315,307



ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY
LIFE INSURANCE (STATE PAGE)^(b)

NAIC Group Code 1348 BUSINESS IN THE STATE OF Ohio DURING THE YEAR 2025 NAIC Company Code 69019

Line of Business	1 Premiums and Annuities Considerations	2 Other Considerations	Dividends to Policyholders/Refunds to Members				7 Total (Col. 3+4+5+6)	8 Death and Annuity Benefits	Claims and Benefits Paid			
			3 Paid in Cash or Left on Deposit	4 Applied to Pay Renewal Premiums	5 Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6 Other			9 Matured Endowments	10 Surrender Values and Withdrawals for Life Contracts	11 All Other Benefits	12 Total (Sum Columns 8 through 11)
Individual Life												
1. Industrial	0	0	0	0	0	0	0	0	0	0	0	0
2. Whole	167,394	0	3,309	13,761	101,668	3,021	121,758	113,676	0	98,141	580	212,397
3. Term	25,073	0	9,879	0	0	0	9,879	0	0	0	0	0
4. Indexed	0	0	0	0	0	0	0	0	0	0	0	0
5. Universal	35,147	0	0	0	0	0	0	150,000	0	0	0	150,000
6. Universal with secondary guarantees	0	0	0	0	0	0	0	0	0	0	0	0
7. Variable	0	0	0	0	0	0	0	0	0	0	0	0
8. Variable universal	0	0	0	0	0	0	0	0	0	0	0	0
9. Credit	0	0	0	0	0	0	0	0	0	0	0	0
10. Other	0	0	0	0	0	0	0	0	0	0	0	0
11. Total individual life	227,614	0	13,188	13,761	101,668	3,021	131,637	263,676	0	98,141	580	362,397
Group Life												
12. Whole	0	0	0	0	0	0	0	0	0	0	0	0
13. Term	33,670,330	0	0	0	0	0	0	23,389,577	0	0	0	23,389,577
14. Universal	0	0	0	0	0	0	0	0	0	0	0	0
15. Variable	0	0	0	0	0	0	0	0	0	0	0	0
16. Variable universal	0	0	0	0	0	0	0	0	0	0	0	0
17. Credit	0	0	0	0	0	0	0	0	0	0	0	0
18. Other	(48,151)	0	0	0	0	0	0	213,100	0	0	0	213,100
19. Total group life	33,622,179	0	0	0	0	0	0	23,602,677	0	0	0	23,602,677
Individual Annuities												
20. Fixed	62,020,157	0	0	0	0	0	0	7,971,236	0	20,271,056	0	28,242,292
21. Indexed	32,881,564	0	0	0	0	0	0	2,252,203	0	5,370,746	0	7,622,949
22. Variable with guarantees	0	0	0	0	0	0	0	0	0	0	0	0
23. Variable without guarantees	0	0	0	0	0	0	0	0	0	0	0	0
24. Life contingent payout	0	0	0	0	0	0	0	181,611	0	0	0	181,611
25. Other	0	0	0	0	0	0	0	0	0	0	0	0
26. Total individual annuities	94,901,720	0	0	0	0	0	0	10,405,050	0	25,641,802	0	36,046,852
Group Annuities												
27. Fixed	0	0	0	0	0	0	0	0	0	0	0	0
28. Indexed	0	0	0	0	0	0	0	0	0	0	0	0
29. Variable with guarantees	0	0	0	0	0	0	0	0	0	0	0	0
30. Variable without guarantees	0	200,549,012	0	0	0	0	0	95,665,097	0	107,131,629	0	202,796,726
31. Life contingent payout	0	0	0	0	0	0	0	0	0	0	0	0
32. Other	0	0	0	0	0	0	0	0	0	0	0	0
33. Total group annuities	0	200,549,012	0	0	0	0	0	95,665,097	0	107,131,629	0	202,796,726
Accident and Health												
34. Comprehensive individual (d) 0 (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
35. Comprehensive group (d) 0 (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
36. Medicare supplement (d) 0 (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
37. Vision only (d) 1,226,679 (f)	1,226,679 (f)	0	0	0	0	0	0	XXX	XXX	XXX	897,831	897,831
38. Dental only (d) 3,982,027 (f)	3,982,027 (f)	0	0	0	0	0	0	XXX	XXX	XXX	2,878,885	2,878,885
39. Federal employees health benefits plan (d) 0 (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
40. Title XVIII Medicare (d) 0 (e, f)	0 (e, f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
41. Title XIX Medicaid (d) 0 (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
42. Credit A&H (d) 0 (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
43. Disability income (d) 40,941,495 (f)	40,941,495 (f)	0	0	0	0	0	0	XXX	XXX	XXX	20,639,765	20,639,765
44. Long-term care (d) 0 (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
45. Other health (d) 6,304,309 (f)	6,304,309 (f)	0	0	0	0	0	0	XXX	XXX	XXX	2,090,599	2,090,599
46. Total accident and health	52,454,509	0	0	0	0	0	0	XXX	XXX	XXX	26,507,079	26,507,079
47. Total	181,206,022 (c)	200,549,012	13,188	13,761	101,668	3,021	131,637	129,936,500	0	132,871,572	26,507,659	289,315,731

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY
LIFE INSURANCE (STATE PAGE) (Continued)^(b)

NAIC Group Code		1348		BUSINESS IN THE STATE OF		Ohio		DURING THE YEAR						2025		NAIC Company Code		69019	
Line of Business		13 Incurred During Current Year	Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits								22 Unpaid December 31, Current Year	Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)			
			Claims Settled During Current Year				Total Settled During Current Year					23 Number of Pols/ Certs	24 Amount	25 Number of Pols/ Certs	26 Amount	27 Number of Pols/ Certs	28 Amount		
			Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year										
			14 Number of Pols/ Certs	15 Amount	16 Number of Pols/ Certs	17 Amount	18 Number of Pols/ Certs	19 Amount	20 Number of Pols/ Certs	21 Amount									
Individual Life																			
1. Industrial		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
2. Whole		264,141	10	264,255	0	0	0	0	10	264,255	19,528	19,528	0	19,641	1	20,000	54		
3. Term		205	0	0	0	0	0	0	0	0	1,268	0	0	1	30,000	4	630,000		
4. Indexed		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
5. Universal		427	0	0	0	0	0	0	0	0	2,967	0	0	26	298,117	38	2,685,444		
6. Universal with secondary guarantees		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
7. Variable		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
8. Variable universal		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
9. Credit		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
10. Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
11. Total individual life		264,774	10	264,255	0	0	0	0	10	264,255	23,762	19,528	0	19,668	328,118	20,042	3,315,498		
Group Life																			
12. Whole		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
13. Term		22,277,038	584	23,389,577	0	0	0	0	584	23,389,577	5,696,263	181	1,544,316,590	(333)	(5,602,733,778)	5,062	13,054,445,658		
14. Universal		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
15. Variable		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
16. Variable universal		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
17. Credit		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
18. Other		217,100	22	213,100	0	0	0	0	22	213,100	10,000	0	0	0	4,649,500	4	4,649,500		
19. Total group life		22,494,138	606	23,602,677	0	0	0	0	606	23,602,677	5,706,263	181	1,544,316,590	(333)	(5,598,084,278)	5,066	13,059,095,158		
Individual Annuities																			
20. Fixed		7,971,236	63	7,971,236	0	0	0	0	63	7,971,236	0	316	62,020,157	(209)	(26,691,535)	1,827	268,474,881		
21. Indexed		2,252,203	12	2,252,203	0	0	0	0	12	2,252,203	0	167	32,881,564	(65)	(4,401,849)	717	104,105,629		
22. Variable with guarantees		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
23. Variable without guarantees		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
24. Life contingent payout		0	0	0	0	0	0	0	0	0	0	0	0	(5)	(205,556)	23	1,231,665		
25. Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
26. Total individual annuities		10,223,439	75	10,223,439	0	0	0	0	75	10,223,439	0	483	94,901,720	(279)	(31,298,940)	2,567	373,812,176		
Group Annuities																			
27. Fixed		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
28. Indexed		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
29. Variable with guarantees		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
30. Variable without guarantees		95,665,097	148	95,665,097	0	0	0	0	148	95,665,097	0	52	171,213,342	(48)	(148,022,067)	458	2,394,954,490		
31. Life contingent payout		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
32. Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
33. Total group annuities		95,665,097	148	95,665,097	0	0	0	0	148	95,665,097	0	52	171,213,342	(48)	(148,022,067)	458	2,394,954,490		
Accident and Health																			
34. Comprehensive individual		(d) 0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0		
35. Comprehensive group		(d) 0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0		
36. Medicare supplement		(d) 0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0		
37. Vision only		(d) 894,361	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	20	203,960	(27)	(222,309)	131	1,256,398		
38. Dental only		(d) 2,857,349	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	21	831,870	(31)	(1,225,245)	126	3,925,630		
39. Federal employees health benefits plan		(d) 0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0		
40. Title XVIII Medicare		(d) 0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0		
41. Title XIX Medicaid		(d) 0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0		
42. Credit A&H		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0		
43. Disability income		(d) 16,408,220	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	566	8,146,310	(506)	(9,479,612)	5,506	40,015,353		
44. Long-term care		(d) 0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0		
45. Other health		(d) 2,662,291	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	55	1,859,095	(730)	(2,834,858)	4,283	6,110,334		
46. Total accident and health		22,822,220	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	662	11,041,235	(1,294)	(13,762,024)	10,046	51,307,715		
47. Total		151,469,667	839	129,755,468	0	0	0	0	839	129,755,468	5,730,025	20,906	1,821,472,887	17,714	(5,790,839,192)	38,179	15,882,485,036		

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ 0 , current year \$ 0 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ 0 , current year \$ 0

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: 0 2) covering number of lives: 0 3) face amount \$ 0

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ 0 Group: \$ 0 Total: \$ 0

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products 12,279 and number of persons insured under indemnity only products 0

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$ 0

(f) For health business report Direct Premiums Earned: Comprehensive Individual \$ 0 ; Comprehensive Group \$ 0 ; Medicare Supplement \$ 0 ; Vision Only \$ 1,226,679 ; Dental Only \$ 3,982,027 ; Federal Employees Health Benefits Plan \$ 0
Title XVIII Medicare \$ 0 ; Title XIX Medicaid \$ 0 ; Credit A&H \$ 0 ; Disability Income \$ 40,941,495 ; Long-term Care \$ 0 ; Other Health \$ 6,304,309



ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY
LIFE INSURANCE (STATE PAGE)^(b)

NAIC Group Code 1348 BUSINESS IN THE STATE OF Oklahoma DURING THE YEAR 2025 NAIC Company Code 69019

Line of Business	1 Premiums and Annuities Considerations	2 Other Considerations	Dividends to Policyholders/Refunds to Members				7 Total (Col. 3+4+5+6)	8 Death and Annuity Benefits	Claims and Benefits Paid			
			3 Paid in Cash or Left on Deposit	4 Applied to Pay Renewal Premiums	5 Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6 Other			9 Matured Endowments	10 Surrender Values and Withdrawals for Life Contracts	11 All Other Benefits	12 Total (Sum Columns 8 through 11)
Individual Life												
1. Industrial	0	0	0	0	0	0	0	0	0	0	0	0
2. Whole	37,691	0	1,829	752	8,007	31	10,619	385,877	0	1,973	(487)	387,363
3. Term	539	0	0	0	0	0	0	0	0	0	0	0
4. Indexed	0	0	0	0	0	0	0	0	0	0	0	0
5. Universal	2,642	0	0	0	0	0	0	83,192	0	0	0	83,192
6. Universal with secondary guarantees	0	0	0	0	0	0	0	0	0	0	0	0
7. Variable	0	0	0	0	0	0	0	0	0	0	0	0
8. Variable universal	0	0	0	0	0	0	0	0	0	0	0	0
9. Credit	0	0	0	0	0	0	0	0	0	0	0	0
10. Other	0	0	0	0	0	0	0	0	0	0	0	0
11. Total individual life	40,872	0	1,829	752	8,007	31	10,619	469,069	0	1,973	(487)	470,555
Group Life												
12. Whole	0	0	0	0	0	0	0	0	0	0	0	0
13. Term	15,044,237	0	0	0	0	0	0	12,229,550	0	0	0	12,229,550
14. Universal	0	0	0	0	0	0	0	0	0	0	0	0
15. Variable	0	0	0	0	0	0	0	0	0	0	0	0
16. Variable universal	0	0	0	0	0	0	0	0	0	0	0	0
17. Credit	0	0	0	0	0	0	0	0	0	0	0	0
18. Other	0	0	0	0	0	0	0	0	0	0	0	0
19. Total group life	15,044,237	0	0	0	0	0	0	12,229,550	0	0	0	12,229,550
Individual Annuities												
20. Fixed	12,569,614	0	0	0	0	0	0	2,438,946	0	2,438,672	0	5,241,618
21. Indexed	7,547,346	0	0	0	0	0	0	0	0	307,540	0	307,540
22. Variable with guarantees	0	0	0	0	0	0	0	0	0	0	0	0
23. Variable without guarantees	0	0	0	0	0	0	0	0	0	0	0	0
24. Life contingent payout	0	0	0	0	0	0	0	84,928	0	0	0	84,928
25. Other	0	0	0	0	0	0	0	0	0	0	0	0
26. Total individual annuities	20,116,960	0	0	0	0	0	0	2,887,874	0	2,746,211	0	5,634,085
Group Annuities												
27. Fixed	0	0	0	0	0	0	0	0	0	0	0	0
28. Indexed	0	0	0	0	0	0	0	0	0	0	0	0
29. Variable with guarantees	0	0	0	0	0	0	0	0	0	0	0	0
30. Variable without guarantees	0	61,540,750	0	0	0	0	0	46,885,679	0	23,777,231	0	70,662,910
31. Life contingent payout	0	0	0	0	0	0	0	0	0	0	0	0
32. Other	0	0	0	0	0	0	0	0	0	0	0	0
33. Total group annuities	0	61,540,750	0	0	0	0	0	46,885,679	0	23,777,231	0	70,662,910
Accident and Health												
34. Comprehensive individual	(d) 0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
35. Comprehensive group	(d) 0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
36. Medicare supplement	(d) 0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
37. Vision only	(d) 901,852 (f)	0	0	0	0	0	0	XXX	XXX	XXX	578,384	578,384
38. Dental only	(d) 1,551,492 (f)	0	0	0	0	0	0	XXX	XXX	XXX	1,306,518	1,306,518
39. Federal employees health benefits plan	(d) 0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
40. Title XVIII Medicare	(d) 0 (e, f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
41. Title XIX Medicaid	(d) 0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
42. Credit A&H	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
43. Disability income	(d) 13,385,070 (f)	0	0	0	0	0	0	XXX	XXX	XXX	7,538,538	7,538,538
44. Long-term care	(d) 0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
45. Other health	(d) 2,153,443 (f)	0	0	0	0	0	0	XXX	XXX	XXX	1,718,529	1,718,529
46. Total accident and health	17,991,857	0	0	0	0	0	0	XXX	XXX	XXX	11,141,969	11,141,969
47. Total	53,193,927 (c)	61,540,750	1,829	752	8,007	31	10,619	62,472,172	0	26,525,416	11,141,482	100,139,070

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY
LIFE INSURANCE (STATE PAGE) (Continued)^(b)

NAIC Group Code		1348		BUSINESS IN THE STATE OF		Oklahoma		DURING THE YEAR		2025		NAIC Company Code		69019			
Line of Business		13 Incurred During Current Year	Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits								22 Unpaid December 31, Current Year	Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)	
			Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year			23 Number of Pols/ Certs	24 Amount	25 Number of Pols/ Certs	26 Amount	27 Number of Pols/ Certs	28 Amount
			14 Number of Pols/ Certs	15 Amount	16 Number of Pols/ Certs	17 Amount	18 Number of Pols/ Certs	19 Amount	20 Number of Pols/ Certs	21 Amount							
Individual Life																	
1. Industrial		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
2. Whole		471,633	6	468,582	0	0	0	0	6	468,582	4,159	1,159	3,000	1,109	1	15,000	
3. Term		69	0	0	0	0	0	0	0	0	157	0	0	1	30,000	2	
4. Indexed		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
5. Universal		59	0	0	0	0	0	0	0	0	897	0	0	(1)	(77,521)	8	
6. Universal with secondary guarantees		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
7. Variable		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
8. Variable universal		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
9. Credit		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
10. Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
11. Total individual life		471,760	6	468,582	0	0	0	0	6	468,582	5,214	1,159	3,000	1,109	(47,520)	15,010	
Group Life																	
12. Whole		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
13. Term		12,354,190	188	12,229,550	0	0	0	0	188	12,229,550	1,816,452	27	2,193,427,151	(53)	(727,672,177)	237	
14. Universal		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
15. Variable		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
16. Variable universal		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
17. Credit		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
18. Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0 (a)	
19. Total group life		12,354,190	188	12,229,550	0	0	0	0	188	12,229,550	1,816,452	27	2,193,427,151	(53)	(727,672,177)	237	
Individual Annuities																	
20. Fixed		2,802,946	16	2,802,946	0	0	0	0	16	2,802,946	0	61	12,569,614	(32)	(3,076,070)	282	
21. Indexed		0	0	0	0	0	0	0	0	0	0	66	7,547,346	(4)	(300,470)	116	
22. Variable with guarantees		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
23. Variable without guarantees		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
24. Life contingent payout		0	0	0	0	0	0	0	0	0	0	0	0	(1)	(80,242)	4	
25. Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
26. Total individual annuities		2,802,946	16	2,802,946	0	0	0	0	16	2,802,946	0	127	20,116,960	(37)	(3,456,782)	402	
Group Annuities																	
27. Fixed		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
28. Indexed		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
29. Variable with guarantees		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
30. Variable without guarantees		46,885,679	33	46,885,679	0	0	0	0	33	46,885,679	0	4	5,549,930	(13)	(86,045,547)	144	
31. Life contingent payout		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
32. Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
33. Total group annuities		46,885,679	33	46,885,679	0	0	0	0	33	46,885,679	0	4	5,549,930	(13)	(86,045,547)	144	
Accident and Health																	
34. Comprehensive individual (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	
35. Comprehensive group (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	
36. Medicare supplement (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	
37. Vision only (d)		578,518	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	13	83,411	(9)	(43,843)	106	943,310	
38. Dental only (d)		1,298,814	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6	355,037	(7)	(416,814)	22	1,564,565	
39. Federal employees health benefits plan (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	
40. Title XVIII Medicare (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	
41. Title XIX Medicaid (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	
42. Credit A&H (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	
43. Disability income (d)		7,575,599	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	92	3,240,943	(105)	(2,804,275)	1,118	13,229,214	
44. Long-term care (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	
45. Other health (d)		1,584,602	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	20	674,116	(22)	(954,979)	58	1,928,780	
46. Total accident and health		11,037,533	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	131	4,353,507	(143)	(4,219,911)	1,304	17,665,869	
47. Total		73,552,108	243	62,386,757	0	0	0	0	243	62,386,757	1,821,666	1,448	2,223,450,549	863	(821,441,937)	17,097	

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ 0 , current year \$ 0 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ 0 , current year \$ 0

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: 0 2) covering number of lives: 0 3) face amount \$ 0

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ 48,967 Group: \$ 0 Total: \$ 48,967

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products 3,932 and number of persons insured under indemnity only products 0

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$ 0

(f) For health business report Direct Premiums Earned: Comprehensive Individual \$ 0 ; Comprehensive Group \$ 0 ; Medicare Supplement \$ 0 ; Vision Only \$ 901,852 ; Dental Only \$ 1,551,492 ; Federal Employees Health Benefits Plan \$ 0

 Title XVIII Medicare \$ 0 ; Title XIX Medicaid \$ 0 ; Credit A&H \$ 0 ; Disability Income \$ 13,385,070 ; Long-term Care \$ 0 ; Other Health \$ 2,153,443



ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY
LIFE INSURANCE (STATE PAGE)^(b)

NAIC Group Code 1348 BUSINESS IN THE STATE OF Oregon DURING THE YEAR 2025 NAIC Company Code 69019

Line of Business		1 Premiums and Annuities Considerations	2 Other Considerations	Dividends to Policyholders/Refunds to Members				7 Total (Col. 3+4+5+6)	8 Death and Annuity Benefits	Claims and Benefits Paid			
				3 Paid in Cash or Left on Deposit	4 Applied to Pay Renewal Premiums	5 Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6 Other			9 Matured Endowments	10 Surrender Values and Withdrawals for Life Contracts	11 All Other Benefits	12 Total (Sum Columns 8 through 11)
Individual Life													
1.	Industrial	0	0	0	0	0	0	0	0	0	0	0	0
2.	Whole	2,743,388	0	219,016	381,170	2,882,923	45,255	3,528,362	6,004,025	125,278	8,247,547	11,860	14,388,710
3.	Term	563,248	0	158,245	38,533	0	0	196,779	1,100,000	0	0	54,873	1,154,873
4.	Indexed	0	0	0	0	0	0	0	0	0	0	0	0
5.	Universal	1,259,866	0	0	0	0	0	0	2,724,665	0	842,693	15,461	3,582,819
6.	Universal with secondary guarantees	0	0	0	0	0	0	0	0	0	0	0	0
7.	Variable	0	0	0	0	0	0	0	0	0	0	0	0
8.	Variable universal	0	0	0	0	0	0	0	0	0	0	0	0
9.	Credit	0	0	0	0	0	0	0	0	0	0	0	0
10.	Other	0	0	0	0	0	0	0	0	0	0	0	0
11.	Total individual life	4,566,503	0	377,261	419,703	2,882,923	45,255	3,725,141	9,828,689	125,278	9,090,240	82,194	19,126,402
Group Life													
12.	Whole	0	0	0	0	0	0	0	0	0	0	0	0
13.	Term	57,618,439	0	0	0	0	0	0	35,074,568	0	0	0	35,074,568
14.	Universal	0	0	0	0	0	0	0	0	0	0	0	0
15.	Variable	0	0	0	0	0	0	0	0	0	0	0	0
16.	Variable universal	0	0	0	0	0	0	0	0	0	0	0	0
17.	Credit	0	0	0	0	0	0	0	0	0	0	0	0
18.	Other	(3,850)	0	0	0	0	0	0	646,300	0	0	0	646,300
19.	Total group life	57,614,589	0	0	0	0	0	0	35,720,868	0	0	0	35,720,868
Individual Annuities													
20.	Fixed	8,642,542	0	0	0	0	0	0	6,481,727	0	19,162,681	0	25,644,408
21.	Indexed	4,836,717	0	0	0	0	0	0	670,148	0	3,031,063	0	3,701,211
22.	Variable with guarantees	0	0	0	0	0	0	0	0	0	0	0	0
23.	Variable without guarantees	0	0	0	0	0	0	0	0	0	0	0	0
24.	Life contingent payout	0	0	0	0	0	0	0	499,761	0	0	0	499,761
25.	Other	0	0	0	0	0	0	0	0	0	0	0	0
26.	Total individual annuities	13,479,259	0	0	0	0	0	0	7,651,636	0	22,193,744	0	29,845,380
Group Annuities													
27.	Fixed	0	0	0	0	0	0	0	0	0	0	0	0
28.	Indexed	0	0	0	0	0	0	0	0	0	0	0	0
29.	Variable with guarantees	0	0	0	0	0	0	0	0	0	0	0	0
30.	Variable without guarantees	0	521,693,782	0	0	0	0	0	320,713,678	0	426,918,854	155,380	747,787,912
31.	Life contingent payout	612,740	0	0	0	0	0	0	0	0	0	0	0
32.	Other	0	0	0	0	0	0	0	0	0	0	0	0
33.	Total group annuities	612,740	521,693,782	0	0	0	0	0	320,713,678	0	426,918,854	155,380	747,787,912
Accident and Health													
34.	Comprehensive individual (d) 0 (f)	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
35.	Comprehensive group (d) 0 (f)	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
36.	Medicare supplement (d) 0 (f)	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
37.	Vision only (d) 931,839 (f)	931,839	0	0	0	0	0	0	XXX	XXX	XXX	430,579	430,579
38.	Dental only (d) 10,556,587 (f)	10,556,587	0	0	0	0	0	0	XXX	XXX	XXX	7,276,254	7,276,254
39.	Federal employees health benefits plan (d) 0 (f)	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
40.	Title XVIII Medicare (d) 0 (e, f)	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
41.	Title XIX Medicaid (d) 0 (f)	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
42.	Credit A&H (d) 0 (f)	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
43.	Disability income (d) 145,093,770 (f)	145,093,770	0	0	0	0	0	0	XXX	XXX	XXX	111,874,969	111,874,969
44.	Long-term care (d) 0 (f)	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
45.	Other health (d) 10,259,064 (f)	10,259,064	0	0	0	0	0	0	XXX	XXX	XXX	3,639,940	3,639,940
46.	Total accident and health	166,841,259	0	0	0	0	0	0	XXX	XXX	XXX	123,221,742	123,221,742
47.	Total	243,114,350 (c)	521,693,782	377,261	419,703	2,882,923	45,255	3,725,141	373,914,872	125,278	458,202,838	123,459,316	955,702,304

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY
LIFE INSURANCE (STATE PAGE) (Continued)^(b)

NAIC Group Code		1348		BUSINESS IN THE STATE OF		Oregon		DURING THE YEAR		2025		NAIC Company Code		69019			
Line of Business		Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits										Policy Exhibit					
		13	Claims Settled During Current Year								22	Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)	
			Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year			23	24	25	26	27	28
			14	15	16	17	18	19	20	21							
		Incurred During Current Year	Number of Pcls/ Certs	Amount	Number of Pcls/ Certs	Amount	Number of Pcls/ Certs	Amount	Number of Pcls/ Certs	Amount	Unpaid December 31, Current Year	Number of Pcls/ Certs	Amount	Number of Pcls/ Certs	Amount	Number of Pcls/ Certs	Amount
Individual Life																	
1. Industrial		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2. Whole		7,067,191	150	7,762,182	0	0	0	0	150	7,762,182	2,010,572	255,621	1,754,951	2,705,563	2	100,000	(320)
3. Term		420,625	5	418,349	0	0	0	0	5	418,349	39,403	0	0	(23)	(1,625,500)	181	19,459,900
4. Indexed		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5. Universal		1,275,736	30	1,855,630	0	0	0	0	30	1,855,630	304,053	0	0	(114)	(8,018,530)	1,481	137,132,179
6. Universal with secondary guarantees		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
7. Variable		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
8. Variable universal		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
9. Credit		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
10. Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
11. Total individual life		8,763,552	184	10,036,161	0	0	0	0	184	10,036,161	2,354,028	255,621	1,754,951	2,705,426	(9,644,028)	101,662	156,591,759
Group Life																	
12. Whole		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13. Term		35,150,541	964	35,074,568	0	0	0	0	964	35,074,568	7,290,559	35	902,790,383	(94)	459,113,753	548	30,273,474,106
14. Universal		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
15. Variable		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
16. Variable universal		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
17. Credit		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
18. Other		628,950	157	646,300	0	0	0	0	157	646,300	151,800	0	0	1	6,350,673	6	6,350,673
19. Total group life		35,779,491	1,121	35,720,868	0	0	0	0	1,121	35,720,868	7,442,359	35	902,790,383	(93)	465,464,426	554	30,279,824,779
Individual Annuities																	
20. Fixed		6,481,727	63	6,481,727	0	0	0	0	63	6,481,727	0	43	8,642,542	(326)	(20,182,975)	1,981	161,126,685
21. Indexed		670,148	7	670,148	0	0	0	0	7	670,148	0	21	4,836,717	(34)	(2,811,479)	301	32,068,556
22. Variable with guarantees		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
23. Variable without guarantees		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
24. Life contingent payout		0	0	0	0	0	0	0	0	0	0	0	0	(7)	(307,312)	85	4,364,348
25. Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
26. Total individual annuities		7,151,875	70	7,151,875	0	0	0	0	70	7,151,875	0	64	13,479,259	(367)	(23,301,766)	2,367	197,559,590
Group Annuities																	
27. Fixed		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
28. Indexed		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
29. Variable with guarantees		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
30. Variable without guarantees		320,713,678	169	320,713,678	0	0	0	0	169	320,713,678	0	22	175,611,466	(27)	(327,641,484)	352	5,754,372,097
31. Life contingent payout		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
32. Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
33. Total group annuities		320,713,678	169	320,713,678	0	0	0	0	169	320,713,678	0	22	175,611,466	(27)	(327,641,484)	352	5,754,372,097
Accident and Health																	
34. Comprehensive individual (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
35. Comprehensive group (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
36. Medicare supplement (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
37. Vision only (d)		438,251	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	32	167,478	(40)	(36,543)	228	941,497
38. Dental only (d)		7,217,654	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	40	1,138,475	(101)	(1,899,645)	563	10,399,291
39. Federal employees health benefits plan (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
40. Title XVIII Medicare (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
41. Title XIX Medicaid (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
42. Credit A&H (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
43. Disability income (d)		105,426,588	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	293	8,908,228	(398)	(21,458,807)	4,568	147,698,800
44. Long-term care (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
45. Other health (d)		3,900,320	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10	933,391	(17)	(1,034,082)	78	10,846,313
46. Total accident and health		116,982,814	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	375	11,147,572	(556)	(24,429,077)	5,437	169,885,901
47. Total		489,391,410	1,544	373,622,583	0	0	0	0	1,544	373,622,583	9,796,387	256,117	1,104,783,632	2,704,383	80,448,072	110,372	36,558,234,121

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ 0 , current year \$ 0 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ 0 , current year \$ 0

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: 0 2) covering number of lives: 0 3) face amount \$ 0

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ 2,156,947 Group: \$ 0 Total: \$ 2,156,947

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products 33,080 and number of persons insured under indemnity only products 0

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$ 0

(f) For health business report Direct Premiums Earned: Comprehensive Individual \$ 0 ; Comprehensive Group \$ 0 ; Medicare Supplement \$ 0 ; Vision Only \$ 931,839 ; Dental Only \$ 10,556,587 ; Federal Employees Health Benefits Plan \$ 0
Title XVIII Medicare \$ 0 ; Title XIX Medicaid \$ 0 ; Credit A&H \$ 0 ; Disability Income \$ 145,093,770 ; Long-term Care \$ 0 ; Other Health \$ 10,259,064



ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY
LIFE INSURANCE (STATE PAGE)^(b)

NAIC Group Code 1348 BUSINESS IN THE STATE OF Pennsylvania DURING THE YEAR 2025 NAIC Company Code 69019

Line of Business	1 Premiums and Annuities Considerations	2 Other Considerations	Dividends to Policyholders/Refunds to Members				7 Total (Col. 3+4+5+6)	8 Death and Annuity Benefits	Claims and Benefits Paid			
			3 Paid in Cash or Left on Deposit	4 Applied to Pay Renewal Premiums	5 Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6 Other			9 Matured Endowments	10 Surrender Values and Withdrawals for Life Contracts	11 All Other Benefits	12 Total (Sum Columns 8 through 11)
Individual Life												
1. Industrial	0	0	0	0	0	0	0	0	0	0	0	0
2. Whole	94,638	0	4,585	3,808	59,581	1,111	69,085	305,862	0	2,196	0	308,058
3. Term	5,918	0	0	1,372	0	0	1,372	0	0	0	0	0
4. Indexed	0	0	0	0	0	0	0	0	0	0	0	0
5. Universal	13,874	0	0	0	0	0	0	0	0	0	0	0
6. Universal with secondary guarantees	0	0	0	0	0	0	0	0	0	0	0	0
7. Variable	0	0	0	0	0	0	0	0	0	0	0	0
8. Variable universal	0	0	0	0	0	0	0	0	0	0	0	0
9. Credit	0	0	0	0	0	0	0	0	0	0	0	0
10. Other	0	0	0	0	0	0	0	0	0	0	0	0
11. Total individual life	114,430	0	4,585	5,180	59,581	1,111	70,457	305,862	0	2,196	0	308,058
Group Life												
12. Whole	0	0	0	0	0	0	0	0	0	0	0	0
13. Term	30,904,934	0	0	0	0	0	0	21,163,926	0	0	0	21,163,926
14. Universal	0	0	0	0	0	0	0	0	0	0	0	0
15. Variable	0	0	0	0	0	0	0	0	0	0	0	0
16. Variable universal	0	0	0	0	0	0	0	0	0	0	0	0
17. Credit	0	0	0	0	0	0	0	0	0	0	0	0
18. Other	26,852	0	0	0	0	0	0	182,109	0	0	0	182,109
19. Total group life	30,931,785	0	0	0	0	0	0	21,346,035	0	0	0	21,346,035
Individual Annuities												
20. Fixed	40,025,584	0	0	0	0	0	0	15,582,226	0	32,399,353	0	47,981,579
21. Indexed	35,262,160	0	0	0	0	0	0	4,301,758	0	8,766,833	0	13,068,591
22. Variable with guarantees	0	0	0	0	0	0	0	0	0	0	0	0
23. Variable without guarantees	0	0	0	0	0	0	0	0	0	0	0	0
24. Life contingent payout	0	0	0	0	0	0	0	209,252	0	0	0	209,252
25. Other	0	0	0	0	0	0	0	0	0	0	0	0
26. Total individual annuities	75,287,744	0	0	0	0	0	0	20,093,235	0	41,166,186	0	61,259,421
Group Annuities												
27. Fixed	0	0	0	0	0	0	0	0	0	0	0	0
28. Indexed	0	0	0	0	0	0	0	0	0	0	0	0
29. Variable with guarantees	0	0	0	0	0	0	0	0	0	0	0	0
30. Variable without guarantees	0	264,935,476	0	0	0	0	0	133,970,104	0	1,167,912,831	0	1,301,882,935
31. Life contingent payout	0	0	0	0	0	0	0	0	0	0	0	0
32. Other	0	0	0	0	0	0	0	0	0	0	0	0
33. Total group annuities	0	264,935,476	0	0	0	0	0	133,970,104	0	1,167,912,831	0	1,301,882,935
Accident and Health												
34. Comprehensive individual (d) 0 (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
35. Comprehensive group (d) 0 (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
36. Medicare supplement (d) 0 (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
37. Vision only (d) 1,006,276 (f)	1,006,276 (f)	0	0	0	0	0	0	XXX	XXX	XXX	587,694	587,694
38. Dental only (d) 5,712,730 (f)	5,712,730 (f)	0	0	0	0	0	0	XXX	XXX	XXX	4,218,442	4,218,442
39. Federal employees health benefits plan (d) 0 (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
40. Title XVIII Medicare (d) 0 (e, f)	0 (e, f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
41. Title XIX Medicaid (d) 0 (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
42. Credit A&H (d) 0 (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
43. Disability income (d) 51,724,210 (f)	51,724,210 (f)	0	0	0	0	0	0	XXX	XXX	XXX	37,415,214	37,415,214
44. Long-term care (d) 0 (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
45. Other health (d) 5,041,303 (f)	5,041,303 (f)	0	0	0	0	0	0	XXX	XXX	XXX	1,377,397	1,377,397
46. Total accident and health	63,484,519	0	0	0	0	0	0	XXX	XXX	XXX	43,598,748	43,598,748
47. Total	169,818,478 (c)	264,935,476	4,585	5,180	59,581	1,111	70,457	175,715,236	0	1,209,081,213	43,598,748	1,428,395,196

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY
LIFE INSURANCE (STATE PAGE) (Continued)^(b)

NAIC Group Code		1348		BUSINESS IN THE STATE OF		Pennsylvania		DURING THE YEAR		2025		NAIC Company Code		69019					
Line of Business		Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits										22		Policy Exhibit					
		13		Claims Settled During Current Year										Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)	
				Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year		23	24	25	26	27	28		
		14	15	16	17	18	19	20	21	Unpaid December 31, Current Year	Number of Pals/ Certs	Amount	Number of Pals/ Certs	Amount	Number of Pals/ Certs	Amount			
		Incurred During Current Year	Number of Pals/ Certs	Amount	Number of Pals/ Certs	Amount	Number of Pals/ Certs	Amount	Number of Pals/ Certs	Amount									
Individual Life																			
1. Industrial		0	0	0	0	0	0	0	0	0	0	0	0	0	0				
2. Whole		113,607	2	102,326	0	0	0	0	2	102,326	17,205	7,205	10,000	5,925	3	90,000	(2)		
3. Term		26	0	0	0	0	0	0	0	0	202	0	0	0	0	1	100,000		
4. Indexed		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
5. Universal		203,596	2	203,536	0	0	0	0	2	203,536	835	0	0	1	(1,584)	9	767,039		
6. Universal with secondary guarantees		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
7. Variable		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
8. Variable universal		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
9. Credit		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
10. Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
11. Total individual life		317,229	4	305,862	0	0	0	0	4	305,862	18,243	7,205	10,000	5,926	(1,581)	90,010	867,037		
Group Life																			
12. Whole		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
13. Term		21,266,897	857	21,163,926	0	0	0	0	857	21,163,926	3,714,153	73	918,223,256	(112)	(2,357,015,557)	1,052	10,535,046,664		
14. Universal		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
15. Variable		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
16. Variable universal		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
17. Credit		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
18. Other		186,109	26	182,109	0	0	0	0	26	182,109	10,000	0	0	0	4,406,109	8	4,406,109		
19. Total group life		21,453,006	883	21,346,035	0	0	0	0	883	21,346,035	3,724,153	73	918,223,256	(112)	(2,352,609,448)	1,060	10,539,452,773		
Individual Annuities																			
20. Fixed		15,582,226	95	15,582,226	0	0	0	0	95	15,582,226	0	240	40,025,584	(327)	(34,591,271)	2,216	309,196,202		
21. Indexed		4,301,758	21	4,301,758	0	0	0	0	21	4,301,758	0	208	35,262,160	(91)	(8,465,569)	752	106,360,560		
22. Variable with guarantees		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
23. Variable without guarantees		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
24. Life contingent payout		0	0	0	0	0	0	0	0	0	0	0	0	0	(84,166)	22	1,658,809		
25. Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
26. Total individual annuities		19,883,983	116	19,883,983	0	0	0	0	116	19,883,983	0	448	75,287,744	(418)	(43,141,007)	2,990	417,215,571		
Group Annuities																			
27. Fixed		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
28. Indexed		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
29. Variable with guarantees		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
30. Variable without guarantees		133,970,104	124	133,970,104	0	0	0	0	124	133,970,104	0	41	149,465,588	(68)	(1,253,504,849)	589	2,807,959,776		
31. Life contingent payout		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
32. Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
33. Total group annuities		133,970,104	124	133,970,104	0	0	0	0	124	133,970,104	0	41	149,465,588	(68)	(1,253,504,849)	589	2,807,959,776		
Accident and Health																			
34. Comprehensive individual (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0		
35. Comprehensive group (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0		
36. Medicare supplement (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0		
37. Vision only (d)		587,590	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	18	165,605	(18)	(154,318)	96	1,005,599		
38. Dental only (d)		4,197,741	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	20	898,298	(37)	(1,012,048)	121	5,752,317		
39. Federal employees health benefits plan (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0		
40. Title XVIII Medicare (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0		
41. Title XIX Medicaid (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0		
42. Credit A&H (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0		
43. Disability income (d)		28,770,445	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	571	5,404,029	(593)	(7,903,604)	7,388	52,369,118		
44. Long-term care (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0		
45. Other health (d)		909,199	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	28	1,569,330	(17)	(1,011,090)	114	4,987,186		
46. Total accident and health		34,464,975	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	637	8,037,262	(665)	(10,081,059)	7,719	64,114,221		
47. Total		210,089,298	1,127	175,505,984	0	0	0	0	1,127	175,505,984	3,742,395	8,404	1,151,023,850	4,663	(3,659,337,944)	102,368	13,829,609,378		

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ 0 , current year \$ 0 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ 0 , current year \$ 0

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: 0 2) covering number of lives: 0 3) face amount \$ 0

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ 1,084,514 Group: \$ 0 Total: \$ 1,084,514

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products 17,879 and number of persons insured under indemnity only products 0

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$ 0

(f) For health business report Direct Premiums Earned: Comprehensive Individual \$ 0 ; Comprehensive Group \$ 0 ; Medicare Supplement \$ 0 ; Vision Only \$ 1,006,276 ; Dental Only \$ 5,712,730 ; Federal Employees Health Benefits Plan \$ 0
Title XVIII Medicare \$ 0 ; Title XIX Medicaid \$ 0 ; Credit A&H \$ 0 ; Disability Income \$ 51,724,210 ; Long-term Care \$ 0 ; Other Health \$ 5,041,303



ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY
LIFE INSURANCE (STATE PAGE)^(b)

NAIC Group Code 1348 BUSINESS IN THE STATE OF Rhode Island DURING THE YEAR 2025 NAIC Company Code 69019

Line of Business	1 Premiums and Annuities Considerations	2 Other Considerations	Dividends to Policyholders/Refunds to Members				7 Total (Col. 3+4+5+6)	8 Death and Annuity Benefits	Claims and Benefits Paid			
			3 Paid in Cash or Left on Deposit	4 Applied to Pay Renewal Premiums	5 Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6 Other			9 Matured Endowments	10 Surrender Values and Withdrawals for Life Contracts	11 All Other Benefits	12 Total (Sum Columns 8 through 11)
Individual Life												
1. Industrial	0	0	0	0	0	0	0	0	0	0	0	0
2. Whole	1,453	0	0	0	2,106	0	2,106	0	0	0	0	0
3. Term	0	0	0	0	0	0	0	0	0	0	0	0
4. Indexed	0	0	0	0	0	0	0	0	0	0	0	0
5. Universal	13,104	0	0	0	0	0	0	0	0	0	0	0
6. Universal with secondary guarantees	0	0	0	0	0	0	0	0	0	0	0	0
7. Variable	0	0	0	0	0	0	0	0	0	0	0	0
8. Variable universal	0	0	0	0	0	0	0	0	0	0	0	0
9. Credit	0	0	0	0	0	0	0	0	0	0	0	0
10. Other	0	0	0	0	0	0	0	0	0	0	0	0
11. Total individual life	14,557	0	0	0	2,106	0	2,106	0	0	0	0	0
Group Life												
12. Whole	0	0	0	0	0	0	0	0	0	0	0	0
13. Term	3,104,375	0	0	0	0	0	0	8,114,931	0	0	0	8,114,931
14. Universal	0	0	0	0	0	0	0	0	0	0	0	0
15. Variable	0	0	0	0	0	0	0	0	0	0	0	0
16. Variable universal	0	0	0	0	0	0	0	0	0	0	0	0
17. Credit	0	0	0	0	0	0	0	0	0	0	0	0
18. Other	0	0	0	0	0	0	0	8,750	0	0	0	8,750
19. Total group life	3,104,375	0	0	0	0	0	0	8,123,681	0	0	0	8,123,681
Individual Annuities												
20. Fixed	7,030,505	0	0	0	0	0	0	834,423	0	1,280,794	0	2,115,217
21. Indexed	0	0	0	0	0	0	0	0	0	82,436	0	82,436
22. Variable with guarantees	0	0	0	0	0	0	0	0	0	0	0	0
23. Variable without guarantees	0	0	0	0	0	0	0	0	0	0	0	0
24. Life contingent payout	0	0	0	0	0	0	0	12,611	0	0	0	12,611
25. Other	0	0	0	0	0	0	0	0	0	0	0	0
26. Total individual annuities	7,030,505	0	0	0	0	0	0	847,034	0	1,363,230	0	2,210,264
Group Annuities												
27. Fixed	0	0	0	0	0	0	0	0	0	0	0	0
28. Indexed	0	0	0	0	0	0	0	0	0	0	0	0
29. Variable with guarantees	0	0	0	0	0	0	0	0	0	0	0	0
30. Variable without guarantees	0	717,789	0	0	0	0	0	205,606	0	1,684,584	0	1,890,190
31. Life contingent payout	0	0	0	0	0	0	0	0	0	0	0	0
32. Other	0	0	0	0	0	0	0	0	0	0	0	0
33. Total group annuities	0	717,789	0	0	0	0	0	205,606	0	1,684,584	0	1,890,190
Accident and Health												
34. Comprehensive individual	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
35. Comprehensive group	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
36. Medicare supplement	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
37. Vision only	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
38. Dental only	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
39. Federal employees health benefits plan	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
40. Title XVIII Medicare	0 (e, f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
41. Title XIX Medicaid	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
42. Credit A&H	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
43. Disability income	5,249,280 (f)	0	0	0	0	0	0	XXX	XXX	XXX	2,102,570	2,102,570
44. Long-term care	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
45. Other health	435,132 (f)	0	0	0	0	0	0	XXX	XXX	XXX	78,238	78,238
46. Total accident and health	5,684,412	0	0	0	0	0	0	XXX	XXX	XXX	2,180,808	2,180,808
47. Total	15,833,849 (c)	717,789	0	0	2,106	0	2,106	9,176,321	0	3,047,814	2,180,808	14,404,944

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY
LIFE INSURANCE (STATE PAGE) (Continued)^(b)

NAIC Group Code		1348		BUSINESS IN THE STATE OF		Rhode Island		DURING THE YEAR		2025		NAIC Company Code		69019			
Line of Business		13 Incurred During Current Year	Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits								22 Unpaid December 31, Current Year	Policy Exhibit					
			Claims Settled During Current Year									Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)	
			Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year			23 Number of Pols/ Certs	24 Amount	25 Number of Pols/ Certs	26 Amount	27 Number of Pols/ Certs	28 Amount
			14 Number of Pols/ Certs	15 Amount	16 Number of Pols/ Certs	17 Amount	18 Number of Pols/ Certs	19 Amount	20 Number of Pols/ Certs	21 Amount							
Individual Life																	
1. Industrial		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
2. Whole		29	0	0	0	0	0	0	0	240	240	0	211	0	0		
3. Term		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
4. Indexed		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
5. Universal		649	0	0	0	0	0	0	0	649	0	0	1	501,466	1		
6. Universal with secondary guarantees		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
7. Variable		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
8. Variable universal		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
9. Credit		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
10. Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
11. Total individual life		678	0	0	0	0	0	0	0	889	240	0	212	501,466	1		
Group Life																	
12. Whole		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
13. Term		8,279,809	35	8,114,931	0	0	0	35	8,114,931	1,868,607	12	187,382,250	(8)	137,469,044	101		
14. Universal		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
15. Variable		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
16. Variable universal		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
17. Credit		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
18. Other		8,750	5	8,750	0	0	0	5	8,750	0	0	0	0	216,250	1		
19. Total group life		8,288,559	40	8,123,681	0	0	0	40	8,123,681	1,868,607	12	187,382,250	(8)	137,685,294	102		
Individual Annuities																	
20. Fixed		834,423	7	834,423	0	0	0	7	834,423	0	35	7,030,505	(17)	20,958	192		
21. Indexed		0	0	0	0	0	0	0	0	0	0	0	0	358,667	20		
22. Variable with guarantees		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
23. Variable without guarantees		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
24. Life contingent payout		0	0	0	0	0	0	0	0	0	0	0	0	(3,551)	2		
25. Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
26. Total individual annuities		834,423	7	834,423	0	0	0	7	834,423	0	35	7,030,505	(17)	376,074	214		
Group Annuities																	
27. Fixed		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
28. Indexed		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
29. Variable with guarantees		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
30. Variable without guarantees		205,606	4	205,606	0	0	0	4	205,606	0	3	12,770,985	(4)	(9,832,435)	26		
31. Life contingent payout		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
32. Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
33. Total group annuities		205,606	4	205,606	0	0	0	4	205,606	0	3	12,770,985	(4)	(9,832,435)	26		
Accident and Health																	
34. Comprehensive individual (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0		
35. Comprehensive group (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0		
36. Medicare supplement (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0		
37. Vision only (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0		
38. Dental only (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0		
39. Federal employees health benefits plan (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0		
40. Title XVIII Medicare (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0		
41. Title XIX Medicaid (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0		
42. Credit A&H		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0		
43. Disability income (d)		169,898	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	33	594,330	(29)	(2,824,878)	481		
44. Long-term care (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0		
45. Other health (d)		119,422	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3	111,820	(36,441)	30	584,678		
46. Total accident and health		289,321	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	36	706,150	(29)	(2,861,319)	511		
47. Total		9,618,587	51	9,163,710	0	0	0	51	9,163,710	1,869,496	326	207,889,890	154	125,869,081	854		

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ 0 , current year \$ 0 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ 0 , current year \$ 0

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: 0 2) covering number of lives: 0 3) face amount \$ 0

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ 336,440 Group: \$ 0 Total: \$ 336,440

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$ 0

(f) For health business report Direct Premiums Earned: Comprehensive Individual \$ 0 ; Comprehensive Group \$ 0 ; Medicare Supplement \$ 0 ; Vision Only \$ 0 ; Dental Only \$ 0 ; Federal Employees Health Benefits Plan \$ 0
Title XVIII Medicare \$ 0 ; Title XIX Medicaid \$ 0 ; Credit A&H \$ 0 ; Disability Income \$ 5,249,280 ; Long-term Care \$ 0 ; Other Health \$ 435,132



ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY
LIFE INSURANCE (STATE PAGE)^(b)

NAIC Group Code 1348 BUSINESS IN THE STATE OF South Carolina DURING THE YEAR 2025 NAIC Company Code 69019

Line of Business	1 Premiums and Annuities Considerations	2 Other Considerations	Dividends to Policyholders/Refunds to Members				7 Total (Col. 3+4+5+6)	8 Death and Annuity Benefits	Claims and Benefits Paid			
			3 Paid in Cash or Left on Deposit	4 Applied to Pay Renewal Premiums	5 Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6 Other			9 Matured Endowments	10 Surrender Values and Withdrawals for Life Contracts	11 All Other Benefits	12 Total (Sum Columns 8 through 11)
Individual Life												
1. Industrial	0	0	0	0	0	0	0	0	0	0	0	0
2. Whole	48,932	0	1,744	775	17,759	111	20,388	68,067	0	5,500	0	73,567
3. Term	144	0	0	0	0	0	0	0	0	0	0	0
4. Indexed	0	0	0	0	0	0	0	0	0	0	0	0
5. Universal	4,846	0	0	0	0	0	0	0	0	0	0	0
6. Universal with secondary guarantees	0	0	0	0	0	0	0	0	0	0	0	0
7. Variable	0	0	0	0	0	0	0	0	0	0	0	0
8. Variable universal	0	0	0	0	0	0	0	0	0	0	0	0
9. Credit	0	0	0	0	0	0	0	0	0	0	0	0
10. Other	0	0	0	0	0	0	0	0	0	0	0	0
11. Total individual life	53,922	0	1,744	775	17,759	111	20,388	68,067	0	5,500	0	73,567
Group Life												
12. Whole	0	0	0	0	0	0	0	0	0	0	0	0
13. Term	9,423,471	0	0	0	0	0	0	9,140,100	0	0	0	9,140,100
14. Universal	0	0	0	0	0	0	0	0	0	0	0	0
15. Variable	0	0	0	0	0	0	0	0	0	0	0	0
16. Variable universal	0	0	0	0	0	0	0	0	0	0	0	0
17. Credit	0	0	0	0	0	0	0	0	0	0	0	0
18. Other	0	0	0	0	0	0	0	5,000	0	0	0	5,000
19. Total group life	9,423,471	0	0	0	0	0	0	9,145,100	0	0	0	9,145,100
Individual Annuities												
20. Fixed	27,467,662	0	0	0	0	0	0	3,000,446	0	16,893,924	0	19,894,370
21. Indexed	8,573,388	0	0	0	0	0	0	1,280,305	0	2,031,474	0	3,311,779
22. Variable with guarantees	0	0	0	0	0	0	0	0	0	0	0	0
23. Variable without guarantees	0	0	0	0	0	0	0	0	0	0	0	0
24. Life contingent payout	0	0	0	0	0	0	0	24,785	0	0	0	24,785
25. Other	0	0	0	0	0	0	0	0	0	0	0	0
26. Total individual annuities	36,041,050	0	0	0	0	0	0	4,305,536	0	18,925,398	0	23,230,934
Group Annuities												
27. Fixed	0	0	0	0	0	0	0	0	0	0	0	0
28. Indexed	0	0	0	0	0	0	0	0	0	0	0	0
29. Variable with guarantees	0	0	0	0	0	0	0	0	0	0	0	0
30. Variable without guarantees	0	39,217,825	0	0	0	0	0	3,737,663	0	34,763,231	0	38,500,894
31. Life contingent payout	0	0	0	0	0	0	0	0	0	0	0	0
32. Other	0	0	0	0	0	0	0	0	0	0	0	0
33. Total group annuities	0	39,217,825	0	0	0	0	0	3,737,663	0	34,763,231	0	38,500,894
Accident and Health												
34. Comprehensive individual (d) (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
35. Comprehensive group (d) (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
36. Medicare supplement (d) (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
37. Vision only (d) (f)	489,695 (f)	0	0	0	0	0	0	XXX	XXX	XXX	284,223	284,223
38. Dental only (d) (f)	2,246,213 (f)	0	0	0	0	0	0	XXX	XXX	XXX	1,488,384	1,488,384
39. Federal employees health benefits plan (d) (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
40. Title XVIII Medicare (d) (e, f)	0 (e, f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
41. Title XIX Medicaid (d) (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
42. Credit A&H (d) (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
43. Disability income (d) (f)	47,422,886 (f)	0	0	0	0	0	0	XXX	XXX	XXX	28,928,820	28,928,820
44. Long-term care (d) (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
45. Other health (d) (f)	1,736,794 (f)	0	0	0	0	0	0	XXX	XXX	XXX	892,762	892,762
46. Total accident and health	51,895,588	0	0	0	0	0	0	XXX	XXX	XXX	31,594,189	31,594,189
47. Total	97,414,032 (c)	39,217,825	1,744	775	17,759	111	20,388	17,256,367	0	53,694,129	31,594,189	102,544,685

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY
LIFE INSURANCE (STATE PAGE) (Continued)^(b)

NAIC Group Code		1348		BUSINESS IN THE STATE OF		South Carolina		DURING THE YEAR		2025		NAIC Company Code		69019					
Line of Business		Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits										Policy Exhibit							
		13 Incurred During Current Year		Claims Settled During Current Year								22 Unpaid December 31, Current Year		Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)	
				Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year				23	24	25	26	27	28
		14 Number of Pols/ Certs	15 Amount	16 Number of Pols/ Certs	17 Amount	18 Number of Pols/ Certs	19 Amount	20 Number of Pols/ Certs	21 Amount		Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount			
Individual Life																			
1. Industrial		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
2. Whole		72,643	5	68,067	0	0	0	5	68,067	6,191	1,792	4,399	1,615	0	0	1			
3. Term		19	0	0	0	0	0	0	0	19	0	0	1	10,000	1	10,000			
4. Indexed		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
5. Universal		55	0	0	0	0	0	0	0	842	0	0	0	(1,381)	8	742,893			
6. Universal with secondary guarantees		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
7. Variable		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
8. Variable universal		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
9. Credit		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
10. Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
11. Total individual life		72,717	5	68,067	0	0	0	5	68,067	7,052	1,792	4,399	1,616	8,619	9	752,894			
Group Life																			
12. Whole		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
13. Term		8,375,532	122	9,140,100	0	0	0	122	9,140,100	1,011,943	8	320,024,072	(39)	(4,887,889,313)	171	3,489,938,997			
14. Universal		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
15. Variable		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
16. Variable universal		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
17. Credit		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
18. Other		5,000	1	5,000	0	0	0	1	5,000	0	0	0	0	390,000	1	390,000			
19. Total group life		8,380,532	123	9,145,100	0	0	0	123	9,145,100	1,011,943	8	320,024,072	(39)	(4,887,499,313)	172	3,490,328,997			
Individual Annuities																			
20. Fixed		3,000,446	20	3,000,446	0	0	0	20	3,000,446	0	194	27,467,662	(114)	(13,218,046)	937	137,247,020			
21. Indexed		1,280,305	6	1,280,305	0	0	0	6	1,280,305	0	40	8,573,388	(18)	(2,217,379)	210	30,156,539			
22. Variable with guarantees		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
23. Variable without guarantees		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
24. Life contingent payout		0	0	0	0	0	0	0	0	0	0	0	(1)	(79,683)	3	282,428			
25. Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
26. Total individual annuities		4,280,751	26	4,280,751	0	0	0	26	4,280,751	0	234	36,041,050	(133)	(15,515,108)	1,150	167,685,987			
Group Annuities																			
27. Fixed		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
28. Indexed		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
29. Variable with guarantees		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
30. Variable without guarantees		3,737,663	14	3,737,663	0	0	0	14	3,737,663	0	10	40,557,031	(9)	(7,022,663)	53	228,550,733			
31. Life contingent payout		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
32. Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
33. Total group annuities		3,737,663	14	3,737,663	0	0	0	14	3,737,663	0	10	40,557,031	(9)	(7,022,663)	53	228,550,733			
Accident and Health																			
34. Comprehensive individual (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0			
35. Comprehensive group (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0			
36. Medicare supplement (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0			
37. Vision only (d)		281,433	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	16,711	(8)	(42,040)	42	497,433			
38. Dental only (d)		1,469,700	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	99,676	(10)	(410,168)	48	2,281,115			
39. Federal employees health benefits plan (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0			
40. Title XVIII Medicare (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0			
41. Title XIX Medicaid (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0			
42. Credit A&H (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0			
43. Disability income (d)		18,386,938	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	410	4,151,591	(254)	(17,726,673)	4,713	47,445,081			
44. Long-term care (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0			
45. Other health (d)		(314,392)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3	360,150	(14)	(1,721,203)	57	1,543,597			
46. Total accident and health		19,833,679	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	415	4,628,128	(286)	(19,900,084)	4,860	51,767,226			
47. Total		36,305,342	168	17,231,581	0	0	0	168	17,231,581	1,018,995	2,459	401,254,681	1,149	(4,929,928,549)	6,244	3,939,085,837			

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ 0 , current year \$ 0 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ 0 , current year \$ 0

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: 0 2) covering number of lives: 0 3) face amount \$ 0

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ 12,814 Group: \$ 0 Total: \$ 12,814

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products 6,014 and number of persons insured under indemnity only products 0

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$ 0

(f) For health business report Direct Premiums Earned: Comprehensive Individual \$ 0 ; Comprehensive Group \$ 0 ; Medicare Supplement \$ 0 ; Vision Only \$ 489,695 ; Dental Only \$ 2,246,213 ; Federal Employees Health Benefits Plan \$ 0
Title XVIII Medicare \$ 0 ; Title XIX Medicaid \$ 0 ; Credit A&H \$ 0 ; Disability Income \$ 47,422,886 ; Long-term Care \$ 0 ; Other Health \$ 1,736,794



ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY
LIFE INSURANCE (STATE PAGE)^(b)

NAIC Group Code 1348 BUSINESS IN THE STATE OF South Dakota DURING THE YEAR 2025 NAIC Company Code 69019

Line of Business	1 Premiums and Annuities Considerations	2 Other Considerations	Dividends to Policyholders/Refunds to Members				7 Total (Col. 3+4+5+6)	8 Death and Annuity Benefits	Claims and Benefits Paid			
			3 Paid in Cash or Left on Deposit	4 Applied to Pay Renewal Premiums	5 Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6 Other			9 Matured Endowments	10 Surrender Values and Withdrawals for Life Contracts	11 All Other Benefits	12 Total (Sum Columns 8 through 11)
Individual Life												
1. Industrial	0	0	0	0	0	0	0	0	0	0	0	0
2. Whole	16,814	0	285	124	1,475	0	1,884	50,000	0	0	0	50,000
3. Term	41,528	0	0	0	0	0	0	0	0	0	0	0
4. Indexed	0	0	0	0	0	0	0	0	0	0	0	0
5. Universal	120	0	0	0	0	0	0	0	0	0	0	0
6. Universal with secondary guarantees	0	0	0	0	0	0	0	0	0	0	0	0
7. Variable	0	0	0	0	0	0	0	0	0	0	0	0
8. Variable universal	0	0	0	0	0	0	0	0	0	0	0	0
9. Credit	0	0	0	0	0	0	0	0	0	0	0	0
10. Other	0	0	0	0	0	0	0	0	0	0	0	0
11. Total individual life	58,462	0	285	124	1,475	0	1,884	50,000	0	0	0	50,000
Group Life												
12. Whole	0	0	0	0	0	0	0	0	0	0	0	0
13. Term	3,047,599	0	0	0	0	0	0	1,597,850	0	0	0	1,597,850
14. Universal	0	0	0	0	0	0	0	0	0	0	0	0
15. Variable	0	0	0	0	0	0	0	0	0	0	0	0
16. Variable universal	0	0	0	0	0	0	0	0	0	0	0	0
17. Credit	0	0	0	0	0	0	0	0	0	0	0	0
18. Other	0	0	0	0	0	0	0	0	0	0	0	0
19. Total group life	3,047,599	0	0	0	0	0	0	1,597,850	0	0	0	1,597,850
Individual Annuities												
20. Fixed	3,350,340	0	0	0	0	0	0	488,454	0	2,265,949	0	2,754,403
21. Indexed	0	0	0	0	0	0	0	32,126	0	151,106	0	183,232
22. Variable with guarantees	0	0	0	0	0	0	0	0	0	0	0	0
23. Variable without guarantees	0	0	0	0	0	0	0	0	0	0	0	0
24. Life contingent payout	0	0	0	0	0	0	0	83,076	0	0	0	83,076
25. Other	0	0	0	0	0	0	0	0	0	0	0	0
26. Total individual annuities	3,350,340	0	0	0	0	0	0	603,656	0	2,417,055	0	3,020,711
Group Annuities												
27. Fixed	0	0	0	0	0	0	0	0	0	0	0	0
28. Indexed	0	0	0	0	0	0	0	0	0	0	0	0
29. Variable with guarantees	0	0	0	0	0	0	0	0	0	0	0	0
30. Variable without guarantees	0	591,966,789	0	0	0	0	0	2,024,550	0	374,847,276	0	376,871,827
31. Life contingent payout	0	0	0	0	0	0	0	0	0	0	0	0
32. Other	0	0	0	0	0	0	0	0	0	0	0	0
33. Total group annuities	0	591,966,789	0	0	0	0	0	2,024,550	0	374,847,276	0	376,871,827
Accident and Health												
34. Comprehensive individual (d) (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
35. Comprehensive group (d) (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
36. Medicare supplement (d) (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
37. Vision only (d) (f)	469,207 (f)	0	0	0	0	0	0	XXX	XXX	XXX	298,894	298,894
38. Dental only (d) (f)	1,423,711 (f)	0	0	0	0	0	0	XXX	XXX	XXX	1,165,250	1,165,250
39. Federal employees health benefits plan (d) (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
40. Title XVIII Medicare (d) (e, f)	0 (e, f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
41. Title XIX Medicaid (d) (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
42. Credit A&H (d) (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
43. Disability income (d) (f)	3,982,488 (f)	0	0	0	0	0	0	XXX	XXX	XXX	1,730,638	1,730,638
44. Long-term care (d) (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
45. Other health (d) (f)	592,451 (f)	0	0	0	0	0	0	XXX	XXX	XXX	168,586	168,586
46. Total accident and health	6,467,858	0	0	0	0	0	0	XXX	XXX	XXX	3,363,368	3,363,368
47. Total	12,924,259 (c)	591,966,789	285	124	1,475	0	1,884	4,276,056	0	377,264,331	3,363,368	384,903,756

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY
LIFE INSURANCE (STATE PAGE) (Continued)^(b)

NAIC Group Code		1348		BUSINESS IN THE STATE OF		South Dakota		DURING THE YEAR		2025		NAIC Company Code		69019					
Line of Business		Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits										Policy Exhibit							
		13 Incurred During Current Year		Claims Settled During Current Year								22 Unpaid December 31, Current Year		Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)	
				Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year				23	24	25	26	27	28
				14 Number of Pols/ Certs	15 Amount	16 Number of Pols/ Certs	17 Amount	18 Number of Pols/ Certs	19 Amount	20 Number of Pols/ Certs	21 Amount			Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount
Individual Life																			
1. Industrial		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
2. Whole		50,776	1	50,000	0	0	0	0	1	50,000	1,778	1,778	0	1,002	0	0	7		
3. Term		264	0	0	0	0	0	0	0	0	2,031	0	0	0	0	1	1,000,000		
4. Indexed		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
5. Universal		1	0	0	0	0	0	0	0	0	19	0	0	0	350	1	23,311		
6. Universal with secondary guarantees		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
7. Variable		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
8. Variable universal		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
9. Credit		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
10. Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
11. Total individual life		51,042	1	50,000	0	0	0	0	1	50,000	3,828	1,778	0	1,002	350	2	1,023,318		
Group Life																			
12. Whole		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
13. Term		1,622,676	44	1,597,850	0	0	0	0	44	1,597,850	250,475	17	94,601,025	(20)	(98,542,363)	111	1,172,695,300		
14. Universal		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
15. Variable		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
16. Variable universal		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
17. Credit		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0 (a)		
18. Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
19. Total group life		1,622,676	44	1,597,850	0	0	0	0	44	1,597,850	250,475	17	94,601,025	(20)	(98,542,363)	111	1,172,695,300		
Individual Annuities																			
20. Fixed		488,454	4	488,454	0	0	0	0	4	488,454	0	24	3,350,340	(19)	(1,294,105)	145	20,148,069		
21. Indexed		32,126	1	32,126	0	0	0	0	1	32,126	0	0	0	(4)	(151,191)	18	2,208,858		
22. Variable with guarantees		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
23. Variable without guarantees		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
24. Life contingent payout		0	0	0	0	0	0	0	0	0	0	0	0	(1)	(209,916)	4	702,104		
25. Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
26. Total individual annuities		520,580	5	520,580	0	0	0	0	5	520,580	0	24	3,350,340	(24)	(1,655,213)	167	23,059,030		
Group Annuities																			
27. Fixed		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
28. Indexed		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
29. Variable with guarantees		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
30. Variable without guarantees		2,024,550	9	2,024,550	0	0	0	0	9	2,024,550	0	5	113,648,943	(1)	(710,406)	40	1,817,711,403		
31. Life contingent payout		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
32. Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
33. Total group annuities		2,024,550	9	2,024,550	0	0	0	0	9	2,024,550	0	5	113,648,943	(1)	(710,406)	40	1,817,711,403		
Accident and Health																			
34. Comprehensive individual (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0		
35. Comprehensive group (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0		
36. Medicare supplement (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0		
37. Vision only (d)		301,569	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	15	51,649	(10)	(8,842)	107	470,840		
38. Dental only (d)		1,160,851	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	10	142,785	(10)	(128,451)	79	1,428,716		
39. Federal employees health benefits plan (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0		
40. Title XVIII Medicare (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0		
41. Title XIX Medicaid (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0		
42. Credit A&H (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0		
43. Disability income (d)		928,129	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	35	320,271	(26)	(497,695)	628	3,408,838		
44. Long-term care (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0		
45. Other health (d)		170,612	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	67,990	(10)	(160,186)	20	560,476		
46. Total accident and health		2,561,161	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	60	582,695	(56)	(795,174)	834	5,868,870		
47. Total		6,780,009	59	4,192,981	0	0	0	0	59	4,192,981	254,303	1,884	212,183,002	901	(101,702,806)	1,154	3,020,357,920		

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ 0 , current year \$ 0 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ 0 , current year \$ 0

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: 0 2) covering number of lives: 0 3) face amount \$ 0

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ 16,844 Group: \$ 0 Total: \$ 16,844

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products 3,390 and number of persons insured under indemnity only products 0

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$ 0

(f) For health business report Direct Premiums Earned: Comprehensive Individual \$ 0 ; Comprehensive Group \$ 0 ; Medicare Supplement \$ 0 ; Vision Only \$ 469,207 ; Dental Only \$ 1,423,711 ; Federal Employees Health Benefits Plan \$ 0
Title XVIII Medicare \$ 0 ; Title XIX Medicaid \$ 0 ; Credit A&H \$ 0 ; Disability Income \$ 3,982,488 ; Long-term Care \$ 0 ; Other Health \$ 592,451



ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY
LIFE INSURANCE (STATE PAGE)^(b)

NAIC Group Code 1348		BUSINESS IN THE STATE OF Tennessee				DURING THE YEAR 2025				NAIC Company Code 69019			
Line of Business		1 Premiums and Annuities Considerations	2 Other Considerations	Dividends to Policyholders/Refunds to Members				Claims and Benefits Paid					
				3 Paid in Cash or Left on Deposit	4 Applied to Pay Renewal Premiums	5 Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6 Other	7 Total (Col. 3+4+5+6)	8 Death and Annuity Benefits	9 Matured Endowments	10 Surrender Values and Withdrawals for Life Contracts	11 All Other Benefits	12 Total (Sum Columns 8 through 11)
Individual Life													
1.	Industrial	0	0	0	0	0	0	0	0	0	0	0	0
2.	Whole	89,802	0	34,205	3,019	86,120	11	123,355	212,638	0	35,713	0	248,351
3.	Term	13,225	0	5,749	0	0	0	5,749	0	0	0	0	0
4.	Indexed	0	0	0	0	0	0	0	0	0	0	0	0
5.	Universal	9,900	0	0	0	0	0	0	0	0	27,503	0	27,503
6.	Universal with secondary guarantees	0	0	0	0	0	0	0	0	0	0	0	0
7.	Variable	0	0	0	0	0	0	0	0	0	0	0	0
8.	Variable universal	0	0	0	0	0	0	0	0	0	0	0	0
9.	Credit	0	0	0	0	0	0	0	0	0	0	0	0
10.	Other	0	0	0	0	0	0	0	0	0	0	0	0
11.	Total individual life	112,927	0	39,954	3,019	86,120	11	129,104	212,638	0	63,216	0	275,854
Group Life													
12.	Whole	0	0	0	0	0	0	0	0	0	0	0	0
13.	Term	12,072,408	0	0	0	0	0	0	11,846,237	0	0	0	11,846,237
14.	Universal	0	0	0	0	0	0	0	0	0	0	0	0
15.	Variable	0	0	0	0	0	0	0	0	0	0	0	0
16.	Variable universal	0	0	0	0	0	0	0	0	0	0	0	0
17.	Credit	0	0	0	0	0	0	0	0	0	0	0	0
18.	Other	(851)	0	0	0	0	0	0	169,000	0	0	0	169,000
19.	Total group life	12,071,557	0	0	0	0	0	0	12,015,237	0	0	0	12,015,237
Individual Annuities													
20.	Fixed	19,147,372	0	0	0	0	0	0	4,712,801	0	11,631,344	0	16,344,146
21.	Indexed	7,832,672	0	0	0	0	0	0	3,007,198	0	1,031,232	0	4,038,431
22.	Variable with guarantees	0	0	0	0	0	0	0	0	0	0	0	0
23.	Variable without guarantees	0	0	0	0	0	0	0	0	0	0	0	0
24.	Life contingent payout	0	0	0	0	0	0	0	83,787	0	0	0	83,787
25.	Other	0	0	0	0	0	0	0	0	0	0	0	0
26.	Total individual annuities	26,980,044	0	0	0	0	0	0	7,803,787	0	12,662,577	0	20,466,364
Group Annuities													
27.	Fixed	0	0	0	0	0	0	0	0	0	0	0	0
28.	Indexed	0	0	0	0	0	0	0	0	0	0	0	0
29.	Variable with guarantees	0	0	0	0	0	0	0	0	0	0	0	0
30.	Variable without guarantees	0	150,539,072	0	0	0	0	0	11,993,944	0	99,124,150	0	111,118,095
31.	Life contingent payout	0	0	0	0	0	0	0	0	0	0	0	0
32.	Other	0	0	0	0	0	0	0	0	0	0	0	0
33.	Total group annuities	0	150,539,072	0	0	0	0	0	11,993,944	0	99,124,150	0	111,118,095
Accident and Health													
34.	Comprehensive individual (d) 0 (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
35.	Comprehensive group (d) 0 (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
36.	Medicare supplement (d) 0 (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
37.	Vision only (d) 313,316 (f)	313,316 (f)	0	0	0	0	0	0	XXX	XXX	XXX	179,843	179,843
38.	Dental only (d) 464,008 (f)	464,008 (f)	0	0	0	0	0	0	XXX	XXX	XXX	293,439	293,439
39.	Federal employees health benefits plan (d) 0 (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
40.	Title XVIII Medicare (d) 0 (e, f)	0 (e, f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
41.	Title XIX Medicaid (d) 0 (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
42.	Credit A&H (d) 0 (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
43.	Disability income (d) 22,292,021 (f)	22,292,021 (f)	0	0	0	0	0	0	XXX	XXX	XXX	16,210,993	16,210,993
44.	Long-term care (d) 0 (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
45.	Other health (d) 2,352,791 (f)	2,352,791 (f)	0	0	0	0	0	0	XXX	XXX	XXX	1,286,481	1,286,481
46.	Total accident and health	25,422,137	0	0	0	0	0	0	XXX	XXX	XXX	17,970,756	17,970,756
47.	Total	64,586,664 (c)	150,539,072	39,954	3,019	86,120	11	129,104	32,025,607	0	111,849,943	17,970,756	161,846,306

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY
LIFE INSURANCE (STATE PAGE) (Continued)^(b)

NAIC Group Code		1348		BUSINESS IN THE STATE OF		Tennessee		DURING THE YEAR		2025		NAIC Company Code		69019					
Line of Business		Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits										Policy Exhibit							
		13		Claims Settled During Current Year								22		Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)	
		Incurred During Current Year	Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year		Unpaid December 31, Current Year	23	24	25	26	27	28		
14	15		16	17	18	19	20	21	Number of Pols/ Certs	Amount								Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount
Individual Life																			
1. Industrial		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
2. Whole		172,722	5	171,535	0	0	0	0	5	171,535	5,749	5,749	0	4,562	0	17			
3. Term (283)		0	0	0	0	0	0	0	0	0	1,750	0	0	(290,000)	5	860,000			
4. Indexed		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
5. Universal		40,798	2	41,103	0	0	0	0	2	41,103	870	0	0	(310,639)	9	1,238,896			
6. Universal with secondary guarantees		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
7. Variable		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
8. Variable universal		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
9. Credit		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
10. Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
11. Total individual life		213,237	6	212,638	0	0	0	0	6	212,638	8,369	5,749	0	4,562	(600,639)	14	2,098,913		
Group Life																			
12. Whole		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
13. Term		11,854,438	168	11,846,237	0	0	0	0	168	11,846,237	1,221,992	4	2,760,728,885	(42)	(722,936,034)	116	5,268,651,626		
14. Universal		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
15. Variable		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
16. Variable universal		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
17. Credit		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
18. Other		168,000	21	169,000	0	0	0	0	21	169,000	0	0	0	2,205,697	3	2,205,697			
19. Total group life		12,022,438	189	12,015,237	0	0	0	0	189	12,015,237	1,221,992	4	2,760,728,885	(42)	(720,730,337)	119	5,270,857,323		
Individual Annuities																			
20. Fixed		4,712,801	36	4,712,801	0	0	0	0	36	4,712,801	0	105	19,147,372	(116)	(8,922,073)	887	121,568,264		
21. Indexed		3,007,198	16	3,007,198	0	0	0	0	16	3,007,198	0	31	7,832,672	(17)	(1,261,030)	219	43,603,611		
22. Variable with guarantees		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
23. Variable without guarantees		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
24. Life contingent payout		0	0	0	0	0	0	0	0	0	0	0	0	(28,067)	6	1,097,011			
25. Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
26. Total individual annuities		7,720,000	52	7,720,000	0	0	0	0	52	7,720,000	0	136	26,980,044	(133)	(10,211,170)	1,112	166,268,885		
Group Annuities																			
27. Fixed		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
28. Indexed		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
29. Variable with guarantees		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
30. Variable without guarantees		11,993,944	18	11,993,944	0	0	0	0	18	11,993,944	0	13	62,874,665	(13)	(67,405,561)	152	921,302,353		
31. Life contingent payout		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
32. Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
33. Total group annuities		11,993,944	18	11,993,944	0	0	0	0	18	11,993,944	0	13	62,874,665	(13)	(67,405,561)	152	921,302,353		
Accident and Health																			
34. Comprehensive individual (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0			
35. Comprehensive group (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0			
36. Medicare supplement (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0			
37. Vision only (d)		161,702	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	5,912	(8)	(224,691)	16	282,009		
38. Dental only (d)		260,866	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	45,396	(6)	(905,149)	10	455,559		
39. Federal employees health benefits plan (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0			
40. Title XVIII Medicare (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0			
41. Title XIX Medicaid (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0			
42. Credit A&H (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0			
43. Disability income (d)		16,952,055	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	356	10,451,926	(255)	(3,257,722)	3,182	25,348,723		
44. Long-term care (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0			
45. Other health (d)		1,439,934	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	6	969,238	(32)	(880,095)	91	2,446,275		
46. Total accident and health		18,814,557	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	364	11,472,472	(301)	(5,267,657)	3,299	28,532,566		
47. Total		50,764,175	265	31,941,819	0	0	0	0	265	31,941,819	1,230,361	6,266	2,862,056,066	4,073	(804,215,364)	4,696	6,389,060,041		

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ 0 , current year \$ 0 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ 0 , current year \$ 0

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: 0 2) covering number of lives: 0 3) face amount \$ 0

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ 1,063,996 Group: \$ 0 Total: \$ 1,063,996

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products 1,427 and number of persons insured under indemnity only products 0

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$ 0

(f) For health business report Direct Premiums Earned: Comprehensive Individual \$ 0 ; Comprehensive Group \$ 0 ; Medicare Supplement \$ 0 ; Vision Only \$ 313,316 ; Dental Only \$ 464,008 ; Federal Employees Health Benefits Plan \$ 0

Title XVIII Medicare \$ 0 ; Title XIX Medicaid \$ 0 ; Credit A&H \$ 0 ; Disability Income \$ 22,292,021 ; Long-term Care \$ 0 ; Other Health \$ 2,352,791



ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY
LIFE INSURANCE (STATE PAGE)^(b)

NAIC Group Code 1348 BUSINESS IN THE STATE OF Texas DURING THE YEAR 2025 NAIC Company Code 69019

Line of Business		1 Premiums and Annuities Considerations	2 Other Considerations	Dividends to Policyholders/Refunds to Members				7 Total (Col. 3+4+5+6)	8 Death and Annuity Benefits	Claims and Benefits Paid			
				3 Paid in Cash or Left on Deposit	4 Applied to Pay Renewal Premiums	5 Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6 Other			9 Matured Endowments	10 Surrender Values and Withdrawals for Life Contracts	11 All Other Benefits	12 Total (Sum Columns 8 through 11)
Individual Life													
1.	Industrial	0	0	0	0	0	0	0	0	0	0	0	0
2.	Whole	255,286	0	13,443	12,829	204,406	1,025	231,703	454,331	0	274,119	0	728,450
3.	Term	15,021	0	4,444	2,119	0	0	6,563	0	0	0	0	0
4.	Indexed	0	0	0	0	0	0	0	0	0	0	0	0
5.	Universal	46,316	0	0	0	0	0	0	3,550	0	57,472	0	61,022
6.	Universal with secondary guarantees	0	0	0	0	0	0	0	0	0	0	0	0
7.	Variable	0	0	0	0	0	0	0	0	0	0	0	0
8.	Variable universal	0	0	0	0	0	0	0	0	0	0	0	0
9.	Credit	0	0	0	0	0	0	0	0	0	0	0	0
10.	Other	0	0	0	0	0	0	0	0	0	0	0	0
11.	Total individual life	316,623	0	17,887	14,948	204,406	1,025	238,266	457,881	0	331,591	0	789,472
Group Life													
12.	Whole	0	0	0	0	0	0	0	0	0	0	0	0
13.	Term	73,277,711	0	0	0	0	0	0	46,627,065	0	0	0	46,627,065
14.	Universal	0	0	0	0	0	0	0	0	0	0	0	0
15.	Variable	0	0	0	0	0	0	0	0	0	0	0	0
16.	Variable universal	0	0	0	0	0	0	0	0	0	0	0	0
17.	Credit	0	0	0	0	0	0	0	0	0	0	0	0
18.	Other	13,520	0	0	0	0	0	0	3,061,562	0	0	0	3,061,562
19.	Total group life	73,291,231	0	0	0	0	0	0	49,688,627	0	0	0	49,688,627
Individual Annuities													
20.	Fixed	15,481,155	0	0	0	0	0	0	10,107,916	0	18,869,358	0	28,977,274
21.	Indexed	29,227,996	0	0	0	0	0	0	8,619,099	0	4,931,630	0	13,550,729
22.	Variable with guarantees	0	0	0	0	0	0	0	0	0	0	0	0
23.	Variable without guarantees	0	0	0	0	0	0	0	0	0	0	0	0
24.	Life contingent payout	0	0	0	0	0	0	0	335,451	0	0	0	335,451
25.	Other	0	0	0	0	0	0	0	0	0	0	0	0
26.	Total individual annuities	44,709,151	0	0	0	0	0	0	19,062,467	0	23,800,988	0	42,863,454
Group Annuities													
27.	Fixed	0	0	0	0	0	0	0	0	0	0	0	0
28.	Indexed	0	0	0	0	0	0	0	0	0	0	0	0
29.	Variable with guarantees	0	0	0	0	0	0	0	0	0	0	0	0
30.	Variable without guarantees	0	531,161,774	0	0	0	0	0	198,733,211	0	211,559,397	3,053	410,295,662
31.	Life contingent payout	267,737	0	0	0	0	0	0	0	0	0	0	0
32.	Other	0	0	0	0	0	0	0	0	0	0	0	0
33.	Total group annuities	267,737	531,161,774	0	0	0	0	0	198,733,211	0	211,559,397	3,053	410,295,662
Accident and Health													
34.	Comprehensive individual (d) 0 (f)	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
35.	Comprehensive group (d) 0 (f)	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
36.	Medicare supplement (d) 0 (f)	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
37.	Vision only (d) 2,818,404 (f)	0	0	0	0	0	0	0	XXX	XXX	XXX	1,952,209	1,952,209
38.	Dental only (d) 14,276,038 (f)	0	0	0	0	0	0	0	XXX	XXX	XXX	10,577,767	10,577,767
39.	Federal employees health benefits plan (d) 0 (f)	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
40.	Title XVIII Medicare (d) 0 (e, f)	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
41.	Title XIX Medicaid (d) 0 (f)	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
42.	Credit A&H (d) 0 (f)	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
43.	Disability income (d) 110,962,828 (f)	0	0	0	0	0	0	0	XXX	XXX	XXX	61,463,332	61,463,332
44.	Long-term care (d) 0 (f)	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
45.	Other health (d) 26,824,352 (f)	0	0	0	0	0	0	0	XXX	XXX	XXX	10,276,841	10,276,841
46.	Total accident and health	154,881,621	0	0	0	0	0	0	XXX	XXX	XXX	84,270,149	84,270,149
47.	Total	273,466,362 (c)	531,161,774	17,887	14,948	204,406	1,025	238,266	267,942,185	0	235,691,976	84,273,201	587,907,362

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY
LIFE INSURANCE (STATE PAGE) (Continued)^(b)

NAIC Group Code		1348		BUSINESS IN THE STATE OF		Texas		DURING THE YEAR						2025		NAIC Company Code		69019	
Line of Business		13 Incurred During Current Year	Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits								22 Unpaid December 31, Current Year	Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)			
			Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year			23 Number of Pols/ Certs	24 Amount	25 Number of Pols/ Certs	26 Amount	27 Number of Pols/ Certs	28 Amount		
			14 Number of Pols/ Certs	15 Amount	16 Number of Pols/ Certs	17 Amount	18 Number of Pols/ Certs	19 Amount	20 Number of Pols/ Certs	21 Amount									
Individual Life																			
1. Industrial		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
2. Whole		467,260	21	457,881	0	0	0	0	21	457,881	26,244	26,244	0	16,865	0	0	0	39	
3. Term		286	0	0	0	0	0	0	0	0	1,346	0	7	70,000	10	670,000	0	0	
4. Indexed		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
5. Universal		351	0	0	0	0	0	0	0	0	6,167	0	9	(1,601)	62	5,635,265	0	0	
6. Universal with secondary guarantees		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
7. Variable		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
8. Variable universal		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
9. Credit		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
10. Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
11. Total individual life		467,897	21	457,881	0	0	0	0	21	457,881	33,757	26,244	0	16,881	68,399	72	6,305,304	0	
Group Life																			
12. Whole		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
13. Term		46,223,229	1,271	46,627,065	0	0	0	0	1,271	46,627,065	8,283,577	88	7,424,890,935	(170)	(6,734,025,635)	677	34,096,640,919	0	
14. Universal		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
15. Variable		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
16. Variable universal		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
17. Credit		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
18. Other		2,809,062	63	3,061,562	0	0	0	0	63	3,061,562	50,000	0	0	(3)	63,151,975	2	63,151,975	0	
19. Total group life		49,032,290	1,334	49,688,627	0	0	0	0	1,334	49,688,627	8,333,577	88	7,424,890,935	(173)	(6,670,873,660)	679	34,159,792,894	0	
Individual Annuities																			
20. Fixed		10,107,916	57	10,107,916	0	0	0	0	57	10,107,916	0	86	15,481,155	(160)	(18,267,592)	1,133	184,229,400	0	
21. Indexed		8,619,099	25	8,619,099	0	0	0	0	25	8,619,099	0	185	29,227,996	(63)	(6,200,082)	514	82,557,472	0	
22. Variable with guarantees		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
23. Variable without guarantees		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
24. Life contingent payout		0	0	0	0	0	0	0	0	0	0	0	0	(2)	(291,260)	42	2,594,078	0	
25. Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
26. Total individual annuities		18,727,015	82	18,727,015	0	0	0	0	82	18,727,015	0	271	44,709,151	(225)	(24,758,934)	1,689	269,380,950	0	
Group Annuities																			
27. Fixed		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
28. Indexed		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
29. Variable with guarantees		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
30. Variable without guarantees		198,733,211	174	198,733,211	0	0	0	0	174	198,733,211	0	69	531,528,554	(53)	(264,186,814)	689	4,246,734,919	0	
31. Life contingent payout		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
32. Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
33. Total group annuities		198,733,211	174	198,733,211	0	0	0	0	174	198,733,211	0	69	531,528,554	(53)	(264,186,814)	689	4,246,734,919	0	
Accident and Health																			
34. Comprehensive individual (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0	
35. Comprehensive group (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0	
36. Medicare supplement (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0	
37. Vision only (d)		1,923,688	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	46	642,261	(50)	(892,647)	259	2,692,802	0	
38. Dental only (d)		10,536,685	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	41	5,506,979	(48)	(5,349,671)	236	14,105,320	0	
39. Federal employees health benefits plan (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0	
40. Title XVIII Medicare (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0	
41. Title XIX Medicaid (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0	
42. Credit A&H (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0	
43. Disability income (d)		44,498,611	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,407	21,776,029	(1,372)	(20,400,604)	11,462	111,307,538	0	
44. Long-term care (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0	
45. Other health (d)		10,107,015	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	78	7,178,816	(80)	(7,338,014)	351	25,856,707	0	
46. Total accident and health		67,065,999	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1,572	35,104,085	(1,550)	(33,980,936)	12,308	153,962,367	0	
47. Total		334,026,413	1,611	267,606,734	0	0	0	0	1,611	267,606,734	8,367,334	28,244	8,036,232,725	14,880	(6,993,731,945)	15,437	38,836,176,434	0	

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ 0 , current year \$ 0 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ 0 , current year \$ 0

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: 0 2) covering number of lives: 0 3) face amount \$ 0

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ 103,791 Group: \$ 0 Total: \$ 103,791

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products 40,099 and number of persons insured under indemnity only products 0

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$ 0

(f) For health business report Direct Premiums Earned: Comprehensive Individual \$ 0 ; Comprehensive Group \$ 0 ; Medicare Supplement \$ 0 ; Vision Only \$ 2,818,404 ; Dental Only \$ 14,276,038 ; Federal Employees Health Benefits Plan \$ 0

Title XVIII Medicare \$ 0 ; Title XIX Medicaid \$ 0 ; Credit A&H \$ 0 ; Disability Income \$ 110,962,828 ; Long-term Care \$ 0 ; Other Health \$ 26,824,352



ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY
LIFE INSURANCE (STATE PAGE)^(b)

NAIC Group Code 1348 BUSINESS IN THE STATE OF Utah DURING THE YEAR 2025 NAIC Company Code 69019

Line of Business	1 Premiums and Annuities Considerations	2 Other Considerations	Dividends to Policyholders/Refunds to Members				7 Total (Col. 3+4+5+6)	8 Death and Annuity Benefits	Claims and Benefits Paid			
			3 Paid in Cash or Left on Deposit	4 Applied to Pay Renewal Premiums	5 Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6 Other			9 Matured Endowments	10 Surrender Values and Withdrawals for Life Contracts	11 All Other Benefits	12 Total (Sum Columns 8 through 11)
Individual Life												
1. Industrial	0	0	0	0	0	0	0	0	0	0	0	0
2. Whole	536,739	0	45,077	65,172	450,782	9,134	570,166	3,085,346	0	1,812,700	0	4,898,047
3. Term	82,562	0	26,647	0	0	0	26,647	500,000	0	0	10,840	510,840
4. Indexed	0	0	0	0	0	0	0	0	0	0	0	0
5. Universal	124,816	0	0	0	0	0	0	371,206	(2,099)	45,770	0	414,878
6. Universal with secondary guarantees	0	0	0	0	0	0	0	0	0	0	0	0
7. Variable	0	0	0	0	0	0	0	0	0	0	0	0
8. Variable universal	0	0	0	0	0	0	0	0	0	0	0	0
9. Credit	0	0	0	0	0	0	0	0	0	0	0	0
10. Other	0	0	0	0	0	0	0	0	0	0	0	0
11. Total individual life	744,117	0	71,723	65,172	450,782	9,134	596,812	3,956,552	(2,099)	1,858,470	10,840	5,823,764
Group Life												
12. Whole	0	0	0	0	0	0	0	0	0	0	0	0
13. Term	16,748,042	0	0	0	0	0	0	10,894,828	0	0	0	10,894,828
14. Universal	0	0	0	0	0	0	0	0	0	0	0	0
15. Variable	0	0	0	0	0	0	0	0	0	0	0	0
16. Variable universal	0	0	0	0	0	0	0	0	0	0	0	0
17. Credit	0	0	0	0	0	0	0	0	0	0	0	0
18. Other	0	0	0	0	0	0	0	0	0	0	0	0
19. Total group life	16,748,042	0	0	0	0	0	0	10,894,828	0	0	0	10,894,828
Individual Annuities												
20. Fixed	2,675,562	0	0	0	0	0	0	2,468,509	0	2,945,051	0	5,413,560
21. Indexed	11,004,452	0	0	0	0	0	0	941,210	0	796,016	0	1,737,226
22. Variable with guarantees	0	0	0	0	0	0	0	0	0	0	0	0
23. Variable without guarantees	0	0	0	0	0	0	0	0	0	0	0	0
24. Life contingent payout	0	0	0	0	0	0	0	97,091	0	0	0	97,091
25. Other	0	0	0	0	0	0	0	0	0	0	0	0
26. Total individual annuities	13,680,015	0	0	0	0	0	0	3,506,809	0	3,741,067	0	7,247,876
Group Annuities												
27. Fixed	0	0	0	0	0	0	0	0	0	0	0	0
28. Indexed	0	0	0	0	0	0	0	0	0	0	0	0
29. Variable with guarantees	0	0	0	0	0	0	0	0	0	0	0	0
30. Variable without guarantees	0	581,304,082	0	0	0	0	0	58,653,525	0	528,719,554	4,792	587,377,872
31. Life contingent payout	0	0	0	0	0	0	0	0	0	0	0	0
32. Other	0	0	0	0	0	0	0	0	0	0	0	0
33. Total group annuities	0	581,304,082	0	0	0	0	0	58,653,525	0	528,719,554	4,792	587,377,872
Accident and Health												
34. Comprehensive individual	(d) 0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
35. Comprehensive group	(d) 0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
36. Medicare supplement	(d) 0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
37. Vision only	(d) 181,809 (f)	0	0	0	0	0	0	XXX	XXX	XXX	111,567	111,567
38. Dental only	(d) 676,976 (f)	0	0	0	0	0	0	XXX	XXX	XXX	517,883	517,883
39. Federal employees health benefits plan	(d) 0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
40. Title XVIII Medicare	(d) 0 (e, f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
41. Title XIX Medicaid	(d) 0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
42. Credit A&H	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
43. Disability income	(d) 25,914,451 (f)	0	0	0	0	0	0	XXX	XXX	XXX	14,236,747	14,236,747
44. Long-term care	(d) 0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
45. Other health	(d) 2,224,656 (f)	0	0	0	0	0	0	XXX	XXX	XXX	641,876	641,876
46. Total accident and health	28,997,892	0	0	0	0	0	0	XXX	XXX	XXX	15,508,073	15,508,073
47. Total	60,170,066 (c)	581,304,082	71,723	65,172	450,782	9,134	596,812	77,011,715	(2,099)	534,319,091	15,523,705	626,852,413

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY
LIFE INSURANCE (STATE PAGE) (Continued)^(b)

NAIC Group Code		1348		BUSINESS IN THE STATE OF		Utah		DURING THE YEAR		2025		NAIC Company Code		69019					
Line of Business		Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits										22		Policy Exhibit					
		13		Claims Settled During Current Year										Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)	
		Incurred During Current Year		Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year		Unpaid December 31, Current Year	23	24	25	26	27	28	
				14 Number of Pols/ Certs	15 Amount	16 Number of Pols/ Certs	17 Amount	18 Number of Pols/ Certs	19 Amount	20 Number of Pols/ Certs	21 Amount		Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount	
Individual Life																			
1. Industrial		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
2. Whole		3,840,336	43	3,773,573	0	0	0	0	43	3,773,573	287,070	53,413	233,657	220,307	0	0	(65)		
3. Term		9,705	0	10,840	0	0	0	0	0	10,840	6,989	0	0	(5)	(1,160,000)	26	3,446,722		
4. Indexed		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
5. Universal		195,965	6	180,881	0	0	0	0	6	180,881	28,667	0	0	(11)	(826,522)	181	14,494,917		
6. Universal with secondary guarantees		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
7. Variable		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
8. Variable universal		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
9. Credit		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
10. Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
11. Total individual life		4,046,006	49	3,965,294	0	0	0	0	49	3,965,294	322,726	53,413	233,657	220,291	(1,986,522)	207	17,941,574		
Group Life																			
12. Whole		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
13. Term		10,781,921	128	10,894,828	0	0	0	0	128	10,894,828	2,634,562	7	984,955,926	(14)	(1,315,315,228)	91	10,235,032,132		
14. Universal		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
15. Variable		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
16. Variable universal		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
17. Credit		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
18. Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0 (a)		
19. Total group life		10,781,921	128	10,894,828	0	0	0	0	128	10,894,828	2,634,562	7	984,955,926	(14)	(1,315,315,228)	91	10,235,032,132		
Individual Annuities																			
20. Fixed		2,468,509	18	2,468,509	0	0	0	0	18	2,468,509	0	16	2,675,562	(48)	(3,811,243)	215	29,603,199		
21. Indexed		941,210	5	941,210	0	0	0	0	5	941,210	0	63	11,004,452	(14)	(667,665)	140	24,752,089		
22. Variable with guarantees		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
23. Variable without guarantees		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
24. Life contingent payout		0	0	0	0	0	0	0	0	0	0	0	0	(1)	(87,056)	10	1,286,778		
25. Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
26. Total individual annuities		3,409,719	23	3,409,719	0	0	0	0	23	3,409,719	0	79	13,680,015	(63)	(4,565,964)	365	55,642,065		
Group Annuities																			
27. Fixed		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
28. Indexed		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
29. Variable with guarantees		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
30. Variable without guarantees		58,653,525	87	58,653,525	0	0	0	0	87	58,653,525	0	27	216,053,385	(21)	(125,934,994)	168	2,512,807,855		
31. Life contingent payout		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
32. Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
33. Total group annuities		58,653,525	87	58,653,525	0	0	0	0	87	58,653,525	0	27	216,053,385	(21)	(125,934,994)	168	2,512,807,855		
Accident and Health																			
34. Comprehensive individual (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0		
35. Comprehensive group (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0		
36. Medicare supplement (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0		
37. Vision only (d)		112,693	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2	36,621	(2)	(20,055)	7	170,404		
38. Dental only (d)		515,129	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2	77,485	(1)	(135,931)	9	615,926		
39. Federal employees health benefits plan (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0		
40. Title XVIII Medicare (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0		
41. Title XIX Medicaid (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0		
42. Credit A&H (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0		
43. Disability income (d)		15,772,282	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	167	2,460,121	(137)	(2,261,292)	1,957	25,502,910		
44. Long-term care (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0		
45. Other health (d)		(14,759)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	257,648	(14)	(884,129)	21	1,970,829		
46. Total accident and health		16,385,346	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	171	2,831,875	(154)	(3,301,407)	1,994	28,260,069		
47. Total		93,276,517	287	76,923,366	0	0	0	0	287	76,923,366	2,957,287	53,697	1,217,754,857	220,039	(1,451,104,114)	2,825	12,849,683,699		

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ 0 , current year \$ 0 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ 0 , current year \$ 0

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: 0 2) covering number of lives: 0 3) face amount \$ 0

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ 0 Group: \$ 0 Total: \$ 0

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products 1,851 and number of persons insured under indemnity only products 1

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$ 0

(f) For health business report Direct Premiums Earned: Comprehensive Individual \$ 0 ; Comprehensive Group \$ 0 ; Medicare Supplement \$ 0 ; Vision Only \$ 181,809 ; Dental Only \$ 676,976 ; Federal Employees Health Benefits Plan \$ 0
Title XVIII Medicare \$ 0 ; Title XIX Medicaid \$ 0 ; Credit A&H \$ 0 ; Disability Income \$ 25,914,451 ; Long-term Care \$ 0 ; Other Health \$ 2,224,656



ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY
LIFE INSURANCE (STATE PAGE)^(b)

NAIC Group Code 1348		BUSINESS IN THE STATE OF Vermont		DURING THE YEAR 2025				NAIC Company Code 69019				
Line of Business	1 Premiums and Annuities Considerations	2 Other Considerations	Dividends to Policyholders/Refunds to Members					Claims and Benefits Paid				
			3 Paid in Cash or Left on Deposit	4 Applied to Pay Renewal Premiums	5 Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6 Other	7 Total (Col. 3+4+5+6)	8 Death and Annuity Benefits	9 Matured Endowments	10 Surrender Values and Withdrawals for Life Contracts	11 All Other Benefits	12 Total (Sum Columns 8 through 11)
Individual Life												
1. Industrial	0	0	0	0	0	0	0	0	0	0	0	0
2. Whole	12,739	0	112	0	433	0	545	0	0	0	0	0
3. Term	0	0	0	0	0	0	0	0	0	0	0	0
4. Indexed	0	0	0	0	0	0	0	0	0	0	0	0
5. Universal	0	0	0	0	0	0	0	0	0	0	0	0
6. Universal with secondary guarantees	0	0	0	0	0	0	0	0	0	0	0	0
7. Variable	0	0	0	0	0	0	0	0	0	0	0	0
8. Variable universal	0	0	0	0	0	0	0	0	0	0	0	0
9. Credit	0	0	0	0	0	0	0	0	0	0	0	0
10. Other	0	0	0	0	0	0	0	0	0	0	0	0
11. Total individual life	12,739	0	112	0	433	0	545	0	0	0	0	0
Group Life												
12. Whole	0	0	0	0	0	0	0	0	0	0	0	0
13. Term	3,277,270	0	0	0	0	0	0	2,719,300	0	0	0	2,719,300
14. Universal	0	0	0	0	0	0	0	0	0	0	0	0
15. Variable	0	0	0	0	0	0	0	0	0	0	0	0
16. Variable universal	0	0	0	0	0	0	0	0	0	0	0	0
17. Credit	0	0	0	0	0	0	0	0	0	0	0	0
18. Other	0	0	0	0	0	0	0	0	0	0	0	0
19. Total group life	3,277,270	0	0	0	0	0	0	2,719,300	0	0	0	2,719,300
Individual Annuities												
20. Fixed	1,160,245	0	0	0	0	0	0	302,371	0	2,011,153	0	2,313,524
21. Indexed	40,000	0	0	0	0	0	0	395,630	0	756,667	0	1,152,297
22. Variable with guarantees	0	0	0	0	0	0	0	0	0	0	0	0
23. Variable without guarantees	0	0	0	0	0	0	0	0	0	0	0	0
24. Life contingent payout	0	0	0	0	0	0	0	0	0	0	0	0
25. Other	0	0	0	0	0	0	0	0	0	0	0	0
26. Total individual annuities	1,200,245	0	0	0	0	0	0	698,002	0	2,767,820	0	3,465,821
Group Annuities												
27. Fixed	0	0	0	0	0	0	0	0	0	0	0	0
28. Indexed	0	0	0	0	0	0	0	0	0	0	0	0
29. Variable with guarantees	0	0	0	0	0	0	0	0	0	0	0	0
30. Variable without guarantees	0	14,235,395	0	0	0	0	0	8,385,766	0	17,182,850	0	25,568,615
31. Life contingent payout	0	0	0	0	0	0	0	0	0	0	0	0
32. Other	0	0	0	0	0	0	0	0	0	0	0	0
33. Total group annuities	0	14,235,395	0	0	0	0	0	8,385,766	0	17,182,850	0	25,568,615
Accident and Health												
34. Comprehensive individual (d) (f)	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
35. Comprehensive group (d) (f)	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
36. Medicare supplement (d) (f)	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
37. Vision only (d) (f)	58,648	0	0	0	0	0	0	XXX	XXX	XXX	22,839	22,839
38. Dental only (d) (f)	336,838	0	0	0	0	0	0	XXX	XXX	XXX	222,150	222,150
39. Federal employees health benefits plan (d) (f)	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
40. Title XVIII Medicare (d) (e, f)	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
41. Title XIX Medicaid (d) (f)	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
42. Credit A&H (d) (f)	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
43. Disability income (d) (f)	7,325,416	0	0	0	0	0	0	XXX	XXX	XXX	4,946,344	4,946,344
44. Long-term care (d) (f)	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
45. Other health (d) (f)	523,971	0	0	0	0	0	0	XXX	XXX	XXX	121,205	121,205
46. Total accident and health	8,244,871	0	0	0	0	0	0	XXX	XXX	XXX	5,312,539	5,312,539
47. Total	12,735,125 (c)	14,235,395	112	0	433	0	545	11,803,067	0	19,950,669	5,312,539	37,066,275

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY
LIFE INSURANCE (STATE PAGE) (Continued)^(b)

NAIC Group Code		1348		BUSINESS IN THE STATE OF		Vermont		DURING THE YEAR		2025		NAIC Company Code		69019			
Line of Business		13 Incurred During Current Year	Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits								22 Unpaid December 31, Current Year	Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)	
			Claims Settled During Current Year		Total Settled During Current Year		23 Number of Pols/ Certs	24 Amount	25 Number of Pols/ Certs	26 Amount		27 Number of Pols/ Certs	28 Amount				
			Totals Paid		Reduction by Compromise									Amount Rejected			
			14 Number of Pols/ Certs	15 Amount	16 Number of Pols/ Certs	17 Amount								18 Number of Pols/ Certs	19 Amount	20 Number of Pols/ Certs	21 Amount
Individual Life																	
1. Industrial		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
2. Whole		9,076	0	0	0	0	0	0	0	9,461	440	9,020	385	0	0	0	
3. Term		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
4. Indexed		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
5. Universal		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
6. Universal with secondary guarantees		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
7. Variable		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
8. Variable universal		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
9. Credit		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
10. Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
11. Total individual life		9,076	0	0	0	0	0	0	0	9,461	440	9,020	385	0	0	0	
Group Life																	
12. Whole		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
13. Term		2,727,795	42	2,719,300	0	0	0	0	42	2,719,300	278,042	5	49,323,650	(4)	6,735,248	112	
14. Universal		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
15. Variable		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
16. Variable universal		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
17. Credit		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
18. Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0 (a)	
19. Total group life		2,727,795	42	2,719,300	0	0	0	0	42	2,719,300	278,042	5	49,323,650	(4)	7,449,981	112	
Individual Annuities																	
20. Fixed		302,371	5	302,371	0	0	0	0	5	302,371	0	3	1,160,245	(16)	(1,568,034)	105	
21. Indexed		395,630	2	395,630	0	0	0	0	2	395,630	0	0	40,000	(7)	(1,124,633)	22	
22. Variable with guarantees		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
23. Variable without guarantees		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
24. Life contingent payout		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
25. Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
26. Total individual annuities		698,002	7	698,002	0	0	0	0	7	698,002	0	3	1,200,245	(23)	(2,692,667)	127	
Group Annuities																	
27. Fixed		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
28. Indexed		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
29. Variable with guarantees		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
30. Variable without guarantees		8,385,766	15	8,385,766	0	0	0	0	15	8,385,766	0	7	6,946,731	(8)	(76,276,901)	46	
31. Life contingent payout		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
32. Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
33. Total group annuities		8,385,766	15	8,385,766	0	0	0	0	15	8,385,766	0	7	6,946,731	(8)	(76,276,901)	46	
Accident and Health																	
34. Comprehensive individual (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	
35. Comprehensive group (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	
36. Medicare supplement (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	
37. Vision only (d)		23,734	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2	10,327	1	8,998	11	
38. Dental only (d)		213,706	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	(3)	(194,251)	15	
39. Federal employees health benefits plan (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	
40. Title XVIII Medicare (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	
41. Title XIX Medicaid (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	
42. Credit A&H (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	
43. Disability income (d)		5,413,963	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	33	384,821	(29)	(12,559)	588	
44. Long-term care (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	
45. Other health (d)		112,924	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5	47,363	(8)	(144,103)	40	
46. Total accident and health		5,764,327	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	40	442,511	(39)	(341,915)	654	
47. Total		17,584,965	64	11,803,067	0	0	0	0	64	11,803,067	287,502	495	57,922,157	311	(71,861,503)	939	

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ 0 , current year \$ 0 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ 0 , current year \$ 0

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: 0 2) covering number of lives: 0 3) face amount \$ 0

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ 0 Group: \$ 0 Total: \$ 0

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products 596 and number of persons insured under indemnity only products 0

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$ 0

(f) For health business report Direct Premiums Earned: Comprehensive Individual \$ 0 ; Comprehensive Group \$ 0 ; Medicare Supplement \$ 0 ; Vision Only \$ 58,648 ; Dental Only \$ 336,838 ; Federal Employees Health Benefits Plan \$ 0
Title XVIII Medicare \$ 0 ; Title XIX Medicaid \$ 0 ; Credit A&H \$ 0 ; Disability Income \$ 7,325,416 ; Long-term Care \$ 0 ; Other Health \$ 523,971



ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY
LIFE INSURANCE (STATE PAGE)^(b)

NAIC Group Code 1348 BUSINESS IN THE STATE OF Virginia DURING THE YEAR 2025 NAIC Company Code 69019

		1	2	Dividends to Policyholders/Refunds to Members				Claims and Benefits Paid					
				3	4	5 Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6	7	8	9	10	11	12
Line of Business		Premiums and Annuities Considerations	Other Considerations	Paid in Cash or Left on Deposit	Applied to Pay Renewal Premiums		Other	Total (Col. 3+4+5+6)	Death and Annuity Benefits	Matured Endowments	Surrender Values and Withdrawals for Life Contracts	All Other Benefits	Total (Sum Columns 8 through 11)
Individual Life													
1.	Industrial	0	0	0	0	0	0	0	0	0	0	0	0
2.	Whole	60,109	0	4,195	1,944	18,908	1,318	26,364	385,439	0	66,173	0	451,612
3.	Term	23,541	0	6,133	0	0	0	6,133	0	0	0	0	0
4.	Indexed	0	0	0	0	0	0	0	0	0	0	0	0
5.	Universal	8,493	0	0	0	0	0	0	7,500	0	0	0	7,500
6.	Universal with secondary guarantees	0	0	0	0	0	0	0	0	0	0	0	0
7.	Variable	0	0	0	0	0	0	0	0	0	0	0	0
8.	Variable universal	0	0	0	0	0	0	0	0	0	0	0	0
9.	Credit	0	0	0	0	0	0	0	0	0	0	0	0
10.	Other	0	0	0	0	0	0	0	0	0	0	0	0
11.	Total individual life	92,143	0	10,327	1,944	18,908	1,318	32,497	392,939	0	66,173	0	459,112
Group Life													
12.	Whole	0	0	0	0	0	0	0	0	0	0	0	0
13.	Term	51,180,173	0	0	0	0	0	0	42,183,781	0	0	0	42,183,781
14.	Universal	0	0	0	0	0	0	0	0	0	0	0	0
15.	Variable	0	0	0	0	0	0	0	0	0	0	0	0
16.	Variable universal	0	0	0	0	0	0	0	0	0	0	0	0
17.	Credit	0	0	0	0	0	0	0	0	0	0	0	0
18.	Other	0	0	0	0	0	0	0	13,076	0	0	0	13,076
19.	Total group life	51,180,173	0	0	0	0	0	0	42,196,856	0	0	0	42,196,856
Individual Annuities													
20.	Fixed	12,069,866	0	0	0	0	0	0	3,734,306	0	11,100,801	0	14,835,108
21.	Indexed	3,298,680	0	0	0	0	0	0	1,133,400	0	3,104,674	0	4,238,073
22.	Variable with guarantees	0	0	0	0	0	0	0	0	0	0	0	0
23.	Variable without guarantees	0	0	0	0	0	0	0	0	0	0	0	0
24.	Life contingent payout	0	0	0	0	0	0	0	23,626	0	0	0	23,626
25.	Other	0	0	0	0	0	0	0	0	0	0	0	0
26.	Total individual annuities	15,368,546	0	0	0	0	0	0	4,891,332	0	14,205,475	0	19,096,807
Group Annuities													
27.	Fixed	0	0	0	0	0	0	0	0	0	0	0	0
28.	Indexed	0	0	0	0	0	0	0	0	0	0	0	0
29.	Variable with guarantees	0	0	0	0	0	0	0	0	0	0	0	0
30.	Variable without guarantees	0	62,946,977	0	0	0	0	0	9,615,696	0	30,082,100	0	39,697,796
31.	Life contingent payout	0	0	0	0	0	0	0	0	0	0	0	0
32.	Other	0	0	0	0	0	0	0	0	0	0	0	0
33.	Total group annuities	0	62,946,977	0	0	0	0	0	9,615,696	0	30,082,100	0	39,697,796
Accident and Health													
34.	Comprehensive individual (d) (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
35.	Comprehensive group (d) (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
36.	Medicare supplement (d) (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
37.	Vision only (d) (f)	583,050 (f)	0	0	0	0	0	0	XXX	XXX	XXX	281,803	281,803
38.	Dental only (d) (f)	1,910,361 (f)	0	0	0	0	0	0	XXX	XXX	XXX	1,301,012	1,301,012
39.	Federal employees health benefits plan (d) (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
40.	Title XVIII Medicare (d) (e, f)	0 (e, f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
41.	Title XIX Medicaid (d) (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
42.	Credit A&H (d) (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
43.	Disability income (d) (f)	77,260,232 (f)	0	0	0	0	0	0	XXX	XXX	XXX	45,217,273	45,217,273
44.	Long-term care (d) (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
45.	Other health (d) (f)	12,943,110 (f)	0	0	0	0	0	0	XXX	XXX	XXX	3,645,990	3,645,990
46.	Total accident and health	92,696,753	0	0	0	0	0	0	XXX	XXX	XXX	50,446,077	50,446,077
47.	Total	159,337,615 (c)	62,946,977	10,327	1,944	18,908	1,318	32,497	57,096,824	0	44,353,748	50,446,077	151,896,649

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY
LIFE INSURANCE (STATE PAGE) (Continued)^(b)

NAIC Group Code		1348		BUSINESS IN THE STATE OF		Virginia		DURING THE YEAR		2025		NAIC Company Code		69019					
Line of Business		Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits										22		Policy Exhibit					
		13		Claims Settled During Current Year						Issued During Year				Other Changes to In Force (Net)		In Force December 31, Current Year (b)			
		Incurred During Current Year	Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year		Unpaid December 31, Current Year	23	24	25	26	27	28		
14 Number of Pols/ Certs	15 Amount		16 Number of Pols/ Certs	17 Amount	18 Number of Pols/ Certs	19 Amount	20 Number of Pols/ Certs	21 Amount	Number of Pols/ Certs	Amount		Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount				
Individual Life																			
1.	Industrial	0	0	0	0	0	0	0	0	0	0	0	0	0	0				
2.	Whole	73,905	11	392,939	0	0	0	0	11	392,939	4,765	4,765	0	323,799	(1) (50,000)	3			
3.	Term	253	0	0	0	0	0	0	0	0	1,943	0	0	0	8	960,000			
4.	Indexed	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
5.	Universal	257	0	0	0	0	0	0	0	0	1,316	0	0	5	212,194	16	1,510,668		
6.	Universal with secondary guarantees	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
7.	Variable	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
8.	Variable universal	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
9.	Credit	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
10.	Other	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
11.	Total individual life	74,414	11	392,939	0	0	0	0	11	392,939	8,024	4,765	0	323,804	212,193	(49,976)	2,470,671		
Group Life																			
12.	Whole	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
13.	Term	42,742,851	742	42,183,781	0	0	0	0	742	42,183,781	7,205,378	69	1,857,069,116	217	(2,544,253,818)	2,288	22,451,138,158		
14.	Universal	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
15.	Variable	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
16.	Variable universal	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
17.	Credit	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
18.	Other	13,076	1	13,076	0	0	0	0	1	13,076	0	0	0	0	97,554	2	97,554		
19.	Total group life	42,755,926	743	42,196,856	0	0	0	0	743	42,196,856	7,205,378	69	1,857,069,116	217	(2,544,156,263)	2,290	22,451,235,712		
Individual Annuities																			
20.	Fixed	3,734,306	25	3,734,306	0	0	0	0	25	3,734,306	0	76	12,069,866	(112)	(9,241,368)	779	112,425,606		
21.	Indexed	1,133,400	8	1,133,400	0	0	0	0	8	1,133,400	0	19	3,298,680	(28)	(2,149,225)	287	47,295,741		
22.	Variable with guarantees	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
23.	Variable without guarantees	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
24.	Life contingent payout	0	0	0	0	0	0	0	0	0	0	0	0	0	(9,683)	5	238,033		
25.	Other	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
26.	Total individual annuities	4,867,706	33	4,867,706	0	0	0	0	33	4,867,706	0	95	15,368,546	(140)	(11,400,276)	1,071	159,959,380		
Group Annuities																			
27.	Fixed	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
28.	Indexed	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
29.	Variable with guarantees	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
30.	Variable without guarantees	9,615,696	23	9,615,696	0	0	0	0	23	9,615,696	0	24	84,188,262	(20)	(25,548,573)	145	383,460,116		
31.	Life contingent payout	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
32.	Other	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
33.	Total group annuities	9,615,696	23	9,615,696	0	0	0	0	23	9,615,696	0	24	84,188,262	(20)	(25,548,573)	145	383,460,116		
Accident and Health																			
34.	Comprehensive individual (d)	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0		
35.	Comprehensive group (d)	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0		
36.	Medicare supplement (d)	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0		
37.	Vision only (d)	293,002	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12	188,760	(5)	(43,212)	51	585,052		
38.	Dental only (d)	1,302,969	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	12	621,078	(9)	(374,915)	45	1,898,007		
39.	Federal employees health benefits plan (d)	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0		
40.	Title XVIII Medicare (d)	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0		
41.	Title XIX Medicaid (d)	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0		
42.	Credit A&H (d)	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0		
43.	Disability income (d)	46,628,254	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	445	9,938,964	(434)	(9,139,031)	4,380	84,330,440		
44.	Long-term care (d)	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0		
45.	Other health (d)	3,802,475	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	20	2,409,237	(200)	(3,723,652)	1,714	12,224,202		
46.	Total accident and health	52,026,700	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	489	13,158,039	(648)	(13,280,809)	6,190	99,037,701		
47.	Total	109,340,443	810	57,073,198	0	0	0	0	810	57,073,198	7,213,401	5,442	1,969,783,964	323,213	(2,594,173,728)	(40,280)	23,096,163,580		

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ 0 , current year \$ 0 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ 0 , current year \$ 0

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: 0 2) covering number of lives: 0 3) face amount \$ 0

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ 86,694 Group: \$ 0 Total: \$ 86,694

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products 5,448 and number of persons insured under indemnity only products 0

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$ 0

(f) For health business report Direct Premiums Earned: Comprehensive Individual \$ 0 ; Comprehensive Group \$ 0 ; Medicare Supplement \$ 0 ; Vision Only \$ 583,050 ; Dental Only \$ 1,910,361 ; Federal Employees Health Benefits Plan \$ 0

Title XVIII Medicare \$ 0 ; Title XIX Medicaid \$ 0 ; Credit A&H \$ 0 ; Disability Income \$ 77,260,232 ; Long-term Care \$ 0 ; Other Health \$ 12,943,110



ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY
LIFE INSURANCE (STATE PAGE)^(b)

NAIC Group Code 1348 BUSINESS IN THE STATE OF Washington DURING THE YEAR 2025 NAIC Company Code 69019

Line of Business	1 Premiums and Annuities Considerations	2 Other Considerations	Dividends to Policyholders/Refunds to Members				7 Total (Col. 3+4+5+6)	8 Death and Annuity Benefits	Claims and Benefits Paid			
			3 Paid in Cash or Left on Deposit	4 Applied to Pay Renewal Premiums	5 Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6 Other			9 Matured Endowments	10 Surrender Values and Withdrawals for Life Contracts	11 All Other Benefits	12 Total (Sum Columns 8 through 11)
Individual Life												
1. Industrial	0	0	0	0	0	0	0	0	0	0	0	0
2. Whole	910,798	0	115,479	87,290	973,608	22,351	1,198,727	4,419,543	68,956	1,867,487	5,207	6,361,192
3. Term	245,421	0	59,456	10,257	0	0	69,713	0	0	0	22,447	22,447
4. Indexed	0	0	0	0	0	0	0	0	0	0	0	0
5. Universal	344,476	0	0	0	0	0	0	602,856	0	538,181	2,264	1,143,301
6. Universal with secondary guarantees	0	0	0	0	0	0	0	0	0	0	0	0
7. Variable	0	0	0	0	0	0	0	0	0	0	0	0
8. Variable universal	0	0	0	0	0	0	0	0	0	0	0	0
9. Credit	0	0	0	0	0	0	0	0	0	0	0	0
10. Other	0	0	0	0	0	0	0	0	0	0	0	0
11. Total individual life	1,500,694	0	174,934	97,547	973,608	22,351	1,268,440	5,022,399	68,956	2,405,668	29,917	7,526,939
Group Life												
12. Whole	0	0	0	0	0	0	0	0	0	0	0	0
13. Term	22,918,516	0	0	0	0	0	0	13,302,891	0	0	0	13,302,891
14. Universal	0	0	0	0	0	0	0	0	0	0	0	0
15. Variable	0	0	0	0	0	0	0	0	0	0	0	0
16. Variable universal	0	0	0	0	0	0	0	0	0	0	0	0
17. Credit	0	0	0	0	0	0	0	0	0	0	0	0
18. Other	0	0	0	0	0	0	0	2,557	0	0	0	2,557
19. Total group life	22,918,516	0	0	0	0	0	0	13,305,448	0	0	0	13,305,448
Individual Annuities												
20. Fixed	7,107,904	0	0	0	0	0	0	3,764,739	0	11,660,534	0	15,425,273
21. Indexed	6,126,354	0	0	0	0	0	0	1,883,520	0	4,439,280	0	6,322,801
22. Variable with guarantees	0	0	0	0	0	0	0	0	0	0	0	0
23. Variable without guarantees	0	0	0	0	0	0	0	0	0	0	0	0
24. Life contingent payout	0	0	0	0	0	0	0	268,262	0	0	0	268,262
25. Other	0	0	0	0	0	0	0	0	0	0	0	0
26. Total individual annuities	13,234,258	0	0	0	0	0	0	5,916,522	0	16,099,814	0	22,016,336
Group Annuities												
27. Fixed	0	0	0	0	0	0	0	0	0	0	0	0
28. Indexed	0	0	0	0	0	0	0	0	0	0	0	0
29. Variable with guarantees	0	0	0	0	0	0	0	0	0	0	0	0
30. Variable without guarantees	0	213,214,498	0	0	0	0	0	67,692,109	0	89,909,972	30,338	157,632,420
31. Life contingent payout	76,401	0	0	0	0	0	0	0	0	0	0	0
32. Other	0	0	0	0	0	0	0	0	0	0	0	0
33. Total group annuities	76,401	213,214,498	0	0	0	0	0	67,692,109	0	89,909,972	30,338	157,632,420
Accident and Health												
34. Comprehensive individual (d) (f)	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
35. Comprehensive group (d) (f)	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
36. Medicare supplement (d) (f)	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
37. Vision only (d) (f)	261,835	0	0	0	0	0	0	XXX	XXX	XXX	143,070	143,070
38. Dental only (d) (f)	3,255,373	0	0	0	0	0	0	XXX	XXX	XXX	2,317,127	2,317,127
39. Federal employees health benefits plan (d) (f)	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
40. Title XVIII Medicare (d) (e, f)	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
41. Title XIX Medicaid (d) (f)	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
42. Credit A&H (d) (f)	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
43. Disability income (d) (f)	108,077,073	0	0	0	0	0	0	XXX	XXX	XXX	68,650,881	68,650,881
44. Long-term care (d) (f)	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
45. Other health (d) (f)	3,809,916	0	0	0	0	0	0	XXX	XXX	XXX	1,023,667	1,023,667
46. Total accident and health	115,404,197	0	0	0	0	0	0	XXX	XXX	XXX	72,134,745	72,134,745
47. Total	153,134,067 (c)	213,214,498	174,934	97,547	973,608	22,351	1,268,440	91,936,477	68,956	108,415,454	72,195,000	272,615,888

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY
LIFE INSURANCE (STATE PAGE) (Continued)^(b)

NAIC Group Code		1348		BUSINESS IN THE STATE OF		Washington		DURING THE YEAR		2025		NAIC Company Code		69019			
Line of Business		13 Incurred During Current Year	Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits								22 Unpaid December 31, Current Year	Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)	
			Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year			23 Number of Pols/ Certs	24 Amount	25 Number of Pols/ Certs	26 Amount	27 Number of Pols/ Certs	28 Amount
			14 Number of Pols/ Certs	15 Amount	16 Number of Pols/ Certs	17 Amount	18 Number of Pols/ Certs	19 Amount	20 Number of Pols/ Certs	21 Amount							
Individual Life																	
1.	Industrial	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
2.	Whole	2,188,517	78	3,940,814	0	0	0	0	78	3,940,814	414,654	94,214	320,440	2,166,951	0	0 (114)	
3.	Term	145,083	2	143,816	0	0	0	0	2	143,816	18,191	0	0	(7)	(625,000)	68 8,971,177	
4.	Indexed	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
5.	Universal	1,072,208	10	1,036,642	0	0	0	0	10	1,036,642	71,782	0	0	(51)	(3,777,453)	493 35,231,335	
6.	Universal with secondary guarantees	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
7.	Variable	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
8.	Variable universal	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
9.	Credit	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
10.	Other	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
11.	Total individual life	3,405,809	90	5,121,272	0	0	0	0	90	5,121,272	504,627	94,214	320,440	2,166,893	(4,402,453)	561 44,202,398	
Group Life																	
12.	Whole	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
13.	Term	13,399,241	403	13,302,891	0	0	0	0	403	13,302,891	2,222,059	21	854,608,483	(46)	(1,154,360,020)	397 8,604,263,418	
14.	Universal	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
15.	Variable	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
16.	Variable universal	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
17.	Credit	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0 (a)	
18.	Other	1,210	6	2,557	0	0	0	0	6	2,557	0	0	0	0	73,448	1 73,448	
19.	Total group life	13,400,451	409	13,305,448	0	0	0	0	409	13,305,448	2,222,059	21	854,608,483	(46)	(1,154,286,572)	398 8,604,336,866	
Individual Annuities																	
20.	Fixed	3,764,739	34	3,764,739	0	0	0	0	34	3,764,739	0	34	7,107,904	(152)	(11,813,028)	901 105,865,928	
21.	Indexed	1,883,520	9	1,883,520	0	0	0	0	9	1,883,520	0	21	6,126,354	(25)	(4,048,187)	232 42,978,887	
22.	Variable with guarantees	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
23.	Variable without guarantees	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
24.	Life contingent payout	0	0	0	0	0	0	0	0	0	0	0	0	(1)	(141,378)	48 2,416,086	
25.	Other	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
26.	Total individual annuities	5,648,260	43	5,648,260	0	0	0	0	43	5,648,260	0	55	13,234,258	(178)	(16,002,593)	1,181 151,260,901	
Group Annuities																	
27.	Fixed	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
28.	Indexed	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
29.	Variable with guarantees	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
30.	Variable without guarantees	67,692,109	164	67,692,109	0	0	0	0	164	67,692,109	0	42	316,373,048	(47)	(201,163,671)	379 2,310,735,290	
31.	Life contingent payout	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
32.	Other	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
33.	Total group annuities	67,692,109	164	67,692,109	0	0	0	0	164	67,692,109	0	42	316,373,048	(47)	(201,163,671)	379 2,310,735,290	
Accident and Health																	
34.	Comprehensive individual (d)	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	
35.	Comprehensive group (d)	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	
36.	Medicare supplement (d)	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	
37.	Vision only (d)	138,229	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5	20,773	(6)	(80,282)	39 261,093	
38.	Dental only (d)	2,298,549	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8	239,414	(15)	(470,436)	117 3,243,654	
39.	Federal employees health benefits plan (d)	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	
40.	Title XVIII Medicare (d)	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	
41.	Title XIX Medicaid (d)	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	
42.	Credit A&H (d)	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	
43.	Disability income (d)	50,069,882	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	299	2,448,127	(408)	(14,721,819)	5,421 137,592,498	
44.	Long-term care (d)	0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	
45.	Other health (d)	1,354,670	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	17	694,799	(22)	(1,692,582)	68 3,717,193	
46.	Total accident and health	53,861,329	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	329	3,403,113	(451)	(16,965,119)	5,645 144,814,438	
47.	Total	144,007,957	706	91,767,089	0	0	0	0	706	91,767,089	2,726,686	94,661	1,187,939,343	2,166,171	(1,392,820,408)	8,164 11,255,349,893	

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ 0 , current year \$ 0 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ 0 , current year \$ 0

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: 0 2) covering number of lives: 0 3) face amount \$ 0

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ 17,221,256 Group: \$ 0 Total: \$ 17,221,256

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products 6,678 and number of persons insured under indemnity only products 1

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$ 0

(f) For health business report Direct Premiums Earned: Comprehensive Individual \$ 0 ; Comprehensive Group \$ 0 ; Medicare Supplement \$ 0 ; Vision Only \$ 261,835 ; Dental Only \$ 3,255,373 ; Federal Employees Health Benefits Plan \$ 0
Title XVIII Medicare \$ 0 ; Title XIX Medicaid \$ 0 ; Credit A&H \$ 0 ; Disability Income \$ 108,077,073 ; Long-term Care \$ 0 ; Other Health \$ 3,809,916



ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY
LIFE INSURANCE (STATE PAGE)^(b)

NAIC Group Code 1348 BUSINESS IN THE STATE OF West Virginia DURING THE YEAR 2025 NAIC Company Code 69019

Line of Business	1 Premiums and Annuities Considerations	2 Other Considerations	Dividends to Policyholders/Refunds to Members				7 Total (Col. 3+4+5+6)	8 Death and Annuity Benefits	Claims and Benefits Paid			
			3 Paid in Cash or Left on Deposit	4 Applied to Pay Renewal Premiums	5 Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6 Other			9 Matured Endowments	10 Surrender Values and Withdrawals for Life Contracts	11 All Other Benefits	12 Total (Sum Columns 8 through 11)
Individual Life												
1. Industrial	0	0	0	0	0	0	0	0	0	0	0	0
2. Whole	7,367	0	2,665	5,854	7,749	0	16,268	247,043	0	3,345	0	250,388
3. Term	0	0	0	0	0	0	0	0	0	0	0	0
4. Indexed	0	0	0	0	0	0	0	0	0	0	0	0
5. Universal	0	0	0	0	0	0	0	0	0	0	0	0
6. Universal with secondary guarantees	0	0	0	0	0	0	0	0	0	0	0	0
7. Variable	0	0	0	0	0	0	0	0	0	0	0	0
8. Variable universal	0	0	0	0	0	0	0	0	0	0	0	0
9. Credit	0	0	0	0	0	0	0	0	0	0	0	0
10. Other	0	0	0	0	0	0	0	0	0	0	0	0
11. Total individual life	7,367	0	2,665	5,854	7,749	0	16,268	247,043	0	3,345	0	250,388
Group Life												
12. Whole	0	0	0	0	0	0	0	0	0	0	0	0
13. Term	1,319,601	0	0	0	0	0	0	945,500	0	0	0	945,500
14. Universal	0	0	0	0	0	0	0	0	0	0	0	0
15. Variable	0	0	0	0	0	0	0	0	0	0	0	0
16. Variable universal	0	0	0	0	0	0	0	0	0	0	0	0
17. Credit	0	0	0	0	0	0	0	0	0	0	0	0
18. Other	0	0	0	0	0	0	0	0	0	0	0	0
19. Total group life	1,319,601	0	0	0	0	0	0	945,500	0	0	0	945,500
Individual Annuities												
20. Fixed	4,496,839	0	0	0	0	0	0	534,534	0	1,090,401	0	1,624,936
21. Indexed	1,815,008	0	0	0	0	0	0	147,633	0	150,453	0	298,086
22. Variable with guarantees	0	0	0	0	0	0	0	0	0	0	0	0
23. Variable without guarantees	0	0	0	0	0	0	0	0	0	0	0	0
24. Life contingent payout	0	0	0	0	0	0	0	3,588	0	0	0	3,588
25. Other	0	0	0	0	0	0	0	0	0	0	0	0
26. Total individual annuities	6,311,847	0	0	0	0	0	0	685,756	0	1,240,854	0	1,926,609
Group Annuities												
27. Fixed	0	0	0	0	0	0	0	0	0	0	0	0
28. Indexed	0	0	0	0	0	0	0	0	0	0	0	0
29. Variable with guarantees	0	0	0	0	0	0	0	0	0	0	0	0
30. Variable without guarantees	0	8,583,804	0	0	0	0	0	121,649	0	6,101,217	0	6,222,867
31. Life contingent payout	0	0	0	0	0	0	0	0	0	0	0	0
32. Other	0	0	0	0	0	0	0	0	0	0	0	0
33. Total group annuities	0	8,583,804	0	0	0	0	0	121,649	0	6,101,217	0	6,222,867
Accident and Health												
34. Comprehensive individual	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
35. Comprehensive group	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
36. Medicare supplement	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
37. Vision only	34,295 (f)	0	0	0	0	0	0	XXX	XXX	XXX	15,056	15,056
38. Dental only	113,414 (f)	0	0	0	0	0	0	XXX	XXX	XXX	69,434	69,434
39. Federal employees health benefits plan	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
40. Title XVIII Medicare	0 (e, f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
41. Title XIX Medicaid	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
42. Credit A&H	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
43. Disability income	4,542,971 (f)	0	0	0	0	0	0	XXX	XXX	XXX	2,609,140	2,609,140
44. Long-term care	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
45. Other health	115,304 (f)	0	0	0	0	0	0	XXX	XXX	XXX	18,005	18,005
46. Total accident and health	4,805,984	0	0	0	0	0	0	XXX	XXX	XXX	2,711,635	2,711,635
47. Total	12,444,799 (c)	8,583,804	2,665	5,854	7,749	0	16,268	1,999,948	0	7,345,416	2,711,635	12,056,999

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY
LIFE INSURANCE (STATE PAGE) (Continued)^(b)

NAIC Group Code		1348		BUSINESS IN THE STATE OF		West Virginia		DURING THE YEAR		2025		NAIC Company Code		69019			
Line of Business		13 Incurred During Current Year	Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits								22 Unpaid December 31, Current Year	Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)	
			Claims Settled During Current Year				Total Settled During Current Year					23 Number of Pols/ Certs	24 Amount	25 Number of Pols/ Certs	26 Amount	27 Number of Pols/ Certs	28 Amount
			Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year								
			14 Number of Pols/ Certs	15 Amount	16 Number of Pols/ Certs	17 Amount	18 Number of Pols/ Certs	19 Amount	20 Number of Pols/ Certs	21 Amount							
Individual Life																	
1. Industrial		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
2. Whole		247,084	1	247,043	0	0	0	0	1	247,043	635	635	0	595	0	1	
3. Term		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
4. Indexed		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
5. Universal		(121)	0	0	0	0	0	0	0	0	0	0	(1)	(102,192)	0	0	
6. Universal with secondary guarantees		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
7. Variable		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
8. Variable universal		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
9. Credit		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
10. Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
11. Total individual life		246,963	1	247,043	0	0	0	0	1	247,043	635	635	0	594	(102,192)	1	
Group Life																	
12. Whole		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
13. Term		948,567	33	945,500	0	0	0	0	33	945,500	87,290	2	13,151,906	(6)	(46,602,127)	71	
14. Universal		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
15. Variable		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
16. Variable universal		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
17. Credit		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
18. Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
19. Total group life		948,567	33	945,500	0	0	0	0	33	945,500	87,290	2	13,151,906	(6)	(46,602,127)	71	
Individual Annuities																	
20. Fixed		534,534	5	534,534	0	0	0	0	5	534,534	0	28	4,496,839	(12)	(449,253)	167	
21. Indexed		147,633	1	147,633	0	0	0	0	1	147,633	0	9	1,815,008	(3)	38,754	43	
22. Variable with guarantees		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
23. Variable without guarantees		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
24. Life contingent payout		0	0	0	0	0	0	0	0	0	0	0	0	(1,115)	1	20,817	
25. Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
26. Total individual annuities		682,168	6	682,168	0	0	0	0	6	682,168	0	37	6,311,847	(15)	(411,614)	211	
Group Annuities																	
27. Fixed		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
28. Indexed		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
29. Variable with guarantees		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
30. Variable without guarantees		121,649	1	121,649	0	0	0	0	1	121,649	0	4	2,938,087	(1)	(5,812,943)	20	
31. Life contingent payout		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
32. Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
33. Total group annuities		121,649	1	121,649	0	0	0	0	1	121,649	0	4	2,938,087	(1)	(5,812,943)	20	
Accident and Health																	
34. Comprehensive individual (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	
35. Comprehensive group (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	
36. Medicare supplement (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	
37. Vision only (d)		14,963	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	(2)	165	14	34,677	
38. Dental only (d)		69,527	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	(2)	10,984	12	124,233	
39. Federal employees health benefits plan (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	
40. Title XVIII Medicare (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	
41. Title XIX Medicaid (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	
42. Credit A&H (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	
43. Disability income (d)		745,780	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	29	326,493	(30)	(304,578)	362	4,368,677	
44. Long-term care (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	
45. Other health (d)		19,484	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	14,378	1	(9,961)	5	113,671	
46. Total accident and health		849,754	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	29	340,871	(33)	(303,389)	393	4,641,259	
47. Total		2,849,100	41	1,996,360	0	0	0	0	41	1,996,360	87,925	707	22,742,710	539	(53,232,266)	695	

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ 0 , current year \$ 0 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ 0 , current year \$ 0

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: 0 2) covering number of lives: 0 3) face amount \$ 0

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ 26,068 Group: \$ 0 Total: \$ 26,068

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products 356 and number of persons insured under indemnity only products 0

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$ 0

(f) For health business report Direct Premiums Earned: Comprehensive Individual \$ 0 ; Comprehensive Group \$ 0 ; Medicare Supplement \$ 0 ; Vision Only \$ 34,295 ; Dental Only \$ 113,414 ; Federal Employees Health Benefits Plan \$ 0
Title XVIII Medicare \$ 0 ; Title XIX Medicaid \$ 0 ; Credit A&H \$ 0 ; Disability Income \$ 4,542,971 ; Long-term Care \$ 0 ; Other Health \$ 115,304



ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY
LIFE INSURANCE (STATE PAGE)^(b)

NAIC Group Code 1348 BUSINESS IN THE STATE OF Wisconsin DURING THE YEAR 2025 NAIC Company Code 69019

Line of Business	1 Premiums and Annuities Considerations	2 Other Considerations	Dividends to Policyholders/Refunds to Members				7 Total (Col. 3+4+5+6)	8 Death and Annuity Benefits	Claims and Benefits Paid			
			3 Paid in Cash or Left on Deposit	4 Applied to Pay Renewal Premiums	5 Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6 Other			9 Matured Endowments	10 Surrender Values and Withdrawals for Life Contracts	11 All Other Benefits	12 Total (Sum Columns 8 through 11)
Individual Life												
1. Industrial	0	0	0	0	0	0	0	0	0	0	0	0
2. Whole	132,430	0	11,516	10,620	113,304	909	136,349	27,543	0	173,457	1,244	202,244
3. Term	4,681	0	0	0	0	0	0	0	0	0	0	0
4. Indexed	0	0	0	0	0	0	0	0	0	0	0	0
5. Universal	2,818	0	0	0	0	0	0	0	0	0	0	0
6. Universal with secondary guarantees	0	0	0	0	0	0	0	0	0	0	0	0
7. Variable	0	0	0	0	0	0	0	0	0	0	0	0
8. Variable universal	0	0	0	0	0	0	0	0	0	0	0	0
9. Credit	0	0	0	0	0	0	0	0	0	0	0	0
10. Other	0	0	0	0	0	0	0	0	0	0	0	0
11. Total individual life	139,928	0	11,516	10,620	113,304	909	136,349	27,543	0	173,457	1,244	202,244
Group Life												
12. Whole	0	0	0	0	0	0	0	0	0	0	0	0
13. Term	24,751,033	0	0	0	0	0	0	15,817,564	0	0	0	15,817,564
14. Universal	0	0	0	0	0	0	0	0	0	0	0	0
15. Variable	0	0	0	0	0	0	0	0	0	0	0	0
16. Variable universal	0	0	0	0	0	0	0	0	0	0	0	0
17. Credit	0	0	0	0	0	0	0	0	0	0	0	0
18. Other	0	0	0	0	0	0	0	5,900	0	0	0	5,900
19. Total group life	24,751,033	0	0	0	0	0	0	15,823,464	0	0	0	15,823,464
Individual Annuities												
20. Fixed	8,992,533	0	0	0	0	0	0	7,655,531	0	16,373,407	0	24,028,938
21. Indexed	6,290,702	0	0	0	0	0	0	762,904	0	2,395,653	0	3,158,557
22. Variable with guarantees	0	0	0	0	0	0	0	0	0	0	0	0
23. Variable without guarantees	0	0	0	0	0	0	0	0	0	0	0	0
24. Life contingent payout	0	0	0	0	0	0	0	120,767	0	0	0	120,767
25. Other	0	0	0	0	0	0	0	0	0	0	0	0
26. Total individual annuities	15,283,235	0	0	0	0	0	0	8,539,203	0	18,769,060	0	27,308,263
Group Annuities												
27. Fixed	0	0	0	0	0	0	0	0	0	0	0	0
28. Indexed	0	0	0	0	0	0	0	0	0	0	0	0
29. Variable with guarantees	0	0	0	0	0	0	0	0	0	0	0	0
30. Variable without guarantees	0	73,050,072	0	0	0	0	0	31,609,739	0	6,358,122	0	37,967,861
31. Life contingent payout	0	0	0	0	0	0	0	0	0	0	0	0
32. Other	0	0	0	0	0	0	0	0	0	0	0	0
33. Total group annuities	0	73,050,072	0	0	0	0	0	31,609,739	0	6,358,122	0	37,967,861
Accident and Health												
34. Comprehensive individual (d) 0 (f)	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
35. Comprehensive group (d) 0 (f)	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
36. Medicare supplement (d) 0 (f)	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
37. Vision only (d) 307,584 (f)	307,584	0	0	0	0	0	0	XXX	XXX	XXX	177,046	177,046
38. Dental only (d) 762,630 (f)	762,630	0	0	0	0	0	0	XXX	XXX	XXX	559,333	559,333
39. Federal employees health benefits plan (d) 0 (f)	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
40. Title XVIII Medicare (d) 0 (e, f)	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
41. Title XIX Medicaid (d) 0 (f)	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
42. Credit A&H (d) 0 (f)	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
43. Disability income (d) 46,777,012 (f)	46,777,012	0	0	0	0	0	0	XXX	XXX	XXX	29,619,992	29,619,992
44. Long-term care (d) 0 (f)	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
45. Other health (d) 7,572,259 (f)	7,572,259	0	0	0	0	0	0	XXX	XXX	XXX	3,154,765	3,154,765
46. Total accident and health	55,419,486	0	0	0	0	0	0	XXX	XXX	XXX	33,511,137	33,511,137
47. Total	95,593,682 (c)	73,050,072	11,516	10,620	113,304	909	136,349	55,999,948	0	25,300,640	33,512,381	114,812,969

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY
LIFE INSURANCE (STATE PAGE) (Continued)^(b)

NAIC Group Code		1348		BUSINESS IN THE STATE OF		Wisconsin		DURING THE YEAR						2025		NAIC Company Code		69019	
Line of Business		13 Incurred During Current Year	Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits								22 Unpaid December 31, Current Year	Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)			
			Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year			23 Number of Pols/ Certs	24 Amount	25 Number of Pols/ Certs	26 Amount	27 Number of Pols/ Certs	28 Amount		
			14 Number of Pols/ Certs	15 Amount	16 Number of Pols/ Certs	17 Amount	18 Number of Pols/ Certs	19 Amount	20 Number of Pols/ Certs	21 Amount									
Individual Life																			
1. Industrial		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
2. Whole		26,861	2	21,741	0	0	0	0	2	21,741	15,345	15,345	0	10,225	0	0	(1)		
3. Term		58	0	0	0	0	0	0	0	0	447	0	0	0	0	2	220,000		
4. Indexed		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
5. Universal		7,063	1	7,046	0	0	0	0	1	7,046	305	0	0	0	0	4	372,000		
6. Universal with secondary guarantees		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
7. Variable		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
8. Variable universal		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
9. Credit		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
10. Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
11. Total individual life		33,983	3	28,787	0	0	0	0	3	28,787	16,097	15,345	0	10,225	0	6	591,999		
Group Life																			
12. Whole		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
13. Term		15,018,107	549	15,817,564	0	0	0	0	549	15,817,564	3,166,128	65	940,069,661	16	(1,288,013,206)	905	11,065,400,649		
14. Universal		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
15. Variable		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
16. Variable universal		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
17. Credit		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
18. Other		5,900	0	5,900	0	0	0	0	0	5,900	0	0	0	0	0	1	2,150,816		
19. Total group life		15,024,007	549	15,823,464	0	0	0	0	549	15,823,464	3,166,128	65	940,069,661	16	(1,285,862,390)	906	11,067,551,465		
Individual Annuities																			
20. Fixed		7,655,531	43	7,655,531	0	0	0	0	43	7,655,531	0	43	8,992,533	(157)	(17,748,976)	781	120,993,609		
21. Indexed		762,904	9	762,904	0	0	0	0	9	762,904	0	40	6,290,702	(27)	(3,456,562)	201	33,623,295		
22. Variable with guarantees		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
23. Variable without guarantees		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
24. Life contingent payout		0	0	0	0	0	0	0	0	0	0	0	0	1	70,024	11	1,056,251		
25. Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
26. Total individual annuities		8,418,435	52	8,418,435	0	0	0	0	52	8,418,435	0	83	15,283,235	(183)	(21,135,515)	993	155,673,156		
Group Annuities																			
27. Fixed		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
28. Indexed		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
29. Variable with guarantees		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
30. Variable without guarantees		31,609,739	55	31,609,739	0	0	0	0	55	31,609,739	0	20	81,085,361	(16)	(23,317,315)	211	1,574,655,659		
31. Life contingent payout		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
32. Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
33. Total group annuities		31,609,739	55	31,609,739	0	0	0	0	55	31,609,739	0	20	81,085,361	(16)	(23,317,315)	211	1,574,655,659		
Accident and Health																			
34. Comprehensive individual (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0		
35. Comprehensive group (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0		
36. Medicare supplement (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0		
37. Vision only (d)		179,538	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5	113,545	(7)	(81,180)	27	288,814		
38. Dental only (d)		560,098	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	5	394,808	(6)	(378,077)	33	778,841		
39. Federal employees health benefits plan (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0		
40. Title XVIII Medicare (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0		
41. Title XIX Medicaid (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0		
42. Credit A&H		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0		
43. Disability income (d)		33,244,426	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	294	7,355,073	(293)	(4,002,529)	3,901	48,959,391		
44. Long-term care (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0		
45. Other health (d)		3,082,937	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	58	1,853,111	(43)	(1,727,107)	677	7,261,705		
46. Total accident and health		37,067,000	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	362	9,716,537	(349)	(6,188,893)	4,638	57,288,751		
47. Total		92,153,164	659	55,880,425	0	0	0	0	659	55,880,425	3,182,225	15,875	1,046,154,794	9,693	(1,336,504,112)	6,754	12,855,761,029		

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ 0 , current year \$ 0 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ 0 , current year \$ 0

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: 0 2) covering number of lives: 0 3) face amount \$ 0

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ 217,512 Group: \$ 0 Total: \$ 217,512

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products 2,492 and number of persons insured under indemnity only products 0

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$ 0

(f) For health business report Direct Premiums Earned: Comprehensive Individual \$ 0 ; Comprehensive Group \$ 0 ; Medicare Supplement \$ 0 ; Vision Only \$ 307,584 ; Dental Only \$ 762,630 ; Federal Employees Health Benefits Plan \$ 0
Title XVIII Medicare \$ 0 ; Title XIX Medicaid \$ 0 ; Credit A&H \$ 0 ; Disability Income \$ 46,777,012 ; Long-term Care \$ 0 ; Other Health \$ 7,572,259



ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY
LIFE INSURANCE (STATE PAGE)^(b)

NAIC Group Code 1348 BUSINESS IN THE STATE OF Wyoming DURING THE YEAR 2025 NAIC Company Code 69019

Line of Business	1 Premiums and Annuities Considerations	2 Other Considerations	Dividends to Policyholders/Refunds to Members				7 Total (Col. 3+4+5+6)	8 Death and Annuity Benefits	Claims and Benefits Paid			
			3 Paid in Cash or Left on Deposit	4 Applied to Pay Renewal Premiums	5 Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6 Other			9 Matured Endowments	10 Surrender Values and Withdrawals for Life Contracts	11 All Other Benefits	12 Total (Sum Columns 8 through 11)
Individual Life												
1. Industrial	0	0	0	0	0	0	0	0	0	0	0	0
2. Whole	28,526	0	5,741	172	45,718	113	51,743	332,319	0	98,136	0	430,454
3. Term	7,600	0	3,480	0	0	0	3,480	0	0	0	0	0
4. Indexed	0	0	0	0	0	0	0	0	0	0	0	0
5. Universal	1,736	0	0	0	0	0	0	0	0	0	0	0
6. Universal with secondary guarantees	0	0	0	0	0	0	0	0	0	0	0	0
7. Variable	0	0	0	0	0	0	0	0	0	0	0	0
8. Variable universal	0	0	0	0	0	0	0	0	0	0	0	0
9. Credit	0	0	0	0	0	0	0	0	0	0	0	0
10. Other	0	0	0	0	0	0	0	0	0	0	0	0
11. Total individual life	37,862	0	9,221	172	45,718	113	55,223	332,319	0	98,136	0	430,454
Group Life												
12. Whole	0	0	0	0	0	0	0	0	0	0	0	0
13. Term	4,754,585	0	0	0	0	0	0	3,840,250	0	0	0	3,840,250
14. Universal	0	0	0	0	0	0	0	0	0	0	0	0
15. Variable	0	0	0	0	0	0	0	0	0	0	0	0
16. Variable universal	0	0	0	0	0	0	0	0	0	0	0	0
17. Credit	0	0	0	0	0	0	0	0	0	0	0	0
18. Other	0	0	0	0	0	0	0	0	0	0	0	0
19. Total group life	4,754,585	0	0	0	0	0	0	3,840,250	0	0	0	3,840,250
Individual Annuities												
20. Fixed	302,823	0	0	0	0	0	0	747,414	0	1,012,321	0	1,759,734
21. Indexed	1,753,026	0	0	0	0	0	0	0	0	1,466,932	0	1,466,932
22. Variable with guarantees	0	0	0	0	0	0	0	0	0	0	0	0
23. Variable without guarantees	0	0	0	0	0	0	0	0	0	0	0	0
24. Life contingent payout	0	0	0	0	0	0	0	0	0	0	0	0
25. Other	0	0	0	0	0	0	0	0	0	0	0	0
26. Total individual annuities	2,055,848	0	0	0	0	0	0	747,414	0	2,479,252	0	3,226,666
Group Annuities												
27. Fixed	0	0	0	0	0	0	0	0	0	0	0	0
28. Indexed	0	0	0	0	0	0	0	0	0	0	0	0
29. Variable with guarantees	0	0	0	0	0	0	0	0	0	0	0	0
30. Variable without guarantees	0	2,338,968	0	0	0	0	0	120,375	0	1,269,536	0	1,389,911
31. Life contingent payout	0	0	0	0	0	0	0	0	0	0	0	0
32. Other	0	0	0	0	0	0	0	0	0	0	0	0
33. Total group annuities	0	2,338,968	0	0	0	0	0	120,375	0	1,269,536	0	1,389,911
Accident and Health												
34. Comprehensive individual (d)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
35. Comprehensive group (d)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
36. Medicare supplement (d)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
37. Vision only (d)	320,635 (f)	0	0	0	0	0	0	XXX	XXX	XXX	239,930	239,930
38. Dental only (d)	172,174 (f)	0	0	0	0	0	0	XXX	XXX	XXX	93,620	93,620
39. Federal employees health benefits plan (d)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
40. Title XVIII Medicare (d)	0 (e, f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
41. Title XIX Medicaid (d)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
42. Credit A&H (d)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
43. Disability income (d)	3,229,296 (f)	0	0	0	0	0	0	XXX	XXX	XXX	1,008,269	1,008,269
44. Long-term care (d)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
45. Other health (d)	1,119,598 (f)	0	0	0	0	0	0	XXX	XXX	XXX	339,911	339,911
46. Total accident and health	4,841,703	0	0	0	0	0	0	XXX	XXX	XXX	1,681,729	1,681,729
47. Total	11,689,998 (c)	2,338,968	9,221	172	45,718	113	55,223	5,040,357	0	3,846,924	1,681,729	10,569,010

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY
LIFE INSURANCE (STATE PAGE) (Continued)^(b)

NAIC Group Code		1348		BUSINESS IN THE STATE OF		Wyoming		DURING THE YEAR							2025		NAIC Company Code		69019						
Line of Business		Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits										22		Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)							
		13		Claims Settled During Current Year						23				24		25		26		27		28			
		Incurred During Current Year		Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year		Unpaid December 31, Current Year		Number of Pols/ Certs		Amount		Number of Pols/ Certs		Amount		Number of Pols/ Certs		Amount	
				14 Number of Pols/ Certs	15 Amount	16 Number of Pols/ Certs	17 Amount	18 Number of Pols/ Certs	19 Amount	20 Number of Pols/ Certs	21 Amount														
Individual Life																									
1. Industrial		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
2. Whole		332,348	1	332,319	0	0	0	0	0	1	332,319	2,185	2,185	0	2,155	0	0	0	0	0	0	0	(1)		
3. Term		106	0	0	0	0	0	0	0	0	0	815	0	0	0	0	0	0	0	1	400,000	0			
4. Indexed		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
5. Universal		(5)	0	0	0	0	0	0	0	0	0	386	0	0	(2)	(66,456)	7	356,586	0	0	0	0			
6. Universal with secondary guarantees		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
7. Variable		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
8. Variable universal		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
9. Credit		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
10. Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
11. Total individual life		332,450	1	332,319	0	0	0	0	0	1	332,319	3,386	2,185	0	2,153	(66,456)	8	756,585	0	0	0	0			
Group Life																									
12. Whole		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
13. Term		3,880,774	215	3,840,250	0	0	0	0	0	215	3,840,250	487,841	14	255,205,500	(4)	20,288,586	55	2,424,805,214	0	0	0	0			
14. Universal		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
15. Variable		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
16. Variable universal		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
17. Credit		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
18. Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	(a)			
19. Total group life		3,880,774	215	3,840,250	0	0	0	0	0	215	3,840,250	487,841	14	255,205,500	(4)	20,288,586	55	2,424,805,214	0	0	0	0			
Individual Annuities																									
20. Fixed		747,414	3	747,414	0	0	0	0	0	3	747,414	0	2	302,823	(10)	(1,735,975)	43	6,279,264	0	0	0	0			
21. Indexed		0	0	0	0	0	0	0	0	0	0	0	7	1,753,026	(2)	(1,413,733)	11	2,415,001	0	0	0	0			
22. Variable with guarantees		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
23. Variable without guarantees		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
24. Life contingent payout		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
25. Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
26. Total individual annuities		747,414	3	747,414	0	0	0	0	0	3	747,414	0	9	2,055,848	(12)	(3,149,707)	54	8,694,264	0	0	0	0			
Group Annuities																									
27. Fixed		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
28. Indexed		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
29. Variable with guarantees		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
30. Variable without guarantees		120,375	4	120,375	0	0	0	0	0	4	120,375	0	0	0	(1)	(3,935)	13	42,996,712	0	0	0	0			
31. Life contingent payout		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
32. Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
33. Total group annuities		120,375	4	120,375	0	0	0	0	0	4	120,375	0	0	0	(1)	(3,935)	13	42,996,712	0	0	0	0			
Accident and Health																									
34. Comprehensive individual (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0	0	0	0			
35. Comprehensive group (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0	0	0	0			
36. Medicare supplement (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0	0	0	0			
37. Vision only (d)		240,589	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	16	39,240	(2)	(15,854)	33	311,816	0	0	0	0			
38. Dental only (d)		91,689	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	27,702	(1)	6,336	9	185,741	0	0	0	0			
39. Federal employees health benefits plan (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0	0	0	0			
40. Title XVIII Medicare (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0	0	0	0			
41. Title XIX Medicaid (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0	0	0	0			
42. Credit A&H (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0	0	0	0			
43. Disability income (d)		790,508	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	20	823,938	(5)	(53,208)	257	3,126,937	0	0	0	0			
44. Long-term care (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0	0	0	0			
45. Other health (d)		377,167	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	2	233,269	(2)	(149,135)	24	1,008,685	0	0	0	0			
46. Total accident and health		1,499,953	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	39	1,124,149	(10)	(211,861)	323	4,633,179	0	0	0	0			
47. Total		6,580,966	223	5,040,357	0	0	0	0	0	223	5,040,357	491,227	2,247	258,385,497	2,126	16,856,627	453	2,481,885,955	0	0	0	0			

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ 0 , current year \$ 0 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ 0 , current year \$ 0

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: 0 2) covering number of lives: 0 3) face amount \$ 0

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ 0 Group: \$ 0 Total: \$ 0

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products 398 and number of persons insured under indemnity only products 0

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$ 0

(f) For health business report Direct Premiums Earned: Comprehensive Individual \$ 0 ; Comprehensive Group \$ 0 ; Medicare Supplement \$ 0 ; Vision Only \$ 320,635 ; Dental Only \$ 172,174 ; Federal Employees Health Benefits Plan \$ 0
Title XVIII Medicare \$ 0 ; Title XIX Medicaid \$ 0 ; Credit A&H \$ 0 ; Disability Income \$ 3,229,296 ; Long-term Care \$ 0 ; Other Health \$ 1,119,598



ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY
LIFE INSURANCE (STATE PAGE)^(b)

NAIC Group Code 1348 BUSINESS IN THE STATE OF American Samoa DURING THE YEAR 2025 NAIC Company Code 69019

Line of Business	1 Premiums and Annuities Considerations	2 Other Considerations	Dividends to Policyholders/Refunds to Members				7 Total (Col. 3+4+5+6)	Claims and Benefits Paid				
			3 Paid in Cash or Left on Deposit	4 Applied to Pay Renewal Premiums	5 Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6 Other		8 Death and Annuity Benefits	9 Matured Endowments	10 Surrender Values and Withdrawals for Life Contracts	11 All Other Benefits	12 Total (Sum Columns 8 through 11)
Individual Life												
1. Industrial												
2. Whole												
3. Term												
4. Indexed												
5. Universal												
6. Universal with secondary guarantees												
7. Variable												
8. Variable universal												
9. Credit												
10. Other												
11. Total individual life												
Group Life												
12. Whole												
13. Term												
14. Universal												
15. Variable												
16. Variable universal												
17. Credit												
18. Other												
19. Total group life												
Individual Annuities												
20. Fixed												
21. Indexed												
22. Variable with guarantees												
23. Variable without guarantees												
24. Life contingent payout												
25. Other												
26. Total individual annuities												
Group Annuities												
27. Fixed												
28. Indexed												
29. Variable with guarantees												
30. Variable without guarantees												
31. Life contingent payout												
32. Other												
33. Total group annuities												
Accident and Health												
34. Comprehensive individual	(d)	(f)						XXX	XXX	XXX		
35. Comprehensive group	(d)	(f)						XXX	XXX	XXX		
36. Medicare supplement	(d)	(f)						XXX	XXX	XXX		
37. Vision only	(d)	(f)						XXX	XXX	XXX		
38. Dental only	(d)	(f)						XXX	XXX	XXX		
39. Federal employees health benefits plan	(d)	(f)						XXX	XXX	XXX		
40. Title XVIII Medicare	(d)	(e, f)						XXX	XXX	XXX		
41. Title XIX Medicaid	(d)	(f)						XXX	XXX	XXX		
42. Credit A&H		(f)						XXX	XXX	XXX		
43. Disability income	(d)	(f)						XXX	XXX	XXX		
44. Long-term care	(d)	(f)						XXX	XXX	XXX		
45. Other health	(d)	(f)						XXX	XXX	XXX		
46. Total accident and health								XXX	XXX	XXX		
47. Total	(c)											

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY
LIFE INSURANCE (STATE PAGE) (Continued)^(b)

NAIC Group Code		1348		BUSINESS IN THE STATE OF		American Samoa		DURING THE YEAR		2025		NAIC Company Code		69019			
Line of Business		13	Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits								22	2025		Policy Exhibit			
			Claims Settled During Current Year									Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)	
			Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year			23	24	25	26	27	28
			14	15	16	17	18	19	20	21		Unpaid December 31, Current Year	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount
		Incurred During Current Year	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount		Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount
Individual Life																	
1. Industrial																	
2. Whole																	
3. Term																	
4. Indexed																	
5. Universal																	
6. Universal with secondary guarantees																	
7. Variable																	
8. Variable universal																	
9. Credit																	
10. Other																	
11. Total individual life																	
Group Life																	
12. Whole																	
13. Term																	
14. Universal																	
15. Variable																	
16. Variable universal																	
17. Credit																	(a)
18. Other																	
19. Total group life																	
Individual Annuities																	
20. Fixed																	
21. Indexed																	
22. Variable with guarantees																	
23. Variable without guarantees																	
24. Life contingent payout																	
25. Other																	
26. Total individual annuities																	
Group Annuities																	
27. Fixed																	
28. Indexed																	
29. Variable with guarantees																	
30. Variable without guarantees																	
31. Life contingent payout																	
32. Other																	
33. Total group annuities																	
Accident and Health																	
34. Comprehensive individual (d)			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
35. Comprehensive group (d)			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
36. Medicare supplement (d)			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
37. Vision only (d)			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
38. Dental only (d)			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
39. Federal employees health benefits plan (d)			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
40. Title XVIII Medicare (d)			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
41. Title XIX Medicaid (d)			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
42. Credit A&H (d)			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
43. Disability income (d)			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
44. Long-term care (d)			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
45. Other health (d)			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
46. Total accident and health			XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX						
47. Total																	

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$, current year \$ Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$, current year \$

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: 2) covering number of lives: 3) face amount \$

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ Group: \$ Total: \$

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products and number of persons insured under indemnity only products

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$

(f) For health business report Direct Premiums Earned: Comprehensive Individual \$; Comprehensive Group \$; Medicare Supplement \$; Vision Only \$; Dental Only \$; Federal Employees Health Benefits Plan \$
Title XVIII Medicare \$; Title XIX Medicaid \$; Credit A&H \$; Disability Income \$; Long-term Care \$; Other Health \$



ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY
LIFE INSURANCE (STATE PAGE)^(b)

NAIC Group Code 1348 BUSINESS IN THE STATE OF Guam DURING THE YEAR 2025 NAIC Company Code 69019

Line of Business	1 Premiums and Annuities Considerations	2 Other Considerations	Dividends to Policyholders/Refunds to Members				7 Total (Col. 3+4+5+6)	8 Death and Annuity Benefits	Claims and Benefits Paid			
			3 Paid in Cash or Left on Deposit	4 Applied to Pay Renewal Premiums	5 Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6 Other			9 Matured Endowments	10 Surrender Values and Withdrawals for Life Contracts	11 All Other Benefits	12 Total (Sum Columns 8 through 11)
Individual Life												
1. Industrial	0	0	0	0	0	0	0	0	0	0	0	0
2. Whole	0	0	0	0	0	0	0	0	0	0	0	0
3. Term	0	0	0	0	0	0	0	0	0	0	0	0
4. Indexed	0	0	0	0	0	0	0	0	0	0	0	0
5. Universal	0	0	0	0	0	0	0	0	0	0	0	0
6. Universal with secondary guarantees	0	0	0	0	0	0	0	0	0	0	0	0
7. Variable	0	0	0	0	0	0	0	0	0	0	0	0
8. Variable universal	0	0	0	0	0	0	0	0	0	0	0	0
9. Credit	0	0	0	0	0	0	0	0	0	0	0	0
10. Other	0	0	0	0	0	0	0	0	0	0	0	0
11. Total individual life	0	0	0	0	0	0	0	0	0	0	0	0
Group Life												
12. Whole	0	0	0	0	0	0	0	0	0	0	0	0
13. Term	9,111,386	0	0	0	0	0	0	6,742,559	0	0	0	6,742,559
14. Universal	0	0	0	0	0	0	0	0	0	0	0	0
15. Variable	0	0	0	0	0	0	0	0	0	0	0	0
16. Variable universal	0	0	0	0	0	0	0	0	0	0	0	0
17. Credit	0	0	0	0	0	0	0	0	0	0	0	0
18. Other	0	0	0	0	0	0	0	0	0	0	0	0
19. Total group life	9,111,386	0	0	0	0	0	0	6,742,559	0	0	0	6,742,559
Individual Annuities												
20. Fixed	0	0	0	0	0	0	0	0	0	0	0	0
21. Indexed	0	0	0	0	0	0	0	0	0	0	0	0
22. Variable with guarantees	0	0	0	0	0	0	0	0	0	0	0	0
23. Variable without guarantees	0	0	0	0	0	0	0	0	0	0	0	0
24. Life contingent payout	0	0	0	0	0	0	0	0	0	0	0	0
25. Other	0	0	0	0	0	0	0	0	0	0	0	0
26. Total individual annuities	0	0	0	0	0	0	0	0	0	0	0	0
Group Annuities												
27. Fixed	0	0	0	0	0	0	0	0	0	0	0	0
28. Indexed	0	0	0	0	0	0	0	0	0	0	0	0
29. Variable with guarantees	0	0	0	0	0	0	0	0	0	0	0	0
30. Variable without guarantees	0	0	0	0	0	0	0	0	0	0	0	0
31. Life contingent payout	0	0	0	0	0	0	0	0	0	0	0	0
32. Other	0	0	0	0	0	0	0	0	0	0	0	0
33. Total group annuities	0	0	0	0	0	0	0	0	0	0	0	0
Accident and Health												
34. Comprehensive individual	(d) 0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
35. Comprehensive group	(d) 0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
36. Medicare supplement	(d) 0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
37. Vision only	(d) 0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
38. Dental only	(d) 0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
39. Federal employees health benefits plan	(d) 0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
40. Title XVIII Medicare	(d) 0 (e, f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
41. Title XIX Medicaid	(d) 0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
42. Credit A&H	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
43. Disability income	(d) 1,896,255 (f)	0	0	0	0	0	0	XXX	XXX	XXX	1,531,001	1,531,001
44. Long-term care	(d) 0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
45. Other health	(d) 158,581 (f)	0	0	0	0	0	0	XXX	XXX	XXX	190,000	190,000
46. Total accident and health	2,054,836	0	0	0	0	0	0	XXX	XXX	XXX	1,721,001	1,721,001
47. Total	11,166,222 (c)	0	0	0	0	0	0	6,742,559	0	0	1,721,001	8,463,560

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY
LIFE INSURANCE (STATE PAGE) (Continued)^(b)

NAIC Group Code		1348		BUSINESS IN THE STATE OF		Guam		DURING THE YEAR		2025		NAIC Company Code		69019					
Line of Business		13 Incurred During Current Year		Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits								22 Unpaid December 31, Current Year		Policy Exhibit					
				Claims Settled During Current Year				Total Settled During Current Year						Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)	
				Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year				23	24	25	26	27	28
				14 Number of Pols/ Certs	15 Amount	16 Number of Pols/ Certs	17 Amount	18 Number of Pols/ Certs	19 Amount	20 Number of Pols/ Certs	21 Amount			Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount
Individual Life																			
1. Industrial		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
2. Whole		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
3. Term		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
4. Indexed		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
5. Universal		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
6. Universal with secondary guarantees		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
7. Variable		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
8. Variable universal		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
9. Credit		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
10. Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
11. Total individual life		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
Group Life																			
12. Whole		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
13. Term		6,782,099	0	6,742,559	0	0	0	0	6,742,559	746,796	37	73,835,075	0	38,803,121	39	677,070,221			
14. Universal		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
15. Variable		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
16. Variable universal		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
17. Credit		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0 (a)			
18. Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
19. Total group life		6,782,099	0	6,742,559	0	0	0	0	6,742,559	746,796	37	73,835,075	0	38,803,121	39	677,070,221			
Individual Annuities																			
20. Fixed		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
21. Indexed		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
22. Variable with guarantees		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
23. Variable without guarantees		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
24. Life contingent payout		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
25. Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
26. Total individual annuities		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
Group Annuities																			
27. Fixed		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
28. Indexed		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
29. Variable with guarantees		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
30. Variable without guarantees		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
31. Life contingent payout		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
32. Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
33. Total group annuities		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
Accident and Health																			
34. Comprehensive individual (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0			
35. Comprehensive group (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0			
36. Medicare supplement (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0			
37. Vision only (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0			
38. Dental only (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0			
39. Federal employees health benefits plan (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0			
40. Title XVIII Medicare (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0			
41. Title XIX Medicaid (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0			
42. Credit A&H		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0			
43. Disability income (d)		2,303,238	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8	53,643	0	406,557	15			
44. Long-term care (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0			
45. Other health (d)		145,521	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	27,861	0	(1,760)	0			
46. Total accident and health		2,448,758	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	8	81,504	0	404,797	15			
47. Total		9,230,857	0	6,742,559	0	0	0	0	6,742,559	746,796	45	73,916,579	0	39,207,918	54	679,410,076			

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ 0 , current year \$ 0 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ 0 , current year \$ 0

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: 0 2) covering number of lives: 0 3) face amount \$ 0

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ 0 Group: \$ 0 Total: \$ 0

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$ 0

(f) For health business report Direct Premiums Earned: Comprehensive Individual \$ 0 ; Comprehensive Group \$ 0 ; Medicare Supplement \$ 0 ; Vision Only \$ 0 ; Dental Only \$ 0 ; Federal Employees Health Benefits Plan \$ 0
Title XVIII Medicare \$ 0 ; Title XIX Medicaid \$ 0 ; Credit A&H \$ 0 ; Disability Income \$ 1,896,255 ; Long-term Care \$ 0 ; Other Health \$ 158,581



ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY
LIFE INSURANCE (STATE PAGE)^(b)

NAIC Group Code 1348 BUSINESS IN THE STATE OF Puerto Rico DURING THE YEAR 2025 NAIC Company Code 69019

Line of Business	1 Premiums and Annuities Considerations	2 Other Considerations	Dividends to Policyholders/Refunds to Members					Claims and Benefits Paid				
			3 Paid in Cash or Left on Deposit	4 Applied to Pay Renewal Premiums	5 Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6 Other	7 Total (Col. 3+4+5+6)	8 Death and Annuity Benefits	9 Matured Endowments	10 Surrender Values and Withdrawals for Life Contracts	11 All Other Benefits	12 Total (Sum Columns 8 through 11)
Individual Life												
1. Industrial	0	0	0	0	0	0	0	0	0	0	0	0
2. Whole	0	0	0	0	0	0	0	0	0	0	0	0
3. Term	0	0	0	0	0	0	0	0	0	0	0	0
4. Indexed	0	0	0	0	0	0	0	0	0	0	0	0
5. Universal	0	0	0	0	0	0	0	0	0	0	0	0
6. Universal with secondary guarantees	0	0	0	0	0	0	0	0	0	0	0	0
7. Variable	0	0	0	0	0	0	0	0	0	0	0	0
8. Variable universal	0	0	0	0	0	0	0	0	0	0	0	0
9. Credit	0	0	0	0	0	0	0	0	0	0	0	0
10. Other	0	0	0	0	0	0	0	0	0	0	0	0
11. Total individual life	0	0	0	0	0	0	0	0	0	0	0	0
Group Life												
12. Whole	0	0	0	0	0	0	0	0	0	0	0	0
13. Term	0	0	0	0	0	0	0	0	0	0	0	0
14. Universal	0	0	0	0	0	0	0	0	0	0	0	0
15. Variable	0	0	0	0	0	0	0	0	0	0	0	0
16. Variable universal	0	0	0	0	0	0	0	0	0	0	0	0
17. Credit	0	0	0	0	0	0	0	0	0	0	0	0
18. Other	0	0	0	0	0	0	0	0	0	0	0	0
19. Total group life	0	0	0	0	0	0	0	0	0	0	0	0
Individual Annuities												
20. Fixed	0	0	0	0	0	0	0	0	0	0	0	0
21. Indexed	0	0	0	0	0	0	0	0	0	0	0	0
22. Variable with guarantees	0	0	0	0	0	0	0	0	0	0	0	0
23. Variable without guarantees	0	0	0	0	0	0	0	0	0	0	0	0
24. Life contingent payout	0	0	0	0	0	0	0	0	0	0	0	0
25. Other	0	0	0	0	0	0	0	0	0	0	0	0
26. Total individual annuities	0	0	0	0	0	0	0	0	0	0	0	0
Group Annuities												
27. Fixed	0	0	0	0	0	0	0	0	0	0	0	0
28. Indexed	0	0	0	0	0	0	0	0	0	0	0	0
29. Variable with guarantees	0	0	0	0	0	0	0	0	0	0	0	0
30. Variable without guarantees	0	0	0	0	0	0	0	0	0	0	0	0
31. Life contingent payout	0	0	0	0	0	0	0	0	0	0	0	0
32. Other	0	0	0	0	0	0	0	0	0	0	0	0
33. Total group annuities	0	0	0	0	0	0	0	0	0	0	0	0
Accident and Health												
34. Comprehensive individual	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
35. Comprehensive group	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
36. Medicare supplement	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
37. Vision only	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
38. Dental only	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
39. Federal employees health benefits plan	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
40. Title XVIII Medicare	0 (e, f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
41. Title XIX Medicaid	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
42. Credit A&H	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
43. Disability income	89,699 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
44. Long-term care	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
45. Other health	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
46. Total accident and health	89,699	0	0	0	0	0	0	XXX	XXX	XXX	0	0
47. Total	89,699 (c)	0	0	0	0	0	0	0	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY
LIFE INSURANCE (STATE PAGE) (Continued)^(b)

NAIC Group Code		1348		BUSINESS IN THE STATE OF		Puerto Rico		DURING THE YEAR		2025		NAIC Company Code		69019			
Line of Business		13 Incurred During Current Year	Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits								22 Unpaid December 31, Current Year	Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)	
			Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year			23 Number of Pols/ Certs	24 Amount	25 Number of Pols/ Certs	26 Amount	27 Number of Pols/ Certs	28 Amount
			14 Number of Pols/ Certs	15 Amount	16 Number of Pols/ Certs	17 Amount	18 Number of Pols/ Certs	19 Amount	20 Number of Pols/ Certs	21 Amount							
Individual Life																	
1. Industrial		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
2. Whole		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
3. Term		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
4. Indexed		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
5. Universal		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
6. Universal with secondary guarantees		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
7. Variable		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
8. Variable universal		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
9. Credit		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
10. Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
11. Total individual life		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Group Life																	
12. Whole		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
13. Term		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
14. Universal		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
15. Variable		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
16. Variable universal		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
17. Credit		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0 (a)	
18. Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
19. Total group life		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Individual Annuities																	
20. Fixed		0	0	0	0	0	0	0	0	0	0	0	0	35,473	2	788,271	
21. Indexed		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
22. Variable with guarantees		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
23. Variable without guarantees		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
24. Life contingent payout		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
25. Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
26. Total individual annuities		0	0	0	0	0	0	0	0	0	0	0	0	35,473	2	788,271	
Group Annuities																	
27. Fixed		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
28. Indexed		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
29. Variable with guarantees		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
30. Variable without guarantees		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
31. Life contingent payout		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
32. Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
33. Total group annuities		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	
Accident and Health																	
34. Comprehensive individual (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	
35. Comprehensive group (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	
36. Medicare supplement (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	
37. Vision only (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	
38. Dental only (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	
39. Federal employees health benefits plan (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	
40. Title XVIII Medicare (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	
41. Title XIX Medicaid (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	
42. Credit A&H (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	
43. Disability income (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	3,093	2	4,023	35	92,573	
44. Long-term care (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	
45. Other health (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	
46. Total accident and health		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	3,093	2	4,023	35	92,573	
47. Total		0	0	0	0	0	0	0	0	0	1	3,093	2	39,496	37	880,844	

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ 0 , current year \$ 0 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ 0 , current year \$ 0

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: 0 2) covering number of lives: 0 3) face amount \$ 0

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ 0 Group: \$ 0 Total: \$ 0

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$ 0

(f) For health business report Direct Premiums Earned: Comprehensive Individual \$ 0 ; Comprehensive Group \$ 0 ; Medicare Supplement \$ 0 ; Vision Only \$ 0 ; Dental Only \$ 0 ; Federal Employees Health Benefits Plan \$ 0
Title XVIII Medicare \$ 0 ; Title XIX Medicaid \$ 0 ; Credit A&H \$ 0 ; Disability Income \$ 89,699 ; Long-term Care \$ 0 ; Other Health \$ 0



ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY
LIFE INSURANCE (STATE PAGE)^(b)

NAIC Group Code 1348 BUSINESS IN THE STATE OF U.S. Virgin Islands DURING THE YEAR 2025 NAIC Company Code 69019

Line of Business	1 Premiums and Annuities Considerations	2 Other Considerations	Dividends to Policyholders/Refunds to Members				7 Total (Col. 3+4+5+6)	8 Death and Annuity Benefits	Claims and Benefits Paid			
			3 Paid in Cash or Left on Deposit	4 Applied to Pay Renewal Premiums	5 Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6 Other			9 Matured Endowments	10 Surrender Values and Withdrawals for Life Contracts	11 All Other Benefits	12 Total (Sum Columns 8 through 11)
Individual Life												
1. Industrial	0	0	0	0	0	0	0	0	0	0	0	0
2. Whole	0	0	0	0	0	0	0	0	0	0	0	0
3. Term	0	0	0	0	0	0	0	0	0	0	0	0
4. Indexed	0	0	0	0	0	0	0	0	0	0	0	0
5. Universal	2,178	0	0	0	0	0	0	0	0	0	0	0
6. Universal with secondary guarantees	0	0	0	0	0	0	0	0	0	0	0	0
7. Variable	0	0	0	0	0	0	0	0	0	0	0	0
8. Variable universal	0	0	0	0	0	0	0	0	0	0	0	0
9. Credit	0	0	0	0	0	0	0	0	0	0	0	0
10. Other	0	0	0	0	0	0	0	0	0	0	0	0
11. Total individual life	2,178	0	0	0	0	0	0	0	0	0	0	0
Group Life												
12. Whole	0	0	0	0	0	0	0	0	0	0	0	0
13. Term	12,056,783	0	0	0	0	0	0	11,042,532	0	0	0	11,042,532
14. Universal	0	0	0	0	0	0	0	0	0	0	0	0
15. Variable	0	0	0	0	0	0	0	0	0	0	0	0
16. Variable universal	0	0	0	0	0	0	0	0	0	0	0	0
17. Credit	0	0	0	0	0	0	0	0	0	0	0	0
18. Other	0	0	0	0	0	0	0	0	0	0	0	0
19. Total group life	12,056,783	0	0	0	0	0	0	11,042,532	0	0	0	11,042,532
Individual Annuities												
20. Fixed	0	0	0	0	0	0	0	0	0	0	0	0
21. Indexed	0	0	0	0	0	0	0	0	0	0	0	0
22. Variable with guarantees	0	0	0	0	0	0	0	0	0	0	0	0
23. Variable without guarantees	0	0	0	0	0	0	0	0	0	0	0	0
24. Life contingent payout	0	0	0	0	0	0	0	0	0	0	0	0
25. Other	0	0	0	0	0	0	0	0	0	0	0	0
26. Total individual annuities	0	0	0	0	0	0	0	0	0	0	0	0
Group Annuities												
27. Fixed	0	0	0	0	0	0	0	0	0	0	0	0
28. Indexed	0	0	0	0	0	0	0	0	0	0	0	0
29. Variable with guarantees	0	0	0	0	0	0	0	0	0	0	0	0
30. Variable without guarantees	0	0	0	0	0	0	0	0	0	0	0	0
31. Life contingent payout	0	0	0	0	0	0	0	0	0	0	0	0
32. Other	0	0	0	0	0	0	0	0	0	0	0	0
33. Total group annuities	0	0	0	0	0	0	0	0	0	0	0	0
Accident and Health												
34. Comprehensive individual	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
35. Comprehensive group	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
36. Medicare supplement	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
37. Vision only	812,541 (f)	0	0	0	0	0	0	XXX	XXX	XXX	585,149	585,149
38. Dental only	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
39. Federal employees health benefits plan	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
40. Title XVIII Medicare	0 (e, f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
41. Title XIX Medicaid	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
42. Credit A&H	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
43. Disability income	55,179 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
44. Long-term care	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
45. Other health	294,106 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
46. Total accident and health	1,161,826	0	0	0	0	0	0	XXX	XXX	XXX	585,149	585,149
47. Total	13,220,788 (c)	0	0	0	0	0	0	11,042,532	0	0	585,149	11,627,681

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY
LIFE INSURANCE (STATE PAGE) (Continued)^(b)

NAIC Group Code		1348		BUSINESS IN THE STATE OF		U.S. Virgin Islands		DURING THE YEAR		2025		NAIC Company Code		69019					
Line of Business		Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits										Policy Exhibit							
		Claims Settled During Current Year										22		Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)	
		Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year		23	24			25	26	27	28		
		14 Number of Pols/ Certs	15 Amount	16 Number of Pols/ Certs	17 Amount	18 Number of Pols/ Certs	19 Amount	20 Number of Pols/ Certs	21 Amount	Unpaid December 31, Current Year	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount			
Individual Life																			
1. Industrial		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
2. Whole		135	0	0	0	0	0	0	0	135	0	0	0	1	80,000	0	0		
3. Term		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
4. Indexed		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
5. Universal		8	0	0	0	0	0	0	0	117	0	0	0	342	1	95,367	0		
6. Universal with secondary guarantees		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
7. Variable		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
8. Variable universal		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
9. Credit		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
10. Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
11. Total individual life		144	0	0	0	0	0	0	0	252	135	0	0	343	80,001	95,367	0		
Group Life																			
12. Whole		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
13. Term		11,047,283	11,042,532	0	0	0	0	0	11,042,532	1,110,494	0	0	0	2,345,325	1	1,424,802,150	0		
14. Universal		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
15. Variable		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
16. Variable universal		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
17. Credit		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0 (a)		
18. Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
19. Total group life		11,047,283	11,042,532	0	0	0	0	0	11,042,532	1,110,494	0	0	0	2,345,325	1	1,424,802,150	0		
Individual Annuities																			
20. Fixed		0	0	0	0	0	0	0	0	0	0	0	0	4,614	2	148,781	0		
21. Indexed		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
22. Variable with guarantees		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
23. Variable without guarantees		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
24. Life contingent payout		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
25. Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
26. Total individual annuities		0	0	0	0	0	0	0	0	0	0	0	0	4,614	2	148,781	0		
Group Annuities																			
27. Fixed		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
28. Indexed		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
29. Variable with guarantees		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
30. Variable without guarantees		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
31. Life contingent payout		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
32. Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
33. Total group annuities		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Accident and Health																			
34. Comprehensive individual (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0		
35. Comprehensive group (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0		
36. Medicare supplement (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0		
37. Vision only (d)		584,058	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	5,385	2	827,593	0		
38. Dental only (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0		
39. Federal employees health benefits plan (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0		
40. Title XVIII Medicare (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0		
41. Title XIX Medicaid (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0		
42. Credit A&H (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0		
43. Disability income (d)		(2,120)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	561	(2)	(4,744)	14	58,956		
44. Long-term care (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0		
45. Other health (d)		(19,372)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	(1,857)	0	297,164	0		
46. Total accident and health		562,566	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	561	(2)	(1,216)	16	1,183,713		
47. Total		11,609,993	0	11,042,532	0	0	0	0	11,042,532	1,110,747	136	561	(2)	2,349,067	80,020	1,426,230,011	0		

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ 0 , current year \$ 0 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ 0 , current year \$ 0

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: 0 2) covering number of lives: 0 3) face amount \$ 0

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ 0 Group: \$ 0 Total: \$ 0

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$ 0

(f) For health business report Direct Premiums Earned: Comprehensive Individual \$ 0 ; Comprehensive Group \$ 0 ; Medicare Supplement \$ 0 ; Vision Only \$ 812,541 ; Dental Only \$ 0 ; Federal Employees Health Benefits Plan \$ 0
Title XVIII Medicare \$ 0 ; Title XIX Medicaid \$ 0 ; Credit A&H \$ 0 ; Disability Income \$ 55,179 ; Long-term Care \$ 0 ; Other Health \$ 294,106



ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY
LIFE INSURANCE (STATE PAGE)^(b)

NAIC Group Code 1348 BUSINESS IN THE STATE OF Northern Mariana Islands DURING THE YEAR 2025 NAIC Company Code 69019

Line of Business	1 Premiums and Annuities Considerations	2 Other Considerations	Dividends to Policyholders/Refunds to Members				7 Total (Col. 3+4+5+6)	8 Death and Annuity Benefits	Claims and Benefits Paid			
			3 Paid in Cash or Left on Deposit	4 Applied to Pay Renewal Premiums	5 Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6 Other			9 Matured Endowments	10 Surrender Values and Withdrawals for Life Contracts	11 All Other Benefits	12 Total (Sum Columns 8 through 11)
Individual Life												
1. Industrial	0	0	0	0	0	0	0	0	0	0	0	0
2. Whole	1,818	0	0	1,229	0	0	1,229	0	0	0	0	0
3. Term	0	0	0	0	0	0	0	0	0	0	0	0
4. Indexed	0	0	0	0	0	0	0	0	0	0	0	0
5. Universal	300	0	0	0	0	0	0	0	0	0	0	0
6. Universal with secondary guarantees	0	0	0	0	0	0	0	0	0	0	0	0
7. Variable	0	0	0	0	0	0	0	0	0	0	0	0
8. Variable universal	0	0	0	0	0	0	0	0	0	0	0	0
9. Credit	0	0	0	0	0	0	0	0	0	0	0	0
10. Other	0	0	0	0	0	0	0	0	0	0	0	0
11. Total individual life	2,118	0	0	1,229	0	0	1,229	0	0	0	0	0
Group Life												
12. Whole	0	0	0	0	0	0	0	0	0	0	0	0
13. Term	45,486	0	0	0	0	0	0	0	0	0	0	0
14. Universal	0	0	0	0	0	0	0	0	0	0	0	0
15. Variable	0	0	0	0	0	0	0	0	0	0	0	0
16. Variable universal	0	0	0	0	0	0	0	0	0	0	0	0
17. Credit	0	0	0	0	0	0	0	0	0	0	0	0
18. Other	0	0	0	0	0	0	0	0	0	0	0	0
19. Total group life	45,486	0	0	0	0	0	0	0	0	0	0	0
Individual Annuities												
20. Fixed	0	0	0	0	0	0	0	0	0	0	0	0
21. Indexed	0	0	0	0	0	0	0	0	0	0	0	0
22. Variable with guarantees	0	0	0	0	0	0	0	0	0	0	0	0
23. Variable without guarantees	0	0	0	0	0	0	0	0	0	0	0	0
24. Life contingent payout	0	0	0	0	0	0	0	0	0	0	0	0
25. Other	0	0	0	0	0	0	0	0	0	0	0	0
26. Total individual annuities	0	0	0	0	0	0	0	0	0	0	0	0
Group Annuities												
27. Fixed	0	0	0	0	0	0	0	0	0	0	0	0
28. Indexed	0	0	0	0	0	0	0	0	0	0	0	0
29. Variable with guarantees	0	0	0	0	0	0	0	0	0	0	0	0
30. Variable without guarantees	0	0	0	0	0	0	0	0	0	0	0	0
31. Life contingent payout	0	0	0	0	0	0	0	0	0	0	0	0
32. Other	0	0	0	0	0	0	0	0	0	0	0	0
33. Total group annuities	0	0	0	0	0	0	0	0	0	0	0	0
Accident and Health												
34. Comprehensive individual	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
35. Comprehensive group	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
36. Medicare supplement	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
37. Vision only	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
38. Dental only	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
39. Federal employees health benefits plan	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
40. Title XVIII Medicare	0 (e, f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
41. Title XIX Medicaid	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
42. Credit A&H	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
43. Disability income	1,795 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
44. Long-term care	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
45. Other health	1,900 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
46. Total accident and health	3,695	0	0	0	0	0	0	XXX	XXX	XXX	0	0
47. Total	51,299 (c)	0	0	1,229	0	0	1,229	0	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY
LIFE INSURANCE (STATE PAGE) (Continued)^(b)

NAIC Group Code		1348		BUSINESS IN THE STATE OF		Northern Mariana Islands		DURING THE YEAR		2025		NAIC Company Code		69019			
Line of Business		13 Incurred During Current Year	Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits								22 Unpaid December 31, Current Year	Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)	
			Claims Settled During Current Year		Total Settled During Current Year		23 Number of Pols/ Certs	24 Amount	25 Number of Pols/ Certs	26 Amount		27 Number of Pols/ Certs	28 Amount				
			Totals Paid		Reduction by Compromise									Amount Rejected			
			14 Number of Pols/ Certs	15 Amount	16 Number of Pols/ Certs	17 Amount								18 Number of Pols/ Certs	19 Amount	20 Number of Pols/ Certs	21 Amount
Individual Life																	
1. Industrial		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2. Whole (84)		0	0	0	0	0	0	0	0	88	88	0	172	0	0	0	0
3. Term		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4. Indexed		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5. Universal		10	0	0	0	0	0	0	0	136	0	0	0	0	0	0	0
6. Universal with secondary guarantees		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
7. Variable		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
8. Variable universal		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
9. Credit		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
10. Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
11. Total individual life		(75)	0	0	0	0	0	0	0	224	88	0	172	0	0	0	0
Group Life																	
12. Whole		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13. Term 7,034		0	0	0	0	0	0	0	0	7,034	8	8,815,000	0	89,800	8	8,904,800	0
14. Universal		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
15. Variable		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
16. Variable universal		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
17. Credit		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0 (a)
18. Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
19. Total group life		7,034	0	0	0	0	0	0	0	7,034	8	8,815,000	0	89,800	8	8,904,800	0
Individual Annuities																	
20. Fixed		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
21. Indexed		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
22. Variable with guarantees		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
23. Variable without guarantees		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
24. Life contingent payout		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
25. Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
26. Total individual annuities		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Group Annuities																	
27. Fixed		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
28. Indexed		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
29. Variable with guarantees		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
30. Variable without guarantees		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
31. Life contingent payout		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
32. Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
33. Total group annuities		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Accident and Health																	
34. Comprehensive individual (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0
35. Comprehensive group (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0
36. Medicare supplement (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0
37. Vision only (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0
38. Dental only (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0
39. Federal employees health benefits plan (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0
40. Title XVIII Medicare (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0
41. Title XIX Medicaid (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0
42. Credit A&H		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0
43. Disability income (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	2	1,795	0
44. Long-term care (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0	0
45. Other health (d)		304	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	3,595	0	67	0	0	3,662
46. Total accident and health		304	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	3,595	0	67	2	5,457	0
47. Total		7,263	0	0	0	0	0	0	0	7,258	96	8,818,595	172	89,867	10	8,910,257	0

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ 0 , current year \$ 0 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ 0 , current year \$ 0

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: 0 2) covering number of lives: 0 3) face amount \$ 0

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ 0 Group: \$ 0 Total: \$ 0

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$ 0

(f) For health business report Direct Premiums Earned: Comprehensive Individual \$ 0 ; Comprehensive Group \$ 0 ; Medicare Supplement \$ 0 ; Vision Only \$ 0 ; Dental Only \$ 0 ; Federal Employees Health Benefits Plan \$ 0
Title XVIII Medicare \$ 0 ; Title XIX Medicaid \$ 0 ; Credit A&H \$ 0 ; Disability Income \$ 1,795 ; Long-term Care \$ 0 ; Other Health \$ 1,900



ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY
LIFE INSURANCE (STATE PAGE)^(b)

NAIC Group Code 1348 BUSINESS IN THE STATE OF Canada DURING THE YEAR 2025 NAIC Company Code 69019

Line of Business	1 Premiums and Annuities Considerations	2 Other Considerations	Dividends to Policyholders/Refunds to Members				7 Total (Col. 3+4+5+6)	8 Death and Annuity Benefits	Claims and Benefits Paid			
			3 Paid in Cash or Left on Deposit	4 Applied to Pay Renewal Premiums	5 Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6 Other			9 Matured Endowments	10 Surrender Values and Withdrawals for Life Contracts	11 All Other Benefits	12 Total (Sum Columns 8 through 11)
Individual Life												
1. Industrial	0	0	0	0	0	0	0	0	0	0	0	0
2. Whole	0	0	0	0	0	0	0	0	0	0	0	0
3. Term	0	0	0	0	0	0	0	0	0	0	0	0
4. Indexed	0	0	0	0	0	0	0	0	0	0	0	0
5. Universal	0	0	0	0	0	0	0	0	0	0	0	0
6. Universal with secondary guarantees	0	0	0	0	0	0	0	0	0	0	0	0
7. Variable	0	0	0	0	0	0	0	0	0	0	0	0
8. Variable universal	0	0	0	0	0	0	0	0	0	0	0	0
9. Credit	0	0	0	0	0	0	0	0	0	0	0	0
10. Other	0	0	0	0	0	0	0	0	0	0	0	0
11. Total individual life	0	0	0	0	0	0	0	0	0	0	0	0
Group Life												
12. Whole	0	0	0	0	0	0	0	0	0	0	0	0
13. Term	17,366	0	0	0	0	0	0	0	0	0	0	0
14. Universal	0	0	0	0	0	0	0	0	0	0	0	0
15. Variable	0	0	0	0	0	0	0	0	0	0	0	0
16. Variable universal	0	0	0	0	0	0	0	0	0	0	0	0
17. Credit	0	0	0	0	0	0	0	0	0	0	0	0
18. Other	0	0	0	0	0	0	0	0	0	0	0	0
19. Total group life	17,366	0	0	0	0	0	0	0	0	0	0	0
Individual Annuities												
20. Fixed	0	0	0	0	0	0	0	0	0	13,765	0	13,765
21. Indexed	0	0	0	0	0	0	0	0	0	0	0	0
22. Variable with guarantees	0	0	0	0	0	0	0	0	0	0	0	0
23. Variable without guarantees	0	0	0	0	0	0	0	0	0	0	0	0
24. Life contingent payout	0	0	0	0	0	0	0	5,044	0	0	0	5,044
25. Other	0	0	0	0	0	0	0	0	0	0	0	0
26. Total individual annuities	0	0	0	0	0	0	0	5,044	0	13,765	0	18,809
Group Annuities												
27. Fixed	0	0	0	0	0	0	0	0	0	0	0	0
28. Indexed	0	0	0	0	0	0	0	0	0	0	0	0
29. Variable with guarantees	0	0	0	0	0	0	0	0	0	0	0	0
30. Variable without guarantees	0	1,125,775	0	0	0	0	0	0	0	1,372,949	0	1,372,949
31. Life contingent payout	0	0	0	0	0	0	0	0	0	0	0	0
32. Other	0	0	0	0	0	0	0	0	0	0	0	0
33. Total group annuities	0	1,125,775	0	0	0	0	0	0	0	1,372,949	0	1,372,949
Accident and Health												
34. Comprehensive individual (d) 0 (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
35. Comprehensive group (d) 0 (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
36. Medicare supplement (d) 0 (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
37. Vision only (d) 0 (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
38. Dental only (d) 0 (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
39. Federal employees health benefits plan (d) 0 (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
40. Title XVIII Medicare (d) 0 (e, f)	0 (e, f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
41. Title XIX Medicaid (d) 0 (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
42. Credit A&H (d) 0 (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
43. Disability income (d) 139,189 (f)	139,189 (f)	0	0	0	0	0	0	XXX	XXX	XXX	42,606	42,606
44. Long-term care (d) 0 (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
45. Other health (d) 0 (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
46. Total accident and health	139,189	0	0	0	0	0	0	XXX	XXX	XXX	42,606	42,606
47. Total	156,555 (c)	1,125,775	0	0	0	0	0	5,044	0	1,386,714	42,606	1,434,363

24.1.CN

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ 0 , current year \$ 0 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ 0 , current year \$ 0

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: 0 2) covering number of lives: 0 3) face amount \$ 0

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ 0 Group: \$ 0 Total: \$ 0

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$ 0

(f) For health business report Direct Premiums Earned: Comprehensive Individual \$ 0 ; Comprehensive Group \$ 0 ; Medicare Supplement \$ 0 ; Vision Only \$ 0 ; Dental Only \$ 0 ; Federal Employees Health Benefits Plan \$ 0
Title XVIII Medicare \$ 0 ; Title XIX Medicaid \$ 0 ; Credit A&H \$ 0 ; Disability Income \$ 139,189 ; Long-term Care \$ 0 ; Other Health \$ 0



ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY
LIFE INSURANCE (STATE PAGE)^(b)

NAIC Group Code 1348 BUSINESS IN THE STATE OF Other Alien DURING THE YEAR 2025 NAIC Company Code 69019

Line of Business	1 Premiums and Annuities Considerations	2 Other Considerations	Dividends to Policyholders/Refunds to Members				7 Total (Col. 3+4+5+6)	8 Death and Annuity Benefits	Claims and Benefits Paid			
			3 Paid in Cash or Left on Deposit	4 Applied to Pay Renewal Premiums	5 Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6 Other			9 Matured Endowments	10 Surrender Values and Withdrawals for Life Contracts	11 All Other Benefits	12 Total (Sum Columns 8 through 11)
Individual Life												
1. Industrial	0	0	0	0	0	0	0	0	0	0	0	0
2. Whole	0	0	94	0	0	0	94	60,000	0	0	0	60,000
3. Term	0	0	0	0	0	0	0	0	0	0	0	0
4. Indexed	0	0	0	0	0	0	0	0	0	0	0	0
5. Universal	0	0	0	0	0	0	0	0	0	0	0	0
6. Universal with secondary guarantees	0	0	0	0	0	0	0	0	0	0	0	0
7. Variable	0	0	0	0	0	0	0	0	0	0	0	0
8. Variable universal	0	0	0	0	0	0	0	0	0	0	0	0
9. Credit	0	0	0	0	0	0	0	0	0	0	0	0
10. Other	0	0	0	0	0	0	0	0	0	0	0	0
11. Total individual life	0	0	94	0	0	0	94	60,000	0	0	0	60,000
Group Life												
12. Whole	0	0	0	0	0	0	0	0	0	0	0	0
13. Term	246,672	0	0	0	0	0	0	0	0	0	0	0
14. Universal	0	0	0	0	0	0	0	0	0	0	0	0
15. Variable	0	0	0	0	0	0	0	0	0	0	0	0
16. Variable universal	0	0	0	0	0	0	0	0	0	0	0	0
17. Credit	0	0	0	0	0	0	0	0	0	0	0	0
18. Other	0	0	0	0	0	0	0	0	0	0	0	0
19. Total group life	246,672	0	0	0	0	0	0	0	0	0	0	0
Individual Annuities												
20. Fixed	0	0	0	0	0	0	0	47,750	0	1,997,688	0	2,045,438
21. Indexed	0	0	0	0	0	0	0	83,039	0	992	0	84,031
22. Variable with guarantees	0	0	0	0	0	0	0	0	0	0	0	0
23. Variable without guarantees	0	0	0	0	0	0	0	0	0	0	0	0
24. Life contingent payout	0	0	0	0	0	0	0	0	0	0	0	0
25. Other	0	0	0	0	0	0	0	0	0	0	0	0
26. Total individual annuities	0	0	0	0	0	0	0	130,789	0	1,998,680	0	2,129,469
Group Annuities												
27. Fixed	0	0	0	0	0	0	0	0	0	0	0	0
28. Indexed	0	0	0	0	0	0	0	0	0	0	0	0
29. Variable with guarantees	0	0	0	0	0	0	0	0	0	0	0	0
30. Variable without guarantees	0	0	0	0	0	0	0	0	0	0	0	0
31. Life contingent payout	0	0	0	0	0	0	0	0	0	0	0	0
32. Other	0	0	0	0	0	0	0	0	0	0	0	0
33. Total group annuities	0	0	0	0	0	0	0	0	0	0	0	0
Accident and Health												
34. Comprehensive individual	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
35. Comprehensive group	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
36. Medicare supplement	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
37. Vision only	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
38. Dental only	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
39. Federal employees health benefits plan	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
40. Title XVIII Medicare	0 (e, f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
41. Title XIX Medicaid	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
42. Credit A&H	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
43. Disability income	107,321 (f)	0	0	0	0	0	0	XXX	XXX	XXX	70,704	70,704
44. Long-term care	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
45. Other health	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
46. Total accident and health	107,321	0	0	0	0	0	0	XXX	XXX	XXX	70,704	70,704
47. Total	353,993 (c)	0	94	0	0	0	94	190,789	0	1,998,680	70,704	2,260,173

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY
LIFE INSURANCE (STATE PAGE) (Continued)^(b)

NAIC Group Code		1348		BUSINESS IN THE STATE OF		Other Alien		DURING THE YEAR		2025		NAIC Company Code		69019			
Line of Business		13 Incurred During Current Year	Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits								22 Unpaid December 31, Current Year	Policy Exhibit					
			Claims Settled During Current Year									Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)	
			Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year			23 Number of Pols/ Certs	24 Amount	25 Number of Pols/ Certs	26 Amount	27 Number of Pols/ Certs	28 Amount
			14 Number of Pols/ Certs	15 Amount	16 Number of Pols/ Certs	17 Amount	18 Number of Pols/ Certs	19 Amount	20 Number of Pols/ Certs	21 Amount							
Individual Life																	
1. Industrial		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
2. Whole		66,865	4	66,886	0	0	0	0	4	66,886	213	213	0	234	0		
3. Term		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
4. Indexed		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
5. Universal		4	0	0	0	0	0	0	0	0	65	0	0	1,143	2		
6. Universal with secondary guarantees		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
7. Variable		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
8. Variable universal		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
9. Credit		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
10. Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
11. Total individual life		66,869	4	66,886	0	0	0	0	4	66,886	278	213	0	234	1,143		
Group Life																	
12. Whole		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
13. Term		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
14. Universal		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
15. Variable		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
16. Variable universal		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
17. Credit		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
18. Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0 (a)		
19. Total group life		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Individual Annuities																	
20. Fixed		47,750	2	47,750	0	0	0	0	2	47,750	0	0	0	4	983,654		
21. Indexed		83,039	1	83,039	0	0	0	0	1	83,039	0	0	0	0	292		
22. Variable with guarantees		0	0	0	0	0	0	0	0	0	0	0	0	0	1		
23. Variable without guarantees		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
24. Life contingent payout		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
25. Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
26. Total individual annuities		130,789	3	130,789	0	0	0	0	3	130,789	0	0	0	4	983,947		
Group Annuities																	
27. Fixed		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
28. Indexed		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
29. Variable with guarantees		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
30. Variable without guarantees		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
31. Life contingent payout		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
32. Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
33. Total group annuities		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
Accident and Health																	
34. Comprehensive individual (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0		
35. Comprehensive group (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0		
36. Medicare supplement (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0		
37. Vision only (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0		
38. Dental only (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0		
39. Federal employees health benefits plan (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0		
40. Title XVIII Medicare (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0		
41. Title XIX Medicaid (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0		
42. Credit A&H		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0		
43. Disability income (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	386	1	(4,905)	48		
44. Long-term care (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0		
45. Other health (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0		
46. Total accident and health		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	386	1	(4,905)	48		
47. Total		197,659	7	197,675	0	0	0	0	7	197,675	278	214	386	239	980,185		

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ 0 , current year \$ 0 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ 0 , current year \$ 0

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: 0 2) covering number of lives: 0 3) face amount \$ 0

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ 0 Group: \$ 0 Total: \$ 0

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$ 0

(f) For health business report Direct Premiums Earned: Comprehensive Individual \$ 0 ; Comprehensive Group \$ 0 ; Medicare Supplement \$ 0 ; Vision Only \$ 0 ; Dental Only \$ 0 ; Federal Employees Health Benefits Plan \$ 0
Title XVIII Medicare \$ 0 ; Title XIX Medicaid \$ 0 ; Credit A&H \$ 0 ; Disability Income \$ 107,321 ; Long-term Care \$ 0 ; Other Health \$ 0



ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY
LIFE INSURANCE (STATE PAGE)^(b)

NAIC Group Code 1348 BUSINESS IN THE STATE OF Other Aliens DURING THE YEAR 2025 NAIC Company Code 69019

Line of Business	1 Premiums and Annuities Considerations	2 Other Considerations	Dividends to Policyholders/Refunds to Members				7 Total (Col. 3+4+5+6)	8 Death and Annuity Benefits	Claims and Benefits Paid			
			3 Paid in Cash or Left on Deposit	4 Applied to Pay Renewal Premiums	5 Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6 Other			9 Matured Endowments	10 Surrender Values and Withdrawals for Life Contracts	11 All Other Benefits	12 Total (Sum Columns 8 through 11)
Individual Life												
1. Industrial	0	0	0	0	0	0	0	0	0	0	0	0
2. Whole	0	0	94	0	0	0	94	60,000	0	0	0	60,000
3. Term	0	0	0	0	0	0	0	0	0	0	0	0
4. Indexed	0	0	0	0	0	0	0	0	0	0	0	0
5. Universal	0	0	0	0	0	0	0	0	0	0	0	0
6. Universal with secondary guarantees	0	0	0	0	0	0	0	0	0	0	0	0
7. Variable	0	0	0	0	0	0	0	0	0	0	0	0
8. Variable universal	0	0	0	0	0	0	0	0	0	0	0	0
9. Credit	0	0	0	0	0	0	0	0	0	0	0	0
10. Other	0	0	0	0	0	0	0	0	0	0	0	0
11. Total individual life	0	0	94	0	0	0	94	60,000	0	0	0	60,000
Group Life												
12. Whole	0	0	0	0	0	0	0	0	0	0	0	0
13. Term	246,672	0	0	0	0	0	0	0	0	0	0	0
14. Universal	0	0	0	0	0	0	0	0	0	0	0	0
15. Variable	0	0	0	0	0	0	0	0	0	0	0	0
16. Variable universal	0	0	0	0	0	0	0	0	0	0	0	0
17. Credit	0	0	0	0	0	0	0	0	0	0	0	0
18. Other	0	0	0	0	0	0	0	0	0	0	0	0
19. Total group life	246,672	0	0	0	0	0	0	0	0	0	0	0
Individual Annuities												
20. Fixed	0	0	0	0	0	0	0	47,750	0	1,997,688	0	2,045,438
21. Indexed	0	0	0	0	0	0	0	83,039	0	992	0	84,031
22. Variable with guarantees	0	0	0	0	0	0	0	0	0	0	0	0
23. Variable without guarantees	0	0	0	0	0	0	0	0	0	0	0	0
24. Life contingent payout	0	0	0	0	0	0	0	0	0	0	0	0
25. Other	0	0	0	0	0	0	0	0	0	0	0	0
26. Total individual annuities	0	0	0	0	0	0	0	130,789	0	1,998,680	0	2,129,469
Group Annuities												
27. Fixed	0	0	0	0	0	0	0	0	0	0	0	0
28. Indexed	0	0	0	0	0	0	0	0	0	0	0	0
29. Variable with guarantees	0	0	0	0	0	0	0	0	0	0	0	0
30. Variable without guarantees	0	0	0	0	0	0	0	0	0	0	0	0
31. Life contingent payout	0	0	0	0	0	0	0	0	0	0	0	0
32. Other	0	0	0	0	0	0	0	0	0	0	0	0
33. Total group annuities	0	0	0	0	0	0	0	0	0	0	0	0
Accident and Health												
34. Comprehensive individual	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
35. Comprehensive group	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
36. Medicare supplement	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
37. Vision only	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
38. Dental only	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
39. Federal employees health benefits plan	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
40. Title XVIII Medicare	0 (e, f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
41. Title XIX Medicaid	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
42. Credit A&H	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
43. Disability income	107,321 (f)	0	0	0	0	0	0	XXX	XXX	XXX	70,704	70,704
44. Long-term care	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
45. Other health	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
46. Total accident and health	107,321	0	0	0	0	0	0	XXX	XXX	XXX	70,704	70,704
47. Total	353,993 (c)	0	94	0	0	0	94	190,789	0	1,998,680	70,704	2,260,173

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY
LIFE INSURANCE (STATE PAGE) (Continued)^(b)

NAIC Group Code		1348		BUSINESS IN THE STATE OF		Other Aliens		DURING THE YEAR		2025		NAIC Company Code		69019					
Line of Business		Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits										22		Policy Exhibit					
		13 Incurred During Current Year		Claims Settled During Current Year										Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)	
				Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year		23	24	25	26	27	28		
				14 Number of Pols/ Certs	15 Amount	16 Number of Pols/ Certs	17 Amount	18 Number of Pols/ Certs	19 Amount	20 Number of Pols/ Certs	21 Amount							Unpaid December 31, Current Year	Number of Pols/ Certs
Individual Life																			
1. Industrial		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
2. Whole		66,865	4	66,886	0	0	0	0	4	66,886	213	213	0	234	0	(3)			
3. Term		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
4. Indexed		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
5. Universal		4	0	0	0	0	0	0	0	0	65	0	0	0	1,143	2			
6. Universal with secondary guarantees		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
7. Variable		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
8. Variable universal		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
9. Credit		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
10. Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
11. Total individual life		66,869	4	66,886	0	0	0	0	4	66,886	278	213	0	234	1,143	2			
Group Life																			
12. Whole		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
13. Term		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
14. Universal		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
15. Variable		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
16. Variable universal		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
17. Credit		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
18. Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	(a)			
19. Total group life		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
Individual Annuities																			
20. Fixed		47,750	2	47,750	0	0	0	0	2	47,750	0	0	0	4	983,654	60			
21. Indexed		83,039	1	83,039	0	0	0	0	1	83,039	0	0	0	0	292	1			
22. Variable with guarantees		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
23. Variable without guarantees		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
24. Life contingent payout		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
25. Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
26. Total individual annuities		130,789	3	130,789	0	0	0	0	3	130,789	0	0	0	4	983,947	61			
Group Annuities																			
27. Fixed		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
28. Indexed		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
29. Variable with guarantees		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
30. Variable without guarantees		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
31. Life contingent payout		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
32. Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
33. Total group annuities		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
Accident and Health																			
34. Comprehensive individual (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0			
35. Comprehensive group (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0			
36. Medicare supplement (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0			
37. Vision only (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0			
38. Dental only (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0			
39. Federal employees health benefits plan (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0			
40. Title XVIII Medicare (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0			
41. Title XIX Medicaid (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0			
42. Credit A&H		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0			
43. Disability income (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	386	1	(4,905)	48			
44. Long-term care (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0			
45. Other health (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0			
46. Total accident and health		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	1	386	1	(4,905)	48			
47. Total		197,659	7	197,675	0	0	0	0	7	197,675	278	214	386	239	980,185	111			

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ 0 , current year \$ 0 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ 0 , current year \$ 0

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: 0 2) covering number of lives: 0 3) face amount \$ 0

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ 0 Group: \$ 0 Total: \$ 0

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$ 0

(f) For health business report Direct Premiums Earned: Comprehensive Individual \$ 0 ; Comprehensive Group \$ 0 ; Medicare Supplement \$ 0 ; Vision Only \$ 0 ; Dental Only \$ 0 ; Federal Employees Health Benefits Plan \$ 0
Title XVIII Medicare \$ 0 ; Title XIX Medicaid \$ 0 ; Credit A&H \$ 0 ; Disability Income \$ 107,321 ; Long-term Care \$ 0 ; Other Health \$ 0



ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY
LIFE INSURANCE (STATE PAGE)^(b)

NAIC Group Code 1348 BUSINESS IN THE STATE OF Grand Total DURING THE YEAR 2025 NAIC Company Code 69019

Line of Business	1 Premiums and Annuities Considerations	2 Other Considerations	Dividends to Policyholders/Refunds to Members					Claims and Benefits Paid				
			3 Paid in Cash or Left on Deposit	4 Applied to Pay Renewal Premiums	5 Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6 Other	7 Total (Col. 3+4+5+6)	8 Death and Annuity Benefits	9 Matured Endowments	10 Surrender Values and Withdrawals for Life Contracts	11 All Other Benefits	12 Total (Sum Columns 8 through 11)
Individual Life												
1. Industrial	0	0	0	0	0	0	0	0	0	0	0	0
2. Whole	9,630,137	0	815,283	1,078,268	8,575,962	148,161	10,617,675	31,180,485	358,881	19,114,716	34,885	50,688,967
3. Term	2,060,236	0	521,965	92,094	0	0	613,960	2,200,000	0	0	121,264	2,321,264
4. Indexed	0	0	0	0	0	0	0	0	0	0	0	0
5. Universal	3,220,339	0	0	0	0	0	0	5,373,438	(2,099)	2,843,178	34,823	8,249,340
6. Universal with secondary guarantees	0	0	0	0	0	0	0	0	0	0	0	0
7. Variable	0	0	0	0	0	0	0	0	0	0	0	0
8. Variable universal	0	0	0	0	0	0	0	0	0	0	0	0
9. Credit	0	0	0	0	0	0	0	0	0	0	0	0
10. Other	0	0	0	0	0	0	0	0	0	0	0	0
11. Total individual life	14,910,712	0	1,337,149	1,170,363	8,575,962	148,161	11,231,634	38,753,923	356,782	21,957,893	190,972	61,259,571
Group Life												
12. Whole	0	0	0	0	0	0	0	0	0	0	0	0
13. Term	1,365,712,231	0	0	0	0	0	0	1,019,158,312	0	0	0	1,019,158,312
14. Universal	0	0	0	0	0	0	0	0	0	0	0	0
15. Variable	0	0	0	0	0	0	0	0	0	0	0	0
16. Variable universal	0	0	0	0	0	0	0	0	0	0	0	0
17. Credit	0	0	0	0	0	0	0	0	0	0	0	0
18. Other	512,544	0	0	0	0	0	0	5,791,222	0	0	0	5,791,222
19. Total group life	1,366,224,775	0	0	0	0	0	0	1,024,949,534	0	0	0	1,024,949,534
Individual Annuities												
20. Fixed	796,968,780	0	0	0	0	0	0	210,680,283	0	527,818,494	0	738,498,777
21. Indexed	544,085,080	0	0	0	0	0	0	76,434,173	0	151,059,611	0	227,493,784
22. Variable with guarantees	0	0	0	0	0	0	0	0	0	0	0	0
23. Variable without guarantees	0	0	0	0	0	0	0	0	0	0	0	0
24. Life contingent payout	0	0	0	0	0	0	0	5,632,364	0	0	0	5,632,364
25. Other	0	0	0	0	0	0	0	0	0	0	0	0
26. Total individual annuities	1,341,053,860	0	0	0	0	0	0	292,746,820	0	678,878,105	0	971,624,925
Group Annuities												
27. Fixed	0	0	0	0	0	0	0	0	0	0	0	0
28. Indexed	0	0	0	0	0	0	0	0	0	0	0	0
29. Variable with guarantees	0	0	0	0	0	0	0	0	0	0	0	0
30. Variable without guarantees	0	7,250,008,975	0	0	0	0	0	1,897,482,100	0	4,901,074,814	237,838	6,798,794,752
31. Life contingent payout	1,001,319	0	0	0	0	0	0	0	0	0	0	0
32. Other	0	0	0	0	0	0	0	0	0	0	0	0
33. Total group annuities	1,001,319	7,250,008,975	0	0	0	0	0	1,897,482,100	0	4,901,074,814	237,838	6,798,794,752
Accident and Health												
34. Comprehensive individual (d) 0 (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
35. Comprehensive group (d) 0 (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
36. Medicare supplement (d) 0 (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
37. Vision only (d) 34,507,128 (f)	34,507,128 (f)	0	0	0	0	0	0	XXX	XXX	XXX	20,913,153	20,913,153
38. Dental only (d) 174,184,192 (f)	174,184,192 (f)	0	0	0	0	0	0	XXX	XXX	XXX	128,559,945	128,559,945
39. Federal employees health benefits plan (d) 0 (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
40. Title XVIII Medicare (d) 0 (e,f)	0 (e,f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
41. Title XIX Medicaid (d) 0 (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
42. Credit A&H (d) 0 (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
43. Disability income (d) 2,047,502,888 (f)	2,047,502,888 (f)	0	0	0	0	0	0	XXX	XXX	XXX	1,251,259,303	1,251,259,303
44. Long-term care (d) 0 (f)	0 (f)	0	0	0	0	0	0	XXX	XXX	XXX	0	0
45. Other health (d) 269,871,798 (f)	269,871,798 (f)	0	0	0	0	0	0	XXX	XXX	XXX	103,795,039	103,795,039
46. Total accident and health	2,526,066,005	0	0	0	0	0	0	XXX	XXX	XXX	1,504,527,440	1,504,527,440
47. Total	5,249,256,671 (c)	7,250,008,975	1,337,149	1,170,363	8,575,962	148,161	11,231,634	3,253,932,377	356,782	5,601,910,813	1,504,956,250	10,361,156,223

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY
LIFE INSURANCE (STATE PAGE) (Continued)^(b)

NAIC Group Code		1348		BUSINESS IN THE STATE OF		Grand Total		DURING THE YEAR		2025		NAIC Company Code		69019			
Line of Business		13 Incurred During Current Year	Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits								22 Unpaid December 31, Current Year	Policy Exhibit					
			Claims Settled During Current Year				Total Settled During Current Year					Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)	
			Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year			23	24	25	26	27	28
			14 Number of Pols/ Certs	15 Amount	16 Number of Pols/ Certs	17 Amount	18 Number of Pols/ Certs	19 Amount	20 Number of Pols/ Certs	21 Amount		Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount	Number of Pols/ Certs	Amount
Individual Life																	
1. Industrial		0	0	0	0	0	0	0	0	0	0	0	0	0	0		
2. Whole		27,948,111	665	31,366,646	0	0	0	0	665	31,366,646	4,755,946	942,488	3,813,457	8,174,481	52	2,947,500	307
3. Term		1,575,274	12	1,569,263	0	0	0	0	12	1,569,263	135,319	0	0	20	(6,465,081)	547	66,863,230
4. Indexed		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5. Universal		7,129,317	103	6,746,647	0	0	0	0	103	6,746,647	1,967,790	0	0	(49)	(22,646,326)	3,778	338,007,428
6. Universal with secondary guarantees		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
7. Variable		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
8. Variable universal		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
9. Credit		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
10. Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
11. Total individual life		36,652,702	780	39,682,557	0	0	0	0	780	39,682,557	6,859,054	942,488	3,813,457	8,174,452	(29,111,355)	2,951,825	404,870,965
Group Life																	
12. Whole		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13. Term		1,032,648,301	23,272	1,019,158,312	0	0	0	0	23,272	1,019,158,312	173,229,621	2,082	63,937,460,247	(3,133)	(94,720,584,859)	38,254	595,522,692,223
14. Universal		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
15. Variable		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
16. Variable universal		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
17. Credit		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
18. Other		5,239,442	442	5,791,222	0	0	0	0	442	5,791,222	250,100	0	114,000	(1)	108,158,567	53	108,272,567
19. Total group life		1,037,887,743	23,714	1,024,949,534	0	0	0	0	23,714	1,024,949,534	173,479,721	2,082	63,937,574,247	(3,134)	(94,612,426,292)	38,307	595,630,964,791
Individual Annuities																	
20. Fixed		210,680,283	1,364	210,680,283	0	0	0	0	1,364	210,680,283	0	4,336	796,968,780	(5,186)	(518,785,690)	36,273	5,412,397,446
21. Indexed		76,434,173	381	76,434,173	0	0	0	0	381	76,434,173	0	3,146	544,085,080	(1,427)	(134,440,058)	13,072	2,027,952,975
22. Variable with guarantees		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
23. Variable without guarantees		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
24. Life contingent payout		0	0	0	0	0	0	0	0	0	0	0	0	(37)	(3,606,559)	641	45,958,286
25. Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
26. Total individual annuities		287,114,456	1,745	287,114,456	0	0	0	0	1,745	287,114,456	0	7,482	1,341,053,860	(6,650)	(656,832,307)	49,986	7,486,308,708
Group Annuities																	
27. Fixed		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
28. Indexed		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
29. Variable with guarantees		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
30. Variable without guarantees		1,897,482,100	2,631	1,897,482,100	0	0	0	0	2,631	1,897,482,100	0	1,053	5,790,773,922	(1,134)	(7,103,266,979)	10,005	64,980,122,217
31. Life contingent payout		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
32. Other		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
33. Total group annuities		1,897,482,100	2,631	1,897,482,100	0	0	0	0	2,631	1,897,482,100	0	1,053	5,790,773,922	(1,134)	(7,103,266,979)	10,005	64,980,122,217
Accident and Health																	
34. Comprehensive individual (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
35. Comprehensive group (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
36. Medicare supplement (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
37. Vision only (d)		20,834,251	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	508	5,975,068	(658)	(6,111,270)	3,393	34,266,357
38. Dental only (d)		127,898,119	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	468	33,765,855	(819)	(38,488,106)	3,973	170,686,156
39. Federal employees health benefits plan (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
40. Title XVIII Medicare (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
41. Title XIX Medicaid (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
42. Credit A&H (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
43. Disability income (d)		1,137,288,561	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	15,630	251,973,546	(159,580)	(231,432,724)	172,370	2,104,613,149
44. Long-term care (d)		0	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
45. Other health (d)		105,627,753	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	973	64,855,623	(434,632)	(65,276,612)	24,201	260,351,183
46. Total accident and health		1,391,648,684	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	17,579	356,570,092	(595,689)	(341,308,712)	203,937	2,569,916,845
47. Total		4,650,785,685	28,870	3,249,228,647	0	0	0	0	28,870	3,249,228,647	180,338,775	970,684	71,429,785,578	7,567,845	(102,742,945,645)	3,254,060	671,072,183,526

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ 0 , current year \$ 0 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ 0 , current year \$ 0

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: 0 2) covering number of lives: 0 3) face amount \$ 0

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ 61,819,448 Group: \$ 0 Total: \$ 61,819,448

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products 472,283 and number of persons insured under indemnity only products 3

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$ 0

(f) For health business report Direct Premiums Earned: Comprehensive Individual \$ 0 ; Comprehensive Group \$ 0 ; Medicare Supplement \$ 0 ; Vision Only \$ 34,507,128 ; Dental Only \$ 174,184,192 ; Federal Employees Health Benefits Plan \$ 0

Title XVIII Medicare \$ 0 ; Title XIX Medicaid \$ 0 ; Credit A&H \$ 0 ; Disability Income \$ 2,047,502,888 ; Long-term Care \$ 0 ; Other Health \$ 269,871,798

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY

EXHIBIT OF LIFE INSURANCE

(\$000 Omitted for Amounts of Life Insurance)

	Industrial		Ordinary		Credit Life (Group and Individual)		Group			10 Total Amount of Insurance
	1	2	3	4	5	6	Number of		9	
	Number of Policies	Amount of Insurance	Number of Policies	Amount of Insurance	Number of Individual Policies and Group Certificates	Amount of Insurance	7 Policies	8 Certificates	Amount of Insurance	
1. In force end of prior year	0	0	25,907	1,659,807	0	0	46,301	7,759,723	636,592,782	638,252,589
2. Issued during year	0	0	51	2,928	0	0	1,715	562,689	64,179,476	64,182,404
3. Reinsurance assumed	0	0	(1,118)	(35,281)	0	0	246	12,442	411,073	375,792
4. Revived during year	0	0	1	15	0	0	0	0	0	15
5. Increased during year (net)	0	0	0	1,381	0	0	(4,988)	(1,123,116)	(16,422,226)	(16,420,845)
6. Subtotals, Lines 2 to 5	0	0	(1,066)	(30,957)	0	0	(3,027)	(547,985)	48,168,323	48,137,366
7. Additions by dividends during year	XXX	0	XXX	9,766	XXX	0	XXX	XXX	0	9,766
8. Aggregate write-ins for increases	0	0	0	0	0	0	0	0	0	0
9. Totals (Lines 1 and 6 to 8)	0	0	24,841	1,638,616	0	0	43,274	7,211,738	684,761,105	686,399,721
Deductions during year:										
10. Death	0	0	647	35,099	0	0	XXX	31,068	979,678	1,014,777
11. Maturity	0	0	21	874	0	0	XXX	0	0	874
12. Disability	0	0	0	0	0	0	XXX	0	0	0
13. Expiry	0	0	47	1,361	0	0	0	0	0	1,361
14. Surrender	0	0	516	46,049	0	0	0	0	0	46,049
15. Lapse	0	0	752	31,982	0	0	5,805	806,452	76,715,095	76,747,077
16. Conversion	0	0	0	0	0	0	XXX	XXX	XXX	0
17. Decreased (net)	0	0	872	26,382	0	0	0	0	0	26,382
18. Reinsurance	0	0	0	0	0	0	0	0	0	0
19. Aggregate write-ins for decreases	0	0	0	0	0	0	0	0	0	0
20. Totals (Lines 10 to 19)	0	0	2,855	141,747	0	0	5,805	837,520	77,694,773	77,836,520
21. In force end of year (b) (Line 9 minus Line 20)	0	0	21,986	1,496,869	0	0	37,469	6,374,218	607,066,332	608,563,201
22. Reinsurance ceded end of year	XXX	0	XXX	1,353,443	XXX	0	XXX	XXX	11,272,590	12,626,033
23. Line 21 minus Line 22	XXX	0	XXX	143,426	XXX	(a)	XXX	XXX	595,793,742	595,937,168
DETAILS OF WRITE-INS										
0801.										
0802.										
0803.										
0898. Summary of remaining write-ins for Line 8 from overflow page	0	0	0	0	0	0	0	0	0	0
0899. Totals (Lines 0801 through 0803 plus 0898) (Line 8 above)	0	0	0	0	0	0	0	0	0	0
1901.										
1902.										
1903.										
1998. Summary of remaining write-ins for Line 19 from overflow page	0	0	0	0	0	0	0	0	0	0
1999. Totals (Lines 1901 through 1903 plus 1998) (Line 19 above)	0	0	0	0	0	0	0	0	0	0

Life, Accident and Health Companies Only:

(a) Group \$ 0 ; Individual \$ 0

Fraternal Benefit Societies Only:

(b) Paid-up insurance included in the final totals of Line 21 (including additions to certificates) number of certificates 0 , Amount \$ 0

Additional accidental death benefits included in life certificates were in amount \$ 0 , Does the society collect any contributions from members for general expenses of the society under fully paid-up certificates? Yes [] No []

If not, how are such expenses met?

.....

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY

EXHIBIT OF LIFE INSURANCE

(\$000 Omitted for Amounts of Life Insurance) (Continued)
ADDITIONAL INFORMATION ON INSURANCE IN FORCE END OF YEAR

	Industrial		Ordinary	
	1 Number of Policies	2 Amount of Insurance	3 Number of Policies	4 Amount of Insurance
24. Additions by dividends	XXX.....	0.....	XXX.....	443,207.....
25. Other paid-up insurance	0.....	0.....	4,484.....	50,492.....
26. Debit ordinary insurance	XXX.....	XXX.....	0.....	0.....

ADDITIONAL INFORMATION ON ORDINARY INSURANCE

Term Insurance Excluding Extended Term Insurance	Issued During Year (Included in Line 2)		In Force End of Year (Included in Line 21)	
	1 Number of Policies	2 Amount of Insurance	3 Number of Policies	4 Amount of Insurance
27. Term policies - decreasing	0.....	0.....	2.....	3.....
28. Term policies - other	0.....	0.....	3,941.....	173,403.....
29. Other term insurance - decreasing	XXX.....	0.....	XXX.....	0.....
30. Other term insurance	XXX.....	0.....	XXX.....	30.....
31. Totals (Lines 27 to 30)	0.....	0.....	3,943.....	173,436.....
Reconciliation to Lines 2 and 21:				
32. Term additions	XXX.....	0.....	XXX.....	26,897.....
33. Totals, extended term insurance	XXX.....	XXX.....	207.....	5,456.....
34. Totals, whole life and endowment	51.....	2,928.....	17,836.....	1,291,077.....
35. Totals (Lines 31 to 34)	51.....	2,928.....	21,986.....	1,496,866.....

CLASSIFICATION OF AMOUNT OF INSURANCE BY PARTICIPATING STATUS

	Issued During Year (Included in Line 2)		In Force End of Year (Included in Line 21)	
	1 Non-Participating	2 Participating	3 Non-Participating	4 Participating
36. Industrial	0.....	0.....	0.....	0.....
37. Ordinary	2,928.....	0.....	514,015.....	982,851.....
38. Credit life (group and individual)	0.....	0.....	0.....	0.....
39. Group	64,179,476.....	0.....	602,462,448.....	4,603,884.....
40. Totals (Lines 36 to 39)	64,182,404.....	0.....	602,976,463.....	5,586,735.....

ADDITIONAL INFORMATION ON CREDIT LIFE AND GROUP INSURANCE

	Credit Life		Group	
	1 Number of Individual Policies and Group Certificates	2 Amount of Insurance	3 Number of Certificates	4 Amount of Insurance
41. Amount of insurance included in Line 2 ceded to other companies	XXX.....	0.....	XXX.....	119,569.....
42. Number in force end of year if the number under shared groups is counted on a pro-rata basis	0.....	XXX.....	6,367,119.....	XXX.....
43. Federal Employees' Group Life Insurance included in Line 21	0.....	0.....	0.....	0.....
44. Servicemen's Group Life Insurance included in Line 21	0.....	0.....	0.....	0.....
45. Group permanent insurance included in Line 21	0.....	0.....	0.....	0.....

ADDITIONAL ACCIDENTAL DEATH BENEFITS

46. Amount of additional accidental death benefits in force end of year under ordinary policies	6,000.....
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BASIS OF CALCULATION OF ORDINARY TERM INSURANCE

47. State basis of calculation of (47.1) decreasing term insurance contained in Family Income, Mortgage Protection, etc., policies and riders and of (47.2) term insurance on spouse and children under Family, Parent and Children, etc., policies and riders included above.
47.1 commuted amount
47.2 level amount on parent or family policies

POLICIES WITH DISABILITY PROVISIONS

Disability Provisions	Industrial		Ordinary		Credit		Group	
	1 Number of Policies	2 Amount of Insurance	3 Number of Policies	4 Amount of Insurance	5 Number of Policies	6 Amount of Insurance	7 Number of Certifi- cates	8 Amount of Ins rance
48. Waiver of premium	0.....	0.....	592.....	56,626.....	0.....	0.....	5,485,081.....	503,512,471.....
49. Disability income	0.....	0.....	0.....	0.....	0.....	0.....	412,903.....	48,770,147.....
50. Extended benefits	0.....	0.....	XXX.....	XXX.....	0.....	0.....	0.....	0.....
51. Other	0.....	0.....	0.....	0.....	0.....	0.....	0.....	0.....
52. Total	0.....	(a) 0.....	592.....	(a) 56,626.....	0.....	(a) 0.....	5,897,984.....	(a) 552,282,618.....

(a) See the Annual Audited Financial Reports section of the annual statement instructions

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY

EXHIBIT OF NUMBER OF POLICIES, CONTRACTS, CERTIFICATES, INCOME PAYABLE AND ACCOUNT VALUES IN FORCE FOR SUPPLEMENTARY CONTRACTS, ANNUITIES, ACCIDENT & HEALTH AND OTHER POLICIES

SUPPLEMENTARY CONTRACTS				
	Ordinary		Group	
	1 Involving Life Contingencies	2 Not Involving Life Contingencies	3 Involving Life Contingencies	4 Not Involving Life Contingencies
1. In force end of prior year	1,339	8,895	32	254
2. Issued during year	210	487	0	0
3. Reinsurance assumed	0	0	0	0
4. Increased during year (net)	0	0	0	0
5. Total (Lines 1 to 4)	1,549	9,382	32	254
Deductions during year:				
6. Decreased (net)	78	586	0	0
7. Reinsurance ceded	0	0	0	0
8. Totals (Lines 6 and 7)	78	586	0	0
9. In force end of year (line 5 minus line 8)	1,471	8,796	32	254
10. Amount on deposit	0	(a) 387,444,929	0	(a) 641,719
11. Income now payable	1,471	592	0	17
12. Amount of income payable	(a) 5,817,662	(a) 9,372,106	(a) 0	(a) 222,703

ANNUITIES				
	Ordinary		Group	
	1 Immediate	2 Deferred	3 Contracts	4 Certificates
1. In force end of prior year	3,554	45,581	10,914	484,918
2. Issued during year	277	7,482	656	1,313
3. Reinsurance assumed	0	0	0	0
4. Increased during year (net)	0	0	0	0
5. Totals (Lines 1 to 4)	3,831	53,063	11,570	486,231
Deductions during year:				
6. Decreased (net)	629	6,200	3,643	0
7. Reinsurance ceded	0	0	0	0
8. Totals (Lines 6 and 7)	629	6,200	3,643	0
9. In force end of year (line 5 minus line 8)	3,202	46,863	7,927	486,231
Income now payable:				
10. Amount of income payable	(a) 83,954,142	XXX	XXX	(a) 4,604,862
Deferred fully paid:				
11. Account balance	XXX	(a) 7,403,131,598	XXX	(a) 110,301
Deferred not fully paid:				
12. Account balance	XXX	(a) 12,028,817	XXX	(a) 0

ACCIDENT AND HEALTH INSURANCE						
	Group		Credit		Other	
	1 Certificates	2 Premiums in Force	3 Policies	4 Premiums in Force	5 Policies	6 Premiums in Force
1. In force end of prior year	1,025,141	2,267,644,586	0	0	145,933	349,889,250
2. Issued during year	6,009	464,861,664	0	0	13,287	16,571,876
3. Reinsurance assumed	(61)	(289,977)	0	0	0	(1,716,398)
4. Increased during year (net)	(1,988)	XXX	0	XXX	0	XXX
5. Totals (Lines 1 to 4)	1,029,101	XXX	0	XXX	159,220	XXX
Deductions during year:						
6. Conversions	0	XXX	XXX	XXX	XXX	XXX
7. Decreased (net)	10,169	XXX	0	XXX	10,843	XXX
8. Reinsurance ceded	0	XXX	0	XXX	0	XXX
9. Totals (Lines 6 to 8)	10,169	XXX	0	XXX	10,843	XXX
10. In force end of year (line 5 minus line 9)	1,018,932	(a) 2,241,266,687	0	(a) 0	148,377	(a) 364,744,727

DEPOSIT FUNDS AND DIVIDEND ACCUMULATIONS			
	1		2
	Deposit Funds		Dividend
	Contracts		Accumulations
1. In force end of prior year	114		20
2. Issued during year	0		0
3. Reinsurance assumed	0		0
4. Increased during year (net)	0		0
5. Totals (Lines 1 to 4)	114		20
Deductions During Year:			
6. Decreased (net)	2		0
7. Reinsurance ceded	0		0
8. Totals (Lines 6 and 7)	2		0
9. In force end of year (line 5 minus line 8)	112		20
10. Amount of account balance	(a) 342,957,213	(a) 5,719,164	

(a) See the Annual Audited Financial Reports section of the annual statement instructions.

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY

FORM FOR CALCULATING THE INTEREST MAINTENANCE RESERVE

INTEREST MAINTENANCE RESERVE		1 Amount
1. Reserve as of December 31, Prior Year		(109,268,242)
2. Current year's realized pre-tax capital gains/(losses) of \$ (670,016) transferred into the reserve net of taxes of \$ (140,703)		(529,313)
3. Adjustment for current year's liability gains/(losses) released from the reserve		0
4. Balance before reduction for amount transferred to Summary of Operations (Line 1 + Line 2 + Line 3)		(109,797,555)
5. Current year's amortization released to Summary of Operations (Amortization, Line 1, Column 4)		(12,287,319)
6. Reserve as of December 31, current year (Line 4 minus Line 5)		(97,510,236)

AMORTIZATION				
Year of Amortization	1 Reserve as of December 31, Prior Year	2 Current Year's Realized Capital Gains/(Losses) Transferred into the Reserve Net of Taxes	3 Adjustment for Current Year's Liability Gains/(Losses) Released From the Reserve	4 Balance Before Reduction for Current Year's Amortization (Cols. 1 + 2 + 3)
1. 2025	(12,806,493)	519,174	0	(12,287,319)
2. 2026	(12,800,345)	90,096	0	(12,710,249)
3. 2027	(12,237,807)	(142,016)	0	(12,379,823)
4. 2028	(10,757,959)	(135,553)	0	(10,893,512)
5. 2029	(8,797,284)	(129,227)	0	(8,926,511)
6. 2030	(6,778,185)	(122,457)	0	(6,900,642)
7. 2031	(4,913,450)	(113,260)	0	(5,026,710)
8. 2032	(2,962,570)	(102,014)	0	(3,064,584)
9. 2033	(1,931,124)	(89,037)	0	(2,020,161)
10. 2034	(1,856,376)	(77,205)	0	(1,933,581)
11. 2035	(1,926,175)	(62,588)	0	(1,988,763)
12. 2036	(1,973,067)	(50,874)	0	(2,023,941)
13. 2037	(2,065,364)	(41,521)	0	(2,106,885)
14. 2038	(2,027,013)	(31,141)	0	(2,058,154)
15. 2039	(2,029,172)	(20,710)	0	(2,049,882)
16. 2040	(1,965,427)	(9,172)	0	(1,974,599)
17. 2041	(1,994,157)	(2,871)	0	(1,997,028)
18. 2042	(1,979,420)	(2,364)	0	(1,981,784)
19. 2043	(1,939,278)	(1,827)	0	(1,941,105)
20. 2044	(1,942,098)	(1,246)	0	(1,943,344)
21. 2045	(1,940,764)	(634)	0	(1,941,398)
22. 2046	(2,010,125)	(313)	0	(2,010,438)
23. 2047	(2,143,861)	(339)	0	(2,144,200)
24. 2048	(2,152,521)	(352)	0	(2,152,873)
25. 2049	(1,931,628)	(378)	0	(1,932,006)
26. 2050	(1,524,725)	(404)	0	(1,525,129)
27. 2051	(1,085,901)	(378)	0	(1,086,279)
28. 2052	(632,561)	(300)	0	(632,861)
29. 2053	(163,400)	(221)	0	(163,621)
30. 2054	4	(137)	0	(133)
31. 2055 and Later	0	(46)	0	(46)
32. Total (Lines 1 to 31)	(109,268,246)	(529,313)	0	(109,797,559)

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY

ASSET VALUATION RESERVE

	Default Component			Equity Component			7 Total Amount (Cols. 3 + 6)
	1 Other Than Mortgage Loans	2 Mortgage Loans	3 Total (Cols. 1 + 2)	4 Common Stock	5 Real Estate and Other Invested Assets	6 Total (Cols. 4 + 5)	
1. Reserve as of December 31, prior year	156,298,489	128,592,814	284,891,303	161,533	0	161,533	285,052,836
2. Realized capital gains/(losses) net of taxes - General Account	14,101,664	(35,342,012)	(21,240,348)	0	(1,321,402)	(1,321,402)	(22,561,750)
3. Realized capital gains/(losses) net of taxes - Separate Accounts	0	0	0	0	0	0	0
4. Unrealized capital gains/(losses) net of deferred taxes - General Account	(1,257,488)	22,137,154	20,879,665	(434,049)	(6,918,034)	(7,352,083)	13,527,582
5. Unrealized capital gains/(losses) net of deferred taxes - Separate Accounts	0	0	0	0	0	0	0
6. Capital gains credited/(losses charged) to contract benefits, payments or reserves	0	0	0	0	0	0	0
7. Basic contribution	33,206,369	35,430,704	68,637,074	0	1,370,454	1,370,454	70,007,528
8. Accumulated balances (Lines 1 through 5 - 6 + 7)	202,349,034	150,818,660	353,167,694	(272,516)	(6,868,982)	(7,141,497)	346,026,196
9. Maximum reserve	158,971,634	159,829,094	318,800,727	665,503	19,716,660	20,382,163	339,182,890
10. Reserve objective	93,772,587	124,719,022	218,491,610	432,305	18,297,014	18,729,320	237,220,929
11. 20% of (Line 10 - Line 8)	(21,715,289)	(5,219,927)	(26,935,217)	140,964	5,033,199	5,174,163	(21,761,053)
12. Balance before transfers (Lines 8 + 11)	180,633,745	145,598,732	326,232,477	(131,552)	(1,835,782)	(1,967,334)	324,265,143
13. Transfers	(14,230,362)	14,230,362	0	0	0	0	0
14. Voluntary contribution	0	0	0	0	0	0	0
15. Adjustment down to maximum/up to zero	(7,431,748)	0	(7,431,748)	131,552	1,835,783	1,967,334	(5,464,414)
16. Reserve as of December 31, current year (Lines 12 + 13 + 14 + 15)	158,971,634	159,829,094	318,800,729	0	0	0	318,800,729

ASSET VALUATION RESERVE
BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS
DEFAULT COMPONENT

Line Num- ber	NAIC Desig- nation	Description	1	2	3	4	Basic Contribution		Reserve Objective		Maximum Reserve	
			Book/Adjusted Carrying Value	Reclassify Related Party Encumbrances	Add Third Party Encumbrances	Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	5	6	7	8	9	10
							Factor	Amount (Cols.4 x 5)	Factor	Amount (Cols. 4 x 7)	Factor	Amount (Cols. 4 x 9)
LONG-TERM BONDS												
1.		Exempt obligations	45,974,307	XXX	XXX	45,974,307	0.0000	0	0.0000	0	0.0000	0
2.1	1	NAIC Designation Category 1.A	2,014,344,530	XXX	XXX	2,014,344,530	0.0002	402,869	0.0007	1,410,041	0.0013	2,618,648
2.2	1	NAIC Designation Category 1.B	420,017,788	XXX	XXX	420,017,788	0.0004	168,007	0.0011	462,020	0.0023	966,041
2.3	1	NAIC Designation Category 1.C	1,356,700,366	XXX	XXX	1,356,700,366	0.0006	814,020	0.0018	2,442,061	0.0035	4,748,451
2.4	1	NAIC Designation Category 1.D	1,136,746,039	XXX	XXX	1,136,746,039	0.0007	795,722	0.0022	2,500,841	0.0044	5,001,683
2.5	1	NAIC Designation Category 1.E	1,200,636,586	XXX	XXX	1,200,636,586	0.0009	1,080,573	0.0027	3,241,719	0.0055	6,603,501
2.6	1	NAIC Designation Category 1.F	2,513,695,717	XXX	XXX	2,513,695,717	0.0011	2,765,065	0.0034	8,546,565	0.0068	17,093,131
2.7	1	NAIC Designation Category 1.G	2,411,812,954	XXX	XXX	2,411,812,954	0.0014	3,376,538	0.0042	10,129,614	0.0085	20,500,410
2.8		Subtotal NAIC 1 (2.1+2.2+2.3+2.4+2.5+2.6+2.7)	11,053,953,980	XXX	XXX	11,053,953,980	XXX	9,402,795	XXX	28,732,861	XXX	57,531,865
3.1	2	NAIC Designation Category 2.A	1,898,453,978	XXX	XXX	1,898,453,978	0.0021	3,986,753	0.0063	11,960,260	0.0105	19,933,767
3.2	2	NAIC Designation Category 2.B	1,911,231,085	XXX	XXX	1,911,231,085	0.0025	4,778,078	0.0076	14,525,356	0.0127	24,272,635
3.3	2	NAIC Designation Category 2.C	672,500,870	XXX	XXX	672,500,870	0.0036	2,421,003	0.0108	7,263,009	0.0180	12,105,016
3.4		Subtotal NAIC 2 (3.1+3.2+3.3)	4,482,185,933	XXX	XXX	4,482,185,933	XXX	11,185,834	XXX	33,748,626	XXX	56,311,417
4.1	3	NAIC Designation Category 3.A	191,039,702	XXX	XXX	191,039,702	0.0069	1,318,174	0.0183	3,496,027	0.0262	5,005,240
4.2	3	NAIC Designation Category 3.B	218,714,512	XXX	XXX	218,714,512	0.0099	2,165,274	0.0264	5,774,063	0.0377	8,245,537
4.3	3	NAIC Designation Category 3.C	157,123,693	XXX	XXX	157,123,693	0.0131	2,058,320	0.0350	5,499,329	0.0500	7,856,185
4.4		Subtotal NAIC 3 (4.1+4.2+4.3)	566,877,907	XXX	XXX	566,877,907	XXX	5,541,768	XXX	14,769,419	XXX	21,106,962
5.1	4	NAIC Designation Category 4.A	105,145,140	XXX	XXX	105,145,140	0.0184	1,934,671	0.0430	4,521,241	0.0615	6,466,426
5.2	4	NAIC Designation Category 4.B	106,235,542	XXX	XXX	106,235,542	0.0238	2,528,406	0.0555	5,896,073	0.0793	8,424,478
5.3	4	NAIC Designation Category 4.C	34,115,612	XXX	XXX	34,115,612	0.0310	1,057,584	0.0724	2,469,970	0.1034	3,527,554
5.4		Subtotal NAIC 4 (5.1+5.2+5.3)	245,496,293	XXX	XXX	245,496,293	XXX	5,520,660	XXX	12,887,284	XXX	18,418,459
6.1	5	NAIC Designation Category 5.A	18,181,884	XXX	XXX	18,181,884	0.0472	858,185	0.0846	1,538,187	0.1410	2,563,646
6.2	5	NAIC Designation Category 5.B	6,549,042	XXX	XXX	6,549,042	0.0663	434,201	0.1188	778,026	0.1980	1,296,710
6.3	5	NAIC Designation Category 5.C	2,545,848	XXX	XXX	2,545,848	0.0836	212,833	0.1498	381,368	0.2496	635,444
6.4		Subtotal NAIC 5 (6.1+6.2+6.3)	27,276,774	XXX	XXX	27,276,774	XXX	1,505,219	XXX	2,697,582	XXX	4,495,800
7.	6	NAIC 6	3,276,454	XXX	XXX	3,276,454	0.0000	0	0.2370	776,520	0.2370	776,520
8.		Intentionally left blank	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
9.		Total long-term bonds (1+2.8+3.4+4.4+5.4+6.4+7+8)	16,425,041,648	XXX	XXX	16,425,041,648	XXX	33,156,277	XXX	93,612,291	XXX	158,641,022
PREFERRED STOCKS												
10.	1	Highest quality	0	XXX	XXX	0	0.0005	0	0.0016	0	0.0033	0
11.	2	High quality	0	XXX	XXX	0	0.0021	0	0.0064	0	0.0106	0
12.	3	Medium quality	0	XXX	XXX	0	0.0099	0	0.0263	0	0.0376	0
13.	4	Low quality	0	XXX	XXX	0	0.0245	0	0.0572	0	0.0817	0
14.	5	Lower quality	0	XXX	XXX	0	0.0630	0	0.1128	0	0.1880	0
15.	6	In or near default	0	XXX	XXX	0	0.0000	0	0.2370	0	0.2370	0
16.		Affiliated life with AVR	0	XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
17.		Total preferred stocks (Sum of Lines 10 through 16)	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0

ASSET VALUATION RESERVE (Continued)
BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS
DEFAULT COMPONENT

Line Num- ber	NAIC Desig- nation	Description	1	2	3	4	Basic Contribution		Reserve Objective		Maximum Reserve	
			Book/Adjusted Carrying Value	Reclassify Related Party Encumbrances	Add Third Party Encumbrances	Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	5	6	7	8	9	10
							Factor	Amount (Cols.4 x 5)	Factor	Amount (Cols. 4 x 7)	Factor	Amount (Cols. 4 x 9)
SHORT-TERM BONDS												
18.		Exempt obligations	0	XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
19.1	1	NAIC Designation Category 1.A	0	XXX	XXX	0	0.0002	0	0.0007	0	0.0013	0
19.2	1	NAIC Designation Category 1.B	0	XXX	XXX	0	0.0004	0	0.0011	0	0.0023	0
19.3	1	NAIC Designation Category 1.C	0	XXX	XXX	0	0.0006	0	0.0018	0	0.0035	0
19.4	1	NAIC Designation Category 1.D	0	XXX	XXX	0	0.0007	0	0.0022	0	0.0044	0
19.5	1	NAIC Designation Category 1.E	0	XXX	XXX	0	0.0009	0	0.0027	0	0.0055	0
19.6	1	NAIC Designation Category 1.F	0	XXX	XXX	0	0.0011	0	0.0034	0	0.0068	0
19.7	1	NAIC Designation Category 1.G	0	XXX	XXX	0	0.0014	0	0.0042	0	0.0085	0
19.8		Subtotal NAIC 1 (19.1+19.2+19.3+19.4+19.5+19.6+19.7)	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0
20.1	2	NAIC Designation Category 2.A	0	XXX	XXX	0	0.0021	0	0.0063	0	0.0105	0
20.2	2	NAIC Designation Category 2.B	0	XXX	XXX	0	0.0025	0	0.0076	0	0.0127	0
20.3	2	NAIC Designation Category 2.C	0	XXX	XXX	0	0.0036	0	0.0108	0	0.0180	0
20.4		Subtotal NAIC 2 (20.1+20.2+20.3)	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0
21.1	3	NAIC Designation Category 3.A	0	XXX	XXX	0	0.0069	0	0.0183	0	0.0262	0
21.2	3	NAIC Designation Category 3.B	0	XXX	XXX	0	0.0099	0	0.0264	0	0.0377	0
21.3	3	NAIC Designation Category 3.C	0	XXX	XXX	0	0.0131	0	0.0350	0	0.0500	0
21.4		Subtotal NAIC 3 (21.1+21.2+21.3)	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0
22.1	4	NAIC Designation Category 4.A	0	XXX	XXX	0	0.0184	0	0.0430	0	0.0615	0
22.2	4	NAIC Designation Category 4.B	0	XXX	XXX	0	0.0238	0	0.0555	0	0.0793	0
22.3	4	NAIC Designation Category 4.C	0	XXX	XXX	0	0.0310	0	0.0724	0	0.1034	0
22.4		Subtotal NAIC 4 (22.1+22.2+22.3)	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0
23.1	5	NAIC Designation Category 5.A	0	XXX	XXX	0	0.0472	0	0.0846	0	0.1410	0
23.2	5	NAIC Designation Category 5.B	0	XXX	XXX	0	0.0663	0	0.1188	0	0.1980	0
23.3	5	NAIC Designation Category 5.C	0	XXX	XXX	0	0.0836	0	0.1498	0	0.2496	0
23.4		Subtotal NAIC 5 (23.1+23.2+23.3)	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0
24.	6	NAIC 6	0	XXX	XXX	0	0.0000	0	0.2370	0	0.2370	0
25.		Total short-term bonds (18+19.8+20.4+21.4+22.4+23.4+24)	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0
DERIVATIVE INSTRUMENTS												
26.		Exchange traded	0	XXX	XXX	0	0.0005	0	0.0016	0	0.0033	0
27.	1	Highest quality	100,185,318	XXX	XXX	100,185,318	0.0005	50,093	0.0016	160,297	0.0033	330,612
28.	2	High quality	0	XXX	XXX	0	0.0021	0	0.0064	0	0.0106	0
29.	3	Medium quality	0	XXX	XXX	0	0.0099	0	0.0263	0	0.0376	0
30.	4	Low quality	0	XXX	XXX	0	0.0245	0	0.0572	0	0.0817	0
31.	5	Lower quality	0	XXX	XXX	0	0.0630	0	0.1128	0	0.1880	0
32.	6	In or near default	0	XXX	XXX	0	0.0000	0	0.2370	0	0.2370	0
33.		Total derivative instruments	100,185,318	XXX	XXX	100,185,318	XXX	50,093	XXX	160,297	XXX	330,612
34.		Total (Lines 9 + 17 + 25 + 33)	16,525,226,966	XXX	XXX	16,525,226,966	XXX	33,206,369	XXX	93,772,587	XXX	158,971,634

ASSET VALUATION RESERVE (Continued)
BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS
DEFAULT COMPONENT

Line Num- ber	NAIC Desig- nation	Description	1	2	3	4	Basic Contribution		Reserve Objective		Maximum Reserve	
			Book/Adjusted Carrying Value	Reclassify Related Party Encumbrances	Add Third Party Encumbrances	Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	5	6	7	8	9	10
							Factor	Amount (Cols.4 x 5)	Factor	Amount (Cols. 4 x 7)	Factor	Amount (Cols. 4 x 9)
		MORTGAGE LOANS										
		In Good Standing:										
35.		Farm mortgages - CM1 - highest quality	0	0	XXX	0	0.0011	0	0.0057	0	0.0074	0
36.		Farm mortgages - CM2 - high quality	0	0	XXX	0	0.0040	0	0.0114	0	0.0149	0
37.		Farm mortgages - CM3 - medium quality	0	0	XXX	0	0.0069	0	0.0200	0	0.0257	0
38.		Farm mortgages - CM4 - low Medium quality	0	0	XXX	0	0.0120	0	0.0343	0	0.0428	0
39.		Farm mortgages - CM5 - low quality	0	0	XXX	0	0.0183	0	0.0486	0	0.0628	0
40.		Residential mortgages - insured or guaranteed	0	0	XXX	0	0.0003	0	0.0007	0	0.0011	0
41.		Residential mortgages - all other	37,896	0	XXX	37,896	0.0015	57	0.0034	129	0.0046	174
42.		Commercial mortgages - insured or guaranteed	0	0	XXX	0	0.0003	0	0.0007	0	0.0011	0
43.		Commercial mortgages - all other - CM1 - highest quality	6,107,600,477	0	XXX	6,107,600,477	0.0011	6,718,361	0.0057	34,813,323	0.0074	45,196,244
44.		Commercial mortgages - all other - CM2 - high quality	5,801,989,322	0	XXX	5,801,989,322	0.0040	23,207,957	0.0114	66,142,678	0.0149	86,449,641
45.		Commercial mortgages - all other - CM3 - medium quality	484,854,373	0	XXX	484,854,373	0.0069	3,345,495	0.0200	9,697,087	0.0257	12,460,757
46.		Commercial mortgages - all other - CM4 - low medium quality	23,030,452	0	XXX	23,030,452	0.0120	276,365	0.0343	789,944	0.0428	985,703
47.		Commercial mortgages - all other - CM5 - low quality	102,867,160	0	XXX	102,867,160	0.0183	1,882,469	0.0486	4,999,344	0.0628	6,460,058
		Overdue, Not in Process:										
48.		Farm mortgages	0	0	XXX	0	0.0480	0	0.0868	0	0.1371	0
49.		Residential mortgages - insured or guaranteed	0	0	XXX	0	0.0006	0	0.0014	0	0.0023	0
50.		Residential mortgages - all other	0	0	XXX	0	0.0029	0	0.0066	0	0.0103	0
51.		Commercial mortgages - insured or guaranteed	0	0	XXX	0	0.0006	0	0.0014	0	0.0023	0
52.		Commercial mortgages - all other	0	0	XXX	0	0.0480	0	0.0868	0	0.1371	0
		In Process of Foreclosure:										
53.		Farm mortgages	0	0	XXX	0	0.0000	0	0.1942	0	0.1942	0
54.		Residential mortgages - insured or guaranteed	0	0	XXX	0	0.0000	0	0.0046	0	0.0046	0
55.		Residential mortgages - all other	0	0	XXX	0	0.0000	0	0.0149	0	0.0149	0
56.		Commercial mortgages - insured or guaranteed	0	0	XXX	0	0.0000	0	0.0046	0	0.0046	0
57.		Commercial mortgages - all other	42,618,520	0	XXX	42,618,520	0.0000	0	0.1942	8,276,517	0.1942	8,276,517
58.		Total Schedule B mortgages (Sum of Lines 35 through 57)	12,562,998,198	0	XXX	12,562,998,198	XXX	35,430,704	XXX	124,719,022	XXX	159,829,094

ASSET VALUATION RESERVE
BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS
EQUITY AND OTHER INVESTED ASSET COMPONENT

Line Num- ber	NAIC Desig- nation	Description	1	2	3	4	Basic Contribution		Reserve Objective		Maximum Reserve	
			Book/Adjusted Carrying Value	Reclassify Related Party Encumbrances	Add Third Party Encumbrances	Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	5	6	7	8	9	10
							Factor	Amount (Cols.4 x 5)	Factor	Amount (Cols. 4 x 7)	Factor	Amount (Cols. 4 x 9)
COMMON STOCK												
1.		Unaffiliated - public	235,221	XXX	XXX	235,221	0.0000	0	0.1580 (a)	37,165	0.1580 (a)	37,165
2.		Unaffiliated - private	0	XXX	XXX	0	0.0000	0	0.1945	0	0.1945	0
3.		Federal Home Loan Bank	64,777,100	XXX	XXX	64,777,100	0.0000	0	0.0061	395,140	0.0097	628,338
4.		Affiliated - life with AVR	0	XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
Affiliated - Investment Subsidiary:												
5.		Fixed income - exempt obligations	0	0	0	0	XXX	0	XXX	0	XXX	0
6.		Fixed income - highest quality	0	0	0	0	XXX	0	XXX	0	XXX	0
7.		Fixed income - high quality	0	0	0	0	XXX	0	XXX	0	XXX	0
8.		Fixed income - medium quality	0	0	0	0	XXX	0	XXX	0	XXX	0
9.		Fixed income - low quality	0	0	0	0	XXX	0	XXX	0	XXX	0
10.		Fixed income - lower quality	0	0	0	0	XXX	0	XXX	0	XXX	0
11.		Fixed income - in or near default	0	0	0	0	XXX	0	XXX	0	XXX	0
12.		Unaffiliated common stock - public	0	0	0	0	0.0000	0	0.1580 (a)	0	0.1580 (a)	0
13.		Unaffiliated common stock - private	0	0	0	0	0.0000	0	0.1945	0	0.1945	0
14.		Real estate	0	0	0	0	0.0000 (b)	0	0.0000 (b)	0	0.0000 (b)	0
15.		Affiliated - certain other (See SVO Purposes and Procedures Manual)	0	XXX	XXX	0	0.0000	0	0.1580	0	0.1580	0
16.		Affiliated - all other	0	XXX	XXX	0	0.0000	0	0.1945	0	0.1945	0
17.		Total common stock (Sum of Lines 1 through 16)	65,012,321	0	0	65,012,321	XXX	0	XXX	432,305	XXX	665,503
REAL ESTATE												
18.		Home office property (General Account only)	35,307,319	0	0	35,307,319	0.0000	0	0.0912	3,220,027	0.0912	3,220,027
19.		Investment properties	43,376,293	0	0	43,376,293	0.0000	0	0.0912	3,955,918	0.0912	3,955,918
20.		Properties acquired in satisfaction of debt	0	0	0	0	0.0000	0	0.1337	0	0.1337	0
21.		Total real estate (Sum of Lines 18 through 20)	78,683,612	0	0	78,683,612	XXX	0	XXX	7,175,945	XXX	7,175,945
OTHER INVESTED ASSETS												
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF BONDS												
22.		Exempt obligations	0	XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
23.	1	Highest quality	0	XXX	XXX	0	0.0005	0	0.0016	0	0.0033	0
24.	2	High quality	0	XXX	XXX	0	0.0021	0	0.0064	0	0.0106	0
25.	3	Medium quality	0	XXX	XXX	0	0.0099	0	0.0263	0	0.0376	0
26.	4	Low quality	0	XXX	XXX	0	0.0245	0	0.0572	0	0.0817	0
27.	5	Lower quality	0	XXX	XXX	0	0.0630	0	0.1128	0	0.1880	0
28.	6	In or near default	0	XXX	XXX	0	0.0000	0	0.2370	0	0.2370	0
29.		Total with bond characteristics (Sum of Lines 22 through 28)	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0

ASSET VALUATION RESERVE (Continued)
BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS
EQUITY AND OTHER INVESTED ASSET COMPONENT

Line Number	NAIC Designation	Description	1	2	3	4	Basic Contribution		Reserve Objective		Maximum Reserve	
			Book/Adjusted Carrying Value	Reclassify Related Party Encumbrances	Add Third Party Encumbrances	Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	5	6	7	8	9	10
							Factor	Amount (Cols.4 x 5)	Factor	Amount (Cols. 4 x 7)	Factor	Amount (Cols. 4 x 9)
		INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF PREFERRED STOCKS										
30.	1	Highest quality	0	XXX	XXX	0	0.0005	0	0.0016	0	0.0033	0
31.	2	High quality	0	XXX	XXX	0	0.0021	0	0.0064	0	0.0106	0
32.	3	Medium quality	0	XXX	XXX	0	0.0099	0	0.0263	0	0.0376	0
33.	4	Low quality	0	XXX	XXX	0	0.0245	0	0.0572	0	0.0817	0
34.	5	Lower quality.....	0	XXX	XXX	0	0.0630	0	0.1128	0	0.1880	0
35.	6	In or near default	0	XXX	XXX	0	0.0000	0	0.2370	0	0.2370	0
36.		Affiliated life with AVR	0	XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
37.		Total with preferred stock characteristics (Sum of Lines 30 through 36)	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0
		INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF MORTGAGE LOANS										
		In Good Standing Affiliated:										
38.		Mortgages - CM1 - highest quality	0	0	XXX	0	0.0011	0	0.0057	0	0.0074	0
39.		Mortgages - CM2 - high quality	0	0	XXX	0	0.0040	0	0.0114	0	0.0149	0
40.		Mortgages - CM3 - medium quality	0	0	XXX	0	0.0069	0	0.0200	0	0.0257	0
41.		Mortgages - CM4 - low medium quality	0	0	XXX	0	0.0120	0	0.0343	0	0.0428	0
42.		Mortgages - CM5 - low quality	0	0	XXX	0	0.0183	0	0.0486	0	0.0628	0
43.		Residential Mortgages - insured or guaranteed	0	0	XXX	0	0.0003	0	0.0007	0	0.0011	0
44.		Residential Mortgages - all other	0	XXX	XXX	0	0.0015	0	0.0034	0	0.0046	0
45.		Commercial Mortgages - insured or guaranteed	0	0	XXX	0	0.0003	0	0.0007	0	0.0011	0
		Overdue, Not in Process Affiliated:										
46.		Farm mortgages	0	0	XXX	0	0.0480	0	0.0868	0	0.1371	0
47.		Residential mortgages - insured or guaranteed	0	0	XXX	0	0.0006	0	0.0014	0	0.0023	0
48.		Residential mortgages - all other	0	0	XXX	0	0.0029	0	0.0066	0	0.0103	0
49.		Commercial mortgages - insured or guaranteed	0	0	XXX	0	0.0006	0	0.0014	0	0.0023	0
50.		Commercial mortgages - all other	0	0	XXX	0	0.0480	0	0.0868	0	0.1371	0
		In Process of Foreclosure Affiliated:										
51.		Farm mortgages	0	0	XXX	0	0.0000	0	0.1942	0	0.1942	0
52.		Residential mortgages - insured or guaranteed	0	0	XXX	0	0.0000	0	0.0046	0	0.0046	0
53.		Residential mortgages - all other	0	0	XXX	0	0.0000	0	0.0149	0	0.0149	0
54.		Commercial mortgages - insured or guaranteed	0	0	XXX	0	0.0000	0	0.0046	0	0.0046	0
55.		Commercial mortgages - all other	0	0	XXX	0	0.0000	0	0.1942	0	0.1942	0
56.		Total affiliated (Sum of Lines 38 through 55)	0	0	XXX	0	XXX	0	XXX	0	XXX	0
57.		Unaffiliated - in good standing with covenants	0	0	XXX	0	0.0000 (c)	0	0.0000 (c)	0	0.0000 (c)	0
58.		Unaffiliated - in good standing defeased with government securities	0	0	XXX	0	0.0011	0	0.0057	0	0.0074	0
59.		Unaffiliated - in good standing primarily senior	0	0	XXX	0	0.0040	0	0.0114	0	0.0149	0
60.		Unaffiliated - in good standing all other	107,411,387	0	XXX	107,411,387	0.0069	741,139	0.0200	2,148,228	0.0257	2,760,473
61.		Unaffiliated - overdue, not in process	0	0	XXX	0	0.0480	0	0.0868	0	0.1371	0
62.		Unaffiliated - in process of foreclosure	0	0	XXX	0	0.0000	0	0.1942	0	0.1942	0
63.		Total unaffiliated (Sum of Lines 57 through 62)	107,411,387	0	XXX	107,411,387	XXX	741,139	XXX	2,148,228	XXX	2,760,473
64.		Total with mortgage loan characteristics (Lines 56 + 63)	107,411,387	0	XXX	107,411,387	XXX	741,139	XXX	2,148,228	XXX	2,760,473

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY

ASSET VALUATION RESERVE (Continued)
BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS
EQUITY AND OTHER INVESTED ASSET COMPONENT

Line Number	NAIC Designation	Description	1	2	3	4	Basic Contribution		Reserve Objective		Maximum Reserve	
			Book/Adjusted Carrying Value	Reclassify Related Party Encumbrances	Add Third Party Encumbrances	Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	5	6	7	8	9	10
							Factor	Amount (Cols.4 x 5)	Factor	Amount (Cols. 4 x 7)	Factor	Amount (Cols. 4 x 9)
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF COMMON STOCK												
65.		Unaffiliated public	0	XXX	XXX	0	0.0000	0	0.1580 (a)	0	0.1580 (a)	0
66.		Unaffiliated private	0	XXX	XXX	0	0.0000	0	0.1945	0	0.1945	0
67.		Affiliated life with AVR	0	XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
68.		Affiliated certain other (See SVO Purposes & Procedures Manual)	0	XXX	XXX	0	0.0000	0	0.1580	0	0.1580	0
69.		Affiliated other - all other	0	XXX	XXX	0	0.0000	0	0.1945	0	0.1945	0
70.		Total with common stock characteristics (Sum of Lines 65 through 69)	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF REAL ESTATE												
71.		Home office property (General Account only)	0	0	0	0	0.0000	0	0.0912	0	0.0912	0
72.		Investment properties	0	0	0	0	0.0000	0	0.0912	0	0.0912	0
73.		Properties acquired in satisfaction of debt	0	0	0	0	0.0000	0	0.1337	0	0.1337	0
74.		Total with real estate characteristics (Sum of Lines 71 through 73)	0	0	0	0	XXX	0	XXX	0	XXX	0
INVESTMENTS IN TAX CREDIT STRUCTURES												
75.		Yield guaranteed state tax credit investments	0	0	0	0	0.0003	0	0.0006	0	0.0010	0
76.		Qualifying federal tax credit investments	92,390,628	0	0	92,390,628	0.0063	582,061	0.0120	1,108,688	0.0190	1,755,422
77.		Qualifying state tax credit investments	0	0	0	0	0.0063	0	0.0120	0	0.0190	0
78.		Other tax credit investments	0	0	0	0	0.0273	0	0.0600	0	0.0975	0
79.		Total tax credit investments (Sum of Lines 75 through 78)	92,390,628	0	0	92,390,628	XXX	582,061	XXX	1,108,688	XXX	1,755,422
RESIDUAL TRANCHES OR INTERESTS												
80.		Bonds - unaffiliated	0	XXX	XXX	0	0.0000	0	0.1580	0	0.1580	0
81.		Bonds - affiliated	0	XXX	XXX	0	0.0000	0	0.1580	0	0.1580	0
82.		Common stock - unaffiliated	0	XXX	XXX	0	0.0000	0	0.1580	0	0.1580	0
83.		Common stock - affiliated	0	XXX	XXX	0	0.0000	0	0.1580	0	0.1580	0
84.		Preferred stock - unaffiliated	0	XXX	XXX	0	0.0000	0	0.1580	0	0.1580	0
85.		Preferred stock - affiliated	0	XXX	XXX	0	0.0000	0	0.1580	0	0.1580	0
86.		Real estate - unaffiliated	0	0	0	0	0.0000	0	0.1580	0	0.1580	0
87.		Real estate - affiliated	0	0	0	0	0.0000	0	0.1580	0	0.1580	0
88.		Mortgage loans - unaffiliated	0	XXX	XXX	0	0.0000	0	0.1580	0	0.1580	0
89.		Mortgage loans - affiliated	0	XXX	XXX	0	0.0000	0	0.1580	0	0.1580	0
90.		Other - unaffiliated	0	XXX	XXX	0	0.0000	0	0.1580	0	0.1580	0
91.		Other - affiliated	0	XXX	XXX	0	0.0000	0	0.1580	0	0.1580	0
92.		Total residual tranches or interests (Sum of Lines 80 through 91)	0	0	0	0	XXX	0	XXX	0	XXX	0
SURPLUS NOTES AND CAPITAL NOTES												
93.	1	Highest quality	94,509,563	XXX	XXX	94,509,563	0.0005	47,255	0.0016	151,215	0.0033	311,882
94.	2	High quality	0	XXX	XXX	0	0.0021	0	0.0064	0	0.0106	0
95.	3	Medium quality	0	XXX	XXX	0	0.0099	0	0.0263	0	0.0376	0
96.	4	Low quality	0	XXX	XXX	0	0.0245	0	0.0572	0	0.0817	0
97.	5	Lower quality	0	XXX	XXX	0	0.0630	0	0.1128	0	0.1880	0
98.	6	In or near default	0	XXX	XXX	0	0.0000	0	0.2370	0	0.2370	0
99.		Total surplus notes and capital notes (Sum of Lines 93 through 98)	94,509,563	XXX	XXX	94,509,563	XXX	47,255	XXX	151,215	XXX	311,882
ALL OTHER INVESTMENTS												
100.		NAIC 1 working capital finance investments	0	XXX	0	0	0.0000	0	0.0042	0	0.0042	0
101.		NAIC 2 working capital finance investments	0	XXX	0	0	0.0000	0	0.0137	0	0.0137	0
102.		Other invested assets - Schedule BA	48,816,066	XXX	0	48,816,066	0.0000	0	0.1580	7,712,938	0.1580	7,712,938
103.		Other short-term invested assets - Schedule DA	0	XXX	0	0	0.0000	0	0.1580	0	0.1580	0
104.		Total all other (Sum of Lines 100 through 103)	48,816,066	XXX	0	48,816,066	XXX	0	XXX	7,712,938	XXX	7,712,938
105.		Total other invested assets - Schedules BA & DA (Sum of Lines 29, 37, 64, 70, 74, 79, 92, 99 and 104)	343,127,644	0	0	343,127,644	XXX	1,370,454	XXX	11,121,069	XXX	12,540,715

(a) Times the company's weighted average portfolio beta (Minimum .1215, Maximum .2431).
(b) Determined using the same factors and breakdowns used for directly owned real estate.
(c) This will be the factor associated with the risk category determined in the company generated worksheet.

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY

ASSET VALUATION RESERVE

BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS REPLICATIONS (SYNTHETIC) ASSETS

1 RSAT Number	2 Type	3 CUSIP	4 Description of Asset(s)	5 NAIC Designation or Other Description of Asset	6 Value of Asset	7 AVR Basic Contribution	8 AVR Reserve Objective	9 AVR Maximum Reserve
NONE								
0599999 - Total								

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY

SCHEDULE F

Showing all claims for death losses and all other contract claims resisted or compromised during the year, and all claims for death losses and all other contract claims resisted December 31 of current year

1	2	3	4	5	6	7	8
Contract Numbers	Claim Numbers	State of Residence of Claimant	Year of Claim for Death or Disability	Amount Claimed	Amount Paid During the Year	Amount Resisted Dec. 31 of Current Year	Why Compromised or Resisted
168133	G56209	MS	2024	100,000	0	0	EOL
648985	G19380	GA	2021	190,000	126,667	0	Manner of Death
760845	G38977	UT	2024	484,000	484,000	0	Competing Beneficiary
166242	G58207	IA	2024	60,000	60,000	0	Competing Beneficiary
154589	G60711	PA	2024	25,000	0	0	MBR Not Insured
153726	G60826	CA	2024	75,000	0	0	MBR Not Insured
649343	G63861	Minnesota	2024	5,000	5,000	0	Policy Exclusion
610516	G65556	WA	2024	10,000	0	0	Not Eligible
172684	G65971	CT	2024	490,000	290,000	0	AWR Not Met
135144	G65987	TX	2024	106,000	0	0	Not Eligible
649369	G67563	CO	2025	199,000	0	0	Policy Exclusion
152079	G69464	CO	2024	100,000	100,000	0	Policy Exclusion
160861	G73365	MD	2023	20,000	0	0	Not Eligible
162238	G75338	RI	2025	196,000	0	0	Not Eligible
170545	G76577	TX	2025	20,000	10,000	0	Partial Denial
641728	G79109	FL	2025	15,200	10,000	0	Age Reduction
642682	G83964	FL	2025	5,000	0	0	MBR Not Insured
122902	G84750	CT	2025	150,000	0	0	MBR Not Insured
172056	G87183	Tennessee	2025	139,750	0	0	MBR Not Insured
166647	G87199	PA	2025	10,000	0	0	Child Definition Not Met
758938	G90614	FL	2025	50,000	0	0	MBR Not Insured
174108	G91086	TX	2025	50,000	0	0	MBR Not Insured
171676	G91128	TX	2024	1,997	1,997	0	Partial Denial
137985	G36190	VA	2023	38,000	38,000	0	Competing Beneficiary
169791	G64556	Wisconsin	2024	84,000	25,000	0	Not Eligible
167593	G60161	CA	2024	556,000	556,000	0	Competing Beneficiary
755605	F38505	MI	2020	62,500	0	0	Surcharge
GA00003113	LC00214564	GA	2025	97,500	48,750	0	Settlement
276407	LC00193513	CA	2024	100,000	16,500	0	Settlement
002252	LC00194006	CO	2024	2,000	2,305	0	Competing Beneficiary
CM10000307	LC00194968	NC	2024	60,000	20,000	0	Settled
C00415	LC00193401	VA	2023	50,000	50,000	0	Closed
CL647	LC00211570	IN	2024	4,000	0	0	Closed
92102	LC00212225	KY	2024	15,000	15,000	0	Closed
CM10002307	LC00214313	MO	2024	16,250	16,250	0	Closed
AL00005251	LC00213558	CT	2024	10,000	10,000	0	Closed
GA00003113	LC00214564	GA	2024	32,500	32,500	0	Closed
GA3142	LC00212132	GA	2024	40,000	40,000	0	Closed
282727	LC00214711	CA	2024	25,000	0	0	Closed
CM10001520	LC00212033	AL	2024	16,250	0	0	Closed
282445	LC00215850	CA	2024	40,000	500	0	Closed
281772	LC00215074	CA	2025	56,088	0	0	Closed
CM10001351	LC00216363	VA	2025	50,000	0	0	Closed
CM10002587	LC00217219	AL	2025	50,000	0	0	Closed
158773	G03127	CA	2022	50,000	0	0	Competing Beneficiary
CM10001529	LC00212252	OH	2024	36,000	0	0	Appeal Upheld
0399999. Death claims - group				3,993,035	1,958,469	0	XXX
0599999. Death claims - disposed of				3,993,035	1,958,469	0	XXX
166247	G44649	IL	2024	50,000	0	0	Policy Exclusion
755556	G57495	FL	2024	40,000	0	0	Policy Exclusion
170692	G50753	FL	2024	350,000	0	0	Policy Exclusion
647272	G51455	GA	2024	15,000	15,000	0	Policy Exclusion
166521	G57071	CA	2024	20,000	0	0	Policy Exclusion
641332	G42579	DC	2023	108,000	0	0	Policy Exclusion
759084	G45826	FL	2024	8,250	0	0	Policy Exclusion
137985	G54811	TN	2024	227,000	0	0	Policy Exclusion
645544	G56905	IA	2024	123,000	108,000	0	Policy Exclusion
755556	G62449	FL	2024	45,000	45,000	0	Policy Exclusion
171914	G65246	FL	2024	136,947	0	0	Policy Exclusion
171330	G67926	NJ	2024	60,000	0	0	Policy Exclusion
750976	G68246	AR	2024	300,000	0	0	Natural Death
649744	G72806	FL	2025	90,000	90,000	0	MBR Not Insured
750976	G74080	AR	2024	25,000	25,000	0	Policy Exclusion
167162	G74621	KS	2024	5,000	0	0	Policy Exclusion
603073	G75465	OR	2025	75,000	0	0	Policy Exclusion
753646	G77794	NV	2025	20,000	0	0	Policy Exclusion
646595	G77942	OR	2025	15,000	15,000	0	Policy Exclusion
758158	G81257	NC	2025	10,000	0	0	Natural Death
763397	G82339	NC	2025	78,000	0	0	Policy Exclusion
615855	G82499	CO	2025	300,000	0	0	Policy Exclusion
762804	G83943	TN	2025	86,000	0	0	Natural Death
750941	G84392	IN	2025	15,000	0	0	Policy Exclusion
649292	G89922	TX	2025	50,000	0	0	Policy Exclusion
137985	G36190	VA	2023	38,000	38,000	0	Competing Beneficiary
7555555-A	F48017	GA	2021	255,000	15,000	0	Underpayment
760863	G37750	AZ	2023	300,000	30,000	0	Policy Exclusion
144127	G38556	CO	2023	150,000	250,000	0	Policy Exclusion
00249917	LC00165825	OH	2025	147,000	45,000	0	Settlement
CM10002573	AD00000797	WA	2024	12,500	0	0	Appeal Upheld
0899999. Additional accidental death benefits-group				3,154,697	676,000	0	XXX
1099999. Additional accidental death benefits claims - disposed of				3,154,697	676,000	0	XXX
1599999. Disability benefits claims - disposed of				0	0	0	XXX
2099999. Matured endowments claims - disposed of				0	0	0	XXX
2599999. Annuities with life contingency claims - disposed of				0	0	0	XXX
2699999. Claims disposed of during current year				7,147,732	2,634,469	0	XXX
161865	F30377	FL	2020	25,000	0	25,000	Policy Exclusion
750976	G41437	AR	2024	16,667	0	16,667	Policy Exclusion
136659	G23303	CT	2022	100,000	0	100,000	Timely Filing

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY

SCHEDULE F

Showing all claims for death losses and all other contract claims resisted or compromised during the year, and
all claims for death losses and all other contract claims resisted December 31 of current year

1	2	3	4	5	6	7	8
Contract Numbers	Claim Numbers	State of Residence of Claimant	Year of Claim for Death or Disability	Amount Claimed	Amount Paid During the Year	Amount Resisted Dec. 31 of Current Year	Why Compromised or Resisted
161289	G08692	CA	2022	208,000	0	208,000	Policy Exclusion
171276	G59262	NJ	2024	424,000	0	424,000	Competing Beneficiary
170692	G50753	FL	2024	300,000	0	300,000	Policy Exclusion
466812	LC00211609	CA	2025	25,000	25,000	0	Interpleader: Funds Paid to Court
282445	LC00215850	CA	2025	40,000	0	40,000	Pre-Litigation
40822V	LC00217375	VA	2025	260,000	0	260,000	Open
790703	LC00217870	LA	2025	25,000	0	25,000	Open
2999999. Death claims - group				1,423,667	25,000	1,398,667	XXX
3199999. Death claims - resisted				1,423,667	25,000	1,398,667	XXX
137985	G54811	TN	2024	227,000	0	227,000	Policy Exclusion
164146	G32673	OH	2023	50,000	0	50,000	Not a Covered Loss
145817	G60808	PA	2024	30,000	0	30,000	Policy Exclusion
3499999. Additional accidental death benefits-group				307,000	0	307,000	XXX
3699999. Additional accidental death benefits claims - resisted				307,000	0	307,000	XXX
C00415	WP0304182	OH	2021	1,600,000	0	0	Appeal upheld
AL00004134	WP00008890	IN	2015	296,000	0	0	Appeal upheld
3999999. Disability benefits claims - group				1,896,000	0	0	XXX
4199999. Disability benefits claims - resisted				1,896,000	0	0	XXX
4699999. Matured endowments claims - resisted				0	0	0	XXX
5199999. Annuities with life contingencies claims - resisted				0	0	0	XXX
5299999. Claims resisted during current year				3,626,667	25,000	1,705,667	XXX
5399999 - Totals				10,774,399	2,659,469	1,705,667	XXX

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY

SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT
PART 1 - ANALYSIS OF UNDERWRITING OPERATIONS

	Total		Comprehensive (Hospital and Medical) Individual		Comprehensive (Hospital and Medical) Group		Medicare Supplement		Vision Only		Dental Only		Federal Employees Health Benefits Plan	
	1 Amount	2 %	3 Amount	4 %	5 Amount	6 %	7 Amount	8 %	9 Amount	10 %	11 Amount	12 %	13 Amount	14 %
1. Premiums written	2,715,837,439	XXX	0	XXX	0	XXX	0	XXX	17,582,753	XXX	118,694,700	XXX	0	XXX
2. Premiums earned	2,704,724,791	XXX	0	XXX	0	XXX	0	XXX	17,567,832	XXX	118,705,757	XXX	0	XXX
3. Incurred claims	1,808,277,596	66.9	0	0.0	0	0.0	0	0.0	10,436,909	59.4	91,633,108	77.2	0	0.0
4. Cost containment expenses	0	0.0	0	0.0	0	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)	1,808,277,596	66.9	0	0.0	0	0.0	0	0.0	10,436,909	59.4	91,633,108	77.2	0	0.0
6. Increase in contract reserves	22,290,913	0.8	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
7. Commissions (a)	247,571,614	9.2	0	0.0	0	0.0	0	0.0	3,411,202	19.4	16,184,564	13.6	0	0.0
8. Other general insurance expenses	621,822,187	23.0	0	0.0	0	0.0	0	0.0	5,646,832	32.1	10,267,745	8.6	0	0.0
9. Taxes, licenses and fees	71,603,167	2.6	0	0.0	0	0.0	0	0.0	820,001	4.7	3,346,323	2.8	0	0.0
10. Total other expenses incurred	940,996,968	34.8	0	0.0	0	0.0	0	0.0	9,878,035	56.2	29,798,632	25.1	0	0.0
11. Aggregate write-ins for deductions	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
12. Gain from underwriting before dividends or refunds	(66,840,686)	(2.5)	0	0.0	0	0.0	0	0.0	(2,747,112)	(15.6)	(2,725,983)	(2.3)	0	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	0.0
14. Gain from underwriting after dividends or refunds	(66,840,686)	(2.5)	0	0.0	0	0.0	0	0.0	(2,747,112)	(15.6)	(2,725,983)	(2.3)	0	0.0
DETAILS OF WRITE-INS														
1101.														
1102.														
1103.														
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. Totals (Lines 1101 through 1103 plus 1198)(Line 11 above)	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0

	Medicare Title XVIII		Medicaid Title XIX		Credit A&H		Disability Income		Long-Term Care		Other Health	
	15 Amount	16 %	17 Amount	18 %	19 Amount	20 %	21 Amount	22 %	23 Amount	24 %	25 Amount	26 %
1. Premiums written	0	XXX	0	XXX	0	XXX	2,315,550,060	XXX	0	XXX	264,009,926	XXX
2. Premiums earned	0	XXX	0	XXX	0	XXX	2,302,007,160	XXX	0	XXX	266,444,042	XXX
3. Incurred claims	0	0.0	0	0.0	0	0.0	1,601,330,404	69.6	0	0.0	104,877,175	39.4
4. Cost containment expenses	0	0.0	0	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)	0	0.0	0	0.0	0	0.0	1,601,330,404	69.6	0	0.0	104,877,175	39.4
6. Increase in contract reserves	0	0.0	0	0.0	0	0.0	20,325,424	0.9	0	0.0	1,965,489	0.7
7. Commissions (a)	0	0.0	0	0.0	0	0.0	184,459,107	8.0	0	0.0	43,516,741	16.3
8. Other general insurance expenses	0	0.0	0	0.0	0	0.0	395,536,092	17.2	0	0.0	210,371,518	79.0
9. Taxes, licenses and fees	0	0.0	0	0.0	0	0.0	52,118,400	2.3	0	0.0	15,318,443	5.7
10. Total other expenses incurred	0	0.0	0	0.0	0	0.0	632,113,599	27.5	0	0.0	269,206,702	101.0
11. Aggregate write-ins for deductions	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
12. Gain from underwriting before dividends or refunds	0	0.0	0	0.0	0	0.0	48,237,733	2.1	0	0.0	(109,605,324)	(41.1)
13. Dividends or refunds	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	0	0.0	0	0.0	0	0.0	48,237,733	2.1	0	0.0	(109,605,324)	(41.1)
DETAILS OF WRITE-INS												
1101.												
1102.												
1103.												
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
1199. Totals (Lines 1101 through 1103 plus 1198)(Line 11 above)	0	0.0	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."

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY

SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT (Continued)

PART 2. - RESERVES AND LIABILITIES

	1	2	3	4	5	6	7	8	9	10	11	12	13
	Total	Comprehensive (Hospital and Medical) Individual	Comprehensive (Hospital and Medical) Group	Medicare Supplement	Vision Only	Dental Only	Federal Employees Health Benefits Plan	Medicare Title XVIII	Medicaid Title XIX	Credit A&H	Disability Income	Long-Term Care	Other Health
A. Premium Reserves:													
1. Unearned premiums	59,469,662	0	0	0	0	0	0	0	0	0	59,469,662	0	0
2. Advance premiums	12,693,154	0	0	0	150,164	847,291	0	0	0	0	10,717,003	0	978,696
3. Reserve for rate credits	50,266,859	0	0	0	0	0	0	0	0	0	47,871,123	0	2,395,736
4. Total premium reserves, current year	122,429,675	0	0	0	150,164	847,291	0	0	0	0	118,057,788	0	3,374,432
5. Total premium reserves, prior year	112,213,120	0	0	0	135,243	858,348	0	0	0	0	110,472,330	0	747,199
6. Increase in total premium reserves	10,216,555	0	0	0	14,921	(11,057)	0	0	0	0	7,585,458	0	2,627,233
B. Contract Reserves:													
1. Additional reserves (a)	365,510,606	0	0	0	0	0	0	0	0	0	358,179,013	0	7,331,593
2. Reserve for future contingent benefits	0	0	0	0	0	0	0	0	0	0	0	0	0
3. Total contract reserves, current year	365,510,606	0	0	0	0	0	0	0	0	0	358,179,013	0	7,331,593
4. Total contract reserves, prior year	343,219,693	0	0	0	0	0	0	0	0	0	337,853,589	0	5,366,104
5. Increase in contract reserves	22,290,913	0	0	0	0	0	0	0	0	0	20,325,424	0	1,965,489
C. Claim Reserves and Liabilities:													
1. Total current year	4,839,328,612	0	0	0	1,419,945	4,518,742	0	0	0	0	4,793,668,063	0	39,721,862
2. Total prior year	4,540,838,533	0	0	0	1,459,605	4,966,403	0	0	0	0	4,498,225,070	0	36,187,455
3. Increase	298,490,079	0	0	0	(39,660)	(447,661)	0	0	0	0	295,442,993	0	3,534,407

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

	1	2	3	4	5	6	7	8	9	10	11	12	13
	Total	Comprehensive (Hospital and Medical) Individual	Comprehensive (Hospital and Medical) Group	Medicare Supplement	Vision Only	Dental Only	Federal Employees Health Benefits Plan	Medicare Title XVIII	Medicaid Title XIX	Credit A&H	Disability Income	Long-Term Care	Other Health
1. Claims paid during the year:													
1.1 On claims incurred prior to current year	923,991,550	0	0	0	838,803	2,804,067	0	0	0	0	891,228,501	0	29,120,179
1.2 On claims incurred during current year	585,795,967	0	0	0	9,637,766	89,276,702	0	0	0	0	414,658,910	0	72,222,589
2. Claim reserves and liabilities, December 31, current year:													
2.1 On claims incurred prior to current year	3,809,081,660	0	0	0	0	0	0	0	0	0	3,808,039,903	0	1,041,757
2.2 On claims incurred during current year	1,030,246,952	0	0	0	1,419,945	4,518,742	0	0	0	0	985,628,160	0	38,680,105
3. Test:													
3.1 Lines 1.1 and 2.1	4,733,073,210	0	0	0	838,803	2,804,067	0	0	0	0	4,699,268,404	0	30,161,936
3.2 Claim reserves and liabilities, December 31, prior year	4,540,838,533	0	0	0	1,459,605	4,966,403	0	0	0	0	4,498,225,070	0	36,187,455
3.3 Line 3.1 minus Line 3.2	192,234,677	0	0	0	(620,802)	(2,162,336)	0	0	0	0	201,043,334	0	(6,025,519)

PART 4. - REINSURANCE

	1	2	3	4	5	6	7	8	9	10	11	12	13
	Total	Comprehensive (Hospital and Medical) Individual	Comprehensive (Hospital and Medical) Group	Medicare Supplement	Vision Only	Dental Only	Federal Employees Health Benefits Plan	Medicare Title XVIII	Medicaid Title XIX	Credit A&H	Disability Income	Long-Term Care	Other Health
A. Reinsurance Assumed:													
1. Premiums written	69,384,373	0	0	0	0	0	0	0	0	0	70,330,081	0	(945,708)
2. Premiums earned	71,237,886	0	0	0	0	0	0	0	0	0	72,183,594	0	(945,708)
3. Incurred claims	72,264,815	0	0	0	0	0	0	0	0	0	71,709,197	0	555,618
4. Commissions	1,036,206	0	0	0	0	0	0	0	0	0	1,036,206	0	0
B. Reinsurance Ceded:													
1. Premiums written	163,001,044	0	0	0	16,871,626	54,666,012	0	0	0	0	88,461,683	0	3,001,723
2. Premiums earned	164,619,218	0	0	0	16,871,626	54,666,012	0	0	0	0	88,440,354	0	4,641,226
3. Incurred claims	122,682,710	0	0	0	10,397,343	36,265,011	0	0	0	0	74,684,617	0	1,335,739
4. Commissions	23,324,515	0	0	0	0	0	0	0	0	0	23,324,515	0	0

(a) Includes \$ 0 premium deficiency reserve.

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY

SCHEDULE H - PART 5 - HEALTH CLAIMS

	1	2	3	4	5	6	7	8	9	10	11	12	13
	Comprehensive (Hospital and Medical) Individual	Comprehensive (Hospital and Medical) Group	Medicare Supplement	Vision Only	Dental Only	Federal Employees Health Benefits Plan	Medicare Title XVIII	Medicaid Title XIX	Credit A&H	Disability Income	Long-Term Care	Other Health	Total
A. Direct:													
1. Incurred claims	0	0	0	20,834,251	127,898,119	0	0	0	0	1,349,247,209	0	105,657,297	1,603,636,876
2. Beginning claim reserves and liabilities	0	0	0	2,915,098	6,864,886	0	0	0	0	4,548,412,475	0	90,191,865	4,648,384,324
3. Ending claim reserves and liabilities	0	0	0	2,836,196	6,203,060	0	0	0	0	4,684,526,302	0	41,663,521	4,735,229,079
4. Claims paid	0	0	0	20,913,153	128,559,945	0	0	0	0	1,213,133,382	0	154,185,641	1,516,792,121
B. Assumed Reinsurance:													
1. Incurred claims	0	0	0	0	0	0	0	0	0	71,709,197	0	555,618	72,264,815
2. Beginning claim reserves and liabilities	0	0	0	0	0	0	0	0	0	533,538,324	0	35,667,699	569,206,023
3. Ending claim reserves and liabilities	0	0	0	0	0	0	0	0	0	530,063,235	0	1,097,763	531,160,998
4. Claims paid	0	0	0	0	0	0	0	0	0	75,184,286	0	35,125,554	110,309,840
C. Ceded Reinsurance:													
1. Incurred claims	0	0	0	10,397,343	36,265,011	0	0	0	0	74,684,617	0	1,335,739	122,682,710
2. Beginning claim reserves and liabilities	0	0	0	2,294,296	4,702,551	0	0	0	0	415,095,713	0	16,042,723	438,135,283
3. Ending claim reserves and liabilities	0	0	0	2,308,654	4,610,441	0	0	0	0	435,243,486	0	2,557,421	444,720,002
4. Claims paid	0	0	0	10,382,985	36,357,121	0	0	0	0	54,536,844	0	14,821,041	116,097,991
D. Net:													
1. Incurred claims	0	0	0	10,436,908	91,633,108	0	0	0	0	1,346,271,789	0	104,877,176	1,553,218,981
2. Beginning claim reserves and liabilities	0	0	0	620,802	2,162,335	0	0	0	0	4,666,855,086	0	109,816,841	4,779,455,064
3. Ending claim reserves and liabilities	0	0	0	527,542	1,592,619	0	0	0	0	4,779,346,051	0	40,203,863	4,821,670,075
4. Claims paid	0	0	0	10,530,168	92,202,824	0	0	0	0	1,233,780,824	0	174,490,154	1,511,003,970
E. Net Incurred Claims and Cost Containment Expenses:													
1. Incurred claims and cost containment expenses	0	0	0	10,436,909	91,633,108	0	0	0	0	1,601,330,404	0	104,877,175	1,808,277,596
2. Beginning reserves and liabilities	0	0	0	620,802	2,162,336	0	0	0	0	4,752,403,282	0	28,874,254	4,784,060,674
3. Ending reserves and liabilities	0	0	0	527,542	1,592,619	0	0	0	0	4,779,255,300	0	40,203,863	4,821,579,324
4. Paid claims and cost containment expenses	0	0	0	10,530,169	92,202,825	0	0	0	0	1,574,478,386	0	93,547,566	1,770,758,946

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY

SCHEDULE S - PART 1 - SECTION 1

Reinsurance Assumed Life Insurance, Annuities, Deposit Funds and Other Liabilities Without Life or Disability Contingencies, and Related Benefits Listed by Reinsured Company as of December 31, Current Year

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Reinsured	5 Domiciliary Jurisdiction	6 Type of Reinsurance Assumed	7 Type of Business Assumed	8 Amount of In Force at End of Year	9 Reserve	10 Premiums	11 Reinsurance Payable on Paid and Unpaid Losses	12 Modified Coinsurance Reserve	13 Funds Withheld Under Coinsurance
0399999. Total General Account - U.S. affiliates							0	0	0	0	0	0
0699999. Total General Account - non-U.S. affiliates							0	0	0	0	0	0
0799999. Total General Account - affiliates							0	0	0	0	0	0
..... 67091	..39-0509570 ..	..11/01/2017 ..	Northwestern Mutual Life Ins. Co.	WI.....	 OTH/G.....	 OL.....	4,603,884,000	2,935,051	7,777,112	1,504,242	0	0
..... 69345	..13-1624203 ..	..10/01/2002 ..	TIAA-CREF Life Insurance Company	NY.....	 CO/G.....	 OL.....	10,911,796	5,676,770	0	0	0	0
..... 85286	..75-1461960 ..	..04/01/2025 ..	Fresenius Health Plans Insurance Company	IN.....	 CO/G.....	 OL.....	1,691,968	1,010,502	9,193	100,498	0	0
..... 80314	..52-0913817 ..	..04/01/2025 ..	Wellpoint Life and Health Insurance Company	IN.....	 CO/G.....	 OL.....	168,227,409	29,462,478	1,847,588	1,441,591	0	0
..... 62825	..95-4331852 ..	..04/01/2025 ..	Anthem Blue Cross Life and Health Ins Co	CA.....	 OTH/G.....	 OL.....	23,392,012	6,569,106	0	743,541	0	0
..... 78972	..86-0257201 ..	..04/01/2025 ..	Healthy Alliance Life Insurance Company	MO.....	 OTH/G.....	 OL.....	8,000	5,240	0	0	0	0
..... 66168	..41-0417830 ..	..12/01/2022 ..	Minnesota Life Ins. Co.	MN.....	 COMB/G.....	 VA.....	0	0	44,292,423	0	0	0
0899999. General Account - U.S. non-affiliates							4,808,115,185	45,659,147	53,926,316	3,789,872	0	0
1099999. Total General Account - non-affiliates							4,808,115,185	45,659,147	53,926,316	3,789,872	0	0
1199999. Total General Account							4,808,115,185	45,659,147	53,926,316	3,789,872	0	0
1499999. Total Separate Accounts - U.S. affiliates							0	0	0	0	0	0
1799999. Total Separate Accounts - non-U.S. affiliates							0	0	0	0	0	0
1899999. Total Separate Accounts - affiliates							0	0	0	0	0	0
2199999. Total Separate Accounts - non-affiliates							0	0	0	0	0	0
2299999. Total Separate Accounts							0	0	0	0	0	0
2399999. Total U.S. (Sum of 0399999, 0899999, 1499999 and 1999999)							4,808,115,185	45,659,147	53,926,316	3,789,872	0	0
2499999. Total non-U.S. (Sum of 0699999, 0999999, 1799999 and 2099999)							0	0	0	0	0	0
9999999 - Totals							4,808,115,185	45,659,147	53,926,316	3,789,872	0	0

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY

SCHEDULE S - PART 1 - SECTION 2

Reinsurance Assumed Accident and Health Insurance Listed by Reinsured Company as of December 31, Current Year

1	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	ID Number	Effective Date	Name of Reinsured	Domiciliary Jurisdiction	Type of Reinsurance Assumed	Type of Business Assumed	Premiums	Unearned Premiums	Reserve Liability Other Than for Unearned Premiums	Reinsurance Payable on Paid and Unpaid Losses	Modified Coinsurance Reserve	Funds Withheld Under Coinsurance
0399999. Total - U.S. affiliates							0	0	0	0	0	0
0699999. Total - non-U.S. affiliates							0	0	0	0	0	0
0799999. Total - affiliates							0	0	0	0	0	0
...67091	..39-0509570 ..	..01/01/1988 ..	Northwestern Mutual Life Ins. Co.	WI.....	OTH/G	LTD	48,447,433	0	201,601,528	4,395,306	0	0
...69345	..13-1624203 ..	..10/01/2002 ..	TIAA-CREF Life Insurance Company	NY.....	CO/G	LTD	0	0	19,945,545	12,500	0	0
...80314	..52-0913817 ..	..04/01/2025 ..	Wellpoint Life and Health Insurance Company	IN.....	CO/G	LTD	(948,646)	0	6,312,534	4,974	0	0
...62825	..95-4331852 ..	..04/01/2025 ..	Anthem Blue Cross Life and Health Ins Co	CA.....	OTH/G	LTD	0	0	19,086,683	18,526	0	0
...00000	..22-2327144 ..	..01/01/1987 ..	Zimmermann Line-Slip Co.	NJ.....	OTH/G	AD&D	0	0	0	441,586	0	0
...67091	..39-0509570 ..	..01/01/1988 ..	Northwestern Mutual Life Ins. Co.	WI.....	OTH/G	STD	12,515,643	0	1,435,872	893,429	0	0
...67091	..39-0509570 ..	..11/01/2017 ..	Northwestern Mutual Life Ins. Co.	WI.....	OTH/G	AD&D	976,995	0	0	412,166	0	0
...69345	..13-1624203 ..	..10/01/2002 ..	TIAA-CREF Life Insurance Company	NY.....	CO/G	AD&D	0	0	0	0	0	0
...80314	..52-0913817 ..	..04/01/2025 ..	Wellpoint Life and Health Insurance Company	IN.....	CO/G	STD	(1,534,961)	0	248	44	0	0
...62825	..95-4331852 ..	..04/01/2025 ..	Anthem Blue Cross Life and Health Ins Co	CA.....	OTH/G	STD	0	0	0	0	0	0
...80314	..52-0913817 ..	..04/01/2025 ..	Wellpoint Life and Health Insurance Company	IN.....	CO/G	AD&D	1,792,560	0	0	12,231	0	0
...62825	..95-4331852 ..	..04/01/2025 ..	Anthem Blue Cross Life and Health Ins Co	CA.....	OTH/G	AD&D	0	0	0	231,780	0	0
...66168	..41-0417830 ..	..09/30/2000 ..	Minnesota Mutual Life Insurance Company	MN.....	CO/I	LTDI	9,776,022	1,044,694	273,619,037	1,429,752	0	0
0899999. U.S. non-affiliates							71,025,046	1,044,694	522,001,447	7,852,294	0	0
1099999. Total - non-affiliates							71,025,046	1,044,694	522,001,447	7,852,294	0	0
1199999. Total U.S. (Sum of 0399999 and 0899999)							71,025,046	1,044,694	522,001,447	7,852,294	0	0
1299999. Total non-U.S. (Sum of 0699999 and 0999999)							0	0	0	0	0	0
9999999 - Totals							71,025,046	1,044,694	522,001,447	7,852,294	0	0

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY

SCHEDULE S - PART 2

Reinsurance Recoverable on Paid and Unpaid Losses Listed by Reinsuring Company as of December 31, Current Year

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domiciliary Jurisdiction	6 Paid Losses	7 Unpaid Losses
0399999. Total life and annuity - U.S. affiliates					0	0
0699999. Total life and annuity - non-U.S. affiliates					0	0
0799999. Total life and annuity - affiliates					0	0
93572	43-1235868	01/01/1997	RGA Reinsurance Company	MO	211,000	334,885
37273	39-1338397	07/01/2015	AXIS Insurance Company	IL	0	0
66346	58-0828824	02/01/2000	Munich American Reassurance Co.	GA	0	0
93572	43-1235868	07/01/2015	RGA Reinsurance Company	MO	0	0
97071	13-3126819	07/01/2014	SCOR Global Life USA Reinsurance Company	DE	544,047	565,248
16535	36-4233459	07/01/2015	Nexus Reinsurance Underwriting Managers LLC	NY	0	0
82627	06-0839705	07/01/1978	Swiss Re Life & Health	MO	0	0
82627	06-0839705	01/01/1997	Swiss Re Life & Health	MO	0	0
			Nexus Reinsurance Underwriting Managers LLC o/b/o Zurich American Insurance Company (US)	NY	0	0
16535	36-4233459	07/01/2015	Nexus Reinsurance Underwriting Managers LLC o/b/o United States Fire (US)	DE	0	0
21113	13-5459190	07/01/2022	RGA Re (US)	MO	0	0
93572	43-1235868	07/01/2020	Hartford Life and Accident Insurance Company	CT	0	84,263
70815	06-0838648	04/01/2025	Swiss Re Life & Health	MO	0	0
82627	06-0839705	04/01/2025	American General Life Insurance Company	TX	0	0
60488	25-0598210	04/01/2025	General Re Life Corporation	CT	0	0
86258	13-2572994	04/01/2025	SCOR Global Life USA Reinsurance Company	DE	327,000	992,804
97071	13-3126819	04/01/2025	Minnesota Life Ins. Co.	MN	21,677,283	0
66168	41-0417830	12/01/2022	Commonwealth Annuity and Life Insurance Company	MA	2,050,439	0
84824	04-6145677	01/01/2018				
0899999. Life and annuity - U.S. non-affiliates					24,809,769	1,977,200
00000	AA-1126609	07/01/2021	Lloyd's Underwriter Syndicate No. 0609 AUW	GBR	0	0
00000	AA-1126623	07/01/2022	Lloyd's Underwriter Syndicate No. 0623 AFB	GBR	0	0
00000	AA-1120064	07/01/2017	Lloyd's Underwriter Syndicate No. 1919 CVS	GBR	0	0
00000	AA-1128623	07/01/2022	Lloyd's Underwriter Syndicate No. 2623 AFB	GBR	0	0
00000	AA-1120055	07/01/2015	Lloyd's Underwriter Syndicate No. 3623 AFB	GBR	0	0
00000	AA-1120116	07/01/2017	Lloyd's Underwriter Syndicate No. 3902 NOA	GBR	0	0
00000	AA-1126004	07/01/2020	Lloyd's Underwriter Syndicate No. 4444 CNP	GBR	0	0
			Nexus Reinsurance Underwriting Managers LLC o/b/o Endurance Worldwide Insurance Limited (UK)	GBR	0	0
00000	AA-1124129	07/01/2022				
0999999. Life and annuity - non-U.S. non-affiliates					0	0
1099999. Total life and annuity - non-affiliates					24,809,769	1,977,200
1199999. Total life and annuity					24,809,769	1,977,200
1499999. Total accident and health - U.S. affiliates					0	0
1799999. Total accident and health - non-U.S. affiliates					0	0
1899999. Total accident and health - affiliates					0	0
66346	58-0828824	01/01/1999	Munich American Reassurance Company	GA	178,001	85,565
66346	58-0828824	11/01/2000	Munich American Reassurance Company	GA	1,380,342	1,001,048
66346	58-0828824	07/01/2005	Munich American Reassurance Company	GA	544,818	550,277
66346	58-0828824	07/01/2005	Munich American Reassurance Company	GA	2,919,363	702,706
66346	58-0828824	07/01/2001	Munich American Reassurance Company	GA	69,958	13,843
66346	58-0828824	06/01/1999	Munich American Reassurance Company	GA	68,164	34,261
67598	04-1768571	04/26/1974	Paul Revere Life	MA	38,052	2,125
66346	58-0828824	11/01/2010	Munich American Reassurance Company	GA	1,779,410	853,171
66346	58-0828824	11/01/2010	Munich American Reassurance Company	GA	278,842	131,594
66346	58-0828824	03/05/2013	Munich American Reassurance Company	GA	74,428	134,272
66346	58-0828824	01/01/2017	Munich American Reassurance Company	GA	292,309	515,199
66346	58-0828824	01/01/2017	Munich American Reassurance Company	GA	103,500	101,119
66346	58-0828824	10/01/2000	Munich American Reassurance Company	GA	164,297	62,464
66346	58-0828824	06/30/2002	Munich American Reassurance Company	GA	303,298	21,714
76694	23-2044256	06/26/2001	London Life Reinsurance Company	PA	0	0
66346	58-0828824	02/01/2000	Munich American Reassurance Co.	GA	85,897	0
93572	43-1235868	07/01/1994	RGA Reinsurance Company	MO	1,595,780	426,690
82627	06-0839705	07/01/1978	Swiss Re Life & Health	MO	0	0
00000	AA-9995055	04/01/2025	American Disability Reins Und Syndicate	ME	1,053,593	0
00000	AA-9995055	04/01/2025	American Disability Reins Und Syndicate	ME	901,056	0
66346	58-0828824	04/01/2025	Munich American Reassurance Co.	GA	990,903	100,963
67105	41-0451140	04/01/2025	ReliaStar Life Insurance Company	MN	0	0
93572	43-1235868	04/01/2025	RGA Reinsurance Company	MO	0	279,728
80802	38-1082080	04/01/2025	Sun Life Assurance Company of Canada	MI	0	0
97071	13-3126819	07/01/2014	SCOR Global Life USA Reinsurance Company	DE	10,000	458,251
61301	47-0098400	06/01/2002	Ameritas Life Insurance Corp.	NE	3,818,526	2,945,541
93572	43-1235868	07/01/1994	RGA Reinsurance Company	MO	0	23,014
66346	58-0828824	02/01/2000	Munich American Reassurance Co.	GA	0	0
82627	06-0839705	07/01/1978	Swiss Re Life & Health	MO	0	0
			Nexus Reinsurance Underwriting Managers LLC o/b/o Zurich American Insurance Company (US)	NY	0	0
16535	36-4233459	07/01/2015	Nexus Reinsurance Underwriting Managers LLC o/b/o United States Fire (US)	DE	0	0
21113	13-5459190	07/01/2022	RGA Re (US)	MO	0	0
93572	43-1235868	07/01/2020	Hartford Life and Accident Insurance Company	CT	0	377
70815	06-0838648	04/01/2025	Swiss Re Life & Health	MO	0	0
82627	06-0839705	04/01/2025	American General Life Insurance Company	TX	0	0
60488	25-0598210	04/01/2025	General Re Life Corporation	CT	0	0
86258	13-2572994	04/01/2025	SCOR Global Life USA Reinsurance Company	DE	0	1,057,779
97071	13-3126819	04/01/2025				
1999999. Accident and health - U.S. non-affiliates					16,650,537	9,501,701
00000	AA-1126609	07/01/2021	Lloyd's Underwriter Syndicate No. 0609 AUW	GBR	0	0
00000	AA-1126623	07/01/2022	Lloyd's Underwriter Syndicate No. 0623 AFB	GBR	0	0
00000	AA-1120064	07/01/2017	Lloyd's Underwriter Syndicate No. 1919 CVS	GBR	0	0
00000	AA-1128623	07/01/2022	Lloyd's Underwriter Syndicate No. 2623 AFB	GBR	0	0
00000	AA-1120055	07/01/2015	Lloyd's Underwriter Syndicate No. 3623 AFB	GBR	0	0
00000	AA-1120116	07/01/2017	Lloyd's Underwriter Syndicate No. 3902 NOA	GBR	0	0
00000	AA-1126004	07/01/2020	Lloyd's Underwriter Syndicate No. 4444 CNP	GBR	0	0
			Nexus Reinsurance Underwriting Managers LLC o/b/o Endurance Worldwide Insurance Limited (UK)	GBR	0	0
00000	AA-1124129	07/01/2022				
2099999. Accident and health - non-U.S. non-affiliates					0	0
2199999. Total accident and health - non-affiliates					16,650,537	9,501,701
2299999. Total accident and health					16,650,537	9,501,701
2399999. Total U.S. (Sum of 0399999, 0899999, 1499999 and 1999999)					41,460,306	11,478,901
2499999. Total non-U.S. (Sum of 0699999, 0999999, 1799999 and 2099999)					0	0
9999999 Totals - Life, Annuity and Accident and Health					41,460,306	11,478,901

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY

SCHEDULE S - PART 3 - SECTION 1

Reinsurance Ceded Life Insurance, Annuities, Deposit Funds and Other Liabilities Without Life or Disability Contingencies, and Related Benefits Listed by Reinsuring Company as of December 31, Current Year

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domi- ciliary Juris- diction	6 Type of Reinsurance Ceded	7 Type of Business Ceded	8 Amount in Force at End of Year	Reserve Credit Taken		11 Premiums	Outstanding Surplus Relief		14 Modified Coinsurance Reserve	15 Funds Withheld Under Coinsurance
								9	10		12	13		
								Current Year	Prior Year		Current Year	Prior Year		
0399999. Total General Account - authorized U.S. affiliates							0	0	0	0	0	0	0	0
0699999. Total General Account - authorized non-U.S. affiliates							0	0	0	0	0	0	0	0
0799999. Total General Account - authorized affiliates							0	0	0	0	0	0	0	0
84824	..04-6145677	01/01/2018	Commonwealth Annuity and Life Insurance Company	MA	..CO/I	..FA	0	130,199,747	152,633,947	87,257	0	0	0	0
84824	..04-6145677	01/01/2018	Commonwealth Annuity and Life Insurance Company	MA	..CO/I	..IA	0	32,064,354	35,616,089	0	0	0	0	0
82627	..06-0839705	07/01/1978	Swiss Re Life & Health	MO	..YRT/G	..OL	0	248,913	295,688	0	0	0	0	0
93572	..43-1235868	01/01/1997	RGA Reinsurance Company	MO	..YRT/G	..OL	3,843,752,160	2,076,264	2,501,464	732,288	0	0	0	0
93572	..43-1235868	01/01/1997	RGA Reinsurance Company	MO	..YRT/I	..OL	0	0	0	0	0	0	0	0
66346	..58-0828824	11/01/2017	Munich American Reassurance Co.	GA	..YRT/G	..OL	0	0	0	0	0	0	0	0
97071	..13-3126819	07/01/2014	SCOR Global Life USA Reinsurance Company	DE	..YRT/G	..OL	6,483,000,270	1,486,441	2,465,992	8,202,207	0	0	0	0
97071	..13-3126819	07/01/2014	SCOR Global Life USA Reinsurance Company	DE	..YRT/I	..OL	0	0	0	0	0	0	0	0
82627	..06-0839705	01/01/1997	Swiss Re Life & Health	MO	..YRT/G	..OL	0	0	0	0	0	0	0	0
16535	..36-4233459	07/01/2015	Nexus Reinsurance Underwriting Managers LLC o/b/o Zurich American Insurance Company (US)	NY	..CAT/G	..OL	0	0	0	86,789	0	0	0	0
21113	..13-5459190	07/01/2022	Nexus Reinsurance Underwriting Managers LLC o/b/o United States Fire (US)	DE	..CAT/G	..OL	0	0	0	26,414	0	0	0	0
93572	..43-1235868	07/01/2020	RGA Re (US)	MO	..CAT/G	..OL	0	0	0	47,168	0	0	0	0
70815	..06-0838648	04/01/2025	Hartford Life and Accident Insurance Company	CT	..YRT/G	..OL	0	4,578,208	6,806,724	1,135,761	0	0	0	0
82627	..06-0839705	04/01/2025	Swiss Re Life & Health	MO	..YRT/G	..OL	0	424,246	587,667	0	0	0	0	0
60488	..25-0598210	04/01/2025	American General Life Insurance Company	TX	..YRT/G	..OL	0	20,220	33,506	0	0	0	0	0
86258	..13-2572994	04/01/2025	General Re Life Corporation	CT	..YRT/G	..OL	0	239,178	286,657	0	0	0	0	0
97071	..13-3126819	04/01/2025	SCOR Global Life USA Reinsurance Company	DE	..YRT/G	..OL	945,838,000	1,465,020	0	1,079,269	0	0	0	0
68136	..63-0169720	01/01/2018	Protective Life Insurance Company	NE	..CO/I	..OL	1,353,442,674	652,048,153	668,886,771	22,095,129	0	0	0	0
0899999. General Account - authorized U.S. non-affiliates							12,626,033,104	824,850,745	870,114,504	33,492,283	0	0	0	0
1099999. Total General Account - authorized non-affiliates							12,626,033,104	824,850,745	870,114,504	33,492,283	0	0	0	0
1199999. Total General Account authorized							12,626,033,104	824,850,745	870,114,504	33,492,283	0	0	0	0
1499999. Total General Account - unauthorized U.S. affiliates							0	0	0	0	0	0	0	0
1799999. Total General Account - unauthorized non-U.S. affiliates							0	0	0	0	0	0	0	0
1899999. Total General Account - unauthorized affiliates							0	0	0	0	0	0	0	0
..00000	..AA-1126609	07/01/2021	Lloyd's Underwriter Syndicate No. 0609 AUW	GBR	..CAT/G	..OL	0	0	0	28,301	0	0	0	0
..00000	..AA-1126623	07/01/2022	Lloyd's Underwriter Syndicate No. 0623 AFB	GBR	..CAT/G	..OL	0	0	0	16,617	0	0	0	0
..00000	..AA-1120064	07/01/2017	Lloyd's Underwriter Syndicate No. 1919 CVS	GBR	..CAT/G	..OL	0	0	0	28,301	0	0	0	0
..00000	..AA-1120124	07/01/2025	Lloyd's Underwriter Syndicate #1945 SII	GBR	..CAT/G	..OL	0	0	0	6,862	0	0	0	0
..00000	..AA-1128623	07/01/2022	Lloyd's Underwriter Syndicate No. 2623 AFB	GBR	..CAT/G	..OL	0	0	0	49,418	0	0	0	0
..00000	..AA-1120116	07/01/2017	Lloyd's Underwriter Syndicate No. 3902 NOA	GBR	..CAT/G	..OL	0	0	0	94,336	0	0	0	0
..00000	..AA-1126004	07/01/2020	Lloyd's Underwriter Syndicate No. 4444 CNP	GBR	..CAT/G	..OL	0	0	0	66,035	0	0	0	0
..00000	..AA-1124129	07/01/2022	Nexus Reinsurance Underwriting Managers LLC o/b/o Endurance Worldwide Insurance Limited (UK)	GBR	..CAT/G	..OL	0	0	0	21,438	0	0	0	0
2099999. General Account - unauthorized non-U.S. non-affiliates							0	0	0	311,308	0	0	0	0
2199999. Total General Account - unauthorized non-affiliates							0	0	0	311,308	0	0	0	0
2299999. Total General Account unauthorized							0	0	0	311,308	0	0	0	0
2599999. Total General Account - certified U.S. affiliates							0	0	0	0	0	0	0	0
2899999. Total General Account - certified non-U.S. affiliates							0	0	0	0	0	0	0	0
2999999. Total General Account - certified affiliates							0	0	0	0	0	0	0	0
3299999. Total General Account - certified non-affiliates							0	0	0	0	0	0	0	0
3399999. Total General Account certified							0	0	0	0	0	0	0	0
3699999. Total General Account - reciprocal jurisdiction U.S. affiliates							0	0	0	0	0	0	0	0
3999999. Total General Account - reciprocal jurisdiction non-U.S. affiliates							0	0	0	0	0	0	0	0
4099999. Total General Account - reciprocal jurisdiction affiliates							0	0	0	0	0	0	0	0
4399999. Total General Account - reciprocal jurisdiction non-affiliates							0	0	0	0	0	0	0	0
4499999. Total General Account reciprocal jurisdiction							0	0	0	0	0	0	0	0
4599999. Total General Account authorized, unauthorized, reciprocal jurisdiction and certified							12,626,033,104	824,850,745	870,114,504	33,803,591	0	0	0	0
4899999. Total Separate Accounts - authorized U.S. affiliates							0	0	0	0	0	0	0	0
5199999. Total Separate Accounts - authorized non-U.S. affiliates							0	0	0	0	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY

SCHEDULE S - PART 3 - SECTION 1

Reinsurance Ceded Life Insurance, Annuities, Deposit Funds and Other Liabilities Without Life or Disability Contingencies, and Related Benefits Listed by Reinsuring Company as of December 31, Current Year

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domi- ciliary Juris- diction	6 Type of Reinsurance Ceded	7 Type of Business Ceded	8 Amount in Force at End of Year	Reserve Credit Taken		11 Premiums	Outstanding Surplus Relief		14 Modified Coinsurance Reserve	15 Funds Withheld Under Coinsurance	
								9	10		12	13			
								Current Year	Prior Year		Current Year	Prior Year			
5299999. Total Separate Accounts - authorized affiliates								0	0	0	0	0	0	0	0
5599999. Total Separate Accounts - authorized non-affiliates								0	0	0	0	0	0	0	0
5699999. Total Separate Accounts authorized								0	0	0	0	0	0	0	0
5999999. Total Separate Accounts - unauthorized U.S. affiliates								0	0	0	0	0	0	0	0
6299999. Total Separate Accounts - unauthorized non-U.S. affiliates								0	0	0	0	0	0	0	0
6399999. Total Separate Accounts - unauthorized affiliates								0	0	0	0	0	0	0	0
6699999. Total Separate Accounts - unauthorized non-affiliates								0	0	0	0	0	0	0	0
6799999. Total Separate Accounts unauthorized								0	0	0	0	0	0	0	0
7099999. Total Separate Accounts - certified U.S. affiliates								0	0	0	0	0	0	0	0
7399999. Total Separate Accounts - certified non-U.S. affiliates								0	0	0	0	0	0	0	0
7499999. Total Separate Accounts - certified affiliates								0	0	0	0	0	0	0	0
7799999. Total Separate Accounts - certified non-affiliates								0	0	0	0	0	0	0	0
7899999. Total Separate Accounts certified								0	0	0	0	0	0	0	0
8199999. Total Separate Accounts - reciprocal jurisdiction U.S. affiliates								0	0	0	0	0	0	0	0
8499999. Total Separate Accounts - reciprocal jurisdiction non-U.S. affiliates								0	0	0	0	0	0	0	0
8599999. Total Separate Accounts - reciprocal jurisdiction affiliates								0	0	0	0	0	0	0	0
8899999. Total Separate Accounts - reciprocal jurisdiction non-affiliates								0	0	0	0	0	0	0	0
8999999. Total Separate Accounts reciprocal jurisdiction								0	0	0	0	0	0	0	0
9099999. Total Separate Accounts authorized, unauthorized, reciprocal jurisdiction and certified								0	0	0	0	0	0	0	0
9199999. Total U.S. (Sum of 0399999, 0899999, 1499999, 1999999, 2599999, 3099999, 3699999, 4199999, 4899999, 5399999, 5999999, 6499999, 7099999, 7599999, 8199999 and 8699999)								12,626,033,104	824,850,745	870,114,504	33,492,283	0	0	0	0
9299999. Total non-U.S. (Sum of 0699999, 0999999, 1799999, 2099999, 2899999, 3199999, 3999999, 4299999, 5199999, 5499999, 6299999, 6599999, 7399999, 7699999, 8499999 and 8799999)								0	0	0	311,308	0	0	0	0
9999999 - Totals								12,626,033,104	824,850,745	870,114,504	33,803,591	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY

SCHEDULE S - PART 3 - SECTION 2

Reinsurance Ceded Accident and Health Insurance Listed by Reinsuring Company as of December 31, Current Year

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domi- ciliary Juris- diction	6 Type of Reinsurance Ceded	7 Type of Business Ceded	8 Premiums	9 Unearned Premiums (Estimated)	10 Reserve Credit Taken Other than for Unearned Premiums	Outstanding Surplus Relief		13 Modified Coinsurance Reserve	14 Funds Withheld Under Coinsurance
										11 Current Year	12 Prior Year		
0399999. Total General Account - authorized U.S. affiliates							0	0	0	0	0	0	0
0699999. Total General Account - authorized non-U.S. affiliates							0	0	0	0	0	0	0
0799999. Total General Account - authorized affiliates							0	0	0	0	0	0	0
66346	58-0828824	01/01/1999	Munich American Reassurance Company	GA	YRT/I	LTDI	1,242,458	0	4,850,191	0	0	0	0
66346	58-0828824	06/01/1999	Munich American Reassurance Company	GA	CO/I	LTDI	357,411	115,076	4,273,049	0	0	0	0
66346	58-0828824	11/01/2000	Munich American Reassurance Company	GA	CO/I	LTDI	8,816,132	2,355,663	80,121,095	0	0	0	0
66346	58-0828824	07/01/2001	Munich American Reassurance Company	GA	CO/I	LTDI	311,884	100,248	2,099,887	0	0	0	0
66346	58-0828824	07/01/2005	Munich American Reassurance Company	GA	CO/I	LTDI	11,326,685	3,923,798	106,606,126	0	0	0	0
66346	58-0828824	07/01/2005	Munich American Reassurance Company	GA	CO/I	LTDI	7,108,517	3,179,017	70,830,296	0	0	0	0
66346	58-0828824	11/01/2010	Munich American Reassurance Company	GA	CO/I	LTDI	16,121,248	4,523,063	95,627,117	0	0	0	0
66346	58-0828824	11/01/2010	Munich American Reassurance Company	GA	CO/I	LTDI	3,255,619	1,086,130	16,140,367	0	0	0	0
66346	58-0828824	03/05/2013	Munich American Reassurance Company	GA	CO/I	LTDI	736,198	318,643	5,437,331	0	0	0	0
66346	58-0828824	01/01/2017	Munich American Reassurance Company	GA	CO/I	LTDI	18,725,264	10,851,858	36,678,154	0	0	0	0
66346	58-0828824	01/01/2017	Munich American Reassurance Company	GA	CO/I	LTDI	5,807,003	2,645,246	5,078,780	0	0	0	0
67598	04-1768571	04/26/1974	Paul Revere Life	MA	YRT/I	LTDI	0	0	831,029	0	0	0	0
66346	58-0828824	10/01/2000	Munich American Reassurance Company	GA	CO/I	LTDI	633,846	314,804	4,902,479	0	0	0	0
66346	58-0828824	06/30/2002	Munich American Reassurance Company	GA	YRT/I	LTDI	0	4,239	11,045,634	0	0	0	0
82627	06-0839705	07/01/1978	Swiss Re Life & Health	MO	YRT/G	LTDI	0	0	0	0	0	0	0
93572	43-1235868	07/01/1994	RGA Reinsurance Company	MO	YRT/G	LTDI	12,944,382	0	61,410,735	0	0	0	0
76694	23-2044256	06/26/2001	London Life Reinsurance Company	PA	YRT/G	LTDI	0	0	0	0	0	0	0
66346	58-0828824	02/01/2000	Munich American Reassurance Co.	GA	YRT/G	LTDI	0	0	1,719,772	0	0	0	0
00000	AA-9995055	04/01/2025	American Disability Reins Und Syndicate	ME	YRT/G	LTDI	0	0	2,855,767	0	0	0	0
00000	AA-9995055	04/01/2025	American Disability Reins Und Syndicate	ME	YRT/G	LTDI	0	0	13,897,239	0	0	0	0
66346	58-0828824	04/01/2025	Munich American Reassurance Co.	GA	YRT/G	LTDI	(105,826)	0	15,872,450	0	0	0	0
67105	41-0451140	04/01/2025	ReliaStar Life Insurance Company	MN	YRT/G	LTDI	0	0	413,014	0	0	0	0
93572	43-1235868	04/01/2025	RGA Reinsurance Company	MO	YRT/G	LTDI	181,323	0	1,585,122	0	0	0	0
80802	38-1082080	04/01/2025	Sun Life Assurance Company of Canada	MI	YRT/G	LTDI	0	0	219,899	0	0	0	0
82627	06-0839705	07/01/1978	Swiss Re Life & Health	A	YRT/G	A	0	0	0	0	0	0	0
93572	43-1235868	07/01/1994	RGA Reinsurance Company	MO	YRT/G	A	(591,850)	0	0	0	0	0	0
97071	13-3126819	07/01/2014	SCOR Global Life USA Reinsurance Company	DE	YRT/G	A	2,474,873	0	0	0	0	0	0
66346	58-0828824	11/01/2017	Munich American Reassurance Co.	GA	YRT/G	A	0	0	0	0	0	0	0
61301	47-0098400	06/01/2002	Ameritas Life Insurance Corp.	NE	CO/G	D	57,149,582	0	84,216	0	0	0	0
61301	47-0098400	06/01/2002	Ameritas Life Insurance Corp.	NE	CO/G	OH	16,871,626	0	70,813	0	0	0	0
16535	36-4233459	07/01/2015	Nexus Reinsurance Underwriting Managers LLC o/b/o Zurich American Insurance Company (US)	NY	CAT/G	A	67,168	0	0	0	0	0	0
21113	13-5459190	07/01/2022	Nexus Reinsurance Underwriting Managers LLC o/b/o United States Fire (US)	DE	CAT/G	A	20,442	0	0	0	0	0	0
93572	43-1235868	07/01/2020	RGA Re (US)	MO	CAT/G	A	36,504	0	0	0	0	0	0
70815	06-0838648	04/01/2025	Hartford Life and Accident Insurance Company	CT	YRT/G	A	106,922	0	0	0	0	0	0
97071	13-3126819	04/01/2025	SCOR Global Life USA Reinsurance Company	DE	YRT/G	A	802,204	0	0	0	0	0	0
0899999. General Account - authorized U.S. non-affiliates							164,399,615	29,417,785	542,650,562	0	0	0	0
1099999. Total General Account - authorized non-affiliates							164,399,615	29,417,785	542,650,562	0	0	0	0
1199999. Total General Account authorized							164,399,615	29,417,785	542,650,562	0	0	0	0
1499999. Total General Account - unauthorized U.S. affiliates							0	0	0	0	0	0	0
1799999. Total General Account - unauthorized non-U.S. affiliates							0	0	0	0	0	0	0
1899999. Total General Account - unauthorized affiliates							0	0	0	0	0	0	0
00000	AA-1126609	07/01/2021	Lloyd's Underwriter Syndicate No. 0609 AUW	GBR	CAT/G	A	21,903	0	0	0	0	0	0
00000	AA-1126623	07/01/2022	Lloyd's Underwriter Syndicate No. 0623 AFB	GBR	CAT/G	A	12,857	0	0	0	0	0	0
00000	AA-1120064	07/01/2017	Lloyd's Underwriter Syndicate No. 1919 CVS	GBR	CAT/G	A	21,903	0	0	0	0	0	0
00000	AA-1120124	07/01/2025	Lloyd's Underwriter Syndicate #1945 SII	GBR	CAT/G	A	5,294	0	0	0	0	0	0
00000	AA-1128623	07/01/2022	Lloyd's Underwriter Syndicate No. 2623 AFB	GBR	CAT/G	A	38,250	0	0	0	0	0	0
00000	AA-1120116	07/01/2017	Lloyd's Underwriter Syndicate No. 3902 NOA	GBR	CAT/G	A	73,009	0	0	0	0	0	0
00000	AA-1126004	07/01/2020	Lloyd's Underwriter Syndicate No. 4444 CNP	GBR	CAT/G	A	51,106	0	0	0	0	0	0
00000	AA-1124129	07/01/2022	Nexus Reinsurance Underwriting Managers LLC o/b/o Endurance Worldwide Insurance Limited (UK)	GBR	CAT/G	A	16,609	0	0	0	0	0	0
2099999. General Account - unauthorized non-U.S. non-affiliates							240,931	0	0	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY

SCHEDULE S - PART 3 - SECTION 2

Reinsurance Ceded Accident and Health Insurance Listed by Reinsuring Company as of December 31, Current Year

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domi- ciliary Juris- diction	6 Type of Reinsurance Ceded	7 Type of Business Ceded	8 Premiums	9 Unearned Premiums (Estimated)	10 Reserve Credit Taken Other than for Unearned Premiums	Outstanding Surplus Relief		13 Modified Coinsurance Reserve	14 Funds Withheld Under Coinsurance
										11 Current Year	12 Prior Year		
2199999.	Total General Account - unauthorized non-affiliates						240,931	0	0	0	0	0	0
2299999.	Total General Account unauthorized						240,931	0	0	0	0	0	0
2599999.	Total General Account - certified U.S. affiliates						0	0	0	0	0	0	0
2899999.	Total General Account - certified non-U.S. affiliates						0	0	0	0	0	0	0
2999999.	Total General Account - certified affiliates						0	0	0	0	0	0	0
3299999.	Total General Account - certified non-affiliates						0	0	0	0	0	0	0
3399999.	Total General Account certified						0	0	0	0	0	0	0
3699999.	Total General Account - reciprocal jurisdiction U.S. affiliates						0	0	0	0	0	0	0
3999999.	Total General Account - reciprocal jurisdiction non-U.S. affiliates						0	0	0	0	0	0	0
4099999.	Total General Account - reciprocal jurisdiction affiliates						0	0	0	0	0	0	0
4399999.	Total General Account - reciprocal jurisdiction non-affiliates						0	0	0	0	0	0	0
4499999.	Total General Account reciprocal jurisdiction						0	0	0	0	0	0	0
4599999.	Total General Account authorized, unauthorized, reciprocal jurisdiction and certified						164,640,546	29,417,785	542,650,562	0	0	0	0
4899999.	Total Separate Accounts - authorized U.S. affiliates						0	0	0	0	0	0	0
5199999.	Total Separate Accounts - authorized non-U.S. affiliates						0	0	0	0	0	0	0
5299999.	Total Separate Accounts - authorized affiliates						0	0	0	0	0	0	0
5599999.	Total Separate Accounts - authorized non-affiliates						0	0	0	0	0	0	0
5699999.	Total Separate Accounts authorized						0	0	0	0	0	0	0
5999999.	Total Separate Accounts - unauthorized U.S. affiliates						0	0	0	0	0	0	0
6299999.	Total Separate Accounts - unauthorized non-U.S. affiliates						0	0	0	0	0	0	0
6399999.	Total Separate Accounts - unauthorized affiliates						0	0	0	0	0	0	0
6699999.	Total Separate Accounts - unauthorized non-affiliates						0	0	0	0	0	0	0
6799999.	Total Separate Accounts unauthorized						0	0	0	0	0	0	0
7099999.	Total Separate Accounts - certified U.S. affiliates						0	0	0	0	0	0	0
7399999.	Total Separate Accounts - certified non-U.S. affiliates						0	0	0	0	0	0	0
7499999.	Total Separate Accounts - certified affiliates						0	0	0	0	0	0	0
7799999.	Total Separate Accounts - certified non-affiliates						0	0	0	0	0	0	0
7899999.	Total Separate Accounts certified						0	0	0	0	0	0	0
8199999.	Total Separate Accounts - reciprocal jurisdiction U.S. affiliates						0	0	0	0	0	0	0
8499999.	Total Separate Account - reciprocal jurisdiction non-U.S. affiliates						0	0	0	0	0	0	0
8599999.	Total Separate Accounts - reciprocal jurisdiction affiliates						0	0	0	0	0	0	0
8899999.	Total Separate Accounts - reciprocal jurisdiction non-affiliates						0	0	0	0	0	0	0
8999999.	Total Separate Accounts reciprocal jurisdiction						0	0	0	0	0	0	0
9099999.	Total Separate Accounts authorized, unauthorized, reciprocal jurisdiction and certified						0	0	0	0	0	0	0
9199999.	Total U.S. (Sum of 0399999, 0899999, 1499999, 1999999, 2599999, 3099999, 3699999, 4199999, 4899999, 5399999, 5999999, 6499999, 7099999, 7599999, 8199999 and 8699999)						164,399,615	29,417,785	542,650,562	0	0	0	0
9299999.	Total non-U.S. (Sum of 0699999, 0999999, 1799999, 2099999, 2899999, 3199999, 3999999, 4299999, 5199999, 5499999, 6299999, 6599999, 7399999, 7699999, 8499999 and 8799999)						240,931	0	0	0	0	0	0
9999999.	- Totals						164,640,546	29,417,785	542,650,562	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY

SCHEDULE S - PART 4

Reinsurance Ceded to Unauthorized Companies

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
NAIC Company Code	ID Number	Effective Date	Name of Reinsurer	Reserve Credit Taken	Paid and Unpaid Losses Recoverable (Debit)	Other Debits	Total (Cols.5+6+7)	Letters of Credit	Issuing or Confirming Bank Reference Number (a)	Trust Agreements	Funds Deposited by and Withheld from Reinsurers	Other	Miscellaneous Balances (Credit)	Sum of Cols. 9+11+12+13 +14 but not in Excess of Col. 8
0399999. Total General Account - life and annuity U.S. affiliates				0	0	0	0	0	XXX	0	0	0	0	0
0699999. Total General Account - life and annuity non-U.S. affiliates				0	0	0	0	0	XXX	0	0	0	0	0
0799999. Total General Account - life and annuity affiliates				0	0	0	0	0	XXX	0	0	0	0	0
...00000 ... AA-1126609 .. 07/01/2021 Lloyd's Underwriter Syndicate No. 0609 AUW				0	0	0	0	0		0	0	0	0	0
...00000 ... AA-1126623 .. 07/01/2022 Lloyd's Underwriter Syndicate No. 0623 AFB				0	0	0	0	0		0	0	0	0	0
...00000 ... AA-1120064 .. 07/01/2017 Lloyd's Underwriter Syndicate No. 1919 CVS				0	0	0	0	0		0	0	0	0	0
...00000 ... AA-1120124 .. 07/01/2025 Lloyd's Underwriter Syndicate #1945 SII				0	0	0	0	0		0	0	0	0	0
...00000 ... AA-1128623 .. 07/01/2022 Lloyd's Underwriter Syndicate No. 2623 AFB				0	0	0	0	0		0	0	0	0	0
...00000 ... AA-1120116 .. 07/01/2017 Lloyd's Underwriter Syndicate No. 3902 NOA				0	0	0	0	0		0	0	0	0	0
...00000 ... AA-1126004 .. 07/01/2020 Lloyd's Underwriter Syndicate No. 4444 CNP				0	0	0	0	0		0	0	0	0	0
0999999. General Account - life and annuity non-U.S. non-affiliates				0	0	0	0	0	XXX	0	0	0	0	0
1099999. Total General Account - life and annuity non-affiliates				0	0	0	0	0	XXX	0	0	0	0	0
1199999. Total General Account life and annuity				0	0	0	0	0	XXX	0	0	0	0	0
1499999. Total General Account - accident and health U.S. affiliates				0	0	0	0	0	XXX	0	0	0	0	0
1799999. Total General Account - accident and health non-U.S. affiliates				0	0	0	0	0	XXX	0	0	0	0	0
1899999. Total General Account - accident and health affiliates				0	0	0	0	0	XXX	0	0	0	0	0
...00000 ... AA-1126609 .. 07/01/2021 Lloyd's Underwriter Syndicate No. 0609 AUW				0	0	0	0	0		0	0	0	0	0
...00000 ... AA-1126623 .. 07/01/2022 Lloyd's Underwriter Syndicate No. 0623 AFB				0	0	0	0	0		0	0	0	0	0
...00000 ... AA-1120064 .. 07/01/2017 Lloyd's Underwriter Syndicate No. 1919 CVS				0	0	0	0	0		0	0	0	0	0
...00000 ... AA-1120124 .. 07/01/2025 Lloyd's Underwriter Syndicate #1945 SII				0	0	0	0	0		0	0	0	0	0
...00000 ... AA-1128623 .. 07/01/2022 Lloyd's Underwriter Syndicate No. 2623 AFB				0	0	0	0	0		0	0	0	0	0
...00000 ... AA-1120116 .. 07/01/2017 Lloyd's Underwriter Syndicate No. 3902 NOA				0	0	0	0	0		0	0	0	0	0
...00000 ... AA-1126004 .. 07/01/2020 Lloyd's Underwriter Syndicate No. 4444 CNP				0	0	0	0	0		0	0	0	0	0
2099999. General Account - accident and health non-U.S. non-affiliates				0	0	0	0	0	XXX	0	0	0	0	0
2199999. Total General Account - accident and health non-affiliates				0	0	0	0	0	XXX	0	0	0	0	0
2299999. Total General Account accident and health				0	0	0	0	0	XXX	0	0	0	0	0
2399999. Total General Account				0	0	0	0	0	XXX	0	0	0	0	0
2699999. Total Separate Accounts - U.S. affiliates				0	0	0	0	0	XXX	0	0	0	0	0
2999999. Total Separate Accounts - non-U.S. affiliates				0	0	0	0	0	XXX	0	0	0	0	0
3099999. Total Separate Accounts - affiliates				0	0	0	0	0	XXX	0	0	0	0	0
3399999. Total Separate Accounts - non-affiliates				0	0	0	0	0	XXX	0	0	0	0	0
3499999. Total Separate Accounts				0	0	0	0	0	XXX	0	0	0	0	0
3599999. Total U.S. (Sum of 0399999, 0899999, 1499999, 1999999, 2699999 and 3199999)				0	0	0	0	0	XXX	0	0	0	0	0
3699999. Total non-U.S. (Sum of 0699999, 0999999, 1799999, 2099999, 2999999 and 3299999)				0	0	0	0	0	XXX	0	0	0	0	0
9999999 - Totals				0	0	0	0	0	XXX	0	0	0	0	0

(a)	Issuing or Confirming Bank Reference Number	Letters of Credit Code	American Bankers Association (ABA) Routing Number	Issuing or Confirming Bank Name	Letters of Credit Amount

NONE

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY

SCHEDULE S - PART 5

Reinsurance Ceded to Certified Reinsurers as of December 31, Current Year (\$000 Omitted)

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	Collateral						23	24	25	26	
NAIC Company Code	ID Number	Effective Date	Name of Reinsurer	Domiciliary Jurisdiction	Certified Reinsurer Rating (1 through 6)	Effective Date of Certified Reinsurer Rating	Percent Collateral Required for Full Credit (0% - 100%)	Reserve Credit Taken	Paid and Unpaid Losses Recoverable (Debit)	Other Debits	Total Recoverable/ Reserve Credit Taken (Col. 9 + 10 + 11)	Miscellaneous Balances (Credit)	Net Obligation Subject to Collateral (Col. 12 - 13)	Dollar Amount of Collateral Required for Full Credit (Col. 14 Times Col. 8)	Multiple Beneficiary Trust	Letters of Credit	Issuing or Confirming Bank Reference Number (a)	Trust Agreements	Funds Deposited by and Withheld from Reinsurers	Other	Total Collateral Provided (Col. 16 + 17 + 19 + 20 + 21)	Percent of Collateral Provided for Net Obligation Subject to Collateral (Col. 22 / Col. 14)	Percent Credit Allowed on Net Obligation Subject to Collateral (Col. 23 / Col. 8, not to Exceed 100%)	Amount of Credit Allowed for Net Obligation Subject to Collateral (Col. 14 x Col. 24)	Liability for Reinsurance with Certified Reinsurers Due to Collateral Deficiency (Col. 14 - Col. 25)
NONE																									
9999999 - Totals																	XXX					XXX	XXX		

(a)

Issuing or Confirming Bank Reference Number	Letters of Credit Code	American Bankers Association (ABA) Routing Number	Issuing or Confirming Bank Name	Letters of Credit Amount
			NONE	

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY

SCHEDULE S - PART 6

Five Year Exhibit of Reinsurance Ceded Business
(\$000 Omitted)

	1 2025	2 2024	3 2023	4 2022	5 2021
A. OPERATIONS ITEMS					
1. Premiums and annuity considerations for life and accident and health contracts	198,444	1,285,404	1,277,056	1,222,417	1,183,875
2. Commissions and reinsurance expense allowances	25,592	269,039	260,441	245,804	241,734
3. Contract claims	142,944	1,004,318	1,197,438	1,032,981	1,088,120
4. Surrender benefits and withdrawals for life contracts	21,913	23,679	19,555	16,030	16,640
5. Dividends to policyholders and refunds to members	10,635	11,133	11,776	9,687	20,063
6. Reserve adjustments on reinsurance ceded	0	0	0	0	0
7. Increase in aggregate reserve for life and accident and health contracts	20,239	24,647	16,936	39,882	29,866
B. BALANCE SHEET ITEMS					
8. Premiums and annuity considerations for life and accident and health contracts deferred and uncollected	9,775	293,032	282,688	262,650	262,941
9. Aggregate reserves for life and accident and health contracts	1,396,919	1,359,132	1,392,758	1,428,384	1,428,563
10. Liability for deposit-type contracts	0	0	0	0	0
11. Contract claims unpaid	17,974	20,031	18,452	15,605	17,140
12. Amounts recoverable on reinsurance	42,650	288,319	233,708	212,166	267,779
13. Experience rating refunds due or unpaid	0	0	0	0	1,063
14. Policyholders' dividends and refunds to members (not included in Line 10)	11,091	11,608	12,152	12,362	20,419
15. Commissions and reinsurance expense allowances due	59,639	59,715	57,115	54,755	54,864
16. Unauthorized reinsurance offset	0	0	0	0	0
17. Offset for reinsurance with certified reinsurers	0	0	0	0	0
C. UNAUTHORIZED REINSURANCE (DEPOSITS BY AND FUNDS WITHHELD FROM)					
18. Funds deposited by and withheld from (F)	0	0	0	0	0
19. Letters of credit (L)	0	0	0	0	0
20. Trust agreements (T)	0	0	0	0	0
21. Other (O)	0	0	0	0	0
D. REINSURANCE WITH CERTIFIED REINSURERS (DEPOSITS BY AND FUNDS WITHHELD FROM)					
22. Multiple Beneficiary Trust	0	0	0	0	0
23. Funds deposited by and withheld from (F)	0	0	0	0	0
24. Letters of credit (L)	0	0	0	0	0
25. Trust agreements (T)	0	0	0	0	0
26. Other (O)	0	0	0	0	0

SCHEDULE S - PART 7

Restatement of Balance Sheet to Identify Net Credit for Ceded Reinsurance

	1 As Reported (net of ceded)	2 Restatement Adjustments	3 Restated (gross of ceded)
ASSETS (Page 2, Col. 3)			
1. Cash and invested assets (Line 12)	31,718,144,327	0	31,718,144,327
2. Reinsurance (Line 16)	44,679,465	(44,679,465)	0
3. Premiums and considerations (Line 15)	208,216,400	9,774,955	217,991,355
4. Net credit for ceded reinsurance	XXX	1,460,972,734	1,460,972,734
5. All other admitted assets (balance)	638,747,122	0	638,747,122
6. Total assets excluding Separate Accounts (Line 26)	32,609,787,314	1,426,068,224	34,035,855,538
7. Separate Account assets (Line 27)	14,645,816,895	0	14,645,816,895
8. Total assets (Line 28)	47,255,604,209	1,426,068,224	48,681,672,433
LIABILITIES, CAPITAL AND SURPLUS (Page 3)			
9. Contract reserves (Lines 1 and 2)	24,670,000,000	1,373,862,628	26,043,862,628
10. Liability for deposit-type contracts (Line 3)	2,229,072,247	23,057,504	2,252,129,751
11. Claim reserves (Line 4)	283,056,902	17,974,334	301,031,236
12. Policyholder dividends/member refunds/reserves (Lines 5 through 7)	79,143	11,090,517	11,169,660
13. Premium & annuity considerations received in advance (Line 8)	18,392,308	83,241	18,475,549
14. Other contract liabilities (Line 9)	131,519,003	0	131,519,003
15. Reinsurance in unauthorized companies (Line 24.02 minus inset amount)	0	0	0
16. Funds held under reinsurance treaties with unauthorized reinsurers (Line 24.03 minus inset amount)	0	0	0
17. Reinsurance with certified reinsurers (Line 24.02 inset amount)	0	0	0
18. Funds held under reinsurance treaties with certified reinsurers (Line 24.03 inset amount)	0	0	0
19. All other liabilities (balance)	2,672,724,702	0	2,672,724,702
20. Total liabilities excluding Separate Accounts (Line 26)	30,004,844,305	1,426,068,224	31,430,912,529
21. Separate Account liabilities (Line 27)	14,645,816,895	0	14,645,816,895
22. Total liabilities (Line 28)	44,650,661,200	1,426,068,224	46,076,729,424
23. Capital & surplus (Line 38)	2,604,943,009	XXX	2,604,943,009
24. Total liabilities, capital & surplus (Line 39)	47,255,604,209	1,426,068,224	48,681,672,433
NET CREDIT FOR CEDED REINSURANCE			
25. Contract reserves	1,373,862,628		
26. Claim reserves	17,974,334		
27. Policyholder dividends/reserves	11,090,517		
28. Premium & annuity considerations received in advance	83,241		
29. Liability for deposit-type contracts	23,057,504		
30. Other contract liabilities	0		
31. Reinsurance ceded assets	44,679,465		
32. Other ceded reinsurance recoverables	0		
33. Total ceded reinsurance recoverables	1,470,747,689		
34. Premiums and considerations	9,774,955		
35. Reinsurance in unauthorized companies	0		
36. Funds held under reinsurance treaties with unauthorized reinsurers	0		
37. Reinsurance with certified reinsurers	0		
38. Funds held under reinsurance treaties with certified reinsurers	0		
39. Other ceded reinsurance payables/offsets	0		
40. Total ceded reinsurance payable/offsets	9,774,955		
41. Total net credit for ceded reinsurance	1,460,972,734		

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY

SCHEDULE S - PART 8

REINSURANCE AGREEMENTS WITH FUNDS WITHHELD AND MODIFIED COINSURANCE AS OF DECEMBER 31, CURRENT YEAR

	Ceded General Account Assets		Ceded Guaranteed Separate Account Assets		Total Ceded Assets		Assumed General Account Assets		Assumed Guaranteed Separate Account Assets		Total Assumed Assets	
	1	2	3	4	5	6	7	8	9	10	11	12
	FWH B/ACV	Modco B/ACV	FWH B/ACV	Modco B/ACV	FWH B/ACV Col 1+3	Modco B/ACV Col 2+4	FWH B/ACV	Modco B/ACV	FWH B/ACV	Modco B/ACV	FWH B/ACV Col 7+9	Modco B/ACV Col 8+10
LONG-TERM BONDS												
1. Exempt obligations												
2.1 NAIC Designation Category 1.A												
2.2 NAIC Designation Category 1.B												
2.3 NAIC Designation Category 1.C												
2.4 NAIC Designation Category 1.D												
2.5 NAIC Designation Category 1.E												
2.6 NAIC Designation Category 1.F												
2.7 NAIC Designation Category 1.G												
2.8 Subtotal NAIC 1 (2.1+2.2+2.3+2.4+2.5+2.6+2.7)												
3.1 NAIC Designation Category 2.A												
3.2 NAIC Designation Category 2.B												
3.3 NAIC Designation Category 2.C												
3.4 Subtotal NAIC 2 (3.1+3.2+3.3)												
4.1 NAIC Designation Category 3.A												
4.2 NAIC Designation Category 3.B												
4.3 NAIC Designation Category 3.C												
4.4 Subtotal NAIC 3 (4.1+4.2+4.3)												
5.1 NAIC Designation Category 4.A												
5.2 NAIC Designation Category 4.B												
5.3 NAIC Designation Category 4.C												
5.4 Subtotal NAIC 4 (5.1+5.2+5.3)												
6.1 NAIC Designation Category 5.A												
6.2 NAIC Designation Category 5.B												
6.3 NAIC Designation Category 5.C												
6.4 Subtotal NAIC 5 (6.1+6.2+6.3)												
7. NAIC 6.....												
8. Total long-term bonds (Sum of Lines 1+2.8+3.4+4.4+5.4+6.4+7)												
PREFERRED STOCKS												
9. Highest quality												
10. High quality												
11. Medium quality												
12. Low quality												
13. Lower quality.....												
14. In or near default												
15. Affiliated life with AVR												
16. Total preferred stocks (Sum of Lines 9 through 15)												

NONE

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY

SCHEDULE S - PART 8

REINSURANCE AGREEMENTS WITH FUNDS WITHHELD AND MODIFIED COINSURANCE AS OF DECEMBER 31, CURRENT YEAR

	Ceded General Account Assets		Ceded Guaranteed Separate Account Assets		Total Ceded Assets		Assumed General Account Assets		Assumed Guaranteed Separate Account Assets		Total Assumed Assets	
	1	2	3	4	5	6	7	8	9	10	11	12
	FWH B/ACV	Modco B/ACV	FWH B/ACV	Modco B/ACV	FWH B/ACV Col 1+3	Modco B/ACV Col 2+4	FWH B/ACV	Modco B/ACV	FWH B/ACV	Modco B/ACV	FWH B/ACV Col 7+9	Modco B/ACV Col 8+10
SHORT-TERM BONDS												
17. Exempt obligations												
18.1 NAIC Designation Category 1.A												
18.2 NAIC Designation Category 1.B												
18.3 NAIC Designation Category 1.C												
18.4 NAIC Designation Category 1.D												
18.5 NAIC Designation Category 1.E												
18.6 NAIC Designation Category 1.F												
18.7 NAIC Designation Category 1.G												
18.8 Subtotal NAIC 1 (18.1+18.2+18.3+18.4+18.5+18.6+18.7)												
19.1 NAIC Designation Category 2.A												
19.2 NAIC Designation Category 2.B												
19.3 NAIC Designation Category 2.C												
19.4 Subtotal NAIC 2 (19.1+19.2+19.3)												
20.1 NAIC Designation Category 3.A												
20.2 NAIC Designation Category 3.B												
20.3 NAIC Designation Category 3.C												
20.4 Subtotal NAIC 3 (20.1+20.2+20.3)												
21.1 NAIC Designation Category 4.A												
21.2 NAIC Designation Category 4.B												
21.3 NAIC Designation Category 4.C												
21.4 Subtotal NAIC 4 (21.1+21.2+21.3)												
22.1 NAIC Designation Category 5.A												
22.2 NAIC Designation Category 5.B												
22.3 NAIC Designation Category 5.C												
22.4 Subtotal NAIC 5 (22.1+22.2+22.3)												
23. NAIC 6.....												
24. Total short-term bonds (17+18.8+19.4+20.4+21.4+22.4+23)												
DERIVATIVE INSTRUMENTS												
25. Exchange traded												
26. Highest quality												
27. High quality												
28. Medium quality												
29. Low quality												
30. Lower quality.....												
31. In or near default												
32. Total derivative instruments												
33. Total (Lines 8+16+24+32)												

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY

SCHEDULE S - PART 8

REINSURANCE AGREEMENTS WITH FUNDS WITHHELD AND MODIFIED COINSURANCE AS OF DECEMBER 31, CURRENT YEAR

[illegible]

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY

SCHEDULE S - PART 8

REINSURANCE AGREEMENTS WITH FUNDS WITHHELD AND MODIFIED COINSURANCE AS OF DECEMBER 31, CURRENT YEAR

	Ceded General Account Assets		Ceded Guaranteed Separate Account Assets		Total Ceded Assets		Assumed General Account Assets		Assumed Guaranteed Separate Account Assets		Total Assumed Assets	
	1	2	3	4	5	6	7	8	9	10	11	12
	FWH B/ACV	Modco B/ACV	FWH B/ACV	Modco B/ACV	FWH B/ACV Col 1+3	Modco B/ACV Col 2+4	FWH B/ACV	Modco B/ACV	FWH B/ACV	Modco B/ACV	FWH B/ACV Col 7+9	Modco B/ACV Col 8+10
REAL ESTATE												
75. Home office property (General Account only)												
76. Investment properties												
77. Properties acquired in satisfaction of debt.....												
78. Total real estate (Sum of Lines 75 through 77)												
OTHER INVESTED ASSETS												
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF BONDS												
79. Exempt obligations												
80. Highest quality												
81. High quality												
82. Medium quality												
83. Low quality												
84. Lower quality												
85. In or near default												
86. Total with bond characteristics (Sum of Lines 79 through 85)												
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF PREFERRED STOCKS												
87. Highest quality												
88. High quality.....												
89. Medium quality												
90. Low quality												
91. Lower quality												
92. In or near default												
93. Affiliated life with AVR												
94. Total with preferred stock characteristics (Sum of Lines 87 through 93)												

NONE

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY

SCHEDULE S - PART 8

REINSURANCE AGREEMENTS WITH FUNDS WITHHELD AND MODIFIED COINSURANCE AS OF DECEMBER 31, CURRENT YEAR

	Ceded General Account Assets		Ceded Guaranteed Separate Account Assets		Total Ceded Assets		Assumed General Account Assets		Assumed Guaranteed Separate Account Assets		Total Assumed Assets	
	1	2	3	4	5	6	7	8	9	10	11	12
	FWH B/ACV	Modco B/ACV	FWH B/ACV	Modco B/ACV	FWH B/ACV Col 1+3	Modco B/ACV Col 2+4	FWH B/ACV	Modco B/ACV	FWH B/ACV	Modco B/ACV	FWH B/ACV Col 7+9	Modco B/ACV Col 8+10
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF MORTGAGE LOANS												
In Good Standing Affiliated:												
95. Mortgages - CM1 - highest quality												
96. Mortgages - CM2 - high quality												
97. Mortgages - CM3 - medium quality												
98. Mortgages - CM4 - low medium quality												
99. Mortgages - CM5 - low quality												
100. Residential mortgages - insured or guaranteed												
101. Residential mortgages - all other												
102. Commercial mortgages - insured or guaranteed												
Overdue, Not in Process Affiliated:												
103. Farm mortgages												
104. Residential mortgages - insured or guaranteed												
105. Residential mortgages - all other												
106. Commercial mortgages - insured or guaranteed												
107. Commercial mortgages - all other												
In Process of Foreclosure Affiliated:												
108. Farm mortgages												
109. Residential mortgages - insured or guaranteed												
110. Residential mortgages - all other												
111. Commercial mortgages - insured or guaranteed												
112. Commercial mortgages - all other												
113. Total affiliated (Sum of Lines 95 through 112).....												
114. Unaffiliated - in good standing with covenants												
115. Unaffiliated - in good standing defeased with government securities												
116. Unaffiliated - in good standing primarily senior												
117. Unaffiliated - in good standing all other												
118. Unaffiliated - overdue, not in process												
119. Unaffiliated - in process of foreclosure												
120. Total unaffiliated (Sum of Lines 114 through 119)												
121. Total with mortgage loan characteristics (Lines 113 + 120)												
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF COMMON STOCK												
122. Unaffiliated public												
123. Unaffiliated private.....												
124. Affiliated life with AVR.....												
125. Affiliated certain other (See SVO Purposes & Procedures Manual)												
126. Affiliated other - all other												
127. Total with common stock characteristics (Sum of Lines 122 through 126)												

NONE

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY

SCHEDULE S - PART 8

REINSURANCE AGREEMENTS WITH FUNDS WITHHELD AND MODIFIED COINSURANCE AS OF DECEMBER 31, CURRENT YEAR

	Ceded General Account Assets		Ceded Guaranteed Separate Account Assets		Total Ceded Assets		Assumed General Account Assets		Assumed Guaranteed Separate Account Assets		Total Assumed Assets	
	1	2	3	4	5	6	7	8	9	10	11	12
	FWH B/ACV	Modco B/ACV	FWH B/ACV	Modco B/ACV	FWH B/ACV Col 1+3	Modco B/ACV Col 2+4	FWH B/ACV	Modco B/ACV	FWH B/ACV	Modco B/ACV	FWH B/ACV Col 7+9	Modco B/ACV Col 8+10
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF REAL ESTATE												
128. Home office property (General Account only).....												
129. Investment properties												
130. Properties acquired in satisfaction of debt												
131. Total with real estate characteristics (Sum of Lines 128 through 130)												
INVESTMENTS IN TAX CREDIT STRUCTURES												
132. Yield guaranteed state tax credit investments												
133. Qualifying federal tax credit investments												
134. Qualifying state tax credit investments												
135. Other tax credit investments												
136. Total tax credit investments (Sum of Lines 132 through 135)												
RESIDUAL TRanches OR INTERESTS												
137. Bonds - unaffiliated												
138. Bonds - affiliated												
139. Common stock - unaffiliated												
140. Common stock - affiliated												
141. Preferred stock - unaffiliated												
142. Preferred stock - affiliated												
143. Real estate - unaffiliated												
144. Real estate - affiliated												
145. Mortgage loans - unaffiliated.....												
146. Mortgage loans - affiliated												
147. Other - unaffiliated												
148. Other - affiliated												
149. Total residual tranches or interests (Sum of Lines 137 through 148)												
SURPLUS NOTES AND CAPITAL NOTES												
150. Highest quality												
151. High quality												
152. Medium quality.....												
153. Low quality												
154. Lower quality												
155. In or near default												
156. Total with bond characteristics (Sum of Lines 150 through 155)												
ALL OTHER INVESTMENTS												
157. NAIC 1 working capital finance investments.....												
158. NAIC 2 working capital finance investments												
159. Other invested assets - Schedule BA.....												
160. Other short-term invested assets - Schedule DA												
161. Cash and Cash Equivalents												
162. Total all other (Sum of Lines 157 through 161)												
163. Total assets excluding non-guaranteed Separate Account assets (Sum of Lines 33, 57, 74, 78, 86, 94, 121, 127, 131, 136, 149, 156 and 162)												
164. Total non-guaranteed Separate Account assets	XXX	XXX	XXX	XXX			XXX	XXX	XXX	XXX		
165. Total assets including non-guaranteed Separate Account assets (Sum of 163 and 164)	XXX	XXX	XXX	XXX			XXX	XXX	XXX	XXX		

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY

SCHEDULE T - PREMIUMS AND ANNUITY CONSIDERATIONS (b)

Allocated by States and Territories

States, Etc.			1	Direct Business Only					
				Life Contracts		4	5	6	7
				2	3				
			Active Status (a)	Life Insurance Premiums	Annuity Considerations	Accident and Health Insurance Premiums, Including Policy, Membership and Other Fees	Other Considerations	Total Columns 2 through 5 (b)	Deposit-Type Contracts
1.	Alabama	AL	L	25,791,102	11,842,264	33,056,187	55,183,630	125,873,182	207,623
2.	Alaska	AK	L	2,796,606	257,243	6,956,706	21,098,837	31,109,392	0
3.	Arizona	AZ	L	7,440,822	13,320,880	16,868,270	103,567,318	141,197,291	350,681
4.	Arkansas	AR	L	11,240,082	60,184,413	17,001,221	14,232,642	102,658,359	212,062
5.	California	CA	L	200,069,468	115,493,543	411,763,408	448,016,679	1,175,343,097	120,049
6.	Colorado	CO	L	38,264,308	19,960,085	71,251,099	570,808,149	700,283,641	148,290
7.	Connecticut	CT	L	31,152,346	25,513,908	33,673,564	50,047,012	140,386,830	6,085,398
8.	Delaware	DE	L	2,832,423	4,929,344	7,438,578	37,288,222	52,488,566	0
9.	District of Columbia	DC	L	26,212,560	1,299,794	30,938,552	17,462,992	75,913,898	0
10.	Florida	FL	L	108,933,333	126,123,702	230,302,816	293,308,227	758,668,078	61,269
11.	Georgia	GA	L	63,403,808	24,123,546	93,406,863	177,501,861	358,436,078	0
12.	Hawaii	HI	L	4,254,943	10,943,483	4,854,456	6,242,051	26,294,933	598,148
13.	Idaho	ID	L	6,770,487	7,003,337	10,982,288	64,863,425	89,619,537	0
14.	Illinois	IL	L	47,757,166	79,343,597	86,392,066	388,483,851	601,976,681	887,157
15.	Indiana	IN	L	71,335,912	31,796,099	70,394,932	187,101,647	360,628,590	0
16.	Iowa	IA	L	14,944,441	8,330,283	25,124,121	35,570,158	83,969,004	61,766
17.	Kansas	KS	L	42,996,979	6,329,982	21,896,434	26,131,731	97,355,126	247,179
18.	Kentucky	KY	L	19,635,425	24,763,734	51,749,564	173,096,844	269,245,567	406,388
19.	Louisiana	LA	L	16,588,789	27,332,216	30,014,328	107,414,963	181,350,296	369,675
20.	Maine	ME	L	9,580,232	11,901,238	14,333,807	8,206,103	44,021,380	2,170,074
21.	Maryland	MD	L	14,450,193	11,322,854	24,776,086	47,234,849	97,783,982	0
22.	Massachusetts	MA	L	17,929,686	32,701,776	36,919,088	147,898,106	235,448,656	18,991,923
23.	Michigan	MI	L	16,696,743	64,548,114	35,315,287	210,986,984	327,547,128	285,815
24.	Minnesota	MN	L	27,212,813	8,852,647	61,349,930	407,399,925	504,815,315	549,748
25.	Mississippi	MS	L	2,623,908	17,698,948	6,233,766	8,177,863	34,734,486	0
26.	Missouri	MO	L	57,559,365	17,974,331	54,871,061	115,221,674	245,626,431	2,695,297
27.	Montana	MT	L	4,248,233	4,269,220	7,740,164	11,132,241	27,389,858	0
28.	Nebraska	NE	L	3,538,619	3,586,039	9,000,979	27,094,607	43,220,243	30,614
29.	Nevada	NV	L	15,368,721	11,360,335	23,672,762	19,428,339	69,830,156	0
30.	New Hampshire	NH	L	5,510,876	10,604,259	12,104,655	17,305,400	45,525,190	2,977,033
31.	New Jersey	NJ	L	18,107,519	52,922,472	48,089,215	48,964,183	168,083,389	0
32.	New Mexico	NM	L	28,665,318	11,234,769	9,318,732	17,340,319	66,559,138	0
33.	New York	NY	N	1,747,492	0	5,348,793	71,334	7,167,619	0
34.	North Carolina	NC	L	17,649,196	89,504,784	49,496,469	60,176,979	216,827,428	1,987,417
35.	North Dakota	ND	L	5,202,577	4,694,295	14,338,547	6,827,990	31,063,410	0
36.	Ohio	OH	L	33,849,793	94,901,720	52,454,509	200,549,012	381,755,034	0
37.	Oklahoma	OK	L	15,085,110	20,116,960	17,991,857	61,540,750	114,734,677	48,967
38.	Oregon	OR	L	62,181,092	14,091,999	166,841,259	521,693,782	764,808,132	2,156,947
39.	Pennsylvania	PA	L	31,046,215	75,287,744	63,484,519	264,935,476	434,753,954	1,084,514
40.	Rhode Island	RI	L	3,118,933	7,030,505	5,684,412	717,789	16,551,638	336,440
41.	South Carolina	SC	L	9,477,393	36,041,050	51,895,588	39,217,825	136,631,857	12,814
42.	South Dakota	SD	L	3,106,061	3,350,340	6,467,858	591,966,789	604,891,049	16,844
43.	Tennessee	TN	L	12,184,484	26,980,044	25,422,137	150,539,072	215,125,737	1,063,996
44.	Texas	TX	L	73,607,853	44,976,888	154,881,621	531,161,774	804,628,136	103,791
45.	Utah	UT	L	17,492,159	13,680,015	28,997,892	581,304,082	641,474,148	0
46.	Vermont	VT	L	3,290,009	1,200,245	8,244,871	14,235,395	26,970,520	0
47.	Virginia	VA	L	51,272,316	15,368,546	92,696,753	62,946,977	222,284,592	86,694
48.	Washington	WA	L	24,419,211	13,310,659	115,404,197	213,214,498	366,348,564	17,221,256
49.	West Virginia	WV	L	1,326,969	6,311,847	4,805,984	8,583,804	21,028,604	26,068
50.	Wisconsin	WI	L	24,890,961	15,283,235	55,419,486	73,050,072	168,643,754	217,512
51.	Wyoming	WY	L	4,792,447	2,055,848	4,841,703	2,338,968	14,028,966	0
52.	American Samoa	AS	N	0	0	0	0	0	0
53.	Guam	GU	L	9,111,386	0	2,054,836	0	11,166,222	0
54.	Puerto Rico	PR	L	0	0	89,699	0	89,699	0
55.	U.S. Virgin Islands	VI	L	12,058,961	0	1,161,826	0	13,220,788	0
56.	Northern Mariana Islands	MP	N	47,604	0	3,695	0	51,299	0
57.	Canada	CAN	N	17,366	0	139,189	1,125,775	1,282,330	0
58.	Aggregate other alien	OT	XXX	246,672	0	107,321	0	353,993	0
59.	Subtotal	XXX		1,381,135,487	1,342,055,179	2,526,066,005	7,250,008,975	12,499,265,646	61,819,448
90.	Reporting entity contributions for employee benefits plans.....	XXX		960,285	0	4,082,627	0	5,042,912	0
91.	Dividends or refunds applied to purchase paid-up additions and annuities.....	XXX		8,119,709	0	0	0	8,119,709	0
92.	Dividends or refunds applied to shorten endowment or premium paying period.....	XXX		0	0	0	0	0	0
93.	Premium or annuity considerations waived under disability or other contract provisions.....	XXX		199,867	0	0	0	199,867	0
94.	Aggregate or other amounts not allocable by State.....	XXX		0	0	0	0	0	0
95.	Totals (direct business).....	XXX		1,390,415,348	1,342,055,179	2,530,148,632	7,250,008,975	12,512,628,134	61,819,448
96.	Plus reinsurance assumed.....	XXX		7,734,842	0	73,497,385	44,201,060	125,433,287	0
97.	Totals (all business).....	XXX		1,398,150,190	1,342,055,179	2,603,646,017	7,294,210,035	12,638,061,421	61,819,448
98.	Less reinsurance ceded.....	XXX		34,929,004	87,257	167,014,644	0	202,030,905	0
99.	Totals (all business) less reinsurance ceded	XXX		1,363,221,186	1,341,967,922	(c) 2,436,631,373	7,294,210,035	12,436,030,516	61,819,448
DETAILS OF WRITE-INS									
58001.	ZZZ Other Alien		XXX	246,672	0	107,321	0	353,993	0
58002.	.....		XXX						
58003.	.....		XXX						
58998.	Summary of remaining write-ins for Line 58 from overflow page		XXX	0	0	0	0	0	0
58999.	Totals (Lines 58001 through 58003 plus 58998)(Line 58 above)		XXX	246,672	0	107,321	0	353,993	0
9401.	.....		XXX						
9402.	.....		XXX						
9403.	.....		XXX						
9498.	Summary of remaining write-ins for Line 94 from overflow page		XXX	0	0	0	0	0	0
9499.	Totals (Lines 9401 through 9403 plus 9498)(Line 94 above)		XXX	0	0	0	0	0	0

(a) Active Status Counts:

1. L - Licensed or Chartered - Licensed insurance carrier or domiciled RRG..... 53 4. Q - Qualified - Qualified or accredited reinsurer..... 0

2. R - Registered - Non-domiciled RRGs..... 0 5. N - None of the above - Not allowed to write business in the state..... 4

3. E - Eligible - Reporting entities eligible or approved to write surplus lines in the state..... 0

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

Individual insurance premiums, annuity and other considerations are allocated to the state to which the premium statements are mailed. Group insurance premiums (for groups with less than 500 lives) are allocated to the state to which the billing statements are mailed. For groups with 500 or more lives, insurance premiums are allocated among the states where the insureds reside or work, based upon data furnished by the policyholder.

(c) Column 4 should balance with Exhibit 1, Lines 6.4, 10.4 and 16.4, Col. 6, or with Schedule H, Part 1, Line 1, indicate which: Exhibit 1, Lines 6.4, 10.4, and 16.4, Col. 6.....

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

Allocated by States and Territories

			Direct Business Only					
			1	2	3	4	5	6
States, Etc.			Life (Group and Individual)	Annuities (Group and Individual)	Disability Income (Group and Individual)	Long-Term Care (Group and Individual)	Deposit-Type Contracts	Totals
1.	Alabama	AL	25,791,102	11,842,264	27,229,591	0	207,623	65,070,580
2.	Alaska	AK	2,796,606	257,243	5,664,894	0	0	8,718,743
3.	Arizona	AZ	7,440,822	13,320,880	14,960,447	0	350,681	36,072,830
4.	Arkansas	AR	11,240,082	60,184,413	14,305,105	0	212,062	85,941,663
5.	California	CA	200,069,468	115,493,543	375,609,911	0	120,049	691,292,971
6.	Colorado	CO	38,264,308	19,960,085	53,992,801	0	148,290	112,365,484
7.	Connecticut	CT	31,152,346	25,513,908	29,720,756	0	6,085,398	92,472,409
8.	Delaware	DE	2,832,423	4,929,344	6,869,630	0	0	14,631,396
9.	District of Columbia	DC	26,212,560	1,299,794	29,922,214	0	0	57,434,568
10.	Florida	FL	108,933,333	126,123,702	198,788,834	0	61,269	433,907,138
11.	Georgia	GA	63,403,808	24,123,546	80,680,843	0	0	168,208,197
12.	Hawaii	HI	4,254,943	10,943,483	3,490,309	0	598,148	19,286,882
13.	Idaho	ID	6,770,487	7,003,337	9,003,955	0	0	22,777,779
14.	Illinois	IL	47,757,166	79,343,597	70,633,288	0	887,157	198,621,209
15.	Indiana	IN	71,335,912	31,796,099	55,869,135	0	0	159,001,146
16.	Iowa	IA	14,944,441	8,330,283	22,347,889	0	61,766	45,684,380
17.	Kansas	KS	42,996,979	6,329,982	17,591,170	0	247,179	67,165,309
18.	Kentucky	KY	19,635,425	24,763,734	44,720,562	0	406,388	89,526,109
19.	Louisiana	LA	16,588,789	27,332,216	23,041,712	0	369,675	67,332,392
20.	Maine	ME	9,580,232	11,901,238	12,641,667	0	2,170,074	36,293,211
21.	Maryland	MD	14,450,193	11,322,854	20,545,462	0	0	46,318,510
22.	Massachusetts	MA	17,929,686	32,701,776	28,628,177	0	18,991,923	98,251,561
23.	Michigan	MI	16,696,743	64,548,114	31,360,214	0	285,815	112,890,886
24.	Minnesota	MN	27,212,813	8,852,647	52,933,644	0	549,748	89,548,851
25.	Mississippi	MS	2,623,908	17,698,948	5,483,511	0	0	25,806,368
26.	Missouri	MO	57,559,365	17,974,331	47,023,074	0	2,695,297	125,252,067
27.	Montana	MT	4,248,233	4,269,220	6,513,231	0	0	15,030,684
28.	Nebraska	NE	3,538,619	3,586,039	8,238,162	0	30,614	15,393,433
29.	Nevada	NV	15,368,721	11,360,335	19,125,247	0	0	45,854,302
30.	New Hampshire	NH	5,510,876	10,604,259	11,291,552	0	2,977,033	30,383,720
31.	New Jersey	NJ	18,107,519	52,922,472	32,268,906	0	0	103,298,897
32.	New Mexico	NM	28,665,318	11,234,769	8,265,368	0	0	48,165,455
33.	New York	NY	1,747,492	0	5,348,793	0	0	7,096,285
34.	North Carolina	NC	17,649,196	89,504,784	40,633,561	0	1,987,417	149,774,958
35.	North Dakota	ND	5,202,577	4,694,295	12,032,037	0	0	21,928,909
36.	Ohio	OH	33,849,793	94,901,720	44,744,213	0	0	173,495,726
37.	Oklahoma	OK	15,085,110	20,116,960	14,930,781	0	48,967	50,181,818
38.	Oregon	OR	62,181,092	14,091,999	84,258,638	0	2,156,947	162,688,676
39.	Pennsylvania	PA	31,046,215	75,287,744	57,436,939	0	1,084,514	164,855,412
40.	Rhode Island	RI	3,118,933	7,030,505	5,159,888	0	336,440	15,645,765
41.	South Carolina	SC	9,477,393	36,041,050	49,645,221	0	12,814	95,176,478
42.	South Dakota	SD	3,106,061	3,350,340	5,406,200	0	16,844	11,879,445
43.	Tennessee	TN	12,184,484	26,980,044	22,653,381	0	1,063,996	62,881,905
44.	Texas	TX	73,607,853	44,976,888	124,562,961	0	103,791	243,251,493
45.	Utah	UT	17,492,159	13,680,015	26,591,427	0	0	57,763,601
46.	Vermont	VT	3,290,009	1,200,245	7,662,253	0	0	12,152,506
47.	Virginia	VA	51,272,316	15,368,546	79,169,847	0	86,694	145,897,403
48.	Washington	WA	24,419,211	13,310,659	111,112,717	0	17,221,256	166,063,843
49.	West Virginia	WV	1,326,969	6,311,847	4,656,385	0	26,068	12,321,268
50.	Wisconsin	WI	24,890,961	15,283,235	47,539,642	0	217,512	87,931,350
51.	Wyoming	WY	4,792,447	2,055,848	3,401,470	0	0	10,249,765
52.	American Samoa	AS	0	0	0	0	0	0
53.	Guam	GU	9,111,386	0	1,896,255	0	0	11,007,641
54.	Puerto Rico	PR	0	0	89,699	0	0	89,699
55.	U.S. Virgin Islands	VI	12,058,961	0	55,179	0	0	12,114,140
56.	Northern Mariana Islands	MP	47,604	0	1,795	0	0	49,399
57.	Canada	CAN	17,366	0	139,189	0	0	156,555
58.	Aggregate other alien	OT	246,672	0	107,321	0	0	353,993
59.	Total		1,381,135,487	1,342,055,179	2,117,997,053	0	61,819,448	4,903,007,167

SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 - ORGANIZATION CHART

Company	FEIN	NAIC	LOCATION	Ownership
Meiji Yasuda Life Insurance Company ("MY")			JPN	
StanCorp Financial Group, Inc. ("SFG")	93-1253576		OR	100.00% owned by MY
Standard Insurance Company ("SIC")	93-0242990	69019	OR	100.00% owned by SFG
Standard QOZ Fund, LLC	86-2941531		OR	99.00% owned by SIC, 1.00% by SFG
The Standard Life Insurance Company of New York	13-4119477	89009	NY	100.00% owned by SFG
Standard Retirement Services, Inc.	25-1838406		OR	100.00% owned by SFG
StanCorp Equities, Inc.	93-0930972		OR	100.00% owned by SFG
StanCorp Mortgage Investors, LLC.	93-1191029		OR	100.00% owned by SFG
StanCorp Investment Advisers, Inc.	93-1296382		OR	100.00% owned by SFG
StanCorp Real Estate, LLC.	93-1191030		OR	100.00% owned by SFG
Standard Management, Inc. ("SM, Inc.")	93-0928203		OR	100.00% owned by SFG
StanCorp Global Services India Private Limited			IND	99.00% owned by SM, Inc., 1.00% by AHS
American Heritage Life Insurance Company	59-0781901	60534	FL	100.00% owned by SFG
American Heritage Service Company ("AHS")	59-2276596		FL	100.00% owned by SFG
Pacific Guardian Life Insurance Company, Limited	99-0108050	64343	HI	100.00% owned by MY
Meiji Yasuda America Incorporated	51-0383916		NY	100.00% owned by MY
Meiji Yasuda Europe Limited			GBR	100.00% owned by MY
Meiji Yasuda Asia Pacific Limited			SGP	100.00% owned by MY
Founder Meiji Yasuda Life Insurance Co., Ltd.			CHN	29.20% owned by MY
TU Europa S.A.			POL	49.90% owned by MY
TUiR Warta S.A.			POL	24.30% owned by MY
Thai Life Insurance Public Company Limited			THA	17.00% owned by MY
Meiji Yasuda General Insurance Co., Ltd.			JPN	100.00% owned by MY
Meiji Yasuda Trust Life Insurance Co., Ltd.			JPN	85.1% Owned by MY
Meiji Yasuda Insurance Service Company, Limited			JPN	100.00% owned by MY
Meiji Yasuda Asset Management Company Ltd.			JPN	100.00% owned by MY
Meiji Yasuda Real Estate Management Company Limited			JPN	100.00% owned by MY
Meiji Yasuda Life Planning Center Company, Limited			JPN	100.00% owned by MY
Meiji Yasuda System Technology Company Limited			JPN	100.00% owned by MY
Meiji Yasuda Payment Collection Business Services Company, Limited			JPN	100.00% owned by MY
Meiji Yasuda Office Partners Co., Ltd.			JPN	100.00% owned by MY
Meiji Yasuda Research Institute, Inc.			JPN	100.00% owned by MY

SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 - ORGANIZATION CHART

Company	FEIN	NAIC	LOCATION	Ownership
MST Insurance Service Co., Ltd.			JPN	16.10% owned by MY
The Mitsubishi Asset Brains Company, Limited			JPN	25.00% owned by MY
Meiji Yasuda Business Plus Co., Ltd.			JPN	100.00% owned by MY
Meiji Yasuda Trading Company, Ltd.			JPN	100.00% owned by MY
RP Alpha Tokutei Mokuteki Kaisha			JPN	100.00% owned by MY
Meiji Yasuda Life Foundation of Health and Welfare			JPN	100.00% owned by MY
Meiji Yasuda Mental Health Foundation			JPN	100.00% owned by MY
The Meiji Yasuda Cultural Foundation			JPN	100.00% owned by MY
Meiji Yasuda Health Development Foundation			JPN	100.00% owned by MY
General Incorporated Association Meiji Yasuda Holly's			JPN	100.00% owned by MY
NB Investment, LLC.			JPN	100.00% owned by MY
DY Investment, LLC.			JPN	100.00% owned by MY
KC Investment, LLC.			JPN	100.00% owned by MY
Topaz Private Income I Parallel A, LPS			JPN	99.00% owned by MY
KAS Investment, LLC			JPN	99.70% owned by MY
M-SMY Investment, LLC			JPN	100.00% owned by MY
MT-SMY Investment, LLC			JPN	100.00% owned by MY
Golden Kite, LLC			JPN	100.00% owned by MY
Meiji Yasuda Future Innovation Fund L.P.			JPN	99.50% owned by MY
MY Prime Property L.P. ("MP")			KY	100.00% owned by MY
HTFF Cayman Feeder 1 L.P.			KY	100.00% owned by MP
M-SMY2 Investment, LLC.			JPN	99.90% owned by MY
N-SMY Investment GK, LLC.			JPN	100.00% owned by MY

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY

SCHEDULE Y
PART 1A - DETAILS OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domi-ciliary Location	Relation-ship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percen-tage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Re-quired? (Yes/No)	*
		00000					Meiji Yasuda Life Insurance Company	JPN	UIP			0.000		NO	1
1348	Meiji Yasuda Life Insurance Group	00000	93-1253576				StanCorp Financial Group, Inc.	OR	UDP	Meiji Yasuda Life Insurance Company	Ownership	100.000	Meiji Yasuda Life Insurance Company	NO	
1348	Meiji Yasuda Life Insurance Group	69019	93-0242990				Standard Insurance Company	OR	RE	StanCorp Financial Group, Inc.	Ownership	100.000	Meiji Yasuda Life Insurance Company	NO	
		00000	86-2941531				Standard QOZ Fund, LLC	OR	NIA	Standard Insurance Company	Ownership	99.000	Meiji Yasuda Life Insurance Company	NO	
1348	Meiji Yasuda Life Insurance Group	89009	13-4119477				The Standard Life Insurance Company of New York	NY	IA	StanCorp Financial Group, Inc.	Ownership	100.000	Meiji Yasuda Life Insurance Company	NO	
		00000	25-1838406				Standard Retirement Services, Inc.	OR	NIA	StanCorp Financial Group, Inc.	Ownership	100.000	Meiji Yasuda Life Insurance Company	NO	
		00000	93-0930972				StanCorp Equities, Inc.	OR	NIA	StanCorp Financial Group, Inc.	Ownership	100.000	Meiji Yasuda Life Insurance Company	NO	
		00000	93-1191029				StanCorp Mortgage Investors, LLC	OR	NIA	StanCorp Financial Group, Inc.	Ownership	100.000	Meiji Yasuda Life Insurance Company	NO	
		00000	93-1296382				StanCorp Investment Advisers, Inc.	OR	NIA	StanCorp Financial Group, Inc.	Ownership	100.000	Meiji Yasuda Life Insurance Company	NO	
		00000	93-1191030				StanCorp Real Estate, LLC	OR	NIA	StanCorp Financial Group, Inc.	Ownership	100.000	Meiji Yasuda Life Insurance Company	NO	
		00000	93-0928203				Standard Management, Inc.	OR	NIA	StanCorp Financial Group, Inc.	Ownership	100.000	Meiji Yasuda Life Insurance Company	NO	
		00000					StanCorp Global Services India Private Limited	IND	NIA	Standard Management, Inc.	Ownership	99.000	Meiji Yasuda Life Insurance Company	NO	
1348	Meiji Yasuda Life Insurance Group	60534	59-0781901				American Heritage Life Insurance Company	FL	IA	StanCorp Financial Group, Inc.	Ownership	100.000	Meiji Yasuda Life Insurance Company	NO	
		00000	59-2276596				American Heritage Service Company	FL	NIA	StanCorp Financial Group, Inc.	Ownership	100.000	Meiji Yasuda Life Insurance Company	NO	
1348	Meiji Yasuda Life Insurance Group	64343	99-0108050				Pacific Guardian Life Insurance Company, Limited	HI	IA	Meiji Yasuda Life Insurance Company	Ownership	100.000	Meiji Yasuda Life Insurance Company	NO	2
		00000	51-0383916				Meiji Yasuda America Incorporated	NY	NIA	Meiji Yasuda Life Insurance Company	Ownership	100.000	Meiji Yasuda Life Insurance Company	NO	3
		00000					Meiji Yasuda Europe Limited	GBR	NIA	Meiji Yasuda Life Insurance Company	Ownership	100.000	Meiji Yasuda Life Insurance Company	NO	
		00000					Meiji Yasuda Asia Pacific Limited	SGP	NIA	Meiji Yasuda Life Insurance Company	Ownership	100.000	Meiji Yasuda Life Insurance Company	NO	
		00000					Founder Meiji Yasuda Life Insurance Co., Ltd.	CHN	IA	Meiji Yasuda Life Insurance Company	Influence	0.000	Meiji Yasuda Life Insurance Company	NO	
		00000					TU Europa S.A.	POL	IA	Meiji Yasuda Life Insurance Company	Influence	0.000	Meiji Yasuda Life Insurance Company	NO	3
		00000					TUIR Warta S.A.	POL	IA	Meiji Yasuda Life Insurance Company	Influence	0.000	Meiji Yasuda Life Insurance Company	NO	2
		00000					Thai Life Insurance Public Company Limited	THA	IA	Meiji Yasuda Life Insurance Company	Influence	0.000	Meiji Yasuda Life Insurance Company	NO	
		00000					Meiji Yasuda General Insurance Co., Ltd.	JPN	IA	Meiji Yasuda Life Insurance Company	Ownership	100.000	Meiji Yasuda Life Insurance Company	NO	
		00000					Meiji Yasuda Trust Life Insurance Co., Ltd.	JPN	IA	Meiji Yasuda Life Insurance Company	Ownership	85.100	Meiji Yasuda Life Insurance Company	NO	
		00000					Meiji Yasuda Insurance Service Company, Limited	JPN	NIA	Meiji Yasuda Life Insurance Company	Ownership	100.000	Meiji Yasuda Life Insurance Company	NO	
		00000					Meiji Yasuda Asset Management Company Ltd.	JPN	NIA	Meiji Yasuda Life Insurance Company	Ownership	100.000	Meiji Yasuda Life Insurance Company	NO	
		00000					Meiji Yasuda Real Estate Management Company Limited	JPN	NIA	Meiji Yasuda Life Insurance Company	Ownership	100.000	Meiji Yasuda Life Insurance Company	NO	
		00000					Meiji Yasuda Life Planning Center Company, Limited	JPN	NIA	Meiji Yasuda Life Insurance Company	Ownership	100.000	Meiji Yasuda Life Insurance Company	NO	
		00000					Meiji Yasuda System Technology Company Limited	JPN	NIA	Meiji Yasuda Life Insurance Company	Ownership	100.000	Meiji Yasuda Life Insurance Company	NO	
		00000					Meiji Yasuda Payment Collection Business Services Company, Limited	JPN	NIA	Meiji Yasuda Life Insurance Company	Ownership	100.000	Meiji Yasuda Life Insurance Company	NO	
		00000					Meiji Yasuda Office Partners Co., Ltd.	JPN	NIA	Meiji Yasuda Life Insurance Company	Ownership	100.000	Meiji Yasuda Life Insurance Company	NO	
		00000					Meiji Yasuda Research Institute, Inc.	JPN	NIA	Meiji Yasuda Life Insurance Company	Ownership	100.000	Meiji Yasuda Life Insurance Company	NO	
		00000					MST Insurance Service Co., Ltd.	JPN	NIA	Meiji Yasuda Life Insurance Company	Influence	0.000	Meiji Yasuda Life Insurance Company	NO	
		00000					The Mitsubishi Asset Brains Company, Limited	JPN	NIA	Meiji Yasuda Life Insurance Company	Influence	0.000	Meiji Yasuda Life Insurance Company	NO	
		00000					Meiji Yasuda Business Plus Co., Ltd.	JPN	NIA	Meiji Yasuda Life Insurance Company	Ownership	100.000	Meiji Yasuda Life Insurance Company	NO	
		00000					Meiji Yasuda Trading Company, Ltd.	JPN	NIA	Meiji Yasuda Life Insurance Company	Ownership	100.000	Meiji Yasuda Life Insurance Company	NO	
		00000					RP Alpha Tokutei Mokuteki Kaisha	JPN	NIA	Meiji Yasuda Life Insurance Company	Ownership	100.000	Meiji Yasuda Life Insurance Company	NO	
		00000					Meiji Yasuda Life Foundation of Health and Welfare	JPN	NIA	Meiji Yasuda Life Insurance Company	Ownership	100.000	Meiji Yasuda Life Insurance Company	NO	
		00000					Meiji Yasuda Mental Health Foundation	JPN	NIA	Meiji Yasuda Life Insurance Company	Ownership	100.000	Meiji Yasuda Life Insurance Company	NO	
		00000					The Meiji Yasuda Cultural Foundation	JPN	NIA	Meiji Yasuda Life Insurance Company	Ownership	100.000	Meiji Yasuda Life Insurance Company	NO	

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY

SCHEDULE Y
PART 1A - DETAILS OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12 Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	13 If Control is Owner- ship Provide Percen- tage	14 Ultimate Controlling Entity(ies)/Person(s)	15 Is an SCA Filing Re- quired? (Yes/No)	16 *
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domi- ciliary Loca- tion	Relation- ship to Reporting Entity	Directly Controlled by (Name of Entity/Person)					
....		 00000 ....	.....	.....	.....	.....	Meiji Yasuda Health Development Foundation .. General Incorporated Association Meiji Yasuda Holly's	..JPN.....	 NIA.....	Meiji Yasuda Life Insurance Company	Ownership.....	.. 100.000 ...	Meiji Yasuda Life Insurance Company ...	 NO.....	.....
....		 00000 ....	.....	.....	.....	.....	.....	..JPN.....	 NIA.....	Meiji Yasuda Life Insurance Company	Ownership.....	.. 100.000 ...	Meiji Yasuda Life Insurance Company ...	 NO.....	.....
....		 00000 ....	.....	.....	.....	.....	NB Investment, LLC.	..JPN.....	 NIA.....	Meiji Yasuda Life Insurance Company	Ownership.....	.. 100.000 ...	Meiji Yasuda Life Insurance Company ...	 NO.....	.....
....		 00000 ....	.....	.....	.....	.....	DY Investment, LLC.	..JPN.....	 NIA.....	Meiji Yasuda Life Insurance Company	Ownership.....	.. 100.000 ...	Meiji Yasuda Life Insurance Company ...	 NO.....	.....
....		 00000 ....	.....	.....	.....	.....	KC Investment, LLC.	..JPN.....	 NIA.....	Meiji Yasuda Life Insurance Company	Ownership.....	.. 100.000 ...	Meiji Yasuda Life Insurance Company ...	 NO.....	.....
....		 00000 ....	.....	.....	.....	.....	Topaz Private Income I Parallel A, LPS	..JPN.....	 NIA.....	Meiji Yasuda Life Insurance Company	Ownership.....	.. 99.000 ...	Meiji Yasuda Life Insurance Company ...	 NO.....	.....
....		 00000 ....	.....	.....	.....	.....	KAS Investment, LLC	..JPN.....	 NIA.....	Meiji Yasuda Life Insurance Company	Ownership.....	.. 99.700 ...	Meiji Yasuda Life Insurance Company ...	 NO.....	.....
....		 00000 ....	.....	.....	.....	.....	M-SMY Investment, LLC	..JPN.....	 NIA.....	Meiji Yasuda Life Insurance Company	Ownership.....	.. 100.000 ...	Meiji Yasuda Life Insurance Company ...	 NO.....	.....
....		 00000 ....	.....	.....	.....	.....	MT-SMY Investment, LLC	..JPN.....	 NIA.....	Meiji Yasuda Life Insurance Company	Ownership.....	.. 100.000 ...	Meiji Yasuda Life Insurance Company ...	 NO.....	.....
....		 00000 ....	.....	.....	.....	.....	Golden Kite, LLC	..JPN.....	 NIA.....	Meiji Yasuda Life Insurance Company	Ownership.....	.. 100.000 ...	Meiji Yasuda Life Insurance Company ...	 NO.....	.....
....		 00000 ....	.....	.....	.....	.....	Meiji Yasuda Future Innovation Fund L.P.	..JPN.....	 NIA.....	Meiji Yasuda Life Insurance Company	Ownership.....	.. 99.500 ...	Meiji Yasuda Life Insurance Company ...	 NO.....	.....
....		 00000 ....	.....	.....	.....	.....	MY Prime Property L.P.	.. KY.....	 NIA.....	Meiji Yasuda Life Insurance Company	Ownership.....	.. 100.000 ...	Meiji Yasuda Life Insurance Company ...	 NO.....	.....
....		 00000 ....	.....	.....	.....	.....	HTFF Cayman Feeder 1 L.P.	.. KY.....	 NIA.....	MY Prime Property	Ownership.....	.. 100.000 ...	MY Prime Property	 NO.....	.....
....		 00000 ....	.....	.....	.....	.....	M-SMY2 Investment, LLC.	..JPN.....	 NIA.....	Meiji Yasuda Life Insurance Company	Ownership.....	.. 99.900 ...	Meiji Yasuda Life Insurance Company ...	 NO.....	.....
....		 00000 ....	.....	.....	.....	.....	N-SMY Investment GK, LLC.	..JPN.....	 NIA.....	Meiji Yasuda Life Insurance Company	Ownership.....	.. 100.000 ...	Meiji Yasuda Life Insurance Company ...	 NO.....	.....

Asterisk	Explanation
1	Meiji Yasuda Life Insurance Company is a mutual insurance company owned by its policyholders.
2	Company has one subsidiary.
3	Company has three subsidiaries.

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY

SCHEDULE Y

PART 2 - SUMMARY OF INSURER'S TRANSACTIONS WITH ANY AFFILIATES

[illegible]

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY

SCHEDULE Y

PART 3 - ULTIMATE CONTROLLING PARTY AND LISTING OF OTHER U.S. INSURANCE GROUPS OR ENTITIES UNDER THAT ULTIMATE CONTROLLING PARTY'S CONTROL

[illegible]

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

REQUIRED FILINGS

The following supplemental reports are required to be filed as part of your statement filing unless specifically waived by the domiciliary state. However, in the event that your domiciliary state waives the filing requirement, your response of WAIVED to the specific interrogatory will be accepted in lieu of filing a “NONE” report and a bar code will be printed below. If the supplement is required of your company but is not being filed for whatever reason enter SEE EXPLANATION and provide an explanation following the interrogatory questions.

	Responses
MARCH FILING	
1. Will the Supplemental Compensation Exhibit be filed with the state of domicile by March 1?	YES
2. Will the confidential Risk-based Capital Report be filed with the NAIC by March 1?	YES
3. Will the confidential Risk-based Capital Report be filed with the state of domicile, if required, by March 1?	YES
4. Will an Actuarial Opinion be filed by March 1?	YES
APRIL FILING	
5. Will Management’s Discussion and Analysis be filed by April 1?	YES
6. Will the Life, Health & Annuity Guaranty Association Assessable Premium Exhibit - Parts 1 and 2 be filed with the state of domicile and the NAIC by April 1? (Not applicable to fraternal benefit societies)	YES
7. Will the Supplemental Investment Risks Interrogatories be filed by April 1?	YES
JUNE FILING	
8. Will an Audited Financial Report be filed by June 1?	YES
9. Will Accountant’s Letter of Qualifications be filed with the state of domicile and electronically with the NAIC by June 1?	YES

SUPPLEMENTAL FILINGS

The following supplemental reports are required to be filed as part of your annual statement filing **if your company is engaged in the type of business covered by the supplement. However, in the event that your company does not transact the type of business for which the special report must be filed, your response of NO to the specific interrogatory will be accepted in lieu of filing a “NONE” report and a bar code will be printed below.** If the supplement is required of your company but is not being filed for whatever reason enter SEE EXPLANATION and provide an explanation following the interrogatory questions.

MARCH FILING	
10. Will Schedule SIS (Stockholder Information Supplement) be filed with the state of domicile by March 1? (Not applicable to fraternal benefit societies) ..	NO
11. Will the Medicare Supplement Insurance Experience Exhibit be filed with the state of domicile and the NAIC by March 1?	NO
12. Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC by March 1?	NO
13. Will the Actuarial Opinion on Participating and Non-participating Policies as required in Interrogatories 1 and 2 to Exhibit 5 be filed with the state of domicile and electronically with the NAIC by March 1?	YES
14. Will the Actuarial Opinion on Non-guaranteed Elements as required in interrogatory #3 to Exhibit 5 be filed with the state of domicile and electronically with the NAIC by March 1?	YES
15. Will the Actuarial Opinion on X-Factors be filed with the state of domicile and electronically with the NAIC by March 1?	NO
16. Will the Actuarial Opinion on Separate Accounts Funding Guaranteed Minimum Benefit be filed with the state of domicile and electronically with the NAIC by March 1?	NO
17. Will the Actuarial Opinion on Synthetic Guaranteed Investment Contracts be filed with the state of domicile and electronically with the NAIC by March 1?	NO
18. Will the Reasonableness of Assumptions Certification required by Actuarial Guideline XXXV be filed with the state of domicile and electronically with the NAIC by March 1?	NO
19. Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXV be filed with the state of domicile and electronically with the NAIC by March 1?	YES
20. Will the Reasonableness of Assumptions Certification for Implied Guaranteed Rate Method required by Actuarial Guideline XXXVI be filed with the state of domicile and electronically with the NAIC by March 1?	NO
21. Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Average Market Value) be filed with the state of domicile and electronically with the NAIC by March 1?	NO
22. Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Market Value) be filed with the state of domicile and electronically with the NAIC by March 1?	NO
23. Will the C-3 RBC Certifications required under C-3 Phase I be filed with the state of domicile and electronically with the NAIC by March 1?	YES
24. Will the C-3 RBC Certifications required under C-3 Phase II be filed with the state of domicile and electronically with the NAIC by March 1?	NO
25. Will the Actuarial Certifications Related to Annuity Nonforfeiture Ongoing Compliance for Equity Indexed Annuities be filed with the state of domicile and electronically with the NAIC by March 1?	YES

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

26.	Will the Actuarial Opinion required by the Modified Guaranteed Annuity Model Regulation be filed with the state of domicile and electronically with the NAIC by March 1?	NO
27.	Will the Actuarial Certification regarding the use of 2001 Preferred Class Tables required by the Model Regulation Permitting the Recognition of Preferred Mortality Tables for Use in Determining Minimum Reserve Liabilities be filed with the state of domicile and electronically with the NAIC by March 1?	NO
28.	Will the Worker's Compensation Carve-Out Supplement be filed by March 1? (Not applicable to fraternal benefit societies)	NO
29.	Will Supplemental Schedule O be filed with the state of domicile and the NAIC by March 1?	YES
30.	Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC by March 1?	NO
31.	Will an approval from the reporting entity's state of domicile for relief related to the five-year rotation requirement for lead audit partner be filed electronically with the NAIC by March 1?	NO
32.	Will an approval from the reporting entity's state of domicile for relief related to the one-year cooling off period for independent CPA be filed electronically with the NAIC by March 1?	NO
33.	Will an approval from the reporting entity's state of domicile for relief related to the Requirements for Audit Committees be filed electronically with the NAIC by March 1?	NO
34.	Will the VM-20 Reserves Supplement be filed with the state of domicile and the NAIC by March 1?	YES
35.	Will the Health Supplement be filed with the state of domicile and the NAIC by March 1?	YES
36.	Will the Market Conduct Annual Statement (MCAS) Premium Exhibit for Year be filed with appropriate jurisdictions and with the NAIC by March 1?	YES

APRIL FILING

37.	Will the confidential Regulatory Asset Adequacy Issues Summary (RAAIS) required by the Valuation Manual be filed with the state of domicile by April 1?	YES
38.	Will the Long-Term Care Experience Reporting Forms be filed with the state of domicile and the NAIC by April 1?	NO
39.	Will the Credit Insurance Experience Exhibit be filed with the state of domicile and the NAIC by April 1? (Not applicable to fraternal benefit societies) ..	NO
40.	Will the Accident and Health Policy Experience Exhibit be filed by April 1?	YES
41.	Will the Supplemental Health Care Exhibit (Parts 1 and 2) be filed with the state of domicile and the NAIC by April 1?	NO
42.	Will the confidential Actuarial Memorandum required by Actuarial Guideline XXXVIII 8D be filed with the state of domicile by April 30?	NO
43.	Will the Supplemental Term and Universal Life Insurance Reinsurance Exhibit be filed with the state of domicile and the NAIC by April 1?	NO
44.	Will the Variable Annuities Supplement be filed with the state of domicile and the NAIC by April 1?	NO
45.	Will the confidential Executive Summary of the PBR Actuarial Report be filed with the state of domicile by April 1?	NO
46.	Will the confidential Life Summary of the PBR Actuarial Report be filed with the state of domicile by April 1?	NO
47.	Will the confidential Variable Annuities Summary of the PBR Actuarial Report be filed with the state of domicile by April 1?	NO

AUGUST FILING

48.	Will Management's Report of Internal Control Over Financial Reporting be filed with the state of domicile by August 1?	YES
Explanations:		
10.	The Company is a stock company but does not have 100 or more stockholders.	
11.	The Company does not sell Medicare Supplement Insurance.	
12.	The Company is not an alien insurer and is not required to file this statement.	
15.	The Company does not have any products which are subject to X-factors.	
16.	The Company does not have any of these Separate Accounts products.	
17.	The Company does not have any Synthetic Guaranteed Investment Contracts.	
18.	The Company is not required to file this certification.	
20.	The Company is not required to file this certification.	
21.	The Company is not required to file this certification.	
22.	The Company is not required to file this certification.	
24.	The Company is not required to file the C-3 RBC Certifications.	
26.	The Company is not required to file the C-3 RBC Certifications.	
27.	The Company has not elected to use the 2001 Preferred Class Tables required by the Model Regulation Permitting the Recognition of Preferred Mortality Tables for use in determining minimum reserve liabilities.	
28.	The Company does not have have workers' compensation carve-out policies.	
30.	The Company does not have any Medicare Part D coverages.	
31.	The Company is not subject to filing for relief related to the five-year rotation requirement for the lead audit partner.	
32.	The Company does not require relief for the one-year cooling off period with regards to our independent CPA.	
33.	The Company has not requested relief related to the Requirement for Audit Committees from our state of domicile.	
38.	The Company does not sell any long-term care insurance products.	
39.	The Company does not sell any credit insurance policies.	
41.	The Company does not sell any products which would require filing the Supplemental Health Care Exhibit.	
42.	The Company does not have any life policies subject to Actuarial Guideline XXXVIII 8D.	
43.	The Company does not have any supplemental term and Universal Life Insurance reinsurance.	
44.	The Company does not have any variable annuities.	
45.	The Company is not required to file the PBR Actuarial Report.	
46.	The Company is not required to file the PBR Actuarial Report.	
47.	The Company does not have any variable annuities.	

Bar Codes:	
10.	SIS Stockholder Information Supplement [Document Identifier 420]
	
11.	Medicare Supplement Insurance Experience Exhibit [Document Identifier 360]
	
12.	Trusteed Surplus Statement [Document Identifier 490]
	
15.	Actuarial Opinion on X-Factors [Document Identifier 442]
	
16.	Actuarial Opinion on Separate Accounts Funding Guaranteed Minimum Benefit [Document Identifier 443]
	
17.	Actuarial Opinion on Synthetic Guaranteed Investment Contracts [Document Identifier 444]
	
18.	Reasonableness of Assumptions Certification required by Actuarial Guideline XXXV [Document Identifier 445]
	
20.	Reasonableness of Assumptions Certification for Implied Guaranteed Rate Method required by Actuarial Guideline XXXVI [Document Identifier 447]
	
21.	Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI [Document Identifier 448]
	
22.	Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Market Value) [Document Identifier 449]
	

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

24.	C-3 RBC Certifications Required Under C-3 Phase II [Document Identifier 451]	690192025451000000
26.	Modified Guaranteed Annuity Model Regulation [Document Identifier 453]	690192025453000000
27.	Actuarial Certification regarding the use of 2001 Preferred Class Tables required by the Model Regulation Permitting the Recognition of Preferred Mortality Tables for Use in Determining Minimum Reserve Liabilities [Document Identifier 454]	690192025454000000
28.	Workers' Compensation Carve-Out Supplement [Document Identifier 495]	690019202540500000
30.	Medicare Part D Coverage Supplement [Document Identifier 365]	690019202536500000
31.	Relief from the five-year rotation requirement for lead audit partner [Document Identifier 224]	690019202522400000
32.	Relief from the one-year cooling off period for independent CPA [Document Identifier 225]	690019202522500000
33.	Relief from the Requirements for Audit Committees [Document Identifier 226]	690019202522600000
38.	Long-Term Care Experience Reporting Forms [Document Identifier 306]	690019202530600000
39.	Credit Insurance Experience Exhibit [Document Identifier 230]	690019202523000000
41.	Supplemental Health Care Exhibit (Parts 1 and 2) [Document Identifier 216]	690019202521600000
42.	Actuarial Memorandum Required by Actuarial Guideline XXXVIII 8D [Document Identifier 435]	690019202543500000
43.	Supplemental Term and Universal Life Insurance Reinsurance Exhibit [Document Identifier 345]	690019202534500000
44.	Variable Annuities Supplement [Document Identifier 286]	690019202528600000
45.	Executive Summary of the PBR Actuarial Report [Document Identifier 457]	690019202545700000
46.	Life Summary of the PBR Actuarial Report [Document Identifier 458]	690019202545800000
47.	Variable Annuities Summary of the PBR Actuarial Report [Document Identifier 459]	690019202545900000

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY

OVERFLOW PAGE FOR WRITE-INS

Additional Write-ins for Assets Line 25

		Current Year			Prior Year
		1	2	3	4
		Assets	Nonadmitted Assets	Net Admitted Assets (Cols. 1 - 2)	Net Admitted Assets
2504.	Prepaid postretirement funds	6,118,298	6,118,298	0	0
2505.	Overfunded plan assets	(6,118,298)	(6,118,298)	0	0
2506.	Admitted disallowed interest maintenance reserve	53,274,459	0	53,274,459	58,710,703
2507.	Interest Maintenance Reserve	44,235,776	0	44,235,776	53,956,878
2508.	VODA	195,731,250	195,731,250	0	0
2597.	Summary of remaining write-ins for Line 25 from overflow page	293,241,485	195,731,250	97,510,235	112,667,581

Additional Write-ins for Liabilities Line 25

		1	2
		Current Year	Prior Year
2504.	Funds held for escheatment	6,266,444	9,781,553
2505.	Long-term contracts payable	752	26,962
2597.	Summary of remaining write-ins for Line 25 from overflow page	6,267,196	9,808,515

Additional Write-ins for Exhibit of Net Investment Income Line 15

		2
		Earned During Year
1504.	Bond Management Fee	5,761,618
1505.	Interest Expense - OTC Collateral	2,818,238
1597.	Summary of remaining write-ins for Line 15 from overflow page	8,579,856

Additional Write-ins for Exhibit of Capital Gains and Losses Line 9

	1	2	3	4	5
	Realized Gain (Loss) On Sales or Maturity	Other Realized Adjustments	Total Realized Capital Gain (Loss) (Columns 1 + 2)	Change in Unrealized Capital Gain (Loss)	Change in Unrealized Foreign Exchange Capital Gain (Loss)
0904. Miscellaneous adjustments	1,382,178	0	1,382,178	(107,492)	0
0997. Summary of remaining write-ins for Line 9 from overflow page	1,382,178	0	1,382,178	(107,492)	0

Additional Write-ins for Exhibit 2 Line 9.3

	Insurance				5	6	7
	1	Accident and Health		4			
		2	3				
Life			All Other Lines of Business	Investment	Fraternal	Total	
09.304. Interest on Late Filing Fees	500	0	16,874	0	32	0	17,406
09.397. Summary of remaining write-ins for Line 9.3 from overflow page	500	0	16,874	0	32	0	17,406

Additional Write-ins for Exhibit of Nonadmitted Assets Line 25

		1	2	3
		Current Year Total Nonadmitted Assets	Prior Year Total Nonadmitted Assets	Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
2504.	Overfunded plan assets	(6,118,298)	(5,521,270)	597,028
2505.	VODA	195,731,250	206,456,250	10,725,000
2597.	Summary of remaining write-ins for Line 25 from overflow page	189,612,952	200,934,980	11,322,028

SUMMARY INVESTMENT SCHEDULE

Investment Categories	Gross Investment Holdings		Admitted Assets as Reported in the Annual Statement			
	1	2	3	4	5	6
	Amount	Percentage of Column 1 Line 14	Amount	Securities Lending Reinvested Collateral Amount	Total (Col. 3 + 4) Amount	Percentage of Column 5 Line 14
1. Issuer credit obligations (Schedule D, Part 1, Section 1):						
1.01 U.S. government obligations.....	34,409,306	0.108	34,409,306	0	34,409,306	0.108
1.02 Other U.S. government obligations	93,256,617	0.294	93,256,617	0	93,256,617	0.294
1.03 Non-U.S. sovereign jurisdiction securities.....	3,765,732	0.012	3,765,732	0	3,765,732	0.012
1.04 Municipal bonds – general obligations (direct & guaranteed)	311,357,598	0.982	311,357,598	0	311,357,598	0.982
1.05 Municipal bonds – special revenue.....	1,168,522,191	3.684	1,168,522,191	0	1,168,522,191	3.684
1.06 Project finance bonds issued by operating entities	171,854,467	0.542	171,854,467	0	171,854,467	0.542
1.07 Corporate bonds	11,199,547,569	35.310	11,199,547,569	0	11,199,547,569	35.310
1.08 Mandatory convertible bonds	0	0.000	0	0	0	0.000
1.09 Single entity backed obligations	75,015,991	0.237	75,015,991	0	75,015,991	0.237
1.10 SVO-Identified bond exchange traded funds – fair value	0	0.000	0	0	0	0.000
1.11 SVO-Identified bond exchange traded funds – systematic value	0	0.000	0	0	0	0.000
1.12 Bonds issued by funds representing operating entities.....	260,698,374	0.822	260,698,374	0	260,698,374	0.822
1.13 Bank loans - issued.....	308,746,220	0.973	308,746,220	0	308,746,220	0.973
1.14 Bank loans - acquired.....	0	0.000	0	0	0	0.000
1.15 Mortgages loans that qualify as SVO-Identified credit tenant loans.....	0	0.000	0	0	0	0.000
1.16 Certificates of deposit.....	100,000	0.000	100,000	0	100,000	0.000
1.17 Other issuer credit obligations.....	10,828,387	0.034	10,828,387	0	10,828,387	0.034
1.18 Total issuer credit obligations.....	13,638,102,452	42.998	13,638,102,452	0	13,638,102,452	42.998
2. Asset-backed securities (Schedule D, Part 1, Section 2):						
2.01 Financial asset-backed securities – self-liquidating	2,140,711,951	6.749	2,140,711,951	0	2,140,711,951	6.749
2.02 Financial asset-backed securities – not self-liquidating	58,507,076	0.184	58,507,076	0	58,507,076	0.184
2.03 Non-financial asset-backed securities	587,720,170	1.853	587,720,170	0	587,720,170	1.853
2.04 Total asset-backed securities.....	2,786,939,197	8.787	2,786,939,197	0	2,786,939,197	8.787
3. Preferred stocks (Schedule D, Part 2, Section 1):						
3.01 Industrial and miscellaneous (unaffiliated).....	0	0.000	0	0	0	0.000
3.02 Parent, subsidiaries and affiliates.....	0	0.000	0	0	0	0.000
3.03 Total preferred stocks.....	0	0.000	0	0	0	0.000
4. Common stocks (Schedule D, Part 2, Section 2):						
4.01 Industrial and miscellaneous - publicly traded (unaffiliated)	235,221	0.001	235,221	0	235,221	0.001
4.02 Industrial and miscellaneous - other (unaffiliated)	64,777,100	0.204	64,777,100	0	64,777,100	0.204
4.03 Parent, subsidiaries and affiliates - publicly traded	0	0.000	0	0	0	0.000
4.04 Parent, subsidiaries and affiliates - other	0	0.000	0	0	0	0.000
4.05 Mutual funds	0	0.000	0	0	0	0.000
4.06 Unit investment trusts	0	0.000	0	0	0	0.000
4.07 Closed-end funds	0	0.000	0	0	0	0.000
4.08 Exchange traded funds	0	0.000	0	0	0	0.000
4.09 Total common stocks	65,012,321	0.205	65,012,321	0	65,012,321	0.205
5. Mortgage loans (Schedule B):						
5.01 Farm mortgages	0	0.000	0	0	0	0.000
5.02 Residential mortgages	37,896	0.000	37,896	0	37,896	0.000
5.03 Commercial mortgages	12,591,740,731	39.699	12,591,740,731	0	12,591,740,731	39.699
5.04 Mezzanine real estate loans	0	0.000	0	0	0	0.000
5.05 Total valuation allowance	(28,780,427)	(0.091)	(28,780,427)	0	(28,780,427)	(0.091)
5.06 Total mortgage loans	12,562,998,200	39.608	12,562,998,200	0	12,562,998,200	39.608
6. Real estate (Schedule A):						
6.01 Properties occupied by company	23,797,547	0.075	23,797,547	0	23,797,547	0.075
6.02 Properties held for production of income	54,886,065	0.173	54,886,065	0	54,886,065	0.173
6.03 Properties held for sale	0	0.000	0	0	0	0.000
6.04 Total real estate	78,683,612	0.248	78,683,612	0	78,683,612	0.248
7. Cash, cash equivalents and short-term investments:						
7.01 Cash (Schedule E, Part 1)	585,022,680	1.844	585,022,680	0	585,022,680	1.844
7.02 Cash equivalents (Schedule E, Part 2)	93,091,082	0.293	93,091,082	0	93,091,082	0.293
7.03 Short-term investments (Schedule DA)	0	0.000	0	0	0	0.000
7.04 Total cash, cash equivalents and short-term investments	678,113,762	2.138	678,113,762	0	678,113,762	2.138
8. Contract loans	541,644	0.002	541,644	0	541,644	0.002
9. Derivatives (Schedule DB)	101,591,374	0.320	101,591,374	0	101,591,374	0.320
10. Other invested assets (Schedule BA)	343,127,643	1.082	343,127,643	0	343,127,643	1.082
11. Receivables for securities	1,463,034,122	4.613	1,463,034,122	0	1,463,034,122	4.613
12. Securities Lending (Schedule DL, Part 1).....	0	0.000	0	XXX	XXX	XXX
13. Other invested assets (Page 2, Line 11)	0	0.000	0	0	0	0.000
14. Total invested assets	31,718,144,326	100.000	31,718,144,327	0	31,718,144,327	100.000

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY

SCHEDULE A - VERIFICATION BETWEEN YEARS

Real Estate

1.	Book/adjusted carrying value, December 31 of prior year	67,502,780	
2.	Cost of acquired:		
	2.1 Actual cost at time of acquisition (Part 2, Column 6)	0	
	2.2 Additional investment made after acquisition (Part 2, Column 9)	14,061,930	14,061,930
3.	Current year change in encumbrances:		
	3.1 Totals, Part 1, Column 13	0	
	3.2 Totals, Part 3, Column 11	0	0
4.	Total gain (loss) on disposals, Part 3, Column 18		0
5.	Deduct amounts received on disposals, Part 3, Column 15		0
6.	Total foreign exchange change in book/adjusted carrying value:		
	6.1 Totals, Part 1, Column 15	0	
	6.2 Totals, Part 3, Column 13	0	0
7.	Deduct current year's other-than-temporary impairment recognized:		
	7.1 Totals, Part 1, Column 12	0	
	7.2 Totals, Part 3, Column 10	0	0
8.	Deduct current year's depreciation:		
	8.1 Totals, Part 1, Column 11	2,881,098	
	8.2 Totals, Part 3, Column 9	0	2,881,098
9.	Book/adjusted carrying value at the end of current period (Lines 1+2+3+4-5+6-7-8)		78,683,612
10.	Deduct total nonadmitted amounts		0
11.	Statement value at end of current period (Line 9 minus Line 10)		78,683,612

SCHEDULE B - VERIFICATION BETWEEN YEARS

Mortgage Loans

1.	Book value/recorded investment excluding accrued interest, December 31 of prior year	11,909,625,787	
2.	Cost of acquired:		
	2.1 Actual cost at time of acquisition (Part 2, Column 7)	3,357,623,252	
	2.2 Additional investment made after acquisition (Part 2, Column 8)	67,744,323	3,425,367,575
3.	Capitalized deferred interest and other:		
	3.1 Totals, Part 1, Column 12	0	
	3.2 Totals, Part 3, Column 11	8,082,109	8,082,109
4.	Accrual of discount	0	0
5.	Unrealized valuation increase/(decrease):		
	5.1 Totals, Part 1, Column 9	0	
	5.2 Totals, Part 3, Column 8	0	0
6.	Total gain (loss) on disposals, Part 3, Column 18		(44,704,948)
7.	Deduct amounts received on disposals, Part 3, Column 15		2,706,591,896
8.	Deduct amortization of premium and mortgage interest points and commitment fees		0
9.	Total foreign exchange change in book value/recorded investment excluding accrued interest:		
	9.1 Totals, Part 1, Column 13	0	
	9.2 Totals, Part 3, Column 13	0	0
10.	Deduct current year's other-than-temporary impairment recognized:		
	10.1 Totals, Part 1, Column 11	0	
	10.2 Totals, Part 3, Column 10	0	0
11.	Book value/recorded investment excluding accrued interest at end of current period (Lines 1+2+3+4+5+6-7-8+9-10)	12,591,778,627	
12.	Total valuation allowance		(28,780,427)
13.	Subtotal (Line 11 plus Line 12)		12,562,998,200
14.	Deduct total nonadmitted amounts		0
15.	Statement value of mortgages owned at end of current period (Line 13 minus Line 14)		12,562,998,200

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY

SCHEDULE BA - VERIFICATION BETWEEN YEARS

Other Long-Term Invested Assets

1.	Book/adjusted carrying value, December 31 of prior year	211,925,690	
2.	Cost of acquired:		
	2.1 Actual cost at time of acquisition (Part 2, Column 8)	170,218,631	
	2.2 Additional investment made after acquisition (Part 2, Column 9)	9,218,062	179,436,693
3.	Capitalized deferred interest and other:		
	3.1 Totals, Part 1, Column 16	0	
	3.2 Totals, Part 3, Column 12	0	0
4.	Accrual of discount		140,694
5.	Unrealized valuation increase/(decrease):		
	5.1 Totals, Part 1, Column 13	(6,539,340)	
	5.2 Totals, Part 3, Column 9	0	(6,539,340)
6.	Total gain (loss) on disposals, Part 3, Column 19		(3,001,510)
7.	Deduct amounts received on disposals, Part 3, Column 16		5,342,497
8.	Deduct amortization of premium, depreciation and proportional amortization		33,492,087
9.	Total foreign exchange change in book/adjusted carrying value:		
	9.1 Totals, Part 1, Column 17	0	
	9.2 Totals, Part 3, Column 14	0	0
10.	Deduct current year's other-than-temporary impairment recognized:		
	10.1 Totals, Part 1, Column 15	0	
	10.2 Totals, Part 3, Column 11	0	0
11.	Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5+6-7-8+9-10)		343,127,643
12.	Deduct total nonadmitted amounts		0
13.	Statement value at end of current period (Line 11 minus Line 12)		343,127,643

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY

SCHEDULE D - VERIFICATION BETWEEN YEARS

Bonds and Stocks

	1	2	3	4	5
	Total	Issuer Credit Obligations	Asset-Backed Securities	Preferred Stocks	Common Stocks
1. Book/adjusted carrying value, December 31 of prior year.....	15,854,098,586	12,949,593,492	2,833,833,566	2,000,300	68,671,228
2. Cost of bonds and stocks acquired, Part 3, Column 6.....	2,885,615,353	2,215,804,679	631,491,074	0	38,319,600
3. Accrual of discount	45,471,319	32,773,341	12,697,978	0	XXX
4. Unrealized valuation increase/(decrease).....	(9,980,373)	10,798	(7,330,864)	99,700	(2,760,007)
5. Total gain (loss) on disposals, Part 4, Column 18	(2,169,336)	(1,291,738)	(781,879)	(100,000)	4,281
6. Consideration for bonds and stocks disposed, Part 4, Column 6.....	2,263,275,181	1,548,504,496	673,547,904	2,000,000	39,222,781
7. Amortization of premium	13,726,733	10,707,315	3,019,418	0	XXX
8. Total foreign exchange change in book/adjusted carrying value	0	0	0	0	0
9. Current year's other-than-temporary impairment recognized	8,032,949	1,629,581	6,403,368	0	0
10. Total investment income recognized as a result of prepayment penalties and/or acceleration fees, Note 5Q, Line 2	2,053,284	2,053,284	0	0	XXX
11. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9+10)	16,490,053,970	13,638,102,464	2,786,939,185	0	65,012,321
12. Total nonadmitted amounts	0	0	0	0	0
13. Statement value at end of current period (Line 11 minus Line 12)	16,490,053,970	13,638,102,464	2,786,939,185	0	65,012,321

SCHEDULE D - SUMMARY BY COUNTRY

Long-Term Bonds and Stocks OWNED December 31 of Current Year

Description		1 Book/Adjusted Carrying Value	2 Fair Value	3 Actual Cost	4 Par Value of Bonds
BONDS					
Issuer Credit Obligations					
Governments and Municipalities	1. United States	1,607,545,717	1,475,434,010	1,605,274,108	1,625,699,801
	2. Canada	3,375,555	3,385,410	3,495,483	3,155,000
	3. Other Countries.....	390,176	325,210	388,043	440,000
	4. Total	1,611,311,448	1,479,144,630	1,609,157,634	1,629,294,801
All Other Issuer Credit Obligations (unaffiliated)	5. United States	9,566,262,219	9,171,258,455	9,533,965,953	9,728,357,857
	6. Canada	485,397,198	483,448,027	485,288,147	490,276,576
	7. Other Countries.....	1,975,131,596	1,942,343,680	1,966,674,232	2,002,743,345
	8. Total	12,026,791,013	11,597,050,162	11,985,928,332	12,221,377,778
All Other Issuer Credit Obligations (affiliated)	9. Total	0	0	0	0
	10. Total Issuer Credit Obligations	13,638,102,461	13,076,194,792	13,595,085,966	13,850,672,579
Asset-Backed Securities					
Asset-Backed Securities (unaffiliated)	11. United States.....	2,100,290,908	2,040,357,648	2,108,335,611	2,172,120,351
	12. Canada.....	1,000,231	1,013,118	999,972	1,000,000
	13. Other Countries	685,648,049	684,684,788	684,754,629	685,814,242
	14. Total	2,786,939,188	2,726,055,554	2,794,090,212	2,858,934,593
Asset-Backed Securities (affiliated)	15. Total	0	0	0	0
	16. Total Asset-Backed Securities	2,786,939,188	2,726,055,554	2,794,090,212	2,858,934,593
	17. Total Bonds	16,425,041,649	15,802,250,346	16,389,176,178	16,709,607,172
PREFERRED STOCKS					
Industrial and Miscellaneous (unaffiliated)	18. United States	0	0	0	
	19. Canada	0	0	0	
	20. Other Countries.....	0	0	0	
	21. Total	0	0	0	
Parent, Subsidiaries and Affiliates	22. Total	0	0	0	
	23. Total Preferred Stocks	0	0	0	
COMMON STOCKS					
Industrial and Miscellaneous (unaffiliated), Mutual Funds, Unit Investment Trusts, Closed-End Funds and Exchange Traded Funds	24. United States	65,012,321	65,012,321	67,777,100	
	25. Canada	0	0	0	
	26. Other Countries.....	0	0	0	
	27. Total	65,012,321	65,012,321	67,777,100	
Parent, Subsidiaries and Affiliates	28. Total	0	0	0	
	29. Total Common Stocks	65,012,321	65,012,321	67,777,100	
	30. Total Stocks	65,012,321	65,012,321	67,777,100	
	31. Total Bonds and Stocks	16,490,053,970	15,867,262,667	16,456,953,278	

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY

SCHEDULE D - PART 1A

Quality and Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Types of Issues and NAIC Designations

NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 52.7	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
1. U.S. Government Obligations												
1.1 NAIC 1	5,654,959	3,413,905	11,082,690	3,537,496	10,720,255	XXX	34,409,305	0.2	XXX	XXX	34,409,305	0
1.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
1.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
1.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
1.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
1.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
1.7 Totals	5,654,959	3,413,905	11,082,690	3,537,496	10,720,255	XXX	34,409,305	0.2	XXX	XXX	34,409,305	0
2. Other U.S. Government Securities												
2.1 NAIC 1	2,392,096	34,233,648	6,870,931	31,741,385	18,018,560	XXX	93,256,620	0.6	XXX	XXX	87,622,474	5,634,146
2.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
2.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
2.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
2.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
2.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
2.7 Totals	2,392,096	34,233,648	6,870,931	31,741,385	18,018,560	XXX	93,256,620	0.6	XXX	XXX	87,622,474	5,634,146
3. Non-U.S. Sovereign Jurisdiction Securities												
3.1 NAIC 1	0	0	0	3,375,555	0	XXX	3,375,555	0.0	XXX	XXX	0	3,375,555
3.2 NAIC 2	0	0	0	0	390,176	XXX	390,176	0.0	XXX	XXX	390,176	0
3.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
3.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
3.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
3.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
3.7 Totals	0	0	0	3,375,555	390,176	XXX	3,765,731	0.0	XXX	XXX	390,176	3,375,555
4. Municipal Bonds – General Obligations												
4.1 NAIC 1	14,289,344	126,992,791	112,353,486	52,912,562	4,809,413	XXX	311,357,596	1.9	XXX	XXX	306,499,481	4,858,115
4.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
4.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
4.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
4.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
4.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
4.7 Totals	14,289,344	126,992,791	112,353,486	52,912,562	4,809,413	XXX	311,357,596	1.9	XXX	XXX	306,499,481	4,858,115
5. Municipal Bonds – Special Revenue												
5.1 NAIC 1	38,686,201	326,835,985	359,934,311	344,435,486	84,884,265	XXX	1,154,776,248	7.0	XXX	XXX	1,135,458,859	19,317,389
5.2 NAIC 2	610,000	5,580,864	7,555,084	0	0	XXX	13,745,948	0.1	XXX	XXX	13,745,948	0
5.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
5.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
5.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
5.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
5.7 Totals	39,296,201	332,416,849	367,489,395	344,435,486	84,884,265	XXX	1,168,522,196	7.1	XXX	XXX	1,149,204,807	19,317,389
6. Project Finance Bonds Issued by Operating Entities (Unaffiliated)												
6.1 NAIC 1	61,572	583,624	7,239,229	6,189,934	0	XXX	14,074,359	0.1	XXX	XXX	0	14,074,359
6.2 NAIC 2	2,390,757	43,578,760	59,861,562	28,862,810	23,086,219	XXX	157,780,108	1.0	XXX	XXX	10,263,164	147,516,944
6.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
6.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
6.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
6.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
6.7 Totals	2,452,329	44,162,384	67,100,791	35,052,744	23,086,219	XXX	171,854,467	1.0	XXX	XXX	10,263,164	161,591,303

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY

SCHEDULE D - PART 1A (Continued)

Quality and Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Types of Issues and NAIC Designations

NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 52.7	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
7. Project Finance Bonds Issued by Operating Entities (Affiliated)												
7.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
7.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
7.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
7.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
7.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
7.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
7.7 Totals	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
8. Corporate Bonds (Unaffiliated)												
8.1 NAIC 1	458,762,277	1,916,461,026	1,822,712,227	1,473,608,129	1,054,795,215	XXX	6,726,338,874	41.0	XXX	XXX	5,025,618,419	1,700,720,455
8.2 NAIC 2	373,794,065	1,610,437,334	1,197,064,305	492,506,250	277,603,985	XXX	3,951,405,939	24.1	XXX	XXX	2,780,701,883	1,170,704,056
8.3 NAIC 3	18,180,704	186,024,885	116,474,603	10,269,616	2,610,018	XXX	333,559,826	2.0	XXX	XXX	70,615,356	262,944,470
8.4 NAIC 4	5,656,069	112,834,950	50,400,319	3,522,821	0	XXX	172,414,159	1.0	XXX	XXX	10,596,611	161,817,548
8.5 NAIC 5	992,364	14,836,405	0	0	0	XXX	15,828,769	0.1	XXX	XXX	0	15,828,769
8.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
8.7 Totals	857,385,479	3,840,594,600	3,186,651,454	1,979,906,816	1,335,009,218	XXX	11,199,547,567	68.2	XXX	XXX	7,887,532,269	3,312,015,298
9. Corporate Bonds (Affiliated)												
9.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
9.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
9.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
9.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
9.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
9.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
9.7 Totals	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
10. Mandatory Convertible Bonds (Unaffiliated)												
10.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
10.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
10.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
10.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
10.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
10.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
10.7 Totals	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
11. Mandatory Convertible Bonds (Affiliated)												
11.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
11.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
11.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
11.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
11.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
11.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
11.7 Totals	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
12. Single Entity Backed Obligations (Unaffiliated)												
12.1 NAIC 1	14,482,148	13,204,160	5,694,080	521,739	0	XXX	33,902,127	0.2	XXX	XXX	16,317,487	17,584,640
12.2 NAIC 2	4,683,763	11,417,714	4,588,992	11,412,506	298,420	XXX	32,401,395	0.2	XXX	XXX	13,924,565	18,476,830
12.3 NAIC 3	1,817,441	6,895,027	0	0	0	XXX	8,712,468	0.1	XXX	XXX	8,712,468	0
12.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
12.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
12.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
12.7 Totals	20,983,352	31,516,901	10,283,072	11,934,245	298,420	XXX	75,015,990	0.5	XXX	XXX	38,954,520	36,061,470

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY

SCHEDULE D - PART 1A (Continued)

Quality and Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Types of Issues and NAIC Designations

	1	2	3	4	5	6	7	8	9	10	11	12
NAIC Designation	1 Year or Less	Over 1 Year Through 5 Years	Over 5 Years Through 10 Years	Over 10 Years Through 20 Years	Over 20 Years	No Maturity Date	Total Current Year	Col. 7 as a % of Line 52.7	Total from Col. 7 Prior Year	% From Col. 8 Prior Year	Total Publicly Traded	Total Privately Placed (a)
13. Single Entity Backed Obligations (Affiliated)												
13.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
13.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
13.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
13.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
13.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
13.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
13.7 Totals	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
14. SVO-Identified Bond Exchange Traded Funds – Fair Value												
14.1 NAIC 1	XXX	XXX	XXX	XXX	XXX	0	0	0.0	XXX	XXX	0	0
14.2 NAIC 2	XXX	XXX	XXX	XXX	XXX	0	0	0.0	XXX	XXX	0	0
14.3 NAIC 3	XXX	XXX	XXX	XXX	XXX	0	0	0.0	XXX	XXX	0	0
14.4 NAIC 4	XXX	XXX	XXX	XXX	XXX	0	0	0.0	XXX	XXX	0	0
14.5 NAIC 5	XXX	XXX	XXX	XXX	XXX	0	0	0.0	XXX	XXX	0	0
14.6 NAIC 6	XXX	XXX	XXX	XXX	XXX	0	0	0.0	XXX	XXX	0	0
14.7 Totals	XXX	XXX	XXX	XXX	XXX	0	0	0.0	XXX	XXX	0	0
15. SVO-Identified Bond Exchange Traded Funds – Systematic Value												
15.1 NAIC 1	XXX	XXX	XXX	XXX	XXX	0	0	0.0	XXX	XXX	0	0
15.2 NAIC 2	XXX	XXX	XXX	XXX	XXX	0	0	0.0	XXX	XXX	0	0
15.3 NAIC 3	XXX	XXX	XXX	XXX	XXX	0	0	0.0	XXX	XXX	0	0
15.4 NAIC 4	XXX	XXX	XXX	XXX	XXX	0	0	0.0	XXX	XXX	0	0
15.5 NAIC 5	XXX	XXX	XXX	XXX	XXX	0	0	0.0	XXX	XXX	0	0
15.6 NAIC 6	XXX	XXX	XXX	XXX	XXX	0	0	0.0	XXX	XXX	0	0
15.7 Totals	XXX	XXX	XXX	XXX	XXX	0	0	0.0	XXX	XXX	0	0
16. Bonds Issued by Funds Representing Operating Entities (Unaffiliated)												
16.1 NAIC 1	3,999,644	62,421,726	6,996,335	0	4,545,769	XXX	77,963,474	0.5	XXX	XXX	54,963,830	22,999,644
16.2 NAIC 2	6,999,666	110,014,966	52,247,161	0	0	XXX	169,261,793	1.0	XXX	XXX	133,768,901	35,492,892
16.3 NAIC 3	700,000	4,451,389	0	0	0	XXX	5,151,389	0.0	XXX	XXX	0	5,151,389
16.4 NAIC 4	0	5,824,727	0	0	0	XXX	5,824,727	0.0	XXX	XXX	0	5,824,727
16.5 NAIC 5	0	2,005,550	491,439	0	0	XXX	2,496,989	0.0	XXX	XXX	2,496,989	0
16.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
16.7 Totals	11,699,310	184,718,358	59,734,935	0	4,545,769	XXX	260,698,372	1.6	XXX	XXX	191,229,720	69,468,652
17. Bonds Issued by Funds Representing Operating Entities (Affiliated)												
17.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
17.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
17.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
17.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
17.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
17.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
17.7 Totals	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
18. Bank Loans – Issued (Unaffiliated)												
18.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
18.2 NAIC 2	3,076,869	19,364,943	13,411,659	0	0	XXX	35,853,471	0.2	XXX	XXX	35,853,472	(1)
18.3 NAIC 3	23,039,442	149,439,612	39,721,921	0	0	XXX	212,200,975	1.3	XXX	XXX	212,200,975	0
18.4 NAIC 4	2,426,886	33,602,464	23,957,263	0	0	XXX	59,986,613	0.4	XXX	XXX	59,986,613	0
18.5 NAIC 5	705,168	0	0	0	0	XXX	705,168	0.0	XXX	XXX	705,168	0
18.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
18.7 Totals	29,248,365	202,407,019	77,090,843	0	0	XXX	308,746,227	1.9	XXX	XXX	308,746,228	(1)

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SCHEDULE D - PART 1A (Continued)

Quality and Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Types of Issues and NAIC Designations

NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 52.7	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
19. Bank Loans – Issued (Affiliated)												
19.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
19.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
19.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
19.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
19.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
19.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
19.7 Totals	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
20. Bank Loans – Acquired (Unaffiliated)												
20.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
20.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
20.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
20.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
20.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
20.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
20.7 Totals	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
21. Bank Loans – Acquired (Affiliated)												
21.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
21.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
21.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
21.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
21.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
21.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
21.7 Totals	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
22. Mortgage Loans that Qualify as SVO-Identified Credit Tenant Loans (Unaffiliated)												
22.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
22.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
22.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
22.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
22.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
22.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
22.7 Totals	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
23. Mortgage Loans that Qualify as SVO-Identified Credit Tenant Loans (Affiliated)												
23.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
23.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
23.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
23.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
23.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
23.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
23.7 Totals	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
24. Certificates of Deposit (Unaffiliated)												
24.1 NAIC 1	100,000	0	0	0	0	XXX	100,000	0.0	XXX	XXX	100,000	0
24.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
24.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
24.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
24.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
24.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
24.7 Totals	100,000	0	0	0	0	XXX	100,000	0.0	XXX	XXX	100,000	0

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SCHEDULE D - PART 1A (Continued)

Quality and Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Types of Issues and NAIC Designations

NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 52.7	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
25. Certificates of Deposit (Affiliated)												
25.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
25.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
25.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
25.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
25.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
25.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
25.7 Totals	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
26. Other Issuer Credit Obligations (Unaffiliated)												
26.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
26.2 NAIC 2	0	505,669	964,499	6,896,802	2,461,416	XXX	10,828,386	0.1	XXX	XXX	0	10,828,386
26.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
26.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
26.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
26.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
26.7 Totals	0	505,669	964,499	6,896,802	2,461,416	XXX	10,828,386	0.1	XXX	XXX	0	10,828,386
27. Other Issuer Credit Obligations (Affiliated)												
27.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
27.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
27.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
27.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
27.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
27.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
27.7 Totals	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
28. Agency Residential Mortgage-Backed Securities - Guaranteed												
28.1 NAIC 1	1,197,791	4,086,843	3,806,597	4,449,498	857,282	XXX	14,398,011	0.1	XXX	XXX	14,398,012	(1)
28.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
28.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
28.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
28.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
28.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
28.7 Totals	1,197,791	4,086,843	3,806,597	4,449,498	857,282	XXX	14,398,011	0.1	XXX	XXX	14,398,012	(1)
29. Agency Commercial Mortgage-Backed Securities - Guaranteed												
29.1 NAIC 1	0	0	0	13,026,225	18,051,279	XXX	31,077,504	0.2	XXX	XXX	31,077,505	(1)
29.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
29.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
29.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
29.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
29.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
29.7 Totals	0	0	0	13,026,225	18,051,279	XXX	31,077,504	0.2	XXX	XXX	31,077,505	(1)
30. Agency Residential Mortgage-Backed Securities – Not Guaranteed												
30.1 NAIC 1	13,919,685	47,246,544	41,114,449	42,618,172	9,176,652	XXX	154,075,502	0.9	XXX	XXX	152,773,965	1,301,537
30.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
30.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
30.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
30.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
30.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
30.7 Totals	13,919,685	47,246,544	41,114,449	42,618,172	9,176,652	XXX	154,075,502	0.9	XXX	XXX	152,773,965	1,301,537

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SCHEDULE D - PART 1A (Continued)

Quality and Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Types of Issues and NAIC Designations

NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 52.7	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
31. Agency Commercial Mortgage-Backed Securities - Not Guaranteed												
31.1 NAIC 1	333,924	1,570,899	2,128,439	1,705,806	32,945,857	XXX	38,684,925	0.2	XXX	XXX	6,191,306	32,493,619
31.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
31.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
31.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
31.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
31.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
31.7 Totals	333,924	1,570,899	2,128,439	1,705,806	32,945,857	XXX	38,684,925	0.2	XXX	XXX	6,191,306	32,493,619
32. Non-Agency Residential Mortgage-Backed Securities (Unaffiliated)												
32.1 NAIC 1	7,186,091	74,159,631	74,372,743	36,456,551	124,664,662	XXX	316,839,678	1.9	XXX	XXX	34,394,080	282,445,598
32.2 NAIC 2	246,684	748,947	558,818	11,166,837	71,867	XXX	12,793,153	0.1	XXX	XXX	2,094,835	10,698,318
32.3 NAIC 3	1,221,469	3,463,055	2,214,983	294,076	40,062	XXX	7,233,645	0.0	XXX	XXX	7,233,645	0
32.4 NAIC 4	232,650	863,589	806,379	377,033	69,641	XXX	2,349,292	0.0	XXX	XXX	2,349,292	0
32.5 NAIC 5	433,595	1,136,129	627,562	295,863	52,699	XXX	2,545,848	0.0	XXX	XXX	2,545,848	0
32.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
32.7 Totals	9,320,489	80,371,351	78,580,485	48,590,360	124,898,931	XXX	341,761,616	2.1	XXX	XXX	48,617,700	293,143,916
33. Non-Agency Residential Mortgage-Backed Securities (Affiliated)												
33.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
33.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
33.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
33.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
33.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
33.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
33.7 Totals	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
34. Non-Agency Commercial Mortgage-Backed Securities (Unaffiliated)												
34.1 NAIC 1	68,291,673	253,817,761	22,377,330	0	6,502,179	XXX	350,988,943	2.1	XXX	XXX	194,361,928	156,627,015
34.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
34.3 NAIC 3	0	0	0	0	356	XXX	356	0.0	XXX	XXX	0	356
34.4 NAIC 4	0	4,952,227	0	0	0	XXX	4,952,227	0.0	XXX	XXX	0	4,952,227
34.5 NAIC 5	5,700,000	0	0	0	0	XXX	5,700,000	0.0	XXX	XXX	0	5,700,000
34.6 NAIC 6	1,753,607	1,522,847	0	0	0	XXX	3,276,454	0.0	XXX	XXX	0	3,276,454
34.7 Totals	75,745,280	260,292,835	22,377,330	0	6,502,535	XXX	364,917,980	2.2	XXX	XXX	194,361,928	170,556,052
35. Non-Agency Commercial Mortgage-Backed Securities (Affiliated)												
35.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
35.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
35.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
35.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
35.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
35.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
35.7 Totals	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
36. Non-Agency – CLOs/CBOs/CDOs (Unaffiliated)												
36.1 NAIC 1	3,970,454	96,596,043	483,108,748	89,500,000	0	XXX	673,175,245	4.1	XXX	XXX	0	673,175,245
36.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
36.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
36.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
36.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
36.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
36.7 Totals	3,970,454	96,596,043	483,108,748	89,500,000	0	XXX	673,175,245	4.1	XXX	XXX	0	673,175,245

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SCHEDULE D - PART 1A (Continued)

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NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 52.7	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
37. Non-Agency – CLOs/CBOs/CDOs (Affiliated)												
37.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
37.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
37.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
37.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
37.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
37.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
37.7 Totals	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
38. Other Financial Asset-Backed Securities (Unaffiliated)												
38.1 NAIC 1	27,293,255	283,736,766	97,328,988	93,618,304	16,801,797	XXX	518,779,110	3.2	XXX	XXX	106,902,145	411,876,965
38.2 NAIC 2	0	0	0	3,842,051	0	XXX	3,842,051	0.0	XXX	XXX	0	3,842,051
38.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
38.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
38.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
38.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
38.7 Totals	27,293,255	283,736,766	97,328,988	97,460,355	16,801,797	XXX	522,621,161	3.2	XXX	XXX	106,902,145	415,719,016
39. Other Financial Asset-Backed Securities (Affiliated)												
39.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
39.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
39.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
39.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
39.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
39.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
39.7 Totals	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
40. Equity-Backed Securities (Unaffiliated)												
40.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
40.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
40.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
40.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
40.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
40.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
40.7 Totals	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
41. Equity-Backed Securities (Affiliated)												
41.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
41.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
41.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
41.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
41.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
41.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
41.7 Totals	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
42. Other Financial Asset-Backed Securities – Not Self-Liquidating (Unaffiliated)												
42.1 NAIC 1	9,826,647	41,181,686	7,498,741	0	0	XXX	58,507,074	0.4	XXX	XXX	9,114,888	49,392,186
42.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
42.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
42.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
42.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
42.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
42.7 Totals	9,826,647	41,181,686	7,498,741	0	0	XXX	58,507,074	0.4	XXX	XXX	9,114,888	49,392,186

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NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 52.7	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
43. Other Financial Asset-Backed Securities – Not Self-Liquidating (Affiliated)												
43.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
43.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
43.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
43.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
43.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
43.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
43.7 Totals	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
44. Lease-Backed Securities – Practical Expedient (Unaffiliated)												
44.1 NAIC 1	11,146,544	135,985,608	22,496,521	8,077,561	0	XXX	177,706,234	1.1	XXX	XXX	0	177,706,234
44.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
44.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
44.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
44.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
44.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
44.7 Totals	11,146,544	135,985,608	22,496,521	8,077,561	0	XXX	177,706,234	1.1	XXX	XXX	0	177,706,234
45. Lease-Backed Securities – Practical Expedient (Affiliated)												
45.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
45.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
45.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
45.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
45.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
45.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
45.7 Totals	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
46. Other Non-Financial Asset-Backed Securities – Practical Expedient (Unaffiliated)												
46.1 NAIC 1	0	0	0	0	3,000,000	XXX	3,000,000	0.0	XXX	XXX	0	3,000,000
46.2 NAIC 2	0	5,650,000	4,556,098	685,103	2,502,597	XXX	13,393,798	0.1	XXX	XXX	0	13,393,798
46.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
46.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
46.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
46.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
46.7 Totals	0	5,650,000	4,556,098	685,103	5,502,597	XXX	16,393,798	0.1	XXX	XXX	0	16,393,798
47. Other Non-Financial Asset-Backed Securities – Practical Expedient (Affiliated)												
47.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
47.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
47.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
47.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
47.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
47.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
47.7 Totals	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
48. Lease-Backed Securities – Full Analysis (Unaffiliated)												
48.1 NAIC 1	9,224,315	48,475,948	22,273,252	0	0	XXX	79,973,515	0.5	XXX	XXX	8,499,771	71,473,744
48.2 NAIC 2	0	1,942,330	0	0	0	XXX	1,942,330	0.0	XXX	XXX	0	1,942,330
48.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
48.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
48.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
48.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
48.7 Totals	9,224,315	50,418,278	22,273,252	0	0	XXX	81,915,845	0.5	XXX	XXX	8,499,771	73,416,074

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY

SCHEDULE D - PART 1A (Continued)

Quality and Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Types of Issues and NAIC Designations

NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 52.7	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
49. Lease-Backed Securities – Full Analysis (Affiliated)												
49.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
49.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
49.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
49.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
49.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
49.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
49.7 Totals	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
50. Other Non-Financial Asset-Backed Securities – Full Analysis (Unaffiliated)												
50.1 NAIC 1	36,844,537	156,246,718	35,077,132	0	5,000,000	XXX	233,168,387	1.4	XXX	XXX	0	233,168,387
50.2 NAIC 2	4,181,663	44,993,183	29,361,059	0	0	XXX	78,535,905	0.5	XXX	XXX	0	78,535,905
50.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
50.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
50.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
50.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
50.7 Totals	41,026,200	201,239,901	64,438,191	0	5,000,000	XXX	311,704,292	1.9	XXX	XXX	0	311,704,292
51. Other Non-Financial Asset-Backed Securities – Full Analysis (Affiliated)												
51.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
51.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
51.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
51.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
51.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
51.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
51.7 Totals	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY
SCHEDULE D - PART 1A (Continued)

Quality and Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Types of Issues and NAIC Designations

	1	2	3	4	5	6	7	8	9	10	11	12
NAIC Designation	1 Year or Less	Over 1 Year Through 5 Years	Over 5 Years Through 10 Years	Over 10 Years Through 20 Years	Over 20 Years	No Maturity Date	Total Current Year	Col. 7 as a % of Line 52.7	Total from Col. 7 Prior Year	% From Col. 8 Prior Year	Total Publicly Traded	Total Privately Placed (a)
52. Total Bonds Current Year												
52.1 NAIC 1	(d) 727,663,157	 3,627,251,312	 3,144,466,229	 2,205,774,403	 1,394,773,185	 0	 11,099,928,286	 67.6	 XXX.	 XXX.	 7,218,703,455	 3,881,224,831
52.2 NAIC 2	(d) 395,983,467	 1,854,234,710	 1,370,169,237	 555,372,359	 306,414,680	 0	 4,482,174,453	 27.3	 XXX.	 XXX.	 2,990,742,944	 1,491,431,509
52.3 NAIC 3	(d) 44,959,056	 350,273,968	 158,411,507	 10,563,692	 2,650,436	 0	 566,858,659	 3.5	 XXX.	 XXX.	 298,762,444	 268,096,215
52.4 NAIC 4	(d) 8,315,605	 158,077,957	 75,163,961	 3,899,854	 69,641	 0	 245,527,018	 1.5	 XXX.	 XXX.	 72,932,516	 172,594,502
52.5 NAIC 5	(d) 7,831,127	 17,978,084	 1,119,001	 295,863	 52,699	 0	(c) 27,276,774	 0.2	 XXX.	 XXX.	 5,748,005	 21,528,769
52.6 NAIC 6	(d) 1,753,607	 1,522,847	 0	 0	 0	 0	(c) 3,276,454	 0.0	 XXX.	 XXX.	 0	 3,276,454
52.7 Totals	 1,186,506,019	 6,009,338,878	 4,749,329,935	 2,775,906,171	 1,703,960,641	 0	(b) 16,425,041,644	 100.0	 XXX.	 XXX.	 10,586,889,364	 5,838,152,280
52.8 Line 52.7 as a % of Col. 7	 7.2	 36.6	 28.9	 16.9	 10.4	 0.0	 100.0	 XXX	 XXX	 XXX	 64.5	 35.5
53. Total Bonds Prior Year												
53.1 NAIC 1	 736,764,384	 3,385,457,479	 2,760,829,991	 1,769,666,084	 1,274,464,695	 0	 XXX.	 XXX.	 9,927,182,633	 66.3	 6,195,403,100	 3,731,779,533
53.2 NAIC 2	 416,551,532	 1,718,962,071	 1,471,910,757	 407,437,404	 239,236,092	 0	 XXX.	 XXX.	 4,254,097,856	 28.4	 2,954,232,393	 1,299,865,463
53.3 NAIC 3	 29,264,602	 356,285,382	 133,950,848	 10,590,804	 2,368,717	 0	 XXX.	 XXX.	 532,460,353	 3.6	 287,190,321	 245,270,032
53.4 NAIC 4	 11,555,192	 142,350,553	 58,821,812	 3,001,373	 134,952	 0	 XXX.	 XXX.	 215,863,882	 1.4	 41,057,169	 174,806,713
53.5 NAIC 5	 4,822,791	 33,485,275	 6,832,684	 23,427	 0	 0	 XXX.	 XXX.	(c) 45,164,177	 0.3	 3,102,224	 42,061,953
53.6 NAIC 6	 0	 3,075,894	 250,000	 0	 0	 0	 XXX.	 XXX.	(c) 3,325,894	 0.0	 0	 3,325,894
53.7 Totals	 1,198,958,501	 5,639,616,654	 4,432,596,092	 2,190,719,092	 1,516,204,456	 0	 XXX.	 XXX.	(b) 14,978,094,795	 100.0	 9,480,985,207	 5,497,109,588
53.8 Line 53.7 as a % of Col. 9	 8.0	 37.7	 29.6	 14.6	 10.1	 0.0	 XXX	 XXX	 100.0	 XXX	 63.3	 36.7
54. Total Publicly Traded Bonds												
54.1 NAIC 1	 461,473,840	 2,139,374,678	 1,897,198,103	 1,740,949,042	 979,707,792	 0	 7,218,703,455	 43.9	 XXX.	 XXX.	 7,218,703,455	 XXX.
54.2 NAIC 2	 312,977,759	 1,230,873,654	 898,338,280	 346,493,616	 202,059,636	 0	 2,990,742,945	 18.2	 XXX.	 XXX.	 2,990,742,945	 XXX.
54.3 NAIC 3	 26,078,351	 202,622,581	 59,114,418	 8,830,492	 2,116,600	 0	 298,762,442	 1.8	 XXX.	 XXX.	 298,762,442	 XXX.
54.4 NAIC 4	 2,871,648	 40,863,168	 26,596,204	 2,531,855	 69,641	 0	 72,932,516	 0.4	 XXX.	 XXX.	 72,932,516	 XXX.
54.5 NAIC 5	 1,138,763	 3,141,679	 1,119,001	 295,863	 52,699	 0	 5,748,005	 0.0	 XXX.	 XXX.	 5,748,005	 XXX.
54.6 NAIC 6	 0	 0	 0	 0	 0	 0	 0	 0.0	 XXX.	 XXX.	 0	 XXX.
54.7 Totals	 804,540,361	 3,616,875,760	 2,882,366,006	 2,099,100,868	 1,184,006,368	 0	 10,586,889,363	 64.5	 XXX.	 XXX.	 10,586,889,363	 XXX.
54.8 Line 54.7 as a % of Col. 7	 7.6	 34.2	 27.2	 19.8	 11.2	 0.0	 100.0	 XXX.	 XXX.	 XXX.	 100.0	 XXX.
54.9 Line 54.7 as a % of Line 52.7, Col. 7, Section 52	 4.9	 22.0	 17.5	 12.8	 7.2	 0.0	 64.5	 XXX	 XXX	 XXX	 64.5	 XXX
55. Total Privately Placed Bonds												
55.1 NAIC 1	 266,189,317	 1,487,876,634	 1,247,268,126	 464,825,361	 415,065,393	 0	 3,881,224,831	 23.6	 XXX.	 XXX.	 XXX.	 3,881,224,831
55.2 NAIC 2	 83,005,708	 623,361,056	 471,830,957	 208,878,743	 104,355,044	 0	 1,491,431,508	 9.1	 XXX.	 XXX.	 XXX.	 1,491,431,508
55.3 NAIC 3	 18,880,705	 147,651,387	 99,297,089	 1,733,200	 533,836	 0	 268,096,217	 1.6	 XXX.	 XXX.	 XXX.	 268,096,217
55.4 NAIC 4	 5,443,957	 117,214,789	 48,567,757	 1,367,999	 0	 0	 172,594,502	 1.1	 XXX.	 XXX.	 XXX.	 172,594,502
55.5 NAIC 5	 6,692,364	 14,836,405	 0	 0	 0	 0	 21,528,769	 0.1	 XXX.	 XXX.	 XXX.	 21,528,769
55.6 NAIC 6	 1,753,607	 1,522,847	 0	 0	 0	 0	 3,276,454	 0.0	 XXX.	 XXX.	 XXX.	 3,276,454
55.7 Totals	 381,965,658	 2,392,463,118	 1,866,963,929	 676,805,303	 519,954,273	 0	 5,838,152,281	 35.5	 XXX.	 XXX.	 XXX.	 5,838,152,281
55.8 Line 55.7 as a % of Col. 7	 6.5	 41.0	 32.0	 11.6	 8.9	 0.0	 100.0	 XXX.	 XXX.	 XXX.	 XXX.	 100.0
55.9 Line 55.7 as a % of Line 52.7, Col. 7, Section 52	 2.3	 14.6	 11.4	 4.1	 3.2	 0.0	 35.5	 XXX	 XXX	 XXX	 XXX	 35.5

(a) Includes \$ 4,762,750,561 freely tradable under SEC Rule 144 or qualified for resale under SEC Rule 144A.

(b) Includes \$ 0 current year of bonds with Z designations and \$ 0 prior year of bonds with Z designations. The letter "Z" means the NAIC designation was not assigned by the Securities Valuation Office (SVO) at the date of the statement.

(c) Includes \$ 0 current year, \$ 0 prior year of bonds with 5GI designations and \$ 0 current year, \$ 0 prior year of bonds with 6* designations. "5GI" means the NAIC designation was assigned by the (SVO) in reliance on the insurer's certification that the issuer is current in all principal and interest payments. "6*" means the NAIC designation was assigned by the SVO due to inadequate certification of principal and interest payments.

(d) Includes the following amount of short-term and cash equivalent bonds by NAIC designation: NAIC 1 \$ 0 ; NAIC 2 \$ 0 ; NAIC 3 \$ 0 ; NAIC 4 \$ 0 ; NAIC 5 \$ 0 ; NAIC 6 \$ 0

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY

SCHEDULE DA - VERIFICATION BETWEEN YEARS

Short-Term Investments

	1	2	3
	Total	Bonds	Other Short-term Investment Assets
1. Book/adjusted carrying value, December 31 of prior year			
2. Cost of short-term investments acquired			
3. Accrual of discount			
4. Unrealized valuation increase/(decrease)			
5. Total gain (loss) on disposals			
6. Deduct consideration received on disposals			
7. Deduct amortization of premium			
8. Total foreign exchange change in book/adjusted carrying value			
9. Deduct current year's other-than-temporary impairment recognized			
10. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9)			
11. Deduct total nonadmitted amounts			
12. Statement value at end of current period (Line 10 minus Line 11)			

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY

SCHEDULE DB - PART A - VERIFICATION BETWEEN YEARS

Options, Caps, Floors, Collars, Swaps and Forwards

1.	Book/adjusted carrying value, December 31, prior year (Line 10, prior year)	78,334,868
2.	Cost paid/(consideration received) on additions:	
2.1	Current year paid/(consideration received) at time of acquisition, still open, Section 1, Column 12	62,527,770
2.2	Current year paid/(consideration received) at time of acquisition, terminated, Section 2, Column 14	156,350
		62,684,120
3.	Unrealized valuation increase/(decrease):	
3.1	Section 1, Column 17	18,310,425
3.2	Section 2, Column 19	(12,581,878)
		5,728,547
4.	SSAP No. 108 Adjustments	0
5.	Total gain (loss) on termination recognized, Section 2, Column 22	26,568,381
6.	Considerations received/(paid) on terminations, Section 2, Column 15	73,130,597
7.	Amortization:	
7.1	Section 1, Column 19	0
7.2	Section 2, Column 21	0
		0
8.	Adjustment to the book/adjusted carrying value of hedged item:	
8.1	Section 1, Column 20	0
8.2	Section 2, Column 23	0
		0
9.	Total foreign exchange change in book/adjusted carrying value:	
9.1	Section 1, Column 18	0
9.2	Section 2, Column 20	0
		0
10.	Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6+7+8+9)	100,185,319
11.	Deduct nonadmitted assets	0
12.	Statement value at end of current period (Line 10 minus Line 11)	100,185,319

SCHEDULE DB - PART B - VERIFICATION

Futures Contracts

1.	Book/Adjusted carrying value, December 31 of prior year (Line 6, prior year)	0
2.	Cumulative cash change (Section 1, Broker Name/Net Cash Deposits Footnote - Cumulative Cash Change Column)	0
3.1	Add:	
	Change in variation margin on open contracts - Highly effective hedges:	
3.11	Section 1, Column 15, current year minus	0
3.12	Section 1, Column 15, prior year	0
		0
	Change in variation margin on open contracts - All other:	
3.13	Section 1, Column 18, current year minus	0
3.14	Section 1, Column 18, prior year	0
		0
3.2	Add:	
	Change in adjustment to basis of hedged item:	
3.21	Section 1, Column 17, current year to date minus	0
3.22	Section 1, Column 17, prior year	0
		0
	Change in amount recognized	
3.23	Section 1, Column 19, current year to date minus	0
3.24	Section 1, Column 19, prior year plus	0
3.25	SSAP No. 108 Adjustments	0
		0
		0
3.3	Subtotal (Line 3.1 minus Line 3.2)	0
4.1	Cumulative variation margin on terminated contracts during the year (Section 2, Column 15)	3,876
4.2	Less:	
4.21	Amount used to adjust basis of hedged item (Section 2, Column 17)	0
4.22	Amount recognized (Section 2, Column 16)	3,876
4.23	SSAP No. 108 Adjustments	0
		3,876
4.3	Subtotal (Line 4.1 minus Line 4.2)	0
5.	Dispositions gains (losses) on contracts terminated in prior year:	
5.1	Total gain (loss) recognized for terminations in prior year	0
5.2	Total gain (loss) adjusted into the hedged item(s) for terminations in prior year	0
6.	Book/adjusted carrying value at end of current period (Lines 1+2+3.3-4.3-5.1-5.2)	0
7.	Deduct total nonadmitted amounts	0
8.	Statement value at end of current period (Line 6 minus Line 7)	0

Schedule DB - Part C - Section 1 - Replication (Synthetic Asset) Transactions (RSATs) Open

N O N E

Schedule DB-Part C-Section 2-Reconciliation of Replication (Synthetic Asset) Transactions Open

N O N E

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY

SCHEDULE DB - VERIFICATION

Verification of Book/Adjusted Carrying Value, Fair Value and Potential Exposure of all Open Derivative Contracts

		Book/Adjusted Carrying Value Check
1.	Part A, Section 1, Column 14.....	100,185,319
2.	Part B, Section 1, Column 15 plus Part B, Section 1 Footnote - Total Ending Cash Balance	0
3.	Total (Line 1 plus Line 2)	100,185,319
4.	Part D, Section 1, Column 6	101,591,374
5.	Part D, Section 1, Column 7	(1,406,055)
6.	Total (Line 3 minus Line 4 minus Line 5)	0
		Fair Value Check
7.	Part A, Section 1, Column 16	109,277,500
8.	Part B, Section 1, Column 13	0
9.	Total (Line 7 plus Line 8)	109,277,500
10.	Part D, Section 1, Column 9	110,683,551
11.	Part D, Section 1, Column 10	(1,406,055)
12.	Total (Line 9 minus Line 10 minus Line 11)	4
		Potential Exposure Check
13.	Part A, Section 1, Column 21	7,539,918
14.	Part B, Section 1, Column 20	0
15.	Part D, Section 1, Column 12	7,539,918
16.	Total (Line 13 plus Line 14 minus Line 15)	0

ANNUAL STATEMENT FOR THE YEAR 2025 OF THE STANDARD INSURANCE COMPANY

SCHEDULE E - PART 2 - VERIFICATION BETWEEN YEARS

(Cash Equivalents)

	1	2	3	4
	Total	Bonds	Money Market Mutual funds	Other
1. Book/adjusted carrying value, December 31 of prior year	185,813,921	0	185,813,921	0
2. Cost of cash equivalents acquired	2,726,045,296	0	2,726,045,296	0
3. Accrual of discount	0	0	0	0
4. Unrealized valuation increase/(decrease)	0	0	0	0
5. Total gain (loss) on disposals	0	0	0	0
6. Deduct consideration received on disposals	2,818,768,135	0	2,818,768,135	0
7. Deduct amortization of premium	0	0	0	0
8. Total foreign exchange change in book/adjusted carrying value	0	0	0	0
9. Deduct current year's other-than-temporary impairment recognized	0	0	0	0
10. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9)	93,091,082	0	93,091,082	0
11. Deduct total nonadmitted amounts	0	0	0	0
12. Statement value at end of current period (Line 10 minus Line 11)	93,091,082	0	93,091,082	0

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