



LIFE AND ACCIDENT AND HEALTH COMPANIES - ASSOCIATION EDITION

ANNUAL STATEMENT  
FOR THE YEAR ENDED DECEMBER 31, 2015  
OF THE CONDITION AND AFFAIRS OF THE  
**Wilcac Life Insurance Company**

NAIC Group Code	4213 (Current)	4213 (Prior)	NAIC Company Code	62413	Employer's ID Number	36-0947200
Organized under the Laws of	Illinois			State of Domicile or Port of Entry		Illinois
Country of Domicile	United States of America					
Incorporated/Organized	04/26/1911			Commenced Business		08/15/1911
Statutory Home Office	1275A Sandusky Road (Street and Number)			Jacksonville, IL, US 62650 (City or Town, State, Country and Zip Code)		
Main Administrative Office	20 Glover Avenue 4th Floor (Street and Number)			Norwalk, CT, US 06850 (City or Town, State, Country and Zip Code)		
	Norwalk, CT, US 06850 (City or Town, State, Country and Zip Code)			203-762-4400 (Area Code) (Telephone Number)		
Mail Address	20 Glover Avenue 4th Floor (Street and Number or P.O. Box)			Norwalk, CT, US 06850 (City or Town, State, Country and Zip Code)		
Primary Location of Books and Records	20 Glover Avenue 4th Floor (Street and Number)			Norwalk, CT, US 06850 (City or Town, State, Country and Zip Code)		
	Norwalk, CT, US 06850 (City or Town, State, Country and Zip Code)			203-762-4400 (Area Code) (Telephone Number)		
Internet Website Address	www.wiltonre.com					
Statutory Statement Contact	Maxine Bartels (Name)			203-762-4664 (Area Code) (Telephone Number)		
	mbartels@wiltonre.com (E-mail Address)			203-762-4665 (FAX Number)		

OFFICERS

Chairman, Chief Executive Officer	Chris Conrad Stroup	Senior Vice President, Chief Financial Officer	Michael Elliott Fleitz
Senior Vice President, General Counsel & Secretary	Mark Raymond Sarlitto		

OTHER

Enrico John Treglia, Senior Vice President, Chief Operating Officer	Robert Charles Fahr, Vice President, Controller	Steven Daniel Lash #, Vice President, Deputy Chief Financial Officer
Michael Leonard Greer, Senior Vice President		

DIRECTORS OR TRUSTEES

Chris Conrad Stroup	Michael Elliott Fleitz	Mark Raymond Sarlitto
Michael Leonard Greer	Enrico John Treglia	James Dwyer
Diane L Rouston	Mary E Sarlitto	

State of Connecticut SS:  
County of Fairfield

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.

Chris Conrad Stroup Chairman, Chief Executive Officer	Mark Raymond Sarlitto SVP, General Counsel and Secretary	Michael Elliott Fleitz SVP, Chief Financial Officer

Subscribed and sworn to before me this  
22 day of February 2016

Donna Evans  
Notary Public  
May 31, 2020

- 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 2015 OF THE WILCAC LIFE INSURANCE COMPANY

ASSETS

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
1. Bonds (Schedule D) .....	1,847,918,276	0	1,847,918,276	1,773,311,846
2. Stocks (Schedule D):				
2.1 Preferred stocks .....	57,523,576	0	57,523,576	77,247,770
2.2 Common stocks .....	0	0	0	0
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens .....	0	0	0	0
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) .....	0	0	0	0
4.2 Properties held for the production of income (less \$ .....0 encumbrances) .....	0	0	0	0
4.3 Properties held for sale (less \$ .....0 encumbrances) .....	0	0	0	0
5. Cash (\$ .....15,923,121 , Schedule E - Part 1), cash equivalents (\$ .....0 , Schedule E - Part 2) and short-term investments (\$ .....34,937,324 , Schedule DA) .....	50,860,446	0	50,860,446	72,581,074
6. Contract loans (including \$ .....0 premium notes) .....	0	0	0	13,763
7. Derivatives (Schedule DB) .....	0	0	0	0
8. Other invested assets (Schedule BA) .....	5,040,032	0	5,040,032	5,056,300
9. Receivables for securities .....	911,521	0	911,521	334,971
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) .....	1,962,253,850	0	1,962,253,850	1,928,545,724
13. Title plants less \$ .....0 charged off (for Title insurers only) .....	0	0	0	0
14. Investment income due and accrued .....	23,560,640	0	23,560,640	24,729,494
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection.....	17,250	0	17,250	0
15.2 Deferred premiums and agents' balances and installments booked but deferred and not yet due (including \$ .....0 earned but unbilled premiums) .....	0	0	0	0
15.3 Accrued retrospective premiums (\$ .....0 ) and contracts subject to redetermination (\$ .....0 ) .....	0	0	0	0
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers .....	114,469	85,157	29,313	80,047
16.2 Funds held by or deposited with reinsured companies .....	2,089,476	0	2,089,476	2,339,476
16.3 Other amounts receivable under reinsurance contracts .....	142,193	0	142,193	20
17. Amounts receivable relating to uninsured plans .....	0	0	0	0
18.1 Current federal and foreign income tax recoverable and interest thereon ....	0	0	0	0
18.2 Net deferred tax asset .....	40,894,123	36,329,916	4,564,207	10,044,569
19. Guaranty funds receivable or on deposit .....	0	0	0	0
20. Electronic data processing equipment and software .....	0	0	0	0
21. Furniture and equipment, including health care delivery assets (\$ .....0 ) .....	0	0	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 .....	0	0	0	0
24. Health care (\$ .....0 ) and other amounts receivable .....	0	0	0	0
25. Aggregate write-ins for other than invested assets .....	121,381	77,956	43,425	484,381
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25) .....	2,029,193,383	36,493,029	1,992,700,354	1,966,223,711
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts .....	487,249,135	0	487,249,135	484,158,520
28. Total (Lines 26 and 27) .....	2,516,442,518	36,493,029	2,479,949,489	2,450,382,231
DETAILS OF WRITE-INS				
1101. ....	0	0	0	0
1102. ....				
1103. ....				
1198. Summary of remaining write-ins for Line 11 from overflow page .....	0	0	0	0
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above) .....	0	0	0	0
2501. Miscellaneous receivable .....	30,490	0	30,490	205,642
2502. Accrued investment advisory and administrative service fee .....	90,891	77,956	12,935	278,739
2503. ....				
2598. Summary of remaining write-ins for Line 25 from overflow page .....	0	0	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above) .....	121,381	77,956	43,425	484,381

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE WILCAC LIFE INSURANCE COMPANY

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Aggregate reserve for life contracts \$ .....1,590,063,094 (Exh. 5, Line 9999999) less \$ .....0 included in Line 6.3 (including \$ .....0 Modco Reserve) .....	1,590,063,099	1,592,666,915
2. Aggregate reserve for accident and health contracts (including \$ .....0 Modco Reserve) .....	8,720,083	8,897,155
3. Liability for deposit-type contracts (Exhibit 7, Line 14, Col. 1) (including \$ .....0 Modco Reserve) .....	34,953,474	35,049,735
4. Contract claims:		
4.1 Life (Exhibit 8, Part 1, Line 4.4, Col. 1 less sum of Cols. 9, 10 and 11) .....	1,121,311	1,197,403
4.2 Accident and health (Exhibit 8, Part 1, Line 4.4, sum of Cols. 9, 10 and 11) .....	575,597	1,048,189
5. Policyholders' dividends \$ .....0 and coupons \$ .....0 due and unpaid (Exhibit 4, Line 10) .....	0	0
6. Provision for policyholders' dividends and coupons payable in following calendar year - estimated amounts:		
6.1 Dividends apportioned for payment (including \$ .....0 Modco) .....	43,361	53,393
6.2 Dividends 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 \$ .....0 accident and health premiums (Exhibit 1, Part 1, Col. 1, sum of lines 4 and 14) .....	0	0
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 \$ .....0 accident and health experience rating refunds of which \$ .....0 is for medical loss ratio rebate per the Public Health Service Act .....	0	0
9.3 Other amounts payable on reinsurance, including \$ .....0 assumed and \$ .....0 ceded .....	0	0
9.4 Interest maintenance reserve (IMR, Line 6) .....	87,842,248	66,892,888
10. Commissions to agents due or accrued-life and annuity contracts \$ .....0 accident and health \$ .....0 and deposit-type contract funds \$ .....0 .....	0	20
11. Commissions and expense allowances payable on reinsurance assumed .....	0	0
12. General expenses due or accrued (Exhibit 2, Line 12, Col. 6) .....	1,476,735	271,000
13. Transfers to Separate Accounts due or accrued (net) (including \$ .....0 accrued for expense allowances recognized in reserves, net of reinsured allowances) .....	(3,745,746)	(6,005,388)
14. Taxes, licenses and fees due or accrued, excluding federal income taxes (Exhibit 3, Line 9, Col. 5) .....	773,448	125,962
15.1 Current federal and foreign income taxes, including \$ .....22,880,020 on realized capital gains (losses) .....	35,171,426	18,472,512
15.2 Net deferred tax liability .....	0	0
16. Unearned investment income .....	0	0
17. Amounts withheld or retained by company as agent or trustee .....	(1,414,501)	5
18. Amounts held for agents' account, including \$ .....0 agents' credit balances .....	0	0
19. Remittances and items not allocated .....	(7,054,392)	(2,582,671)
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 \$ .....0 .....	0	0
23. Dividends to stockholders declared and unpaid .....	130,000,000	0
24. Miscellaneous liabilities:		
24.01 Asset valuation reserve (AVR, Line 16, Col. 7) .....	15,835,080	19,941,642
24.02 Reinsurance in unauthorized and certified (\$ .....0 ) companies .....	13,202	1,118
24.03 Funds held under reinsurance treaties with unauthorized and certified (\$ .....0 ) reinsurers .....	193,750	272,500
24.04 Payable to parent, subsidiaries and affiliates .....	384,961	0
24.05 Drafts outstanding .....	0	0
24.06 Liability for amounts held under uninsured plans .....	0	0
24.07 Funds held under coinsurance .....	1,543,000	1,676,750
24.08 Derivatives .....	0	0
24.09 Payable for securities .....	496,250	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 .....	17,271,731	16,756,505
26. Total liabilities excluding Separate Accounts business (Lines 1 to 25) .....	1,914,264,118	1,754,735,633
27. From Separate Accounts Statement .....	426,304,951	445,340,281
28. Total liabilities (Lines 26 and 27) .....	2,340,569,069	2,200,075,914
29. Common capital stock .....	21,830,865	21,830,865
30. Preferred capital stock .....	0	0
31. Aggregate write-ins for other than special surplus funds .....	0	0
32. Surplus notes .....	0	0
33. Gross paid in and contributed surplus (Page 3, Line 33, Col. 2 plus Page 4, Line 51.1, Col. 1) .....	40,846,883	147,551,613
34. Aggregate write-ins for special surplus funds .....	73,500,634	76,503,884
35. Unassigned funds (surplus) .....	3,202,043	4,419,954
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 \$ .....60,944,184 in Separate Accounts Statement) .....	117,549,560	228,475,451
38. Totals of Lines 29, 30 and 37 (Page 4, Line 55) .....	139,380,425	250,306,316
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3) .....	2,479,949,494	2,450,382,230
<b>DETAILS OF WRITE-INS</b>		
2501. Abandoned property .....	16,960,731	16,756,505
2502. Accounts Payable .....	271,000	0
2503. Contingency Reserve .....	40,000	0
2598. Summary of remaining write-ins for Line 25 from overflow page .....	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above) .....	17,271,731	16,756,505
3101. ....	0	0
3102. ....		
3103. ....		
3198. Summary of remaining write-ins for Line 31 from overflow page .....	0	0
3199. Totals (Lines 3101 thru 3103 plus 3198)(Line 31 above) .....	0	0
3401. Restricted surplus - participating .....	64,805,863	67,140,285
3402. Special surplus fund - Swiss Re .....	8,694,771	9,363,599
3403. ....		
3498. Summary of remaining write-ins for Line 34 from overflow page .....	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above) .....	73,500,634	76,503,884

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE WILCAC LIFE INSURANCE COMPANY

SUMMARY OF OPERATIONS

	1 Current Year	2 Prior Year
1. Premiums and annuity considerations for life and accident and health contracts (Exhibit 1, Part 1, Line 20.4, Col. 1, less Col. 11) .....	292,869	249,039
2. Considerations for supplementary contracts with life contingencies .....	0	0
3. Net investment income (Exhibit of Net Investment Income, Line 17) .....	116,203,810	134,603,997
4. Amortization of Interest Maintenance Reserve (IMR, Line 5) .....	11,858,037	9,127,479
5. Separate Accounts net gain from operations excluding unrealized gains or losses .....	22,125,944	14,670,131
6. Commissions and expense allowances on reinsurance ceded (Exhibit 1, Part 2, Line 26.1, Col. 1) .....	395,903	899,710
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 .....	420,000	472,617
8.2 Charges and fees for deposit-type contracts .....	29,650	248,296
8.3 Aggregate write-ins for miscellaneous income .....	800	1,033,259
9. Total (Lines 1 to 8.3) .....	151,327,013	161,304,528
10. Death benefits .....	44,471	4,591,998
11. Matured endowments (excluding guaranteed annual pure endowments) .....	7,810	5,967
12. Annuity benefits (Exhibit 8, Part 2, Line 6.4, Cols. 4 + 8) .....	147,002,175	150,023,660
13. Disability benefits and benefits under accident and health contracts .....	122,911	4,140,527
14. Coupons, guaranteed annual pure endowments and similar benefits .....	0	0
15. Surrender benefits and withdrawals for life contracts .....	9,221	340,543
16. Group conversions .....	0	0
17. Interest and adjustments on contract or deposit-type contract funds .....	1,891,923	1,275,139
18. Payments on supplementary contracts with life contingencies .....	55,586	46,237
19. Increase in aggregate reserves for life and accident and health contracts .....	(2,780,891)	(12,069)
20. Totals (Lines 10 to 19) .....	146,353,206	160,412,002
21. Commissions on premiums, annuity considerations, and deposit-type contract funds (direct business only) (Exhibit 1, Part 2, Line 31, Col. 1) .....	236,312	257,385
22. Commissions and expense allowances on reinsurance assumed (Exhibit 1, Part 2, Line 26.2, Col. 1) .....	(668,828)	4,992
23. General insurance expenses (Exhibit 2, Line 10, Cols. 1, 2, 3 and 4) .....	5,058,899	3,817,097
24. Insurance taxes, licenses and fees, excluding federal income taxes (Exhibit 3, Line 7, Cols. 1 + 2 + 3) .....	1,400,821	1,009,542
25. Increase in loading on deferred and uncollected premiums .....	0	0
26. Net transfers to or (from) Separate Accounts net of reinsurance .....	(39,409,804)	(43,572,126)
27. Aggregate write-ins for deductions .....	162,142	0
28. Totals (Lines 20 to 27) .....	113,132,748	121,928,892
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28) .....	38,194,265	39,375,636
30. Dividends to policyholders .....	1,863,110	(958,942)
31. Net gain from operations after dividends to policyholders and before federal income taxes (Line 29 minus Line 30) .....	36,331,155	40,334,578
32. Federal and foreign income taxes incurred (excluding tax on capital gains) .....	5,300,228	7,358,191
33. Net gain from operations after dividends to policyholders and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32) .....	31,030,927	32,976,387
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$ .....5,214,499 (excluding taxes of \$ .....17,665,520 transferred to the IMR) .....	(5,801,536)	1,024,197
35. Net income (Line 33 plus Line 34) .....	25,229,391	34,000,584
CAPITAL AND SURPLUS ACCOUNT		
36. Capital and surplus, December 31, prior year (Page 3, Line 38, Col. 2) .....	250,306,317	597,308,859
37. Net income (Line 35) .....	25,229,391	34,000,584
38. Change in net unrealized capital gains (losses) less capital gains tax of \$ .....0 .....	0	(130,545)
39. Change in net unrealized foreign exchange capital gain (loss) .....	0	0
40. Change in net deferred income tax .....	6,730,613	(54,160,789)
41. Change in nonadmitted assets .....	(11,911,547)	50,513,627
42. Change in liability for reinsurance in unauthorized and certified companies .....	(12,084)	1,089,801
43. Change in reserve on account of change in valuation basis, (increase) or decrease .....	0	0
44. Change in asset valuation reserve .....	4,106,562	(1,228,435)
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	2,726
47. Other changes in surplus in Separate Accounts Statement .....	0	(1,781)
48. Change in surplus notes .....	0	0
49. Cumulative effect of changes in accounting principles .....	0	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 .....	(106,704,730)	(186,822,712)
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 .....	(668,828)	(668,829)
52. Dividends to stockholders .....	(27,695,270)	(189,661,189)
53. Aggregate write-ins for gains and losses in surplus .....	0	65,000
54. Net change in capital and surplus for the year (Lines 37 through 53) .....	(110,925,892)	(347,002,542)
55. Capital and surplus, December 31, current year (Lines 36 + 54) (Page 3, Line 38) .....	139,380,425	250,306,317
DETAILS OF WRITE-INS		
08.301. Miscellaneous profit (loss) .....	800	4,292
08.302. Amortization of deferred gain .....	0	1,028,967
08.303. ....		
08.398. Summary of remaining write-ins for Line 8.3 from overflow page .....	0	0
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398)(Line 8.3 above) .....	800	1,033,259
2701. Miscellaneous Deductions .....	119,337	0
2702. Contingency Reserve .....	40,000	0
2703. Fines and Penalties .....	2,805	0
2798. Summary of remaining write-ins for Line 27 from overflow page .....	0	0
2799. Totals (Lines 2701 thru 2703 plus 2798)(Line 27 above) .....	162,142	0
5301. Change in liability for additional mortality and interest guarantees .....	0	65,000
5302. ....		
5303. ....		
5398. Summary of remaining write-ins for Line 53 from overflow page .....	0	0
5399. Totals (Lines 5301 thru 5303 plus 5398)(Line 53 above) .....	0	65,000

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE WILCAC LIFE INSURANCE COMPANY

CASH FLOW

	1	2
	Current Year	Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance .....	275,619	249,039
2. Net investment income .....	116,719,413	136,286,733
3. Miscellaneous income .....	954,179	1,654,674
4. Total (Lines 1 through 3) .....	117,949,211	138,190,446
5. Benefit and loss related payments .....	149,455,409	159,599,711
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts .....	(41,669,446)	(182,873,600)
7. Commissions, expenses paid and aggregate write-ins for deductions .....	5,924,763	1,689,528
8. Dividends paid to policyholders .....	1,873,142	(919,686)
9. Federal and foreign income taxes paid (recovered) net of \$ ..... 11,576,211 tax on capital gains (losses) .....	11,481,334	5,389,706
10. Total (Lines 5 through 9) .....	127,065,202	(17,114,341)
11. Net cash from operations (Line 4 minus Line 10) .....	(9,115,992)	155,304,787
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds .....	344,165,513	316,390,056
12.2 Stocks .....	28,332,626	2,544,944
12.3 Mortgage loans .....	0	0
12.4 Real estate .....	0	0
12.5 Other invested assets .....	0	15,000,000
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments .....	0	1,539
12.7 Miscellaneous proceeds .....	496,250	10,005
12.8 Total investment proceeds (Lines 12.1 to 12.7) .....	372,994,389	333,946,544
13. Cost of investments acquired (long-term only):		
13.1 Bonds .....	371,573,914	270,438,990
13.2 Stocks .....	4,331,271	9,750,000
13.3 Mortgage loans .....	0	0
13.4 Real estate .....	0	0
13.5 Other invested assets .....	0	0
13.6 Miscellaneous applications .....	576,550	311,418
13.7 Total investments acquired (Lines 13.1 to 13.6) .....	376,481,735	280,500,408
14. Net increase (decrease) in contract loans and premium notes .....	(13,763)	(7)
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14) .....	(3,473,583)	53,446,143
Cash from Financing and Miscellaneous Sources		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes .....	0	0
16.2 Capital and paid in surplus, less treasury stock .....	0	0
16.3 Borrowed funds .....	0	0
16.4 Net deposits on deposit-type contracts and other insurance liabilities .....	(96,261)	(163,209,788)
16.5 Dividends to stockholders .....	4,400,000	17,382,671
16.6 Other cash provided (applied) .....	(4,634,790)	6,240,147
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6) .....	(9,131,051)	(174,352,312)
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) .....	(21,720,625)	34,398,618
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year .....	72,581,074	38,182,456
19.2 End of year (Line 18 plus Line 19.1) .....	50,860,449	72,581,074

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

20.0001. Securities disposed in an intercompany dividend (see Note 13) .....	0	(357,406,353)
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ANNUAL STATEMENT FOR THE YEAR 2015 OF THE WILCAC LIFE INSURANCE COMPANY  
ANALYSIS OF OPERATIONS BY LINES OF BUSINESS

	1	2	Ordinary			6	Group		Accident and Health			12
			3	4	5		7	8	9	10	11	
	Total	Industrial Life	Life Insurance	Individual Annuities	Supplementary Contracts	Credit Life (Group and Individual)	Life Insurance (a)	Annuities	Group	Credit (Group and Individual)	Other	Aggregate of All Other Lines of Business
1. Premiums and annuity considerations for life and accident and health contracts .....	292,869	0	0	0	0	0	161,522	0	286	0	131,061	0
2. Considerations for supplementary contracts with life contingencies .....	0	0	0	0	0	0	0	0	0	0	0	0
3. Net investment income .....	116,203,812	0	77,452	101,713,250	2,500,968	0	174,551	11,484,280	0	0	253,311	0
4. Amortization of Interest Maintenance Reserve (IMR) .....	11,858,037	0	7,904	10,379,345	255,212	0	17,812	1,171,915	0	0	25,849	0
5. Separate Accounts net gain from operations excluding unrealized gains or losses .....	22,125,944	0	0	0	0	0	0	22,125,944	0	0	0	0
6. Commissions and expense allowances on reinsurance ceded .....	395,903	0	360,071	35,768	0	0	0	0	64	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 Fees associated with income from investment management, administration and contract guarantees from Separate Accounts .....	420,000	0	0	0	0	0	0	420,000	0	0	0	0
8.2 Charges and fees for deposit-type contracts .....	29,650	0	0	0	0	0	0	29,650	0	0	0	0
8.3 Aggregate write-ins for miscellaneous income .....	800	0	0	816	0	0	(20)	0	4	0	0	0
9. Totals (Lines 1 to 8.3) .....	151,327,015	0	445,427	112,129,179	2,756,180	0	353,865	35,231,789	354	0	410,221	0
10. Death benefits .....	44,471	0	0	0	0	0	44,471	0	0	0	0	0
11. Matured endowments (excluding guaranteed annual pure endowments) .....	7,810	0	0	0	0	0	7,810	0	0	0	0	0
12. Annuity benefits .....	147,002,174	0	0	96,841,221	0	0	0	50,160,953	0	0	0	0
13. Disability benefits and benefits under accident and health contracts .....	122,911	0	(434)	0	0	0	0	0	36,391	0	86,954	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 .....	9,221	0	0	0	0	0	9,221	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 .....	1,891,923	0	0	0	0	0	(52,630)	1,944,553	0	0	0	0
18. Payments on supplementary contracts with life contingencies .....	55,586	0	0	0	55,586	0	0	0	0	0	0	0
19. Increase in aggregate reserves for life and accident and health contracts .....	(2,780,891)	0	737,418	7,010,467	0	0	(1,095,648)	(9,343,624)	0	0	(89,504)	0
20. Totals (Lines 10 to 19) .....	146,353,205	0	736,984	103,851,688	55,586	0	(1,086,776)	42,761,882	36,391	0	(2,550)	0
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only) .....	236,312	0	127,500	74,628	0	0	10,062	24,122	0	0	0	0
22. Commissions and expense allowances on reinsurance assumed .....	(668,828)	0	0	(668,828)	0	0	0	0	0	0	0	0
23. General insurance expenses .....	5,058,898	0	3,379	4,437,730	109,117	0	7,616	479,882	0	0	21,174	0
24. Insurance taxes, licenses and fees, excluding federal income taxes .....	1,400,821	0	936	1,222,953	30,215	0	2,109	138,744	1,980	0	3,884	0
25. Increase in loading on deferred and uncollected premiums .....	0	0	0	0	0	0	0	0	0	0	0	0
26. Net transfers to or (from) Separate Accounts net of reinsurance .....	(39,409,804)	0	0	0	0	0	0	(39,409,804)	0	0	0	0
27. Aggregate write-ins for deductions .....	162,142	0	1,474	160,659	0	0	921	0	(912)	0	0	0
28. Totals (Lines 20 to 27) .....	113,132,746	0	870,273	109,078,830	194,918	0	(1,066,068)	3,994,826	37,459	0	22,508	0
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28) .....	38,194,269	0	(424,846)	3,050,349	2,561,262	0	1,419,933	31,236,963	(37,105)	0	387,713	0
30. Dividends to policyholders .....	1,863,110	0	1,872,195	0	0	0	(9,085)	0	0	0	0	0
31. Net gain from operations after dividends to policyholders and before federal income taxes (Line 29 minus Line 30) .....	36,331,159	0	(2,297,041)	3,050,349	2,561,262	0	1,429,018	31,236,963	(37,105)	0	387,713	0
32. Federal income taxes incurred (excluding tax on capital gains) .....	5,300,228	0	(8,219,642)	831,480	896,442	0	500,156	10,925,526	221,796	0	144,470	0
33. Net gain from operations after dividends to policyholders and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32) .....	31,030,931	0	5,922,601	2,218,869	1,664,820	0	928,862	20,311,437	(258,901)	0	243,243	0
DETAILS OF WRITE-INS												
08.301. Miscellaneous profit (loss) .....	800	0	0	816	0	0	(20)	0	4	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	0	0	0
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above) .....	800	0	0	816	0	0	(20)	0	4	0	0	0
2701. Miscellaneous Deductions .....	119,337	0	0	119,328	0	0	921	0	(912)	0	0	0
2702. Contingency Reserve .....	40,000	0	0	40,000	0	0	0	0	0	0	0	0
2703. Fines and Penalties .....	2,805	0	1,474	1,331	0	0	0	0	0	0	0	0
2798. Summary of remaining write-ins for Line 27 from overflow page .....	0	0	0	0	0	0	0	0	0	0	0	0
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above) .....	162,142	0	1,474	160,659	0	0	921	0	(912)	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

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE WILCAC LIFE INSURANCE COMPANY

**ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR**

	1 Total	2 Industrial Life	Ordinary			6 Credit Life (Group and Individual)	Group	
			3 Life Insurance	4 Individual Annuities	5 Supplementary Contracts		7 Life Insurance	8 Annuities
Involving Life or Disability Contingencies (Reserves)								
(Net of Reinsurance Ceded)								
1. Reserve December 31, prior year .....	1,592,666,915	0	620,227	1,423,042,476	0	0	3,249,445	165,754,767
2. Tabular net premiums or considerations .....	231,985	0	0	0	0	0	231,985	0
3. Present value of disability claims incurred .....	0	0	0	0	XXX	0	0	0
4. Tabular interest .....	97,959,859	0	18,557	87,144,526	0	0	92,202	10,704,574
5. Tabular less actual reserve released .....	77,288	0	0	9,373,524	0	0	0	(9,296,236)
6. Increase in reserve on account of change in valuation basis .....	0	0	0	0	0	0	0	0
7. Other increases (net) .....	7,500,000	0	0	7,500,000	0	0	0	0
8. Totals (Lines 1 to 7) .....	1,698,436,047	0	638,784	1,527,060,526	0	0	3,573,632	167,163,105
9. Tabular cost .....	610,995	0	97,099	0	XXX	0	513,896	0
10. Reserves released by death .....	237,083	0	17,360	XXX	XXX	0	219,723	XXX
11. Reserves released by other terminations (net) .....	8,779	0	1,941	0	0	0	6,838	0
12. Annuity, supplementary contract and disability payments involving life contingencies .....	148,707,894	0	0	96,764,135	0	0	0	51,943,759
13. Net transfers to or (from) Separate Accounts .....	(41,191,797)	0	0	0	0	0	0	(41,191,797)
14. Total Deductions (Lines 9 to 13) .....	108,372,954	0	116,400	96,764,135	0	0	740,457	10,751,962
15. Reserve December 31, current year	1,590,063,093	0	522,384	1,430,296,391	0	0	2,833,175	156,411,143

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE WILCAC LIFE INSURANCE COMPANY

EXHIBIT OF NET INVESTMENT INCOME

		1	2
		Collected During Year	Earned During Year
1.	U.S. Government bonds .....	(a) .....172,647	.....181,292
1.1	Bonds exempt from U.S. tax .....	(a) .....0	.....0
1.2	Other bonds (unaffiliated) .....	(a) .....115,536,927	.....114,277,413
1.3	Bonds of affiliates .....	(a) .....0	.....0
2.1	Preferred stocks (unaffiliated) .....	(b) .....4,745,329	.....4,739,995
2.11	Preferred stocks of affiliates .....	(b) .....0	.....0
2.2	Common stocks (unaffiliated) .....	.....0	.....0
2.21	Common stocks of affiliates .....	.....0	.....0
3.	Mortgage loans .....	(c) .....0	.....0
4.	Real estate .....	(d) .....0	.....0
5	Contract loans .....	.....0	.....0
6	Cash, cash equivalents and short-term investments .....	(e) .....9,159	.....12,279
7	Derivative instruments .....	(f) .....0	.....0
8.	Other invested assets .....	.....338,107	.....338,107
9.	Aggregate write-ins for investment income .....	.....32,667	.....32,667
10.	Total gross investment income .....	120,834,836	119,581,753
11.	Investment expenses .....		(g) .....3,377,943
12.	Investment taxes, licenses and fees, excluding federal income taxes .....		(g) .....0
13.	Interest expense .....		(h) .....0
14.	Depreciation on real estate and other invested assets .....		(i) .....0
15.	Aggregate write-ins for deductions from investment income .....		.....0
16.	Total deductions (Lines 11 through 15) .....		.....3,377,943
17.	Net investment income (Line 10 minus Line 16)		116,203,810
DETAILS OF WRITE-INS			
0901.	Misc Investment Income .....	.....32,667	.....32,667
0902.	.....		
0903.	.....		
0998.	Summary of remaining write-ins for Line 9 from overflow page .....	.....0	.....0
0999.	Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)	.....32,667	.....32,667
1501.	.....		
1502.	.....		
1503.	.....		
1598.	Summary of remaining write-ins for Line 15 from overflow page .....		.....0
1599.	Totals (Lines 1501 thru 1503 plus 1598) (Line 15, above)		.....0

- (a) Includes \$ .....3,211,937 accrual of discount less \$ .....1,620,049 amortization of premium and less \$ .....1,207,103 paid for accrued interest on purchases.
- (b) Includes \$ .....0 accrual of discount less \$ .....2,577 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 \$ .....0 for company's occupancy of its own buildings; and excludes \$ .....0 interest on encumbrances.
- (e) Includes \$ .....591 accrual of discount less \$ .....0 amortization of premium and less \$ .....0 paid for accrued interest on purchases.
- (f) Includes \$ .....0 accrual of discount less \$ .....0 amortization of premium.
- (g) Includes \$ .....0 investment expenses and \$ .....0 investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
- (h) Includes \$ .....0 interest on surplus notes and \$ .....0 interest on capital notes.
- (i) Includes \$ .....0 depreciation on real estate and \$ .....0 depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

		1	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) .....	.....46,117,577	.....(511,436)	.....45,606,141	.....0	.....0
1.3	Bonds of affiliates .....	.....0	.....0	.....0	.....0	.....0
2.1	Preferred stocks (unaffiliated) .....	.....4,279,739	.....0	.....4,279,739	.....0	.....0
2.11	Preferred stocks of affiliates .....	.....0	.....0	.....0	.....0	.....0
2.2	Common stocks (unaffiliated) .....	.....0	.....0	.....0	.....0	.....0
2.21	Common stocks of affiliates .....	.....0	.....0	.....0	.....0	.....0
3.	Mortgage loans .....	.....0	.....0	.....0	.....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 .....	.....0	.....0	.....0	.....0	.....0
8.	Other invested assets .....	.....0	.....0	.....0	.....0	.....0
9.	Aggregate write-ins for capital gains (losses) .....	.....0	.....0	.....0	.....0	.....0
10.	Total capital gains (losses)	50,397,316	(511,436)	49,885,879	0	0
DETAILS OF WRITE-INS						
0901.	.....					
0902.	.....					
0903.	.....					
0998.	Summary of remaining write-ins for Line 9 from overflow page .....	.....0	.....0	.....0	.....0	.....0
0999.	Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)	0	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE WILCAC LIFE INSURANCE COMPANY

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

	1	2	Ordinary		5	Group		Accident and Health			11
			3	4		6	7	8	9	10	
	Total	Industrial Life	Life Insurance	Individual Annuities	Credit Life (Group and Individual)	Life Insurance	Annuities	Group	Credit (Group and Individual)	Other	Aggregate of All Other Lines of Business
<b>FIRST YEAR (other than single)</b>											
1. Uncollected	0	0	0	0	0	0	0	0	0	0	0
2. Deferred and accrued	0	0	0	0	0	0	0	0	0	0	0
3. Deferred , accrued and uncollected:											
3.1 Direct	0	0	0	0	0	0	0	0	0	0	0
3.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0
3.3 Reinsurance ceded	0	0	0	0	0	0	0	0	0	0	0
3.4 Net (Line 1 + Line 2)	0	0	0	0	0	0	0	0	0	0	0
4. Advance	0	0	0	0	0	0	0	0	0	0	0
5. Line 3.4 - Line 4	0	0	0	0	0	0	0	0	0	0	0
6. Collected during year:											
6.1 Direct	0	0	0	0	0	0	0	0	0	0	0
6.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0
6.3 Reinsurance ceded	0	0	0	0	0	0	0	0	0	0	0
6.4 Net	0	0	0	0	0	0	0	0	0	0	0
7. Line 5 + Line 6.4	0	0	0	0	0	0	0	0	0	0	0
8. Prior year (uncollected + deferred and accrued - advance)	0	0	0	0	0	0	0	0	0	0	0
9. First year premiums and considerations:											
9.1 Direct	0	0	0	0	0	0	0	0	0	0	0
9.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0
9.3 Reinsurance ceded	0	0	0	0	0	0	0	0	0	0	0
9.4 Net (Line 7 - Line 8)	0	0	0	0	0	0	0	0	0	0	0
<b>SINGLE</b>											
10. Single premiums and considerations:											
10.1 Direct	0	0	0	0	0	0	0	0	0	0	0
10.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0
10.3 Reinsurance ceded	0	0	0	0	0	0	0	0	0	0	0
10.4 Net	0	0	0	0	0	0	0	0	0	0	0
<b>RENEWAL</b>											
11. Uncollected	0	0	0	0	0	0	0	0	0	0	0
12. Deferred and accrued	0	0	0	0	0	0	0	0	0	0	0
13. Deferred, accrued and uncollected:											
13.1 Direct	7,486,622	0	7,486,320	0	0	302	0	0	0	0	0
13.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0
13.3 Reinsurance ceded	7,486,622	0	7,486,320	0	0	302	0	0	0	0	0
13.4 Net (Line 11 + Line 12)	0	0	0	0	0	0	0	0	0	0	0
14. Advance	0	0	0	0	0	0	0	0	0	0	0
15. Line 13.4 - Line 14	0	0	0	0	0	0	0	0	0	0	0
16. Collected during year:											
16.1 Direct	45,381,428	0	41,422,989	222,678	0	166,054	1,962,518	0	0	1,607,189	0
16.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0
16.3 Reinsurance ceded	45,088,847	0	41,422,989	222,678	0	4,502	1,962,518	0	0	1,476,160	0
16.4 Net	292,581	0	0	0	0	161,552	0	0	0	131,029	0
17. Line 15 + Line 16.4	292,581	0	0	0	0	161,552	0	0	0	131,029	0
18. Prior year (uncollected + deferred and accrued - advance)	(286)	0	0	0	0	0	0	(286)	0	0	0
19. Renewal premiums and considerations:											
19.1 Direct	44,864,693	0	40,907,170	222,678	0	165,106	1,962,518	0	0	1,607,221	0
19.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0
19.3 Reinsurance ceded	44,571,824	0	40,907,170	222,678	0	3,584	1,962,518	(286)	0	1,476,160	0
19.4 Net (Line 17 - Line 18)	292,869	0	0	0	0	161,522	0	286	0	131,061	0
<b>TOTAL</b>											
20. Total premiums and annuity considerations:											
20.1 Direct	44,864,693	0	40,907,170	222,678	0	165,106	1,962,518	0	0	1,607,221	0
20.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0
20.3 Reinsurance ceded	44,571,824	0	40,907,170	222,678	0	3,584	1,962,518	(286)	0	1,476,160	0
20.4 Net (Lines 9.4 + 10.4 + 19.4)	292,869	0	0	0	0	161,522	0	286	0	131,061	0

**EXHIBIT - 1 PART 2 - DIVIDENDS AND COUPONS APPLIED, REINSURANCE COMMISSIONS  
AND EXPENSE ALLOWANCES AND COMMISSIONS INCURRED (Direct Business Only)**

	1	2	Ordinary		5	Group		Accident and Health			11
			3	4		6	7	8	9	10	
	Total	Industrial Life	Life Insurance	Individual Annuities	Credit Life (Group and Individual)	Life Insurance	Annuities	Group	Credit (Group and Individual)	Other	Aggregate of All Other Lines of Business
<b>DIVIDENDS AND COUPONS APPLIED (included in Part 1)</b>											
21. To pay renewal premiums .....	926,368	.0	926,368	.0	.0	.0	.0	.0	.0	.0	.0
22. All other .....	6,357,410	.0	6,357,410	.0	.0	.0	.0	.0	.0	.0	.0
<b>REINSURANCE COMMISSIONS AND EXPENSE ALLOWANCES INCURRED</b>											
23. First year (other than single):											
23.1 Reinsurance ceded .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
23.2 Reinsurance assumed .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
23.3 Net ceded less assumed .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
24. Single:											
24.1 Reinsurance ceded .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
24.2 Reinsurance assumed .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
24.3 Net ceded less assumed .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
25. Renewal:											
25.1 Reinsurance ceded .....	395,903	.0	360,071	35,768	.0	.0	.0	64	.0	.0	.0
25.2 Reinsurance assumed .....	(668,828)	.0	.0	(668,828)	.0	.0	.0	.0	.0	.0	.0
25.3 Net ceded less assumed .....	1,064,731	0	360,071	704,596	0	0	0	64	0	0	0
26. Totals:											
26.1 Reinsurance ceded (Page 6, Line 6) .....	395,903	.0	360,071	35,768	.0	.0	.0	64	.0	.0	.0
26.2 Reinsurance assumed (Page 6, Line 22) .....	(668,828)	0	.0	(668,828)	.0	.0	.0	.0	.0	.0	.0
26.3 Net ceded less assumed .....	1,064,731	.0	360,071	704,596	.0	.0	.0	64	.0	.0	.0
<b>COMMISSIONS INCURRED (direct business only)</b>											
27. First year (other than single) .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
28. Single .....	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0	.0
29. Renewal .....	236,312	.0	127,500	74,628	.0	10,062	24,122	.0	.0	.0	.0
30. Deposit-type contract funds .....	.0	0	.0	.0	.0	.0	.0	.0	.0	.0	.0
31. Totals (to agree with Page 6, Line 21)	236,312	0	127,500	74,628	.0	10,062	24,122	.0	.0	.0	.0

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE WILCAC LIFE INSURANCE COMPANY

EXHIBIT 2 - GENERAL EXPENSES

	Insurance				5	6
	1	Accident and Health		4		
		2	3			
	Life	Cost Containment	All Other	All Other Lines of Business	Investment	Total
1. Rent .....	89,650	0	377	0	0	90,027
2. Salaries and wages .....	3,243,783	0	13,634	0	0	3,257,417
3.11 Contributions for benefit plans for employees .....	287,239	0	1,207	0	0	288,446
3.12 Contributions for benefit plans for agents .....	0	0	0	0	0	0
3.21 Payments to employees under non-funded benefit plans .....	0	0	0	0	0	0
3.22 Payments to agents under non-funded benefit plans .....	0	0	0	0	0	0
3.31 Other employee welfare .....	0	0	0	0	0	0
3.32 Other agent welfare .....	0	0	0	0	0	0
4.1 Legal fees and expenses .....	169,964	0	714	0	0	170,678
4.2 Medical examination fees .....	0	0	0	0	0	0
4.3 Inspection report fees .....	0	0	0	0	0	0
4.4 Fees of public accountants and consulting actuaries .....	370,838	0	1,559	0	0	372,397
4.5 Expense of investigation and settlement of policy claims .....	0	0	0	0	0	0
5.1 Traveling expenses .....	123,527	0	519	0	0	124,046
5.2 Advertising .....	1,416	0	6	0	0	1,422
5.3 Postage, express, telegraph and telephone .....	30,712	0	129	0	0	30,841
5.4 Printing and stationery .....	11,399	0	48	0	0	11,447
5.5 Cost or depreciation of furniture and equipment .....	6,366	0	27	0	0	6,393
5.6 Rental of equipment .....	11,681	0	49	0	0	11,730
5.7 Cost or depreciation of EDP equipment and software .....	417,379	0	1,754	0	0	419,133
6.1 Books and periodicals .....	0	0	0	0	0	0
6.2 Bureau and association fees .....	64,368	0	271	0	0	64,639
6.3 Insurance, except on real estate .....	8,347	0	35	0	0	8,382
6.4 Miscellaneous losses .....	0	0	0	0	0	0
6.5 Collection and bank service charges .....	88,494	0	372	0	0	88,866
6.6 Sundry general expenses .....	112,562	0	473	0	0	113,035
6.7 Group service and administration fees .....	0	0	0	0	0	0
6.8 Reimbursements by uninsured plans .....	0	0	0	0	0	0
7.1 Agency expense allowance .....	0	0	0	0	0	0
7.2 Agents' balances charged off (less \$ .....0 recovered) .....	0	0	0	0	0	0
7.3 Agency conferences other than local meetings .....	0	0	0	0	0	0
9.1 Real estate expenses .....	0	0	0	0	0	0
9.2 Investment expenses not included elsewhere .....	0	0	0	0	3,377,943	3,377,943
9.3 Aggregate write-ins for expenses .....	0	0	0	0	0	0
10. General expenses incurred .....	5,037,725	0	21,174	0	3,377,943	(a) 8,436,842
11. General expenses unpaid December 31, prior year .....	(53,426)	0	260,634	63,792	0	271,000
12. General expenses unpaid December 31, current year .....	660,957	0	2,778	0	813,000	1,476,735
13. Amounts receivable relating to uninsured plans, prior year .....	0	0	0	0	0	0
14. Amounts receivable relating to uninsured plans, current year .....	0	0	0	0	0	0
15. General expenses paid during year (Lines 10+11-12-13+14) .....	4,323,342	0	279,030	63,792	2,564,943	7,231,107
DETAILS OF WRITE-INS						
09.301. ....						
09.302. ....						
09.303. ....						
09.398. Summary of remaining write-ins for Line 9.3 from overflow page .....	0	0	0	0	0	0
09.399. Totals (Lines 09.301 thru 09.303 plus 09.398) (Line 9.3 above) .....	0	0	0	0	0	0

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

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

	Insurance			4	5
	1 Life	2 Accident and Health	3 All Other Lines of Business		
1. Real estate taxes .....	0	0	0	0	0
2. State insurance department licenses and fees .....	255,536	1,074	0	0	256,610
3. State taxes on premiums .....	598,293	2,515	0	0	600,808
4. Other state taxes, including \$ .....0 for employee benefits .....	540,727	2,273	0	0	543,000
5. U.S. Social Security taxes .....	0	0	0	0	0
6. All other taxes .....	401	2	0	0	403
7. Taxes, licenses and fees incurred .....	1,394,957	5,864	0	0	1,400,821
8. Taxes, licenses and fees unpaid December 31, prior year .....	679,846	28,152	(582,037)	0	125,961
9. Taxes, licenses and fees unpaid December 31, current year .....	770,211	3,237	0	0	773,448
10. Taxes, licenses and fees paid during year (Lines 7 + 8 - 9) .....	1,304,592	30,779	(582,037)	0	753,334

EXHIBIT 4 - DIVIDENDS OR REFUNDS

	1	2
	Life	Accident and Health
1. Applied to pay renewal premiums .....	926,368	0
2. Applied to shorten the endowment or premium-paying period .....	0	0
3. Applied to provide paid-up additions .....	6,357,410	0
4. Applied to provide paid-up annuities .....	0	0
5. Total Lines 1 through 4 .....	7,283,778	0
6. Paid in cash .....	1,253,904	0
7. Left on deposit .....	(15,648,970)	0
8. Aggregate write-ins for dividend or refund options .....	9,027,790	0
9. Total Lines 5 through 8 .....	1,916,502	0
10. Amount due and unpaid .....	0	0
11. Provision for dividends or refunds payable in the following calendar year .....	0	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 .....	0	0
16. Total from prior year .....	53,393	0
17. Total dividends or refunds (Lines 9 + 15 - 16) .....	1,863,109	0
DETAILS OF WRITE-INS		
0801. Dividend reimbursement .....	9,027,790	0
0802. ....		
0803. ....		
0898. Summary of remaining write-ins for Line 8 from overflow page .....	0	0
0899. Totals (Lines 0801 thru 0803 plus 0898) (Line 8 above) .....	9,027,790	0

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE WILCAC LIFE INSURANCE COMPANY

**EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS**

1	2	3	4	5	6
Valuation Standard	Total	Industrial	Ordinary	Credit (Group and Individual)	Group
0100001. 1980 CSO 6.00% CRVM 1983-1986	26,568,733	0	26,568,733	0	0
0100002. 1980 CSO 5.50% CRVM 1987-1992	93,569,917	0	93,569,917	0	0
0100003. 1980 CSO 5.00% CRVM 1988-1994	36,377,831	0	36,377,831	0	0
0100004. 1980 CSO 5.00% NLP 1986-2014	7,110,451	0	0	0	7,110,451
0100005. 1980 CET 5.00% NLP 1987-1995	49,439	0	49,439	0	0
0100006. 1985-89 INTERCO 4.50% NLP 1995-2014	5,163,593	0	0	0	5,163,593
0100007. 1980 CSO 4.50% CRVM 1995-2014	86,518,530	0	86,518,389	0	141
0100008. 1980 CET 4.50% NLP 1995-2003	95,340	0	95,340	0	0
0100009. 1958 CSO 4.50% CRVM 1978-1988	14,592,844	0	14,592,844	0	0
0100010. 1958 CSO 4.50% NLP 1978-1988	53,211,177	0	53,211,177	0	0
0100011. 1958 CSO 4.50% NJ 1978-1988	45,018,706	0	44,879,622	0	139,084
0100012. 1958 CET 4.50% NLP 1979-1988	1,715,921	0	1,715,921	0	0
0100013. 2001 CSO 4.00% CRVM 2008-2014	513,702	0	513,702	0	0
0100014. 1980 CSO 4.00% CRVM 1995-1999	290,622	0	290,622	0	0
0100015. 1958 CSO 4.00% CRVM 1977-1988	1,145,745	0	1,145,745	0	0
0100016. 1958 CSO 4.00% NJ 1978-1988	5,651,280	0	5,651,280	0	0
0100017. 1958 CET 4.00% NLP 1977-1987	95,151	0	95,151	0	0
0100018. AE 3.50% NJ 1911-1941	24,580	0	24,580	0	0
0100019. AE 3.50% NLP 1911-1941	285,273	0	285,273	0	0
0100020. 1960 CSG 3.50% CRVM 1977-2014	533,003	0	452,618	0	80,385
0100021. 1960 CSG 3.50% NLP 1977-2014	1,447,868	0	950,421	0	497,447
0100022. 1958 CSO 3.50% CRVM 1964-1983	10,021,338	0	9,972,416	0	48,922
0100023. 1958 CSO 3.50% NJ 1968-1988	11,818,212	0	10,912,347	0	905,865
0100024. 1958 CSO 3.50% NLP 1964-1988	2,231,047	0	641,774	0	1,589,273
0100025. 1958 CET 3.50% NLP 1964-1988	322,368	0	322,368	0	0
0100026. 1958 CSO 3.50%-3.00% NJ 1970-1987	4,805,878	0	4,805,878	0	0
0100027. 1958 CSO 3.50%-3.00% NLP 1976-1981	13,436	0	13,436	0	0
0100028. 1958 CET 3.50%-3.00% NLP 1976-1981	86,928	0	86,928	0	0
0100029. 1958 CSO 3.50%-2.50% NJ 1976-1982	1,740,507	0	113,779	0	1,626,728
0100030. 1958 CET 3.50%-2.25% NLP 1976-1981	83,969	0	83,969	0	0
0100031. 1958 CSO 3.50%-2.25% NJ 1972-1977	191,116	0	191,116	0	0
0100032. 1958 CSO 3.25%-2.25% NJ 1971-1992	8,977,614	0	8,977,614	0	0
0100033. 1958 CSO 3.25%-2.25% NLP 1972-1980	4,925,488	0	4,925,488	0	0
0100034. 1958 CET 3.25%-2.25% NLP 1972-1983	156,500	0	156,500	0	0
0100035. AM 3.00% NJ 1923-1955	6,874	0	6,874	0	0
0100036. AM 3.00% NLP 1923-1955	336,993	0	336,993	0	0
0100037. AE 3.00% NJ 1923-1955	696,607	0	696,607	0	0
0100038. AE 3.00% NLP 1921-1957	2,906,977	0	2,906,977	0	0
0100039. 1960 CSG 3.00% NLP 1973	32,970	0	0	0	32,970
0100040. 1958 CSO 3.00% CRVM 1963-1980	1,153,142	0	1,153,142	0	0
0100041. 1958 CSO 3.00% NJ 1961-1988	15,761,287	0	15,548,576	0	212,711
0100042. 1958 CSO 3.00% NLP 1961-1988	3,872,312	0	519,697	0	3,352,615
0100043. 1958 CET 3.00% NLP 1961-1988	196,151	0	196,151	0	0
0100044. 1941 CSO 3.00% NLP 1946-1965	707,531	0	707,531	0	0
0100045. 1958 CET 2.75% NLP 1961-1972	6,430	0	6,430	0	0
0100046. 1941 CSO 2.75% CRVM 1952-1967	1,859,759	0	1,859,759	0	0
0100047. 1941 CSO 2.75% NJ 1956-1962	536,414	0	536,414	0	0
0100048. 1941 CSO 2.75% NLP 1956-1962	146,662	0	146,662	0	0
0100049. AM 2.50% NLP 1944-1977	1,013,322	0	417,482	0	595,840
0100050. 1958 CSO 2.50% NJ 1966	2,000,199	0	2,000,199	0	0
0100051. 1958 CSO 2.50% NLP 1961-1967	113,719	0	65,293	0	48,426
0100052. 1958 CET 2.50% NLP 1966	18,305	0	18,305	0	0
0100053. 1941 CSO 2.50% CRVM 1948-1956	3,106,265	0	3,106,265	0	0
0100054. 1941 CSO 2.50% NLP 1948-1961	41,056	0	41,056	0	0
0100055. 1958 CSO 2.25% NJ 1961-1988	28,845,893	0	28,845,893	0	0
0100056. 1958 CSO 2.25% NLP 1961-1981	22,229,672	0	21,415,459	0	814,213
0100057. 1958 CET 2.25% NLP 1961-1988	590,960	0	590,960	0	0
0100058. 1941 CSO 2.25% NJ 1965	21,476,087	0	21,476,087	0	0
0100059. 1941 CSO 2.25% NLP 1948-1951	16,503,167	0	16,491,218	0	11,949
0100060. Unearned Premium Reserve	2,760,897	0	27,533	0	2,733,364
0199997. Totals (Gross)	552,273,758	0	527,309,781	0	24,963,977
0199998. Reinsurance ceded	548,918,193	0	526,787,392	0	22,130,801
0199999. Life Insurance: Totals (Net)	3,355,565	0	522,389	0	2,833,176
0200001. 1983 GAM 11.25% immediate 1984	40,681	XXX	0	XXX	40,681
0200002. 1983-a 11.25% immediate 1984	4,584	XXX	4,584	XXX	0
0200003. 1983 GAM 10.75% immediate 1984	1,413	XXX	0	XXX	1,413
0200004. 1983 GAM 9.50% immed. & def. 1984-1985	20,768,485	XXX	0	XXX	20,768,485
0200005. 1983-a 9.50% immediate 1985	10,562	XXX	10,562	XXX	0
0200006. 1983 GAM 9.00% immed. & def. 1985	10,399,569	XXX	0	XXX	10,399,569
0200007. 1983 GAM 8.75% immed. & def. 1988-1989	12,202,245	XXX	0	XXX	12,202,245
0200008. 1983-a 8.75% immed. & def. 1988-1989	567,337	XXX	567,337	XXX	0
0200009. 1983 GAM 8.50% immed. & def. 1986-1988	758,322	XXX	0	XXX	758,322
0200010. 1983-a 8.50% immediate 1986	408,386	XXX	408,386	XXX	0
0200011. 1983 GAM 8.25% immed. & def. 1985-1991	8,435,256	XXX	0	XXX	8,435,256
0200012. 1983-a 8.25% immed. & def. 1987-1991	25,362,296	XXX	25,362,296	XXX	0
0200013. 1983 GAM 8.00% immed. & def. 1986-1991	3,679,641	XXX	0	XXX	3,679,641
0200014. 1983-a 8.00% immed. & def. 1984-1991	7,908,198	XXX	7,908,198	XXX	0
0200015. 1983 GAM 7.75% immed. & def. 1986-1992	3,219,541	XXX	0	XXX	3,219,541
0200016. 1983-a 7.75% immed. & def. 1992	15,267,072	XXX	15,267,072	XXX	0
0200017. 1983 GAM 7.50% immed. & def. 1986-1992	8,880,396	XXX	0	XXX	8,880,396
0200018. 1983-a 7.50% immed. & def. 1992	2,787,041	XXX	2,787,041	XXX	0
0200019. 1971 IAM 7.50% immediate 1982-1983	134,735	XXX	134,735	XXX	0
0200020. 1971 GAM 7.50% immed. & def. 1981-1983	17,884,003	XXX	0	XXX	17,884,003
0200021. 1983 GAM 7.25% immed. & def. 1986-1995	3,454,172	XXX	0	XXX	3,454,172
0200022. 1983-a 7.25% immed. & def. 1990-1995	62,771,891	XXX	62,771,891	XXX	0
0200023. a-2000 7.00% immed. & def. 2000	586,788	XXX	586,788	XXX	0
0200024. 1994 GAR 7.00% immed. & def. 2000	587,106	XXX	587,106	XXX	0
0200025. 1983 GAM 7.00% immed. & def. 1982-1995	38,168,282	XXX	0	XXX	38,168,282
0200026. 1983-a 7.00% immed. & def. 1993-1995	93,110,789	XXX	93,110,789	XXX	0
0200027. a-2000 6.75% immed. & def. 2000	1,111,621	XXX	1,111,621	XXX	0
0200028. 1994 GAR 6.75% immed. & def. 2001	99,537	XXX	99,537	XXX	0
0200029. 1983 GAM 6.75% immed. & def. 1984-1996	4,058,644	XXX	0	XXX	4,058,644

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**EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS**

1	2	3	4	5	6
Valuation Standard	Total	Industrial	Ordinary	Credit (Group and Individual)	Group
0200030. 1983-a 6.75% deferred 1986-1996	304,435,830	XXX	304,435,830	XXX	0
0200031. a-2000 6.50% immed. & def. 1999	916,456	XXX	916,456	XXX	0
0200032. 1994 GAR 6.50% immed. & def. 2001	32,531	XXX	32,531	XXX	0
0200033. 1983 GAM 6.50% immed. & def. 1985-1996	4,019,052	XXX	0	XXX	4,019,052
0200034. 1983-a 6.50% immed. & def. 1989-1997	185,587,742	XXX	185,587,742	XXX	0
0200035. 1960 CSG 6.50% immediate 1986	599,041	XXX	0	XXX	599,041
0200036. a-2000 6.25% immed. & def. 1999	906,432	XXX	906,432	XXX	0
0200037. 1994 GAR 6.25% immed. & def. 1999-2000	4,627,652	XXX	4,627,652	XXX	0
0200038. 1983 GAM 6.25% immed. & def. 1988-1993	10,678,570	XXX	9,196,997	XXX	1,481,573
0200039. 1983-a 6.25% immed. & def. 1987-2002	177,243,165	XXX	177,243,165	XXX	0
0200040. 1960 CSG 6.25% immediate 1988-1989	819,138	XXX	0	XXX	819,138
0200041. a-2000 6.00% immed. & def. 2003	975,383	XXX	975,383	XXX	0
0200042. 1994 GAR 6.00% immed. & def. 1999-2003	1,035,894	XXX	1,035,894	XXX	0
0200043. 1983 GAM 6.00% immed. & def. 1986-1996	2,896,616	XXX	16,818	XXX	2,879,798
0200044. 1983-a 6.00% immed. & def. 1990-2003	256,776,136	XXX	256,776,136	XXX	0
0200045. 1971 GAM 6.00% immed. & def. 1982-1985	771,738	XXX	0	XXX	771,738
0200046. 1971 IAM 6.00% immediate 1982-1985	504,003	XXX	504,003	XXX	0
0200047. 1960 CSG 6.00% immediate 1987-1991	11,981,766	XXX	0	XXX	11,981,766
0200048. 1983 GAM 5.75% immed. & def. 1993	199,683	XXX	198,988	XXX	695
0200049. 1983-a 5.75% immed. & def. 1992-2003	17,769,358	XXX	17,769,358	XXX	0
0200050. 1960 CSG 5.75% immediate 1992	841,367	XXX	0	XXX	841,367
0200051. a-2000 5.50% immed. & def. 2000	196,968	XXX	196,968	XXX	0
0200052. 1994 GAR 5.50% immed. & def. 1999-2014	8,553,688	XXX	8,553,688	XXX	0
0200053. 1983-a 5.50% immed. & def. 1993-1997	39,171,687	XXX	39,171,687	XXX	0
0200054. 1960 CSG 5.50% immediate 1995	933,367	XXX	0	XXX	933,367
0200055. a-2000 5.25% immed. & def. 1998-2002	86,179	XXX	86,179	XXX	0
0200056. 1994 GAR 5.25% immed. & def. 2006	15,083,952	XXX	511,562	XXX	14,572,390
0200057. 1983 GAM 5.25% immed. & def. 1994-1997	2,745,959	XXX	2,745,959	XXX	0
0200058. 1983-a 5.25% immed. & def. 1993-1997	7,014,646	XXX	7,014,646	XXX	0
0200059. 1960 CSG 5.25% immediate 1993	6,392,283	XXX	17,700	XXX	6,374,583
0200060. a-2000 5.00% immed. & def. 1998-2003	1,861,509	XXX	0	XXX	1,861,509
0200061. 1994 GAR 5.00% immed. & def. 1998-2003	110,658	XXX	110,658	XXX	0
0200062. 1983-a 5.00% immed. & def. 1998-2003	46,000,310	XXX	46,000,310	XXX	0
0200063. 1960 CSG 5.00% immediate 1996	1,951,258	XXX	0	XXX	1,951,258
0200064. 1994 GAR 4.75% immed. & def. 1999-2001	1,912,358	XXX	1,912,358	XXX	0
0200065. 1983-a 4.75% immed. & def. 1998-2001	20,642,935	XXX	20,642,935	XXX	0
0200066. 1960 CSG 4.75% immediate 1998-2003	4,398,046	XXX	0	XXX	4,398,046
0200067. 1983-a 4.50% immed. & def. 2004	205,489	XXX	205,489	XXX	0
0200068. 1971 GAM 4.50% immed. & def. 1978	573,819	XXX	0	XXX	573,819
0200069. 1960 CSG 4.50% immediate 1998-2003	2,563,117	XXX	0	XXX	2,563,117
0200070. 1994 GAR 4.00% immed. & def. 2013	51,734	XXX	51,734	XXX	0
0200071. 1960 CSG 4.00% immediate 1998-2003	16,453,163	XXX	0	XXX	16,453,163
0200072. 1971 GAM 3.50% immed. & def. 1975-1983	8,063	XXX	0	XXX	8,063
0200073. 1971 IAM 3.50% immediate 1982-1983	11,239	XXX	11,239	XXX	0
0200074. 1951 GAM Mod. 3.50% immed. & def. 1958-1983	922,007	XXX	49,847	XXX	922,160
0200075. 1951 GAM 3.50% immediate 1961-1983	2,182,558	XXX	0	XXX	2,182,558
0200076. a-1949 Ann. Mod. 3.50% immed. & def. 1962-1983	4,830	XXX	4,830	XXX	0
0200077. a-1949 Annuity 3.50% immed. & def. 1960-1983	423,722	XXX	423,722	XXX	0
0200078. 1937 SA Mod. 3.00% immed. & def. 1945-1983	19,542	XXX	19,542	XXX	0
0200079. 1971 GAM 2.75% immed. & def. 1979-1984	1,512	XXX	0	XXX	1,512
0200080. 1971 GAM 2.50% immed. & def. 1978-1982	2,662	XXX	0	XXX	2,662
0200081. 1937 SA Mod. 2.50% immed. & def. 1946-1983	852,018	XXX	56,401	XXX	795,617
0200082. 1937 SA Mod. 2.25% immed. & def. 1945-1960	15,610	XXX	15,610	XXX	0
0200083. 1937 SA Mod. 2.00% immed. & def. 1945-1948	1,409	XXX	1,409	XXX	0
0200084. Interest Only 9.50% immed. & def. 1984	208,012	XXX	0	XXX	208,012
0200085. Interest Only 9.00% immed. & def. 1985	0	XXX	0	XXX	0
0200086. Interest Only 8.75% immed. & def. 1988-1989	31,110	XXX	0	XXX	31,110
0200087. Interest Only 8.25% immed. & def. 1985-1991	906,143	XXX	725,027	XXX	181,115
0200088. Interest Only 8.00% immed. & def. 1986-1991	4,983	XXX	0	XXX	4,983
0200089. Interest Only 7.75% immed. & def. 1987-1992	115,068	XXX	105,903	XXX	9,165
0200090. Interest Only 7.50% immed. & def. 1981-1992	3,938,700	XXX	131,084	XXX	3,807,616
0200091. Interest Only 7.25% immed. & def. 1986-1995	2,720,361	XXX	2,720,361	XXX	0
0200092. Interest Only 7.00% immed. & def. 1982-1995	4,457,268	XXX	2,012,924	XXX	2,444,344
0200093. Interest Only 6.75% immed. & def. 1993-1997	5,961,742	XXX	3,792,400	XXX	2,169,342
0200094. Interest Only 6.50% immed. & def. 1985-1996	5,013,402	XXX	4,740,344	XXX	273,058
0200095. Interest Only 6.25% immed. & def. 1988-1999	4,611,464	XXX	3,315,940	XXX	1,295,525
0200096. Interest Only 6.00% immed & def. 1987-2003	27,951,051	XXX	27,096,022	XXX	855,029
0200097. Interest Only 5.75% immed. & def. 1992-2003	13,585,445	XXX	13,585,445	XXX	0
0200098. Interest Only 5.50% immed. & def. 1995	19,209,280	XXX	19,184,121	XXX	25,159
0200099. Interest Only 5.25% immed. & def. 1993-1997	15,719,213	XXX	15,719,213	XXX	0
0200100. Interest Only 5.00% immed. & def. 1994-1996	47,003,647	XXX	47,003,647	XXX	0
0200101. Interest Only 4.75% immediate 1998-2001	6,962,998	XXX	6,962,998	XXX	0
0200102. Interest Only 4.50% immediate 2004	401,556	XXX	303,819	XXX	97,737
0200103. Interest Only 4.00% immediate 2013	74,752	XXX	0	XXX	74,752
0200104. Interest Only 3.50% immed. & def. 1982-1984	28,111	XXX	0	XXX	28,111
0299997. Totals (Gross)	1,666,588,749	XXX	1,446,145,048	XXX	220,443,701
0299998. Reinsurance ceded	97,381,215	XXX	33,348,657	XXX	64,032,557
0299999. Annuities: Totals (Net)	1,569,207,534	XXX	1,412,796,391	XXX	156,411,143
0300001. 1983 GAM 11.25%	183,886	0	0	0	183,886
0300002. 1983-a 11.25%	11,624	0	11,624	0	0
0300003. 1983-a 9.50%	72,516	0	11,334	0	61,182
0300004. 1983 GAM 9.50%	1,769	0	0	0	1,769
0300005. 1983-a 8.75%	206,385	0	88,948	0	117,437
0300006. 1983 GAM 8.75%	15,802	0	0	0	15,802
0300007. 1983-a 8.50%	67,718	0	67,718	0	0
0300008. 1983-a 8.25%	222,004	0	150,718	0	71,286
0300009. 1983 GAM 8.25%	5,117	0	0	0	5,117
0300010. 1983-a 8.00%	227,384	0	12,033	0	215,351
0300011. 1983 GAM 8.00%	1,673	0	0	0	1,673
0300012. 1983-a 7.75%	124,731	0	63,649	0	61,082

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE WILCAC LIFE INSURANCE COMPANY

**EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS**

1	2	3	4	5	6
Valuation Standard	Total	Industrial	Ordinary	Credit (Group and Individual)	Group
0300013. 1983 GAM 7.75% .....	5,810	0	0	0	5,810
0300014. 1971 GAM 7.50% .....	14,091	0	0	0	14,091
0300015. 1971 IAM 7.50% .....	642,827	0	194,790	0	448,037
0300016. 1983-a 7.25% .....	4,634	0	4,634	0	0
0300017. a-2000 7.00% Immed. ....	47,167	0	47,167	0	0
0300018. 1983-a 7.00% .....	64,553	0	25,813	0	38,740
0300019. a-2000 6.75% Immed. ....	6,508	0	6,508	0	0
0300020. 1983-a 6.75% .....	122,084	0	122,084	0	0
0300021. 1983-a 6.50% .....	13,499	0	13,499	0	0
0300022. a-2000 6.25% Immed. ....	5,153	0	5,153	0	0
0300023. 1983-a 6.25% .....	19,397	0	19,397	0	0
0300024. a-2000 6.00% Immed. ....	1,344	0	1,344	0	0
0300025. 1971 IAM 6.00% .....	127,709	0	127,709	0	0
0300026. a-2000 5.50% Immed. ....	86,675	0	86,675	0	0
0300027. a-2000 5.25% Immed. ....	316,664	0	316,664	0	0
0300028. a-2000 5.00% Immed. ....	21,429	0	21,429	0	0
0300029. a-2000 4.25% Immed. ....	44,810	0	44,810	0	0
0300030. a-2000 4.00% Immed. ....	29,146	0	29,146	0	0
0300031. 1951 GAM Mod. 3.50% .....	265,524	0	0	0	265,524
0300032. 1951 GAM 3.50% .....	698,165	0	0	0	698,165
0300033. a-1949 Annuity 3.50% .....	15,505	0	15,505	0	0
0300034. 1937 SA Mod. 3.00% .....	79,528	0	27,638	0	51,890
0300035. 1937 SA Mod. 2.50% .....	25,671	0	20,088	0	5,583
0399997. Totals (Gross)	3,798,502	0	1,536,077	0	2,262,425
0399998. Reinsurance ceded	3,798,502	0	1,536,077	0	2,262,425
0399999. SCWLC: Totals (Net)	0	0	0	0	0
0400001. 1959 ADB with 1980 CSO 4.50% .....	11,091	0	11,091	0	0
0400002. 1959 ADB with 1958 CSO 3.00% .....	37,766	0	37,766	0	0
0400003. 1926-1933 IE with 1941 CSO 2.50% .....	2,283	0	2,283	0	0
0499997. Totals (Gross)	51,140	0	51,140	0	0
0499998. Reinsurance ceded	51,140	0	51,140	0	0
0499999. Accidental Death Benefits: Totals (Net)	0	0	0	0	0
0500001. 1952 DS with 1980 CSO 4.50% .....	390,941	0	390,941	0	0
0500002. 1952 DS with 1958 CSO 3.00% .....	20,476	0	20,476	0	0
0500003. 1952 DS with 1958 CSO 2.25% .....	101,099	0	101,099	0	0
0599997. Totals (Gross)	512,516	0	512,516	0	0
0599998. Reinsurance ceded	512,516	0	512,516	0	0
0599999. Disability-Active Lives: Totals (Net)	0	0	0	0	0
0600001. 1952 Disability Study with 1980 CSO 4.50% ....	6,585,057	0	6,585,057	0	0
0600002. 1952 Disability Study (Benefits 4 & 5) 3.00% .....	2,362,067	0	2,362,067	0	0
0600003. 1970 Group Life Disability Val. Table 3.00% .....	0	0	0	0	0
0699997. Totals (Gross)	8,947,124	0	8,947,124	0	0
0699998. Reinsurance ceded	8,947,124	0	8,947,124	0	0
0699999. Disability-Disabled Lives: Totals (Net)	0	0	0	0	0
0700001. Deficiency Reserves .....	4,928,846	0	4,928,846	0	0
0700002. Group Conversion Reserves .....	36,247	0	36,247	0	0
0700003. Nondeduction of Deferred Fraction Premiums .....	9,473	0	9,473	0	0
0700004. Asset Adequacy Reserves .....	17,500,000	0	17,500,000	0	0
0799997. Totals (Gross)	22,474,566	0	22,474,566	0	0
0799998. Reinsurance ceded	4,974,566	0	4,974,566	0	0
0799999. Miscellaneous Reserves: Totals (Net)	17,500,000	0	17,500,000	0	0
9999999. Totals (Net) - Page 3, Line 1	1,590,063,099	0	1,430,818,780	0	159,244,319

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 [ X ] No [ ]

6.1

If so, state the amount of reserve on such contracts on the basis actually held:

\$785,482,368

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:

\$1,258,681,729

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	Valuation Basis		4
	2	3	
Description of Valuation Class	Changed From	Changed To	Increase in Actuarial Reserve Due to Change
9999999 - Total (Column 4, only)			

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE WILCAC LIFE INSURANCE COMPANY

**EXHIBIT 6 - AGGREGATE RESERVES FOR ACCIDENT AND HEALTH CONTRACTS**

	1  Total	2  Group Accident and Health	3  Credit Accident and Health (Group and Individual)	4  Collectively Renewable	Other Individual Contracts				
					5  Non-Cancelable	6  Guaranteed Renewable	7  Non-Renewable for Stated Reasons Only	8  Other Accident Only	9  All Other
ACTIVE LIFE RESERVE									
1. Unearned premium reserves .....	0	0	0	0	0	0	0	0	0
2. Additional contract reserves (a) .....	6,876,609	0	0	0	6,700,815	172,921	2,873	0	0
3. Additional actuarial reserves-Asset/Liability analysis .....	0	0	0	0	0	0	0	0	0
4. Reserve for future contingent benefits .....	0	0	0	0	0	0	0	0	0
5. Reserve for rate credits .....	0	0	0	0	0	0	0	0	0
6. Aggregate write-ins for reserves .....	0	0	0	0	0	0	0	0	0
7. Totals (Gross) .....	6,876,609	0	0	0	6,700,815	172,921	2,873	0	0
8. Reinsurance ceded .....	3,368,318	0	0	0	3,201,094	164,495	2,729	0	0
9. Totals (Net) .....	3,508,291	0	0	0	3,499,721	8,426	144	0	0
CLAIM RESERVE									
10. Present value of amounts not yet due on claims .....	31,405,806	26,148,653	0	0	5,203,912	53,241	0	0	0
11. Additional actuarial reserves-Asset/Liability analysis .....	0	0	0	0	0	0	0	0	0
12. Reserve for future contingent benefits .....	0	0	0	0	0	0	0	0	0
13. Aggregate write-ins for reserves .....	0	0	0	0	0	0	0	0	0
14. Totals (Gross) .....	31,405,806	26,148,653	0	0	5,203,912	53,241	0	0	0
15. Reinsurance ceded .....	26,194,014	21,199,718	0	0	4,943,717	50,579	0	0	0
16. Totals (Net) .....	5,211,792	4,948,935	0	0	260,195	2,662	0	0	0
17. TOTAL (Net) .....	8,720,083	4,948,935	0	0	3,759,916	11,088	144	0	0
18. TABULAR FUND INTEREST .....	421,043	247,726	0	0	172,768	537	12	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
0699. TOTALS (Lines 0601 thru 0603 plus 0698) (Line 6 above) .....	0	0	0	0	0	0	0	0	0
1301. ....									
1302. ....									
1303. ....									
1398. Summary of remaining write-ins for Line 13 from overflow page .....	0	0	0	0	0	0	0	0	0
1399. TOTALS (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....	0	0	0	0	0	0	0	0	0

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

EXHIBIT 7 - DEPOSIT TYPE CONTRACTS

	1	2	3	4	5	6
	Total	Guaranteed Interest Contracts	Annuities Certain	Supplemental Contracts	Dividend Accumulations or Refunds	Premium and Other Deposit Funds
1. Balance at the beginning of the year before reinsurance .....	68,011,318	0	527,948	2,870,143	19,772,255	44,840,972
2. Deposits received during the year .....	4,590,553	0	0	7,815	446,975	4,135,763
3. Investment earnings credited to the account .....	1,563,154	0	83,608	92,420	410,047	977,079
4. Other net change in reserves .....	1,054,098	0	0	0	0	1,054,098
5. Fees and other charges assessed .....	30,250	0	0	0	0	30,250
6. Surrender charges .....	0	0	0	0	0	0
7. Net surrender or withdrawal payments .....	8,444,051	0	142,575	708,755	1,488,152	6,104,569
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) .....	66,744,822	0	468,981	2,261,623	19,141,125	44,873,093
10. Reinsurance balance at the beginning of the year .....	(32,961,583)	0	(527,948)	(2,866,613)	(18,398,030)	(11,168,992)
11. Net change in reinsurance assumed .....	0	0	0	0	0	0
12. Net change in reinsurance ceded .....	(1,170,235)	0	(58,967)	(604,990)	(619,348)	113,070
13. Reinsurance balance at the end of the year (Lines 10+11-12) .....	(31,791,348)	0	(468,981)	(2,261,623)	(17,778,682)	(11,282,062)
14. Net balance at the end of current year after reinsurance (Lines 9 + 13)	34,953,474	0	0	0	1,362,443	33,591,031

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE WILCAC LIFE INSURANCE COMPANY

**EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS**

**PART 1 - Liability End of Current Year**

		1	2	Ordinary			6	Group		Accident and Health		
				3	4	5		7	8	9	10	11
		Total	Industrial Life	Life Insurance	Individual Annuities	Supplementary Contracts	Credit Life (Group and Individual)	Life Insurance	Annuities	Group	Credit (Group and Individual)	Other
1.	Due and unpaid:											
	1.1 Direct .....	0	0	0	0	0	0	0	0	0	0	0
	1.2 Reinsurance assumed .....	0	0	0	0	0	0	0	0	0	0	0
	1.3 Reinsurance ceded .....	0	0	0	0	0	0	0	0	0	0	0
	1.4 Net .....	0	0	0	0	0	0	0	0	0	0	0
2.	In course of settlement:											
	2.1 Resisted .....											
	2.11 Direct .....	0	0	0	0	0	0	0	0	0	0	0
	2.12 Reinsurance assumed .....	0	0	0	0	0	0	0	0	0	0	0
	2.13 Reinsurance ceded .....	0	0	0	0	0	0	0	0	0	0	0
	2.14 Net .....	0	0	(b)	(b)	0	(b)	(b)	0	0	0	0
	2.2 Other .....											
	2.21 Direct .....	5,655,635	0	4,668,380	44,694	0	0	169,038	773,523	0	0	0
	2.22 Reinsurance assumed .....	19,952	0	0	0	0	0	3,750	0	16,202	0	0
	2.23 Reinsurance ceded .....	4,713,074	0	4,668,380	44,694	0	0	0	0	0	0	0
	2.24 Net .....	962,513	0	(b)	(b)	0	(b)	(b)	172,788	(b)	16,202	(b)
3.	Incurred but unreported:											
	3.1 Direct .....	6,716,555	0	6,326,630	0	0	0	388,018	0	0	0	1,907
	3.2 Reinsurance assumed .....	1,609,335	0	0	0	0	0	0	0	1,609,335	0	0
	3.3 Reinsurance ceded .....	7,591,495	0	6,326,630	0	0	0	213,018	0	1,049,986	0	1,861
	3.4 Net .....	734,395	0	(b)	(b)	0	(b)	(b)	175,000	(b)	559,349	(b)
4.	TOTALS .....											
	4.1 Direct .....	12,372,190	0	10,995,010	44,694	0	0	557,056	773,523	0	0	1,907
	4.2 Reinsurance assumed .....	1,629,287	0	0	0	0	0	3,750	0	1,625,537	0	0
	4.3 Reinsurance ceded .....	12,304,569	0	10,995,010	44,694	0	0	213,018	0	1,049,986	0	1,861
	4.4 Net .....	1,696,908	(a)	(a)	0	0	0	(a)	347,788	575,551	0	46

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

(b) Include only portion of disability and accident and health claim liabilities applicable to assumed "accrued" benefits. Reserves (including reinsurance assumed and net of reinsurance ceded) for unaccrued benefits for Ordinary Life Insurance \$ .....0

Individual Annuities \$ .....0 , Credit Life (Group and Individual) \$ .....0 , and Group Life \$ .....0 , are included in Page 3, Line 1, (See Exhibit 5, Section on Disability Disabled Lives); and for Group Accident and Health \$ .....4,948,935

Credit (Group and Individual) Accident and Health \$ .....0 , and Other Accident and Health \$ .....262,857 are included in Page 3, Line 2 (See Exhibit 6, Claim Reserve).

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE WILCAC LIFE INSURANCE COMPANY

**EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS**

**PART 2 - Incurred During the Year**

	1  Total	2  Industrial Life (a)	Ordinary			6  Credit Life (Group and Individual)	Group		Accident and Health		
			3 Life Insurance (b)	4 Individual Annuities	5 Supplementary Contracts		7 Life Insurance (c)	8 Annuities	9 Group	10 Credit (Group and Individual)	11 Other
1. Settlements During the Year:											
1.1 Direct .....	215,601,652	0	48,777,770	101,024,779	313,785	0	11,702,926	50,751,388	833,964	0	2,197,040
1.2 Reinsurance assumed .....	274,830	0	0	0	0	0	0	0	274,830	0	0
1.3 Reinsurance ceded .....	68,322,273	0	48,778,204	3,694,047	258,199	0	11,650,705	1,003,853	1,139,264	0	1,798,001
1.4 Net .....	(d) 147,554,209	0	(434)	97,330,732	55,586	0	52,221	49,747,535	(30,470)	0	399,039
2. Liability December 31, current year from Part 1:											
2.1 Direct .....	12,372,190	0	10,995,010	44,694	0	0	557,056	773,523	0	0	1,907
2.2 Reinsurance assumed .....	1,629,287	0	0	0	0	0	3,750	0	1,625,537	0	0
2.3 Reinsurance ceded .....	12,304,569	0	10,995,010	44,694	0	0	213,018	0	1,049,986	0	1,861
2.4 Net .....	1,696,908	0	0	0	0	0	347,788	773,523	575,551	0	46
3. Amounts recoverable from reinsurers December 31, current year .....	114,469	0	0	0	0	0	0	0	114,469	0	0
4. Liability December 31, prior year:											
4.1 Direct .....	20,358,124	0	17,216,370	525,471	0	0	569,753	360,105	0	0	1,686,425
4.2 Reinsurance assumed .....	1,641,579	0	0	0	0	0	3,750	0	1,637,829	0	0
4.3 Reinsurance ceded .....	19,754,110	0	17,216,370	35,961	0	0	225,715	0	901,770	0	1,374,294
4.4 Net .....	2,245,593	0	0	489,510	0	0	347,788	360,105	736,059	0	312,131
5. Amounts recoverable from reinsurers December 31, prior year .....	341,838	0	0	0	0	0	0	0	341,838	0	0
6. Incurred Benefits											
6.1 Direct .....	207,615,718	0	42,556,410	100,544,002	313,785	0	11,690,229	51,164,806	833,964	0	512,522
6.2 Reinsurance assumed .....	262,538	0	0	0	0	0	0	0	262,538	0	0
6.3 Reinsurance ceded .....	60,645,363	0	42,556,844	3,702,780	258,199	0	11,638,008	1,003,853	1,060,111	0	425,568
6.4 Net .....	147,232,893	0	(434)	96,841,222	55,586	0	52,221	50,160,953	36,391	0	86,954

(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 \$ .....2,000,084 in Line 1.1, \$ .....0 in Line 1.4.  
\$ .....2,000,084 in Line 6.1, and \$ .....0 in Line 6.4.

(c) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$ .....7,810 in Line 1.1, \$ .....7,810 in Line 1.4.  
\$ .....7,810 in Line 6.1, and \$ .....7,810 in Line 6.4.

(d) Includes \$ .....539,485 premiums waived under total and permanent disability benefits.

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE WILCAC LIFE 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 .....	0	0	0
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 .....	0	0	0
16. Reinsurance:			
16.1 Amounts recoverable from reinsurers .....	85,157	261,791	176,634
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 .....	36,329,916	24,118,941	(12,210,975)
19. Guaranty funds receivable or on deposit .....	0	0	0
20. Electronic data processing equipment and software .....	0	0	0
21. Furniture and equipment, including health care delivery assets .....	0	0	0
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 .....	77,956	200,750	122,794
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25) .....	36,493,029	24,581,482	(11,911,547)
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts .....	0	0	0
28. Total (Lines 26 and 27) .....	36,493,029	24,581,482	(11,911,547)
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 thru 1103 plus 1198)(Line 11 above) .....	0	0	0
2501. Prepaid expenses .....	0	47,466	47,466
2502. Accrued investment advisory and administrative service fee .....	77,956	153,284	75,328
2503. ....			
2598. Summary of remaining write-ins for Line 25 from overflow page .....	0	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above) .....	77,956	200,750	122,794

**NOTES TO FINANCIAL STATEMENTS**

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ANNUAL STATEMENT OF Wilcac Life Insurance Company

NOTES TO FINANCIAL STATEMENTS

Wilton Re Ltd., a Nova Scotia company, its direct, wholly-owned subsidiary Wilton Re U.S. Holdings Trust, a Canadian trust (the “Wilton Re Trust”), its direct, wholly-owned subsidiary Wilton Re U.S. Holdings, Inc., a Delaware company (“Wilton Re U.S. Holdings”), and Wilton Re U.S. Holdings’ direct, wholly-owned subsidiary Wilton Reassurance Company, a Minnesota domiciled life insurance company (“parent” or “Wilton Reassurance”), and collectively with Wilton Re Ltd., Wilton Re U.S. Holdings Trust and Wilton Re U.S. Holdings (“Wilton Re”), acquired control of Wilcac Life Insurance Company (f.k.a. Continental Assurance Company) (“Wilcac” or “the Company”). Pursuant to the terms of that certain Stock Purchase Agreement, dated February 10, 2014, by and between CNA Financial Corporation (“CNAF”), Continental Casualty Company (“CCC”) and Wilton Reassurance, on August 1, 2014, Wilton Re acquired control (the “Acquisition”) of Wilcac.

Note 1 - Summary of Significant Accounting Policies

A. Accounting Practices

The accompanying financial statements of Wilcac have been prepared in conformity with accounting practices prescribed or permitted by the State of Illinois (Illinois). Illinois requires its domiciled insurance companies to prepare statutory basis financial statements in accordance with the National Association of Insurance Commissioners Accounting Practices and Procedures Manual (NAIC SAP), subject to any deviations prescribed or permitted by Illinois. In the opinion of management, these financial statements include all adjustments, including normal recurring adjustments, necessary for a fair presentation of the statutory financial position, results of operations and cash flows.

A reconciliation of the Company's net income and capital and surplus between NAIC SAP and practices prescribed and permitted by Illinois as of and for the years ended December 31, 2015 and 2014 is shown below.

	State of domicile	2015	2014
Net income			
1) Wilcac state basis (Page 4, Line 35, Columns 1 & 2)	Illinois	\$ 25,229,390	\$ 34,000,583
2) State prescribed practices that increase/(decrease) NAIC SAP		—	—
3) State permitted practices that increase/(decrease) NAIC SAP		—	—
4) NAIC SAP (1-2-3=4)		\$ 25,229,390	\$ 34,000,583
Surplus			
5) Wilcac state basis (Page 3, Line 38, Columns 1 & 2)	Illinois	\$ 139,380,425	\$ 250,306,317
6) State prescribed practices that increase/(decrease) NAIC SAP		—	—
7) State permitted practices that increase/(decrease) NAIC SAP		—	—
8) NAIC SAP (5-6-7=8)		\$ 139,380,425	\$ 250,306,317

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

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

C. Accounting Policies

Life premiums are recognized as income over the premium paying period of the related policies. Annuity considerations are recognized as revenues when received. Health premiums are earned ratably over the terms of the related insurance and reinsurance contracts or policies. Expenses incurred in connection with acquiring new insurance business, including acquisition costs such as sales commissions, are charged to operations as incurred.

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

In addition, the Company uses the following accounting policies.

1. Short-term investments are stated at amortized cost.
2. Bonds not backed by other loans are stated at amortized cost in accordance with the valuation prescribed by the Department and the NAIC. For other than temporary impairments, the cost basis of the bond is written down to fair market value as a new cost basis and the amount of the write down is accounted for as a realized loss.
3. Common stocks are valued at market except that investments in the common stock of wholly owned subsidiaries and affiliates are carried on the equity basis.
4. Preferred stocks are stated at cost.
5. The Company does not have any mortgage loans on real estate.
6. Loan-backed securities are stated at either amortized cost or the lower of amortized cost or fair market value. The retrospective

ANNUAL STATEMENT OF Wilcac Life Insurance Company

**NOTES TO FINANCIAL STATEMENTS**

adjustment method is used to value all securities except for interest only securities or securities where the yield had become negative, that are valued using the prospective method.

- 7. The Company did not hold any investments in subsidiary, controlled and affiliated (SCA) entities.
- 8. The Company accounts for investments in joint ventures, partnerships and limited liability companies using the equity method with changes in fair value recorded as a change in net unrealized gains (losses). Distributions received from these investments are recognized in Net investment income when declared to the extent that they are not in excess of the undistributed accumulated earnings attributed to the investee. Distributions declared in excess of the undistributed accumulated earnings attributable to the investee reduce the carrying amount of the investment.
- 9. The Company did not hold any derivative instruments.
- 10. The Company evaluates whether losses, loss adjustment expenses (LAE), and maintenance expenses exceed the recorded unearned premium reserve generally adjusted for anticipated investment income. If such condition exists, the Company records an additional liability for the deficiency, with a corresponding charge to net income. Insurance contracts are grouped in a manner consistent with how policies are marketed, serviced and measured.
- 11. Unpaid losses and LAE include an amount determined from individual case estimates and loss reports and an amount, based on past experience, for losses incurred but not reported. Such liabilities are necessarily based on assumptions and estimates and while management believes the amount is adequate, the ultimate liability may be in excess of or less than the amount provided. The methods for making such estimates and for establishing the resulting liability are continually reviewed and any adjustments are reflected in the period determined.
- 12. The Company did not modify its fixed asset capitalization policy from the prior period.
- 13. The Company did not have pharmaceutical rebate receivables.

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

The Company did not have any accounting changes or corrections of errors for the year ended December 31, 2015.

**Note 3 - Business Combinations and Goodwill**

The Company did not have any business combinations or record any goodwill for the year ended December 31, 2015.

**Note 4 - Discontinued Operations**

The Company does not have any discontinued operations.

**Note 5 – Investments**

- A. The Company did not have investments in mortgage loans as of December 31, 2015.
- B. The Company did not have any restructured debt as of December 31, 2015.
- C. The Company did not have any reverse mortgages as of December 31, 2015.
- D. *Loan-backed Securities*
  - 1. Prepayment assumptions for loan-backed securities were obtained by researching broker/dealer survey values, analyzing recent trends from remittance reports, and developing internal estimates.
  - 2. The Company did not hold loan-backed securities for the year ended December 31, 2015 for which an other-than-temporary-impairment (OTTI) loss was recognized due to the Company's intent to sell or inability to retain the security.
  - 3. The Company did not recognize OTTI losses on loan-backed securities during the year ended December 31, 2015, to lower the amortized cost basis to the present value of cash flows expected to be collected.
  - 4. The following table summarizes the aggregate gross unrealized losses of loan-backed securities based on the difference between fair value and amortized cost as of December 31, 2015.

a. The aggregate amount of unrealized losses		
1. Less than 12 months	\$	5,091,671
2. 12 months or longer		119,769
b. The aggregate related fair value of securities with unrealized losses		
1. Less than 12 months	\$	217,210,055
2. 12 months or longer		2,700,438
  - 5. The assessment of whether an OTTI loss has occurred on a loan-backed security incorporates both quantitative and qualitative information. The Company considers its intent and ability, at the reporting date, to retain its investment for a period of time sufficient to recover the amortized cost basis. The Company also considers results and analysis of cash flow modeling for loan-backed securities. The focus of the analysis for loan-backed securities is on assessing the sufficiency and quality of underlying collateral and timing of cash flows based on scenario tests.
- E. The Company did not have any securities on loan or repurchase agreements as of December 31, 2015.

ANNUAL STATEMENT OF Wilcac Life Insurance Company

NOTES TO FINANCIAL STATEMENTS

- F. The Company did not have any investments in real estate for the year ended December 31, 2015.
- G. The Company did not have any investments in low-income housing tax credits as of December 31, 2015.
- H. *Restricted Assets*
1. The following table shows the amount and nature of any restricted assets as of December 31, 2015.

Restricted asset category	Gross restricted								Percentage	
	Current year					6	7	8	9	10
	1	2	3	4	5					
	Total general account (G/A)	G/A supporting separate account (S/A) activity (a)	Total separate account (S/A) restricted assets	S/A assets supporting G/A activity (b)	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	—	—	—	—	—	—	—	—	—	—
j. On deposit with states	13,555,327	—	—	—	13,555,327	13,458,629	96,698	13,555,327	0.5%	0.5%
k. On deposit with other regulatory bodies	—	—	—	—	—	—	—	—	—	—
l. Pledged as collateral to FHLB (including assets backing funding agreement)	—	—	—	—	—	—	—	—	—	—
m. Pledged as collateral not captured in other categories	—	—	—	—	—	—	—	—	—	—
n. Other Restricted Assets	—	—	—	—	—	—	—	—	—	—
o. Total restricted assets	\$ 13,555,327	\$ —	\$ —	\$ —	\$ 13,555,327	\$ 13,458,629	\$ 96,698	\$ 13,555,327	0.5%	0.5%

2. There are no items of collateral not captured in other categories as of December 31, 2015.
3. There were no other restricted assets as of December 31, 2015.
- I. The Company did not have any working capital finance investments as of December 31, 2015.
- J. The Company did not have any applicable offsetting assets and liabilities as of December 31, 2015.
- K. The Company did not have any structured notes as of December 31, 2015

Note 6 - Joint Ventures, Partnerships and Limited Liability Companies

- A. As of December 31, 2015, the Company had no investments in joint ventures, partnerships or limited liability companies that exceed 10% of its total admitted assets.
- B. For the year ended December 31, 2015, the Company did not recognize any impairment write down for its investments in joint ventures, partnerships and limited liability companies during the statement periods.

Note 7 - Investment Income

- A. The Company nonadmits all investment income due and accrued over 90 days past due.
- B. The Company did not have any nonadmitted investment income due and accrued as of December 31, 2015.

ANNUAL STATEMENT OF Wilcac Life Insurance Company

NOTES TO FINANCIAL STATEMENTS

Note 8 - Derivative Instruments

The Company did not hold any derivative instruments as of December 31, 2015.

Note 9 - Income Taxes

A. The components of the net deferred tax asset (“DTA”) recognized in the Company’s financial statements are as follows:

(1)

		As of End of Current Period			12/31/2014			Change		
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
		Ordinary	Capital	(Col. 1 + 2) Total	Ordinary	Capital	(Col. 4 + 5) Total	(Col. 1 - 4) Ordinary	(Col. 2 - 5) Capital	(Col. 7 + 8) Total
(a)	Gross Deferred Tax Assets	54,682,030	0	54,682,030	48,777,533	0	48,777,533	5,904,497	0	5,904,497
(b)	Statutory Valuation Allowance Adjustment	0	0	0	0	0	0	0	0	0
(c)	Adjusted Gross Deferred Tax Assets (1a - 1b)	54,682,030	0	54,682,030	48,777,533	0	48,777,533	5,904,497	0	5,904,497
(d)	Deferred Tax Assets Nonadmitted	36,329,916	0	36,329,916	24,118,941	0	24,118,941	12,210,975	0	12,210,975
(e)	Subtotal Net Admitted Deferred Tax Asset (1c - 1d)	18,352,114	0	18,352,114	24,658,592	0	24,658,592	(6,306,478)	0	(6,306,478)
(f)	Deferred Tax Liabilities	2,998,305	10,789,602	13,787,907	13,098,428	1,515,595	14,614,023	(10,100,123)	9,274,007	(826,116)
(g)	Net Admitted Deferred Tax Asset/(Net Deferred Tax Liability) (1e - 1f)	15,353,809	(10,789,602)	4,564,207	11,560,164	(1,515,595)	10,044,569	3,793,645	(9,274,007)	(5,480,362)

(2) The following table summarizes the admission calculation components under SSAP No. 101 as of December 31, 2015 and December 31, 2014:

	As of End of Current Period			12/31/2014			Change		
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	Ordinary	Capital	(Col. 1 + 2) Total	Ordinary	Capital	(Col. 4 + 5) Total	(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. ....	9,606,220	0	9,606,220	0	0	0	9,606,220		9,606,220
(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) .....	0	0	0	10,044,569	0	10,044,569	(10,044,569)		(10,044,569)
1. Adjusted Gross Deferred Tax Assets Expected to be Realized Following the Balance Sheet Date. ....	0	0	0	10,044,569	0	10,044,569	(10,044,569)		(10,044,569)
2. Adjusted Gross Deferred Tax Assets Allowed per Limitation Threshold. ....	XXX	XXX	23,323,699	XXX	XXX	30,939,342	XXX	XXX	(7,615,643)
(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. ....	2,998,305	10,789,602	13,787,907	13,098,428	1,515,595	14,614,023	(10,100,123)	9,274,007	(826,116)
(d) Deferred Tax Assets Admitted as the result of application of SSAP No. 101. Total (2(a) + 2(b) + 2(c)) .....	12,604,525	10,789,602	23,394,127	23,142,997	1,515,595	24,658,592	(10,538,472)	9,274,007	(1,264,465)

(3) The following table summarizes ratio percentage and amount of adjusted capital and surplus used to determine recovery period and threshold limitation in 2(b)2 above:

	2015	2014
a. Ratio Percentage Used To Determine Recovery Period And Threshold Limitation Amount. ....	.....876.300	..... 1,136.430
b. Amount Of Adjusted Capital And Surplus Used To Determine Recovery Period And Threshold Limitation In 2(b)2 Above. ....	....155,491,324	.... 206,262,283

(4) The following table summarizes the impact of the tax planning strategy for the periods presented:

	As of End of Current Period		12/31/2014		Change	
	(1)	(2)	(3)	(4)	(5)	(6)
	Ordinary	Capital	Ordinary	Capital	(Col. 1 - 3) Ordinary	(Col. 2 - 4) 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) .....	54,682,030	0	48,777,533	0	5,904,497	
2. Percentage of adjusted gross DTAs by tax character attributable to the impact of tax planning strategies .....	0.000	0.000	0.000	0.000	0.000	0.000
3. Net Admitted Adjusted Gross DTAs amount from Note 9A1(e).....	18,352,114	0	24,658,592	0	(6,306,478)	
4. Percentage of net admitted adjusted gross DTAs by tax character admitted because of the impact of tax planning strategies .....	0.000	0.000	0.000	0.000	0.000	0.000

ANNUAL STATEMENT OF Wilcac Life Insurance Company

NOTES TO FINANCIAL STATEMENTS

- B. The Company has recognized all deferred tax liabilities as of December 31, 2015.
- C. The components of current and deferred income taxes are as follows:

	(1) As of End of Current Period	(2) 12/31/2014	(3) (Col. 1 - 2) Change
1. Current Income Tax			
(a) Federal	5,300,271	7,411,210	(2,110,939)
(b) Foreign	0	(53,019)	53,019
(c) Subtotal	5,300,271	7,358,191	(2,057,920)
(d) Federal income tax on net capital gains	22,880,020	17,295,707	5,584,313
(e) Utilization of capital loss carry-forwards	0	0	0
(f) Other	0	0	0
(g) Federal and foreign income taxes incurred	28,180,291	24,653,898	3,526,393
2. Deferred Tax Assets:			
(a) Ordinary:			
(1) Discounting of unpaid losses	0	0	0
(2) Unearned premium reserve	0	0	0
(3) Policyholder reserves	52,035,966	47,708,253	4,327,713
(4) Investments	0	0	0
(5) Deferred acquisition costs	2,410,691	789,923	1,620,768
(6) Policyholder dividends accrual	0	0	0
(7) Fixed Assets	0	0	0
(8) Compensation and benefits accrual	213,988	19,698	194,290
(9) Pension accrual	0	0	0
(10) Receivables - nonadmitted	0	0	0
(11) Net operating loss carry-forward	0	0	0
(12) Tax credit carry-forward	0	0	0
(13) Other (including items <5% of total ordinary tax assets)	21,385	259,659	(238,274)
(99) Subtotal	54,682,030	48,777,533	5,904,497
(b) Statutory valuation allowance adjustment	0	0	0
(c) Nonadmitted	36,329,916	24,118,941	12,210,975
(d) Admitted ordinary deferred tax assets (2a99 - 2b - 2c)	18,352,114	24,658,592	(6,306,478)
(e) Capital:			
(1) Investments	0	0	0
(2) Net capital loss carry-forward	0	0	0
(3) Real estate	0	0	0
(4) Other (including items <5% of total ordinary tax assets)	0	0	0
(99) Subtotal	0	0	0
(f) Statutory valuation allowance adjustment	0	0	0
(g) Nonadmitted	0	0	0
(h) Admitted capital deferred tax assets (2e99 - 2f - 2g)	0	0	0
(i) Admitted deferred tax assets (2d + 2h)	18,352,114	24,658,592	(6,306,478)
3. Deferred Tax Liabilities:			
(a) Ordinary:			
(1) Investments	2,934,429	11,277,184	(8,342,755)
(2) Fixed assets	0	0	0
(3) Deferred and uncollected premium	0	0	0
(4) Policyholder reserves	0	0	0
(5) Other (including items <5% of total ordinary tax liabilities)	63,875	1,821,244	(1,757,369)
(99) Subtotal	2,998,304	13,098,428	(10,100,124)
(b) Capital:			
(1) Investments	10,789,602	0	10,789,602
(2) Real estate	0	1,515,595	(1,515,595)
(3) Other (including items <5% of total capital tax liabilities)	0	0	0
(99) Subtotal	10,789,602	1,515,595	9,274,007
(c) Deferred tax liabilities (3a99 + 3b99)	13,787,906	14,614,023	(826,117)
4. Net deferred tax assets/liabilities (2i - 3c)	4,564,208	10,044,569	(5,480,361)

- 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 following table summarizes the significant items that represent for the year ended December 31, 2015.

	12/31/2015	Effective Tax Rate
Provision computed at statutory rate	\$ 30,175,962	35.0 %
Permanent differences	(1,487,431)	(1.7)%
PY true-up	(7,238,853)	(8.4)%
Total	\$ 21,449,678	24.9 %
Federal income taxes incurred	\$ 28,180,290	32.7 %
Changes in net deferred income taxes	(6,730,613)	(7.8)%
Total statutory income taxes	\$ 21,449,677	24.9 %

**NOTES TO FINANCIAL STATEMENTS****E. Operating loss and tax credit carryforwards**

- (1) As of December 31, 2015, the Company had no operating loss or tax credit carry forwards.
- (2) As of December 31, 2015, the Company had no capital loss carry forwards.
- (3) The following are income taxes incurred in the current and prior years that will be expected to be available for recoupment in the event of future net losses:

Current Year	\$ 32,486,240
First Preceding Year – 2014	3,004,317
Second Preceding Year – 2013	-

- (4) The aggregate amount of deposits reported as admitted assets under Section 6603 of the IRS Code was \$0 as of December 31, 2015.

**F. (1) The Company joins in the filing of a consolidated Federal income tax return with its parent, Wilton Reassurance Company. Companies included in the consolidated return as follows:**

Wilton Reassurance Company  
 Wilton Reassurance Life Company of New York  
 Texas Life Insurance Company  
 Wilco Life Insurance Company  
 Wilcac Life Insurance Company  
 Redding Reassurance Company 2

- (2) The method of allocation among the companies is subject to written agreements approved by each Company's Board of Directors. Allocation is based upon the separate return calculations with the credit for net losses granted when utilized on a separate company basis or in consolidation. Intercompany tax balances are settled annually.

**Note 10 - Information Concerning Parent, Subsidiaries and Affiliates****A. The Nature of the Relationship Involved**

The Company is a wholly-owned subsidiary of Wilton Reassurance which, in turn, is a direct subsidiary of Wilton Re U.S. Holdings. All but a de minimis portion of the economic interests and 100% of the voting interests of Wilton Re U.S. are held or controlled by the Wilton Re Trust. In turn, all economic interests associated with the Wilton Re Trust accrue to Wilton Re Ltd. Wilton Re Ltd. is deemed the ultimate parent corporation in the Company's holding company system.

**B-C. Detail of Transactions**

On June 19, 2015, the Company declared an ordinary dividend of \$4,400,000 and it was paid in cash on July 9, 2015 and recorded as dividends to shareholders.

On November 16, 2015, the Company declared an extraordinary dividend of \$130,000,000 payable to its parent. The Department approved the extraordinary dividend on December 14, 2015 and it is recorded as a payable in the Company's financial statements.

**D. Amounts Due to/from Related Parties**

At December 31, 2015 and 2014, the Company reported \$384,961 and \$0, respectively, due to parents, subsidiaries and affiliates related to administrative services performed by its affiliates on behalf of the Company. The Company expects to settle these costs within ninety days of year-end.

**E. Guarantees and Undertaking for Related Parties**

The Company did not undertake or write guarantees for the benefit of an affiliate or related party that resulted in a material contingent exposure of the Company's or any related party's assets or liabilities as of December 31, 2015.

**F. Management, Service Contracts, Cost Sharing Arrangements**

Since August 1, 2014, the Company has been party to a Services Agreement with its affiliate, Wilton Re Services, Inc., pursuant to which Wilton Re Services, Inc. provides certain accounting, actuarial and administrative services.

Prior to August 1, 2014, the Company was party to the CNA Intercompany Expense Agreement, the terms of which described how to determine, apportion and settle certain intercompany expenses and allocations.

Prior to August 1, 2014, the Company was party to an investment facilities and service agreement between Loews/CNA Holdings, Inc. and CNAF, as signatories to individual acknowledgments to the agreement. Through this agreement, Loews/CNA Holdings, Inc. provided investment facilities and services to CNAF and certain of CNAF's insurance and non-insurance subsidiaries.

- G. The Company is a wholly-owned subsidiary of Wilton Reassurance which, in turn, is a direct subsidiary of Wilton Re U.S. Holdings. All but a de minimis portion of the economic interests and 100% of the voting interests of Wilton Re U.S. are held or controlled by the Wilton Re Trust. In turn, all economic interests associated with the Wilton Re Trust accrue to Wilton Re Ltd. Wilton Re Ltd. is deemed the ultimate parent corporation in the Company's holding company system.

## NOTES TO FINANCIAL STATEMENTS

- H. The Company does not own shares of any upstream intermediate entity or ultimate parent, either directly or indirectly via a downstream subsidiary, controlled or affiliated company.
- I & J. The Company did not have any investments in subsidiary, controlled or affiliated entities for the year ended December 31, 2015.
- K. The Company has no foreign insurance subsidiaries.
- L. The Company has no investments in downstream non-insurance holding companies.

### Note 11 - Debt

The Company did not have any outstanding debt or Federal Home Loan Bank agreements as of December 31, 2015.

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

The Company had no employees at December 31, 2015 and 2014.

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

1. The Company had 4,500,000 shares of \$5 par value common stock authorized and 4,366,173 shares issued and outstanding as of December 31, 2015.
2. The Company had no preferred stock outstanding.
3. Dividends from Wilcac are subject to the insurance holding company laws of the State of Illinois, the domiciliary state of the Company. Under these laws, ordinary dividends, or dividends that do not require prior approval by the Illinois Department of Insurance (Department) are determined based on statutory net income and surplus as well as timing of dividends paid in the preceding twelve months. Ordinary dividends may only be paid from earned surplus, which is calculated by removing unrealized gains from unassigned surplus. The actual level of dividends paid in any year is determined after an assessment of available dividend capacity, parent company liquidity and cash needs as well as the impact the dividends will have on the statutory surplus of Wilcac.
4. On June 19, 2015, the Company declared an ordinary dividend of \$4,400,000 and it was paid in cash on July 9, 2015 and recorded as dividends to shareholders.

On November 16, 2015, the Company declared an extraordinary dividend of \$130,000,000 payable to its parent. The Department approved the extraordinary dividend on December 14, 2015 and it is recorded as a payable in the Company's financial statements. The Company recorded \$23,295,270 as dividends to shareholders, with the remaining \$106,704,730 as return of capital. The extraordinary dividend was paid with a combination of cash and securities on February 9, 2016.

The common stock of the Company was sold to Wilton Reassurance on August 1, 2014. In connection with the sale, the Company paid an extraordinary dividend of \$376,483,901 to Wilcac's former parent, Continental Casualty Company, prior to the sale to Wilton Re. The Company recorded \$189,661,189 as dividends to shareholders and the remaining \$186,822,712 as return of capital.

5. As of December 31, 2015, the Company's ability to make dividend payments in 2016 would be subject to the Department's approval due to a restriction related to the timing of dividends paid over the preceding twelve months. This limitation relates to the extraordinary dividend payable to Wilton Reassurance on December 14, 2015.
6. Restricted surplus held for the benefit of the participating policyholders is \$64,805,863.
7. The Company is not a mutual or similarly organized company.
8. The Company did not hold stock for special purposes as of December 31, 2015.
9. The Company had \$8,694,771 and \$9,363,599 of special surplus funds at December 31, 2015 and December 31, 2014, respectively, as a result of unamortized gains from a coinsurance treaty with Swiss Re Life Insurance Company effective January 1, 2004 that were deferred, net of tax, in accordance with Appendix A-791, paragraph 3, of the NAIC SAP and the gains will be amortized as earnings emerge on the block of business.

The Company had \$64,805,863 and \$67,140,285 of Participating Surplus Funds at December 31, 2015 and December 31, 2014, respectively. The Company established this voluntary and general contingency reserve as a segregated surplus account in conjunction with SSAP No. 72 – Surplus and Quasi-Reorganizations. The change in this reserve is the result of after-tax activity related the Company's participating policies.

10. The portion of unassigned funds (surplus) represented by unrealized losses before tax was \$2,523 and \$2,523 at December 31, 2015 and December 31, 2014, respectively.
11. The Company does not have any outstanding surplus debentures.
- 12 & 13. The Company has not undergone a quasi-reorganization during the last ten years.

ANNUAL STATEMENT OF Wilcac Life Insurance Company

NOTES TO FINANCIAL STATEMENTS

Note 14 - Liabilities, Contingencies and Assessments

A. Contingent Commitments

1. The Company did not have any significant contingent commitments as of December 31, 2015.
2. The following table lists each guarantee, or each group of similar guarantees, on indebtedness of others as of December 31, 2015.

Nature and circumstances of guarantee and key attributes, including date and duration of agreement.	Liability recognition of guarantee. (Include amount recognized at inception. If no initial recognition, document exception allowed under SSAP No. 5R).	Ultimate financial statement impact if action under the guarantee is required.	Maximum potential amount of future payments (undiscounted) the guarantor could be required to make under the guarantee. If unable to develop an estimate, this should be specifically noted.	Current status of payment or performance risk of guarantee. Also provide additional discussion as warranted.
In connection with the sale in 2004 of a group of business entities and assets to third parties, Wilcac agreed to indemnify purchasers for losses arising out of breaches of representation and warranties with respect to the business entities or assets being sold, including, in certain cases, losses arising from undisclosed liabilities or certain named litigation. Such indemnification provisions were effective April 2004 for guarantees made by Wilcac and generally survive until Wilcac has met its obligations under the purchase agreement. CCC, the previous parent company of Wilcac, has agreed to guarantee the performance of certain obligations of Wilcac under the relevant purchase agreement.	\$ —	Expense	\$ 375,000,000 (a)	Wilcac does not believe that future claims are likely under these indemnities.
In connection with the sale of Wilcac to Wilton Re, Wilcac's former affiliates, CCC and CNAF, have agreed to indemnify Wilton Reassurance Company and its affiliates (including Wilcac) for certain of the indemnities provided to third party purchasers. For other such indemnities, Wilton Reassurance Company has agreed to reimburse CNAF and CCC for the amount of any payments required to be made by them.				
Total	\$ —		\$ 375,000,000	

(a) Represents the maximum indemnity possible under the terms of the pertinent purchase agreement for breaches by Wilcac of the representations and warranties made thereunder. Certain additional obligations within the foregoing agreement are unlimited in nature.

3. The following table is an aggregate compilation of the guarantee obligations listed above as of December 31, 2015.

a. Aggregate maximum potential of future payments of all guarantees (undiscounted) the guarantor could be required to make under guarantees.	\$	375,000,000
b. Current liability recognized in financial statements		
1. Noncontingent liabilities	\$	—
2. Contingent liabilities		—
c. Ultimate financial statement impact if action under the guarantee is required		
1. Investments in SCA	\$	—
2. Joint venture		—
3. Dividends to stockholder/capital contribution		—
4. Expense		375,000,000
5. Other		—
6. Total	\$	375,000,000

- B. The Company had no material net asset or liability for guaranty fund or other assessments accrued as of December 31, 2015.
- C. The Company did not have any significant gain contingencies as of December 31, 2015.
- D. The Company had no claims related to extra contractual obligations or bad faith claims stemming from lawsuits for the year ended December 31, 2015.
- E. The Company did not issue any product warranties for the year ended December 31, 2015.
- F. The Company did not account for any joint and several liability arrangements for the year ended December 31, 2015.
- G. The Company is a party to routine litigation incidental to its business, which, based on the facts and circumstances currently known, is not material to the business or financial condition of the Company.

Note 15 - Leases

The Company did not have any significant leases for the year ended December 31, 2015.

## NOTES TO FINANCIAL STATEMENTS

### Note 16 - Information about Financial Instruments with Off-Balance Sheet Risk and Financial Instruments with Concentrations of Credit Risk

The Company did not hold financial instruments with off-balance sheet risk at December 31, 2015 or December 31, 2014.

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

#### A. Transfers of Receivables Reported as Sales

The Company did not report transfers of premium receivables as sales in 2015 or 2014.

#### B. Transfer and Servicing of Financial Assets

The Company did not undertake any transfer and servicing of financial assets in 2015 or 2014.

#### C. Wash Sales

In the course of managing the Company's investment portfolio, securities may be sold and reacquired within 30 days of the sale date in order to enhance the Company's yield on its investment portfolio. Such transactions involving securities with an NAIC designation of 3 or below or unrated securities are referred to as wash sales. The Company had no wash sales during 2015 or 2014.

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

The Company did not act as a third party administrator for uninsured accident and health plans.

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

There were no direct premiums written/produced by managing general agents or third party administrators that required disclosure for the year ended December 31, 2015.

### Note 20 - Fair Value Measurement

Fair value is the price that would be received upon sale of an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. The following fair value hierarchy is used in setting inputs, with the highest priority given to Level 1, as these are the most transparent or reliable.

Level 1 - Quoted prices for identical instruments in active markets.

Level 2 - Quoted prices for similar instruments in active markets; quoted prices for identical or similar instruments in markets that are not active; and model-derived valuations in which all significant inputs are observable in active markets.

Level 3 - Valuations derived from valuation techniques in which one or more significant inputs are not observable.

#### A & B. Assets and Liabilities Measured at Fair Value

1. The Company had no assets or liabilities measured and reported at fair value as of December 31, 2015.
2. Securities shown in the Level 3 table above may be transferred in or out of Level 3 based on the availability of observable market information used to determine the fair value of the security. The availability of observable market information varies based on market conditions and trading volume and may cause securities to move in and out of Level 3 from reporting period to reporting period.
3. Prices may fall within Level 1, 2 or 3 depending upon the methodologies and inputs used to estimate fair value for each specific security. In general, the Company seeks to price securities using third-party pricing services. Securities not priced by pricing services are submitted to independent brokers for valuation and, if those are not available, internally developed pricing models are used to value assets using methodologies and inputs the Company believes market participants would use to value the assets.

The following section describes the valuation methodologies and relevant inputs used to measure different financial instruments at fair value, including an indication of the level in the fair value hierarchy in which the instrument is generally classified.

#### Bonds

Bonds measured at fair value are valued using methodologies that model information generated by market transactions involving identical or comparable assets, as well as discounted cash flow methodologies. Common inputs include prices from recently executed transactions of similar securities, broker/dealer quotes, benchmark yields, spreads off benchmark yields, interest rates and U.S. Treasury or swap curves. Specifically for loan-backed securities, key inputs include prepayment and default projections based on past performance of the underlying collateral and current market data.

Level 1 securities include exchange traded bonds and highly liquid U.S. and foreign government bonds valued using quoted market prices. Level 2 securities include most other securities as the significant inputs are observable in the marketplace. Securities are generally assigned to Level 3 in cases where broker/dealer quotes are significant inputs to the valuation and there is a lack of transparency as to whether these quotes are based on information that is observable in the marketplace.

ANNUAL STATEMENT OF Wilcac Life Insurance Company

NOTES TO FINANCIAL STATEMENTS

C. Aggregate Fair Value of Financial Instruments

The following table provides the aggregate fair value, statement value, and level within the fair value hierarchy of the Company's financial instruments in their entirety.

December 31, 2015	Aggregate fair value	Admitted assets/ liabilities	Level 1	Level 2	Level 3
Financial assets					
Bonds	\$ 2,029,750,707	\$ 1,847,918,468	\$ 5,014,260	\$ 2,015,080,578	\$ 9,655,869
Preferred stocks	63,540,522	57,523,576	—	63,540,522	—
Separate Account assets	539,215,614	480,649,906	8,176,667	530,906,608	132,339
Other invested assets	5,783,837	5,040,032	—	5,783,837	—
Cash & Short-term Investments*	—	—	—	—	—
Total	\$ 2,638,290,680	\$ 2,391,131,982	\$ 13,190,927	\$ 2,615,311,545	\$ 9,788,208
Financial liabilities					
General account					
General account funds left on deposit	\$ 34,953,474	\$ 34,953,474	\$ —	\$ —	\$ 34,953,474
Separate Account					
Pension investment funds	39,410,897	39,410,897	—	—	39,410,897
Total	\$ 74,364,371	\$ 74,364,371	\$ —	\$ —	\$ 74,364,371

\*The carrying amounts for Cash, cash equivalents, and short-term investments, Investment due and accrued and certain other assets and other liabilities approximate fair value due to the short-term nature of these securities. These assets and liabilities are not listed in the table above.

The following methods and assumptions were used to estimate the fair value of these financial assets and liabilities.

The fair value of bonds and redeemable preferred stocks is based on methodologies described above.

Separate Account assets include preferred stocks and bonds. The valuation methodologies have been described above.

The fair value of surplus notes is based on the methodology described above for Bonds.

The fair value of general account funds left on deposit with a fixed maturity is the discounted present value using market interest rates consistent with the duration of the related liabilities. The fair value of unallocated funds on deposit is their estimated cash surrender values. Allocated funds on deposit which do not have fixed maturities are carried at the accrued account balance at the reporting date. The fair value for dividend and coupon accumulations is their accrued account balance. The fair value for supplemental contracts not involving life contingencies which provide a periodic payment over a fixed period is their statutory liability.

The estimated fair value for liabilities under pension investment funds is the discounted present value of expected cash flows using market yields.

D. The Company was able to estimate the fair value of all its financial instruments as of December 31, 2015.

Note 21 - Other Items

A. The Company did not recognize any extraordinary items during 2015 or 2014.

B. The Company had no troubled debt restructuring during 2015 or 2014.

C. Other Disclosures

The Company did not have any other disclosures for the year ended December 31, 2015.

D. The Company had no business interruption insurance recoveries in 2015 or 2014.

E. The Company had no state transferable or non-transferrable tax credits at December 31, 2015 or December 31, 2014.

F. Subprime Mortgage Related Risk Exposure

Classification of mortgage related securities is primarily based on information from outside data services. Certain characteristics are utilized to determine if a mortgage-backed security has sub-prime exposure.

Typical characteristics of mortgage-backed securities with sub-prime exposure are:

- Low average FICO score (< 650).
- High weighted average coupon relative to other mortgage-backed securities of similar average loan age and issue date.
- High percentage of loans with prepayment penalties (> 50%).
- Prospectus supplement indicates that underwriting standards are not “traditional”, particularly with respect to credit and risk. Specific items discussed may include loan-to-value ratios, bankruptcy and foreclosure histories, and debt-to-income ratios.
- Issuer is one of several established sub-prime lenders.
- High percentage of ARM loans are 2/28 or 3/27 hybrid loans.

ANNUAL STATEMENT OF Wilcac Life Insurance Company

NOTES TO FINANCIAL STATEMENTS

- High weighted average margin for ARM loans (typically > 5%).
- Very high percentage of full documentation loans (> 75%).
- Very low percentage of non-owner occupied properties (<6%).

Typical characteristics of mortgage-backed securities with Alt-A exposure are:

- Average to very good FICO (> 620).
- Weighted average coupon that is higher than Jumbo/MBS and lower than sub-prime (depends upon loan age and when issued).
- Loans with prepayment penalties are somewhat common (often > 5%, usually <50% of loans).
- Prospectus supplement for the related deal indicates that underwriting standards are not “traditional” but also does not indicate that the loans have high credit risk as described above for sub-prime loans. Many Alt-A deals have the language “Alternative loan trust” mentioned somewhere in either the title/name of the deal or in the summary section or are done on a special “shelf registration.
- Issuer is a well-known national or regional Alt-A lender.
- Low percentage of full documentation loans (< 65%, often less than 30%).
- High percentage of “No Documentation” loans (as high as 30%, sometimes higher).
- High percentage of non-owner occupied properties (> 10%, sometimes as high as 75-100%).

Management Practices

Credit discipline and ongoing surveillance underlie our asset manager’s buy/hold/sell decisions for sub-prime and Alt-A securities. Our analyses include the following:

- Asset screens identify securities with specific and quantifiable risks.
- Hybrid quantitative and qualitative credit models analyze loan-level collateral composition, historical underwriter performance trends, the impact of macroeconomic factors, and issuer risks.
- Security cash flows are estimated by running credit/prepayment model outputs through cash flow waterfall and by stress testing the capital structure under various loss and prepayment scenarios.
- Third party credit, liquidity, and other idiosyncratic risks are assessed as part of a general relative value analysis.
- Surveillance and risk management is ongoing on a security level and includes monthly model calibrations.

As of December 31, 2015, the unrealized losses on the Company’s subprime exposure are attributable to changes in asset values versus exposure to realized losses resulting from receiving less than anticipated cash flows or due to the potential sale of assets required to meet future cash flow requirements.

2. The Company did not have direct exposure to sub-prime mortgage loans as of December 31, 2015.
3. The Company had the following exposure to Subprime and Alt-A lending at December 31, 2015:

Asset Class	Actual Cost	Book / Adjusted Carrying Value (excluding interest)	Fair Value	Other than temporary impairments recognized
a. Asset Backed-Securities	\$ 3,404,808	\$ 2,393,571	\$ 2,979,944	\$ (110,807)
b. Residential Mortgage-Backed Securities	6,082,285	5,883,376	6,062,452	(192,094)
Total	\$ 9,487,093	\$ 8,276,947	\$ 9,042,396	\$ (302,901)

4. The Company did not have any financial guaranty or mortgage guaranty underwriting exposure to sub-prime mortgage risk as of December 31, 2015.

G. The Company did not have retained asset accounts as of December 31, 2015.

Note 22 - Subsequent Events

Subsequent events were considered through February 29, 2016, the date the statutory statement was issue

**NOTES TO FINANCIAL STATEMENTS****Note 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 a representative, officer, trustee or director of the Company?

Yes ☐ No ☒

2. Have any policies issued by the Company been reinsured with a company chartered in a country other than the United States (excluding U.S. Branches of such companies) that is owned in excess of 10% or controlled directly or indirectly by an insured, beneficiary, a creditor or an insured or any other person not primarily engaged in the insurance business?

Yes ☐ No ☒

## Section 2 - Ceded Reinsurance Report - Part A

1. Does the Company have any reinsurance agreements in effect under which the reinsurer may unilaterally cancel any reinsurance for reasons other than for nonpayment of premium or other similar credits?

Yes ☐ No ☒

2. Does the Company have any reinsurance agreements in effect such that the amount of losses paid or accrued through the statement date may result in a payment to the reinsurer of amounts that, in aggregate and allowing for offset of mutual credits from other reinsurance agreements with the same reinsurer, exceed the total direct premium collected under the reinsured policies?

Yes ☐ No ☒

## 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. \$0
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 ☐ No ☒

B. The Company did not write off any uncollectible reinsurance for the year ended December 31, 2015.

C. The Company did not commute ceded reinsurance during the year ended December 31, 2015.

D. The Company did not have any certified reinsurers for the year ended December 31, 2015.

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

The Company did not record retrospective premium for the year ended December 31, 2015.

**Note 25 - Changes in Incurred Losses and Loss Adjustment Expenses***A. Reasons for Changes in Prior Year Incurred*

During the year ended December 31, 2015, there was \$5 million of favorable development. The development is generally the result of ongoing analysis of recent loss development trends and reclassification of certain reserve elements. Original estimates are increased or decreased as additional information becomes known regarding individual claims.

**Note 26 - Intercompany Pooling Arrangements**

The Company was not a member of an intercompany pooling arrangement during the year ended December 31, 2015.

**Note 27 - Structured Settlements**

The Company did not have any structured settlements for which it was contingently liable as of December 31, 2015.

**Note 28 - Health Care Receivables**

The Company did not have health care receivables that required disclosure as of December 31, 2015, 2014, or 2013.

ANNUAL STATEMENT OF Wilcac Life Insurance Company

NOTES TO FINANCIAL STATEMENTS

Note 29 - Participating Policies

For the year ended December 31, 2015, premiums earned under life and annuity participating policies were \$161,522. These participating premiums represent 55% of the total premiums earned for the year ended December 31, 2015. The Company accounts for its policyholder dividends in accordance with SSAP No. 51 - *Life Contracts*. The Company paid \$9,027,790 million in dividends for the year ended December 31, 2015 and did not allocate any additional income to such policyholders.

Note 30 - Premium Deficiency Reserves

1. Liability carried for premium deficiency reserves	\$	2,721,600
2. Date of the most recent evaluation of this liability		December 31, 2014
3. Was anticipated investment income utilized in the calculation?	Yes [ X ]	No [ ]

Note 31 - Reserves for Life Contracts and Annuity Contracts

1. Policy reserves provide amounts adequate to discharge estimated future obligations in excess of estimated future premiums on policies in force. Policy reserves for traditional and flexible premium insurance are computed principally by using the Commissioners' Reserve Valuation Method (CRVM) or the Net Level Premium Method with assumed interest rates ranging from 2.25% to 6.00% and mortality assumptions as prescribed by regulatory authorities. Reserves for annuities are calculated using the Commissioners' Annuity Reserve Valuation Method (CARVM) with appropriate statutory interest rates and mortality assumptions computed on the basis of interest rates ranging from 2.00% to 11.25%. Tabular interest, tabular less actual reserves released, and tabular cost for all life contracts are determined based upon statutory regulations.

Reserves for deposit-type funds are equal to deposits received and interest credited to the benefit of contract holders, less withdrawals that represent a return to the contract holder. Tabular interest on deposit-type funds is calculated as the product of such valuation rate of interest times the mean of the amount of funds subject to such valuation rate of interest held at the beginning and end of the year of valuation. As of December 31, 2015, the Company did not have any remaining Guaranteed Interest Contracts (GICs).

Policy reserves for group life and accident and health insurance include claim reserves and unearned premiums. Claim reserves, including IBNR claims, represent management's estimate of the ultimate liability associated with unpaid policy claims, based upon analysis of past experience. To the extent the ultimate liability differs from the amounts recorded, such differences are reflected in operations when additional information becomes known.

The Company waives deductions of deferred fractional premiums upon death of insured and returns any portion of the final premium beyond the date of death. Surrender values are not promised in excess of the legally computed reserves.

2. Extra premiums are charged for substandard life policies. These policies are valued using the regular reserve plus either one-half of the extra premium (for flat extras) or the excess of multiple-table reserve over the regular reserve (for table-rated extras).
3. As of December 31, 2015, the Company had \$0.3 million of insurance in force net of reinsurance for which the gross premiums are less than the net premiums according to the standard valuation set by Illinois. The corresponding reserves covering the above insurance in force were less than \$0.1 million as of December 31, 2015.
4. Tabular interest, tabular less actual reserve released and tabular cost have been determined by formula as described in the NAIC instructions.
5. The earnings on funds not involving life contingencies under Exhibit 7, Line 3 has been determined based on the investment earnings credited to account related to the underlying investments supporting the fund.
6. At December 31, 2015 and December 31, 2014, the Company recorded asset adequacy reserves of \$17.5 million and \$10.0 million, respectively. The change in reserve, included in the Statement of Operations, was a \$7.5 million increase and a \$10.0 million increase for 2015 and 2014, respectively.

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

The following table sets forth withdrawal characteristics of annuity actuarial reserves and deposit liabilities in the general account and Separate Account.

	General account	Separate Account with guarantees	Separate Account nonguaranteed	Total	% of total
A. Subject to discretionary withdrawal:					
(1) With fair value adjustment	\$ —	\$ 39,410,897	\$ —	\$ 39,410,897	1.87%
(2) At book value less current surrender charge of 5% or more	5,461,238	—	—	5,461,238	0.26
(3) At fair value	—	—	—	—	—
(4) Total with adjustment or at fair value (total of 1 through 3)	5,461,238	39,410,897	—	44,872,135	2.13
(5) At book value without adjustment (minimal or no charge or adjustment)	95,271,893	-	—	95,271,893	4.52
B. Not subject to discretionary withdrawal	1,636,398,640	330,768,038	—	1,967,166,978	93.35
C. Total (gross: direct + assumed)	1,752,140,826	370,178,935	—	2,107,311,007	100.00%
D. Reinsurance ceded	132,971,066	—	—	132,971,066	
E. Total (net)* (C) - (D)	\$ 1,604,161,006	\$ 370,178,935	\$ —	\$ 1,974,339,941	

ANNUAL STATEMENT OF Wilcac Life Insurance Company

NOTES TO FINANCIAL STATEMENTS

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

F. Life & Accident & Health Annual Statement:

1. Exhibit 5, Annuities Section, Total (net)	\$ 1,569,207,534
2. Exhibit 5, Supplementary Contracts with Life Contingencies Section, Total (net)	—
3. Exhibit 7, Deposit-Type Contracts, Line 14, Column 1	34,953,474
4. Subtotal	1,604,161,008

Separate Accounts Annual Statement

5. Exhibit 3, Line 0299999, Column 2	\$ 330,768,038
6. Exhibit 3, Line 0399999, Column 2	39,410,894
7. Policyholder dividend and coupon accumulations	—
8. Policyholder premiums	—
9. Guaranteed interest contracts	—
10. Other contract deposit funds	—
11. Subtotal	<u>\$ 370,178,932</u>
12. Combined total	<u><u>\$ 1,974,339,940</u></u>

Note 33 - Premium & Annuity Considerations Deferred and Uncollected

The Company did not have any net life insurance premiums and annuity considerations deferred and uncollected on policies in force during the year ended December 31, 2015.

Note 34 - Separate Accounts

A. Separate Account Activity

1. The Company utilizes separate accounts to record and account for assets and liabilities for particular lines of business and/or transactions. For the year ended December 31, 2015, the Company reported assets and liabilities from Single Premium Group Annuities (SPGAs) and experience-rated annuities into a separate account.
2. In accordance with the products/transactions recorded within the separate account, some assets are considered legally insulated whereas others are not legally insulated from the general account. The legal insulation of the Separate Account assets prevents such assets from being generally available to satisfy claims resulting from the general account.

The assets legally insulated and non-legally insulated from the general account as of December 31, 2015 were attributed to the following products/transactions.

Product/transaction	Legally insulated assets	Non-legally insulated
SPGAs	\$ 59,727,173	\$ 382,491,725
Experience-rated annuities	—	45,030,237
Total	<u>\$ 59,727,173</u>	<u>\$ 427,521,962</u>

3. As of December 31, 2015 the general account of the Company had a maximum guarantee for Separate Account liabilities of \$418,748,878.

There were no risk charges paid by the separate account to the general account as compensation for the risk taken by the general account over the last five years.

The general account of the Company did not pay any separate account guarantees during the past five years.

4. The Company does not have a securities lending program and as such did not have any securities on loan within the Separate Account as of December 31, 2015.

B. General Nature and Characteristics of Separate Accounts Business

The Company's Separate Account, the CA Pension Investment Fund (PIF) represents accounts established and maintained by the Company under which income, gains (losses), whether or not realized, from assets allocated to such accounts, are, in accordance with the applicable contract, credited to or charged against such account without regard to other income or gains (losses) of the Company.

ANNUAL STATEMENT OF Wilcac Life Insurance Company

**NOTES TO FINANCIAL STATEMENTS**

The PIF invests in bonds, preferred stocks and short-term investments. See Note 1 for investment accounting policy for bonds and preferred stocks. Short-term investments are carried at amortized cost which approximates fair value.

	Index	Non-indexed guarantee less than / equal to 4%	Non-indexed guarantee more than 4%	Non- guaranteed Separate Accounts	Total
(1) Premiums, considerations or deposits for year ended December 31, 2015	\$ —	\$ 2,786,150	\$ —	\$ —	\$ 2,786,150
Reserves at December 31, 2015	—	—	—	—	—
(2) For accounts with assets at:					
a. Fair value	—	—	—	—	—
b. Amortized cost	—	39,410,897	330,768,038	—	370,178,936
c. Total reserves	<u>\$ —</u>	<u>\$ 39,410,897</u>	<u>\$ 330,768,038</u>	<u>\$ —</u>	<u>\$ 370,178,936</u>
(3) By withdrawal characteristics:					
a. Subject to discretionary withdrawal:					
b. With fair value adjustment	\$ —	\$ 39,410,897	\$ —	\$ —	\$ 39,410,897
c. At book value without FV adjustment and with current surrender charge of 5% or more	—	—	—	—	—
d. At fair value	—	—	—	—	—
e. At book value without FV adjustment and with current surrender charge less than 5%	—	—	—	—	—
f. Subtotal	—	39,410,897	—	—	39,410,897
g. Not subject to discretionary withdrawal	—	—	330,768,038	—	330,768,038
Total	<u>\$ —</u>	<u>\$ 39,410,897</u>	<u>\$ 330,768,038</u>	<u>\$ —</u>	<u>\$ 370,178,936</u>
(4) Reserves for Asset Default Risk in Lieu of Asset Valuation Reserve (AVR)*	<u>\$ —</u>	<u>\$ —</u>	<u>\$ —</u>	<u>\$ —</u>	<u>\$ —</u>
*Reserves for the asset default risk are held in the general account					

C. Reconciliation of Net Transfers to (from) Separate Accounts

1. Transfers as reported in the Summary of Operations of the Separate Accounts Statement	
a. Transfers to Separate Accounts (page 4, line 1.4)	\$ —
b. Transfers from Separate Accounts (page 4, line 10)	\$ 39,409,805
c. Net transfers to or (from) Separate Accounts (a) - (b)	\$ (39,409,805)
2. Reconciling Adjustments	
a. Withholding taxes paid directly out of the Separate Accounts	\$ —
3. Transfers as reported in the Summary of Operations of the Life, Accident and Health Annual Statement	
(1C) + (2) = (page 4, line 26)	\$ (39,409,805)

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

The balance in the liability for unpaid accident and health claim adjustment expenses as of December 31, 2015 and 2014 is \$0.3 million and \$0.3 million, respectively.

The Company incurred less than \$0.1 million and paid less than \$0.1 million of claim adjustment expenses in the current year, none of which was attributable to insured or covered events of prior years. The Company did not increase or decrease the provision for insured events of prior years.

There were no estimates of anticipated salvage and subrogation deducted from the liability for unpaid claims or losses.

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 and 2

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? .....

Illinois

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 [ X ] No [ ]

2.2

If yes, date of change: .....

02/19/2015

3.1

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

12/31/2013

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. ....

12/31/2013

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). ....

06/04/2015

3.4

By what department or departments?  
Illinois Department of Insurance .....

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? .....

Yes [ ] No [ X ]

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

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 or government, manager or attorney in fact).

100.0 %

1 Nationality	2 Type of Entity
Canadian .....	Corporation .....

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE WILCAC LIFE INSURANCE COMPANY

GENERAL INTERROGATORIES

- 8.1

Is the company a subsidiary of a bank holding company regulated by the Federal Reserve Board? .....

Yes [ ] No [ X ]
- 8.2

If response to 8.1 is yes, please identify the name of the bank holding company.
- 8.3

Is the company affiliated with one or more banks, thrifts or securities firms? .....

Yes [ ] No [ X ]
- 8.4

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

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

9.

What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?  
Ernst & Young LLP  
200 Clarendon Street  
Boston, MA 02116-5072
- 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?  
Robert L. Buckner, CFA, FSA, MAAA; 20 Glover Avenue, 4th Floor, Norwalk, CT 06850; Officer of the reporting entity .....
- 12.1

Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly? .....

Yes [ ] No [ X ]
- 12.11 Name of real estate holding company .....
- 12.12 Number of parcels involved .....

0
- 12.13 Total book/adjusted carrying value .....

\$ .....0
- 12.2

If, yes provide explanation:
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 2015 OF THE WILCAC LIFE 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 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 [ ] No [ X ]
- 23.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount:\$0

INVESTMENT

- 24.01 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 24.03) Yes [ X ] No [ ]
- 24.02 If no, give full and complete information relating thereto
- 24.03 For security 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)
- 24.04 Does the Company's security lending program meet the requirements for a conforming program as outlined in the Risk-Based Capital Instructions? Yes [ ] No [ ] N/A [ X ]
- 24.05 If answer to 24.04 is yes, report amount of collateral for conforming programs.\$0
- 24.06 If answer to 24.04 is no, report amount of collateral for other programs.\$0
- 24.07 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 ]
- 24.08 Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%? Yes [ ] No [ ] N/A [ X ]
- 24.09 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 ]

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE WILCAC LIFE INSURANCE COMPANY

GENERAL INTERROGATORIES

24.10 For the reporting entity’s security lending program state the amount of the following as December 31 of the current year:

24.101	Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2.	\$	0
24.102	Total book adjusted/carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2.	\$	0
24.103	Total payable for securities lending reported on the liability page.	\$	0

25.1 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 24.03). Yes ☒ No ☐

25.2	If yes, state the amount thereof at December 31 of the current year:	25.21 Subject to repurchase agreements	\$	0
		25.22 Subject to reverse repurchase agreements	\$	0
		25.23 Subject to dollar repurchase agreements	\$	0
		25.24 Subject to reverse dollar repurchase agreements	\$	0
		25.25 Placed under option agreements	\$	0
		25.26 Letter stock or securities restricted as to sale - excluding FHLB Capital Stock	\$	0
		25.27 FHLB Capital Stock	\$	0
		25.28 On deposit with states	\$	13,555,327
		25.29 On deposit with other regulatory bodies	\$	0
		25.30 Pledged as collateral - excluding collateral pledged to an FHLB	\$	0
		25.31 Pledged as collateral to FHLB - including assets backing funding agreements	\$	0
		25.32 Other	\$	0

25.3 For category (25.26) provide the following:

1 Nature of Restriction	2 Description	3 Amount
NONE		0

26.1 Does the reporting entity have any hedging transactions reported on Schedule DB? Yes ☐ No ☒

26.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state? Yes ☐ No ☐ N/A ☒  
If no, attach a description with this statement.

27.1 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 ☒

27.2 If yes, state the amount thereof at December 31 of the current year. \$ 0

28. 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 ☒ No ☐

28.01 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
U.S. Bank, N.A.	209 S LaSalle, Chicago, IL 60604
Comerica Bank, N.A.	411 West Lafayette, Detroit, MI 48226

28.02 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 Name(s)	2 Location(s)	3 Complete Explanation(s)
NONE		

28.03 Have there been any changes, including name changes, in the custodian(s) identified in 28.01 during the current year? Yes ☐ No ☒

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

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

28.05 Identify all investment advisors, brokers/dealers or individuals acting on behalf of brokers/dealers that have access to the investment accounts, handle securities and have authority to make investments on behalf of the reporting entity:

1 Central Registration Depository Number(s)	2 Name	3 Address
IARD# 105900	General Re – New England Asset Management	74 Batterson Park Road, Farmington, CT 06032
137432	Guggenheim Partners Investment Management, LLC	330 Madison Avenue, 10th Floor, New York, NY 10017

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE WILCAC LIFE INSURANCE COMPANY

GENERAL INTERROGATORIES

- 29.1 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 ]
- 29.2 If yes, complete the following schedule:

1	2	3
CUSIP #	Name of Mutual Fund	Book/Adjusted Carrying Value
29.2999 - Total		0

- 29.3 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
NONE .....	0 .....	0 .....	.....

30. 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 (+)
30.1 Bonds .....	1,847,918,468	2,029,750,707	181,832,239
30.2 Preferred stocks .....	57,523,576	63,540,522	6,016,946
30.3 Totals	1,905,442,045	2,093,291,229	187,849,184

- 30.4 Describe the sources or methods utilized in determining the fair values:  
The majority of prices are obtained electronically from pricing services and index providers such as S&P Capital IQ and Interactive Data Corp (IDC). Where necessary, price quotes or spreads may be obtained from approved broker-dealers. ....
- 31.1 Was the rate used to calculate fair value determined by a broker or custodian for any of the securities in Schedule D? ..... Yes [ X ] No [ ]
- 31.2 If the answer to 31.1 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 [ X ]
- 31.3 If the answer to 31.2 is no, describe the reporting entity's process for determining a reliable pricing source for purposes of disclosure of fair value for Schedule D:  
The Broker/Dealers pricing is reviewed for stale or missing prices and for variances. ....
- 32.1 Have all the filing requirements of the Purposes and Procedures Manual of the NAIC Investment Analysis Office been followed? ..... Yes [ X ] No [ ]
- 32.2 If no, list exceptions:  
.....

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE WILCAC LIFE INSURANCE COMPANY

GENERAL INTERROGATORIES

OTHER

33.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any? .....\$ .....33,100

33.2 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 Name	2 Amount Paid
AM BEST COMPANY INC. ....	33,100
.....	.....

34.1 Amount of payments for legal expenses, if any? .....\$ .....103,794

34.2 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 Name	2 Amount Paid
DRINKER BIDDLE & REATH LLP .....	103,794
.....	.....

35.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers or departments of government, if any? .....\$ .....0

35.2 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 Name	2 Amount Paid
.....	.....
.....	.....

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE WILCAC LIFE INSURANCE COMPANY

GENERAL INTERROGATORIES

PART 2 - LIFE INTERROGATORIES

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 .....0.....0

2.2 Premium Denominator .....292,869.....249,039

2.3 Premium Ratio (2.1/2.2) .....0.000.....0.000

2.4 Reserve Numerator .....575,597.....1,062,419

2.5 Reserve Denominator .....1,582,980,090.....1,593,803,897

2.6 Reserve Ratio (2.4/2.5) .....0.000.....0.001

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? .....

\$ .....64,689,930

3.4

State the authority under which Separate Accounts are maintained:  
Resolution of the Board of Directors & 215 ILCS 5/245.21-245.60 .....

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 [ ] No [ X ]

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)"? .....

.....0

4.1

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 [ ]

4.2

Net reimbursement of such expenses between reporting entities:

4.21 Paid .....\$ .....1,244,391

4.22 Received.....\$ .....0

5.1

Does the reporting entity write any guaranteed interest contracts? .....

Yes [ ] No [ X ]

5.2

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

5.21 Page 3, Line 1 .....\$ .....0

5.22 Page 4, Line 1 .....\$ .....0

6.

FOR STOCK REPORTING ENTITIES ONLY:

6.1

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

\$ .....40,846,883

7.

Total dividends paid stockholders since organization of the reporting entity:

7.11 Cash .....\$ .....1,982,077,151

7.12 Stock .....\$ .....57,204,909

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE WILCAC LIFE INSURANCE COMPANY

GENERAL INTERROGATORIES

8.1 Does the company reinsure any Workers' Compensation Carve-Out business defined as: ..... Yes [ X ] No [ ]  
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.

8.2 If yes, has the reporting entity completed the Workers' Compensation Carve-Out Supplement to the Annual Statement? ..... Yes [ X ] No [ ]

8.3 If 8.1 is yes, the amounts of earned premiums and claims incurred in this statement are:

	1 Reinsurance Assumed	2 Reinsurance Ceded	3 Net Retained
8.31 Earned premium .....	0	0	0
8.32 Paid claims .....	941,550	822,250	119,300
8.33 Claim liability and reserve (beginning of year) .....	21,803,937	18,184,308	3,619,629
8.34 Claim liability and reserve (end of year) .....	22,103,192	18,162,000	3,941,192
8.35 Incurred claims .....	1,240,805	799,942	440,863

8.4 If reinsurance assumed included amounts with attachment points below \$1,000,000, the distribution of the amounts reported in Lines 8.31 and 8.34 for Column (1) are:

	Attachment Point	1 Earned Premium	2 Claim Liability and Reserve
8.41	<\$25,000	0	0
8.42	\$25,000 - 99,999	0	0
8.43	\$100,000 - 249,999	0	0
8.44	\$250,000 - 999,999	0	0
8.45	\$1,000,000 or more	0	0

8.5 What portion of earned premium reported in 8.31, Column 1 was assumed from pools? .....\$ .....0

9.1 Does the company have variable annuities with guaranteed benefits? ..... Yes [ ] No [ X ]

9.2 If 9.1 is yes, complete the following table for each type of guaranteed benefit.

Type		3	4	5	6	7	8	9
1	2	Waiting Period Remaining	Account Value Related to Col. 3	Total Related Account Values	Gross Amount of Reserve	Location of Reserve	Portion Reinsured	Reinsurance Reserve Credit
Guaranteed Death Benefit	Guaranteed Living Benefit							

10. 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:

10.1 Amount of loss reserves established by these annuities during the current year: .....\$ .....0

10.2 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)

11.1 Do you act as a custodian for health savings accounts? ..... Yes [ ] No [ X ]

11.2 If yes, please provide the amount of custodial funds held as of the reporting date. ....\$ .....0

11.3 Do you act as an administrator for health savings accounts? ..... Yes [ ] No [ X ]

11.4 If yes, please provide the balance of funds administered as of the reporting date. ....\$ .....0

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE WILCAC LIFE INSURANCE COMPANY

GENERAL INTERROGATORIES

12.1 Are any of the captive affiliates reported on Schedule S, Part 3, authorized reinsurers? ..... Yes [ ] No [ X ] N/A [ ]

12.2 If the answer to 12.1 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

13. Provide the following for individual ordinary life insurance\* policies (U.S. business only) for the current year (prior to reinsurance assumed or ceded):

13.1 Direct Premium Written .....\$ .....40,907,170

13.2 Total Incurred Claims .....\$ .....42,556,844

13.3 Number of Covered Lives .....61,596

*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 gurantee)
Universal Life (with or without secondary gurantee)
Variable Universal Life (with or without secondary gurantee)

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE WILCAC LIFE INSURANCE COMPANY

FIVE-YEAR HISTORICAL DATA

Show amounts in whole dollars only, no cents; show percentages to one decimal place, i.e. 17.6.  
Show amounts of life insurance in this exhibit in thousands (OMIT \$000)

	1 2015	2 2014	3 2013	4 2012	5 2011
<b>Life Insurance in Force</b> (Exhibit of Life Insurance)					
1. Ordinary - whole life and endowment (Line 34, Col. 4) .....	1,694,465	1,788,613	1,883,071	1,863,793	2,143,620
2. Ordinary - term (Line 21, Col. 4, less Line 34, Col. 4) .....	2,364,113	2,640,246	3,036,997	3,640,029	4,124,239
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) .....	195,507	201,005	206,600	209,234	260,544
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) .....	4,254,085	4,629,864	5,126,668	5,713,056	6,528,403
<b>New Business Issued</b> (Exhibit of Life Insurance)					
8. Ordinary - whole life and endowment (Line 34, Col. 2) .....	685	2,300	2,767	900	2,348
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) .....	2,121	3,757	2,299	2,581	2,363
12. Industrial (Line 2, Col. 2) .....	0	0	0	0	0
13. Total (Line 2, Col. 10) .....	2,806	6,057	5,066	3,481	4,711
<b>Premium Income - Lines of Business</b> (Exhibit 1 - Part 1)					
14. Industrial life (Line 20.4, Col. 2) .....	0	0	0	0	0
15.1 Ordinary-life insurance (Line 20.4, Col. 3) .....	0	0	0	0	0
15.2 Ordinary-individual annuities (Line 20.4, Col. 4) .....	0	0	0	0	0
16. Credit life (group and individual) (Line 20.4, Col. 5) .....	0	0	0	0	0
17.1 Group life insurance (Line 20.4, Col. 6) .....	161,522	117,558	111,677	105,441	123,960
17.2 Group annuities (Line 20.4, Col. 7) .....	0	0	217,832	46,731	83,278
18.1 A & H-group (Line 20.4, Col. 8) .....	286	(1,626)	(597)	(3,093)	(27,214)
18.2 A & H-credit (group and individual) (Line 20.4, Col. 9) .....	0	0	0	0	0
18.3 A & H-other (Line 20.4, Col. 10) .....	131,061	132,856	167,525	221,401	286,781
19. Aggregate of all other lines of business (Line 20.4,Col. 11) .....	0	251	0	0	0
20. Total .....	292,869	249,039	496,437	370,479	466,805
<b>Balance Sheet (Pages 2 &amp; 3)</b>					
21. Total admitted assets excluding Separate Accounts business (Page 2, Line 26, Col. 3) .....	1,992,700,354	1,966,223,712	2,311,008,010	2,189,467,967	2,184,471,005
22. Total liabilities excluding Separate Accounts business (Page 3, Line 26) .....	1,914,264,118	1,754,735,634	1,737,849,040	1,783,677,017	1,794,573,874
23. Aggregate life reserves (Page 3, Line 1) .....	1,590,063,099	1,592,666,915	1,591,392,395	1,586,587,443	1,579,686,624
24. Aggregate A & H reserves (Page 3, Line 2) .....	8,720,083	8,897,155	10,183,744	7,294,123	11,198,092
25. Deposit-type contract funds (Page 3, Line 3) .....	34,953,474	35,049,735	52,702,144	98,204,417	106,903,589
26. Asset valuation reserve (Page 3, Line 24.01) .....	15,835,080	19,941,642	18,713,207	13,206,108	7,979,663
27. Capital (Page 3, Lines 29 and 30) .....	21,830,865	21,830,866	21,830,865	21,830,865	21,830,865
28. Surplus (Page 3, Line 37) .....	117,549,560	228,475,451	575,477,994	534,385,611	497,596,032
<b>Cash Flow (Page 5)</b>					
29. Net Cash from Operations (Line 11) .....	(9,115,992)	155,304,787	136,352,996	156,699,747	36,036,959
<b>Risk-Based Capital Analysis</b>					
30. Total adjusted capital .....	155,215,505	270,274,656	616,068,391	569,483,701	527,490,141
31. Authorized control level risk - based capital .....	17,712,598	22,898,868	36,493,953	38,524,927	39,474,605
<b>Percentage Distribution of Cash, Cash Equivalents and Invested Assets</b> (Page 2, Col. 3) (Line No. /Page 2, Line 12, Col. 3) x 100.0					
32. Bonds (Line 1) .....	94.2	92.0	94.1	95.5	95.5
33. Stocks (Lines 2.1 and 2.2) .....	2.9	4.0	3.2	2.3	2.0
34. Mortgage loans on real estate(Lines 3.1 and 3.2 ) .....	0.0	0.0	0.0	0.0	0.0
35. Real estate (Lines 4.1, 4.2 and 4.3) .....	0.0	0.0	0.0	(0.2)	(0.2)
36. Cash, cash equivalents and short-term investments (Line 5) .....	2.6	3.8	1.7	1.6	1.9
37. Contract loans (Line 6) .....	0.0	0.0	0.0	0.0	0.0
38. Derivatives (Page 2, Line 7) .....	0.0	0.0	0.0	0.0	0.0
39. Other invested assets (Line 8) .....	0.3	0.3	1.0	0.8	0.8
40. Receivables for securities (Line 9) .....	0.0	0.0	0.0	0.0	0.0
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

FIVE-YEAR HISTORICAL DATA

(Continued)

	1 2015	2 2014	3 2013	4 2012	5 2011
<b>Investments in Parent, Subsidiaries and Affiliates</b>					
44. Affiliated bonds (Schedule D Summary, Line 12, Col. 1) .....	0	0	0	0	0
45. Affiliated preferred stocks (Schedule D Summary, Line 18, Col. 1) .....	0	0	0	0	0
46. Affiliated common stocks (Schedule D Summary Line 24, Col. 1), .....	0	0	0	0	0
47. Affiliated short-term investments (subtotal included in Schedule DA Verification, Col. 5, Line 10) .....	0	0	0	0	0
48. Affiliated mortgage loans on real estate .....	0	0	0	0	0
49. All other affiliated .....	0	0	0	0	0
50. Total of above Lines 44 to 49 .....	0	0	0	1	0
51. Total Investment in Parent included in Lines 44 to 49 above .....	0	0	0	0	0
<b>Total Nonadmitted and Admitted Assets</b>					
52. Total nonadmitted assets (Page 2, Line 28, Col. 2) .....	36,493,029	24,581,481	75,095,108	85,214,525	91,767,152
53. Total admitted assets (Page 2, Line 28, Col. 3) .....	2,479,949,489	2,450,382,232	2,937,872,435	3,094,641,839	3,209,999,606
<b>Investment Data</b>					
54. Net investment income (Exhibit of Net Investment Income) .....	116,203,810	134,603,997	143,083,022	142,297,039	143,264,959
55. Realized capital gains (losses) (Page 4, Line 34, Column 1 ) .....	(5,801,536)	1,024,197	1,159,384	4,187,372	(8,081,928)
56. Unrealized capital gains (losses) (Page 4, Line 38, Column 1) .....	0	(130,545)	(3,940)	(294,977)	218,471
57. Total of above Lines 54, 55 and 56 .....	110,402,274	135,497,649	144,238,466	146,189,434	135,401,502
<b>Benefits and Reserve Increases (Page 6)</b>					
58. Total contract benefits - life (Lines 10, 11, 12, 13, 14 and 15 Col. 1, minus Lines 10, 11,12, 13, 14 and 15 Cols. 9, 10 and 11) .....	147,063,242	154,962,168	151,845,586	156,566,912	154,254,076
59. Total contract benefits - A & H (Lines 13 & 14, Cols. 9, 10 & 11) .....	123,345	4,140,527	(1,956,894)	3,144,439	448,578
60. Increase in life reserves - other than group and annuities (Line 19, Cols. 2 and 3 ) .....	737,418	(762,916)	(36,491)	(239,055)	(17,476)
61. Increase in A & H reserves (Line 19, Cols. 9, 10 & 11) .....	(89,504)	(1,286,588)	2,889,621	(3,903,969)	119,654
62. Dividends to policyholders (Line 30, Col. 1) .....	1,863,110	(958,942)	5,865,308	6,352,930	6,918,853
<b>Operating Percentages</b>					
63. 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 .....	1,444.5	257.2	(81.8)	236.8	(131.5)
64. 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 .....	7.8	9.6	10.2	11.9	11.8
65. A & H loss percent (Schedule H, Part 1, Lines 5 and 6, Col. 2) .....	23.0	2,320.3	557.4	(333.6)	215.1
66. A & H cost containment percent (Schedule H, Pt. 1, Line 4, Col. 2) .....	0.0	0.0	0.0	0.0	0.0
67. A & H expense percent excluding cost containment expenses (Schedule H, Pt. 1, Line 10, Col. 2) .....	18.4	91.5	94.9	36.6	40.2
<b>A &amp; H Claim Reserve Adequacy</b>					
68. Incurred losses on prior years' claims - group health (Schedule H, Part 3, Line 3.1 Col. 2) .....	552,220	8,682,967	6,320,659	7,477,545	9,266,187
69. Prior years' claim liability and reserve - group health (Schedule H, Part 3, Line 3.2 Col. 2) .....	5,471,978	6,119,155	5,767,985	8,584,038	9,240,153
70. Incurred losses on prior years' claims-health other than group (Schedule H, Part 3, Line 3.1 Col. 1 less Col. 2) .....	159,303	545,290	354,752	370,986	1,113,675
71. Prior years' claim liability and reserve-health other than group (Schedule H, Part 3, Line 3.2 Col. 1 less Col. 2) .....	630,348	674,983	683,721	707,091	707,949
<b>Net Gains From Operations After Federal Income Taxes by Lines of Business (Page 6, Line 33)</b>					
72. Industrial life (Col. 2) .....	0	0	0	0	0
73. Ordinary - life (Col. 3) .....	5,922,601	2,236,462	5,168,614	(2,124,400)	(4,989,644)
74. Ordinary - individual annuities (Col. 4) .....	2,218,869	(7,350,585)	(2,222,494)	(4,165,219)	(7,994,417)
75. Ordinary-supplementary contracts (Col. 5) .....	1,664,820	0	0	0	0
76. Credit life (Col. 6) .....	0	0	0	0	0
77. Group life (Col. 7) .....	928,862	512,523	1,096,104	(257,962)	193,358
78. Group annuities (Col. 8) .....	20,311,437	14,077,078	24,222,213	21,581,047	18,776,086
79. A & H-group (Col. 9) .....	(258,901)	(466,430)	(221,057)	1,015,597	296,641
80. A & H-credit (Col. 10) .....	0	0	0	0	0
81. A & H-other (Col. 11) .....	243,243	(666,989)	(398,060)	79,323	111,814
82. Aggregate of all other lines of business (Col. 12) ....	0	24,634,326	18,931,039	23,508,068	30,650,088
83. Total (Col. 1) .....	31,030,931	32,976,385	46,576,359	39,636,453	37,043,926

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 [        ] No [        ]

If no, please explain: .....



ANNUAL STATEMENT FOR THE YEAR 2015 OF THE WILCAC LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Grand Total

DURING THE YEAR 2015

NAIC Group Code 4213

LIFE INSURANCE

NAIC Company Code 62413

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....	41,422,762	0	166,055	0	41,588,817
2. Annuity considerations .....	222,678	0	1,962,518	0	2,185,196
3. Deposit-type contract funds .....	0	XXX	6,826,056	XXX	6,826,056
4. Other considerations .....	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4)	41,645,440	0	8,954,628	0	50,600,069
DIRECT DIVIDENDS TO POLICYHOLDERS					
Life insurance:					
6.1 Paid in cash or left on deposit .....	1,257,301	0	0	0	1,257,301
6.2 Applied to pay renewal premiums .....	924,420	0	0	0	924,420
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....	6,353,069	0	0	0	6,353,069
6.4 Other .....	0	0	0	0	0
6.5 Totals (Sum of Lines 6.1 to 6.4)	8,534,790	0	0	0	8,534,790
Annuities:					
7.1 Paid in cash or left on deposit .....	0	0	0	0	0
7.2 Applied to provide paid-up annuities .....	0	0	0	0	0
7.3 Other .....	0	0	0	0	0
7.4 Totals (Sum of Lines 7.1 to 7.3)	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4)	8,534,790	0	0	0	8,534,790
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits .....	48,231,728	0	11,782,829	0	60,014,556
10. Matured endowments .....	509,873	0	0	0	509,873
11. Annuity benefits .....	100,599,248	0	52,534,193	0	153,133,441
12. Surrender values and withdrawals for life contracts .....	20,479,573	0	472,450	0	20,952,023
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....	0	0	0	0	0
14. All other benefits, except accident and health .....	0	0	0	0	0
15. Totals	169,820,422	0	64,789,472	0	234,609,894
DETAILS OF WRITE-INS					
1301. ....					
1302. ....					
1303. ....					
1398. Summary of Line 13 from overflow page .....	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year .....	267	8,649,288	0	0	25	169,038	0	0	292	8,818,326
17. Incurred during current year Settled during current year:	2,308	44,686,389	0	0	1,965	11,782,829	0	0	4,273	56,469,218
18.1 By payment in full .....	2,442	48,758,138	0	0	1,965	11,782,829	0	0	4,407	60,540,967
18.2 By payment on compromised claims .....	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid .....	2,442	48,758,138	0	0	1,965	11,782,829	0	0	4,407	60,540,967
18.4 Reduction by compromise .....	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected .....	0	0	0	0	0	0	0	0	0	0
18.6 Total settlements .....	2,442	48,758,138	0	0	1,965	11,782,829	0	0	4,407	60,540,967
19. Unpaid Dec. 31, current year (16+17-18.6)	133	4,577,539	0	0	25	169,038	0	0	158	4,746,577
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	64,507	4,420,360	0	(a) 0	1,108	200,472	0	0	65,615	4,620,832
21. Issued during year .....	9	685	0	0	12	2,121	0	0	21	2,806
22. Other changes to in force (Net) .....	(3,164)	(377,537)	0	0	(311)	(7,606)	0	0	(3,475)	(385,143)
23. In force December 31 of current year	61,352	4,043,508	0	(a) 0	809	194,987	0	0	62,161	4,238,495

(a) Includes Individual Credit Life Insurance prior year \$ 0 , current year \$ 0

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b) .....	0	0	0	858,023	219,155
24.1 Federal Employees Health Benefits Plan premium (b) .....	0	0	0	0	0
24.2 Credit (Group and Individual) .....	0	0	0	0	0
24.3 Collectively renewable policies (b) .....	0	0	0	0	0
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:	0	0	0	0	0
25.1 Non-cancelable (b) .....	1,519,144	1,519,144	0	1,878,337	271,337
25.2 Guaranteed renewable (b) .....	88,046	88,046	0	72,416	2,416
25.3 Non-renewable for stated reasons only (b) .....	0	0	0	0	0
25.4 Other accident only .....	0	0	0	0	0
25.5 All other (b) .....	0	0	0	0	0
25.6 Totals (sum of Lines 25.1 to 25.5)	1,607,190	1,607,190	0	1,950,753	273,753
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	1,607,190	1,607,190	0	2,808,776	492,908

(b) 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 .

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE WILCAC LIFE INSURANCE COMPANY

EXHIBIT OF LIFE INSURANCE

	Industrial		Ordinary		Credit Life (Group and Individual)		Group			10 Total Amount of Insurance (a)
	1	2	3	4	5	6	Number of		9	
	Number of Policies	Amount of Insurance (a)	Number of Policies	Amount of Insurance (a)	Number of Individual Policies and Group Certificates	Amount of Insurance (a)	7 Policies	8 Certificates	Amount of Insurance (a)	
1. In force end of prior year .....	0	0	64,642	4,428,859	0	0	1,114	10,097	201,005	4,629,864
2. Issued during year .....	0	0	9	685	0	0	0	172	2,121	2,806
3. Reinsurance assumed .....	0	0	0	0	0	0	0	0	0	0
4. Revived during year .....	0	0	1,292	5,589	0	0	0	0	0	5,589
5. Increased during year (net) .....	0	0	0	9,601	0	0	0	0	0	9,601
6. Subtotals, Lines 2 to 5 .....	0	0	1,301	15,875	0	0	0	172	2,121	17,996
7. Additions by dividends during year .....	XXX	0	XXX	0	XXX	0	XXX	XXX	0	0
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	65,943	4,444,734	0	0	1,114	10,269	203,126	4,647,860
Deductions during year:										
10. Death .....	0	0	1,712	44,098	0	0	XXX	10	13	44,111
11. Maturity .....	0	0	166	453	0	0	XXX	2	1	454
12. Disability .....	0	0	0	0	0	0	XXX	0	0	0
13. Expiry .....	0	0	161	4,326	0	0	0	0	0	4,326
14. Surrender .....	0	0	1,138	81,728	0	0	0	3	66	81,794
15. Lapse .....	0	0	1,169	249,824	0	0	299	1,623	5,335	255,159
16. Conversion .....	0	0	1	103	0	0	XXX	XXX	XXX	103
17. Decreased (net) .....	0	0	0	5,624	0	0	0	0	2,204	7,828
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	4,347	386,156	0	0	299	1,638	7,619	393,775
21. In force end of year (Line 9 minus Line 20) .....	0	0	61,596	4,058,578	0	0	815	8,631	195,507	4,254,085
22. Reinsurance ceded end of year .....	XXX	0	XXX	4,055,021	XXX	0	XXX	XXX	195,131	4,250,152
23. Line 21 minus Line 22 .....	XXX	0	XXX	3,557	XXX	(b)	XXX	XXX	376	3,933
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 thru 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 thru 1903 plus 1998) (Line 19 above) .....	0	0	0	0	0	0	0	0	0	0

(a) Amounts of life insurance in this exhibit shall be shown in thousands (omit 000)

(b) Group \$ .....0 ; Individual \$ .....0

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE WILCAC LIFE INSURANCE COMPANY

EXHIBIT OF LIFE INSURANCE (Continued)

ADDITIONAL INFORMATION ON INSURANCE IN FORCE END OF YEAR

	Industrial		Ordinary	
	1 Number of Policies	2 Amount of Insurance (a)	3 Number of Policies	4 Amount of Insurance (a)
24. Additions by dividends .....	XXX	0	XXX	207,379
25. Other paid-up insurance .....	0	0	18,691	69,228
26. Debit ordinary insurance .....	XXX	XXX	0	0

ADDITIONAL INFORMATION ON ORDINARY 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 (a)	3 Number of Policies	4 Amount of Insurance (a)
Term Insurance Excluding Extended Term Insurance				
27. Term policies - decreasing .....	0	0	0	0
28. Term policies - other .....	0	0	11,949	2,315,016
29. Other term insurance - decreasing .....	XXX	0	XXX	0
30. Other term insurance .....	XXX	0	XXX	18,298
31. Totals (Lines 27 to 30) .....	0	0	11,949	2,333,314
Reconciliation to Lines 2 and 21:				
32. Term additions .....	XXX	0	XXX	9,328
33. Totals, extended term insurance .....	XXX	XXX	2,106	21,470
34. Totals, whole life and endowment .....	9	685	47,541	1,694,465
35. Totals (Lines 31 to 34) .....	9	685	61,596	4,058,577

CLASSIFICATION OF AMOUNT OF INSURANCE (a) 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 .....	685	0	3,577,172	481,406
38. Credit Life (Group and Individual) .....	0	0	0	0
39. Group .....	2,121	0	192,225	3,283
40. Totals (Lines 36 to 39) .....	2,806	0	3,769,397	484,689

ADDITIONAL INFORMATION ON CREDIT LIFE AND GROUP INSURANCE

	Credit Life		Group	
	1 Number of Individual Policies and Group Certificates	2 Amount of Insurance (a)	3 Number of Certificates	4 Amount of Insurance (a)
41. Amount of insurance included in Line 2 ceded to other companies .....	XXX	0	XXX	2,121
42. Number in force end of year if the number under shared groups is counted on a pro-rata basis .....	0	XXX	0	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	599	2,153

ADDITIONAL ACCIDENTAL DEATH BENEFITS

46. Amount of additional accidental death benefits in force end of year under ordinary policies (a)	40,626
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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 wife and children under Family, Parent and Children, etc., policies and riders included above.
47.1 .....
47.2 .....

POLICIES WITH DISABILITY PROVISIONS

	Industrial		Ordinary		Credit		Group	
	1 Number of Policies	2 Amount of Insurance (a)	3 Number of Policies	4 Amount of Insurance (a)	5 Number of Policies	6 Amount of Insurance (a)	7 Number of Certi- ficates	8 Amount of Insurance (a)
Disability Provisions								
48. Waiver of Premium .....	0	0	10,022	350,495	0	0	0	0
49. Disability Income .....	0	0	0	0	0	0	0	0
50. Extended Benefits .....	0	0	XXX	XXX	0	0	0	0
51. Other .....	0	0	0	0	0	0	0	0
52. Total .....	0	(b) 0	10,022	(b) 350,495	0	(b) 0	0	(b) 0

(a) Amounts of life insurance in this exhibit shall be shown in thousands (omit 000)

(b) See Paragraph 9 of the Annual Audited Financial Reports in the General section of the annual statement instructions

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE WILCAC LIFE 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 .....	0	0	21	1
2. Issued during year .....	0	0	0	0
3. Reinsurance assumed .....	0	0	0	0
4. Increased during year (net) .....	0	0	0	0
5. Total (Lines 1 to 4) .....	0	0	21	1
Deductions during year:				
6. Decreased (net) .....	0	0	3	1
7. Reinsurance ceded .....	0	0	0	0
8. Totals (Lines 6 and 7) .....	0	0	3	1
9. In force end of year .....	0	0	18	0
10. Amount on deposit .....	0	(a) 0	129,132	(a) 0
11. Income now payable .....	0	0	18	0
12. Amount of income payable .....	(a) 0	(a) 0	(a) 42,132	(a) 0

ANNUITIES				
	Ordinary		Group	
	1 Immediate	2 Deferred	3 Contracts	4 Certificates
1. In force end of prior year .....	2,730	471	533	16,508
2. Issued during year .....	16	0	0	0
3. Reinsurance assumed .....	0	0	0	0
4. Increased during year (net) .....	0	0	0	0
5. Totals (Lines 1 to 4) .....	2,746	471	533	16,508
Deductions during year:				
6. Decreased (net) .....	314	170	19	603
7. Reinsurance ceded .....	0	0	0	0
8. Totals (Lines 6 and 7) .....	314	170	19	603
9. In force end of year .....	2,432	301	514	15,905
Income now payable:				
10. Amount of income payable .....	(a) 79,140,344	XXX	XXX	(a) 57,308,525
Deferred fully paid:				
11. Account balance .....	XXX	(a) 58,599,678	XXX	(a) 72,995,695
Deferred not fully paid:				
12. Account balance .....	XXX	(a) 0	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 .....	0	0	0	0	70	132,855
2. Issued during year .....	0	0	0	0	669	765,944
3. Reinsurance assumed .....	0	0	0	0	0	0
4. Increased during year (net) .....	0	XXX	0	XXX	0	XXX
5. Totals (Lines 1 to 4) .....	0	XXX	0	XXX	739	XXX
Deductions during year:						
6. Conversions .....	0	XXX	XXX	XXX	XXX	XXX
7. Decreased (net) .....	0	XXX	0	XXX	71	XXX
8. Reinsurance ceded .....	0	XXX	0	XXX	641	XXX
9. Totals (Lines 6 to 8) .....	0	XXX	0	XXX	712	XXX
10. In force end of year .....	0	(a) 0	0	(a) 0	27	(a) 3,984

DEPOSIT FUNDS AND DIVIDEND ACCUMULATIONS		
	1 Deposit Funds Contracts	2 Dividend Accumulations Contracts
1. In force end of prior year .....	101	307
2. Issued during year .....	12	0
3. Reinsurance assumed .....	0	0
4. Increased during year (net) .....	0	0
5. Totals (Lines 1 to 4) .....	113	307
Deductions During Year:		
6. Decreased (net) .....	0	30
7. Reinsurance ceded .....	0	0
8. Totals (Lines 6 and 7) .....	0	30
9. In force end of year .....	113	277
10. Amount of account balance .....	(a) 74,275,004	(a) 1,362,443

(a) See Paragraph 9 of the Annual Audited Financial Reports in the General section of the annual statement instructions.

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE WILCAC LIFE INSURANCE COMPANY

FORM FOR CALCULATING THE INTEREST MAINTENANCE RESERVE

INTEREST MAINTENANCE RESERVE		1 Amount
1. Reserve as of December 31, Prior Year .....		66,892,890
2. Current year's realized pre-tax capital gains/(losses) of \$ .....50,472,916 transferred into the reserve net of taxes of \$ .....17,665,520 .....		32,807,395
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) .....		99,700,285
5. Current year's amortization released to Summary of Operations (Amortization, Line 1, Column 4) .....		11,858,037
6. Reserve as of December 31, current year (Line 4 minus Line 5)		87,842,248

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. 2015 .....	10,229,016	1,629,021	0	11,858,037
2. 2016 .....	9,280,921	3,232,837	0	12,513,758
3. 2017 .....	8,355,375	3,080,268	0	11,435,643
4. 2018 .....	7,263,367	2,591,218	0	9,854,585
5. 2019 .....	5,933,459	2,081,980	0	8,015,439
6. 2020 .....	4,637,558	1,544,279	0	6,181,837
7. 2021 .....	3,638,229	1,239,469	0	4,877,698
8. 2022 .....	2,783,679	1,175,853	0	3,959,532
9. 2023 .....	2,010,426	1,097,051	0	3,107,477
10. 2024 .....	1,455,146	1,027,651	0	2,482,797
11. 2025 .....	1,238,630	958,400	0	2,197,030
12. 2026 .....	1,285,273	912,717	0	2,197,990
13. 2027 .....	1,368,071	900,392	0	2,268,463
14. 2028 .....	1,353,496	893,212	0	2,246,708
15. 2029 .....	1,283,203	893,541	0	2,176,744
16. 2030 .....	1,090,381	863,298	0	1,953,679
17. 2031 .....	728,063	872,557	0	1,600,620
18. 2032 .....	406,289	857,328	0	1,263,617
19. 2033 .....	205,576	862,132	0	1,067,708
20. 2034 .....	175,789	854,794	0	1,030,583
21. 2035 .....	300,862	854,105	0	1,154,967
22. 2036 .....	382,925	815,454	0	1,198,379
23. 2037 .....	397,599	735,650	0	1,133,249
24. 2038 .....	398,150	647,954	0	1,046,104
25. 2039 .....	319,406	575,147	0	894,553
26. 2040 .....	181,059	479,561	0	660,620
27. 2041 .....	93,942	394,546	0	488,488
28. 2042 .....	59,623	312,659	0	372,282
29. 2043 .....	30,165	230,772	0	260,937
30. 2044 .....	7,212	148,885	0	156,097
31. 2045 and Later	0	44,666	0	44,666
32. Total (Lines 1 to 31)	66,892,890	32,807,395	0	99,700,285

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE WILCAC LIFE 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 .....	19,810,027	0	19,810,027	151	131,464	131,615	19,941,642
2. Realized capital gains/(losses) net of taxes - General Account .....	(381,574)	0	(381,574)	0	0	0	(381,574)
3. Realized capital gains/(losses) net of taxes - Separate Accounts .....	(469,641)	0	(469,641)	0	0	0	(469,641)
4. Unrealized capital gains/(losses) net of deferred taxes - General Account .....	0	0	0	0	0	0	0
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 .....	3,224,729	0	3,224,729	0	2,016	2,016	3,226,745
8. Accumulated balances (Lines 1 through 5 - 6 + 7) .....	22,183,541	0	22,183,541	151	133,480	133,631	22,317,172
9. Maximum reserve .....	15,819,955	0	15,819,955	5	15,120	15,125	15,835,080
10. Reserve objective .....	10,860,449	0	10,860,449	5	11,592	11,597	10,872,046
11. 20% of (Line 10 - Line 8) .....	(2,264,618)	0	(2,264,618)	(29)	(24,378)	(24,407)	(2,289,025)
12. Balance before transfers (Lines 8 + 11) .....	19,918,923	0	19,918,923	122	109,102	109,224	20,028,147
13. Transfers .....	0	0	0	0	0	0	0
14. Voluntary contribution .....	0	0	0	0	0	0	0
15. Adjustment down to maximum/up to zero .....	(4,098,968)	0	(4,098,968)	(117)	(93,982)	(94,099)	(4,193,067)
16. Reserve as of December 31, current year (Lines 12 + 13 + 14 + 15)	15,819,955	0	15,819,955	5	15,120	15,125	15,835,080

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 .....	8,204,242	XXX	XXX	8,204,242	0.0000	0	0.0000	0	0.0000	0	
2.	1	Highest Quality .....	1,126,828,477	XXX	XXX	1,126,828,477	0.0004	450,731	0.0023	2,591,705	0.0030	3,380,485	
3.	2	High Quality .....	650,444,877	XXX	XXX	650,444,877	0.0019	1,235,845	0.0058	3,772,580	0.0090	5,854,004	
4.	3	Medium Quality .....	56,686,010	XXX	XXX	56,686,010	0.0093	527,180	0.0230	1,303,778	0.0340	1,927,324	
5.	4	Low Quality .....	5,712,733	XXX	XXX	5,712,733	0.0213	121,681	0.0530	302,775	0.0750	428,455	
6.	5	Lower Quality .....	0	XXX	XXX	0	0.0432	0	0.1100	0	0.1700	0	
7.	6	In or Near Default .....	41,937	XXX	XXX	41,937	0.0000	0	0.2000	8,387	0.2000	8,387	
8.		Total Unrated Multi-class Securities Acquired by Conversion ..	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0	
9.		Total Bonds (Sum of Lines 1 through 8)	1,847,918,276	XXX	XXX	1,847,918,276	XXX	2,335,438	XXX	7,979,226	XXX	11,598,656	
PREFERRED STOCK													
10.	1	Highest Quality .....	0	XXX	XXX	0	0.0004	0	0.0023	0	0.0030	0	
11.	2	High Quality .....	44,483,320	XXX	XXX	44,483,320	0.0019	84,518	0.0058	258,003	0.0090	400,350	
12.	3	Medium Quality .....	13,040,256	XXX	XXX	13,040,256	0.0093	121,274	0.0230	299,926	0.0340	443,369	
13.	4	Low Quality .....	0	XXX	XXX	0	0.0213	0	0.0530	0	0.0750	0	
14.	5	Lower Quality .....	0	XXX	XXX	0	0.0432	0	0.1100	0	0.1700	0	
15.	6	In or Near Default .....	0	XXX	XXX	0	0.0000	0	0.2000	0	0.2000	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)	57,523,576	XXX	XXX	57,523,576	XXX	205,793	XXX	557,929	XXX	843,719	
SHORT - TERM BONDS													
18.		Exempt Obligations .....	9,840,961	XXX	XXX	9,840,961	0.0000	0	0.0000	0	0.0000	0	
19.	1	Highest Quality .....	25,096,363	XXX	XXX	25,096,363	0.0004	10,039	0.0023	57,722	0.0030	75,289	
20.	2	High Quality .....	0	XXX	XXX	0	0.0019	0	0.0058	0	0.0090	0	
21.	3	Medium Quality .....	0	XXX	XXX	0	0.0093	0	0.0230	0	0.0340	0	
22.	4	Low Quality .....	0	XXX	XXX	0	0.0213	0	0.0530	0	0.0750	0	
23.	5	Lower Quality .....	0	XXX	XXX	0	0.0432	0	0.1100	0	0.1700	0	
24.	6	In or Near Default .....	0	XXX	XXX	0	0.0000	0	0.2000	0	0.2000	0	
25.		Total Short - Term Bonds (Sum of Lines 18 through 24)	34,937,324	XXX	XXX	34,937,324	XXX	10,039	XXX	57,722	XXX	75,289	
DERIVATIVE INSTRUMENTS													
26.		Exchange Traded .....	0	XXX	XXX	0	0.0004	0	0.0023	0	0.0030	0	
27.	1	Highest Quality .....	0	XXX	XXX	0	0.0004	0	0.0023	0	0.0030	0	
28.	2	High Quality .....	0	XXX	XXX	0	0.0019	0	0.0058	0	0.0090	0	
29.	3	Medium Quality .....	0	XXX	XXX	0	0.0093	0	0.0230	0	0.0340	0	
30.	4	Low Quality .....	0	XXX	XXX	0	0.0213	0	0.0530	0	0.0750	0	
31.	5	Lower Quality .....	0	XXX	XXX	0	0.0432	0	0.1100	0	0.1700	0	
32.	6	In or Near Default .....	0	XXX	XXX	0	0.0000	0	0.2000	0	0.2000	0	
33.		Total Derivative Instruments ..	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0	
34.		Total (Lines 9 + 17 + 25 + 33)	1,940,379,176	XXX	XXX	1,940,379,176	XXX	2,551,269	XXX	8,594,877	XXX	12,517,664	

**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	0.0010	0	0.0050	0	0.0065	0
36.		Farm Mortgages - CM2 - High Quality .....	0	0	XXX	0	0.0035	0	0.0100	0	0.0130	0
37.		Farm Mortgages - CM3 - Medium Quality .....	0	0	XXX	0	0.0060	0	0.0175	0	0.0225	0
38.		Farm Mortgages - CM4 - Low Medium Quality .....	0	0	XXX	0	0.0105	0	0.0300	0	0.0375	0
39.		Farm Mortgages - CM5 - Low Quality .....	0	0	XXX	0	0.0160	0	0.0425	0	0.0550	0
40.		Residential Mortgages - Insured or Guaranteed .....	0	0	XXX	0	0.0003	0	0.0006	0	0.0010	0
41.		Residential Mortgages - All Other .....	0	0	XXX	0	0.0013	0	0.0030	0	0.0040	0
42.		Commercial Mortgages - Insured or Guaranteed .....	0	0	XXX	0	0.0003	0	0.0006	0	0.0010	0
43.		Commercial Mortgages - All Other - CM1 - Highest Quality .....	0	0	XXX	0	0.0010	0	0.0050	0	0.0065	0
44.		Commercial Mortgages - All Other - CM2 - High Quality .....	0	0	XXX	0	0.0035	0	0.0100	0	0.0130	0
45.		Commercial Mortgages - All Other - CM3 - Medium Quality .....	0	0	XXX	0	0.0060	0	0.0175	0	0.0225	0
46.		Commercial Mortgages - All Other - CM4 - Low Medium Quality .....	0	0	XXX	0	0.0105	0	0.0300	0	0.0375	0
47.		Commercial Mortgages - All Other - CM5 - Low Quality .....	0	0	XXX	0	0.0160	0	0.0425	0	0.0550	0
		Overdue, Not in Process:										
48.		Farm Mortgages .....	0	0	XXX	0	0.0420	0	0.0760	0	0.1200	0
49.		Residential Mortgages - Insured or Guaranteed .....	0	0	XXX	0	0.0005	0	0.0012	0	0.0020	0
50.		Residential Mortgages - All Other .....	0	0	XXX	0	0.0025	0	0.0058	0	0.0090	0
51.		Commercial Mortgages - Insured or Guaranteed .....	0	0	XXX	0	0.0005	0	0.0012	0	0.0020	0
52.		Commercial Mortgages - All Other .....	0	0	XXX	0	0.0420	0	0.0760	0	0.1200	0
		In Process of Foreclosure:										
53.		Farm Mortgages .....	0	0	XXX	0	0.0000	0	0.1700	0	0.1700	0
54.		Residential Mortgages - Insured or Guaranteed .....	0	0	XXX	0	0.0000	0	0.0040	0	0.0040	0
55.		Residential Mortgages - All Other .....	0	0	XXX	0	0.0000	0	0.0130	0	0.0130	0
56.		Commercial Mortgages - Insured or Guaranteed .....	0	0	XXX	0	0.0000	0	0.0040	0	0.0040	0
57.		Commercial Mortgages - All Other .....	0	0	XXX	0	0.0000	0	0.1700	0	0.1700	0
58.		Total Schedule B Mortgages (Sum of Lines 35 through 57)	0	0	XXX	0	XXX	0	XXX	0	XXX	0
59.		Schedule DA Mortgages	0	0	XXX	0	0.0030	0	0.0100	0	0.0130	0
60.		Total Mortgage Loans on Real Estate (Lines 58 + 59)	0	0	XXX	0	XXX	0	XXX	0	XXX	0

**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 .....	.0	XXX	XXX	.0	0.0000	.0	0.1300 (a)	.0	0.1300 (a)	.0
2.		Unaffiliated - Private .....	32	XXX	XXX	32	0.0000	.0	0.1600	.5	0.1600	.5
3.		Federal Home Loan Bank .....	.0	XXX	XXX	.0	0.0000	.0	0.0050	.0	0.0080	.0
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/Near Default .....	.0	.0	.0	.0	XXX	.0	XXX	.0	XXX	.0
12.		Unaffiliated Common Stock - Public .....	.0	.0	.0	.0	0.0000	.0	0.1300 (a)	.0	0.1300 (a)	.0
13.		Unaffiliated Common Stock - Private .....	.0	.0	.0	.0	0.0000	.0	0.1600	.0	0.1600	.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	0.1300	.0	0.1300	.0
16.		Affiliated - All Other .....	0	XXX	XXX	0	0.0000	0	0.1600	0	0.1600	0
17.		Total Common Stock (Sum of Lines 1 through 16)	32	0	0	32	XXX	0	XXX	5	XXX	5
REAL ESTATE												
18.		Home Office Property (General Account only) .....	.0	.0	.0	.0	0.0000	.0	0.0750	.0	0.0750	.0
19.		Investment Properties .....	.0	.0	.0	.0	0.0000	.0	0.0750	.0	0.0750	.0
20.		Properties Acquired in Satisfaction of Debt .....	.0	.0	.0	.0	0.0000	.0	0.1100	.0	0.1100	.0
21.		Total Real Estate (Sum of Lines 18 through 20)	0	0	0	0	XXX	0	XXX	0	XXX	0
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 .....	5,040,032	XXX	XXX	5,040,032	0.0004	2,016	0.0023	11,592	0.0030	15,120
24.	2	High Quality .....	.0	XXX	XXX	.0	0.0019	.0	0.0058	.0	0.0090	.0
25.	3	Medium Quality .....	.0	XXX	XXX	.0	0.0093	.0	0.0230	.0	0.0340	.0
26.	4	Low Quality .....	.0	XXX	XXX	.0	0.0213	.0	0.0530	.0	0.0750	.0
27.	5	Lower Quality .....	.0	XXX	XXX	.0	0.0432	.0	0.1100	.0	0.1700	.0
28.	6	In or Near Default .....	0	XXX	XXX	0	0.0000	0	0.2000	0	0.2000	0
29.		Total with Bond Characteristics (Sum of Lines 22 through 28)	5,040,032	XXX	XXX	5,040,032	XXX	2,016	XXX	11,592	XXX	15,120

**ASSET VALUATION RESERVE (Continued)**  
**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)
		INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF PREFERRED STOCKS										
30.	1	Highest Quality .....	.0	XXX	XXX	.0	0.0004	.0	0.0023	.0	0.0030	.0
31.	2	High Quality .....	.0	XXX	XXX	.0	0.0019	.0	0.0058	.0	0.0090	.0
32.	3	Medium Quality .....	.0	XXX	XXX	.0	0.0093	.0	0.0230	.0	0.0340	.0
33.	4	Low Quality .....	.0	XXX	XXX	.0	0.0213	.0	0.0530	.0	0.0750	.0
34.	5	Lower Quality .....	.0	XXX	XXX	.0	0.0432	.0	0.1100	.0	0.1700	.0
35.	6	In or Near Default .....	.0	XXX	XXX	.0	0.0000	.0	0.2000	.0	0.2000	.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	0.0010	.0	0.0050	.0	0.0065	.0
39.		Mortgages - CM2 - High Quality .....	.0	.0	XXX	.0	0.0035	.0	0.0100	.0	0.0130	.0
40.		Mortgages - CM3 - Medium Quality .....	.0	.0	XXX	.0	0.0060	.0	0.0175	.0	0.0225	.0
41.		Mortgages - CM4 - Low Medium Quality .....	.0	.0	XXX	.0	0.0105	.0	0.0300	.0	0.0375	.0
42.		Mortgages - CM5 - Low Quality .....	.0	.0	XXX	.0	0.0160	.0	0.0425	.0	0.0550	.0
43.		Residential Mortgages - Insured or Guaranteed .....	.0	.0	XXX	.0	0.0003	.0	0.0006	.0	0.0010	.0
44.		Residential Mortgages - All Other .....	.0	XXX	XXX	.0	0.0013	.0	0.0030	.0	0.0040	.0
45.		Commercial Mortgages - Insured or Guaranteed .....	.0	.0	XXX	.0	0.0003	.0	0.0006	.0	0.0010	.0
		Overdue, Not in Process Affiliated:										
46.		Farm Mortgages .....	.0	.0	XXX	.0	0.0420	.0	0.0760	.0	0.1200	.0
47.		Residential Mortgages - Insured or Guaranteed .....	.0	.0	XXX	.0	0.0005	.0	0.0012	.0	0.0020	.0
48.		Residential Mortgages - All Other .....	.0	.0	XXX	.0	0.0025	.0	0.0058	.0	0.0090	.0
49.		Commercial Mortgages - Insured or Guaranteed .....	.0	.0	XXX	.0	0.0005	.0	0.0012	.0	0.0020	.0
50.		Commercial Mortgages - All Other .....	.0	.0	XXX	.0	0.0420	.0	0.0760	.0	0.1200	.0
		In Process of Foreclosure Affiliated:										
51.		Farm Mortgages .....	.0	.0	XXX	.0	0.0000	.0	0.1700	.0	0.1700	.0
52.		Residential Mortgages - Insured or Guaranteed .....	.0	.0	XXX	.0	0.0000	.0	0.0040	.0	0.0040	.0
53.		Residential Mortgages - All Other .....	.0	.0	XXX	.0	0.0000	.0	0.0130	.0	0.0130	.0
54.		Commercial Mortgages - Insured or Guaranteed .....	.0	.0	XXX	.0	0.0000	.0	0.0040	.0	0.0040	.0
55.		Commercial Mortgages - All Other .....	0	0	XXX	0	0.0000	0	0.1700	0	0.1700	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	0.0010	.0	0.0050	.0	0.0065	.0
59.		Unaffiliated - In Good Standing Primarily Senior .....	.0	.0	XXX	.0	0.0035	.0	0.0010	.0	0.0130	.0
60.		Unaffiliated - In Good Standing All Other .....	.0	.0	XXX	.0	0.0060	.0	0.0175	.0	0.0225	.0
61.		Unaffiliated - Overdue, Not in Process .....	.0	.0	XXX	.0	0.0420	.0	0.0760	.0	0.1200	.0
62.		Unaffiliated - In Process of Foreclosure .....	0	0	XXX	0	0.0000	0	0.1700	0	0.1700	0
63.		Total Unaffiliated (Sum of Lines 57 through 62) .....	0	0	XXX	0	XXX	0	XXX	0	XXX	0
64.		Total with Mortgage Loan Characteristics (Lines 56 + 63)	0	0	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 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)
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF COMMON STOCK												
65.		Unaffiliated Public .....	.0	XXX	XXX	.0	0.0000	.0	0.1300 (a)	.0	0.1300 (a)	.0
66.		Unaffiliated Private .....	.0	XXX	XXX	.0	0.0000	.0	0.1600	.0	0.1600	.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	0.1300	.0	0.1300	.0
69.		Affiliated Other - All Other .....	0	XXX	XXX	0	0.0000	0	0.1600	0	0.1600	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	0.0750	.0	0.0750	.0
72.		Investment Properties .....	.0	.0	.0	.0	0.0000	.0	0.0750	.0	0.0750	.0
73.		Properties Acquired in Satisfaction of Debt .....	0	0	0	0	0.0000	0	0.1100	0	0.1100	0
74.		Total with Real Estate Characteristics (Sum of Lines 71 through 73)	0	0	0	0	XXX	0	XXX	0	XXX	0
LOW INCOME HOUSING TAX CREDIT INVESTMENTS												
75.		Guaranteed Federal Low Income Housing Tax Credit .....	.0	.0	.0	.0	0.0003	.0	0.0006	.0	0.0010	.0
76.		Non-guaranteed Federal Low Income Housing Tax Credit .....	.0	.0	.0	.0	0.0063	.0	0.0120	.0	0.0190	.0
77.		Guaranteed State Low Income Housing Tax Credit .....	.0	.0	.0	.0	0.0003	.0	0.0006	.0	0.0010	.0
78.		Non-guaranteed State Low Income Housing Tax Credit .....	.0	.0	.0	.0	0.0063	.0	0.0120	.0	0.0190	.0
79.		All Other Low Income Housing Tax Credit .....	0	0	0	0	0.0273	0	0.0600	0	0.0975	0
80.		Total LIHTC (Sum of Lines 75 through 79)	0	0	0	0	XXX	0	XXX	0	XXX	0
ALL OTHER INVESTMENTS												
81.		NAIC 1 Working Capital Finance Investments .....	.0	XXX	.0	.0	0.0000	.0	0.0037	.0	0.0037	.0
82.		NAIC 2 Working Capital Finance Investments .....	.0	XXX	.0	.0	0.0000	.0	0.0120	.0	0.0120	.0
83.		Other Invested Assets - Schedule BA .....	.0	XXX	.0	.0	0.0000	.0	0.1300	.0	0.1300	.0
84.		Other Short-Term Invested Assets - Schedule DA .....	0	XXX	0	0	0.0000	0	0.1300	0	0.1300	0
85.		Total All Other (Sum of Lines 81, 82, 83 and 84) .....	0	XXX	0	0	XXX	0	XXX	0	XXX	0
86.		Total Other Invested Assets - Schedules BA & DA (Sum of Lines 29, 37, 64, 70, 74, 80 and 85)	5,040,032	0	0	5,040,032	XXX	2,016	XXX	11,592	XXX	15,120

(a) Times the company's weighted average portfolio beta (Minimum .10, Maximum .20).  
(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 2015 OF THE WILCAC LIFE INSURANCE COMPANY

### ASSET VALUATION RESERVE (Continued)

## **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								

## SCHEDULE F

[illegible]

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE WILCAC LIFE INSURANCE COMPANY

SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT

	Total		Group Accident and Health		Credit Accident and Health (Group and Individual)		Collectively Renewable		Other Individual Contracts									
									Non-Cancelable		Guaranteed Renewable		Non-Renewable for Stated Reasons Only		Other Accident Only		All Other	
	1 Amount	2 %	3 Amount	4 %	5 Amount	6 %	7 Amount	8 %	9 Amount	10 %	11 Amount	12 %	13 Amount	14 %	15 Amount	16 %	17 Amount	18 %
PART 1. - ANALYSIS OF UNDERWRITING OPERATIONS																		
1. Premiums written .....	133,016	XXX	286	XXX	0	XXX	0	XXX	0	XXX	131,061	XXX	1,669	XXX	0	XXX	0	XXX
2. Premiums earned .....	147,245	XXX	286	XXX	0	XXX	0	XXX	14,229	XXX	131,061	XXX	1,669	XXX	0	XXX	0	XXX
3. Incurred claims .....	123,345	83.8	36,391	12,724.1	0	0.0	0	0.0	(309,570)	(2,175.6)	391,492	298.7	5,032	301.5	0	0.0	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	0	0.0	0	0.0
5. Incurred claims and cost containment expenses (Lines 3 and 4) .....	123,345	83.8	36,391	12,724.1	0	0.0	0	0.0	(309,570)	(2,175.6)	391,492	298.7	5,032	301.5	0	0.0	0	0.0
6. Increase in contract reserves .....	(89,505)	(60.8)	0	0.0	0	0.0	0	0.0	(87,528)	(615.1)	(1,911)	(1.5)	(66)	(4.0)	0	0.0	0	0.0
7. Commissions (a) .....	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
8. Other general insurance expenses .....	21,174	14.4	0	0.0	0	0.0	0	0.0	21,174	148.8	0	0.0	0	0.0	0	0.0	0	0.0
9. Taxes, licenses and fees .....	5,864	4.0	1,980	692.3	0	0.0	0	0.0	3,884	27.3	0	0.0	0	0.0	0	0.0	0	0.0
10. Total other expenses incurred .....	27,038	18.4	1,980	692.3	0	0.0	0	0.0	25,058	176.1	0	0.0	0	0.0	0	0.0	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	0	0.0	0	0.0
12. Gain from underwriting before dividends or refunds .....																		
	86,367	58.7	(38,085))	(13,316.4	0	0.0	0	0.0	386,269	2,714.7	(258,520)	(197.3)	(3,297)	(197.5)	0	0.0	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	0	0.0	0	0.0
14. Gain from underwriting after dividends or refunds .....																		
	86,367	58.7	(38,085))	(13,316.4	0	0.0	0	0.0	386,269	2,714.7	(258,520)	(197.3)	(3,297)	(197.5)	0	0.0	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	0	0.0	0	0.0
1199. Totals (Lines 1101 thru 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	0	0.0	0	0.0

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

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE WILCAC LIFE INSURANCE COMPANY

**SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT (Continued)**

	1	2	3	4	Other Individual Contracts				
					5	6	7	8	9
	Total	Group Accident and Health	Credit Accident and Health (Group and Individual)	Collectively Renewable	Non-Cancelable	Guaranteed Renewable	Non-Renewable for Stated Reasons Only	Other Accident Only	All Other
<b>PART 2. - RESERVES AND LIABILITIES</b>									
A. Premium Reserves:									
1. Unearned premiums .....	0	0	0	0	0	0	0	0	0
2. Advance premiums .....	0	0	0	0	0	0	0	0	0
3. Reserve for rate credits .....	0	0	0	0	0	0	0	0	0
4. Total premium reserves, current year .....	0	0	0	0	0	0	0	0	0
5. Total premium reserves, prior year .....	14,229	14,229	0	0	0	0	0	0	0
6. Increase in total premium reserves .....	(14,229)	(14,229)	0	0	0	0	0	0	0
B. Contract Reserves:									
1. Additional reserves (a) .....	3,508,291	0	0	0	3,499,721	8,426	144	0	0
2. Reserve for future contingent benefits .....	0	0	0	0	0	0	0	0	0
3. Total contract reserves, current year .....	3,508,291	0	0	0	3,499,721	8,426	144	0	0
4. Total contract reserves, prior year .....	3,597,796	0	0	0	3,587,249	10,337	210	0	0
5. Increase in contract reserves .....	(89,505)	0	0	0	(87,528)	(1,911)	(66)	0	0
C. Claim Reserves and Liabilities:									
1. Total current year .....	5,672,920	5,410,015	0	0	260,196	2,708	1	0	0
2. Total prior year .....	6,102,326	5,471,978	0	0	625,124	5,224	0	0	0
3. Increase .....	(429,406)	(61,963)	0	0	(364,928)	(2,516)	1	0	0

<b>PART 3. - TEST OF PRIOR YEAR'S CLAIM RESERVES AND LIABILITIES</b>									
1. Claims paid during the year:									
1.1 On claims incurred prior to current year .....	122,957	(10,055)	0	0	0	131,335	1,677	0	0
1.2 On claims incurred during current year .....	245,612	(20,415)	0	0	0	262,673	3,354	0	0
2. Claim reserves and liabilities, December 31, current year:									
2.1 On claims incurred prior to current year .....	588,566	562,275	0	0	26,020	271	0	0	0
2.2 On claims incurred during current year .....	5,084,354	4,847,740	0	0	234,176	2,437	1	0	0
3. Test:									
3.1 Lines 1.1 and 2.1 .....	711,523	552,220	0	0	26,020	131,606	1,677	0	0
3.2 Claim reserves and liabilities, December 31, prior year .....	6,102,326	5,471,978	0	0	625,124	5,224	0	0	0
3.3 Line 3.1 minus Line 3.2 .....	(5,390,803)	(4,919,758)	0	0	(599,104)	126,382	1,677	0	0

<b>PART 4. - REINSURANCE</b>									
A. Reinsurance Assumed:									
1. Premiums written .....	0	0	0	0	0	0	0	0	0
2. Premiums earned .....	0	0	0	0	0	0	0	0	0
3. Incurred claims .....	262,538	262,538	0	0	0	0	0	0	0
4. Commissions .....	0	0	0	0	0	0	0	0	0
B. Reinsurance Ceded:									
1. Premiums written .....	1,475,874	0	0	0	0	1,457,382	18,492	0	0
2. Premiums earned .....	1,475,874	0	0	0	0	1,457,382	18,492	0	0
3. Incurred claims .....	1,485,679	21,132	1,060,111	0	105,544	276,340	22,552	0	0
4. Commissions .....	64	64	0	0	0	0	0	0	0

(a) Includes \$ .....0 premium deficiency reserve.

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE WILCAC LIFE INSURANCE COMPANY

**SCHEDULE H - PART 5 - HEALTH CLAIMS**

	1 Medical	2 Dental	3 Other	4 Total
A. Direct:				
1. Incurred Claims .....	29,981	0	1,316,505	1,346,486
2. Beginning Claim Reserves and Liabilities .....	305,899	0	9,765,859	10,071,758
3. Ending Claim Reserves and Liabilities .....	251,617	0	8,135,624	8,387,241
4. Claims Paid	84,263	0	2,946,740	3,031,003
B. Assumed Reinsurance:				
5. Incurred Claims.....	(9,067)	0	271,605	262,538
6. Beginning Claim Reserves and Liabilities .....	44,010	0	24,614,292	24,658,302
7. Ending Claim Reserves and Liabilities .....	34,531	0	24,611,479	24,646,010
8. Claims Paid	412	0	274,418	274,830
C. Ceded Reinsurance:				
9. Incurred Claims.....	37,856	0	1,447,823	1,485,679
10. Beginning Claim Reserves and Liabilities .....	5,710	0	28,806,206	28,811,916
11. Ending Claim Reserves and Liabilities .....	40,869	0	27,319,461	27,360,330
12. Claims Paid	2,697	0	2,934,568	2,937,265
D. Net:				
13. Incurred Claims.....	( 16,942)	0	140,287	123,345
14. Beginning Claim Reserves and Liabilities .....	344,199	0	5,573,945	5,918,144
15. Ending Claim Reserves and Liabilities .....	245,279	0	5,427,642	5,672,921
16. Claims Paid	81,978	0	286,590	368,568
E. Net Incurred Claims and Cost Containment Expenses:				
17. Incurred Claims and Cost Containment Expenses .....	( 16,942)	0	140,287	123,345
18. Beginning Reserves and Liabilities .....	344,199	0	5,573,945	5,918,144
19. Ending Reserves and Liabilities .....	245,279	0	5,427,641	5,672,920
20. Paid Claims and Cost Containment Expenses	81,978	0	286,591	368,569

## SCHEDULE S - PART 1 - SECTION 1

[illegible]

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE WILCAC LIFE 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
NAIC Company Code	ID Number	Effective Date	Name of Reinsured	Domiciliary Jurisdiction	Type of Reinsurance 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
60895	35-0145825	01/01/1996	AMERICAN UNITED LIFE INS CO	IN	CO/G	0	0	702,101	0	0	0
20532	52-0266645	01/01/1998	CLARENDON NATL INS CO	IL	CO/G	0	0	17,441,127	0	0	0
19437	25-1149494	12/31/1993	LEXINGTON INS CO	DE	CO/G	0	0	0	15,545	0	0
23612	31-1169435	07/01/1995	MIDWEST EMPLOYERS CAS CO	CT	CO/G	0	0	1,323,388	0	0	0
23680	47-0698507	07/01/1997	ODYSSEY AMERICA REINS CORP	CT	CO/G	0	0	1,918,555	0	0	0
67539	72-0281240	01/01/1996	PAN AMER LIFE INS CO	LA	CO/G	0	0	25	(109)	0	0
24767	41-0406690	01/01/1998	ST. PAUL FIRE & MARINE INS CO	MN	CO/G	0	0	462,060	0	0	0
13064	23-1581485	05/01/1999	UNITED NAT'L INS CO	PA	CO/G	0	0	432,464	0	0	0
10033	87-0407018	01/01/1996	WORKERS COMP FUND	UT	CO/G	0	0	525,599	0	0	0
20583	13-1290712	04/01/1998	XL REINS AMER INC	NY	CO/G	0	0	211,405	4,516	0	0
0899999. U.S. Non-Affiliates						0	0	23,016,724	19,952	0	0
1099999. Total - Non-Affiliates						0	0	23,016,724	19,952	0	0
1199999. Total U.S. (Sum of 0399999 and 0899999)						0	0	23,016,724	19,952	0	0
1299999. Total Non-U.S. (Sum of 0699999 and 0999999)						0	0	0	0	0	0
9999999 - Totals						0	0	23,016,724	19,952	0	0

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE WILCAC LIFE 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
68276	48-1024691	04/01/1999	EMPLOYERS REASSUR CORP	KS	49,561	18,660
65676	35-0472300	10/06/1995	LINCOLN NATL LIFE INSURANCE COMPANY	IN	0	175,000
93572	43-1235868	04/01/1999	RGA REINSURANCE CO.	MO	69,385	26,124
93572	43-1235868	10/06/1995	RGA REINSURANCE CO.	MO	15,015	25,000
90670	43-1178580	10/06/1995	SCOTTISH RE LIFE CORPORATION	DE	0	25,000
68713	84-0499703	10/06/1995	SECURITY LIFE OF DENVER INSURANCE CO	CO	0	75,000
82627	06-0839705	01/01/2004	SWISS RE LIFE & HLTH AMER INC	MO	(133,960)	4,260,826
82627	06-0839705	10/06/1995	SWISS RE LIFE AND HEALTH AMERICA INC.	CT	0	25,000
82627	06-0839705	04/01/1999	SWISS RE LIFE AND HEALTH AMERICA INC.	CT	0	7,464
86231	39-0989781	10/01/1995	TRANSAMERICA LIFE INSURANCE COMPANY	NC	0	75,000
0899999. Life and Annuity - U.S. Non-Affiliates					1	4,713,074
1099999. Total Life and Annuity - Non-Affiliates					1	4,713,074
1199999. Total Life and Annuity					1	4,713,074
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
60534	59-0781901	01/01/1999	AMERICAN HERITAGE LIFE INS CO	FL	(5,236)	0
61476	04-1106240	01/01/1999	BOSTON MUT LIFE INS CO	MA	(2,618)	0
20443	36-2114545	07/01/2014	CONTINENTAL CAS CO	IL	2,240	0
70939	13-2611847	05/01/1999	GERBER LIFE INS CO	NY	(2,618)	0
42374	74-2195939	01/01/1999	HOUSTON CAS CO	TX	26,179	0
88340	59-2859797	01/01/1997	HANNOVER LIFE REASSUR CO OF AMER	FL	(2,618)	0
67814	06-0493340	12/01/1994	PHOENIX LIFE INS CO	NY	(4,189)	0
68381	36-0883760	09/01/1991	RELiance STANDARD LIFE INS CO	IL	(2,618)	0
10945	13-4032666	12/31/2013	TOKIO MARINE AMER INS CO	NY	(3,927)	0
19453	13-5616275	09/01/1994	TRANSATLANTIC REINS CO	NY	(5,236)	0
69744	13-1423090	01/01/1995	UNION LABOR LIFE INS CO	MD	(2,618)	0
80659	38-0397420	07/01/1977	US BUS OF THE CANADA LIFE ASSUR CO	MI	29,822	0
1999999. Accident and Health - U.S. Non-Affiliates					26,563	0
00000	AA-1126435	01/01/1999	LLOYD'S SYNDICATE NUMBER 435	GBR	14,398	0
00000	AA-1126570	01/01/1997	LLOYD'S SYNDICATE NUMBER 570	GBR	3,927	0
00000	AA-1126861	01/01/1999	LLOYDS SYNDICATE NUMBER 861	GBR	23,165	0
00000	AA-1126991	01/01/1996	LLOYDS SYNDICATE NUMBER 991	GBR	3,403	0
00000	AA-1127209	01/01/1999	LLOYDS SYNDICATE NUMBER 1209	GBR	41,180	0
00000	AA-1127223	01/01/1999	LLOYDS SYNDICATE NUMBER 1223	GBR	2,618	0
00000	AA-1128027	01/01/1999	LLOYDS SYNDICATE NUMBER 2027	GBR	1,833	0
00000	AA-1340015	01/01/1996	SCOR GLOBAL LIFE DEUTSCHLAND	DEU	(2,618)	0
2099999. Accident and Health - Non-U.S. Non-Affiliates					87,906	0
2199999. Total Accident and Health - Non-Affiliates					114,469	0
2299999. Total Accident and Health					114,469	0
2399999. Total U.S. (Sum of 0399999, 0899999, 1499999 and 1999999)					26,564	4,713,074
2499999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999 and 2099999)					87,906	0
9999999 Totals - Life, Annuity and Accident and Health					114,470	4,713,074

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE WILCAC LIFE 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
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
90611	41-1366075	05/01/1987	ALLIANZ LIFE INS CO OF NORTH AMER	MN	CO/I	OL	682,988	7,148	6,534	0	0	0	0	0	
60895	35-0145825	10/01/1998	AMERICAN UNITED LIFE INSURANCE CO	IN	CO/I	OL	10,057,500	42,543	85,889	46,175	0	0	0	0	
60895	35-0145825	10/01/1998	AMERICAN UNITED LIFE INSURANCE CO	IN	YRT/I	OL	278,028	1,689	2,761	1,630	0	0	0	0	
60895	35-0145825	10/01/1997	AMERICAN UNITED LIFE INSURANCE CO	IN	YRT/I	OL	77,040	673	617	389	0	0	0	0	
60895	35-0145825	07/20/1998	AMERICAN UNITED LIFE INSURANCE CO	IN	COI/I	OL	158,879	96	88	1,436	0	0	0	0	
60895	35-0145825	04/01/1999	AMERICAN UNITED LIFE INSURANCE CO	IN	YRT/I	OL	192,500	1,250	1,160	0	0	0	0	0	
60895	35-0145825	03/01/2001	AMERICAN UNITED LIFE INSURANCE CO	IN	COI/I	OL	72,716,186	1,660,606	1,702,807	117,620	0	0	0	0	
60895	35-0145825	03/01/2001	AMERICAN UNITED LIFE INSURANCE CO	IN	YRT/I	OL	63,467	137	120	60	0	0	0	0	
60895	35-0145825	06/01/1970	AMERICAN UNITED LIFE INSURANCE CO	IN	YRT/I	OL	27,284	569	518	1,318	0	0	0	0	
61492	44-0188050	11/22/2000	ATHENE ANUITY & LIFE ASSURANCE CO	SC	COI/I	OL	120,054	1,884	1,877	159	0	0	0	0	
61492	44-0188050	03/01/2001	ATHENE ANUITY & LIFE ASSURANCE CO	SC	COI/I	OL	51,720,505	1,105,367	1,142,174	86,470	0	0	0	0	
61492	44-0188050	03/01/2001	ATHENE ANUITY & LIFE ASSURANCE CO	SC	YRT/I	OL	19,808	41	38	41	0	0	0	0	
62345	47-0766667	12/01/1986	BERKSHIRE HATHAWAY LIFE INS CO OF NEBRASKA	NE	YRT/I	OL	116,789	793	719	1,046	0	0	0	0	
62345	47-0766667	01/01/1989	BERKSHIRE HATHAWAY LIFE INS CO OF NEBRASKA	NE	YRT/I	OL	372,300	7,304	6,676	8,909	0	0	0	0	
68276	48-1024691	10/01/1997	EMPLOYERS REASSUR CORP	KS	YRT/I	OL	48,150	420	385	243	0	0	0	0	
68276	48-1024691	07/20/1998	EMPLOYERS REASSUR CORP	KS	COI/I	OL	884,800	4,813	5,346	4,056	0	0	0	0	
68276	48-1024691	10/01/1998	EMPLOYERS REASSUR CORP	KS	YRT/I	OL	117,686	2,359	2,187	1,284	0	0	0	0	
68276	48-1024691	04/01/1999	EMPLOYERS REASSUR CORP	KS	YRT/I	OL	18,597,313	150,310	145,388	118,866	0	0	0	0	
68276	48-1024691	10/07/1999	EMPLOYERS REASSUR CORP	KS	COI/I	OL	37,616,450	690,349	926,917	66,707	0	0	0	0	
68276	48-1024691	10/07/1999	EMPLOYERS REASSUR CORP	KS	YRT/I	OL	100,190	1,132	1,027	601	0	0	0	0	
68276	48-1024691	03/01/2001	EMPLOYERS REASSUR CORP	KS	COI/I	OL	87,080,719	1,787,049	1,857,158	160,538	0	0	0	0	
68276	48-1024691	03/01/2001	EMPLOYERS REASSUR CORP	KS	YRT/I	OL	59,717	132	116	62	0	0	0	0	
68276	48-1024691	10/05/1995	EMPLOYERS REASSUR CORP	KS	COI/I	OL	312,500	5,071	4,671	6,136	0	0	0	0	
68276	48-1024691	10/05/1995	EMPLOYERS REASSUR CORP	KS	YRT/I	OL	107,614	1,805	1,627	1,783	0	0	0	0	
86258	13-2572994	10/01/1987	GENERAL RE LIFE CORPORATION	CT	COI/I	OL	1,292,961	97,687	99,984	13,655	0	0	0	0	
86258	13-2572994	01/01/1982	GENERAL RE LIFE CORPORATION	CT	COI/I	OL	1,401,100	458,931	456,265	47,552	0	0	0	0	
86258	13-2572994	01/01/1982	GENERAL RE LIFE CORPORATION	CT	DIS/I	OL	0	289,718	292,500	0	0	0	0	0	
86258	13-2572994	01/01/1982	GENERAL RE LIFE CORPORATION	CT	YRT/I	OL	3,134,975	49,347	54,447	76,189	0	0	0	0	
86258	13-2572994	09/01/1983	GENERAL RE LIFE CORPORATION	CT	COI/I	OL	6,900,000	154,553	156,169	80,617	0	0	0	0	
86258	13-2572994	04/01/1982	GENERAL RE LIFE CORPORATION	CT	YRT/I	OL	182,159	2,701	66,401	(46,739)	0	0	0	0	
70815	06-0838648	01/01/2001	HARTFORD LIFE AND ACCIDENT INSURANCE COMPANY	CT	ACO/G	OL	0	2,252,276	2,360,144	0	0	0	0	0	
70815	06-0838648	01/01/2001	HARTFORD LIFE AND ACCIDENT INSURANCE COMPANY	CT	CO/G	OL	141,406,502	17,446,832	18,695,661	3,584	0	0	0	0	
70815	06-0838648	01/01/2001	HARTFORD LIFE AND ACCIDENT INSURANCE COMPANY	CT	DIS/G	OL	0	33,234,007	36,044,245	0	0	0	0	0	
65676	35-0472300	07/20/1998	LINCOLN NATL LIFE INSURANCE COMPANY	IN	COI/I	OL	796,120	4,215	4,046	2,565	0	0	0	0	
65676	35-0472300	05/01/1998	LINCOLN NATL LIFE INSURANCE COMPANY	IN	YRT/I	OL	2,084,861	10,941	9,157	3,827	0	0	0	0	
65676	35-0472300	04/01/1999	LINCOLN NATL LIFE INSURANCE COMPANY	IN	YRT/I	OL	2,039,862	15,632	14,427	14,039	0	0	0	0	
65676	35-0472300	10/01/1998	LINCOLN NATL LIFE INSURANCE COMPANY	IN	COI/I	OL	26,788,500	316,254	524,082	19,913	0	0	0	0	
65676	35-0472300	10/01/1998	LINCOLN NATL LIFE INSURANCE COMPANY	IN	YRT/I	OL	579,438	3,986	5,121	2,239	0	0	0	0	
65676	35-0472300	10/06/1995	LINCOLN NATL LIFE INSURANCE COMPANY	IN	COI/I	OL	50,923,316	290,497	297,989	449,711	0	0	0	0	
65676	35-0472300	10/06/1995	LINCOLN NATL LIFE INSURANCE COMPANY	IN	YRT/I	OL	4,541,446	43,285	38,830	96,323	0	0	0	0	
65676	35-0472300	03/01/1996	LINCOLN NATL LIFE INSURANCE COMPANY	IN	YRT/I	OL	34,403	83	77	70	0	0	0	0	
65676	35-0472300	10/01/1997	LINCOLN NATL LIFE INSURANCE COMPANY	IN	YRT/I	OL	96,300	841	771	348	0	0	0	0	
66346	58-0828824	04/01/1982	MUNICH AMERICAN REASSUR CO	GA	YRT/I	OL	50,198	551	507	656	0	0	0	0	
66346	58-0828824	01/01/1987	MUNICH AMERICAN REASSUR CO	GA	YRT/I	OL	1,406,620	27,620	28,605	(22,842)	0	0	0	0	
66346	58-0828824	10/07/1999	MUNICH AMERICAN REASSUR CO	GA	COI/I	OL	145,277,400	3,387,726	3,539,537	188,798	0	0	0	0	
66346	58-0828824	10/07/1999	MUNICH AMERICAN REASSUR CO	GA	YRT/I	OL	24,196	203	187	140	0	0	0	0	
66346	58-0828824	07/05/1991	MUNICH AMERICAN REASSUR CO	GA	YRT/I	OL	1,586,105	13,956	13,097	28,133	0	0	0	0	
66346	58-0828824	03/01/1996	MUNICH AMERICAN REASSUR CO	GA	YRT/I	OL	34,403	83	77	67	0	0	0	0	
66346	58-0828824	09/01/1991	MUNICH AMERICAN REASSUR CO	GA	YRT/I	OL	3,720,239	37,551	36,103	49,077	0	0	0	0	
85472	13-2740556	04/01/1982	NATIONAL SECURITY LIFE AND ANNUITY CO	OH	YRT/I	OL	243,044	2,389	8,698	5,090	0	0	0	0	
85472	13-2740556	04/01/1983	NATIONAL SECURITY LIFE AND ANNUITY CO	OH	YRT/I	OL	593,150	17,868	27,289	26,067	0	0	0	0	
88099	75-1608507	01/01/1986	OPTIMUM RE INSURANCE COMPANY	TX	YRT/I	OL	2,113,541	39,745	42,726	40,143	0	0	0	0	
67466	95-1079000	12/01/1986	PACIFIC LIFE INS COMPANY	NE	YRT/I	OL	116,788	793	719	785	0	0	0	0	

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE WILCAC LIFE 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	2	3	4	5	6	7	8	Reserve Credit Taken		11	Outstanding Surplus Relief		14	15
								9	10		12	13		
NAIC Company Code	ID Number	Effective Date	Name of Company	Domi-ciliary Juris-diction	Type of Reinsurance Ceded	Type of Business Ceded	Amount in Force at End of Year	Current Year	Prior Year	Premiums	Current Year	Prior Year	Modified Coinsurance Reserve	Funds Withheld Under Coinsurance
67466	95-1079000	05/01/1998	PACIFIC LIFE INS COMPANY	NE	YRT/I	QL	5,994,691	43,454	45,058	15,758	0	0	0	0
67466	95-1079000	10/01/1998	PACIFIC LIFE INS COMPANY	NE	COI/I	QL	415,000	1,746	2,379	1,880	0	0	0	0
67466	95-1079000	04/01/1982	PACIFIC LIFE INS COMPANY	NE	YRT/I	QL	50,198	551	507	656	0	0	0	0
67466	95-1079000	02/01/1985	PACIFIC LIFE INS COMPANY	NE	YRT/I	QL	372,300	7,304	6,676	8,909	0	0	0	0
67466	95-1079000	10/01/1990	PACIFIC LIFE INS COMPANY	NE	YRT/I	QL	5,264,442	55,450	51,735	69,453	0	0	0	0
67466	95-1079000	07/05/1991	PACIFIC LIFE INS COMPANY	NE	YRT/I	QL	679,855	7,795	7,526	11,579	0	0	0	0
93572	43-1235868	05/01/1987	RGA REINSURANCE CO.	MO	COI/I	QL	0	0	0	6,771	0	0	0	0
93572	43-1235868	10/01/1997	RGA REINSURANCE CO.	MO	YRT/I	QL	19,260	168	154	97	0	0	0	0
93572	43-1235868	07/20/1998	RGA REINSURANCE CO.	MO	COI/I	QL	402,961	3,997	4,477	1,226	0	0	0	0
93572	43-1235868	05/01/1998	RGA REINSURANCE CO.	MO	YRT/I	QL	4,642,312	36,127	37,477	11,897	0	0	0	0
93572	43-1235868	09/01/1987	RGA REINSURANCE CO.	MO	COI/I	QL	1,975,945	104,835	106,518	20,426	0	0	0	0
93572	43-1235868	04/01/1999	RGA REINSURANCE CO.	MO	YRT/I	QL	24,233,640	195,916	190,120	129,621	0	0	0	0
93572	43-1235868	10/01/1998	RGA REINSURANCE CO.	MO	COI/I	QL	54,757,400	1,178,642	1,329,563	72,149	0	0	0	0
93572	43-1235868	10/01/1998	RGA REINSURANCE CO.	MO	YRT/I	QL	127,416	1,625	1,688	1,091	0	0	0	0
93572	43-1235868	11/22/2000	RGA REINSURANCE CO.	MO	COI/I	QL	29,986	470	469	40	0	0	0	0
93572	43-1235868	09/01/1987	RGA REINSURANCE CO.	MO	YRT/I	QL	1,277,689	26,578	28,094	(6,627)	0	0	0	0
93572	43-1235868	10/06/1995	RGA REINSURANCE CO.	MO	COI/I	QL	5,947,450	36,555	36,666	56,090	0	0	0	0
93572	43-1235868	10/06/1995	RGA REINSURANCE CO.	MO	YRT/I	QL	795,119	14,389	13,012	10,212	0	0	0	0
93572	43-1235868	07/05/1991	RGA REINSURANCE CO.	MO	YRT/I	QL	5,437,606	53,629	51,233	74,093	0	0	0	0
64688	75-6020048	11/22/2000	SCOR GLOBAL LIFE U.S. RE INSURANCE COMPANY	TX	COI/I	QL	179,980	2,824	2,813	238	0	0	0	0
87017	62-1003368	07/20/1998	SCOR GLOBAL LIFE RE INSURANCE COMPANY OF TEXAS	TX	COI/I	QL	237,500	2,135	2,394	602	0	0	0	0
87017	62-1003368	05/01/1998	SCOR GLOBAL LIFE RE INSURANCE COMPANY OF TEXAS	TX	YRT/I	QL	11,483,144	90,503	95,557	21,477	0	0	0	0
87017	62-1003368	10/07/1999	SCOR GLOBAL LIFE RE INSURANCE COMPANY OF TEXAS	TX	COI/I	QL	2,976,800	25,190	72,301	4,393	0	0	0	0
87017	62-1003368	10/07/1999	SCOR GLOBAL LIFE RE INSURANCE COMPANY OF TEXAS	TX	YRT/I	QL	24,039	275	249	144	0	0	0	0
87017	62-1003368	03/01/2001	SCOR GLOBAL LIFE RE INSURANCE COMPANY OF TEXAS	TX	COI/I	QL	178,701	833	1,897	2,508	0	0	0	0
90670	43-1178580	10/01/1998	SCOTTISH RE LIFE CORPORATION	DE	YRT/I	QL	132,968	2,716	2,699	1,895	0	0	0	0
90670	43-1178580	10/01/1967	SCOTTISH RE LIFE CORPORATION	DE	YRT/I	QL	50,198	551	507	657	0	0	0	0
90670	43-1178580	10/01/1998	SCOTTISH RE LIFE CORPORATION	DE	COI/I	QL	3,538,750	14,758	31,764	14,604	0	0	0	0
90670	43-1178580	07/20/1998	SCOTTISH RE LIFE CORPORATION	DE	COI/I	QL	52,960	32	29	479	0	0	0	0
90670	43-1178580	10/06/1995	SCOTTISH RE LIFE CORPORATION	DE	COI/I	QL	20,016,200	143,617	142,224	208,276	0	0	0	0
90670	43-1178580	10/06/1995	SCOTTISH RE LIFE CORPORATION	DE	YRT/I	QL	3,326,619	77,857	70,527	67,353	0	0	0	0
68713	84-0499703	10/01/1998	SECURITY LIFE OF DENVER INSURANCE CO	CO	COI/I	QL	503,750	2,223	2,597	3,527	0	0	0	0
68713	84-0499703	10/01/1998	SECURITY LIFE OF DENVER INSURANCE CO	CO	YRT/I	QL	41,545	265	445	274	0	0	0	0
68713	84-0499703	03/01/1996	SECURITY LIFE OF DENVER INSURANCE CO	CO	YRT/I	QL	68,806	165	154	129	0	0	0	0
68713	84-0499703	10/01/1990	SECURITY LIFE OF DENVER INSURANCE CO	CO	YRT/I	QL	2,734,836	45,637	39,449	30,981	0	0	0	0
68713	84-0499703	07/05/1991	SECURITY LIFE OF DENVER INSURANCE CO	CO	YRT/I	QL	5,456,373	52,614	50,228	60,142	0	0	0	0
68713	84-0499703	10/06/1995	SECURITY LIFE OF DENVER INSURANCE CO	CO	COI/I	QL	18,206,350	107,355	108,821	161,204	0	0	0	0
68713	84-0499703	10/06/1995	SECURITY LIFE OF DENVER INSURANCE CO	CO	YRT/I	QL	1,540,774	19,597	17,778	14,131	0	0	0	0
82627	06-0839705	10/01/1997	SWISS RE LIFE AND HEALTH AMERICA INC.	CT	YRT/I	QL	19,260	168	154	97	0	0	0	0
82627	06-0839705	05/01/1998	SWISS RE LIFE AND HEALTH AMERICA INC.	CT	YRT/I	QL	12,087,504	90,433	93,790	26,198	0	0	0	0
82627	06-0839705	10/01/1998	SWISS RE LIFE AND HEALTH AMERICA INC.	CT	COI/I	QL	202,825,725	4,449,605	4,952,846	278,474	0	0	0	0
82627	06-0839705	10/01/1998	SWISS RE LIFE AND HEALTH AMERICA INC.	CT	YRT/I	QL	311,705	4,854	4,646	3,093	0	0	0	0
82627	06-0839705	03/01/1996	SWISS RE LIFE AND HEALTH AMERICA INC.	CT	YRT/I	QL	68,806	165	154	168	0	0	0	0
82627	06-0839705	10/06/1995	SWISS RE LIFE AND HEALTH AMERICA INC.	CT	COI/I	QL	6,760,700	57,847	56,044	79,364	0	0	0	0
82627	06-0839705	10/06/1995	SWISS RE LIFE AND HEALTH AMERICA INC.	CT	YRT/I	QL	1,580,410	62,698	57,053	13,514	0	0	0	0
82627	06-0839705	07/20/1998	SWISS RE LIFE AND HEALTH AMERICA INC.	CT	COI/I	QL	1,071,260	11,272	12,579	2,299	0	0	0	0
82627	06-0839705	04/01/1999	SWISS RE LIFE AND HEALTH AMERICA INC.	CT	YRT/I	QL	7,410,430	59,000	56,656	44,504	0	0	0	0
82627	06-0839705	03/01/2001	SWISS RE LIFE AND HEALTH AMERICA INC.	CT	COI/I	QL	90,114,184	1,826,430	1,895,344	162,450	0	0	0	0
82627	06-0839705	03/01/2001	SWISS RE LIFE AND HEALTH AMERICA INC.	CT	YRT/I	QL	93,467	411	375	62	0	0	0	0
82627	06-0839705	04/25/1993	SWISS RE LIFE AND HEALTH AMERICA INC.	CT	YRT/I	QL	807,714	5,627	4,737	3,878	0	0	0	0
82627	06-0839705	09/01/1979	SWISS RE LIFE AND HEALTH AMERICA INC.	CT	YRT/I	QL	26,509	2,330	2,131	4,302	0	0	0	0
82627	06-0839705	01/01/2004	SWISS RE LIFE & HLTH AMER INC	MO	ACO/G	FL	0	64,032,557	65,681,924	0	8,694,771	9,363,599	0	0
82627	06-0839705	01/01/2004	SWISS RE LIFE & HLTH AMER INC	MO	ACO/I	FL	0	51,139	57,773	2,193,012	0	0	0	0
82627	06-0839705	01/01/2004	SWISS RE LIFE & HLTH AMER INC	MO	ADB/I	FL	0	33,348,658	35,970,736	0	0	0	0	0
82627	06-0839705	01/01/2004	SWISS RE LIFE & HLTH AMER INC	MO	COI/G	FL	53,766,159	9,169,696	15,744,728	0	0	0	0	0
82627	06-0839705	01/01/2004	SWISS RE LIFE & HLTH AMER INC	MO	COI/I	FL	2,846,240,031	509,132,068	544,646,527	37,011,830	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE WILCAC LIFE 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		
82627	06-0839705	01/01/2004	SWISS RE LIFE & HLTH AMER INC	MO	DIS/I	FL	0	6,280,566	9,332,314	0	0	0	0	0
86231	39-0989781	10/01/1995	TRANSAMERICA LIFE INSURANCE COMPANY	NC	COI/I	QL	17,881,350	102,238	104,108	154,999	0	0	0	0
86231	39-0989781	10/01/1995	TRANSAMERICA LIFE INSURANCE COMPANY	NC	YRT/I	QL	1,333,303	9,510	8,587	16,794	0	0	0	0
86231	39-0989781	04/01/1988	TRANSAMERICA LIFE INSURANCE COMPANY	NC	YRT/I	QL	1,277,687	26,578	28,094	(6,600)	0	0	0	0
86231	39-0989781	01/01/1972	TRANSAMERICA LIFE INSURANCE COMPANY	NC	YRT/I	QL	7,600	1,456	1,482	2,476	0	0	0	0
86231	39-0989781	10/01/1990	TRANSAMERICA LIFE INSURANCE COMPANY	NC	YRT/I	QL	3,783,487	44,444	36,999	34,382	0	0	0	0
80659	38-0397420	03/01/2001	US BUS OF THE CANADA LIFE ASSUR CO	MI	COI/I	QL	450,262	2,293	3,041	4,465	0	0	0	0
80659	38-0397420	10/01/1987	US BUS OF THE CANADA LIFE ASSUR CO	MI	COI/I	QL	1,975,946	104,835	106,518	20,426	0	0	0	0
80659	38-0397420	09/01/1983	US BUS OF THE CANADA LIFE ASSUR CO	MI	COI/I	QL	900,000	16,034	13,471	9,021	0	0	0	0
80659	38-0397420	09/01/1983	US BUS OF THE CANADA LIFE ASSUR CO	MI	YRT/I	QL	650,487	9,068	8,228	19,957	0	0	0	0
80659	38-0397420	07/01/1977	US BUS OF THE CANADA LIFE ASSUR CO	MI	YRT/I	QL	69,347	1,787	1,711	2,110	0	0	0	0
66133	41-1760577	11/22/2000	WILTON REASSURANCE COMPANY	MN	COI/I	QL	179,980	2,824	2,813	238	0	0	0	0
66133	41-1760577	03/01/2001	WILTON REASSURANCE COMPANY	MN	YRT/I	QL	82,493	289	259	0	0	0	0	0
0899999. General Account - Authorized U.S. Non-Affiliates							4,113,845,463	694,939,069	750,156,268	42,865,384	8,694,771	9,363,599	0	0
92673	95-3549246	10/01/1997	REVIOS REINSURANCE CANADA U.S. BRANCH	CA	YRT/I	QL	28,890	252	231	146	0	0	0	0
92673	95-3549246	10/01/1998	REVIOS REINSURANCE CANADA U.S. BRANCH	CA	YRT/I	QL	31,969	964	887	642	0	0	0	0
00000	AA-3190762	03/01/2001	XL LIFE LTD	Hamilton, Bermuda	COI/I	QL	136,002,804	2,905,073	3,005,689	229,654	0	0	0	0
00000	AA-3190762	03/01/2001	XL LIFE LTD	Hamilton, Bermuda	YRT/I	QL	59,424	122	114	124	0	0	0	0
0999999. General Account - Authorized Non-U.S. Non-Affiliates							136,123,087	2,906,411	3,006,921	230,566	0	0	0	0
1099999. Total General Account - Authorized Non-Affiliates							4,249,968,550	697,845,480	753,163,189	43,095,950	8,694,771	9,363,599	0	0
1199999. Total General Account Authorized							4,249,968,550	697,845,480	753,163,189	43,095,950	8,694,771	9,363,599	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
2199999. Total General Account - Unauthorized Non-Affiliates							0	0	0	0	0	0	0	0
2299999. Total General Account Unauthorized							0	0	0	0	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
3499999. Total General Account Authorized, Unauthorized and Certified							4,249,968,550	697,845,480	753,163,189	43,095,950	8,694,771	9,363,599	0	0
3799999. Total Separate Accounts - Authorized U.S. Affiliates							0	0	0	0	0	0	0	0
4099999. Total Separate Accounts - Authorized Non-U.S. Affiliates							0	0	0	0	0	0	0	0
4199999. Total Separate Accounts - Authorized Affiliates							0	0	0	0	0	0	0	0
4499999. Total Separate Accounts - Authorized Non-Affiliates							0	0	0	0	0	0	0	0
4599999. Total Separate Accounts Authorized							0	0	0	0	0	0	0	0
4899999. Total Separate Accounts - Unauthorized U.S. Affiliates							0	0	0	0	0	0	0	0
5199999. Total Separate Accounts - Unauthorized Non-U.S. Affiliates							0	0	0	0	0	0	0	0
5299999. Total Separate Accounts - Unauthorized Affiliates							0	0	0	0	0	0	0	0
5599999. Total Separate Accounts - Unauthorized Non-Affiliates							0	0	0	0	0	0	0	0
5699999. Total Separate Accounts Unauthorized							0	0	0	0	0	0	0	0
5999999. Total Separate Accounts - Certified U.S. Affiliates							0	0	0	0	0	0	0	0
6299999. Total Separate Accounts - Certified Non-U.S. Affiliates							0	0	0	0	0	0	0	0
6399999. Total Separate Accounts - Certified Affiliates							0	0	0	0	0	0	0	0
6699999. Total Separate Accounts - Certified Non-Affiliates							0	0	0	0	0	0	0	0
6799999. Total Separate Accounts Certified							0	0	0	0	0	0	0	0
6899999. Total Separate Accounts Authorized, Unauthorized and Certified							0	0	0	0	0	0	0	0
6999999. Total U.S. (Sum of 0399999, 0899999, 1499999, 1999999, 2599999, 3099999, 3799999, 4299999, 4899999, 5399999, 5999999 and 6499999)							4,113,845,463	694,939,069	750,156,268	42,865,384	8,694,771	9,363,599	0	0

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE WILCAC LIFE 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	2	3	4	5	6	7	8	Reserve Credit Taken		11	Outstanding Surplus Relief		14	15
NAIC Company Code	ID Number	Effective Date	Name of Company	Domi- ciliary Juris- diction	Type of Reinsurance Ceded	Type of Business Ceded	Amount in Force at End of Year	9	10	Premiums	12	13	Modified Coinsurance Reserve	Funds Withheld Under Coinsurance
								Current Year	Prior Year		Current Year	Prior Year		
7099999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999, 2099999, 2899999, 3199999, 4099999, 4399999, 5199999, 5499999, 6299999 and 6599999)							136,123,087	2,906,411	3,006,921	230,566	0	0	0	0
9999999 - Totals							4,249,968,550	697,845,480	753,163,189	43,095,950	8,694,771	9,363,599	0	0

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE WILCAC LIFE 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
60534	59-0781901	01/01/1999	AMERICAN HERITAGE LIFE INS CO	FL	CO/G	OH	0	0	976,737	0	0	0	102,500
61476	04-1106240	01/01/1999	BOSTON MUT LIFE INS CO	MA	CO/G	OH	0	0	940,345	0	0	0	100,000
69140	04-1867050	09/01/1994	FIRST ALLMERICA FIN LIFE INS CO	MA	CO/G	OH	0	0	685,376	0	0	0	75,000
86258	13-2572994	01/01/1970	GENERAL RE LIFE CORP	CT	CO/G	OH	0	0	2,413,622	0	0	0	75,000
70815	06-0838648	01/01/2001	HARTFORD LIFE AND ACCIDENT INSURANCE COMPANY	CT	CO/G	OH	0	0	3,128,977	0	0	0	0
70939	13-2611847	05/01/1999	GERBER LIFE INS CO	NY	CO/G	OH	0	0	940,345	0	0	0	100,000
88340	59-2859797	01/01/1997	HANNOVER LIFE REASSUR CO OF AMER	FL	CO/G	OH	0	0	784,829	0	0	0	62,500
42374	74-2195939	01/01/1999	HOUSTON CAS CO	TX	CO/G	OH	0	0	216,225	0	0	0	0
65838	01-0233346	01/01/1996	JOHN HANCOCK LIFE INS CO USA	MI	CO/G	OH	0	0	216,801	0	0	0	25,000
67539	72-0281240	01/01/1996	PAN AMER LIFE INS CO	LA	CO/G	OH	0	0	166,068	0	0	0	25,000
67814	06-0493340	12/01/1994	PHOENIX LIFE INS CO	NY	CO/G	OH	0	0	1,492,701	0	0	0	150,000
24295	05-0204450	01/01/1999	PROVIDENCE WASHINGTON INS CO	RI	CO/G	OH	0	0	170,338	0	0	0	41,250
10219	23-1641984	01/01/1994	QBE REINS CORP	PA	CO/G	OH	0	0	166,068	0	0	0	25,000
68381	36-0883760	09/01/1991	RELiance STANDARD LIFE INS CO	IL	CO/G	OH	0	0	940,345	0	0	0	100,000
82627	06-0839705	01/01/1978	SWISS RE LIFE & HLTH AMER INC	MO	CO/G	OH	0	0	498,204	0	0	0	75,000
10945	13-4032666	12/31/2013	TOKIO MARINE AMER INS CO	NY	CO/G	OH	0	0	851,029	0	0	0	87,500
86231	39-0989781	02/01/1995	TRANSAMERICA LIFE INS CO	IA	CO/G	OH	0	0	325,201	0	0	0	37,500
19453	13-5616275	09/01/1994	TRANSATLANTIC REINS CO	NY	CO/G	OH	0	0	863,178	0	0	0	116,250
61425	36-0792925	01/01/1996	TRUSTMARK INS CO	IL	CO/L	OH	1,469,592	0	8,344,505	0	0	0	0
62596	31-0252460	11/01/1986	UNION FIDELITY LIFE INS CO	KS	YRT/G	OH	0	0	830,341	0	0	0	125,000
69744	13-1423090	01/01/1995	UNION LABOR LIFE INS CO	MD	CO/G	OH	0	0	1,008,565	0	0	0	100,000
63479	58-0869673	12/31/1995	UNITED TEACHER ASSOC INS CO	TX	CO/L	OH	6,282	0	17,311	0	0	0	0
80659	38-0397420	07/01/1977	US BUS OF THE CANADA LIFE ASSUR CO	MI	CO/G	OH	0	0	1,322,210	0	0	0	120,500
0899999. General Account - Authorized U.S. Non-Affiliates							1,475,874	0	27,299,321	0	0	0	1,543,000
00000	AA-1126435	01/01/1999	LLOYD'S SYNDICATE NUMBER 435	GBR	CO/G	OH	0	0	118,924	0	0	0	0
00000	AA-1126570	01/01/1997	LLOYD'S SYNDICATE NUMBER 570	GBR	CO/G	OH	0	0	32,434	0	0	0	0
00000	AA-1126861	01/01/1999	LLOYDS SYNDICATE NUMBER 861	GBR	CO/G	OH	0	0	120,568	0	0	0	0
00000	AA-1126991	01/01/1996	LLOYD'S SYNDICATE NUMBER 991	GBR	CO/G	OH	0	0	28,109	0	0	0	0
00000	AA-1127209	01/01/1999	LLOYDS SYNDICATE NUMBER 1209	GBR	CO/G	OH	0	0	214,342	0	0	0	0
00000	AA-1127223	01/01/1999	LLOYD'S SYNDICATE NUMBER 1223	GBR	CO/G	OH	0	0	21,623	0	0	0	0
00000	AA-1128027	01/01/1999	LLOYD'S SYNDICATE NUMBER 2027	GBR	CO/G	OH	0	0	15,136	0	0	0	0
0999999. General Account - Authorized Non-U.S. Non-Affiliates							0	0	551,136	0	0	0	0
1099999. Total General Account - Authorized Non-Affiliates							1,475,874	0	27,850,457	0	0	0	1,543,000
1199999. Total General Account Authorized							1,475,874	0	27,850,457	0	0	0	1,543,000
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-1320035	01/01/1999	COLISEE RE	FRA	CO/G	OH	0	0	411,226	0	0	0	45,000
00000	AA-1340015	01/01/1996	SCOR GLOBAL LIFE DEUTSCHLAND	DEU	YRT/G	OH	0	0	997,125	0	0	0	113,750
00000	AA-1460146	01/01/1996	SWISS REINS CO	CHE	CO/G	OH	0	0	303,521	0	0	0	35,000
2099999. General Account - Unauthorized Non-U.S. Non-Affiliates							0	0	1,711,872	0	0	0	193,750
2199999. Total General Account - Unauthorized Non-Affiliates							0	0	1,711,872	0	0	0	193,750
2299999. Total General Account Unauthorized							0	0	1,711,872	0	0	0	193,750
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
3499999. Total General Account Authorized, Unauthorized and Certified							1,475,874	0	29,562,329	0	0	0	1,736,750
3799999. Total Separate Accounts - Authorized U.S. Affiliates							0	0	0	0	0	0	0
4099999. Total Separate Accounts - Authorized Non-U.S. Affiliates							0	0	0	0	0	0	0
4199999. Total Separate Accounts - Authorized Affiliates							0	0	0	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE WILCAC LIFE 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		
4499999. Total Separate Accounts - Authorized Non-Affiliates							0	0	0	0	0	0	0
4599999. Total Separate Accounts Authorized							0	0	0	0	0	0	0
4899999. Total Separate Accounts - Unauthorized U.S. Affiliates							0	0	0	0	0	0	0
5199999. Total Separate Accounts - Unauthorized Non-U.S. Affiliates							0	0	0	0	0	0	0
5299999. Total Separate Accounts - Unauthorized Affiliates							0	0	0	0	0	0	0
5599999. Total Separate Accounts - Unauthorized Non-Affiliates							0	0	0	0	0	0	0
5699999. Total Separate Accounts Unauthorized							0	0	0	0	0	0	0
5999999. Total Separate Accounts - Certified U.S. Affiliates							0	0	0	0	0	0	0
6299999. Total Separate Accounts - Certified Non-U.S. Affiliates							0	0	0	0	0	0	0
6399999. Total Separate Accounts - Certified Affiliates							0	0	0	0	0	0	0
6699999. Total Separate Accounts - Certified Non-Affiliates							0	0	0	0	0	0	0
6799999. Total Separate Accounts Certified							0	0	0	0	0	0	0
6899999. Total Separate Accounts Authorized, Unauthorized and Certified							0	0	0	0	0	0	0
6999999. Total U.S. (Sum of 0399999, 0899999, 1499999, 1999999, 2599999, 3099999, 3799999, 4299999, 4899999, 5399999, 5999999 and 6499999)							1,475,874	0	27,299,321	0	0	0	1,543,000
7099999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999, 2099999, 2899999, 3199999, 4099999, 4399999, 5199999, 5499999, 6299999 and 6599999)							0	0	2,263,008	0	0	0	193,750
9999999 - Totals							1,475,874	0	29,562,329	0	0	0	1,736,750

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE WILCAC LIFE 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-3190762.....03/01/2001.....XL LIFE LTD.....				2,905,073	0	0	2,905,073	3,500,000		0	0	0	0	2,905,073
.....00000.....AA-3190762.....03/01/2001.....XL LIFE LTD.....				122	0	0	122	0		0	0	0	0	0
0999999. General Account - Life and Annuity Non-U.S. Non-Affiliates				2,905,195	0	0	2,905,195	3,500,000	XXX	0	0	0	0	2,905,073
1099999. Total General Account - Life and Annuity Non-Affiliates				2,905,195	0	0	2,905,195	3,500,000	XXX	0	0	0	0	2,905,073
1199999. Total General Account Life and Annuity				2,905,195	0	0	2,905,195	3,500,000	XXX	0	0	0	0	2,905,073
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-1320035.....01/01/1999.....COLISEE RE.....				411,226	35,844	0	447,070	402,070		0	45,000	0	0	447,070
.....00000.....AA-1340015.....01/01/1996.....SCOR RUECKVERSICHERUNG (DEUTSCHLAND) AG.....				997,125	79,143	0	1,076,268	949,438		0	113,750	0	0	1,063,188
.....00000.....AA-1460146.....01/01/1996.....SWISS REINSURANCE COMPANY.....				303,521	1,936	0	305,457	270,457		0	35,000	0	0	305,457
2099999. General Account - Accident and Health Non-U.S. Non-Affiliates				1,711,872	116,923	0	1,828,795	1,621,965	XXX	0	193,750	0	0	1,815,715
2199999. Total General Account - Accident and Health Non-Affiliates				1,711,872	116,923	0	1,828,795	1,621,965	XXX	0	193,750	0	0	1,815,715
2299999. Total General Account Accident and Health				1,711,872	116,923	0	1,828,795	1,621,965	XXX	0	193,750	0	0	1,815,715
2399999. Total General Account				4,617,067	116,923	0	4,733,990	5,121,965	XXX	0	193,750	0	0	4,720,788
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)				4,617,067	116,923	0	4,733,990	5,121,965	XXX	0	193,750	0	0	4,720,788
9999999 - Totals				4,617,067	116,923	0	4,733,990	5,121,965	XXX	0	193,750	0	0	4,720,788

(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
0001 .....	1.....	21000021 .....	JPMorgan Chase Bank N.A. ....	.....	3,500,000
0002 .....	1.....	26009920 .....	Natixis .....	.....	402,070
0003 .....	1.....	26009920 .....	Natixis .....	.....	949,438
0004 .....	1.....	21000089 .....	Citibank .....	.....	270,457

## SCHEDULE S - PART 5

NONE

(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

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE WILCAC LIFE INSURANCE COMPANY

SCHEDULE S - PART 6

Five Year Exhibit of Reinsurance Ceded Business  
(000 OMITTED)

	1 2015	2 2014	3 2013	4 2012	5 2011
A. OPERATIONS ITEMS					
1. Premiums and annuity considerations for life and accident and health contracts .....	44,572	47,563	49,832	51,670	56,197
2. Commissions and reinsurance expense allowances .....	396	900	1,085	1,315	1,867
3. Contract claims .....	60,645	91,902	96,878	106,743	93,910
4. Surrender benefits and withdrawals for life contracts .....	11,257	12,034	15,313	18,944	18,821
5. Dividends to policyholders .....	9,027	9,945	2,645	3,492	3,423
6. Reserve adjustments on reinsurance ceded .....	0	0	0	0	0
7. Increase in aggregate reserve for life and accident and health contracts .....	(31,200)	(32,307)	(23,755)	35,443	(52,269)
B. BALANCE SHEET ITEMS					
8. Premiums and annuity considerations for life and accident and health contracts deferred and uncollected .....	7,487	8,553	8,411	9,356	8,771
9. Aggregate reserves for life and accident and health contracts .....	727,408	783,908	820,384	809,502	845,877
10. Liability for deposit-type contracts .....	34,953	32,962	34,449	34,636	36,059
11. Contract claims unpaid .....	12,305	19,754	22,425	17,278	16,921
12. Amounts recoverable on reinsurance .....	29	80	12	0	745
13. Experience rating refunds due or unpaid .....	0	0	2	0	0
14. Policyholders' dividends (not included in Line 10) .....	9,027	9,010	9,166	10,079	9,832
15. Commissions and reinsurance expense allowances due .....	0	0	0	0	0
16. Unauthorized reinsurance offset .....	13	1	1,091	722	744
17. Offset for reinsurance with Certified Reinsurers .....	0	0	0	0	XXX
C. UNAUTHORIZED REINSURANCE (DEPOSITS BY AND FUNDS WITHHELD FROM)					
18. Funds deposited by and withheld from (F) .....	194	273	451	451	545
19. Letters of credit (L) .....	5,122	5,253	6,146	2,586	5,858
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	XXX
23. Funds deposited by and withheld from (F) .....	0	0	0	0	XXX
24. Letters of credit (L) .....	0	0	0	0	XXX
25. Trust agreements (T) .....	0	0	0	0	XXX
26. Other (O) .....	0	0	0	0	XXX

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE WILCAC LIFE INSURANCE COMPANY

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)
<b>ASSETS (Page 2, Col. 3)</b>			
1. Cash and invested assets (Line 12) .....	1,962,253,850	0	1,962,253,850
2. Reinsurance (Line 16) .....	2,260,982	(2,260,982)	0
3. Premiums and considerations (Line 15) .....	17,250	7,486,622	7,503,872
4. Net credit for ceded reinsurance .....	XXX	701,211,315	701,211,315
5. All other admitted assets (balance) .....	28,168,272	0	28,168,272
6. Total assets excluding Separate Accounts (Line 26) .....	1,992,700,354	706,436,955	2,699,137,308
7. Separate Account assets (Line 27) .....	487,249,135	0	487,249,135
8. Total assets (Line 28)	2,479,949,489	706,436,955	3,186,386,443
<b>LIABILITIES, CAPITAL AND SURPLUS (Page 3)</b>			
9. Contract reserves (Lines 1 and 2) .....	1,598,783,182	694,145,588	2,292,928,770
10. Liability for deposit-type contracts (Line 3) .....	34,953,474	0	34,953,474
11. Claim reserves (Line 4) .....	1,696,908	12,304,569	14,001,477
12. Policyholder dividends/reserves (Lines 5 through 7) .....	43,361	0	43,361
13. Premium & annuity considerations received in advance (Line 8) .....	0	0	0
14. Other contract liabilities (Line 9) .....	87,842,248	0	87,842,248
15. Reinsurance in unauthorized companies (Line 24.02 minus inset amount) .....	13,202	(13,202)	0
16. Funds held under reinsurance treaties with unauthorized reinsurers (Line 24.03 minus inset amount) .....	193,750	0	193,750
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) .....	190,737,992	0	190,737,992
20. Total liabilities excluding Separate Accounts (Line 26) .....	1,914,264,118	706,436,955	2,620,701,072
21. Separate Account liabilities (Line 27) .....	426,304,951	0	426,304,951
22. Total liabilities (Line 28) .....	2,340,569,069	706,436,955	3,047,006,023
23. Capital & surplus (Line 38) .....	139,380,425	XXX	139,380,425
24. Total liabilities, capital & surplus (Line 39)	2,479,949,494	706,436,955	3,186,386,448
<b>NET CREDIT FOR CEDED REINSURANCE</b>			
25. Contract reserves .....	694,145,588		
26. Claim reserves .....	12,304,569		
27. Policyholder dividends/reserves .....	0		
28. Premium & annuity considerations received in advance .....	0		
29. Liability for deposit-type contracts .....	0		
30. Other contract liabilities .....	0		
31. Reinsurance ceded assets .....	2,260,982		
32. Other ceded reinsurance recoverables .....	0		
33. Total ceded reinsurance recoverables .....	708,711,139		
34. Premiums and considerations .....	7,486,622		
35. Reinsurance in unauthorized companies .....	13,202		
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 .....	7,499,824		
41. Total net credit for ceded reinsurance	701,211,315		

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE WILCAC LIFE INSURANCE COMPANY

**SCHEDULE T - PREMIUMS AND ANNUITY CONSIDERATIONS**

Allocated by States and Territories

			1	Direct Business Only				7	
				Life Contracts		4	5		6
				2	3				
States, Etc.			Active Status	Life Insurance Premiums	Annuity Considerations	Accident and Health Insurance Premiums, Including Policy, Membership and Other Fees	Other Considerations	Total Columns 2 through 5	Deposit-Type Contracts
1.	Alabama	AL	L	199,102	.0	.0	.0	199,102	.0
2.	Alaska	AK	L	47,720	.0	.0	.0	47,720	34,208
3.	Arizona	AZ	L	410,052	444	4,272	.0	414,768	.0
4.	Arkansas	AR	L	279,718	.0	8,084	.0	287,802	.0
5.	California	CA	L	1,331,566	84,534	6,248	.0	1,422,347	1,449,892
6.	Colorado	CO	L	306,641	960	21,421	.0	329,022	.0
7.	Connecticut	CT	L	623,500	.0	5,746	.0	629,245	.0
8.	Delaware	DE	L	128,489	.0	268	.0	128,757	.0
9.	District of Columbia	DC	L	24,945	.0	.0	.0	24,945	.0
10.	Florida	FL	L	2,311,296	3,176	88,336	.0	2,402,809	.0
11.	Georgia	GA	L	451,759	.0	28,820	.0	480,579	.0
12.	Hawaii	HI	L	266,487	.0	.0	.0	266,487	.0
13.	Idaho	ID	L	28,623	.0	.0	.0	28,623	.0
14.	Illinois	IL	L	1,912,288	315,307	12,779	.0	2,240,374	648,840
15.	Indiana	IN	L	419,641	34,963	.0	.0	454,605	380,000
16.	Iowa	IA	L	48,317	.0	899	.0	49,216	.0
17.	Kansas	KS	L	172,687	182	295	.0	173,163	.0
18.	Kentucky	KY	L	329,354	14,669	.0	.0	344,023	.0
19.	Louisiana	LA	L	490,122	18,000	3,420	.0	511,542	.0
20.	Maine	ME	L	78,065	.0	5,702	.0	83,767	.0
21.	Maryland	MD	L	789,559	257	15,824	.0	805,640	.0
22.	Massachusetts	MA	L	726,712	5,000	15,668	.0	747,380	.0
23.	Michigan	MI	L	837,384	16,762	1,410	.0	855,556	3,550,627
24.	Minnesota	MN	L	275,148	.0	1,890	.0	277,038	.0
25.	Mississippi	MS	L	56,276	.0	.0	.0	56,276	.0
26.	Missouri	MO	L	435,300	32,630	37,067	.0	504,997	11,000
27.	Montana	MT	L	16,003	.0	.0	.0	16,003	.0
28.	Nebraska	NE	L	43,066	.0	552	.0	43,617	.0
29.	Nevada	NV	L	178,380	.0	.0	.0	178,380	.0
30.	New Hampshire	NH	L	101,815	.0	5,189	.0	107,004	.0
31.	New Jersey	NJ	L	2,808,340	737,377	83,490	.0	3,629,207	144,949
32.	New Mexico	NM	L	159,234	.0	1,476	.0	160,710	.0
33.	New York	NY	L	14,174,242	6,783	1,135,335	.0	15,316,360	.0
34.	North Carolina	NC	L	2,905,506	690,200	6,250	.0	3,601,956	.0
35.	North Dakota	ND	L	14,981	.0	.0	.0	14,981	.0
36.	Ohio	OH	L	669,871	2,629	3,073	.0	675,574	.0
37.	Oklahoma	OK	L	175,517	600	222	.0	176,339	11,540
38.	Oregon	OR	L	65,415	.0	.0	.0	65,415	.0
39.	Pennsylvania	PA	L	2,038,432	102,292	9,472	.0	2,150,196	20,000
40.	Rhode Island	RI	L	95,691	.0	47,612	.0	143,303	.0
41.	South Carolina	SC	L	248,212	87	444	.0	248,743	.0
42.	South Dakota	SD	L	45,856	.0	.0	.0	45,856	.0
43.	Tennessee	TN	L	2,218,370	50,467	6,853	.0	2,275,690	575,000
44.	Texas	TX	L	926,847	652	24,769	.0	952,268	.0
45.	Utah	UT	L	41,153	.0	.0	.0	41,153	.0
46.	Vermont	VT	L	63,662	.0	695	.0	64,357	.0
47.	Virginia	VA	L	651,119	67,226	12,497	.0	730,843	.0
48.	Washington	WA	L	243,379	.0	.0	.0	243,379	.0
49.	West Virginia	WV	L	43,929	.0	.0	.0	43,929	.0
50.	Wisconsin	WI	L	462,508	.0	.0	.0	462,508	.0
51.	Wyoming	WY	L	38,492	.0	.0	.0	38,492	.0
52.	American Samoa	AS	N	.0	.0	.0	.0	.0	.0
53.	Guam	GU	N	762	.0	.0	.0	762	.0
54.	Puerto Rico	PR	L	31,975	.0	.0	.0	31,975	.0
55.	U.S. Virgin Islands	VI	L	13,303	.0	11,113	.0	24,416	.0
56.	Northern Mariana Islands	MP	N	.0	.0	.0	.0	.0	.0
57.	Canada	CAN	N	6,458	.0	.0	.0	6,458	.0
58.	Aggregate Other Alien	OT	XXX	125,546	.0	.0	.0	125,546	.0
59.	Subtotal	(a)	53	41,588,817	2,185,196	1,607,190	.0	45,381,203	6,826,056
90.	Reporting entity contributions for employee benefits plans	XXX		.0	.0	.0	.0	.0	.0
91.	Dividends or refunds applied to purchase paid-up additions and annuities	XXX		6,357,410	.0	.0	.0	6,357,410	.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		539,485	.0	.0	.0	539,485	.0
94.	Aggregate or other amounts not allocable by State	XXX		.0	.0	.0	.0	.0	.0
95.	Totals (Direct Business)	XXX		48,485,712	2,185,196	1,607,190	.0	52,278,098	6,826,056
96.	Plus reinsurance assumed	XXX		.0	.0	.0	.0	.0	.0
97.	Totals (All Business)	XXX		48,485,712	2,185,196	1,607,190	.0	52,278,098	6,826,056
98.	Less reinsurance ceded	XXX		48,319,884	2,185,196	1,480,376	.0	51,985,456	.0
99.	Totals (All Business) less Reinsurance Ceded	XXX		165,828	0	(b) 126,814	0	292,642	6,826,056
DETAILS OF WRITE-INS									
58001.	ZZZ Other Alien	XXX		125,546	.0	.0	.0	125,546	.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		125,546	0	0	0	125,546	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

(L) Licensed or Chartered - Licensed Insurance Carrier or Domiciled RRG; (R) Registered - Non-domiciled RRGs; (Q) Qualified - Qualified or Accredited Reinsurer; (E) Eligible - Reporting Entities eligible or approved to write Surplus Lines in the state; (N) None of the above - Not allowed to write business in the state.

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

Premiums are generally allocated to those states where the insured risks reside.

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

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

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE WILCAC LIFE INSURANCE COMPANY

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	199,102	.0	.0	.0	.0	199,102
2.	Alaska .....	AK	47,720	.0	.0	.0	34,208	81,928
3.	Arizona .....	AZ	410,052	444	4,272	.0	.0	414,768
4.	Arkansas .....	AR	279,718	.0	8,084	.0	.0	287,802
5.	California .....	CA	1,331,566	84,534	6,248	.0	1,449,892	2,872,239
6.	Colorado .....	CO	306,641	960	21,421	.0	.0	329,022
7.	Connecticut .....	CT	623,500	.0	5,746	.0	.0	629,246
8.	Delaware .....	DE	128,489	.0	268	.0	.0	128,757
9.	District of Columbia .....	DC	24,945	.0	.0	.0	.0	24,945
10.	Florida .....	FL	2,311,296	3,176	88,336	.0	.0	2,402,808
11.	Georgia .....	GA	451,759	.0	28,820	.0	.0	480,579
12.	Hawaii .....	HI	266,487	.0	.0	.0	.0	266,487
13.	Idaho .....	ID	28,623	.0	.0	.0	.0	28,623
14.	Illinois .....	IL	1,912,288	315,307	12,779	.0	648,840	2,889,214
15.	Indiana .....	IN	419,641	34,963	.0	.0	380,000	834,605
16.	Iowa .....	IA	48,317	.0	899	.0	.0	49,216
17.	Kansas .....	KS	172,687	182	295	.0	.0	173,164
18.	Kentucky .....	KY	329,354	14,669	.0	.0	.0	344,023
19.	Louisiana .....	LA	490,122	18,000	3,420	.0	.0	511,542
20.	Maine .....	ME	78,065	.0	5,702	.0	.0	83,767
21.	Maryland .....	MD	789,559	257	15,824	.0	.0	805,640
22.	Massachusetts .....	MA	726,712	5,000	15,668	.0	.0	747,380
23.	Michigan .....	MI	837,384	16,762	1,410	.0	3,550,627	4,406,183
24.	Minnesota .....	MN	275,148	.0	1,890	.0	.0	277,038
25.	Mississippi .....	MS	56,276	.0	.0	.0	.0	56,276
26.	Missouri .....	MO	435,300	32,630	37,067	.0	11,000	515,997
27.	Montana .....	MT	16,003	.0	.0	.0	.0	16,003
28.	Nebraska .....	NE	43,066	.0	552	.0	.0	43,618
29.	Nevada .....	NV	178,380	.0	.0	.0	.0	178,380
30.	New Hampshire .....	NH	101,815	.0	5,189	.0	.0	107,004
31.	New Jersey .....	NJ	2,808,340	737,377	83,490	.0	144,949	3,774,156
32.	New Mexico .....	NM	159,234	.0	1,476	.0	.0	160,710
33.	New York .....	NY	14,174,242	6,783	1,135,335	.0	.0	15,316,360
34.	North Carolina .....	NC	2,905,506	690,200	6,250	.0	.0	3,601,956
35.	North Dakota .....	ND	14,981	.0	.0	.0	.0	14,981
36.	Ohio .....	OH	669,871	2,629	3,073	.0	.0	675,574
37.	Oklahoma .....	OK	175,517	600	222	.0	11,540	187,879
38.	Oregon .....	OR	65,415	.0	.0	.0	.0	65,415
39.	Pennsylvania .....	PA	2,038,432	102,292	9,472	.0	20,000	2,170,196
40.	Rhode Island .....	RI	95,691	.0	47,612	.0	.0	143,303
41.	South Carolina .....	SC	248,212	87	444	.0	.0	248,743
42.	South Dakota .....	SD	45,856	.0	.0	.0	.0	45,856
43.	Tennessee .....	TN	2,218,370	50,467	6,853	.0	575,000	2,850,690
44.	Texas .....	TX	926,847	652	24,769	.0	.0	952,268
45.	Utah .....	UT	41,153	.0	.0	.0	.0	41,153
46.	Vermont .....	VT	63,662	.0	695	.0	.0	64,357
47.	Virginia .....	VA	651,119	67,226	12,497	.0	.0	730,842
48.	Washington .....	WA	243,379	.0	.0	.0	.0	243,379
49.	West Virginia .....	WV	43,929	.0	.0	.0	.0	43,929
50.	Wisconsin .....	WI	462,508	.0	.0	.0	.0	462,508
51.	Wyoming .....	WY	38,492	.0	.0	.0	.0	38,492
52.	American Samoa .....	AS	.0	.0	.0	.0	.0	.0
53.	Guam .....	GU	762	.0	.0	.0	.0	762
54.	Puerto Rico .....	PR	31,975	.0	.0	.0	.0	31,975
55.	U.S. Virgin Islands .....	VI	13,303	.0	11,113	.0	.0	24,416
56.	Northern Mariana Islands .....	MP	.0	.0	.0	.0	.0	.0
57.	Canada .....	CAN	6,458	.0	.0	.0	.0	6,458
58.	Aggregate Other Alien .....	OT	125,546	.0	.0	.0	.0	125,546
59.	Total		41,588,817	2,185,196	1,607,191	0	6,826,056	52,207,260

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE WILCAC LIFE INSURANCE COMPANY  
SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP

PART 1 – ORGANIZATIONAL CHART

	FEIN	NAIC	STATE
Wilton Re LTD	98-1167824		
Wilton Reinsurance Bermuda Limited	98-0473393	AA-3190878	
Redding Funding Ltd.			
Proj Fox Acquisition Inc			
3284661 Nova Scotia Company			
Selient, Inc..			
CRI Canada Ltd.			
3284664 Nova Scotia Company			
AEGON Capital Management Inc.			
AEGON Fund Management Inc.			
Wilton Re (Canada) Ltd			
3284662 Nova Scotia Company			
3284663 Nova Scotia Company			
ivari Canada ULC			
ivari		AA-1561040	
Canadian Premier Life Insurance Company		AA-1560037	
Legacy General Insurance Company		AA-1560370	
Wilton Re U.S. Holdings Trust			
Wilton Re U.S. Holdings Inc.	32-0132101		
Wilton Re Services, Inc.	32-0132104		
Wilton Re Finance, LLC	46-2151727		DE
Wilcac Structured Settlements Inc.	36-3658347		IL
Wilton Reassurance Company	41-1760577	66133	MN
Redding Reassurance Company 2	47-1949470		SC
Wilton Reassurance Life Company of New York	94-1516991	60704	NY
Texas Life Insurance Company	74-0940890	69396	TX
Wilco Life Insurance Company	04-2299444	65900	IN
Wilcac Life Insurance Company	36-0947200	62413	IL

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE WILCAC LIFE INSURANCE COMPANY

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
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)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	*
	Wilton Re .....	.....00000	98-1167824 .....				Wilton Re Ltd .....	.CAN	UIP.....	Wilton Re Ltd .....	Board of Directors.....	..0.000	Wilton Re Ltd .....	
	Wilton Re .....	.....00000	98-0473393 .....				Wilton Reinsurance Bermuda Limited .....	.BMU	..IA.....	Wilton Re Ltd .....	Ownership.....	..100.000	Wilton Re Ltd .....	
	Wilton Re .....	.....00000	.....				Redding Funding Ltd. ....	.CAN	NIA.....	Wilton Re Ltd .....	Ownership.....	..100.000	Wilton Re Ltd .....	
	Wilton Re .....	.....00000	.....				Proj Fox Acquisition Inc. ....	.CAN	NIA.....	Wilton Re Ltd .....	Ownership.....	..100.000	Wilton Re Ltd .....	
	Wilton Re .....	.....00000	.....				3284661 Nova Scotia Company .....	.CAN	NIA.....	Proj Fox Acquisition Inc. ....	Ownership.....	..100.000	Wilton Re Ltd .....	
	Wilton Re .....	.....00000	.....				Selient, Inc .....	.CAN	NIA.....	3284661 Nova Scotia Company .....	Ownership.....	..100.000	Wilton Re Ltd .....	
	Wilton Re .....	.....00000	.....				CRI Canada Ltd. ....	.CAN	NIA.....	3284661 Nova Scotia Company .....	Ownership.....	..100.000	Wilton Re Ltd .....	
	Wilton Re .....	.....00000	.....				3284664 Nova Scotia Company .....	.CAN	NIA.....	Proj Fox Acquisition Inc. ....	Ownership.....	..100.000	Wilton Re Ltd .....	
	Wilton Re .....	.....00000	.....				Aegon Capital Management Inc .....	.CAN	NIA.....	3284664 Nova Scotia Company .....	Ownership.....	..100.000	Wilton Re Ltd .....	
	Wilton Re .....	.....00000	.....				Aegon Fund Management Inc .....	.CAN	NIA.....	3284664 Nova Scotia Company .....	Ownership.....	..100.000	Wilton Re Ltd .....	
	Wilton Re .....	.....00000	.....				Wilton Re (Canada) Ltd .....	.CAN	..IA.....	Proj Fox Acquisition Inc. ....	Ownership.....	..100.000	Wilton Re Ltd .....	
	Wilton Re .....	.....00000	.....				3284662 Nova Scotia Company .....	.CAN	..IA.....	Wilton Re (Canada) Ltd .....	Ownership.....	..100.000	Wilton Re Ltd .....	
	Wilton Re .....	.....00000	.....				3284663 Nova Scotia Company .....	.CAN	..IA.....	Wilton Re (Canada) Ltd .....	Ownership.....	..100.000	Wilton Re Ltd .....	
	Wilton Re .....	.....00000	.....				ivari Canada ULC .....	.CAN	..IA.....	3284663 Nova Scotia Company .....	Ownership.....	..100.000	Wilton Re Ltd .....	
	Wilton Re .....	.....00000	AA-1561040 .....				ivari .....	.CAN	..IA.....	ivari Canada ULC .....	Ownership.....	..100.000	Wilton Re Ltd .....	
	Wilton Re .....	.....00000	AA-1560037 .....				Canadian Premier Life Insurance Company .....	.CAN	..IA.....	ivari .....	Ownership.....	..100.000	Wilton Re Ltd .....	
	Wilton Re .....	.....00000	AA-1560370 .....				Legacy General Insurance Company .....	.CAN	..IA.....	ivari .....	Ownership.....	..100.000	Wilton Re Ltd .....	
	Wilton Re .....	.....00000	.....				Wilton Re U.S. Holdings Trust .....	.CAN	UIP.....	Wilton Re Ltd .....	Ownership.....	..100.000	Wilton Re Ltd .....	
	Wilton Re .....	.....00000	32-0132101 .....				Wilton Re U.S. Holdings, Inc. ....	.DE	UIP.....	Wilton Re U.S. Holdings Trust .....	Ownership.....	..100.000	Wilton Re Ltd .....	
	Wilton Re .....	.....00000	32-0132104 .....				Wilton Re Services, Inc .....	.DE	NIA.....	Wilton Re U.S. Holdings Trust .....	Ownership.....	..100.000	Wilton Re Ltd .....	
	Wilton Re .....	.....00000	46-2151727 .....				Wilton Re Finance, LLC .....	.DE	NIA.....	Wilton Re U.S. Holdings Trust .....	Ownership.....	..100.000	Wilton Re Ltd .....	
	Wilton Re .....	.....00000	36-3658347 .....				Wilcac Structured Settlements Inc .....	.IL	NIA.....	Wilton Re U.S. Holdings Trust .....	Ownership.....	..100.000	Wilton Re Ltd .....	
	Wilton Re .....	.....66133	41-1760577 .....				Wilton Reassurance Company .....	.MN	UDP.....	Wilton Re U.S. Holdings Trust .....	Ownership.....	..100.000	Wilton Re Ltd .....	
	Wilton Re .....	.....00000	47-1949470 .....				Redding Reassurance Company 2 .....	.SC	OTH.....	Wilton Reassurance Company .....	Ownership.....	..100.000	Wilton Re Ltd .....	..24
	Wilton Re .....	.....60704	94-1516991 .....				Wilton Reassurance Life Company of New York .....	.NY	..IA.....	Wilton Reassurance Company .....	Ownership.....	..100.000	Wilton Re Ltd .....	
	Wilton Re .....	.....69396	74-0940890 .....				Texas Life Insurance Company .....	.TX	..IA.....	Wilton Reassurance Company .....	Ownership.....	..100.000	Wilton Re Ltd .....	
	Wilton Re .....	.....65900	04-2299444 .....				Wilco Life Insurance Company .....	.IN	..IA.....	Wilton Reassurance Company .....	Ownership.....	..100.000	Wilton Re Ltd .....	
	Wilton Re .....	.....62413	36-0947200 .....				Wilcac Life Insurance Company .....	.IL	..RE.....	Wilton Reassurance Company .....	Ownership.....	..100.000	Wilton Re Ltd .....	
												..0.000		
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Asterisk	Explanation
24 .....	Special purpose financial captive .....

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE WILCAC LIFE INSURANCE COMPANY

SCHEDULE Y

PART 2 - SUMMARY OF INSURER'S TRANSACTIONS WITH ANY AFFILIATES

1	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	ID Number	Names of Insurers and Parent, Subsidiaries or Affiliates	Shareholder Dividends	Capital Contributions	Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	Management Agreements and Service Contracts	Income/ (Disbursements) Incurred Under Reinsurance Agreements	*	Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	Totals	Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/(Liability)
00000	98-1167824	Wilton Re Ltd	120,225,296	191,002,000	.0	.0	(304,420)	.0		19,311,352	330,234,228	.0
00000	AA-3190878	Wilton Reinsurance Bermuda Limited	(40,000,000)	(2,000)	.0	.0	(208,494)	13,285,548		.0	(26,924,946)	(34,159,967)
00000		Redding Funding Ltd.	(24,079,896)	(191,000,000)	.0	.0	.0	.0		.0	(215,079,896)	.0
00000		Wilton Re U.S. Holdings Trust	.0	.0	.0	.0	.0	.0		.0	.0	.0
00000	32-0132101	Wilton Re U.S. Holdings, Inc.	457,734,375	3,351,013	.0	.0	(197,229)	.0		(328,154,330)	132,733,829	.0
00000	32-0132104	Wilton Re Services, Inc	.0	.0	.0	.0	29,109,766	.0		.0	29,109,766	.0
00000	36-3658347	Wilcac Structured Settlements Inc	.0	.0	.0	.0	.0	.0		.0	.0	.0
00000	27-5384846	Dunmore, LLC	.0	(3,351,013)	.0	.0	(255,725)	.0		(3,266,397)	(6,873,135)	.0
00000	46-2151727	Wilton Re Finance, LLC	.0	.0	.0	.0	.0	.0		14,687,500	14,687,500	.0
66133	41-1760577	Wilton Reassurance Company	(217,109,375)	(20,540,789)	27,044,016	.0	(24,316,304)	(48,470,924)		297,421,875	14,028,499	1,666,617,509
69396	74-0940890	Texas Life Insurance Company	(25,600,000)	.0	.0	.0	(4,451)	.0		.0	(25,604,451)	.0
60704	94-1516991	Wilton Reassurance Life Company of New York	(3,225,000)	.0	.0	.0	(1,115,697)	33,911,587		.0	29,570,890	409,184,719
00000	43-2090153	Redding Re Holdings, LLC	.0	54,578,872	.0	.0	.0	.0		.0	54,578,872	.0
00000	43-2090144	Redding Reassurance Company	.0	(257,776)	.0	.0	.0	.0		.0	(257,776)	.0
62421	41-0880965	Heritage Union Life Insurance Company	.0	(14,017,211)	.0	.0	.0	219,849		.0	(13,797,362)	172,685
00000	46-2367864	Woodstown, LLC	.0	(40,425,968)	(15,495,079)	.0	.0	.0		.0	(55,921,047)	.0
62413	36-0947200	Wilcac Life Insurance Company	(134,400,000)	.0	.0	.0	(1,244,391)	.0		.0	(135,644,391)	.0
65900	04-2299444	Wilco Life Insurance Company	(77,400,000)	14,017,211	.0	.0	(1,181,587)	.0		.0	(64,564,376)	.0
00000	47-1949470	Redding Reassurance Company 2	.0	6,645,661	(11,548,937)	.0	(223,080)	.0		.0	(5,126,356)	(1,919,435,635)
00000		Proj Fox Acquisition Inc.	7,269,126	(413,686,334)	.0	.0	.0	.0		.0	(406,417,208)	.0
00000		Wilton Re (Canada) Ltd.	.0	2,786,558	.0	.0	(20,952)	1,053,940		.0	3,819,546	2,620,689
00000		3284661 Nova Scotia Company	.0	79,776	.0	.0	(784)	.0		.0	78,992	.0
00000		3284662 Nova Scotia Company	.0	.0	.0	.0	(784)	.0		.0	(784)	.0
00000		3284663 Nova Scotia Company	.0	.0	.0	.0	(784)	.0		.0	(784)	.0
00000		3284664 Nova Scotia Company	.0	.0	.0	.0	(81)	.0		.0	(81)	.0
00000		ivari Canada ULC	(12,447,648)	399,734,863	.0	.0	1,232,825	.0		14,941	388,534,981	.0
00000	AA-1561040	ivari	(30,811,500)	.0	.0	.0	506,222	.0		.0	(30,305,278)	.0
00000	AA-1560037	Canadian Premier Life Insurance Company	(15,748,100)	.0	.0	.0	(3,465,694)	5,997,789		.0	(13,216,005)	(891,425)
00000	AA-1560370	Legacy General Insurance Company	(4,108,200)	.0	.0	.0	(661,374)	(5,997,789)		.0	(10,767,363)	891,425
00000		CRI Canada Ltd.	.0	1,150,140	.0	.0	1,092,851	.0		.0	2,242,991	.0
00000		Selient Inc.	.0	.0	.0	.0	37,432	.0		.0	37,432	.0
00000		AEGON Capital Management Inc.	.0	2,603,452	.0	.0	2,871,891	.0		.0	5,475,343	.0
00000		AEGON Fund Management Inc.	.0	7,331,545	.0	.0	(1,649,156)	.0		(14,941)	5,667,448	.0
00000		Consumer Membership Services Canada Inc.	(299,078)	.0	.0	.0	.0	.0		.0	(299,078)	.0
9999999	Control Totals		0	0	0	0	0	0	XXX	0	0	125,000,000

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

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 Model Act Assessment Base Reconciliation Exhibit be filed with the state of domicile and the NAIC by April 1? .....	YES
7. Will the Adjustment Form (if required) be filed with the state of domicile and the NAIC by April 1? .....	YES
8. Will the Supplemental Investment Risks Interrogatories be filed by April 1? .....	YES
JUNE FILING	
9. Will an audited financial report be filed by June 1? .....	YES
10. Will Accountant's Letter of Qualifications be filed with the state of domicile and electronically with the NAIC by June 1? .....	YES
AUGUST FILING	
11. Will Communication of Internal Control Related Matters Noted in Audit be filed with the state of domicile by August 1? .....	YES

The following supplemental reports are required to be filed as part of your annual statement filing. However, in the event that your company does not transact the type of business for which the special report must be filed, your response of NO to the specific interrogatory will be accepted in lieu of filing a "NONE" report and a bar code will be printed below. If the supplement is required of your company but is not being filed for whatever reason enter SEE EXPLANATION and provide an explanation following the interrogatory questions.

MARCH FILING	
12. Will Schedule SIS (Stockholder Information Supplement) be filed with the state of domicile by March 1? .....	NO
13. Will the Medicare Supplement Insurance Experience Exhibit be filed with the state of domicile and the NAIC by March 1? .....	NO
14. Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC by March 1? .....	NO
15. 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
16. 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
17. Will the actuarial opinion on X-Factors be filed with the state of domicile and electronically with the NAIC by March 1? .....	YES
18. 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
19. 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
20. 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
21. 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? .....	NO
22. 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
23. 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
24. 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
25. 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? .....	NO
26. 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

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE WILCAC LIFE INSURANCE COMPANY

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

27.	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? .....	NO
28.	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
29.	Will the Actuarial Certifications Related to Hedging required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1? .....	NO
30.	Will the Financial Officer Certification Related to Clearly Defined Hedging Strategy required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1? .....	NO
31.	Will the Management Certification That the Valuation Reflects Management's Intent required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1? .....	NO
32.	Will the Actuarial Certification Related to the Reserves required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1? .....	NO
33.	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
34.	Will the Worker's Compensation Carve-Out Supplement be filed by March 1? .....	YES
35.	Will Supplemental Schedule O be filed with the state of domicile and the NAIC by March 1? .....	YES
36.	Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC by March 1? .....	NO
37.	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
38.	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
39.	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
40.	Will the confidential Regulatory Asset Adequacy Issues Summary (RAAIS) required by Actuarial Opinion and Memorandum Regulation (Model 822), Section 7A(5) be filed with the state of domicile by March 15? .....	YES

APRIL FILING

41.	Will the Long-Term Care Experience Reporting Forms be filed with the state of domicile and the NAIC by April 1? .....	NO
42.	Will the Interest-Sensitive Life Insurance Products Report Forms be filed with the state of domicile and the NAIC by April 1? .....	YES
43.	Will the Credit Insurance Experience Exhibit be filed with the state of domicile and the NAIC by April 1? .....	NO
44.	Will the Accident and Health Policy Experience Exhibit be filed by April 1? .....	YES
45.	Will the Analysis of Annuity Operations by Lines of Business be filed with the state of domicile and the NAIC by April 1? .....	YES
46.	Will the Analysis of Increase in Annuity Reserves During the Year be filed with the state of domicile and the NAIC by April 1? .....	YES
47.	Will the Supplemental Health Care Exhibit (Parts 1, 2 and 3) be filed with the state of domicile and the NAIC by April 1? .....	NO
48.	Will the regulator only (non-public) Supplemental Health Care Exhibit's Expense Allocation Report be filed with the state of domicile and the NAIC by April 1? .....	NO
49.	Will the confidential Actuarial Memorandum required by Actuarial Guideline XXXVIII 8D be filed with the state of domicile by April 30? .....	YES
50.	Will the Supplemental XXX/AXXX Reinsurance Exhibit be filed with the state of domicile and the NAIC by April 1? .....	NO

AUGUST FILING

51.	Will Management's Report of Internal Control Over Financial Reporting be filed with the state of domicile by August 1? .....	YES
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Explanations:

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Bar Codes:

12. SIS Stockholder Information Supplement [Document Identifier 420]



13. Medicare Supplement Insurance Experience Exhibit [Document Identifier 360]



14. Trusteed Surplus Statement [Document Identifier 490]



18. Actuarial Opinion on Separate Accounts Funding Guaranteed Minimum Benefit [Document Identifier 443]



19. Actuarial Opinion on Synthetic Guaranteed Investment Contracts [Document Identifier 444]



20. Reasonableness of Assumptions Certification required by Actuarial Guideline XXXV [Document Identifier 445]



21. Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXV [Document Identifier 446]



22. Reasonableness of Assumptions Certification for Implied Guaranteed Rate Method required by Actuarial Guideline XXXVI [Document Identifier 447]



ANNUAL STATEMENT FOR THE YEAR 2015 OF THE WILCAC LIFE INSURANCE COMPANY

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

23.	Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI [Document Identifier 448]	<div><div></div><div>624132015448000000</div></div>
24.	Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Market Value) [Document Identifier 449]	<div><div></div><div>624132015449000000</div></div>
25.	C-3 RBC Certifications Required Under C-3 Phase I [Document Identifier 450]	<div><div></div><div>624132015450000000</div></div>
26.	C-3 RBC Certifications Required Under C-3 Phase II [Document Identifier 451]	<div><div></div><div>624132015451000000</div></div>
27.	Actuarial Certifications Related to Annuity Nonforfeiture Ongoing Compliance for Equity Indexed Annuities [Document Identifier 452]	<div><div></div><div>624132015452000000</div></div>
28.	Modified Guaranteed Annuity Model Regulation [Document Identifier 453]	<div><div></div><div>624132015453000000</div></div>
29.	Actuarial Certifications Related to Hedging required by Actuarial Guideline XLIII [Document Identifier 436]	<div><div></div><div>624132015436000000</div></div>
30.	Financial Officer Certification Related to Clearly Defined Hedging Strategy required by Actuarial Guideline XLIII [Document Identifier 437]	<div><div></div><div>624132015437000000</div></div>
31.	Management Certification That the Valuation Reflects Management's Intent required by Actuarial Guideline XLIII [Document Identifier 438]	<div><div></div><div>624132015438000000</div></div>
32.	Actuarial Certification Related to the Reserves required by Actuarial Guideline XLIII [Document Identifier 439]	<div><div></div><div>624132015439000000</div></div>
33.	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]	<div><div></div><div>624132015454000000</div></div>
36.	Medicare Part D Coverage Supplement [Document Identifier 365]	<div><div></div><div>624132015365000000</div></div>
37.	Relief from the five-year rotation requirement for lead audit partner [Document Identifier 224]	<div><div></div><div>624132015224000000</div></div>
38.	Relief from the one-year cooling off period for independent CPA [Document Identifier 225]	<div><div></div><div>624132015225000000</div></div>
39.	Relief from the Requirements for Audit Committees [Document Identifier 226]	<div><div></div><div>624132015226000000</div></div>
41.	Long-Term Care Experience Reporting Forms [Document Identifier 306]	<div><div></div><div>624132015306000000</div></div>
43.	Credit Insurance Experience Exhibit [Document Identifier 230]	<div><div></div><div>624132015230000000</div></div>
47.	Supplemental Health Care Exhibit (Parts 1, 2 and 3) [Document Identifier 216]	<div><div></div><div>624132015216000000</div></div>
48.	Supplemental Health Care Exhibit's Expense Allocation Report [Document Identifier 217]	<div><div></div><div>624132015217000000</div></div>
50.	Supplemental XXX/AXXX Reinsurance Exhibit [Document Identifier 345]	<div><div></div><div>624132015345000000</div></div>



SUMMARY INVESTMENT SCHEDULE

Investment Categories	Gross Investment Holdings		Admitted Assets as Reported in the Annual Statement			
	1	2	3	4	5	6
	Amount	Percentage	Amount	Securities Lending Reinvested Collateral Amount	Total (Col. 3 + 4) Amount	Percentage
1. Bonds:						
1.1 U.S. treasury securities .....	4,988,434	0.254	4,988,434	0	4,988,434	0.254
1.2 U.S. government agency obligations (excluding mortgage-backed securities):						
1.21 Issued by U.S. government agencies .....	0	0.000	0	0	0	0.000
1.22 Issued by U.S. government sponsored agencies .....	29,423,118	1.499	29,423,118	0	29,423,118	1.499
1.3 Non-U.S. government (including Canada, excluding mortgaged-backed securities) .....	1,473,611	0.075	1,473,611	0	1,473,611	0.075
1.4 Securities issued by states, territories, and possessions and political subdivisions in the U.S. :						
1.41 States, territories and possessions general obligations .....	8,061,430	0.411	8,061,430	0	8,061,430	0.411
1.42 Political subdivisions of states, territories and possessions and political subdivisions general obligations .....	53,354,815	2.719	53,354,815	0	53,354,815	2.719
1.43 Revenue and assessment obligations .....	274,110,143	13.969	274,110,143	0	274,110,143	13.969
1.44 Industrial development and similar obligations .....	12,113,105	0.617	12,113,105	0	12,113,105	0.617
1.5 Mortgage-backed securities (includes residential and commercial MBS):						
1.51 Pass-through securities:						
1.511 Issued or guaranteed by GNMA .....	434,927	0.022	434,927	0	434,927	0.022
1.512 Issued or guaranteed by FNMA and FHLMC .....	21,761,849	1.109	21,761,849	0	21,761,849	1.109
1.513 All other .....	0	0.000	0	0	0	0.000
1.52 CMOs and REMICs:						
1.521 Issued or guaranteed by GNMA, FNMA, FHLMC or VA .....	27,381,004	1.395	27,381,004	0	27,381,004	1.395
1.522 Issued by non-U.S. Government issuers and collateralized by mortgage-backed securities issued or guaranteed by agencies shown in Line 1.521 .....	13,938,856	0.710	13,938,856	0	13,938,856	0.710
1.523 All other .....	198,413,314	10.112	198,413,314	0	198,413,314	10.112
2. Other debt and other fixed income securities (excluding short-term):						
2.1 Unaffiliated domestic securities (includes credit tenant loans and hybrid securities) .....	871,871,156	44.432	871,871,156	0	871,871,156	44.432
2.2 Unaffiliated non-U.S. securities (including Canada) .....	330,592,514	16.848	330,592,514	0	330,592,514	16.848
2.3 Affiliated securities .....	0	0.000	0	0	0	0.000
3. Equity interests:						
3.1 Investments in mutual funds .....	0	0.000	0	0	0	0.000
3.2 Preferred stocks:						
3.21 Affiliated .....	0	0.000	0	0	0	0.000
3.22 Unaffiliated .....	57,523,576	2.932	57,523,576	0	57,523,576	2.932
3.3 Publicly traded equity securities (excluding preferred stocks):						
3.31 Affiliated .....	0	0.000	0	0	0	0.000
3.32 Unaffiliated .....	0	0.000	0	0	0	0.000
3.4 Other equity securities:						
3.41 Affiliated .....	0	0.000	0	0	0	0.000
3.42 Unaffiliated .....	0	0.000	0	0	0	0.000
3.5 Other equity interests including tangible personal property under lease:						
3.51 Affiliated .....	0	0.000	0	0	0	0.000
3.52 Unaffiliated .....	0	0.000	0	0	0	0.000
4. Mortgage loans:						
4.1 Construction and land development .....	0	0.000	0	0	0	0.000
4.2 Agricultural .....	0	0.000	0	0	0	0.000
4.3 Single family residential properties .....	0	0.000	0	0	0	0.000
4.4 Multifamily residential properties .....	0	0.000	0	0	0	0.000
4.5 Commercial loans .....	0	0.000	0	0	0	0.000
4.6 Mezzanine real estate loans .....	0	0.000	0	0	0	0.000
5. Real estate investments:						
5.1 Property occupied by company .....	0	0.000	0	0	0	0.000
5.2 Property held for production of income (including \$ .....0 of property acquired in satisfaction of debt) .....	0	0.000	0	0	0	0.000
5.3 Property held for sale (including \$ .....0 property acquired in satisfaction of debt) .....	0	0.000	0	0	0	0.000
6. Contract loans .....	0	0.000	0	0	0	0.000
7. Derivatives .....	0	0.000	0	0	0	0.000
8. Receivables for securities .....	911,521	0.046	911,521	0	911,521	0.046
9. Securities Lending (Line 10, Asset Page reinvested collateral) .....	0	0.000	0	XXX	XXX	XXX
10. Cash, cash equivalents and short-term investments .....	50,860,446	2.592	50,860,446	0	50,860,446	2.592
11. Other invested assets .....	5,040,032	0.257	5,040,032	0	5,040,032	0.257
12. Total invested assets	1,962,253,851	100.000	1,962,253,850	0	1,962,253,850	100.000

Schedule A - Verification - Real Estate

**N O N E**

Schedule B - Verification - Mortgage Loans

**N O N E**

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE WILCAC LIFE INSURANCE COMPANY

SCHEDULE BA - VERIFICATION BETWEEN YEARS

Other Long-Term Invested Assets

1.	Book/adjusted carrying value, December 31 of prior year .....	5,056,300	
2.	Cost of acquired:		
	2.1 Actual cost at time of acquisition (Part 2, Column 8) .....	0	
	2.2 Additional investment made after acquisition (Part 2, Column 9) .....	0	0
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 .....		0
5.	Unrealized valuation increase (decrease):		
	5.1 Totals, Part 1, Column 13 .....	0	
	5.2 Totals, Part 3, Column 9 .....	0	0
6.	Total gain (loss) on disposals, Part 3, Column 19 .....		0
7.	Deduct amounts received on disposals, Part 3, Column 16 .....		0
8.	Deduct amortization of premium and depreciation .....		16,268
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) .....		5,040,032
12.	Deduct total nonadmitted amounts .....		0
13.	Statement value at end of current period (Line 11 minus Line 12) .....		5,040,032

SCHEDULE D - VERIFICATION BETWEEN YEARS

Bonds and Stocks

1.	Book/adjusted carrying value, December 31 of prior year .....	1,850,559,616	
2.	Cost of bonds and stocks acquired, Part 3, Column 7 .....	375,905,186	
3.	Accrual of discount .....	3,211,937	
4.	Unrealized valuation increase (decrease):		
	4.1. Part 1, Column 12 .....	0	
	4.2. Part 2, Section 1, Column 15 .....	0	
	4.3. Part 2, Section 2, Column 13 .....	0	
	4.4. Part 4, Column 11 .....	0	0
5.	Total gain (loss) on disposals, Part 4, Column 19 .....	50,397,316	
6.	Deduction consideration for bonds and stocks disposed of, Part 4, Column 7 .....	372,498,139	
7.	Deduct amortization of premium .....	1,622,626	
8.	Total foreign exchange change in book/adjusted carrying value:		
	8.1. Part 1, Column 15 .....	0	
	8.2. Part 2, Section 1, Column 19 .....	0	
	8.3. Part 2, Section 2, Column 16 .....	0	
	8.4. Part 4, Column 15 .....	0	0
9.	Deduct current year's other than temporary impairment recognized:		
	9.1. Part 1, Column 14 .....	511,436	
	9.2. Part 2, Section 1, Column 17 .....	0	
	9.3. Part 2, Section 2, Column 14 .....	0	
	9.4. Part 4, Column 13 .....	0	511,436
10.	Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9) .....	1,905,441,852	
11.	Deduct total nonadmitted amounts .....	0	
12.	Statement value at end of current period (Line 10 minus Line 11) .....	1,905,441,852	

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					
Governments	1. United States .....	8,204,242	8,338,118	8,196,754	8,312,103
(Including all obligations guaranteed by governments)	2. Canada .....	0	0	0	0
	3. Other Countries	1,473,611	1,545,000	1,473,480	1,500,000
	4. Totals	9,677,853	9,883,118	9,670,234	9,812,103
U.S. States, Territories and Possessions					
(Direct and guaranteed)	5. Totals	8,061,430	7,862,100	8,093,457	7,000,000
U.S. Political Subdivisions of States, Territories and Possessions (Direct and guaranteed)	6. Totals	57,604,815	62,992,359	57,339,992	75,535,000
U.S. Special revenue and special assessment obligations and all non-guaranteed obligations of agencies and authorities of governments and their political subdivisions	7. Totals	361,361,720	398,080,275	358,545,396	375,711,459
Industrial and Miscellaneous and Hybrid Securities (unaffiliated)	8. United States .....	1,085,989,742	1,187,715,561	1,092,640,992	1,101,704,436
	9. Canada .....	50,333,937	49,248,351	50,266,361	50,709,503
	10. Other Countries	274,888,779	313,968,943	278,078,734	273,115,578
	11. Totals	1,411,212,457	1,550,932,855	1,420,986,087	1,425,529,517
Parent, Subsidiaries and Affiliates	12. Totals	0	0	0	0
	13. Total Bonds	1,847,918,276	2,029,750,707	1,854,635,166	1,893,588,078
PREFERRED STOCKS					
Industrial and Miscellaneous (unaffiliated)	14. United States .....	57,523,576	63,540,522	57,526,153	
	15. Canada .....	0	0	0	
	16. Other Countries	0	0	0	
	17. Totals	57,523,576	63,540,522	57,526,153	
Parent, Subsidiaries and Affiliates	18. Totals	0	0	0	
	19. Total Preferred Stocks	57,523,576	63,540,522	57,526,153	
COMMON STOCKS					
Industrial and Miscellaneous (unaffiliated)	20. United States .....	0	0	0	
	21. Canada .....	0	0	0	
	22. Other Countries	0	0	0	
	23. Totals	0	0	0	
Parent, Subsidiaries and Affiliates	24. Totals	0	0	0	
	25. Total Common Stocks	0	0	0	
	26. Total Stocks	57,523,576	63,540,522	57,526,153	
	27. Total Bonds and Stocks	1,905,441,852	2,093,291,229	1,912,161,320	

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE WILCAC LIFE INSURANCE COMPANY  
**SCHEDULE D - PART 1A - SECTION 1**

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 Total Current Year	7 Col. 6 as a % of Line 9.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
1. U.S. Governments											
1.1 NAIC 1 .....	12,057,045	5,349,499	95,086	190,171	353,402	18,045,204	1.0	45,459,680	2.5	18,045,204	0
1.2 NAIC 2 .....	0	0	0	0	0	0	0.0	0	0.0	0	0
1.3 NAIC 3 .....	0	0	0	0	0	0	0.0	0	0.0	0	0
1.4 NAIC 4 .....	0	0	0	0	0	0	0.0	0	0.0	0	0
1.5 NAIC 5 .....	0	0	0	0	0	0	0.0	0	0.0	0	0
1.6 NAIC 6 .....	0	0	0	0	0	0	0.0	0	0.0	0	0
1.7 Totals	12,057,045	5,349,499	95,086	190,171	353,402	18,045,204	1.0	45,459,680	2.5	18,045,204	0
2. All Other Governments											
2.1 NAIC 1 .....	78,245	312,979	391,224	691,163	0	1,473,611	0.1	0	0.0	0	1,473,611
2.2 NAIC 2 .....	0	0	0	0	0	0	0.0	0	0.0	0	0
2.3 NAIC 3 .....	0	0	0	0	0	0	0.0	0	0.0	0	0
2.4 NAIC 4 .....	0	0	0	0	0	0	0.0	0	0.0	0	0
2.5 NAIC 5 .....	0	0	0	0	0	0	0.0	0	0.0	0	0
2.6 NAIC 6 .....	0	0	0	0	0	0	0.0	0	0.0	0	0
2.7 Totals	78,245	312,979	391,224	691,163	0	1,473,611	0.1	0	0.0	0	1,473,611
3. U.S. States, Territories and Possessions etc., Guaranteed											
3.1 NAIC 1 .....	170,604	682,417	853,021	5,204,841	1,150,546	8,061,430	0.4	4,184,953	0.2	8,061,430	0
3.2 NAIC 2 .....	0	0	0	0	0	0	0.0	0	0.0	0	0
3.3 NAIC 3 .....	0	0	0	0	0	0	0.0	0	0.0	0	0
3.4 NAIC 4 .....	0	0	0	0	0	0	0.0	0	0.0	0	0
3.5 NAIC 5 .....	0	0	0	0	0	0	0.0	0	0.0	0	0
3.6 NAIC 6 .....	0	0	0	0	0	0	0.0	0	0.0	0	0
3.7 Totals	170,604	682,417	853,021	5,204,841	1,150,546	8,061,430	0.4	4,184,953	0.2	8,061,430	0
4. U.S. Political Subdivisions of States, Territories and Possessions , Guaranteed											
4.1 NAIC 1 .....	0	16,694,894	20,231,306	4,416,786	11,030,892	52,373,879	2.8	41,603,039	2.3	52,373,879	0
4.2 NAIC 2 .....	0	0	980,937	0	4,250,000	5,230,937	0.3	0	0.0	980,937	4,250,000
4.3 NAIC 3 .....	0	0	0	0	0	0	0.0	0	0.0	0	0
4.4 NAIC 4 .....	0	0	0	0	0	0	0.0	0	0.0	0	0
4.5 NAIC 5 .....	0	0	0	0	0	0	0.0	0	0.0	0	0
4.6 NAIC 6 .....	0	0	0	0	0	0	0.0	0	0.0	0	0
4.7 Totals	0	16,694,894	21,212,243	4,416,786	15,280,892	57,604,815	3.1	41,603,039	2.3	53,354,815	4,250,000
5. U.S. Special Revenue & Special Assessment Obligations, etc., Non-Guaranteed											
5.1 NAIC 1 .....	16,634,500	109,747,935	31,803,649	73,240,329	126,444,970	357,871,384	19.0	305,584,851	16.7	353,089,673	4,781,711
5.2 NAIC 2 .....	0	0	3,490,336	0	0	3,490,336	0.2	0	0.0	0	3,490,336
5.3 NAIC 3 .....	0	0	0	0	0	0	0.0	0	0.0	0	0
5.4 NAIC 4 .....	0	0	0	0	0	0	0.0	0	0.0	0	0
5.5 NAIC 5 .....	0	0	0	0	0	0	0.0	0	0.0	0	0
5.6 NAIC 6 .....	0	0	0	0	0	0	0.0	0	0.0	0	0
5.7 Totals	16,634,500	109,747,935	35,293,986	73,240,329	126,444,970	361,361,720	19.2	305,584,851	16.7	353,089,673	8,272,047

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE WILCAC LIFE INSURANCE COMPANY  
**SCHEDULE D - PART 1A - SECTION 1 (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 Total Current Year	7 Col. 6 as a % of Line 9.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
6. Industrial & Miscellaneous (Unaffiliated)											
6.1 NAIC 1 .....	85,470,906	226,525,171	105,571,802	105,464,416	206,112,241	729,144,537	38.7	610,452,712	33.3	369,086,419	360,058,118
6.2 NAIC 2 .....	10,466,826	55,719,217	40,172,350	237,944,320	223,263,065	567,565,777	30.1	597,941,500	32.7	426,300,634	141,265,143
6.3 NAIC 3 .....	513,675	4,459,134	69,718	23,284,844	9,565,026	37,892,396	2.0	89,870,947	4.9	33,078,693	4,813,704
6.4 NAIC 4 .....	0	1,087,471	986,528	0	3,638,735	5,712,733	0.3	16,562,438	0.9	3,638,735	2,073,999
6.5 NAIC 5 .....	0	0	0	0	0	0	0.0	0	0.0	0	0
6.6 NAIC 6 .....	5,852	23,407	12,679	0	0	41,937	0.0	29,995	0.0	0	41,937
6.7 Totals	96,457,258	287,814,399	146,813,077	366,693,580	442,579,067	1,340,357,381	71.2	1,314,857,591	71.8	832,104,481	508,252,900
7. Hybrid Securities											
7.1 NAIC 1 .....	0	0	3,000,000	0	0	3,000,000	0.2	3,000,000	0.2	0	3,000,000
7.2 NAIC 2 .....	0	0	0	15,634,733	58,523,094	74,157,827	3.9	76,368,078	4.2	62,177,576	11,980,251
7.3 NAIC 3 .....	3,500,000	0	0	9,044,753	6,248,860	18,793,614	1.0	39,788,693	2.2	18,793,614	0
7.4 NAIC 4 .....	0	0	0	0	0	0	0.0	0	0.0	0	0
7.5 NAIC 5 .....	0	0	0	0	0	0	0.0	0	0.0	0	0
7.6 NAIC 6 .....	0	0	0	0	0	0	0.0	0	0.0	0	0
7.7 Totals	3,500,000	0	3,000,000	24,679,487	64,771,954	95,951,441	5.1	119,156,770	6.5	80,971,190	14,980,251
8. Parent, Subsidiaries and Affiliates											
8.1 NAIC 1 .....	0	0	0	0	0	0	0.0	0	0.0	0	0
8.2 NAIC 2 .....	0	0	0	0	0	0	0.0	0	0.0	0	0
8.3 NAIC 3 .....	0	0	0	0	0	0	0.0	0	0.0	0	0
8.4 NAIC 4 .....	0	0	0	0	0	0	0.0	0	0.0	0	0
8.5 NAIC 5 .....	0	0	0	0	0	0	0.0	0	0.0	0	0
8.6 NAIC 6 .....	0	0	0	0	0	0	0.0	0	0.0	0	0
8.7 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE WILCAC LIFE INSURANCE COMPANY

SCHEDULE D - PART 1A - SECTION 1 (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
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	Total Current Year	Col. 6 as a % of Line 9.7	Total from Col. 6 Prior Year	% From Col. 7 Prior Year	Total Publicly Traded	Total Privately Placed (a)
9. Total Bonds Current Year											
9.1 NAIC 1 .....	(d) .....114,411,301	.....359,312,896	.....161,946,090	.....189,207,707	.....345,092,050	.....1,169,970,044	.....62.1	.....XXX	.....XXX	.....800,656,604	.....369,313,440
9.2 NAIC 2 .....	(d) .....10,466,826	.....55,719,217	.....44,643,623	.....253,579,053	.....286,036,159	.....650,444,877	.....34.5	.....XXX	.....XXX	.....489,459,147	.....160,985,730
9.3 NAIC 3 .....	(d) .....4,013,675	.....4,459,134	.....69,718	.....32,329,597	.....15,813,886	.....56,686,010	.....3.0	.....XXX	.....XXX	.....51,872,306	.....4,813,704
9.4 NAIC 4 .....	(d) .....0	.....1,087,471	.....986,528	.....0	.....3,638,735	.....5,712,733	.....0.3	.....XXX	.....XXX	.....3,638,735	.....2,073,999
9.5 NAIC 5 .....	(d) .....0	.....0	.....0	.....0	.....0	(c) .....0	.....0.0	.....XXX	.....XXX	.....0	.....0
9.6 NAIC 6 .....	(d) .....5,852	.....23,407	.....12,679	.....0	.....0	(c) .....41,937	.....0.0	.....XXX	.....XXX	.....0	.....41,937
9.7 Totals .....	.....128,897,653	.....420,602,124	.....207,658,637	.....475,116,357	.....650,580,830	(b) .....1,882,855,601	.....100.0	.....XXX	.....XXX	.....1,345,626,792	.....537,228,809
9.8 Line 9.7 as a % of Col. 6	.....6.8	.....22.3	.....11.0	.....25.2	.....34.6	.....100.0	.....XXX	.....XXX	.....XXX	.....71.5	.....28.5
10. Total Bonds Prior Year											
10.1 NAIC 1 .....	.....112,108,715	.....120,723,726	.....250,961,567	.....214,980,924	.....311,510,303	.....XXX	.....XXX	.....1,010,285,235	.....55.2	.....771,311,576	.....238,973,659
10.2 NAIC 2 .....	.....25,342,549	.....100,520,307	.....72,761,070	.....215,116,649	.....260,569,002	.....XXX	.....XXX	.....674,309,577	.....36.8	.....515,798,737	.....158,510,840
10.3 NAIC 3 .....	.....633,383	.....14,468,330	.....9,297,037	.....61,086,605	.....44,174,285	.....XXX	.....XXX	.....129,659,639	.....7.1	.....114,273,868	.....15,385,772
10.4 NAIC 4 .....	.....0	.....1,000,000	.....5,976,677	.....9,585,761	.....0	.....XXX	.....XXX	.....16,562,438	.....0.9	.....16,562,438	.....0
10.5 NAIC 5 .....	.....0	.....0	.....0	.....0	.....0	.....XXX	.....XXX	(c) .....0	.....0.0	.....0	.....0
10.6 NAIC 6 .....	.....1,150	.....4,600	.....5,750	.....11,500	.....6,996	.....XXX	.....XXX	(c) .....29,995	.....0.0	.....0	.....29,995
10.7 Totals .....	.....138,085,797	.....236,716,962	.....339,002,101	.....500,781,439	.....616,260,586	.....XXX	.....XXX	(b) .....1,830,846,884	.....100.0	.....1,417,946,619	.....412,900,265
10.8 Line 10.7 as a % of Col. 8	.....7.5	.....12.9	.....18.5	.....27.4	.....33.7	.....XXX	.....XXX	.....100.0	.....XXX	.....77.4	.....22.6
11. Total Publicly Traded Bonds											
11.1 NAIC 1 .....	.....70,819,693	.....205,998,753	.....85,423,823	.....144,162,799	.....294,251,536	.....800,656,604	.....42.5	.....771,311,576	.....42.1	.....800,656,604	.....XXX
11.2 NAIC 2 .....	.....1,255,091	.....10,599,932	.....23,970,230	.....207,277,716	.....246,356,178	.....489,459,147	.....26.0	.....515,798,737	.....28.2	.....489,459,147	.....XXX
11.3 NAIC 3 .....	.....3,605,611	.....123,212	.....0	.....32,329,597	.....15,813,886	.....51,872,306	.....2.8	.....114,273,868	.....6.2	.....51,872,306	.....XXX
11.4 NAIC 4 .....	.....0	.....0	.....0	.....0	.....3,638,735	.....3,638,735	.....0.2	.....16,562,438	.....0.9	.....3,638,735	.....XXX
11.5 NAIC 5 .....	.....0	.....0	.....0	.....0	.....0	.....0	.....0.0	.....0	.....0.0	.....0	.....XXX
11.6 NAIC 6 .....	.....0	.....0	.....0	.....0	.....0	.....0	.....0.0	.....0	.....0.0	.....0	.....XXX
11.7 Totals .....	.....75,680,395	.....216,721,897	.....109,394,053	.....383,770,113	.....560,060,335	.....1,345,626,792	.....71.5	.....1,417,946,619	.....77.4	.....1,345,626,792	.....XXX
11.8 Line 11.7 as a % of Col. 6	.....5.6	.....16.1	.....8.1	.....28.5	.....41.6	.....100.0	.....XXX	.....XXX	.....XXX	.....100.0	.....XXX
11.9 Line 11.7 as a % of Line 9.7, Col. 6, Section 9	.....4.0	.....11.5	.....5.8	.....20.4	.....29.7	.....71.5	.....XXX	.....XXX	.....XXX	.....71.5	.....XXX
12. Total Privately Placed Bonds											
12.1 NAIC 1 .....	.....43,591,608	.....153,314,144	.....76,522,266	.....45,044,908	.....50,840,515	.....369,313,440	.....19.6	.....238,973,659	.....13.1	.....XXX	.....369,313,440
12.2 NAIC 2 .....	.....9,211,735	.....45,119,285	.....20,673,393	.....46,301,337	.....39,679,981	.....160,985,730	.....8.6	.....158,510,840	.....8.7	.....XXX	.....160,985,730
12.3 NAIC 3 .....	.....408,064	.....4,335,922	.....69,718	.....0	.....0	.....4,813,704	.....0.3	.....15,385,772	.....0.8	.....XXX	.....4,813,704
12.4 NAIC 4 .....	.....0	.....1,087,471	.....986,528	.....0	.....0	.....2,073,999	.....0.1	.....0	.....0.0	.....XXX	.....2,073,999
12.5 NAIC 5 .....	.....0	.....0	.....0	.....0	.....0	.....0	.....0.0	.....0	.....0.0	.....XXX	.....0
12.6 NAIC 6 .....	.....5,852	.....23,407	.....12,679	.....0	.....0	.....41,937	.....0.0	.....29,995	.....0.0	.....XXX	.....41,937
12.7 Totals .....	.....53,217,258	.....203,880,227	.....98,264,584	.....91,346,244	.....90,520,496	.....537,228,809	.....28.5	.....412,900,265	.....22.6	.....XXX	.....537,228,809
12.8 Line 12.7 as a % of Col. 6	.....9.9	.....38.0	.....18.3	.....17.0	.....16.8	.....100.0	.....XXX	.....XXX	.....XXX	.....XXX	.....100.0
12.9 Line 12.7 as a % of Line 9.7, Col. 6, Section 9	.....2.8	.....10.8	.....5.2	.....4.9	.....4.8	.....28.5	.....XXX	.....XXX	.....XXX	.....XXX	.....28.5

(a) Includes \$ .....518,314,977 freely tradable under SEC Rule 144 or qualified for resale under SEC Rule 144A.

(b) Includes \$ .....2,167,864 current year, \$ .....0 prior year of bonds with Z designations and \$ .....0 , current year \$ .....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. "Z\*" means the SVO could not evaluate the obligation because valuation procedures for the security class are under regulatory review.

(c) Includes \$ .....0 current year, \$ .....0 prior year of bonds with 5\* designations and \$ .....0 , current year \$ .....0 prior year of bonds with 6\* designations. "5\*" 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 non-rated 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 2015 OF THE WILCAC LIFE INSURANCE COMPANY  
**SCHEDULE D - PART 1A - SECTION 2**

Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Type and Subtype of Issues

Distribution by Type	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 Total Current Year	7 Col. 6 as a % of Line 9.5	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
1. U.S. Governments											
1.1 Issuer Obligations .....	9,840,961	4,988,434	0	0	0	14,829,396	0.8	44,942,316	2.5	14,829,396	0
1.2 Residential Mortgage-Backed Securities .....	2,197,067	284,996	0	0	0	2,482,063	0.1	517,364	0.0	2,482,063	0
1.3 Commercial Mortgage-Backed Securities .....	19,017	76,069	95,086	190,171	353,402	733,745	0.0	0	0.0	733,745	0
1.4 Other Loan-Backed and Structured Securities .....	0	0	0	0	0	0	0.0	0	0.0	0	0
1.5 Totals	12,057,045	5,349,499	95,086	190,171	353,402	18,045,204	1.0	45,459,680	2.5	18,045,204	0
2. All Other Governments											
2.1 Issuer Obligations .....	78,245	312,979	391,224	691,163	0	1,473,611	0.1	0	0.0	0	1,473,611
2.2 Residential Mortgage-Backed Securities .....	0	0	0	0	0	0	0.0	0	0.0	0	0
2.3 Commercial Mortgage-Backed Securities .....	0	0	0	0	0	0	0.0	0	0.0	0	0
2.4 Other Loan-Backed and Structured Securities .....	0	0	0	0	0	0	0.0	0	0.0	0	0
2.5 Totals	78,245	312,979	391,224	691,163	0	1,473,611	0.1	0	0.0	0	1,473,611
3. U.S. States, Territories and Possessions, Guaranteed											
3.1 Issuer Obligations .....	170,604	682,417	853,021	5,204,841	1,150,546	8,061,430	0.4	4,184,953	0.2	8,061,430	0
3.2 Residential Mortgage-Backed Securities .....	0	0	0	0	0	0	0.0	0	0.0	0	0
3.3 Commercial Mortgage-Backed Securities .....	0	0	0	0	0	0	0.0	0	0.0	0	0
3.4 Other Loan-Backed and Structured Securities .....	0	0	0	0	0	0	0.0	0	0.0	0	0
3.5 Totals	170,604	682,417	853,021	5,204,841	1,150,546	8,061,430	0.4	4,184,953	0.2	8,061,430	0
4. U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed											
4.1 Issuer Obligations .....	0	16,694,894	21,212,243	4,416,786	15,280,892	57,604,815	3.1	41,603,039	2.3	53,354,815	4,250,000
4.2 Residential Mortgage-Backed Securities .....	0	0	0	0	0	0	0.0	0	0.0	0	0
4.3 Commercial Mortgage-Backed Securities .....	0	0	0	0	0	0	0.0	0	0.0	0	0
4.4 Other Loan-Backed and Structured Securities .....	0	0	0	0	0	0	0.0	0	0.0	0	0
4.5 Totals	0	16,694,894	21,212,243	4,416,786	15,280,892	57,604,815	3.1	41,603,039	2.3	53,354,815	4,250,000
5. U.S. Special Revenue & Special Assessment Obligations etc., Non-Guaranteed											
5.1 Issuer Obligations .....	7,332,357	84,414,655	22,923,223	70,470,575	125,858,938	310,999,748	16.5	268,523,406	14.7	302,727,701	8,272,047
5.2 Residential Mortgage-Backed Securities .....	8,189,977	16,884,615	8,633,275	2,769,753	586,032	37,063,653	2.0	29,731,055	1.6	37,063,653	0
5.3 Commercial Mortgage-Backed Securities .....	1,112,166	4,448,665	3,737,488	0	0	9,298,319	0.5	3,330,390	0.2	9,298,319	0
5.4 Other Loan-Backed and Structured Securities .....	0	4,000,000	0	0	0	4,000,000	0.2	4,000,000	0.2	4,000,000	0
5.5 Totals	16,634,500	109,747,935	35,293,986	73,240,329	126,444,970	361,361,720	19.2	305,584,851	16.7	353,089,673	8,272,047
6. Industrial and Miscellaneous											
6.1 Issuer Obligations .....	31,445,562	97,145,901	66,015,801	361,273,447	441,148,470	997,029,181	53.0	1,097,030,436	59.9	748,197,990	248,831,190
6.2 Residential Mortgage-Backed Securities .....	8,832,787	24,705,714	5,540,123	641,634	0	39,720,258	2.1	39,111,435	2.1	19,690,620	20,029,638
6.3 Commercial Mortgage-Backed Securities .....	29,705,292	86,635,866	51,518,371	3,916,756	997,080	172,773,366	9.2	114,939,373	6.3	64,084,441	108,688,925
6.4 Other Loan-Backed and Structured Securities .....	26,473,617	79,326,918	23,738,781	861,743	433,517	130,834,576	6.9	63,776,348	3.5	131,429	130,703,147
6.5 Totals	96,457,258	287,814,399	146,813,077	366,693,580	442,579,067	1,340,357,381	71.2	1,314,857,591	71.8	832,104,481	508,252,900
7. Hybrid Securities											
7.1 Issuer Obligations .....	3,500,000	0	3,000,000	21,025,004	64,771,954	92,296,959	4.9	110,754,953	6.0	77,316,707	14,980,251
7.2 Residential Mortgage-Backed Securities .....	0	0	0	0	0	0	0.0	0	0.0	0	0
7.3 Commercial Mortgage-Backed Securities .....	0	0	0	0	0	0	0.0	0	0.0	0	0
7.4 Other Loan-Backed and Structured Securities .....	0	0	0	3,654,482	0	3,654,482	0.2	8,401,817	0.5	3,654,482	0
7.5 Totals	3,500,000	0	3,000,000	24,679,487	64,771,954	95,951,441	5.1	119,156,770	6.5	80,971,190	14,980,251
8. Parent, Subsidiaries and Affiliates											
8.1 Issuer Obligations .....	0	0	0	0	0	0	0.0	0	0.0	0	0
8.2 Residential Mortgage-Backed Securities .....	0	0	0	0	0	0	0.0	0	0.0	0	0
8.3 Commercial Mortgage-Backed Securities .....	0	0	0	0	0	0	0.0	0	0.0	0	0
8.4 Other Loan-Backed and Structured Securities .....	0	0	0	0	0	0	0.0	0	0.0	0	0
8.5 Totals	0	0	0	0	0	0	0.0	0	0.0	0	0

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE WILCAC LIFE INSURANCE COMPANY

**SCHEDULE D - PART 1A - SECTION 2 (Continued)**

Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Type and Subtype of Issues

Distribution by Type	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 Total Current Year	7 Col. 6 as a % of Line 9.5	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
9. Total Bonds Current Year											
9.1 Issuer Obligations .....	52,367,729	204,239,281	114,395,513	463,081,817	648,210,799	1,482,295,139	78.7	XXX	XXX	1,204,488,039	277,807,100
9.2 Residential Mortgage-Backed Securities .....	19,219,831	41,875,326	14,173,398	3,411,388	586,032	79,265,974	4.2	XXX	XXX	59,236,337	20,029,638
9.3 Commercial Mortgage-Backed Securities .....	30,836,476	91,160,600	55,350,945	4,106,927	1,350,482	182,805,430	9.7	XXX	XXX	74,116,505	108,688,925
9.4 Other Loan-Backed and Structured Securities .....	26,473,617	83,326,918	23,738,781	4,516,225	433,517	138,489,058	7.4	XXX	XXX	7,785,911	130,703,147
9.5 Totals .....	128,897,653	420,602,124	207,658,637	475,116,357	650,580,830	1,882,855,601	100.0	XXX	XXX	1,345,626,792	537,228,809
9.6 Line 9.5 as a % of Col. 6 .....	6.8	22.3	11.0	25.2	34.6	100.0	XXX	XXX	XXX	71.5	28.5
10. Total Bonds Prior Year											
10.1 Issuer Obligations .....	110,362,061	160,559,257	237,307,854	448,213,275	610,596,656	XXX	XXX	1,567,039,102	85.6	1,310,134,836	256,904,266
10.2 Residential Mortgage-Backed Securities .....	9,546,974	28,426,338	20,467,963	6,249,500	4,669,078	XXX	XXX	69,359,853	3.8	53,284,306	16,075,547
10.3 Commercial Mortgage-Backed Securities .....	12,880,491	21,256,185	53,127,580	30,612,439	393,068	XXX	XXX	118,269,764	6.5	41,983,600	76,286,164
10.4 Other Loan-Backed and Structured Securities .....	5,296,271	26,475,182	28,098,704	15,706,225	601,783	XXX	XXX	76,178,165	4.2	12,543,876	63,634,289
10.5 Totals .....	138,085,797	236,716,962	339,002,101	500,781,439	616,260,586	XXX	XXX	1,830,846,884	100.0	1,417,946,619	412,900,265
10.6 Line 10.5 as a % of Col. 8 .....	7.5	12.9	18.5	27.4	33.7	XXX	XXX	100.0	XXX	77.4	22.6
11. Total Publicly Traded Bonds											
11.1 Issuer Obligations .....	47,312,554	151,071,055	70,514,231	376,469,299	559,120,900	1,204,488,039	64.0	1,310,134,836	71.6	1,204,488,039	XXX
11.2 Residential Mortgage-Backed Securities .....	13,750,131	29,323,950	12,164,836	3,411,388	586,032	59,236,337	3.1	53,284,306	2.9	59,236,337	XXX
11.3 Commercial Mortgage-Backed Securities .....	14,609,045	32,292,228	26,671,658	190,171	353,402	74,116,505	3.9	41,983,600	2.3	74,116,505	XXX
11.4 Other Loan-Backed and Structured Securities .....	8,666	4,034,663	43,328	3,699,255	0	7,785,911	0.4	12,543,876	0.7	7,785,911	XXX
11.5 Totals .....	75,680,395	216,721,897	109,394,053	383,770,113	560,060,335	1,345,626,792	71.5	1,417,946,619	77.4	1,345,626,792	XXX
11.6 Line 11.5 as a % of Col. 6 .....	5.6	16.1	8.1	28.5	41.6	100.0	XXX	XXX	XXX	100.0	XXX
11.7 Line 11.5 as a % of Line 9.5, Col. 6, Section 9 .....	4.0	11.5	5.8	20.4	29.7	71.5	XXX	XXX	XXX	71.5	XXX
12. Total Privately Placed Bonds											
12.1 Issuer Obligations .....	5,055,176	53,168,225	43,881,282	86,612,518	89,089,899	277,807,100	14.8	256,904,266	14.0	XXX	277,807,100
12.2 Residential Mortgage-Backed Securities .....	5,469,700	12,551,375	2,008,562	0	0	20,029,638	1.1	16,075,547	0.9	XXX	20,029,638
12.3 Commercial Mortgage-Backed Securities .....	16,227,431	58,868,372	28,679,287	3,916,756	997,080	108,688,925	5.8	76,286,164	4.2	XXX	108,688,925
12.4 Other Loan-Backed and Structured Securities .....	26,464,952	79,292,255	23,695,453	816,970	433,517	130,703,147	6.9	63,634,289	3.5	XXX	130,703,147
12.5 Totals .....	53,217,258	203,880,227	98,264,584	91,346,244	90,520,496	537,228,809	28.5	412,900,265	22.6	XXX	537,228,809
12.6 Line 12.5 as a % of Col. 6 .....	9.9	38.0	18.3	17.0	16.8	100.0	XXX	XXX	XXX	XXX	100.0
12.7 Line 12.5 as a % of Line 9.5, Col. 6, Section 9 .....	2.8	10.8	5.2	4.9	4.8	28.5	XXX	XXX	XXX	XXX	28.5

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE WILCAC LIFE INSURANCE COMPANY

**SCHEDULE DA - VERIFICATION BETWEEN YEARS**

Short-Term Investments					
	1	2	3	4	5
	Total	Bonds	Mortgage Loans	Other Short-term Investment Assets (a)	Investments in Parent, Subsidiaries and Affiliates
1. Book/adjusted carrying value, December 31 of prior year .....	21,935,052	21,935,052	0	0	0
2. Cost of short-term investments acquired .....	589,964,667	589,964,667	0	0	0
3. Accrual of discount .....	301	301	0	0	0
4. Unrealized valuation increase (decrease) .....	0	0	0	0	0
5. Total gain (loss) on disposals .....	0	0	0	0	0
6. Deduct consideration received on disposals .....	576,962,696	576,962,696	0	0	0
7. Deduct amortization of premium .....	0	0	0	0	0
8. Total foreign exchange change in book/adjusted carrying value .....	0	0	0	0	0
9. Deduct current year's other than temporary impairment recognized .....	0	0	0	0	0
10. Book adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9) .....	34,937,324	34,937,324	0	0	0
11. Deduct total nonadmitted amounts .....	0	0	0	0	0
12. Statement value at end of current period (Line 10 minus Line 11)	34,937,324	34,937,324	0	0	0

(a) Indicate the category of such assets, for example, joint ventures, transportation equipment:

Schedule DB - Part A - Verification - Options, Caps, Floors, Collars, Swaps and Forwards  
**N O N E**

Schedule DB - Part B - Verification - Futures Contracts  
**N O N E**

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**

Schedule DB - Verification - Book/Adjusted Carrying Value, Fair Value and Potential Exposure of  
Derivatives  
**N O N E**

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE WILCAC LIFE INSURANCE COMPANY

**SCHEDULE E - VERIFICATION BETWEEN YEARS**

(Cash Equivalents)

	1	2	3
	Total	Bonds	Other (a)
1. Book/adjusted carrying value, December 31 of prior year .....	35,599,986	35,599,986	0
2. Cost of cash equivalents acquired .....	22,999,724	22,999,724	0
3. Accrual of discount .....	290	290	0
4. Unrealized valuation increase (decrease) .....	0	0	0
5. Total gain (loss) on disposals .....	0	0	0
6. Deduct consideration received on disposals .....	58,600,000	58,600,000	0
7. Deduct amortization of premium .....	0	0	0
8. Total foreign exchange change in book/adjusted carrying value .....	0	0	0
9. Deduct current year's other than temporary impairment recognized .....	0	0	0
10. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9) .....	0	0	0
11. Deduct total nonadmitted amounts .....	0	0	0
12. Statement value at end of current period (Line 10 minus Line 11)	0	0	0

(a) Indicate the category of such assets, for example, joint ventures, transportation equipment:

Schedule A - Part 1 - Real Estate Owned  
**N O N E**

Schedule A - Part 2 - Real Estate Acquired and Additions Made  
**N O N E**

Schedule A - Part 3 - Real Estate Disposed  
**N O N E**

Schedule B - Part 1 - Mortgage Loans Owned  
**N O N E**

Schedule B - Part 2 - Mortgage Loans Acquired and Additions Made  
**N O N E**

Schedule B - Part 3 - Mortgage Loans Disposed, Transferred or Repaid  
**N O N E**

## SCHEDULE BA - PART 1

[illegible]

Schedule BA - Part 2 - Other Long-Term Invested Assets Acquired and Additions Made

**N O N E**

Schedule BA - Part 3 - Other Long-Term Invested Assets Disposed, Transferred or Repaid

**N O N E**

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE WILCAC LIFE INSURANCE COMPANY

SCHEDULE D - PART 1

Showing All Long-Term BONDS Owned December 31 of Current Year

1	2	Codes			6	7	Fair Value		10	11	Change in Book/Adjusted Carrying Value				Interest					Dates	
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22
CUSIP Identification	Description	C o d e	F o r e i g n	Bond Char	NAIC Des.	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor-tization) Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
912828-D8-0	UNITED STATES TREASURY				1	959,994		100,2852	965,746	963,000	.0	638	.0	.0	1.625	1.690	FA	5,288	18,373	09/03/2014	08/31/2019
912828-D8-0	UNITED STATES TREASURY	SD			1	4,024,398		100,2852	4,048,514	4,037,000	.0	2,408	.0	.0	1.625	1.690	FA	22,167	62,782	09/03/2014	08/31/2019
0199999. Subtotal - Bonds - U.S. Governments - Issuer Obligations						4,984,392	XXX	5,014,260	5,000,000	4,988,434	0	3,046	0	0	XXX	XXX	XXX	27,455	81,155	XXX	XXX
36202A-U8-8	RMBS - G2 000607			2	1	8		100,5895	8	8	.0	.0	.0	.0	8.500	6.900	MON	.0	.1	01/05/2001	08/20/2016
36202A-ZL-4	RMBS - G2 000747			2	1	1,054		101,3104	1,031	1,018	.0	(9)	.0	.0	8.500	6.988	MON	.7	.93	01/05/2001	04/20/2017
36202B-4Y-8	RMBS - G2 001739			2	1	845		108,5859	886	816	.0	(8)	.0	.0	8.500	5.643	MON	.6	.71	01/05/2001	12/20/2021
36202B-5X-9	RMBS - G2 001762			2	1	3,080		100,7139	2,997	2,976	.0	(40)	.0	.0	8.500	6.547	MON	21	255	01/05/2001	06/20/2024
36202B-7J-8	RMBS - G2 001797			2	1	2,764		110,7239	2,957	2,671	.0	(19)	.0	.0	8.500	6.378	MON	19	233	01/05/2001	07/20/2024
36202B-EZ-4	RMBS - G2 001052			2	1	2,037		103,0421	2,028	1,968	.0	(36)	.0	.0	8.500	5.691	MON	14	169	01/05/2001	04/20/2023
36202B-Y4-1	RMBS - G2 001631			2	1	20		100,4021	.19	.19	.0	.0	.0	.0	8.500	6.862	MON	.0	.2	01/05/2001	06/20/2021
36202C-3B-7	RMBS - G2 002594			2	1	3,337		100,4102	3,238	3,224	.0	(73)	.0	.0	8.500	5.150	MON	23	276	01/05/2001	05/20/2028
36202C-CW-1	RMBS - G2 001885			2	1	5,634		113,8420	6,197	5,444	.0	(62)	.0	.0	8.500	6.804	MON	39	466	01/05/2001	10/20/2024
36202C-D5-9	RMBS - G2 001924			2	1	2,637		113,0114	2,880	2,548	.0	(32)	.0	.0	8.500	6.488	MON	18	218	01/05/2001	12/20/2024
36202C-D6-5	RMBS - G2 001903			2	1	224		105,2850	228	216	.0	(5)	.0	.0	8.500	5.326	MON	.2	.18	01/05/2001	11/20/2024
36202C-LX-9	RMBS - G2 002142			2	1	44,666		113,4839	48,975	43,156	.0	(437)	.0	.0	8.500	7.038	MON	306	3,691	01/05/2001	12/20/2025
36202C-HF-7	RMBS - G2 002158			2	1	8,250		112,8399	8,994	8,227	.0	(78)	.0	.0	8.500	7.120	MON	56	681	01/05/2001	01/20/2026
36202C-SP-9	RMBS - G2 002326			2	1	12,149		114,9291	13,490	11,738	.0	(182)	.0	.0	8.500	6.310	MON	83	1,002	01/05/2001	11/20/2026
36202C-TA-1	RMBS - G2 002345			2	1	1,444		116,1360	1,620	1,395	.0	(13)	.0	.0	8.500	6.742	MON	10	120	01/05/2001	12/20/2026
36202C-UD-3	RMBS - G2 002380			2	1	464		113,6658	509	448	.0	(7)	.0	.0	8.500	6.370	MON	3	38	01/05/2001	02/20/2027
36202D-E4-9	RMBS - G2 002855			2	1	295		115,6437	330	285	.0	(9)	.0	.0	8.500	4.314	MON	.2	.24	01/05/2001	12/20/2029
36202D-GF-2	RMBS - G2 002898			2	1	410		114,8932	455	396	.0	(10)	.0	.0	8.500	2.662	MON	.3	.34	01/05/2001	03/20/2030
36202D-GT-2	RMBS - G2 002910			2	1	11,765		119,1811	13,780	11,562	.0	(196)	.0	.0	8.500	6.209	MON	82	986	07/06/2000	04/20/2030
36202D-JC-6	RMBS - G2 002959			2	1	13,514		127,0053	16,899	13,306	.0	(29)	.0	.0	8.500	6.320	MON	94	1,159	07/25/2000	08/20/2030
36203R-AA-1	RMBS - GN 356527			2	1	713		100,3562	714	711	.0	(1)	.0	.0	7.500	7.423	MON	.4	.54	10/12/2000	01/15/2024
36206M-HD-6	RMBS - GN 415356			2	1	4,249		103,0063	4,365	4,237	.0	(9)	.0	.0	7.500	7.283	MON	26	319	10/13/2000	09/15/2029
36207K-UU-2	RMBS - GN 434495			2	1	201		113,5278	227	201	.0	.0	.0	.0	7.500	7.356	MON	.1	.15	10/12/2000	08/15/2029
36207K-YX-2	RMBS - GN 434626			2	1	153		113,8812	175	154	.0	.0	.0	.0	7.500	7.603	MON	.1	.12	09/08/2000	12/15/2029
36209A-CZ-1	RMBS - GN 465488			2	1	11,936		101,1365	12,032	11,897	.0	(24)	.0	.0	7.000	6.797	MON	69	836	05/20/1999	10/15/2028
36209D-UR-3	RMBS - GN 468692			2	1	13,236		109,7383	14,477	13,192	.0	(17)	.0	.0	7.000	6.906	MON	77	931	05/20/1999	02/15/2028
36209E-VU-3	RMBS - GN 469627			2	1	73,795		110,1290	81,004	73,554	.0	(79)	.0	.0	7.000	6.961	MON	429	5,181	05/20/1999	10/15/2028
36209K-JW-9	RMBS - GN 473777			2	1	39,432		110,1532	43,293	39,303	.0	(28)	.0	.0	7.000	6.958	MON	229	2,834	05/20/1999	10/15/2028
36209T-HL-9	RMBS - GN 481351			2	1	11,456		106,8145	12,197	11,419	.0	(7)	.0	.0	7.000	6.871	MON	67	828	05/20/1999	10/15/2028
36209U-6R-2	RMBS - GN 482480			2	1	16,293		110,4897	17,944	16,240	.0	(21)	.0	.0	7.000	6.919	MON	95	1,143	05/20/1999	10/15/2028
36210C-Z4-8	RMBS - GN 488663			2	1	2,311		111,5090	2,579	2,313	.0	(1)	.0	.0	7.500	7.592	MON	14	174	09/08/2000	10/15/2029
36210E-SD-2	RMBS - GN 490216			2	1	5,743		112,7987	6,459	5,726	.0	(10)	.0	.0	7.500	7.371	MON	36	431	10/12/2000	07/15/2029
36210L-FV-0	RMBS - GN 495280			2	1	3,332		102,2504	3,395	3,321	.0	(7)	.0	.0	7.000	6.778	MON	19	233	05/20/1999	06/15/2029
36210L-S5-3	RMBS - GN 495640			2	1	19,078		101,0146	19,214	19,021	.0	(34)	.0	.0	7.500	7.368	MON	119	1,431	10/12/2000	07/15/2029
36210N-AK-5	RMBS - GN 496910			2	1	10,138		101,9024	10,297	10,105	.0	.3	.0	.0	7.000	6.857	MON	59	782	05/20/1999	05/15/2029
36210P-K8-6	RMBS - GN 498119			2	1	427		104,5909	447	426	.0	.0	.0	.0	7.500	7.595	MON	.3	.32	09/08/2000	08/15/2029
36210R-KA-7	RMBS - GN 499889			2	1	20,333		108,5014	21,989	20,266	.0	(20)	.0	.0	7.000	6.913	MON	118	1,453	05/20/1999	03/15/2029
36210U-PV-9	RMBS - GN 502736			2	1	2,602		100,3618	2,604	2,594	.0	(5)	.0	.0	7.500	7.350	MON	16	195	10/12/2000	07/15/2029
36210U-R5-4	RMBS - GN 502808			2	1	11,926		102,2558	12,161	11,892	.0	(26)	.0	.0	7.500	7.306	MON	74	895	10/13/2000	10/15/2029
36210U-WT-6	RMBS - GN 502958			2	1	3,124		103,0386	3,210	3,115	.0	.0	.0	.0	7.500	7.310	MON	19	249	10/12/2000	02/15/2029
36210X-Z3-4	RMBS - GN 505762			2	1	3,278		102,2421	3,341	3,268	.0	(6)	.0	.0	7.500	7.378	MON	20	246	10/12/2000	07/15/2029
36210Y-2E-4	RMBS - GN 506673			2	1	3,285		113,0498	3,703	3,276	.0	(5)	.0	.0	7.500	7.386	MON	20	247	10/13/2000	04/15/2029
36210Y-KR-5	RMBS - GN 506204			2	1	537		102,6267	550	538	.0	(1)	.0	.0	7.500	7.359	MON	.3	.40	10/12/2000	03/15/2030
36211A-EX-0	RMBS - GN 506950			2	1	9,242		105,2188	9,692	9,211	.0	(13)	.0	.0	7.000	6.912	MON	54	647	05/20/1999	06/15/2029
36211A-YM-2	RMBS - GN 507516			2	1	4,691		107,2566	5,017	4,677	.0	(8)	.0	.0	7.500	7.384	MON	29	352	10/12/2000	07/15/2029
36211E-EX-2	RMBS - GN 510550			2	1	12,959		114,4318	14,780	12,916	.0	(23)	.0	.0	7.500	7.262	MON	81	983	01/30/2002	10/15/2029
36211G-Z7-1	RMBS - GN 512966			2	1	4,157		114,3416	4,739	4,144	.0	(8)	.0	.0	7.500	7.340	MON	26	312	10/12/2000	07/15/2029
36211H-M7-3	RMBS - GN 513482			2	1	3,533		107,3850	3,783	3,523	.0	(7)	.0	.0	7.500	7.352	MON	22	265	10/12/2000	11/15/2029
36211L-DE-9	RMBS - GN 515901			2	1	5,956		100,3966	5,919	5,896	.0	(34)	.0	.0	8.000	7.242	MON	39	474	07/10/2000	09/15/2029
36211M-HL-0	RMBS - GN 517351			2	1	547		103,2101	565	548	.0	.0	.0	.0	7.500	7.602	MON	.3	.41	09/08/2000	10/15/2029
36211U-AT-9	RMBS - GN 523018			2	1	2,258		104,3771	2,333	2,235	.0	(3)	.0	.0	8.000	6.547	MON	15	185	07/10/2000	07/15/2030
36212C-SM-9	RMBS - GN 530152			2	1	1,645		102,7720	1,685	1,640	.0	(3)	.0	.0	7.500	7.348	MON	10	123	10/12/2000	10/15/2030
36212K-ZU-0	RMBS - GN 536355			2	1	16,195		104,0454	16,803	16,149	.0	(27)	.0	.0	7.500	7.383	MON	101	1,215	10/13/2000	11/15/2030

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE WILCAC LIFE INSURANCE COMPANY

SCHEDULE D - PART 1

Showing All Long-Term BONDS Owned December 31 of Current Year

1	2	Codes			6	7	Fair Value		10	11	Change in Book/Adjusted Carrying Value				Interest					Dates	
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22
CUSIP Identification	Description	C o d e	F o r e i g n	Bond Char	NAIC Des.	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor-tization) Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
38376N-WF-8	CMO/RMBS - GN-15C03-ZA	C		2	1	2,047,136		2,064,217	2,047,136	2,047,136	0	0	0	0	4.000	2.460	MON	6,824	47,136	05/11/2015	12/20/2044
02999999. Subtotal - Bonds - U.S. Governments - Residential Mortgage-Backed Securities						2,480,492	XXX	2,533,432	2,476,009	2,482,063	0	(1,668)	0	0	XXX	XXX	XXX	9,513	79,832	XXX	XXX
38378X-QK-0	CMBS - GN-14130-KZ			23	1	731,870	94.5378	790,426	836,094	733,745	0	1.875	0	0	3.533	3.998	MON	2,462	14,621	06/16/2015	08/16/2054
03999999. Subtotal - Bonds - U.S. Governments - Commercial Mortgage-Backed Securities						731,870	XXX	790,426	836,094	733,745	0	1,875	0	0	XXX	XXX	XXX	2,462	14,621	XXX	XXX
05999999. Total - U.S. Government Bonds						8,196,754	XXX	8,338,118	8,312,103	8,204,242	0	3,253	0	0	XXX	XXX	XXX	39,431	175,608	XXX	XXX
05330G-AA-2	AUTORIDAD DEL CANAL DE PANAMA		R	2	1FE	1,473,480	103.0000	1,545,000	1,500,000	1,473,611	0	131	0	0	4.950	5.096	JJ	18,563	0	09/24/2015	07/29/2035
06999999. Subtotal - Bonds - All Other Governments - Issuer Obligations						1,473,480	XXX	1,545,000	1,500,000	1,473,611	0	131	0	0	XXX	XXX	XXX	18,563	0	XXX	XXX
10999999. Total - All Other Government Bonds						1,473,480	XXX	1,545,000	1,500,000	1,473,611	0	131	0	0	XXX	XXX	XXX	18,563	0	XXX	XXX
13063A-SG-5	CALIFORNIA ST ECONOMIC RECOVERY				1FE	1,158,330	145.2510	1,089,383	750,000	1,150,546	0	(7,784)	0	0	7.550	4.000	AO	14,156	56,625	03/26/2015	04/01/2039
452152-PY-1	ILLINOIS ST				1FE	1,730,227	106.4080	1,596,120	1,500,000	1,723,285	0	(6,280)	0	0	6.900	5.621	MS	34,500	103,500	11/13/2014	03/01/2035
57582P-IH-9	MASSACHUSETTS ST			2	1FE	2,458,550	107.3610	2,415,623	2,250,000	2,445,328	0	(10,080)	0	0	4.500	3.715	FA	42,188	101,250	11/12/2014	08/01/2031
882722-VP-3	TEXAS ST	C			1FE	2,748,350	110.4390	2,760,975	2,500,000	2,742,271	0	(6,079)	0	0	4.631	3.856	AO	28,944	57,888	05/12/2015	04/01/2033
11999999. Subtotal - Bonds - U.S. States, Territories and Possessions - Issuer Obligations						8,093,457	XXX	7,862,100	7,000,000	8,061,430	0	(30,203)	0	0	XXX	XXX	XXX	119,788	319,263	XXX	XXX
17999999. Total - U.S. States, Territories and Possessions Bonds						8,093,457	XXX	7,862,100	7,000,000	8,061,430	0	(30,203)	0	0	XXX	XXX	XXX	119,788	319,263	XXX	XXX
03667P-EL-2	ANTELOPE VALLEY CALIF CMNTY COLLEGE DIST	C		1	1FE	511,260	53.7560	537,560	1,000,000	529,654	0	18,394	0	0	0.000	4.120	N/A	0	0	01/27/2015	08/01/2031
03667P-EQ-1	ANTELOPE VALLEY CALIF CMNTY COLLEGE DIST	C		1	1FE	965,471	43.9260	1,010,298	2,300,000	1,001,650	0	36,179	0	0	0.000	4.290	N/A	0	0	01/27/2015	08/01/2035
167484-QW-7	CHICAGO ILL	B			1FE	440,140	46.0630	460,630	1,000,000	469,124	0	23,084	0	0	0.000	5.110	N/A	0	0	09/23/2014	01/01/2031
235308-RA-3	DALLAS TEX INDPT SCH DIST			1	1FE	6,118,680	116.2260	6,973,560	6,000,000	6,069,361	0	(11,198)	0	0	6.450	6.183	FA	146,200	387,000	11/18/2010	02/15/2035
235308-RA-3	DALLAS TEX INDPT SCH DIST	C		1	1FE	14,276,920	116.2260	16,271,640	14,000,000	14,161,946	0	(26,146)	0	0	6.450	6.183	FA	341,133	903,000	11/18/2010	02/15/2035
406792-ZU-4	HAMDEN CONN			1	2FE	980,750	101.1390	1,011,390	1,000,000	980,937	0	187	0	0	5.200	5.331	FA	19,644	22,389	02/25/2015	08/15/2044
486063-IH-0	KATY TEX INDPT SCH DIST			1	1FE	2,000,000	114.6490	2,282,980	2,000,000	2,000,000	0	0	0	0	6.349	6.349	FA	47,970	126,980	12/03/2010	02/15/2041
486063-IH-0	KATY TEX INDPT SCH DIST	C		1	1FE	8,000,000	114.6490	9,171,920	8,000,000	8,000,000	0	0	0	0	6.349	6.349	FA	191,881	507,920	12/03/2010	02/15/2041
502074-AA-0	LHM FEE			3	2FE	4,250,000	99.7660	4,240,055	4,250,000	4,250,000	0	0	0	0	5.900	5.900	JD	6,965	146,271	05/21/2015	06/21/2048
542433-QG-5	LONG BEACH CALIF UNI SCH DIST	C		1	1FE	1,723,810	52.5180	1,838,130	3,500,000	1,785,523	0	61,713	0	0	0.000	4.100	N/A	0	0	02/10/2015	08/01/2032
542433-QL-4	LONG BEACH CALIF UNI SCH DIST	C		1	1FE	1,014,300	42.9340	1,073,350	2,500,000	1,051,951	0	37,651	0	0	0.000	4.250	N/A	0	0	02/06/2015	08/01/2036
542433-QN-0	LONG BEACH CALIF UNI SCH DIST	B		1	1FE	829,125	38.9150	875,588	2,250,000	858,915	0	29,790	0	0	0.000	4.310	N/A	0	0	02/26/2015	08/01/2038
544646-ZR-6	LOS ANGELES CALIF UNI SCH DIST				1FE	633,038	131.7620	639,046	485,000	630,835	0	(2,204)	0	0	6.758	4.371	JJ	16,388	0	07/21/2015	07/01/2034
64966H-4L-1	NEW YORK N Y	C		1	1FE	5,000,000	110.1090	5,505,450	5,000,000	5,000,000	0	0	0	0	5.817	5.816	AO	72,713	290,850	10/07/2010	10/01/2031
64966H-YX-2	NEW YORK N Y			1	1FE	1,734,075	112.3430	1,685,145	1,500,000	1,694,894	0	(39,181)	0	0	6.246	3.076	JD	7,808	93,690	01/09/2015	06/01/2035
64966J-AR-7	NEW YORK N Y				1FE	647,925	128.0950	640,475	500,000	642,895	0	(3,885)	0	0	6.271	4.253	JD	2,613	31,355	09/04/2014	12/01/2037
797355-N6-7	SAN DIEGO CALIF UNI SCH DIST	B			1FE	538,423	31.3830	549,203	1,750,000	559,711	0	21,288	0	0	0.000	4.040	N/A	0	0	01/07/2015	07/01/2044
797355-Q5-6	SAN DIEGO CALIF UNI SCH DIST			13	1FE	5,228,775	65.8040	5,593,340	8,500,000	5,364,459	0	122,890	0	0	0.000	4.423	JJ	0	0	11/19/2014	07/01/2041
798755-DP-6	SAN MARCOS CALIF UNI SCH DIST	B			1FE	2,447,300	26.2260	2,622,600	10,000,000	2,552,962	0	105,662	0	0	0.000	4.370	N/A	0	0	01/06/2015	08/01/2047
18999999. Subtotal - Bonds - U.S. Political Subdivisions - Issuer Obligations						57,339,992	XXX	62,992,359	75,535,000	57,604,815	0	374,224	0	0	XXX	XXX	XXX	853,315	2,509,455	XXX	XXX
24999999. Total - U.S. Political Subdivisions Bonds						57,339,992	XXX	62,992,359	75,535,000	57,604,815	0	374,224	0	0	XXX	XXX	XXX	853,315	2,509,455	XXX	XXX
00830Y-AA-9	AFRICA FINANCE CORP		R		1FE	3,236,000	3.203840	3,203,840	3,200,000	3,232,363	0	(3,637)	0	0	4.375	4.117	AO	24,111	70,000	06/09/2015	04/29/2020
00830Y-AA-9	AFRICA FINANCE CORP	C	R		1FE	742,703	100.1200	750,900	750,000	743,595	0	893	0	0	4.375	4.595	AO	5,651	16,406	04/22/2015	04/29/2020
02554C-AC-3	AMERICAN EAGLE NORTHWEST LLC WASH MILITA				1FE	807,068	102.4150	768,113	750,000	805,753	0	(1,260)	0	0	5.630	5.078	JD	42,225	12,000	12/10/2014	12/15/2038
02765U-DN-1	AMERICAN MUN PIWR OHIO INC REV				1FE	818,063	115.5850	751,303	650,000	816,044	0	(2,019)	0	0	5.939	4.420	FA	14,584	19,302	02/26/2015	02/15/2047
02765U-DV-3	AMERICAN MUN PIWR OHIO INC REV				1FE	4,500,000	132.4100	5,958,450	4,500,000	4,500,000	0	0	0	0	7.499	7.499	FA	127,483	337,455	12/03/2010	02/15/2050
02765U-DV-3	AMERICAN MUN PIWR OHIO INC REV	C			1FE	19,500,000	132.4100	25,819,950	19,500,000	19,500,000	0	0	0	0	7.499	7.499	FA	552,426	1,462,305	12/03/2010	02/15/2050
05970A-AA-0	BANCO NACIONAL DE COMERCIO EXTERIOR SNC		R		2FE	3,490,165	96.7500	3,456,250	3,500,000	3,490,336	0	171	0	0	4.375	4.410	AO	32,752	0	10/06/2015	10/14/2025
13034P-UJ-4	CALIFORNIA HSG FIN AGY REV	C		1	1FE	1,000,000	97.0650	970,650	1,000,000	1,000,000	0	0	0	0	4.050	4.050	FA	16,875	12,038	04/08/2015	08/01/2030
167593-AK-8	CHICAGO ILL O HARE INTL ARPT REV	C			1FE	1,192,269	118.7870	1,128,477	950,000	1,182,076	0	(10,193)	0	0	6.322	3.772	JJ	30,030	30,030	04/22/2015	01/01/2028
16772P-AQ-9	CHICAGO ILL TRAN AUTH SALES TAX RCPTS RE	C			1FE	1,018,775	108.4970	927,649	855,000	1,016,005	0	(2,771)	0	0	6.200	4.885	JD	4,418	53,010	02/17/2015	12/01/2040
167736-YU-5	CHICAGO ILL WTR REV				1FE	4,000,000	113.9740	4,558,960	4,000,000	4,000,000	0	0	0	0	6.742	6.741	MN	44,947	269,680	11/05/2010	11/01/2040
167736-YU-5	CHICAGO ILL WTR REV	C			1FE	17,676,729	113.9740	20,173,398	17,700,000	17,679,547	0	311	0	0	6.742	6.751	MN	198,889	1,193,334	11/18/2010	11/01/2040
18085P-MT-8	CLARK CNTY NEV ARPT REV	C			1FE	1,440,350	139.2960	1,392,960	1,000,000	1,435,585	0	(4,765)	0	0	6.820	4.224	JJ	34,100	34,100	04/30/2015	07/01/2045
183596-AB-1	BALTIMORE MD BRD SCH COMMS CITY SCHS RE				1FE	2,590,000	82.5370	2,888,795	3,500,000	2,808,023	0	63,452	0	0	1.250	3.874	MJSD	1,944	43,750	05/18/2012	12/15/2024
183596-AB-1	BALTIMORE MD BRD SCH COMMS CITY SCHS RE	SD			1FE	4,440,000	82.5370	4,952,220	6,000,000	4,813,711	0	108,778	0	0	1.250	3.874	MJSD	3,333	75,000	05/18/2012	12/15/2024

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE WILCAC LIFE INSURANCE COMPANY

SCHEDULE D - PART 1

Showing All Long-Term BONDS Owned December 31 of Current Year

1	2	Codes			6	7	Fair Value		10	11	Change in Book/Adjusted Carrying Value				Interest				Dates		
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22
CUSIP	Description	C o d e	F o r e i g n	Bond Char	NAIC Des.	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor- tization) Accretion	Current Year's Other- Than- Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
196696-LL-0	COLORADO ST BRD CMINTY COLLEGES & OCCUPAT			1	1FE	5,317,044	106.2030	5,681,861	5,350,000	5,323,669	0	1,144	0	0	5.250	5.298	MM	46,813	280,875	09/30/2010	11/01/2030
235417-AA-0	DALLAS TEX CONVENTION CTR HOTEL DEV CORP	.C			1FE	2,010,825	128.7940	1,931,910	1,500,000	2,004,064	0	(6,761)	0	0	7.088	4.810	JJ	53,160	53,160	04/08/2015	01/01/2042
254776-CY-9	DISTRICT COLUMBIA INCOME TAX REV	.C			1FE	1,827,825	121.3480	1,820,220	1,500,000	1,820,552	0	(7,273)	0	0	5.591	3.973	JD	6,989	83,865	05/05/2015	12/01/2034
3130A3-KY-9	FEDERAL HOME LOAN BANKS			1	1	499,125	98.2660	491,330	500,000	499,157	0	30	0	0	3.870	3.883	JD	1,236	19,350	11/20/2014	12/08/2034
3130A3-SS-4	FEDERAL HOME LOAN BANKS			1	1	1,100,000	98.1489	1,079,638	1,100,000	1,100,000	0	0	0	0	3.840	3.840	JD	587	42,240	12/15/2014	12/26/2034
3130A5-PU-7	FEDERAL HOME LOAN BANKS			1	1	333,250	100.0045	333,348	333,333	333,251	0	1	0	0	3.950	3.952	JD	73	6,596	06/24/2015	06/29/2035
3130A5-Q5-1	FEDERAL HOME LOAN BANKS			1	1	1,200,000	101.0485	1,212,582	1,200,000	1,200,000	0	0	0	0	3.750	3.750	JD	1,625	22,500	06/12/2015	06/18/2035
3130A5-QM-4	FEDERAL HOME LOAN BANKS			1	1	994,400	101.1903	1,011,903	1,000,000	994,501	0	101	0	0	3.700	3.740	JD	925	18,500	06/17/2015	06/22/2035
3130A6-4A-2	FEDERAL HOME LOAN BANKS			1	1	5,000,000	100.5387	5,026,935	5,000,000	5,000,000	0	0	0	0	3.550	3.550	JJ	74,944	0	07/23/2015	07/29/2033
313381-4R-3	FEDERAL HOME LOAN BANKS			1	1	1,179,425	97.2140	1,215,175	1,250,000	1,184,891	0	4,350	0	0	3.000	3.542	MM	5,521	37,500	09/25/2014	11/08/2027
313381-JA-4	FEDERAL HOME LOAN BANKS			1	1	375,800	96.1737	384,695	400,000	377,833	0	1,471	0	0	2.900	3.470	JD	354	11,600	08/13/2014	12/20/2027
313382-6B-4	FEDERAL HOME LOAN BANKS			1	1	856,422	98.3510	885,159	900,000	859,733	0	2,615	0	0	3.150	3.609	FA	10,789	28,350	09/24/2014	02/14/2028
3133EA-V4-7	FEDERAL FARM CREDIT BANKS FUNDING CORP			1	1	1,889,000	97.8423	1,956,846	2,000,000	1,897,714	0	6,950	0	0	3.000	3.538	MS	18,000	60,000	09/25/2014	09/13/2027
3133ED-ZY-1	FEDERAL FARM CREDIT BANKS FUNDING CORP			1	1	1,746,500	100.0078	1,750,137	1,750,000	1,746,712	0	180	0	0	3.590	3.607	AO	10,820	62,825	10/22/2014	10/29/2029
3133EE-BP-4	FEDERAL FARM CREDIT BANKS FUNDING CORP			1	1	998,500	100.0047	1,000,047	1,000,000	998,558	0	51	0	0	3.870	3.881	MM	5,160	38,700	11/06/2014	11/13/2034
3133EE-CE-8	FEDERAL FARM CREDIT BANKS FUNDING CORP			1	1	1,996,000	100.0038	2,000,076	2,000,000	1,996,229	0	205	0	0	3.625	3.642	MM	8,458	72,500	11/12/2014	11/19/2029
3133EE-PG-9	FEDERAL FARM CREDIT BANKS FUNDING CORP	.C		1	1	1,996,000	95.5556	1,911,112	2,000,000	1,996,186	0	186	0	0	3.300	3.317	FA	25,667	33,000	02/04/2015	02/11/2030
313444-AB-0	FEDERAL HOME LOAN MORTGAGE CORPORATION	.@		1	1	2,084,676	58.6790	2,053,765	3,500,000	2,089,984	0	5,308	0	0	0.000	3.420	N/A	0	0	12/03/2015	03/15/2031
31358D-DR-2	FEDERAL NATIONAL MORTGAGE ASSOCIATION	.@		1	1	3,452,846	60.6508	3,548,072	5,850,000	3,522,264	0	69,418	0	0	0.000	3.561	N/A	0	0	06/05/2015	05/15/2030
313660-WC-1	FEDERAL NATIONAL MORTGAGE ASSOCIATION	.C		1	1	1,920,000	93.4008	1,868,016	2,000,000	1,923,049	0	3,049	0	0	3.000	3.301	MM	1,333	55,000	02/10/2015	08/23/2032
367327-AT-0	GASTONIA N C LTD OBLIG	.C		1	1FE	2,575,000	105.7860	2,723,990	2,575,000	2,575,000	0	0	0	0	5.992	5.991	AO	38,574	154,294	10/14/2010	04/01/2033
413890-EQ-3	HARRIS CNTY-HOUSTON TEX SPORTS AUTH REV	.@		1	1FE	1,742,076	26.0960	1,908,922	7,315,000	1,808,373	0	66,297	0	0	0.000	4.733	N/A	0	0	03/12/2015	11/15/2045
413890-ES-9	HARRIS CNTY-HOUSTON TEX SPORTS AUTH REV	.C		1	1FE	1,004,102	23.4400	1,050,112	4,480,000	1,044,910	0	40,808	0	0	0.000	4.620	N/A	0	0	02/11/2015	11/15/2047
413890-ET-7	HARRIS CNTY-HOUSTON TEX SPORTS AUTH REV	.@		1	1FE	949,275	22.2340	1,000,530	4,500,000	986,139	0	36,864	0	0	0.000	4.672	N/A	0	0	02/27/2015	11/15/2048
510849-FM-9	LAKE STEVENS SWR DIST WASH SWR REV			1	1FE	1,365,000	107.6680	1,469,668	1,365,000	1,365,000	0	0	0	0	6.564	6.563	MM	14,933	89,599	12/09/2010	11/01/2030
510849-FP-2	LAKE STEVENS SWR DIST WASH SWR REV	.C		1	1FE	7,510,000	108.8210	8,172,457	7,510,000	7,510,000	0	0	0	0	6.964	6.963	MM	87,166	522,996	12/09/2010	11/01/2039
544495-VY-7	LOS ANGELES CALIF DEPT WTR & PIWR REV			1	1FE	4,562,040	136.4320	4,554,087	3,500,000	4,554,087	0	(7,953)	0	0	6.574	4.681	JJ	115,045	0	07/01/2015	07/01/2045
544495-WA-8	LOS ANGELES CALIF DEPT WTR & PIWR REV			1	1FE	4,586,619	136.3540	4,567,859	3,350,000	4,578,955	0	(7,665)	0	0	6.603	4.499	JJ	110,600	110,600	06/19/2015	07/01/2050
544712-2H-4	LOS ANGELES CNTY CALIF MET TRANSN AUTH S			1	1FE	4,250,855	121.0290	4,236,015	3,500,000	4,228,946	0	(17,737)	0	0	5.735	4.313	JD	16,727	200,725	09/25/2014	06/01/2039
546589-QY-1	LOUISVILLE & JEFFERSON CNTY KY MET SWIR D	.C		1	1FE	7,011,410	127.6450	8,935,150	7,000,000	7,012,072	0	(1,64)	0	0	6.250	6.237	MM	55,903	437,500	11/18/2010	05/15/2043
546589-QY-1	LOUISVILLE & JEFFERSON CNTY KY MET SWIR D			1	1FE	13,021,190	127.6450	16,593,850	13,000,000	13,022,429	0	(305)	0	0	6.250	6.237	MM	103,819	812,500	11/18/2010	05/15/2043
57586N-VY-7	MASSACHUSETTS ST HSG FIN AGY			1	1FE	1,800,000	93.8620	1,689,516	1,800,000	1,800,000	0	0	0	0	4.614	4.614	JD	6,921	56,522	03/18/2015	12/01/2053
57586P-E9-3	MASSACHUSETTS ST HSG FIN AGY HSG REV	.C		1	1FE	4,000,000	109.6910	4,387,640	4,000,000	4,000,000	0	0	0	0	7.018	7.017	JD	23,393	280,720	11/04/2010	12/01/2042
59259N-ZH-9	METROPOLITAN TRANSN AUTH N Y DEDICATED T			1	1FE	2,162,910	146.6030	2,199,045	1,500,000	2,154,706	0	(8,204)	0	0	7.336	4.372	MM	14,061	55,020	06/16/2015	11/15/2039
59259Y-BZ-1	METROPOLITAN TRANSN AUTH N Y REV			1	1FE	821,736	130.0850	780,510	600,000	817,536	0	(4,200)	0	0	6.648	4.222	MM	5,097	39,888	03/04/2015	11/15/2039
59259Y-CA-5	METROPOLITAN TRANSN AUTH N Y REV	.C		1	1FE	4,950,300	123.0420	6,152,100	5,000,000	4,959,568	0	1,405	0	0	6.548	6.631	MM	41,834	327,400	02/23/2010	11/15/2031
59259Y-CA-5	METROPOLITAN TRANSN AUTH N Y REV			1	1FE	5,000,000	123.0420	6,152,100	5,000,000	5,000,000	0	0	0	0	6.548	6.547	MM	41,834	327,400	02/05/2010	11/15/2031
59259Y-DC-0	METROPOLITAN TRANSN AUTH N Y REV			1	1FE	898,989	131.9170	857,461	650,000	894,571	0	(4,418)	0	0	6.687	4.227	MM	5,554	43,466	03/04/2015	11/15/2040
59259Y-GE-3	METROPOLITAN TRANSN AUTH N Y REV	.C		1	1FE	1,989,054	124.3190	2,418,005	1,945,000	1,982,437	0	(1,455)	0	0	6.734	6.530	MM	16,736	130,976	01/14/2011	11/15/2030
59259Y-GF-0	METROPOLITAN TRANSN AUTH N Y REV	.C		1	1FE	2,000,000	132.4660	2,649,4													

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SCHEDULE D - PART 1

Showing All Long-Term BONDS Owned December 31 of Current Year

1	2	Codes			6	7	Fair Value		10	11	Change in Book/Adjusted Carrying Value				Interest				Dates		
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22
CUSIP	Description	C o d e	F o r e i g n	Bond Char	NAIC Des.	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor- tization) Accretion	Current Year's Other- Than- Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
649902-2E-2	NEW YORK ST DORM AUTH ST PERS INCOME TAX			2	1FE	10,000,000		116,6240	10,000,000	10,000,000	0	0	0	0	5.289	5.288	MS	155,732	528,900	10/06/2010	03/15/2033
658308-AA-9	NORTH CAROLINA TPK AUTH MONROE CONNECTOR				1FE	5,000,000		112,4100	5,000,000	5,000,000	0	0	0	0	5.318	5.318	JJ	132,950	265,900	10/15/2010	01/01/2031
67908P-AZ-9	OKLAHOMA ST CAPITOL IMPT AUTH REV				1FE	4,347,353		113,6120	4,669,453	4,110,000	0	(8,901)	0	0	5.610	5.140	JJ	115,286	230,571	09/30/2010	07/01/2030
67908P-AZ-9	OKLAHOMA ST CAPITOL IMPT AUTH REV	SD			1FE	4,759,875		113,6120	5,112,540	4,500,000	0	(9,736)	0	0	5.610	5.141	JJ	126,225	252,450	09/30/2010	07/01/2030
73359W-R0-9	PORT AUTH N Y & N J		1		1FE	1,281,492		105,6760	1,150,000	1,270,386	0	(11,106)	0	0	5.310	3.865	FA	25,444	61,065	01/15/2015	08/01/2046
73359W-XP-4	PORT AUTH N Y & N J	C	1		1FE	3,240,000		102,4270	3,318,635	3,240,000	0	0	0	0	4.823	4.823	JD	13,022	78,133	05/19/2015	06/01/2045
736679-LC-3	PORTLAND ORE	C			1FE	6,007,141		64,4990	9,410,404	14,590,000	0	590,203	0	0	0.000	5.589	N/A	0	0	08/12/2010	06/01/2026
74526Q-EG-3	PUERTO RICO ELEC PWR AUTH PWR REV	C	1		1FE	1,106,910		100,0970	1,000,970	1,000,070	0	(6,219)	0	0	5.000	4.165	JJ	25,000	50,000	05/20/2005	07/01/2018
76221T-DG-1	RHODE IS HSG & MTG FIN CORP REV		1		1FE	900,000		98,7630	900,000	900,000	0	0	0	0	4.433	4.433	AO	9,974	36,683	10/01/2014	10/01/2034
79765R-SV-2	SAN FRANCISCO CALIF CITY & CNTY PUB UTIL	C			1FE	1,690,654		121,2690	1,697,766	1,400,000	0	(3,776)	0	0	6.000	4.606	MN	14,000	42,000	05/13/2015	11/01/2040
79768H-AH-1	SAN FRANCISCO CALIF CITY & CNTY PUB UTIL				1FE	605,420		114,8840	574,420	500,000	0	(5,228)	0	0	5.500	3.635	AO	6,875	27,500	01/14/2015	10/01/2029
79768H-AJ-7	SAN FRANCISCO CALIF CITY & CNTY PUB UTIL				1FE	613,325		115,5780	577,890	500,000	0	(5,138)	0	0	5.600	3.685	AO	7,000	28,000	01/14/2015	10/01/2030
79768H-AL-2	SAN FRANCISCO CALIF CITY & CNTY PUB UTIL				1FE	1,992,553		117,4570	1,996,769	1,700,000	0	(3,321)	0	0	5.820	4.655	AO	24,735	49,470	06/08/2015	10/01/2040
800618-AG-5	SANFORD N C ENTERPRISE SYS REV	C	1		1FE	3,000,000		114,3010	3,429,030	3,000,000	0	0	0	0	6.918	6.917	JD	17,295	207,540	12/09/2010	06/01/2035
803321-LG-1	SARASOTA CNTY FLA UTIL SYS REV		1		1FE	6,000,000		118,0990	7,085,940	6,000,000	0	0	0	0	7.401	7.400	AO	111,015	444,060	12/15/2010	10/01/2040
83755V-RC-0	SOUTH DAKOTA ST HEALTH & EDL FACS AUTH R	C	1		1FE	6,195,000		103,9700	6,440,942	6,195,000	0	0	0	0	5.950	5.950	FA	153,584	368,603	10/13/2010	08/01/2039
842475-F7-5	SOUTHERN CALIF PUB PWR AUTH PWR PROJ REV				1FE	1,528,740		117,8420	1,473,025	1,250,000	0	(4,830)	0	0	5.943	4.463	JJ	37,144	37,144	03/16/2015	07/01/2040
880591-ES-7	TENNESSEE VALLEY AUTHORITY				1FE	1,702,995		97,6967	1,709,692	1,750,000	0	62	0	0	4.250	4.383	MS	20,040	0	09/21/2015	09/15/2065
92812V-CD-6	VIRGINIA ST HSG DEV AUTH		2		1FE	3,500,000		102,2750	3,579,625	3,500,000	0	0	0	0	4.666	4.666	MN	27,218	154,691	10/29/2014	11/01/2044
958792-CE-1	WESTERN NASSAU CNTY N Y WTR AUTH WTR SYS				1FE	1,500,000		114,6600	1,719,900	1,500,000	0	0	0	0	6.451	6.450	AO	24,191	96,765	04/09/2010	04/01/2030
958792-CF-8	WESTERN NASSAU CNTY N Y WTR AUTH WTR SYS	C			1FE	3,000,000		122,2690	3,668,070	3,000,000	0	0	0	0	6.701	6.700	AO	50,258	201,030	04/09/2010	04/01/2040
986618-CF-1	YORK CNTY VA SWIR REV		1		1FE	10,000,000		110,6090	10,000,000	10,000,000	0	0	0	0	6.607	6.606	JD	55,058	660,700	12/02/2010	06/01/2040
2599999. Subtotal - Bonds - U.S. Special Revenues - Issuer Obligations						308,128,863	XXX	347,097,212	331,328,333	310,999,748	0	856,142	0	0	XXX	XXX	XXX	4,078,535	15,304,963	XXX	XXX
3133TC-WB-0	CMO/RMBS - FH-2033C-K			2	.1	128,531		108,8205	136,068	133,673	0	.219	0	0	6.050	6.898	MON	686	8,402	02/27/1998	08/15/2023
3133TD-ML-7	CMO/RMBS - FH-2043B-CJ			2	.1	133,753		113,9160	135,104	134,210	0	(64)	0	0	6.500	6.742	MON	732	8,975	04/09/1998	04/15/2028
3133TD-VT-0	CMO/RMBS - FH-2059-PG			2	.1	14,785		114,2501	14,908	14,820	0	(5)	0	0	6.500	6.716	MON	81	986	05/28/1998	05/15/2028
3133TE-R5-5	CMO/RMBS - FH-2073B-PH			2	.1	86,428		113,8732	97,685	85,784	0	(66)	0	0	6.500	6.383	MON	465	5,697	09/22/1998	07/15/2028
31359Q-YA-6	CMO/RMBS - FN-9768B-PE			2	.1	0		108,8687	0	0	0	0	0	0	6.500	6.647	MON	0	0	04/16/1998	10/18/2027
31371G-EH-9	RMBS - FN 251336			2	.1	3,239		116,7061	3,782	3,240	0	(4)	0	0	7.500	7.531	MON	20	248	02/01/2000	12/01/2027
31371H-VH-8	RMBS - FN 252716			2	.1	5,035		117,8549	5,859	5,070	0	(11)	0	0	7.000	6.230	MON	29	354	07/25/2001	09/01/2029
31371K-NA-9	RMBS - FN 254311			2	.1	19,519		116,1954	21,760	18,727	0	(52)	0	0	6.500	4.588	MON	101	1,240	01/17/2003	05/01/2032
3137A7-TU-4	CMO/RMBS - FH-3828K-EM			2	.1	3,099,961		109,2494	3,277,482	3,000,000	0	(9,092)	0	0	4.500	4.118	MON	11,250	135,000	05/12/2011	06/15/2039
3137BJ-GG-2	CMO/RMBS - FH-4474C-ZB	C		2	.1	1,023,568		99,8608	1,022,143	1,023,568	0	0	0	0	4.000	1.821	MON	3,412	23,568	05/05/2015	04/15/2041
31380M-TK-2	RMBS - FN 444354			2	.1	883		101,3764	896	884	0	(1)	0	0	7.500	7.531	MON	6	66	12/07/1999	11/01/2029
31384E-A8-3	RMBS - FN 521231			2	.1	26,649		109,5818	28,240	25,771	0	(150)	0	0	8.500	7.674	MON	183	2,200	11/17/1999	12/01/2029
31384M-V7-4	RMBS - FN 528138			2	.1	12,695		100,7485	12,533	12,440	0	(75)	0	0	8.500	7.700	MON	88	1,060	03/26/2002	03/01/2030
31384N-SP-1	RMBS - FN 529254			2	.1	654		101,3648	663	654	0	(1)	0	0	7.500	7.537	MON	4	49	12/07/1999	01/01/2030
3138L0-GC-9	RMBS - FN AM0194			2	.1	1,503,047		103,4627	1,551,941	1,500,000	0	(292)	0	0	3.650	3.650	MON	4,715	55,503	10/14/2014	09/01/2042
3138L1-2Z-1	RMBS - FN AM1691			2	.1	1,156,143		96,8841	1,154,762	1,191,900	0	2,066	0	0	3.460	4.075	MON	3,551	20,963	06/25/2015	01/01/2043
3138L7-EC-6	RMBS - FN AM6430			2	.1	1,016,412		102,8603	1,008,912	980,856	0	(7,441)	0	0	3.580	2.706	MON	3,024	35,600	11/19/2014	08/01/2029
3138L8-A5-3	RMBS - FN AM7227			2	.1	4,289,250		100,0700	4,303,011	4,300,000	0	(6)	0	0	3.000	3.025	MON	10,750	129,000	10/17/2014	12/01/2024
3138L8-CL-6	RMBS - FN AM7274			2	.1	5,045,215		100,0700	5,103,571	5,100,000	0	3,629	0	0	3.000	3.123	MON	12,750	153,000	11/05/2014	12/01/2024
3138L9-4A-7	RMBS - FN AM8916	C		2	.1	2,017,313		93,6179	1,965,976	2,100,000	0	1,492	0	0	3.160	3.449	MON	5,714			

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE WILCAC LIFE INSURANCE COMPANY

SCHEDULE D - PART 1

Showing All Long-Term BONDS Owned December 31 of Current Year

1	2	Codes			6	7	Fair Value		10	11	Change in Book/Adjusted Carrying Value				Interest				Dates			
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22	
CUSIP Identification	Description	C o d e	F o r e i g n	Bond Char	NAIC Des.	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor-tization) Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date	
2799999. Subtotal - Bonds - U.S. Special Revenues - Commercial Mortgage-Backed Securities						9,296,997	XXX	8,963,558	3,350,000	9,298,319	0	1,041	0	0	XXX	XXX	XXX		68,645	604,944	XXX	XXX
603792-PP-1	MINNEAPOLIS MINN SPL SCH DIST NO 001 CTF	.C		1	1FE	3,000,000	105.0940	3,152,820	3,000,000	3,000,000	.0	.0	.0	.0	6.500	6.499	AO	48,750	195,000	12/08/2010	04/01/2036	
603792-PP-1	MINNEAPOLIS MINN SPL SCH DIST NO 001 CTF			1	1FE	1,000,000	105.0940	1,050,940	1,000,000	1,000,000	.0	.0	.0	.0	6.500	6.499	AO	16,250	65,000	12/08/2010	04/01/2036	
2899999. Subtotal - Bonds - U.S. Special Revenues - Other Loan-Backed and Structured Securities						4,000,000	XXX	4,203,760	4,000,000	4,000,000	0	0	0	0	XXX	XXX	XXX		65,000	260,000	XXX	XXX
3199999. Total - U.S. Special Revenues Bonds						358,545,396	XXX	398,080,275	375,711,459	361,361,720	0	809,168	0	0	0	XXX	XXX	XXX	4,334,113	17,406,014	XXX	XXX
00184A-AG-0	AOL TIME WARNER INC.				2FE	2,143,020	124.5909	2,491,818	2,000,000	2,112,674	.0	(3,566)	.0	.0	7.700	7.111	MN	25,667	154,000	04/15/2003	05/01/2032	
00184A-AG-0	AOL TIME WARNER INC.	.C			2FE	7,950,080	124.5909	9,967,272	8,000,000	7,963,113	.0	1,096	.0	.0	7.700	7.750	MN	102,667	616,000	04/03/2002	05/01/2032	
00209A-AF-3	AT&T WIRELESS SERVICES, INC.	.C			2FE	11,250,210	137.5597	12,655,492	9,200,000	10,752,999	.0	(56,487)	.0	.0	8.750	6.933	MS	268,333	805,000	10/09/2003	03/01/2031	
00287Y-AQ-2	ABBVIE INC				2FE	998,250	98.6935	986,935	1,000,000	998,343	.0	93	.0	.0	3.600	3.621	MN	4,700	18,000	05/05/2015	05/14/2025	
009089-AA-1	AIR CANADA	.C	I	2	1FE	1,809,223	99.8750	1,806,961	1,809,223	1,809,223	.0	.0	.0	.0	4.125	4.126	MN	9,536	75,614	04/24/2013	11/15/2026	
010392-FM-5	ALABAMA POWER CO			1	1FE	2,446,200	89.8444	2,246,110	2,500,000	2,446,963	.0	.763	.0	.0	3.750	3.872	MS	31,250	44,271	03/06/2015	03/01/2045	
016090-AA-0	Alliant Communications, Inc.				3FE	3,108,438	63.0000	2,160,900	3,430,000	3,162,588	.0	12,721	.0	.0	6.750	7.747	AO	57,881	231,525	03/21/2011	04/01/2028	
021345-AA-1	ALTA WIND HOLDINGS II-IV LLC			2	2FE	3,532,430	107.1248	3,784,108	3,532,430	3,532,430	.0	.0	.0	.0	7.000	7.000	JD	687	250,613	07/14/2010	06/30/2035	
031162-AY-6	AMGEN INC				2FE	4,984,150	124.2686	6,213,430	5,000,000	4,986,778	.0	242	.0	.0	6.900	6.923	JD	28,750	345,000	05/20/2008	06/01/2038	
035229-CJ-0	ANHEUSER-BUSCH COMPANIES, INC.	.C	R		1FE	4,993,450	121.0639	6,053,195	5,000,000	4,995,400	.0	154	.0	.0	6.800	6.810	FA	141,667	340,000	06/19/2001	08/20/2032	
03523T-BE-7	ANHEUSER-BUSCH INBEV NV	.C	R		1FE	4,993,183	115.5935	5,779,675	5,000,000	4,997,227	.0	803	.0	.0	7.750	7.771	JJ	178,681	387,500	03/15/2011	01/15/2019	
03523T-BJ-6	ANHEUSER-BUSCH INBEV WORLDWIDE INC	.C	R		1FE	9,919,951	139.2794	13,927,940	10,000,000	9,927,558	.0	982	.0	.0	8.000	8.069	MN	102,222	800,000	03/15/2011	11/15/2039	
037735-CM-7	APPALACHIAN POWER CO	.C			2FE	9,934,000	124.6505	12,465,050	10,000,000	9,943,522	.0	1,028	.0	.0	7.000	7.051	AO	175,000	700,000	03/19/2008	04/01/2038	
038222-AK-1	APPLIED MATERIALS INC			1	1FE	3,986,520	102.1350	4,085,400	4,000,000	3,986,653	.0	133	.0	.0	5.100	5.127	AO	54,967	.0	09/21/2015	10/01/2035	
04015C-AA-6	ARES FINANCE CO LLC	.C		1	2FE	503,905	92.7562	463,781	500,000	503,610	.0	(295)	.0	.0	4.000	3.900	AO	4,611	20,000	02/02/2015	10/08/2024	
040555-CN-2	ARIZONA PUBLIC SERVICE CO			1	1FE	2,568,510	102.5571	2,307,535	2,250,000	2,562,211	.0	(6,299)	.0	.0	4.500	3.663	AO	25,313	101,250	02/10/2015	04/01/2042	
040555-CT-9	ARIZONA PUBLIC SERVICE CO				1FE	1,248,325	101.1651	1,264,564	1,250,000	1,248,334	.0	9	.0	.0	4.350	4.358	MN	8,307	.0	11/03/2015	11/15/2045	
04250C-AB-8	ARMY HAWAII FIMLY HSING TRST III-A			2	2FE	1,355,000	98.3400	1,332,507	1,355,000	1,355,000	.0	.0	.0	.0	5.750	5.750	JD	3,463	46,098	04/15/2015	06/15/2050	
04250G-AB-9	ARMY HAWAII FIMLY HSING TRST III-B			2	2FE	1,355,000	98.3400	1,332,507	1,355,000	1,355,000	.0	.0	.0	.0	5.750	5.750	JD	3,463	46,098	04/15/2015	06/15/2050	
04621X-AD-0	ASSURANT INC				2FE	5,563,609	115.7820	6,761,669	5,840,000	5,595,573	.0	6,340	.0	.0	6.750	7.164	FA	148,920	394,200	08/16/2010	02/15/2034	
04621X-AD-0	ASSURANT INC	.C			2FE	9,073,218	115.7820	11,091,916	9,580,000	9,132,055	.0	11,731	.0	.0	6.750	7.217	FA	244,290	646,650	04/06/2010	02/15/2034	
046353-AD-0	ASTRAZENECA PLC			R	1FE	5,974,680	126.1482	7,568,892	6,000,000	5,979,016	.0	433	.0	.0	6.450	6.480	MS	113,950	387,000	09/05/2007	09/15/2037	
05178R-AC-9	AURORA MILITARY HSG II LLC				1FE	1,098,042	97.2500	1,069,750	1,100,000	1,098,044	.0	2	.0	.0	5.695	5.707	JD	2,784	.0	12/16/2015	12/15/2047	
05178T-AA-9	ABS - AURORA-11A-11			2	1FE	1,060,780	105.7250	1,057,250	1,000,000	1,059,799	.0	(981)	.0	.0	5.820	5.133	JJ	26,837	.0	09/22/2015	07/15/2034	
054536-AA-5	AXA FINANCIAL, INC.	.R			2FE	3,204,392	134.3749	3,689,935	2,746,000	3,050,109	.0	(11,213)	.0	.0	8.600	7.355	JD	10,496	236,156	05/09/2006	12/15/2030	
05490L-AA-7	BCBSM INC	.C		1	1FE	1,752,699	98.1194	1,717,090	1,750,000	1,752,562	.0	(137)	.0	.0	3.790	3.771	MN	11,054	34,452	04/29/2015	05/01/2025	
05567L-T3-1	BNP PARIBAS SA	.R			1FE	5,035,200	110.5058	5,525,290	5,000,000	5,020,502	.0	(3,498)	.0	.0	5.000	4.907	JJ	115,278	250,000	04/27/2011	01/15/2021	
056752-AG-3	BAIDU INC	.R			1FE	948,385	99.2064	942,461	950,000	948,452	.0	67	.0	.0	4.125	4.146	JD	109	19,594	06/23/2015	06/30/2025	
067316-AB-5	BACARDI LTD	.R			2FE	4,742,305	115.2082	5,472,390	4,750,000	4,748,096	.0	492	.0	.0	8.200	8.214	AO	97,375	389,500	03/25/2009	04/01/2019	
06849A-AB-5	BARRICK INTERNATIONAL BANK CORP			I	2FE	6,217,763	74.2752	5,199,264	7,000,000	6,290,389	.0	13,786	.0	.0	6.350	7.298	AO	93,839	444,500	11/18/2009	10/15/2036	
06849R-AC-6	BARRICK NORTH AMERICA FINANCE LLC	.C		I	2FE	9,964,300	81.2310	8,123,100	10,000,000	9,970,344	.0	485	.0	.0	7.500	7.527	MS	220,833	750,000	09/08/2008	09/15/2038	
07177M-AA-1	BAXALTA INC				2FE	2,483,100	98.9607	2,474,018	2,500,000	2,483,827	.0	727	.0	.0	4.000	4.083	JD	2,222	50,000	06/18/2015	06/23/2025	
075887-BG-3	BECTON DICKINSON AND CO			1	2FE	750,000	100.8911	756,683	750,000	750,000	.0	.0	.0	.0	4.685	4.685	JD	1,562	35,138	12/04/2014	12/15/2044	
084423-AP-7	WR BERKLEY CORP				2FE	1,998,710	116.1521	2,323,042	2,000,000	1,999,046	.0	21	.0	.0	6.250	6.254	FA	47,222	125,000	01/19/2012	02/15/2037	
097023-AX-3	BOEING CO				1FE	4,895,650	137.0278	6,851,390	5,000,000	4,905,886	.0	1,575	.0	.0	6.875	7.041	MS	101,215	343,750	03/10/2009	03/15/2039	
10549P-AG-6	BRASCAN CORPORATION			I	2FE	8,998,850	115.6795	10,411,155	9,000,000	9,012,606	.0	(650)	.0	.0	7.375	7.357	MS	221,250	663,750	04/20/2011	03/01/2033	
115637-AL-4	BROWN-FORMAN CORP			1	1FE	1,433,093	90.8156	1,														

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE WILCAC LIFE INSURANCE COMPANY

SCHEDULE D - PART 1

Showing All Long-Term BONDS Owned December 31 of Current Year

1	2	Codes			6	7	Fair Value		10	11	Change in Book/Adjusted Carrying Value				Interest					Dates	
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22
CUSIP	Description	C o d e	F o r e i g n	Bond Char	NAIC Des.	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor- tization) Accretion	Current Year's Other- Than- Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
14855T-AA-1	CASTLELAKE AIRCRAFT SECURITIZATION TRUST			2	1FE	1,999,954	.99.5500	1,991,000	2,000,000	1,999,954	0	(1)	0	0	4.703	4.703	MON	3,397	0	12/10/2015	12/15/2040
14855T-AB-9	CASTLELAKE AIRCRAFT SECURITIZATION TRUST				2FE	689,721	.98.0500	686,350	700,000	689,727	0	.6	0	0	5.750	5.862	MON	1,453	0	12/10/2015	12/15/2040
156700-AM-8	CENTURYTEL INC				3FE	9,537,700	.76.5000	7,650,000	10,000,000	9,565,026	0	6,036	0	0	7.600	8.013	MS	223,778	760,000	06/09/2011	09/15/2039
172062-AE-1	CINCINNATI FINANCIAL CORPORATION				1FE	979,210	.113.2364	1,132,364	1,000,000	981,321	0	.507	0	0	6.125	6.296	MIN	10,208	61,250	12/09/2011	11/01/2034
172062-AE-1	CINCINNATI FINANCIAL CORPORATION	C			1FE	6,854,470	.113.2364	7,926,548	7,000,000	6,869,235	0	3,548	0	0	6.125	6.296	MIN	71,458	428,750	12/09/2011	11/01/2034
17248R-AJ-5	CINGULAR WIRELESS LLC	C			2FE	8,682,320	.121.3714	10,923,426	9,000,000	8,751,278	0	7,740	0	0	7.125	7.421	JD	28,500	641,250	11/15/2002	12/15/2031
191098-AK-8	COCA COLA BOTTLING CO CONSOLIDATED			1	2FE	749,813	.100.0479	750,359	750,000	749,814	0	.2	0	0	3.800	3.803	MIN	2,850	0	11/20/2015	11/25/2025
20030N-AC-5	COMCAST CORPORATION	C			1FE	9,951,800	.128.5500	12,855,000	10,000,000	9,964,127	0	1,042	0	0	7.050	7.086	MS	207,583	705,000	03/12/2003	03/15/2033
20030N-BH-3	COMCAST CORP				1FE	2,047,040	.98.2625	1,965,250	2,000,000	2,044,677	0	(1,783)	0	0	4.250	4.067	JJ	39,194	85,000	08/14/2014	01/15/2033
20826F-AF-3	CONOCOPHILLIPS CO	1			1FE	1,999,180	.86.6944	1,733,888	2,000,000	1,999,218	0	.32	0	0	4.150	4.153	MIN	10,606	83,692	11/06/2014	11/15/2034
20854P-AM-1	CONSOL ENERGY INC			1	4FE	985,520	.66.5000	665,000	1,000,000	986,528	0	1,008	0	0	8.000	8.251	AO	20,000	40,222	03/25/2015	04/01/2023
209111-EV-1	CONSOLIDATED EDISON CO OF NEW YORK INC	C			1FE	4,982,100	.114.1581	5,707,905	5,000,000	4,994,183	0	1,736	0	0	7.125	7.170	JD	29,688	356,250	12/02/2008	12/01/2018
209111-EV-1	CONSOLIDATED EDISON CO OF NEW YORK INC				1FE	9,996,400	.114.1581	11,415,810	10,000,000	10,000,201	0	(.60)	0	0	7.125	7.124	JD	59,375	712,500	12/03/2008	12/01/2018
210805-DA-2	CONTINENTAL AIRLINES INC	2			2FE	38,894	.102.2470	44,187	43,216	40,194	0	.369	0	0	8.388	24.711	MIN	604	3,625	02/03/2004	05/01/2022
210805-DF-1	CONTINENTAL AIRLINES PASS THROUGH TRUSTS	2			3FE	224,972	.106.0000	255,049	240,612	228,823	0	(1,790)	0	0	8.307	10.881	AO	4,941	19,988	02/15/2006	10/02/2019
219350-AR-6	CORNING INC	C		1	2FE	4,971,850	.115.3165	5,765,825	5,000,000	4,976,252	0	.486	0	0	7.250	7.295	FA	136,944	362,500	07/27/2006	08/15/2036
219350-AW-5	CORNING INC				2FE	1,105,780	.93.8689	938,689	1,000,000	1,103,797	0	(1,983)	0	0	4.750	4.100	MS	13,986	47,500	01/22/2015	03/15/2042
21987B-AT-5	CORPORACION NACIONAL DEL COBRE DE CHILE	C	R		1FE	17,776,680	.89.2707	16,068,726	18,000,000	17,786,443	0	3,074	0	0	5.625	5.711	AO	205,313	1,012,500	11/20/2013	10/18/2043
21987B-AT-5	CORPORACION NACIONAL DEL COBRE DE CHILE		R		1FE	2,012,980	.89.2707	1,785,414	2,000,000	2,012,954	0	(192)	0	0	5.625	5.579	AO	22,813	112,500	10/25/2013	10/18/2043
224044-AN-7	Cox Communications, Inc.				2FE	6,568,800	.112.3748	8,989,984	8,000,000	6,951,872	0	45,186	0	0	6.800	8.517	FA	226,667	544,000	06/13/2002	08/01/2028
224044-BV-8	COX COMMUNICATIONS INC				2FE	1,992,260	.110.1957	2,203,914	2,000,000	1,993,412	0	.91	0	0	8.375	8.408	MS	55,833	167,500	02/12/2009	03/01/2039
224044-OF-2	COX COMMUNICATIONS INC	1			2FE	1,999,280	.82.7260	1,654,520	2,000,000	1,999,508	0	.206	0	0	4.800	4.802	FA	40,000	62,133	12/01/2014	02/01/2035
224050-AE-4	COX ENTERPRISES, INC.				2FE	1,074,250	.114.9089	1,149,089	1,000,000	1,057,322	0	(3,216)	0	0	7.375	6.655	JJ	34,007	73,750	10/01/2009	07/15/2027
224050-AE-4	COX ENTERPRISES, INC.	C			2FE	8,007,257	.114.9089	9,514,457	8,280,000	8,100,675	0	9,440	0	0	7.375	7.661	JJ	281,578	610,650	06/30/1999	07/15/2027
22822R-AZ-3	ABS - CROWN CASTLE TOWERS LLC				1FE	10,000,000	.106.9022	10,690,215	10,000,000	10,000,000	0	.0	0	0	4.883	4.877	MON	21,702	488,300	07/29/2010	08/15/2040
231021-AK-2	Cummins Engine Company, Inc.				1FE	12,123,398	.104.4036	16,621,053	15,920,000	12,130,910	0	.669	0	0	5.650	7.421	MS	299,827	899,480	02/13/2007	03/01/2098
233835-AQ-0	DAIMLERCHRYSLER NORTH AMERICA HOLDING CO	C	R		1FE	16,034,330	.144.8033	23,168,528	16,000,000	16,028,454	0	(847)	0	0	8.500	8.479	JJ	615,778	1,360,000	01/19/2001	01/18/2031
246688-AF-2	DELHAIZE AMERICA, INC.			R	2FE	7,007,630	.127.7647	7,890,748	6,176,000	6,823,284	0	(21,423)	0	0	9.000	7.813	AO	117,344	555,840	01/02/2003	04/15/2031
246688-AF-2	DELHAIZE AMERICA, INC.	C	R		2FE	7,272,134	.127.7647	8,447,802	6,612,000	7,128,953	0	(16,663)	0	0	9.000	8.099	AO	125,628	595,080	12/27/2001	04/15/2031
25156P-AC-7	DEUTSCHE TELEKOM INTERNATIONAL FINANCE B			R	2FE	5,752,800	.138.3782	6,918,910	5,000,000	5,624,497	0	(23,683)	0	0	8.750	7.333	JD	19,444	437,500	05/11/2009	06/15/2030
25245B-AA-5	DIAGEO INVESTMENT CORP			R	1FE	2,017,820	.98.4883	1,969,766	2,000,000	2,017,453	0	(357)	0	0	4.250	4.195	MIN	11,806	85,000	09/03/2014	05/11/2042
25468P-CX-2	WALT DISNEY CO				1FE	2,417,448	.93.1403	2,235,367	2,400,000	2,417,162	0	(286)	0	0	3.700	3.658	JD	7,400	88,800	01/08/2015	12/01/2042
26442C-AG-9	DUKE ENERGY CAROLINAS LLC				1FE	4,985,500	.114.0046	5,700,230	5,000,000	4,995,652	0	1,323	0	0	7.000	7.034	MIN	44,722	350,000	11/12/2008	11/15/2018
26483E-AH-3	DUN & BRADSTREET CORP			1	2FE	2,739,275	.101.3933	2,788,316	2,750,000	2,740,345	0	1,070	0	0	4.000	4.087	JD	4,889	55,000	06/08/2015	06/15/2020
268317-AC-8	ELECTRICITE DE FRANCE SA	C	R		1FE	985,510	.122.8408	1,228,408	1,000,000	986,864	0	.224	0	0	6.950	7.066	JJ	29,924	69,500	01/21/2009	01/26/2039
26882P-AR-3	ERAC USA FINANCE COMPANY				2FE	3,006,210	.117.9465	3,538,395	3,000,000	3,005,746	0	(155)	0	0	6.700	6.682	JD	16,750	201,000	04/28/2006	06/01/2034
26882P-BE-1	ERAC USA FINANCE CO				2FE	7,930,720	.121.8690	9,749,520	8,000,000	7,940,588	0	1,125	0	0	7.000	7.067	AO	118,222	560,000	10/10/2007	10/15/2037
292505-AD-6	ENCANA CORPORATION	I			2FE	8,137,765	.80.8808	6,066,060	7,500,000	8,067,591	0	(30,408)	511,436	0	6.500	5.761	FA	184,167	487,500	07/17/2012	08/15/2034
29273R-AJ-8	ENERGY TRANSFER PARTNERS LP				2FE	5,937,360	.92.1734	5,530,404	6,000,000	5,943,676	0	.931	0	0	7.500	7.588	JJ	225,000	450,000	03/25/2008	07/01/2038
29444G-AJ-6	Equitable Companies Incorporated (The)			R	1FE	1,584,870	.122.380.														

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE WILCAC LIFE INSURANCE COMPANY

SCHEDULE D - PART 1

Showing All Long-Term BONDS Owned December 31 of Current Year

1	2	Codes			6	7	Fair Value		10	11	Change in Book/Adjusted Carrying Value				Interest				Dates		
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22
CUSIP	Description	C o d e	F o r e i g n	Bond Char	NAIC Des.	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor- tization) Accretion	Current Year's Other- Than- Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
44329H-AD-6	HP CMNTYS LLC			2	1FE	498,750	102.7310	513,655	500,000	498,798	0	48	0	0	5.820	5.835	MS	8,568	14,550	07/21/2015	09/15/2053
44329H-AU-8	HP CMNTYS LLC			2	1FE	498,750	99.5440	497,720	500,000	498,805	0	55	0	0	6.080	6.097	MS	8,951	15,200	07/21/2015	03/15/2046
44329H-AV-6	HP CMNTYS LLC			2	1FE	399,000	99.3810	397,524	400,000	399,042	0	42	0	0	6.160	6.176	MS	7,255	12,320	07/21/2015	09/15/2053
44841S-AC-3	HUTCHISON WHAMPOA LTD	C	R		1FE	15,149,200	135.9892	20,398,380	15,000,000	15,125,515	0	(3,391)	0	0	7.450	7.365	MN	114,854	1,117,500	02/03/2004	11/24/2033
481165-AH-1	JOY GLOBAL INC				2FE	7,132,640	71.0966	4,976,762	7,000,000	7,124,008	0	(2,929)	0	0	6.625	6.467	MN	59,257	463,750	12/13/2011	11/15/2036
48305Q-AB-9	KAISER FOUNDATION HOSPITALS				1FE	5,954,280	101.7224	6,103,344	6,000,000	5,957,852	0	773	0	0	4.875	4.923	AO	73,125	292,500	04/03/2012	04/01/2042
485260-BJ-1	KANSAS GAS AND ELECTRIC CO	C			1FE	4,488,300	128.7462	6,437,310	5,000,000	4,534,374	0	8,310	0	0	6.530	7.394	JD	14,511	326,500	05/19/2009	12/15/2037
494368-BL-6	KIMBERLY-CLARK CORP				1FE	2,419,600	92.3275	2,308,188	2,500,000	2,421,584	0	1,580	0	0	3.700	3.887	JD	7,708	92,500	10/14/2014	06/01/2043
50076Q-AE-6	KRAFT FOODS GROUP INC				2FE	2,440,553	100.6891	2,265,505	2,250,000	2,437,124	0	(3,429)	0	0	5.000	4.461	JD	8,438	112,500	01/09/2015	06/04/2042
501044-BY-2	KROGER CO. (THE)	C			2FE	10,771,200	134.9944	13,499,440	10,000,000	10,592,538	0	(24,483)	0	0	8.000	7.308	MS	235,556	800,000	11/22/2005	09/15/2029
50188C-AB-8	ABS - LCOR REPACK TRUST SERIES A	A		1	1FE	1,254,716	27.5046	1,265,212	4,600,000	1,297,251	0	42,535	0	0	0.000	15.238	N/A	0	0	03/13/2015	09/16/2032
527288-BE-3	LEUCADIA NATIONAL CORP			1	2FE	4,932,050	97.6184	4,880,920	5,000,000	4,944,777	0	5,491	0	0	5.500	5.677	AO	55,764	275,000	10/15/2013	10/18/2023
53079E-AE-4	LIBERTY MUTUAL GROUP INC.				2FE	1,188,420	115.4691	1,154,691	1,000,000	1,173,258	0	(5,432)	0	0	7.000	5.483	MS	20,611	70,000	01/08/2013	03/15/2034
53079E-AG-9	LIBERTY MUTUAL GROUP INC.				2FE	3,259,136	118.0097	3,422,281	2,900,000	3,231,542	0	(9,501)	0	0	6.500	5.526	MS	55,503	188,500	11/09/2012	03/15/2035
53079E-AZ-7	LIBERTY MUTUAL GROUP INC.				2FE	5,763,450	113.6765	5,683,825	5,000,000	5,731,600	0	(12,270)	0	0	6.500	5.447	MN	54,167	325,000	03/06/2013	05/01/2042
534187-AW-9	LINCOLN NATIONAL CORP				2FE	4,269,600	117.5733	4,702,932	4,000,000	4,250,006	0	(5,621)	0	0	6.300	5.791	AO	57,400	252,000	01/13/2012	10/09/2037
538021-AC-0	Litton Industries, Inc.	C			2FE	13,907,850	130.9169	19,637,535	15,000,000	14,296,170	0	42,100	0	0	7.750	8.445	MS	342,292	1,162,500	09/15/2000	03/15/2026
539830-BC-2	LOCKHEED MARTIN CORP			1	2FE	2,726,295	89.4259	2,459,212	2,750,000	2,727,032	0	737	0	0	3.600	3.661	MS	33,000	52,525	02/12/2015	03/01/2035
57053S-AG-9	MARKEL CORPORATION				2FE	4,339,448	125.7855	5,220,098	4,150,000	4,319,399	0	(4,352)	0	0	7.350	6.956	FA	115,232	305,025	06/14/2010	08/15/2034
58013M-ER-1	MCDONALDS CORP				2FE	450,415	82.3017	411,509	500,000	451,568	0	928	0	0	3.625	4.226	MN	3,021	18,125	10/02/2014	05/01/2043
58505S-AY-2	MEDTRONIC INC		R	1	1FE	2,346,875	92.7976	2,319,940	2,500,000	2,350,471	0	2,807	0	0	4.000	4.378	AO	25,000	100,000	09/17/2014	04/01/2043
585270-AA-9	MEIJI YASUDA LIFE INSURANCE CO		R		1FE	1,900,000	102.5000	1,947,500	1,900,000	1,900,000	0	.0	0	0	5.200	5.200	AO	19,486	0	10/15/2015	10/20/2045
586054-AC-2	MEMORIAL SLOAN-KETTERING CANCER CENTER				1FE	498,185	96.2693	481,347	500,000	498,182	0	(3)	0	0	4.200	4.219	JJ	10,500	8,167	02/04/2015	07/01/2055
58933Y-AJ-4	MERCK & CO INC				1FE	2,231,190	99.2477	2,233,073	2,250,000	2,231,790	0	349	0	0	4.150	4.200	MN	11,153	93,375	08/12/2014	05/18/2043
58933Y-AT-2	MERCK & CO INC			1	1FE	497,125	92.3450	461,725	500,000	497,172	0	47	0	0	3.700	3.732	FA	7,246	9,250	02/05/2015	02/10/2045
590188-JB-5	MERRILL LYNCH & CO., INC.	C			2FE	4,642,063	122.7200	5,418,088	4,415,000	4,597,851	0	(9,502)	0	0	6.750	6.265	JD	24,834	298,013	07/27/2010	06/01/2028
59748T-AA-7	MIDLAND COGENERATION VENTURE LP		I	2	2FE	3,400,280	103.7102	3,526,437	3,400,280	3,400,280	0	.0	0	0	6.000	5.997	MS	60,072	204,017	08/17/2011	03/15/2025
606198-LH-0	Missouri Pacific Railroad Company				1FE	4,359,753	90.1685	4,976,400	5,519,000	4,416,108	0	13,717	0	0	5.000	6.558	JAN	275,950	275,950	07/28/2011	01/01/2045
617482-V9-2	MORGAN STANLEY		C		1FE	4,943,350	123.2962	6,164,810	5,000,000	4,946,106	0	761	0	0	6.375	6.460	JJ	139,010	318,750	07/19/2012	07/24/2042
617482-V9-2	MORGAN STANLEY				1FE	4,943,350	123.2962	6,164,810	5,000,000	4,946,134	0	764	0	0	6.375	6.460	JJ	139,010	318,750	07/19/2012	07/24/2042
628312-AD-2	MUTUAL OF OMAHA INSURANCE CO			1	1FE	3,321,262	98.6420	3,255,186	3,300,000	3,319,910	0	(1,352)	0	0	4.297	4.212	JJ	65,386	70,901	03/13/2015	07/15/2054
628312-AD-2	MUTUAL OF OMAHA INSURANCE CO	C		1	1FE	1,257,675	98.6420	1,233,025	1,250,000	1,257,195	0	(480)	0	0	4.297	4.216	JJ	24,767	26,856	03/13/2015	07/15/2054
62983P-AB-1	NAKILAT INC			2	1FE	8,655,589	110.0500	9,640,160	8,759,800	8,474,985	0	3,010	0	0	6.267	6.711	JD	1,525	548,976	01/24/2007	12/31/2033
637138-AC-2	NATIONAL PENN BANCSHARES INC				2FE	500,000	100.4723	502,362	500,000	500,000	0	.0	0	0	4.250	4.250	MS	5,372	22,076	09/09/2014	09/30/2024
637432-LR-4	NATIONAL RURAL UTILITIES COOP FINANCE CO	C			1FE	9,151,760	121.8794	9,750,352	8,000,000	8,440,617	0	(133,216)	0	0	10.375	8.156	MN	138,333	830,000	04/23/2009	11/01/2018
649322-AA-2	NEWYORK-PRESBYTERIAN HOSPITAL				1FE	950,000	94.4707	897,472	950,000	950,000	0	.0	0	0	4.024	4.024	FA	15,928	18,689	01/29/2015	08/01/2045
649757-AA-9	NEW YORK PUBLIC LIBRARY				1FE	500,000	93.9620	469,810	500,000	500,000	0	.0	0	0	4.305	4.305	JJ	10,763	6,996	02/25/2015	07/01/2045
65120F-AC-8	NEWCREST FINANCE PTY LTD		R		2FE	5,069,000	83.6930	4,184,650	5,000,000	4,173,476	0	91,616	0	0	4.200	7.352	AO	52,500	210,000	05/10/2013	10/01/2022
65334H-AG-7	NEXEN INC		R		1FE	3,257,200	111.8409	3,355,227	3,000,000	3,239,121	0	(5,595)	0	0	6.400	5.747	MN	24,533	192,000	07/17/2012	05/15/2037
65486A-AA-1	NLV FINANCIAL CORPORATION				2FE	5,460,540	113.7939	6,122,112	5,380,000</												

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE WILCAC LIFE INSURANCE COMPANY

**SCHEDULE D - PART 1**

Showing All Long-Term BONDS Owned December 31 of Current Year

1	2	Codes			6	7	Fair Value		10	11	Change in Book/Adjusted Carrying Value				Interest				Dates		
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22
		C o d e	F o r e i g n	Bond Char	NAIC Des.	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor- tization) Accretion	Current Year's Other- Than- Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
CUSIP Identification	Description																				
74005P-BD-5	PRAXAIR INC			1	1FE	998,380	.89.0215	890,215	1,000,000	998,450	0	.70	.0	.0	3.550	3.559	MN	5,325	35,500	01/29/2015	11/07/2042
744448-CE-9	PUBLIC SERVICE CO OF COLORADO			1	1FE	2,061,448	107.6679	1,884,188	1,750,000	2,055,567	0	(5,881)	.0	.0	4.750	3.679	FA	31,403	41,563	03/05/2015	08/15/2041
745332-CG-9	PUGET SOUND ENERGY INC			1	1FE	2,389,200	101.2865	2,430,876	2,400,000	2,389,290	0	.90	.0	.0	4.300	4.327	MN	11,753	49,880	05/11/2015	05/20/2045
745867-AP-6	PULTE HOMES, INC.				3FE	3,571,880	100.1300	4,005,200	4,000,000	3,051,137	0	21,820	.0	.0	6.375	9.123	MN	32,583	255,000	05/11/2006	05/15/2033
74834L-AN-0	QUEST DIAGNOSTICS INC				2FE	4,900,100	118.4744	5,923,720	5,000,000	4,911,283	0	1,714	.0	.0	6.950	7.112	JJ	173,750	347,500	02/20/2008	07/01/2037
755111-BW-0	RAYTHEON CO				1FE	948,031	108.5519	922,691	850,000	946,266	0	(1,765)	.0	.0	4.700	3.995	JD	1,776	39,950	02/17/2015	12/15/2041
755111-BZ-3	RAYTHEON CO			1	1FE	992,550	100.4841	1,004,841	1,000,000	992,703	0	141	.0	.0	4.200	4.244	JD	1,867	43,517	11/24/2014	12/15/2044
759468-AB-7	RELiance HOLDING USA INC			R	2FE	3,773,070	109.0855	4,363,420	4,000,000	3,709,002	0	4,380	.0	.0	6.250	6.865	AO	50,000	250,000	03/30/2011	10/19/2040
759470-AF-4	RELiance INDUSTRIES LTD			F	2	5,000,000	103.4572	5,172,860	5,000,000	4,997,425	0	1,948	.0	.0	6.240	6.284	MS	82,333	.0	03/26/2007	03/26/2017
759509-AB-8	RELiance STEEL AND ALUMINUM CO				2FE	9,183,272	104.1640	9,781,000	9,390,000	9,201,805	0	3,825	.0	.0	6.850	7.034	MN	82,189	643,215	01/24/2012	11/15/2036
759509-AB-8	RELiance STEEL AND ALUMINUM CO			C	2FE	337,323	104.1640	364,574	350,000	338,415	0	235	.0	.0	6.850	7.158	MN	3,063	23,975	03/03/2011	11/15/2036
771367-CA-5	ROCHESTER GAS AND ELECTRIC CORP			C	R	13,258,735	134.2599	17,789,437	13,250,000	13,257,741	0	(196)	.0	.0	8.000	7.992	JD	47,111	1,060,000	06/18/2009	12/15/2033
77775*-BT-7	ROSENTHAL & ROSENTHAL INC				2FE	500,000	97.8345	489,173	500,000	500,000	0	.0	.0	.0	4.000	4.059	JJ	9,444	.0	07/23/2015	07/23/2022
780641-AH-9	ROYAL KPN NV (KPN)			R	2FE	5,880,947	130.7038	8,234,339	6,300,000	5,971,820	0	10,291	.0	.0	8.375	9.020	AO	131,906	527,625	08/24/2001	10/01/2030
780641-AH-9	ROYAL KPN NV (KPN)			C	R	8,142,848	130.7038	10,848,415	8,300,000	8,181,676	0	3,896	.0	.0	8.375	8.547	AO	173,781	695,125	02/16/2001	10/01/2030
78403D-AH-3	ABS - SBATT-142-2C			1	1FE	3,400,000	98.8053	3,359,381	3,400,000	3,400,000	0	.0	.0	.0	3.869	3.869	MON	5,846	131,546	10/07/2014	10/15/2049
80007P-AU-3	SANDRIDGE ENERGY INC			1	4FE	1,086,250	30.3750	334,125	1,100,000	1,087,471	0	1,221	.0	.0	8.750	9.069	JD	8,021	45,719	05/29/2015	06/01/2020
81683R-AC-8	SEMINOLE TRIBE OF FLORIDA				2FE	3,750,320	104.0000	4,706,000	4,525,000	3,863,105	0	102,716	.0	.0	6.535	10.530	AO	73,927	295,709	08/13/2009	10/01/2020
822582-AY-8	SHELL INTERNATIONAL FINANCE BV			R	1FE	2,142,220	97.2025	1,944,050	2,000,000	2,138,633	0	(2,651)	.0	.0	4.550	4.127	FA	35,136	91,000	08/14/2014	08/12/2043
83088G-AB-1	SKYWAY CONCESSION CO LLC			23	1FE	200,500	84.0000	210,000	250,000	206,060	0	4,184	.0	.0	0.983	3.732	MUSD	.14	1,684	08/28/2014	06/30/2026
83368R-AA-0	SOCIETE GENERALE			R	1FE	5,025,750	112.2227	5,611,135	5,000,000	5,015,899	0	(2,555)	.0	.0	5.200	5.131	AO	54,889	260,000	04/27/2011	04/15/2021
84265V-AA-3	SOUTHERN PERU COPPER CORP				2FE	5,293,350	93.2263	4,661,315	5,000,000	5,263,979	0	(6,164)	.0	.0	7.500	7.000	JJ	160,417	375,000	05/06/2010	07/27/2035
84265V-AE-5	SOUTHERN COPPER CORP			R	2FE	4,200,760	86.2154	3,448,616	4,000,000	4,189,402	0	(3,209)	.0	.0	6.750	6.364	AO	56,250	270,000	09/21/2011	04/16/2040
853250-AA-6	STANDARD CHARTERED BANK PLC			C	R	5,752,440	123.8268	7,181,954	5,800,000	5,764,629	0	1,128	.0	.0	8.000	8.070	MN	39,956	464,000	05/24/2001	05/30/2031
857477-AO-6	STATE STREET CORP			C	2FE	3,000,000	100.1250	3,003,750	3,000,000	3,000,000	0	.0	.0	.0	5.250	3.845	MS	46,375	49,875	05/14/2015	12/29/2049
869049-AE-6	Susa Partnership, L.P.				1FE	6,574,860	133.0417	7,982,502	6,000,000	6,455,915	0	(24,588)	.0	.0	7.500	6.570	JD	37,500	450,000	04/29/2010	12/01/2027
872649-BH-0	TRW INC.				2FE	5,224,050	128.7208	6,436,040	5,000,000	5,163,725	0	(6,971)	.0	.0	7.750	7.362	JD	32,292	387,500	08/15/2002	06/01/2029
875127-BD-3	TAMPA ELECTRIC CO			1	1FE	2,495,350	96.6693	2,416,733	2,500,000	2,495,384	0	34	.0	.0	4.200	4.211	MN	13,417	52,208	05/15/2015	05/15/2045
878091-BD-8	TEACHERS INSURANCE AND ANNUITY ASSOCIATI				1FE	5,541,932	101.0086	5,050,430	5,000,000	5,534,956	0	(6,976)	.0	.0	4.900	4.251	MS	72,139	122,500	04/30/2015	09/15/2044
878091-BD-8	TEACHERS INSURANCE AND ANNUITY ASSOCIATI			C	1FE	2,215,570	101.0086	2,020,172	2,000,000	2,212,810	0	(2,760)	.0	.0	4.900	4.254	MS	28,856	49,000	04/30/2015	09/15/2044
879385-AD-4	TELEFONICA EUROPE B.V.			R	2FE	1,958,260	130.0798	2,601,596	2,000,000	1,968,144	0	1,064	.0	.0	8.250	8.441	MS	48,583	165,000	08/01/2002	09/15/2030
87938W-AC-7	TELEFONICA EMISIONES SAU			C	R	3,000,000	120.3266	3,609,798	3,000,000	3,000,000	0	.0	.0	.0	7.045	7.044	JD	6,458	211,350	06/09/2006	06/20/2036
87944L-AD-1	TELEMAR NORTE LESTE SA			R	3FE	3,056,250	67.0000	2,010,000	3,000,000	3,025,469	0	(6,320)	.0	.0	9.500	9.196	AO	53,833	285,000	04/17/2009	04/23/2019
88732J-AN-8	TIME WARNER CABLE INC				2FE	2,991,180	108.4158	3,252,474	3,000,000	2,992,273	0	133	.0	.0	7.300	7.324	JJ	109,500	219,000	06/16/2008	07/01/2038
88732J-AU-2	TIME WARNER CABLE INC				2FE	3,885,240	100.3603	4,014,412	4,000,000	3,895,327	0	1,736	.0	.0	6.750	6.978	JD	12,000	270,000	06/24/2009	06/15/2039
893521-AB-0	TRANSATLANTIC HOLDINGS INC			C	2FE	8,751,060	128.2149	11,539,341	9,000,000	8,769,045	0	3,034	.0	.0	8.000	8.247	MN	62,000	720,000	11/18/2009	11/30/2039
893526-BZ-9	TRANSCANADA PIPELINES LTD			C	1FE	9,914,800	122.5808	12,258,080	10,000,000	9,922,642	0	1,240	.0	.0	7.625	7.697	JJ	351,597	762,500	01/06/2009	01/15/2039
90131H-BE-4	News America Holdings Incorporated				2FE	2,348,980	135.0993	2,701,986	2,000,000	2,318,434	0	(7,899)	.0	.0	8.450	6.915	FA	70,417	169,000	10/18/2011	08/01/2034
90131H-BJ-3	News America Holdings Incorporated			C	2FE	12,387,650	132.7162	14,598,782	11,000,000	12,210,431	0	(24,867)	.0	.0	8.150	7.127	AO	184,281	89		

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE WILCAC LIFE INSURANCE COMPANY

SCHEDULE D - PART 1

Showing All Long-Term BONDS Owned December 31 of Current Year

1	2	Codes			6	7	Fair Value		10	11	Change in Book/Adjusted Carrying Value				Interest					Dates	
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22
CUSIP Identification	Description	C o d e	F o r e i g n	Bond Char	NAIC Des.	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor- tization) Accretion	Current Year's Other- Than- Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
92936U-AC-3	W. P. CAREY INC			1	2FE	3,478,020	.95.6607	3,348,125	3,500,000	3,479,727	0	1,707	0	0	4.000	4.077	FA	58,333	71,944	01/21/2015	02/01/2025
93114Z-CB-7	WAL-MART STORES INC				1FE	2,299,680	.113.9077	2,278,154	2,000,000	2,287,915	0	(9,266)	0	0	5.250	4.170	MS	35,000	105,000	09/17/2014	09/01/2035
969457-BD-1	WILLIAMS COMPANIES, INC. (THE)				3FE	11,722,828	.70.8207	9,440,399	13,330,000	12,041,603	0	37,767	0	0	7.750	8.914	JD	45,914	1,033,075	05/08/2002	06/15/2031
976826-BK-2	WISCONSIN POWER AND LIGHT CO			1	1FE	999,140	.97.3750	973,750	1,000,000	999,159	0	16	0	0	4.100	4.105	AO	8,656	41,114	10/06/2014	10/15/2044
32999999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated) - Issuer Obligations						976,772,119	XXX	1,109,186,642	981,622,268	971,932,817	0	(1,357,157)	511,436	0	XXX	XXX	XXX	15,977,186	63,341,315	XXX	XXX
00764M-CG-0	RMBS - AABST-043-M2			23	1FML	718,002	.82.2850	583,694	709,357	141,455	0	0	0	0	2.297	20.705	MON	181	14,909	03/15/2006	09/25/2034
00841U-AN-6	CMO/RMBS - ABMT 2014-2 A13			23	1FML	918,797	101.1119	930,758	920,523	918,073	0	(733)	0	0	3.500	3.551	MON	2,685	32,218	09/19/2014	09/25/2044
12667F-Y4-1	CMO/RMBS - CIALT-0530B-114			2	1FML	6,887,816	.99.0889	6,711,801	6,773,513	5,838,743	0	12,539	0	0	5.500	9.495	MON	31,045	377,811	01/25/2005	03/25/2035
12669G-QK-0	CMO/RMBS - CIHL-058R-A6			2	1FML	5,900,739	101.1177	5,719,157	5,655,942	5,774,708	0	(6,315)	0	0	6.000	5.698	MON	28,280	346,804	01/21/2005	10/25/2034
33767C-AR-8	CMO/RMBS - FKMT 2015-1 A10			23	1FML	3,218,770	.99.9708	3,249,050	3,250,000	3,220,834	0	2,064	0	0	3.500	3.635	MON	9,479	85,312	02/27/2015	03/25/2045
36185M-EB-4	CMO/RMBS - GMACML-06J1-A1			2	1FML	222,082	.95.1853	210,936	221,606	206,010	0	(2,853)	0	0	5.750	6.661	MON	1,062	12,960	03/21/2006	04/25/2036
40431L-AB-4	CMO/RMBS - HSIASC-07AR1-2A1			23	1FML	0	.81.0317	0	0	0	0	0	0	0	2.713	0.000	MON	61	0	05/21/2008	01/25/2037
46643D-AE-7	CMO/RMBS - JPMMT 2014-0AK4 A4			23	1FML	3,054,437	100.8619	3,040,852	3,014,867	3,063,296	0	19,603	0	0	3.500	3.061	MON	8,793	105,020	10/07/2014	09/25/2044
550786-AL-1	CMO/RMBS - LVIIIRT-093-M8			23	1FML	521,250	100.0781	500,391	500,000	513,064	0	(7,669)	0	0	5.092	3.879	MON	2,122	26,175	08/27/2014	11/27/2037
550786-AM-9	CMO/RMBS - LVIIIRT-093-M9			23	1FML	1,040,000	.99.9688	999,688	1,000,000	1,026,822	0	(12,165)	0	0	5.092	4.118	MON	4,243	52,351	08/27/2014	11/27/2037
550786-AN-7	CMO/RMBS - LVIIIRT-093-B1			23	1FML	2,568,750	101.0000	2,525,000	2,500,000	2,561,155	0	(7,595)	0	0	5.092	4.448	MON	10,609	53,915	07/20/2015	11/27/2037
74958X-AE-4	CMO/RMBS - RFMSI-07SA2-3A			23	1FML	6,838,164	.60.5349	4,896,778	8,089,174	4,220,176	0	136,837	0	0	3.118	8.636	MON	21,017	328,024	03/01/2010	04/25/2037
81745C-AB-9	CMO/RMBS - SEQMT-137-A2			23	1FML	3,504,714	.97.7188	3,510,889	3,592,851	3,509,529	0	4,300	0	0	3.000	3.442	MON	8,982	107,786	10/28/2014	06/25/2043
81746C-AY-8	CMO/RMBS - SEQMT-143-B1			23	1FML	3,259,807	100.8957	3,233,373	3,204,668	3,256,965	0	(2,843)	0	0	3.952	3.736	MON	10,553	73,884	05/13/2015	10/25/2044
97652Q-AC-3	CMO/RMBS - WIIN 2014-2 A3			23	1FML	3,402,263	101.1406	3,394,396	3,356,116	3,407,612	0	5,010	0	0	3.500	3.084	MON	9,789	117,464	10/08/2014	09/20/2044
97652R-AD-9	CMO/RMBS - WIIN 2014-3 A4			23	1FML	2,063,972	100.6875	2,052,505	2,038,491	2,061,817	0	100,676	0	0	3.500	2.962	MON	5,946	71,347	12/05/2014	11/20/2044
33999999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated) - Residential Mortgage-Backed Securities						44,119,561	XXX	41,559,269	44,827,107	39,720,258	0	240,858	0	0	XXX	XXX	XXX	154,847	1,805,982	XXX	XXX
05526Q-AG-1	CMBS - BAILL-15200P-C			23	1FML	2,570,155	.97.2182	2,430,455	2,500,000	2,565,457	0	(4,698)	0	0	3.596	3.326	MON	7,491	60,929	04/14/2015	04/15/2033
11777L-AE-1	CMBS - BSQMS-05AFR1-B			2	2FE	7,537,008	.105.6645	7,924,840	7,500,000	7,512,158	0	(3,101)	0	0	5.077	5.080	MON	16,823	380,775	05/23/2005	09/15/2027
12592L-BM-3	CMBS - CMT-14CR20-B			2	1FML	2,059,864	.102.3976	2,047,953	2,000,000	2,059,729	0	.741	0	0	4.239	3.852	MON	7,065	84,780	10/22/2014	11/10/2047
12592M-BN-9	CMBS - CMT-14LC17-B		R	23	1FML	514,993	.104.2698	521,349	500,000	514,915	0	.251	0	0	4.490	4.098	MON	1,871	22,450	09/18/2014	10/10/2047
12592M-BQ-2	CMBS - CMT-14LC17-C		R	23	1FML	1,582,734	.99.4348	1,491,522	1,500,000	1,581,580	0	(1,154)	0	0	4.563	3.912	MON	5,704	52,289	03/04/2015	10/10/2047
12593Q-BH-2	CMBS - CMT-15CC26-B			23	1FML	2,061,793	.102.5691	2,051,383	2,000,000	2,067,621	0	5,828	0	0	4.496	4.079	MON	7,493	15,235	09/28/2015	10/10/2048
12626B-AN-4	CMBS - CMT-13CC10-AM			23	1FML	1,097,656	.107.1521	1,071,521	1,000,000	1,090,409	0	(6,892)	0	0	4.517	3.181	MON	3,764	45,170	12/15/2014	08/10/2046
126281-BB-9	CMBS - CSAIL-15C1-XA		@	234	1FE	1,387,360	.6.1847	1,231,899	0	1,387,360	0	0	0	0	0.971	5.296	MON	16,115	157,731	03/10/2015	04/15/2050
126281-BF-0	CMBS - CSAIL-15C1-C			23	1FML	1,261,968	.93.7825	1,172,282	1,250,000	1,260,206	0	(1,762)	0	0	4.301	4.186	MON	4,480	41,074	03/06/2015	04/15/2050
12630B-BF-4	CMBS - CMT-13CC13-C			23	1FML	1,597,559	.101.6327	1,524,490	1,500,000	1,594,141	0	(3,424)	0	0	4.753	3.994	MON	5,941	72,302	12/29/2014	12/10/2023
12630B-BF-4	CMBS - CMT-13CC13-C		C	23	1FML	1,098,672	.101.6327	1,016,327	1,000,000	1,093,524	0	(5,148)	0	0	4.753	3.558	MON	3,961	44,239	01/20/2015	12/10/2023
12635Q-BJ-8	CMBS - CMT-15CC27-AM			2	1FML	2,059,896	.101.9692	2,039,385	2,000,000	2,063,526	0	3,630	0	0	3.984	3.033	MON	6,640	13,280	10/20/2015	10/13/2048
12635Q-BK-5	CMBS - CMT-15CC27-B			23	1FML	1,287,384	.102.4583	1,280,729	1,250,000	1,291,247	0	3,863	0	0	4.361	3.956	MON	4,543	9,240	10/20/2015	10/13/2048
14069B-AA-2	CMBS - CAPMHT-07A1-A1			2	.1	2,908,106	.98.8760	2,870,453	2,903,083	2,908,058	0	(47)	0	0	5.746	5.801	MON	9,731	74,138	09/22/2015	02/10/2052
14070A-AA-1	CMBS - CAPMARK MILITARY HSG TR XXXVII			2	.1	2,632,683	.96.1180	2,544,087	2,646,838	2,632,695	0	12	0	0	6.063	6.185	MON	9,361	74,295	10/28/2015	10/10/2052
17320Q-AJ-8	CMBS - CGOMT-13375P-C			23	1FML	765,908	.98.2703	737,027	750,000	765,518	0	(390)	0	0	3.634	3.207	MON	2,271	24,550	01/14/2015	05/11/2035
17322M-AZ-9	CMBS - CGOMT-146C21-B			23	1FML	2,060,313	.102.6993	2,053,986	2,000,000	2,053,224	0	(									

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE WILCAC LIFE INSURANCE COMPANY  
SCHEDULE D - PART 1

Showing All Long-Term BONDS Owned December 31 of Current Year

1	2	Codes			6	7	Fair Value		10	11	Change in Book/Adjusted Carrying Value				Interest				Dates		
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22
CUSIP	Description	C o d e	F o r e i g n	Bond Char	NAIC Des.	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor- tization) Accretion	Current Year's Other- Than- Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
Identification																					
36192Q-AG-9	CMBS - GMSC11-12TMSQ-B	.	.	2	.1FML	6,075,469	.98	3277	6,391,301	6,500,000	0	39,967	0	0	3.409	4.299	MON	18,465	221,585	10/23/2013	12/10/2030
36198F-AY-2	CMBS - GSMST-13GC14-XA	.	.	234	.1FE	392,486	.0	323,837	0	392,486	0	0	0	0	0.861	7.812	MON	5,707	76,317	11/25/2014	08/10/2046
36228C-VC-4	CMBS - GSMSC-05ROCK-E	.	.	2	.1FML	10,772,811	.114	5942	10,561,000	10,686,634	0	(10,945)	0	0	5.465	5.355	MON	48,097	577,159	05/17/2005	05/03/2032
36228C-VD-2	CMBS - GSMSC-05ROCK-F	.	.	2	.1FML	2,917,500	.113	7297	3,411,891	3,000,000	0	4,781	0	0	5.515	5.875	MON	13,788	165,450	11/18/2011	05/03/2032
36228C-VE-0	CMBS - GSMSC-05ROCK-G	.	.	2	.1FML	9,457,813	.113	2593	11,325,928	10,000,000	0	29,718	0	0	5.614	6.247	MON	46,783	561,400	07/08/2010	05/03/2032
36228C-VF-7	CMBS - GSMSC-05ROCK-H	.	.	2	.1FML	6,062,773	.111	5749	7,252,374	6,500,000	0	23,825	0	0	5.713	6.497	MON	30,945	371,345	06/28/2010	05/03/2032
36248G-AH-3	CMBS - GSMST-13GC16-AS	.	.	2	.1FML	547,109	.107	5264	500,000	542,637	0	(4,245)	0	0	4.649	3.404	MON	1,937	23,245	09/02/2014	11/13/2046
36251F-AY-2	CMBS - GSMST-15GC28-XA	.	.	234	.1FE	1,397,040	.6	8553	1,225,942	1,397,040	0	0	0	0	1.171	7.016	MON	17,448	186,532	02/17/2015	02/10/2048
36251F-BB-1	CMBS - GSMST-15GC28-B	.	.	2	.1FML	3,089,858	.96	3954	3,000,000	3,092,023	0	2,165	0	0	3.980	3.595	MON	9,950	99,500	02/13/2015	02/10/2048
36252R-AJ-8	CMBS - GSMST-14GC18-A3	.	.	2	.1FML	2,604,297	.104	2425	2,606,064	2,500,000	0	(3,726)	0	0	3.801	3.241	MON	7,919	95,025	10/02/2014	01/10/2047
36252R-BJ-7	CMBS - GSMST-14GC18-C	.	.	23	.1FML	319,785	.102	5151	300,000	319,569	0	(216)	0	0	4.948	4.110	MON	1,237	9,236	08/11/2015	01/10/2047
46629Y-AF-6	CMBS - JPMCMS-07CB18-AM	.	.	23	.1FML	1,795,000	.102	3610	2,000,000	1,953,840	0	39,127	0	0	5.466	7.526	MON	9,110	109,320	09/08/2010	06/12/2047
46640N-AJ-7	CMBS - JPMBB-13C15-AS	.	.	2	.1FML	1,561,894	.105	7030	1,522,124	1,440,000	0	1,552,665	0	0	4.419	3.272	MON	5,304	63,642	11/18/2014	11/15/2045
46643P-BJ-8	CMBS - JPMBB-14C25-AS	.	.	2	.1FML	2,575,000	.102	8338	2,570,845	2,500,000	0	2,574,710	0	0	4.065	3.670	MON	8,469	101,628	11/04/2014	11/15/2047
46644A-BL-5	CMBS - JPMBB-15C27-B	.	.	2	.1FML	3,089,541	.95	5264	2,865,793	3,000,000	0	3,082,544	0	0	3.898	3.548	MON	9,745	97,453	02/05/2015	02/15/2048
46645C-AJ-6	CMBS - JPMCMS-15SGP-C	.	.	23	.1FE	3,500,000	.99	8378	3,494,323	3,500,000	0	3,500,000	0	0	3.831	3.723	MON	6,332	27,309	09/28/2015	07/15/2036
61761B-AQ-9	CMBS - MSC1-12STAR-D	.	.	2	.1FML	3,045,000	.101	0690	3,028,471	3,000,000	0	(7,826)	0	0	4.057	3.789	MON	10,143	119,423	04/10/2013	08/07/2034
61763K-AZ-7	CMBS - MSBAM-14C15-A3	.	.	2	.1FML	2,287,656	.103	7680	2,282,897	2,200,000	0	2,276,842	0	0	3.773	3.275	MON	6,917	83,006	10/01/2014	04/15/2047
61763X-BF-2	CMBS - MSBAM-14C18-30A	.	.	2	.1FML	2,249,385	.101	2514	2,278,157	2,250,000	0	(317)	0	0	3.749	3.765	MON	7,264	85,524	09/17/2014	08/15/2031
61763X-BH-8	CMBS - MSBAM-14C18-30B	.	.	2	.1FML	750,029	.101	2334	759,251	750,000	0	(135)	0	0	3.996	4.010	MON	2,581	30,386	09/17/2014	08/15/2031
61764B-AJ-2	CMBS - MSC-14150E-B	.	.	2	.1FML	1,056,367	.104	3329	1,043,330	1,000,000	0	1,050,694	0	0	4.264	3.599	MON	3,553	42,640	11/06/2014	09/09/2032
61764J-AD-8	CMBS - MSC-14MP-B	.	.	2	.1FML	514,435	.102	6749	513,375	500,000	0	512,171	0	0	3.693	3.216	MON	1,539	18,465	11/13/2014	08/11/2029
61765B-AA-0	CMBS - MSC-15420-A	.	.	2	.1FML	514,994	.102	4941	512,471	500,000	0	(1,303)	0	0	3.727	3.324	MON	1,553	13,976	03/06/2015	10/11/2050
61765D-AX-6	CMBS - MSC-15MS1-B	.	.	23	.1FML	3,983,451	.98	0881	3,923,527	4,000,000	0	3,982,547	0	0	4.029	4.097	MON	13,431	68,495	06/25/2015	05/15/2048
61974Q-AL-0	CMBS - MOTEL6-15MTL6-B	.	.	2	.1FML	1,750,000	.98	9189	1,731,081	1,750,000	0	0	0	0	3.298	3.311	MON	4,810	43,290	02/26/2015	02/05/2030
61974Q-AN-6	CMBS - MOTEL6-15MTL6-C	.	.	2	.1FML	3,000,000	.98	9264	2,967,792	3,000,000	0	0	0	0	3.644	3.661	MON	9,111	81,995	02/26/2015	02/05/2030
61974Q-AN-6	CMBS - MOTEL6-15MTL6-C	.	.	2	.1FML	2,250,000	.98	9264	2,225,844	2,250,000	0	0	0	0	3.644	3.661	MON	6,833	61,497	02/26/2015	02/05/2030
78413M-AE-8	CMBS - SFAVE-155AVE-A2B	.	.	23	.1FML	1,559,834	.94	6052	1,419,079	1,500,000	0	(1,845)	0	0	4.144	3.884	MON	5,180	51,800	02/03/2015	01/05/2035
78413M-AL-2	CMBS - SFAVE-155AVE-B	.	.	23	.1FML	519,002	.94	6611	473,306	500,000	0	(646)	0	0	4.534	4.205	MON	1,828	18,588	02/03/2015	01/05/2035
78413M-AN-8	CMBS - SFAVE-155AVE-C	.	.	23	.1FML	502,359	.91	0098	455,049	500,000	0	(158)	0	0	4.534	4.455	MON	1,828	18,588	02/03/2015	01/05/2035
87264J-AA-4	CMBS - TMSQ-1415-A	.	.	2	.1FML	1,029,925	.100	6861	1,006,862	1,000,000	0	(4,742)	0	0	3.680	3.374	MON	3,067	36,800	10/23/2014	10/10/2036
87264J-AG-1	CMBS - TMSQ-1415-B	.	.	23	.1FML	1,329,039	.101	6668	1,321,669	1,300,000	0	1,323,546	0	0	3.835	3.677	MON	4,154	50,546	10/23/2014	10/10/2036
90270R-AA-2	CMBS - UBSOC-12C4-AS	.	.	2	.1FML	501,406	.99	4490	497,245	500,000	0	(226)	0	0	3.317	3.285	MON	1,382	16,583	11/07/2014	12/10/2045
92890K-AZ-8	CMBS - WRBOMT-14C22-A4	.	.	2	.1FML	2,524,908	.100	7896	2,519,741	2,500,000	0	2,527,841	0	0	3.488	3.342	MON	7,267	87,200	09/05/2014	09/17/2057
92938G-AK-4	CMBS - WFCMT-13C17-C	.	.	23	.1FML	1,112,656	.103	5593	1,035,593	1,000,000	0	(10,959)	0	0	5.125	3.662	MON	4,271	47,697	01/27/2015	12/17/2046
92939K-AK-4	CMBS - WRBOMT-14C24-C	.	.	2	.1FML	2,541,797	.96	2681	2,406,703	2,500,000	0	2,547,337	0	0	5.540	4.290	MON	8,938	62,563	05/06/2015	11/15/2047
92939V-AG-9	CMBS - WPGMT-15WPG-C	.	.	23	.1FML	1,169,189	.94	0488	1,175,610	1,250,000	0	2,753	0	0	3.633	4.411	MON	3,663	18,679	07/09/2015	06/05/2035
929766-7K-3	CMBS - WBCMT-05C21-AJ	.	.	23	.1FML	1,209,422	.99	8898	1,369,910	1,371,422	0	1,371,422	0	0	5.301	8.216	MON	6,058	83,805	06/30/2010	10/17/2044
94989K-BA-0	CMBS - WFCMT-15C29-B	.	.	23	.1FML	2,574,880	.98	8323	2,470,808	2,500,000	0	(3,473)	0	0	4.194	3.841	MON	8,738	52,425	06/19/2015	06/15/2048
94989V-AJ-8	CMBS - WFCMT-15NKS3-B	.	.	23	.1FML	1,541,973	.100	4661	1,506,993	1,500,000	0	(933)	0	0	4.489	4.154	MON	5,611	11,409	09/25/2015	09/17/2057

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE WILCAC LIFE INSURANCE COMPANY

SCHEDULE D - PART 1

Showing All Long-Term BONDS Owned December 31 of Current Year

1	2	Codes			6	7	Fair Value		10	11	Change in Book/Adjusted Carrying Value				Interest					Dates	
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22
		C o d e	F o r e i g n	Bond Char			Rate Used to Obtain Fair Value	Fair Value			Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor- tization) Accretion	Current Year's Other- Than- Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
CUSIP Identification	Description				NAIC Des.	Actual Cost			Par Value	Book/ Adjusted Carrying Value											
033296-AC-8	ABS - ANCF-1-B	R	2	1FE		1,750,000	.99.7339	1,745,343	1,750,000	1,750,000	.0	.0	.0	.0	5.300	5.333	JAJO	52,043	.0	05/07/2015	07/28/2030
033296-AE-4	ABS - ANCF-1-C	R	2	1FE		1,000,000	.99.5557	995,557	1,000,000	1,000,000	.0	.0	.0	.0	6.300	6.347	JAJO	35,350	.0	05/07/2015	07/28/2030
03789X-AA-6	ABS - APPLEBEE S FDG LLC / IHOP FDG LLC		2	2FE		3,000,000	101.2644	3,037,932	3,000,000	3,000,000	.0	.0	.0	.0	4.277	4.300	MJSD	9,267	151,477	08/13/2014	09/05/2044
04013P-AJ-0	ABS - ARES-23R-CR	R	23	1FE		750,000	.99.6620	747,465	750,000	750,000	.0	.0	.0	.0	3.515	3.633	JAJO	5,419	26,256	09/29/2014	04/19/2023
05178T-AC-5	RMBS - AURORA-11A-13		2	1FE		278,503	113.2780	283,195	250,000	278,495	.0	(8)	.0	.0	6.890	6.070	JJ	7,943	.0	12/02/2015	01/15/2047
05377R-BZ-6	ABS - AVISCR-151-C	C	2	2FE		1,499,499	100.7088	1,510,632	1,500,000	1,499,363	.0	(136)	.0	.0	3.960	3.984	MON	1,815	52,965	01/22/2015	07/20/2021
05580H-AB-5	ABS - BNPIP-142-B	R	23	1FE		1,458,750	.97.2120	1,458,180	1,500,000	1,466,839	.0	7.450	.0	.0	2.472	3.002	JAJO	6,489	37,347	09/29/2014	10/30/2025
05580H-AC-3	ABS - BNPIP-142-C	R	23	1FE		485,750	.96.5300	482,650	500,000	488,006	.0	2.033	.0	.0	3.321	3.784	JAJO	2,907	16,758	09/29/2014	10/30/2025
05580N-AA-4	ABS - BRAD 2014-1 A		2	2FE		1,024,509	101.5000	1,039,877	1,024,509	1,024,509	.0	.0	.0	.0	4.213	4.250	MON	2,518	42,707	12/15/2014	03/12/2026
05580N-AC-0	ABS - BRAD 2014-1 B		2	3FE		838,235	101.6250	851,856	838,235	838,235	.0	.0	.0	.0	5.438	5.500	MON	2,406	45,019	12/15/2014	03/12/2026
12479R-AB-3	ABS - CARSD-141-A		2	1FE		2,198,677	100.4733	2,210,413	2,200,000	2,198,884	.0	.172	.0	.0	3.660	3.698	MON	3,579	80,520	10/10/2014	10/17/2044
125634-AQ-8	ABS - CLI-142-NTS		2	1FE		3,875,359	.96.9335	3,758,029	3,876,911	3,892,514	.0	17,129	.0	.0	3.380	3.301	MON	4,732	131,040	10/09/2014	10/18/2029
14889K-AE-2	ABS - CATCLO-151-C1	C	23	1FE		1,733,200	.97.0530	1,698,428	1,750,000	1,737,953	.0	4,753	.0	.0	3.420	3.825	JAJO	11,805	27,912	03/31/2015	04/22/2027
14954T-AJ-2	ABS - CAVCLO-2-D	R	23	2FE		386,500	.95.0070	380,028	400,000	388,795	.0	2.034	.0	.0	4.315	4.925	JAJO	3,548	17,379	09/30/2014	01/17/2024
15136G-AS-8	ABS - CECLO-16R-BR	R	23	1FE		500,000	.99.6360	498,180	500,000	500,000	.0	.0	.0	.0	3.529	3.631	FIAN	2,941	17,525	09/05/2014	08/01/2024
15136G-AU-3	ABS - CECLO-16R-CR	R	23	2FE		250,000	.96.6570	241,643	250,000	250,000	.0	.0	.0	.0	4.579	4.606	FIAN	1,908	11,417	09/05/2014	08/01/2024
166430-AA-6	ABS - CHFH-1412-N		2	1FE		1,882,000	.99.8200	1,878,612	1,882,000	1,882,000	.0	.0	.0	.0	4.500	4.525	MJSD	3,764	84,690	12/11/2014	12/15/2034
23244A-AB-1	RMBS - CWABS-06SD3-M1		23	1FM		243,284	.5.9124	14,384	243,284	2,320	.0	.0	.0	.0	0.841	96.558	MON	23	3,546	08/29/2006	07/25/2036
233046-AD-3	ABS - DBMFIN-151-A22		2	2FE		8,833,250	.99.6938	8,806,206	8,833,250	8,833,250	.0	.0	.0	.0	3.980	4.000	FIAN	40,039	287,110	01/22/2015	02/20/2045
25264V-AA-7	ABS - DHAL 2015-1 A	R	2	1FE		918,651	.98.1200	901,603	918,878	918,662	.0	11	.0	.0	3.810	3.850	MON	1,653	13,031	07/24/2015	07/14/2028
25755T-AE-0	ABS - DOMINO-151-A2		2	2FE		3,500,000	.98.6410	3,452,435	3,500,000	3,500,000	.0	.0	.0	.0	4.474	4.474	MON	30,448	.0	10/14/2015	10/25/2045
26249Y-AG-6	ABS - DRYSLF-37-CN	R	2	1FE		730,712	.93.5898	701,924	750,000	718,046	.0	(12,666)	.0	.0	0.000	9.230	JAJO	.0	44,643	01/29/2015	04/15/2027
26827E-AC-9	ABS - ECAF I LTD	R	2	1FE		2,500,000	.98.2600	2,456,500	2,500,000	2,500,000	.0	.0	.0	.0	4.947	4.998	MON	5,497	60,807	06/15/2015	06/15/2040
26971H-AB-8	ABS - EAGLE-141-A2	R	2	1FE		1,424,925	100.1200	1,426,710	1,425,000	1,437,417	.0	12,492	.0	.0	4.310	4.144	MON	2,730	60,906	12/12/2014	12/15/2039
30256W-AC-1	COO - FDFLTD-1-C	R	2	1FE		496,250	.98.5000	492,500	500,000	496,822	.0	.572	.0	.0	6.875	7.763	MM	4,679	.0	10/23/2015	11/12/2030
31679N-AE-4	ABS - FIFSLF-1-C1	C	23	1FE		1,455,642	.99.6240	1,494,360	1,500,000	1,460,704	.0	5,062	.0	.0	4.045	4.562	JAJO	12,304	41,215	01/29/2015	01/20/2027
33842H-AG-0	ABS - FLGCLO-7-C	R	23	1FE		733,875	.96.1440	721,080	750,000	739,065	.0	4,914	.0	.0	3.277	3.853	JAJO	4,984	24,503	09/17/2014	01/20/2026
33843C-AE-5	ABS - FCAT 2013-1 C		2	1FE		2,998,973	100.7102	3,021,308	3,000,000	2,999,717	.0	272	.0	.0	3.590	3.627	MON	4,787	107,700	04/10/2013	03/15/2019
33843L-AB-1	ABS - FLCATO-153-B		2	1FE		1,249,741	.98.8544	1,235,680	1,250,000	1,249,749	.0	8	.0	.0	3.680	3.684	MON	2,044	5,111	10/28/2015	03/15/2022
34959L-AS-2	ABS - FCFDO-5R-BR	C	2	1FE		3,000,000	.99.3880	2,981,640	3,000,000	3,000,000	.0	.0	.0	.0	4.012	4.273	FIAN	15,379	60,847	05/11/2015	08/15/2022
34960F-AG-8	ABS - FCOCLO-5-C	R	23	1FE		980,300	.98.1760	981,760	1,000,000	984,979	.0	4,335	.0	.0	3.833	4.296	JAJO	8,519	38,407	09/26/2014	10/15/2026
34960F-AJ-2	ABS - FCOCLO-5-D	R	23	2FE		732,975	.98.2410	736,808	750,000	736,004	.0	2,732	.0	.0	4.783	5.229	JAJO	7,972	35,990	09/26/2014	10/15/2026
34960F-AN-3	ABS - FCOCLO-5-A1F	R	2	1FE		2,500,000	.99.8580	2,496,450	2,500,000	2,500,000	.0	.0	.0	.0	3.850	3.868	JAJO	21,656	94,913	09/26/2014	10/15/2026
36319R-AJ-9	ABS - GALAXY-19-CN	R	2	1FE		1,686,125	.90.4132	1,582,231	1,750,000	1,725,896	.0	39,771	.0	.0	0.000	7.928	JAJO	.0	76,574	01/29/2015	01/25/2027
38173X-AC-2	ABS - GOLCP-21-B	R	23	1FE		973,085	.97.8980	978,980	1,000,000	978,123	.0	4,824	.0	.0	2.769	3.267	JAJO	5,155	25,211	11/07/2014	10/26/2026
38173X-AE-8	ABS - GOLCP-21-C	R	23	1FE		962,242	.96.8310	968,310	1,000,000	968,185	.0	5,657	.0	.0	3.619	4.275	JAJO	6,737	33,121	11/07/2014	10/26/2026
38174G-AE-4	ABS - GOLCP-24-C	C	23	1FE		1,000,000	.99.1900	991,900	1,000,000	1,000,000	.0	.0	.0	.0	4.083	4.372	FIAN	6,466	23,544	03/31/2015	02/05/2027
38174G-AG-9	ABS - GOLCP-24-D	C	23	2FE		484,804	.91.8030	459,015	500,000	487,014	.0	2,210	.0	.0	4.583	5.315	FIAN	3,629	13,223	03/31/2015	02/05/2027
42806D-AB-5	ABS - HVF-151-B		2	1FE		3,499,823	.97.1600	3,400,600	3,500,000	3,499,770	.0	(53)	.0	.0	3.520	3.544	MON	12,320	75,631	04/07/2015	03/25/2021
42806D-AC-3	ABS - HVF-151-C		2	2FE		1,999,349	.98.1100	1,962,200	2,000,000	1,999,512	.0	.163	.0	.0	4.350	4.402	MON	8,700	53,408	04/07/2015	03/25/2021
46603B-AD-1	ABS - IVYHLL-9-C	R	23	1FE		875,016	.96.4480	868,032	900,000	878,942	.0	3,471	.0	.0	3.615	4.047	JAJO	6,688	32,946	10/01/2014	10/20/2025
46618H-AA-7	ABS - JGWR-143-A		2	1FE		2,864,261	.98.0280	2,809,042	2,865,548	2,886,679	.0	22,413	.0	.0	3.500	3.433	MON	4,458	100,294	11/18/2014	06/15/2077
46618L-AB-6	ABS - JGWR-151-B		2	2FE		1,498,701	.98.7040	1,480,560	1,500,000	1,498,760	.0	58	.0	.0	4.250	4.297	MON	2,833	45,156	03/25/2015	09/17/2074
470170-AB-7	ABS - JMVR-151-NTS	R	2	3FE		500,000	.99.8493	499,247	500,000	500,000	.0	.0	.0	.0	5.875	5.914	JAJO	7,017	11,342	05/18/2015	07/08/2022
48274M-AD-1	ABS - KVKCLO-142-C	C	23	1FE		476,250	.97.1310	465,655	500,000	479,275	.0	3,025	.0	.0	3.321	4.139	JAJO	3,597	12,409	01/26/2015	07/15/2026
49638W-AF-3	ABS - KING-6-D	R	23	2FE		942,500	.93.9660	939,660	1,000,000	948,616	.0	6,116	.0	.0	3.973	4.966	JAJO	7,173	29,775	02/25/2015	10/28/2024
49832M-AE-2	ABS - KITTY-151-C		23	2FE		429,962	.91.8460	413,307	450,000	432,349	.0	2,388	.0	.0	3.870	4.790	JAJO	3,774	8,766	03/26/2015	04/15/2027
53688T-AA-2	ABS - LITIGATION FEE RESIDUAL FDG 2015-1		2	1FE		2,376,307	.99.8000	2,371,554	2,376,307	2,376,307	.0	.0	.0	.0	4.000	3.989	N/A	16,370	44,358	04/24/2015	04/29/2022
542514-DV-3	RMBS - LBMLT-032-M2		23	1FM		329,837	.81.2773	265,706	326,913	311,429	.0	(10,630)	.0	.0	3.271	12.033	MON	.119	9,320	03/13/2006	06/25/2033
55818K-AG-6	ABS - MADPF-11-B1	R	23	1FE		1,971,250	.96.9040	1,938,080	2,000,000	1,972,243	.0	993	.0	.0	2.044	2.206	JAJO	7,949	10,448	08/06/2015	10/23/2025
56577A-AC-6	ABS - MARCLO-7-A2	R	23	1FE		2,683,800	.97.6940	2,637,738	2,700,000	2,687,784	.0	3,768	.0	.0	2.973	3.077	JAJO	14,493	74,812	10/30/2014	10

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE WILCAC LIFE INSURANCE COMPANY

SCHEDULE D - PART 1

Showing All Long-Term BONDS Owned December 31 of Current Year

1	2	Codes			6	7	Fair Value		10	11	Change in Book/Adjusted Carrying Value				Interest					Dates	
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22
CUSIP Identification	Description	C o d e	F o r e i g n	Bond Char	NAIC Des.	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor- tization) Accretion	Current Year's Other- Than- Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
62952H-AG-5	ABS - NXTCAP-151-D	C		23	2FE	969,163	.91	913,780	1,000,000	972,644	.0	3,481	.0	.0	4.467	5.219	JAJO	8,933	20,253	04/23/2015	04/21/2027
62953G-AE-1	ABS - NZCGFD-2-B		R	23	1FE	600,000	.98	590,532	600,000	590,000	.0	.0	.0	.0	3.623	3.919	JAJO	3,985	10,938	03/27/2015	04/27/2027
62953G-AG-6	ABS - NZCGFD-2-C		R	23	2FE	474,530	.92	464,125	500,000	477,291	.0	2,761	.0	.0	4.022	5.053	JAJO	3,688	10,131	03/27/2015	04/27/2027
65251T-AE-5	ABS - NISCLF-151-C			23	1FE	1,250,000	.99	1,239,938	1,250,000	1,250,000	.0	.0	.0	.0	4.167	4.475	JAJO	10,563	30,850	03/11/2015	01/20/2027
66859T-AE-9	ABS - NRTHWD-14-C		R	23	1FE	1,220,938	.98	98,9930	1,250,000	1,224,957	.0	3,907	.0	.0	3.664	4.019	FIAN	6,361	41,453	11/17/2014	11/12/2025
674000-AG-9	ABS - OAKOLO-141-B	C	R	23	1FE	480,000	.96	6500	500,000	482,401	.0	2,401	.0	.0	3.209	3.827	FIAN	2,184	15,820	01/26/2015	02/13/2025
68268E-AB-9	ABS - OMFIT 2015-1A B			2	2FE	499,881	101	1340	500,000	499,906	.0	25	.0	.0	3.850	3.887	MON	.695	16,737	01/28/2015	03/18/2026
69144V-AA-1	ABS - OXFUND-141-NTS		R	23	1FE	3,000,000	.99	0200	3,000,000	3,000,000	.0	.0	.0	.0	3.475	3.500	MON	4,633	104,250	11/20/2014	12/15/2022
81881V-AJ-4	ABS - SHKLTN-145-C1	C	R	23	1FE	950,000	.97	2910	1,000,000	958,187	.0	8,187	.0	.0	3.043	4.066	FIAN	4,481	30,266	01/21/2015	05/07/2026
82321U-AA-1	ABS - SHNTN 2015-1A A		R	2	1FE	1,960,247	.99	0000	1,979,248	1,960,602	.0	355	.0	.0	4.750	5.001	MON	4,178	15,408	10/09/2015	10/15/2042
84861C-AB-1	ABS - SPIRIT-144-A2			2	1FE	4,987,815	101	9004	5,000,000	4,982,541	.0	(5,269)	.0	.0	4.629	4.720	MON	19,288	231,455	11/21/2014	01/20/2045
86213C-AB-1	ABS - SMFUND-151-A2	C		2	1FE	4,369,828	.99	4547	4,385,333	4,370,630	.0	802	.0	.0	4.170	4.252	MON	5,588	123,944	05/06/2015	04/20/2045
87970U-AC-0	ABS - TELOS-146-A2		R	2	1FE	3,150,000	.99	1490	3,150,000	3,150,000	.0	.0	.0	.0	3.458	3.473	JAJO	22,391	95,009	10/30/2014	01/17/2027
87970U-AB-1	ABS - TELOS-146-B2		R	2	1FE	1,000,000	.98	9150	1,000,000	1,000,000	.0	.0	.0	.0	4.777	4.805	JAJO	9,819	41,666	10/30/2014	01/17/2027
91830X-AG-7	ABS - VOYA-123R-DR		R	23	2FE	1,250,000	.98	1120	1,250,000	1,250,000	.0	.0	.0	.0	4.271	4.577	JAJO	11,566	26,891	03/24/2015	10/15/2022
92913U-AC-0	ABS - VOYA-153-A2		R	23	1FE	500,000	.97	4400	500,000	500,000	.0	.0	.0	.0	2.521	2.556	JAJO	3,256	.0	08/28/2015	10/20/2027
95058X-AB-4	ABS - WENDY-151-A22	C		2	2FE	1,695,750	.99	1762	1,695,750	1,695,750	.0	.0	.0	.0	4.080	4.101	MJSD	3,075	37,284	05/19/2015	06/15/2045
95058X-AC-2	ABS - WENDY-151-A23	C		2	2FE	2,244,375	.99	0424	2,244,375	2,244,375	.0	.0	.0	.0	4.497	4.522	MJSD	4,486	54,390	05/19/2015	06/15/2045
98954R-AD-2	ABS - ZIGG-1412-B2		R	2	1FE	247,250	.99	6660	250,000	247,654	.0	387	.0	.0	4.570	4.792	JAJO	2,348	9,997	11/04/2014	10/19/2026
98954R-AE-0	ABS - ZIGG-1412-C		R	23	1FE	579,180	.96	5980	600,000	582,123	.0	2,812	.0	.0	3.415	4.001	JAJO	4,212	18,088	11/04/2014	10/19/2026
9AM8DB-X7-2	ABS - CLEOCHEST LLC VFN UNDRAWN			2	4Z	.0	.0	0000	.0	.0	.0	.0	.0	.0	0.000	0.000	N/A	38,563	.0	11/06/2015	12/31/2017
3599999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated) - Other Loan-Backed and Structured Securities						132,040,314	XXX	130,347,773	132,975,439	130,834,576	0	187,332	0	0	XXX	XXX	XXX	703,551	3,866,435	XXX	XXX
3899999. Total - Industrial and Miscellaneous (Unaffiliated) Bonds						1,323,895,249	XXX	1,459,032,619	1,329,658,517	1,315,261,017	0	(474,640)	511,436	0	XXX	XXX	XXX	17,492,926	76,137,042	XXX	XXX
25746U-AY-5	DOMINION RESOURCES INC			13	2FE	18,208,431	.82	9500	18,300,000	18,212,698	.0	1,728	.0	.0	7.500	7.537	JD	3,813	1,372,500	06/21/2006	06/30/2066
29379V-AN-3	ENTERPRISE PRODUCTS OPERATING LLC			13	2FE	4,991,974	.82	0000	4,100,000	5,000,000	.0	.0	.0	.0	7.000	7.011	JD	29,167	350,000	10/27/2009	06/01/2067
302570-AX-4	FPL GROUP CAPITAL INC			13	2FE	11,880,960	.76	0880	9,054,472	11,900,000	.0	1,827	.0	.0	6.650	6.705	JD	35,171	791,350	06/06/2007	06/15/2067
316773-CM-0	FIFTH THIRD BANCORP			13	3FE	6,243,750	.89	3750	5,809,375	6,500,000	.0	2,348	.0	.0	5.100	5.344	JD	.921	331,500	10/17/2013	12/29/2049
40427L-AB-0	HSBC CAPITAL FUNDING (DOLLAR 1) L.P.		R	13	2FE	12,740,300	.15	2500	10,025,000	11,980,251	.0	(136,530)	.0	.0	10.176	7.863	JD	2,827	1,017,600	08/28/2001	12/29/2049
49326Q-AA-4	KEYCORP CAPITAL III	C			3FE	9,059,850	.118	1866	10,636,794	9,044,753	.0	(1,789)	.0	.0	7.750	7.690	JJ	321,625	697,500	03/01/2002	07/15/2029
693475-AM-7	PNC FINANCIAL SERVICES GROUP INC			13	2FE	6,888,933	.93	7630	7,192,560	6,905,973	.0	7,548	.0	.0	4.850	5.501	JD	31,004	372,044	10/23/2013	05/29/2049
69352P-AC-7	PPL CAPITAL FUNDING INC			13	2FE	3,990,640	.77	2500	3,090,000	3,934,706	.0	1,273	.0	.0	6.700	6.814	MS	67,744	268,000	03/15/2007	03/30/2067
759351-AE-9	REINSURANCE GROUP OF AMERICA INC			13	2FE	12,955,800	.81	7500	10,627,500	13,000,000	.0	6,573	.0	.0	3.177	3.293	JD	18,356	877,500	12/05/2005	12/15/2065
835407-AA-5	SOMPO JAPAN INSURANCE INC		R	13	1FE	3,000,000	.105	5000	3,165,000	3,000,000	.0	.0	.0	.0	5.325	5.325	MS	41,269	159,750	03/21/2013	03/28/2073
84604B-AA-7	SOVEREIGN CAPITAL TRUST VI		1		3FE	3,500,000	101	7053	3,559,686	3,500,000	.0	.0	.0	.0	7.908	7.907	JD	13,839	276,780	06/06/2006	06/13/2036
4299999. Subtotal - Bonds - Hybrid Securities - Issuer Obligations						93,460,638	XXX	87,440,236	91,871,000	92,296,959	0	(116,874)	0	0	XXX	XXX	XXX	565,735	6,514,524	XXX	XXX
055675-AA-0	BNSF FUNDING TRUST I			13	2FE	3,630,200	.111	5000	4,460,000	4,000,000	.0	8,642	.0	.0	6.613	7.280	JJ	121,973	264,520	06/07/2007	12/15/2055
4599999. Subtotal - Bonds - Hybrid Securities - Other Loan-Backed and Structured Securities						3,630,200	XXX	4,460,000	4,000,000	3,654,482	0	8,642	0	0	XXX	XXX	XXX	121,973	264,520	XXX	XXX
4899999. Total - Hybrid Securities						97,090,838	XXX	91,900,236	95,871,000	95,951,441	0	(108,232)	0	0	XXX	XXX	XXX	687,708	6,779,044	XXX	XXX
5599999. Total - Parent, Subsidiaries and Affiliates Bonds						0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX
7799999. Total - Issuer Obligations						1,450,252,941	XXX	1,621,137,809	1,493,856,601	1,447,357,813	0	(270,691)	511,436	0	XXX	XXX	XXX	21,640,576	88,070,674	XXX	XXX
7899999. Total - Residential Mortgage-Backed Securities						83,719,590	XXX	81,908,447	84,336,241	79,265,974	0	191,175	0	0	XXX	XXX	XXX	286,293	3,121,921	XXX	XXX
7999999. Total - Commercial Mortgage-Backed Securities						180,992,122	XXX	187,692,918	174,419,797	182,805,430	0	457,242	0	0	XXX	XXX	XXX	728,449	7,742,875	XXX	XXX
8099999. Total - Other Loan-Backed and Structured Securities						139,670,514	XXX	139,011,533	140,975,439	138,489,058	0	195,974	0	0	XXX	XXX	XXX	890,524	4,390,955	XXX	XXX
8399999 - Total Bonds						1,854,635,166	XXX	2,029,750,707	1,893,588,078	1,847,918,276	0	573,700	511,436	0	XXX	XXX	XXX	23,545,842	103,326,425	XXX	XXX

## SCHEDULE D - PART 2 - SECTION 1

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## SCHEDULE D - PART 2 - SECTION 2

[illegible]

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ANNUAL STATEMENT FOR THE YEAR 2015 OF THE WILCAC LIFE INSURANCE COMPANY

SCHEDULE D - PART 3

Showing All Long-Term Bonds and Stocks ACQUIRED During Current Year

1	2	3	4	5	6	7	8	9
CUSIP Identification	Description	Foreign	Date Acquired	Name of Vendor	Number of Shares of Stock	Actual Cost	Par Value	Paid for Accrued Interest and Dividends
38376N-WF-8	CMO/RMBS - GPCS 2015-C3 ZA		12/01/2015	VARIOUS		2,047,136	2,047,136	6,222
38378X-QK-0	CMBS - GNR 2014-130 KZ		12/01/2015	VARIOUS		731,870	836,094	1,452
0599999. Subtotal - Bonds - U.S. Governments						2,779,006	2,883,230	7,675
05330G-AA-2	AUTORIDAD CANAL DE PANAM	R	09/24/2015	BANC OF AMERICA SECURITIES LLC		1,473,480	1,500,000	0
1099999. Subtotal - Bonds - All Other Governments						1,473,480	1,500,000	0
13063A-5G-5	CA TXB-VAR PURP		03/26/2015	BARCLAYS CAPITAL INC FIXED INC		1,158,330	750,000	28,313
882722-VP-3	TX ST-BABS-A		05/12/2015	JEFFERIES & COMPANY, INC.		2,748,350	2,500,000	14,150
1799999. Subtotal - Bonds - U.S. States, Territories and Possessions						3,906,680	3,250,000	42,463
03667P-EL-2	ANTELOPE VLY CLG-CABS		02/01/2015	Adjustment		511,260	1,000,000	0
03667P-EQ-1	ANTELOPE VLY CLG-CABS		02/01/2015	Adjustment		965,471	2,300,000	0
406792-ZU-4	HAMDEN-TXBL		03/01/2015	Adjustment		980,750	1,000,000	0
50207H-AA-0	LMH FEE		08/01/2015	Adjustment		4,250,000	4,250,000	0
542433-QG-5	LONG BEACH USD-CABS		02/10/2015	RBC CAPITAL MARKETS		1,723,810	3,500,000	0
542433-QL-4	LONG BEACH USD-CABS		02/06/2015	RBC CAPITAL MARKETS		1,014,300	2,500,000	0
542433-QN-0	LONG BEACH USD-CABS		02/26/2015	NATIONAL FINANCIAL SERVICES CO		829,125	2,250,000	0
544646-ZR-6	LOS ANGELES USD		07/21/2015	VARIOUS		633,038	485,000	2,094
64966H-YX-2	NYC SER H-1-BABS		01/09/2015	BARCLAYS CAPITAL INC FIXED INC		1,734,075	1,500,000	11,191
797355-N6-7	SAN DIEGO SD-CABS-C		01/07/2015	MERRILL LYNCH PIERCE FENNER		538,423	1,750,000	0
798755-DP-6	SAN MARCOS SD-B		01/06/2015	CITIGROUP GLOBAL MARKETS INC.		2,447,300	10,000,000	0
2499999. Subtotal - Bonds - U.S. Political Subdivisions of States, Territories and Possessions						15,627,552	30,535,000	13,285
00830Y-AA-9	AFRICA FINANCE CORP	R	06/09/2015	VARIOUS		3,236,000	3,200,000	16,722
02765U-DN-1	AMERN MUN PIW-BABS		02/26/2015	MESROW FINANCIAL INC.		818,063	650,000	1,930
13034P-UJ-4	CA HSG FIN AGY-TXBL		04/08/2015	JP MORGAN SECURITIES LIMITED		1,000,000	1,000,000	0
167593-AK-8	CHICAGO ARPT-B		04/22/2015	Wells Fargo		1,192,269	950,000	19,352
16772P-AQ-9	CHICAGO TRANSIT BAB		02/17/2015	PERSHING LLC		1,018,775	855,000	11,338
18085P-MT-8	CLARK ARPT-TXB-C-BABS		04/30/2015	CITIGROUP GLOBAL MARKETS INC.		1,440,350	1,000,000	23,491
235417-AA-0	DALLAS CONV CTR		04/08/2015	NATIONAL FINANCIAL SERVICES CO		2,010,825	1,500,000	30,124
25477G-CY-9	DC INCOME TAX-E-BABS		05/05/2015	NATIONAL FINANCIAL SERVICES CO		1,827,825	1,500,000	36,574
3130A5-PU-7	FEDERAL HOME LOAN BANK		06/24/2015	Unknown		399,900	400,000	0
3130A5-OS-1	FEDERAL HOME LOAN BANK		06/12/2015	NOMURA SECURITIES/FIXED INCOME		1,200,000	1,200,000	0
3130A5-QM-4	FEDERAL HOME LOAN BANK		06/17/2015	Stifel Nicolaus & Co.		994,400	1,000,000	0
3130A6-AA-2	FEDERAL HOME LOAN BANK		07/23/2015	NOMURA SECURITIES/FIXED INCOME		5,000,000	5,000,000	0
3133EE-PG-9	FEDERAL FARM CREDIT BANK		02/04/2015	CITIGROUP GLOBAL MARKETS INC.		1,996,000	2,000,000	0
3134A4-AB-0	FEDERAL HOME LOAN MORTGAGE CORPORATION		12/03/2015	VARIOUS		2,084,676	3,500,000	0
31358D-DR-2	FANNIE MAE		06/05/2015	BARCLAYS CAPITAL INC FIXED INC		3,452,846	5,850,000	0
3136G0-WC-1	FANNIE MAE		02/10/2015	JP MORGAN SECURITIES LIMITED		1,920,000	2,000,000	3,000
3137BF-XU-0	CMBS - FHMS K042 X1		01/21/2015	JP MORGAN SECURITIES LIMITED		809,856	0	7,556
3137BG-K3-2	CMBS - FHMS K043 X1		02/20/2015	BARCLAYS CAPITAL INC FIXED INC		1,363,260	0	1,696
3137BJ-GG-2	CMO - FH 4474C ZB		12/01/2015	VARIOUS		1,023,568	1,023,568	3,111
3137BJ-P7-2	CMBS - FHMS K046 X1		06/09/2015	Wells Fargo		3,803,114	0	20,334
3138L1-Z2-1	RMBS - FN AM1691		06/25/2015	GUGGENHEIM SECURITIE		1,166,264	1,202,334	3,351
3138L9-4A-7	RMBS - FN AM8916		06/01/2015	Adjustment		2,017,313	2,100,000	4,424
3138L9-L6-7	RMBS - FN AM8448		05/05/2015	CITIGROUP GLOBAL MARKETS INC.		1,993,438	2,000,000	5,367
3138LC-C5-2	RMBS - FN AN0091		10/01/2015	Adjustment		4,605,557	4,600,000	12,821
413890-EQ-3	HARRIS CN-HOUSTON-CAB		03/12/2015	VARIOUS		1,742,076	7,315,000	0
413890-ES-9	HARRIS CN-HOUSTON-CAB		02/11/2015	Wells Fargo		1,004,102	4,480,000	0
413890-ET-7	HARRIS CN-HOUSTON-CAB		02/27/2015	Morgan Stanley		949,275	4,500,000	0
544495-VY-7	LA DEPT WTR & PIW-BAB		07/01/2015	CITIGROUP GLOBAL MARKETS INC.		4,562,040	3,500,000	3,835
544495-WA-8	LA DEPT WTR/PIW-BABS		06/19/2015	Morgan Stanley		4,586,619	3,350,000	106,299
57586N-VY-7	MASSACHUSETTS HSG-B		03/18/2015	BARCLAYS CAPITAL INC FIXED INC		1,800,000	1,800,000	0
59259N-ZH-9	MTA NY-TXB		06/16/2015	RAYMOND JAMES/FI		2,162,910	1,500,000	10,393
59259Y-BZ-1	MET TRN AUTH		03/04/2015	MERRILL LYNCH PIERCE FENNER		821,736	600,000	12,631
59259Y-DC-0	MET TRN-BABS-TXB-TR		03/04/2015	VARIOUS		898,989	650,000	13,764
645913-AA-2	NJ ECON-SER A		03/18/2015	VARIOUS		2,823,106	2,250,000	17,634
646108-QM-5	NJ HSG FIN-E-TXBL-REF		03/06/2015	CITIGROUP GLOBAL MARKETS INC.		1,300,000	1,300,000	0
64971M-SM-0	NYC TRANSL FIN -BABS		01/09/2015	Morgan Stanley		1,432,875	1,250,000	15,036
64972F-T5-5	NYC MUN WTR FIN -BABS		01/09/2015	MERRILL LYNCH PIERCE FENNER		1,926,457	1,700,000	7,929
64972G-AZ-7	NYC MUNI WTR-BB		01/09/2015	CITIGROUP GLOBAL MARKETS INC.		341,100	300,000	1,208
73358W-RQ-9	PORT AUTH NY & NJ-182		01/15/2015	MERRILL LYNCH PIERCE FENNER		1,281,492	1,150,000	28,062
73358W-XP-4	PORT AUTH OF NEW YORK		05/19/2015	BARCLAYS CAPITAL INC FIXED INC		3,240,000	3,240,000	0
79765R-SV-2	SAN FRANCISCO UTILS-B		05/13/2015	CITIGROUP GLOBAL MARKETS INC.		1,690,654	1,400,000	3,967
79768H-AH-1	SAN FRAN PUC		01/14/2015	BARCLAYS CAPITAL INC FIXED INC		605,420	500,000	8,326
79768H-AJ-7	SAN FRAN PUC		01/14/2015	BARCLAYS CAPITAL INC FIXED INC		613,325	500,000	8,478
79768H-AL-2	SAN FRAN PUC		06/08/2015	Wells Fargo		1,992,553	1,700,000	19,238

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SCHEDULE D - PART 3

Showing All Long-Term Bonds and Stocks ACQUIRED During Current Year

1	2	3	4	5	6	7	8	9
CUSIP Identification	Description	Foreign	Date Acquired	Name of Vendor	Number of Shares of Stock	Actual Cost	Par Value	Paid for Accrued Interest and Dividends
842475-F7-5	SO CA PUB PWER-BABS		03/16/2015	VARIOUS		1,528,740	1,250,000	14,197
880591-ES-7	TENN VALLEY AUTHORITY		09/21/2015	Morgan Stanley		1,702,995	1,750,000	0
3199999. Subtotal - Bonds - U.S. Special Revenues						85,380,762	88,515,902	472,190
001406-AA-5	ABS - DCAL 2015-1A A1	R	02/13/2015	BNP Paribas		2,800,000	2,800,000	0
001406-AB-3	ABS - DCAL 2015-1A B1	R	02/13/2015	BNP Paribas		250,000	250,000	0
00287Y-AQ-2	ABBVIE INC		05/05/2015	MLPFS INC FIXED INCOME		998,250	1,000,000	0
00452P-AK-3	ABS - ACTS 2015-6A B2	R	03/04/2015	JEFFERIES & COMPANY, INC.		1,000,000	1,000,000	0
00830Y-AA-9	AFRICA FINANCE CORP	R	04/22/2015	CITIGROUP GLOBAL MARKETS INC		742,703	750,000	0
010392-FM-5	ALABAMA POWER CO	R	03/06/2015	MORGAN STANLEY DEAN WITTER		2,446,200	2,500,000	0
02666A-AC-2	ABS - AH4R 2015-SFR1 C		03/01/2015	VARIOUS		749,966	750,000	0
02666B-AC-0	ABS - AH4R 2015-SFR2 C		09/11/2015	Goldman Sachs		499,997	500,000	0
033296-AA-2	ABS - ANCHF 2015-1A A	R	05/07/2015	PERSHING LLC		500,000	500,000	0
033296-AC-8	ABS - ANCHF 2015-1A B	R	05/07/2015	PERSHING LLC		1,750,000	1,750,000	0
033296-AE-4	ABS - ANCHF 2015-1A C	R	05/07/2015	PERSHING LLC		1,000,000	1,000,000	0
038222-AK-1	APPLIED MATERIALS INC		09/21/2015	JP MORGAN SECURITIES INC.		3,986,520	4,000,000	0
04015C-AA-6	ARES FINANCE CO LLC		02/02/2015	CANTOR FITZGERALD & CO. INC.		503,905	500,000	6,500
040555-CN-2	ARIZONA PUBLIC SERVICE		02/10/2015	Wells Fargo		2,568,510	2,250,000	37,125
040555-CT-9	ARIZONA PUBLIC SERVICE CO		11/03/2015	MLPFS INC FIXED INCOME		1,248,325	1,250,000	0
04250C-AB-8	ARMY HAWAII FAMILY HSG		05/01/2015	Adjustment		1,375,000	1,375,000	0
04250G-AB-9	ARMY HAWAII FAMILY HSG		05/01/2015	Adjustment		1,375,000	1,375,000	0
05178R-AC-9	AURORA MILITARY HSG II LLC		12/16/2015	BANK OF NEW YORK		1,098,042	1,100,000	1,392
05178T-AA-9	AURORA MILITARY HOUS III		09/22/2015	SSB-CUSTODIAN		1,060,780	1,000,000	11,802
05178T-AC-5	RMBS - AURORA-11A-I3		12/02/2015	CANTOR FITZGERALD & CO		278,503	250,000	6,794
05377R-BZ-6	ABS - AESOP 2015-1A C		01/22/2015	DEUTSCHE BANK SECURITIES, INC.		1,499,499	1,500,000	0
05490L-AA-7	BLUE CROSS BLUE SHIELD M		04/29/2015	VARIOUS		1,752,699	1,750,000	526
05526Q-AG-1	CMBS - BAMLL 2015-200P C		04/14/2015	MLPFS INC FIXED INCOME		2,570,155	2,500,000	5,494
056752-AG-3	BAIDU INC	R	06/23/2015	JP MORGAN SECURITIES INC.		948,385	950,000	0
05970A-AA-0	BANCO NACIONAL COMERCIO	R	10/06/2015	JP Morgan Chase		3,490,165	3,500,000	0
07177M-AA-1	BAXALTA INC		06/18/2015	CITIGROUP GLOBAL MARKETS INC		2,483,100	2,500,000	0
12592M-BQ-2	CMBS - COMM 2014-LC17 C	R	06/01/2015	VARIOUS		1,582,734	1,500,000	1,572
12593Q-BH-2	CMBS - COMM 2015-CR26 B		09/28/2015	DEUTSCHE BANK SECURITIES, INC.		2,061,793	2,000,000	1,806
126281-BB-9	CMBS - CSA1L 2015-C1 XA		03/10/2015	CREDIT SUISSE SECURITIES (USA)		1,393,040	0	11,831
126281-BF-0	CMBS - CSA1L 2015-C1 C		03/06/2015	CREDIT SUISSE SECURITIES (USA)		1,261,968	1,250,000	2,933
12630B-BF-4	CMBS - COMM 2013-CR13 C		01/20/2015	BARCLAYS CAPITAL INC FIXED INC		1,098,672	1,000,000	2,907
12635Q-BJ-8	CMBS/CMO - CMT-15CC27-AM		10/20/2015	DEUTSCHE BANK SECURITIES, INC.		2,059,896	2,000,000	6,197
12635Q-BK-5	CMBS/CMO - CMT-15CC27-B		10/20/2015	DEUTSCHE BANK SECURITIES, INC.		1,287,384	1,250,000	4,385
12635X-AA-3	ABS - CSON LLC		12/23/2015	Unknown		312,405	312,405	0
12635X-AB-1	ABS - CSON LLC		12/23/2015	Unknown		1,855,459	1,855,459	0
136375-BL-5	CANADIAN NATL RAILWAY	I	11/12/2015	Keybank		629,155	500,000	9,201
14040H-BJ-3	CAPITAL ONE FINANCIAL CORP		10/26/2015	CREDIT SUISSE SECURITIES (USA)		2,049,836	2,050,000	0
14069B-AA-2	CMBS - CPMRK 2007-AETC A1		09/22/2015	VARIOUS		2,918,173	2,913,125	6,659
14070A-AA-1	CMBS - CPMRK 2007-AET2 A		10/28/2015	VARIOUS		2,641,084	2,655,245	9,140
14855T-AA-1	ABS - CLAST 2015-1A A		12/10/2015	GOLDMAN, SACHS & CO.		1,999,954	2,000,000	0
14855T-AB-9	ABS - CLAST 2015-1A B		12/10/2015	GOLDMAN, SACHS & CO.		689,721	700,000	0
14889K-AE-2	ABS - CRMN 2015-1A C1	F	04/01/2015	VARIOUS		1,733,200	1,750,000	0
17320Q-AJ-8	CMBS/CMO - CGCMT 13375P C		01/14/2015	MLPFS INC FIXED INCOME		765,908	750,000	1,392
191098-AK-8	COCA COLA BOTTLING CO CONSOLIDATED		11/20/2015	CITIGROUP GLOBAL MARKETS INC		749,813	750,000	0
200474-BF-0	CMBS - COMM 2015-LC19 B		01/26/2015	DEUTSCHE BANK SECURITIES, INC.		3,089,953	3,000,000	957
20854P-AM-1	CONSOL ENERGY INC		03/25/2015	Goldman Sachs		985,520	1,000,000	0
21870K-AJ-7	CMBS - CORE 2015-WEST C		04/23/2015	Goldman Sachs		2,505,469	2,500,000	6,551
21870L-AJ-5	CORE INDL TR 2015-CALW		04/01/2015	Adjustment		2,582,708	2,500,000	1,975
219350-AW-5	CORNING INC		01/22/2015	CREDIT SUISSE SECURITIES (USA)		1,105,780	1,000,000	17,417
23244A-AB-1	RMBS - CWABS-06SD3-M1		12/25/2015	Direct		709	709	0
233046-AD-3	ABS - DNKN 2015-1A A211		01/22/2015	VARIOUS		8,900,000	8,900,000	0
23306N-AJ-1	CMBS - DBWIF 2015-LCM C		06/17/2015	DEUTSCHE BANK SECURITIES, INC.		784,813	850,000	1,939
25264V-AA-7	ABS - DHAL 2015-1 A	F	07/24/2015	Wells Fargo		999,753	1,000,000	0
25468P-CX-2	WALT DISNEY COMPANY/THE		01/08/2015	CHASE SECURITIES		2,417,448	2,400,000	10,360
25755T-AE-0	ABS - DOMINO-151-A2		10/14/2015	KEYBANC CAPITAL MARKETS INC		3,500,000	3,500,000	0
26249Y-AG-6	ABS - DRSLF 2015-37A Q	R	03/01/2015	Adjustment		730,712	750,000	0
26483E-AH-3	DUN & BRADSTREET CORP		06/08/2015	CHASE SECURITIES		2,739,275	2,750,000	0
26827E-AC-9	ABS - ECAF 2015-1A A2	R	06/15/2015	DEUTSCHE BANK ALEX BROWN		2,500,000	2,500,000	0
30256W-AC-1	ABS - FDF 2015-1A C	R	10/23/2015	KEYBANC CAPITAL MARKETS INC		496,250	500,000	0
30262S-AR-9	CMBS - FREMF 2015-K42 B		01/16/2015	JP MORGAN SECURITIES LIMITED		1,028,053	1,000,000	2,890
30286X-AN-9	CMBS - FREMF 2015-K43 B		02/19/2015	BARCLAYS CAPITAL INC FIXED INC		1,306,790	1,300,000	418
31620M-AR-7	FIDELITY NATIONAL INFORM		10/13/2015	BANC OF AMERICA SECURITIES LLC		1,994,580	2,000,000	0

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31679N-AE-4	ABS - FSSLF 2015-1A C1		02/01/2015	Adjustment		1,455,642	1,500,000	.0
33767C-AR-8	CMO/RMBS - FKMT 2015-1 A10		02/27/2015	BARCLAYS CAPITAL INC FIXED INC		3,218,770	3,250,000	1,264
33843L-AB-1	ABS - FLCATO-153-B		10/28/2015	DEUTSCHE BANK SECURITIES, INC.		1,249,741	1,250,000	.0
34959L-AS-2	ABS - FCF 2012-5A BR		05/11/2015	Bank of New York Mellon		3,000,000	3,000,000	.0
36164N-FH-3	GE CAPITAL INTERNATIONAL FUNDING CO	R	10/26/2015	CORPORATE ACTION		3,058,275	3,058,397	.0
36186E-AA-7	CMBS - GMAON 2003-PRES A		09/22/2015	SSB-CUSTODIAN		1,006,871	953,747	2,976
36198F-AG-7	CMBS - GSMS 2013-GC14 XA		01/01/2015	Adjustment		(586)	.0	.0
36251F-AY-2	CMBS - GSMS 2015-GC28 XA		03/01/2015	Adjustment		1,406,174	.0	15,353
36251F-BB-1	CMBS - GSMS 2015-GC28 B		02/13/2015	Goldman Sachs		3,089,858	3,000,000	8,623
36252R-BJ-7	CMBS - GSMS 2014-GC18 C		08/11/2015	VARIOUS		319,785	300,000	460
36319R-AJ-9	ABS - GALXY 2015-19A COMB	R	02/01/2015	Adjustment		1,686,125	1,750,000	.0
38174G-AE-4	ABS - GOCAP 2015-24A C	R	03/31/2015	Wells Fargo		1,000,000	1,000,000	.0
38174G-AG-9	ABS - GOCAP 2015-24A D	R	03/31/2015	Wells Fargo		484,804	500,000	.0
42806D-AB-5	ABS - HERTZ VEH FING II LP		04/07/2015	MERRILL LYNCH PIERCE FENNER		3,499,823	3,500,000	.0
42806D-AC-3	ABS - HERTZ VEH FING II LP		04/07/2015	MERRILL LYNCH PIERCE FENNER		1,999,349	2,000,000	.0
440327-AK-0	HORACE MANN EDUCATORS CORP		11/18/2015	JP MORGAN SECURITIES INC.		2,194,170	2,200,000	.0
44329H-AD-6	HP COMMUNITIES LLC		07/21/2015	GUGGENHEIM SECURITIE		498,750	500,000	10,428
44329H-AU-8	HP COMMUNITIES LLC		07/21/2015	GUGGENHEIM SECURITIE		498,750	500,000	10,893
44329H-AV-6	HP COMMUNITIES LLC		07/21/2015	GUGGENHEIM SECURITIE		399,000	400,000	8,829
46618L-AB-6	ABS - HENDR 2015-1A B		03/25/2015	CREDIT SUISSE SECURITIES (USA)		1,498,701	1,500,000	.0
46644A-BL-5	CMBS - JPMBB 2015-C27 B		02/05/2015	JP MORGAN SECURITIES LIMITED		3,089,541	3,000,000	7,796
46645C-AJ-6	CMBS - JPMCC 2015-SGP C		09/28/2015	CHASE SECURITIES		3,500,000	3,500,000	.0
470170-AB-7	ABS - JMW 151 Notes	R	07/01/2015	Adjustment		500,000	500,000	.0
48274M-AD-1	ABS - KVK 2014-2A C	R	01/26/2015	CREDIT SUISSE SECURITIES (USA)		476,250	500,000	633
49638W-AF-3	ABS - KING 2013-6A D	R	02/25/2015	CREDIT SUISSE SECURITIES (USA)		942,500	1,000,000	3,581
49832M-AE-2	ABS - KHIK 2015-1A C		03/26/2015	MITSUBISHI UFJ SECURITIES		429,962	450,000	.0
50076Q-AE-6	KRAFT FOODS GROUP INC		01/09/2015	Deutsche Bank		2,440,553	2,250,000	12,500
50188C-AB-8	ABS - LCOB REPACK TRUST		03/13/2015	PERSHING LLC		1,254,716	4,600,000	.0
53688T-AA-2	ABS - LITIGATION FEE RESIDUAL FDG2015-1		05/01/2015	VARIOUS		2,500,000	2,500,000	.0
539830-BC-2	LOCKHEED MARTIN CORP		02/12/2015	Goldman Sachs		2,726,295	2,750,000	.0
550786-AN-7	CMO/RMBS - LVII 2009-3 B1		07/20/2015	BANK OF NEW YORK		2,568,750	2,500,000	9,317
55818K-AG-6	ABS - MDPK 2013-11A B1	R	08/06/2015	RBC CAPITAL MARKETS		1,971,250	2,000,000	2,158
585270-AA-9	MEIJI YASUDA LIFE INSURANCE CO	R	10/15/2015	JP MORGAN SECURITIES INC.		1,900,000	1,900,000	.0
586054-AC-2	MEMORIAL SLOAN-KETTERING		02/04/2015	Goldman Sachs		498,185	500,000	.0
58933Y-AT-2	MERCK & CO INC		02/05/2015	CHASE SECURITIES		497,125	500,000	.0
59524E-AC-6	ABS - MAMFC-0508-3		11/19/2015	GOLDMAN, SACHS & CO.		793,601	863,136	14,359
61765B-AA-0	CMBS - MSC 2015-420 A		03/06/2015	MORGAN STANLEY DEAN WITTER		514,994	500,000	828
61765D-AX-6	CMBS - MSC 2015-MS1 B		06/25/2015	Morgan Stanley		3,983,451	4,000,000	3,238
61974Q-AL-0	CMBS - MOTEL 2015-MTL6 B		03/01/2015	Adjustment		1,750,000	1,750,000	3,527
61974Q-AN-6	CMBS - MOTEL 2015-MTL6 C		03/01/2015	Adjustment		5,250,000	5,250,000	11,692
628312-AD-2	MUTUAL OF OMAHA INS CO		03/13/2015	JP MORGAN CLEARING CORP		4,578,937	4,550,000	33,355
62951C-AG-7	ABS - NZCG 2015-1A A2		02/01/2015	Adjustment		2,000,000	2,000,000	.0
62951C-AJ-1	ABS - NZCG 2015-1A B		02/01/2015	Adjustment		740,640	750,000	.0
62952H-AG-5	ABS - NXC 2015-1A D		04/23/2015	Wells Fargo		969,163	1,000,000	.0
62953G-AE-1	ABS - NZCG 2015-2A B	R	03/27/2015	CITIGROUP GLOBAL MARKETS INC.		600,000	600,000	.0
62953G-AG-6	ABS - NZCG 2015-2A C	R	03/27/2015	CITIGROUP GLOBAL MARKETS INC.		474,530	500,000	.0
649322-AA-2	NY & PRESBYTERIAN HOSPIT		01/29/2015	Goldman Sachs		950,000	950,000	.0
649757-AA-9	NY PUBLIC LIBRARY		02/25/2015	MORGAN STANLEY DEAN WITTER		500,000	500,000	.0
65251T-AE-5	ABS - NISTR 2015-1A C		03/11/2015	Wells Fargo		1,250,000	1,250,000	.0
655044-AE-5	NOBLE ENERGY INC		01/13/2015	MORGAN STANLEY DEAN WITTER		2,170,620	2,000,000	45,000
66516X-AC-9	NORTHERN GROUP HOUSING		10/28/2015	SSB-CUSTODIAN		1,105,065	900,000	3,231
666807-BJ-0	NORTHROP GRUMMAN CORP		02/03/2015	CHASE SECURITIES		2,649,285	2,650,000	.0
674000-AG-9	ABS - OAKCL 2014-1A B	R	01/26/2015	CREDIT SUISSE SECURITIES (USA)		480,000	500,000	3,297
68268E-AB-9	ABS - OMFIT 2015-1A B		01/28/2015	CITIGROUP GLOBAL MARKETS INC.		499,881	500,000	.0
74005P-BD-5	PRAXAIR INC		01/29/2015	Wells Fargo		998,380	1,000,000	8,678
744448-CE-9	PUBLIC SERVICE COLORADO		03/05/2015	MORGAN STANLEY DEAN WITTER		2,061,448	1,750,000	5,773
745332-CG-9	PUGET SOUND ENERGY INC		05/11/2015	CHASE SECURITIES		2,389,200	2,400,000	.0
755111-BW-0	RAYTHEON COMPANY		02/17/2015	CHASE SECURITIES		948,031	850,000	7,213
77775*-BT-7	ROSENTHAL & ROSENTHAL INC		08/01/2015	Adjustment		500,000	500,000	.0
78413M-AE-8	CMBS - SFAVE 2015-5AVE A2B		02/03/2015	MLPFS INC FIXED INCOME		1,559,834	1,500,000	1,727
78413M-AL-2	CMBS - SFAVE 2015-5AVE B		02/03/2015	MLPFS INC FIXED INCOME		519,002	500,000	609
78413M-AN-8	CMBS - SFAVE 2015-5AVE C		02/03/2015	MLPFS INC FIXED INCOME		502,359	500,000	609
80007P-AU-3	SANDRIDGE ENERGY INC		06/01/2015	VARIOUS		1,086,250	1,100,000	.0
81746C-AY-8	CMO/RMBS - SEMT 2014-3 B1		05/13/2015	MORGAN STANLEY & CO LLC		3,306,172	3,250,248	6,782
81881V-AJ-4	ABS - SHACK 2014-5A C1	R	01/21/2015	CREDIT SUISSE SECURITIES (USA)		950,000	1,000,000	6,515

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CUSIP Identification	Description	Foreign	Date Acquired	Name of Vendor	Number of Shares of Stock	Actual Cost	Par Value	Paid for Accrued Interest and Dividends
82321U-AA-1	ABS - SHNTN 2015-1A A	R	10/09/2015	CITIGROUP GLOBAL MARKETS INC.		1,980,800	2,000,000	.0
857477-AQ-6	STATE STREET CORP		05/14/2015	Morgan Stanley		3,000,000	3,000,000	.0
86213C-AB-1	ABS - STR 2015-1A A2		05/06/2015	VARIOUS		4,384,443	4,400,000	4.054
875127-BD-3	TAMPA ELECTRIC CO		05/15/2015	RBC CAPITAL MARKETS		2,495,350	2,500,000	.0
878091-BD-8	TEACHERS INSUR & ANNUITY		04/30/2015	VARIOUS		7,757,502	7,000,000	19.464
915271-AA-8	UNIVEST CORP OF PA		04/01/2015	Adjustment		1,250,000	1,250,000	.0
91830X-AG-7	ABS - VOYA 2012-3AR DR	R	03/24/2015	CITIGROUP GLOBAL MARKETS INC.		1,250,000	1,250,000	.0
92343V-OK-8	VERIZON COMMUNICATIONS		03/17/2015	Unknown		5,913,368	5,668,000	19.903
92343V-CM-4	VERIZON COMMUNICATIONS		03/17/2015	Unknown		2,305,493	2,242,000	8.116
92913J-AC-0	ABS - VOYA 2015-3A A2	R	09/01/2015	VARIOUS		500,000	500,000	.0
92936J-AC-3	WP CAREY INC		01/21/2015	Wells Fargo		3,478,020	3,500,000	.0
92938G-AK-4	CMBS - WFRBS 2013-C17 C		01/27/2015	NOMURA SECURITIES/FIXED INCOME		1,112,656	1,000,000	4.130
92939K-AK-4	CMBS - WFRBS 2014-C24 C		05/06/2015	Wells Fargo		2,541,797	2,500,000	2.979
92939V-AG-9	CMBS - JPMDB 2015-WPG C		07/09/2015	JP MORGAN SECURITIES INC.		1,169,189	1,250,000	2.902
929766-7K-3	CMBS - WBCMT 2005-C21 AJ		07/01/2015	Adjustment		(682)	.0	682
94989K-BA-0	CMBS - WFCM 2015-C29 B		06/19/2015	Wells Fargo		2,574,880	2,500,000	7.281
94989V-AJ-8	CMBS - WFCM 2015-NXS3 B		09/25/2015	Wells Fargo		1,541,973	1,500,000	2.319
95058X-AB-4	ABS - WIEN 2015-1A A211		05/19/2015	PERSHING LLC		1,700,000	1,700,000	.0
95058X-AC-2	ABS - WIEN 2015-1A A23		05/19/2015	PERSHING LLC		2,250,000	2,250,000	.0
9AMBDB-X7-2	ABS - CLEOCREST LLC VFN UNDRAWN		11/06/2015	Not Provided		2,953,806	2,953,806	.0
8399999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)						256,832,277	254,226,276	493,239
8399997. Total - Bonds - Part 3						365,999,756	380,910,409	1,028,851
8399998. Total - Bonds - Part 5						5,574,158	5,500,000	178,253
8399999. Total - Bonds						371,573,914	386,410,409	1,207,103
949746-RN-3	WELLS FARGO & COMPANY		12/01/2015	VARIOUS	4,150,000.000	4,331,271	0.00	.0
8499999. Subtotal - Preferred Stocks - Industrial and Miscellaneous (Unaffiliated)						4,331,271	XXX	0
8999997. Total - Preferred Stocks - Part 3						4,331,271	XXX	0
8999998. Total - Preferred Stocks - Part 5						0	XXX	0
8999999. Total - Preferred Stocks						4,331,271	XXX	0
9799997. Total - Common Stocks - Part 3						0	XXX	0
9799998. Total - Common Stocks - Part 5						0	XXX	0
9799999. Total - Common Stocks						0	XXX	0
9899999. Total - Preferred and Common Stocks						4,331,271	XXX	0
9999999 - Totals						375,905,186	XXX	1,207,103

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE WILCAC LIFE INSURANCE COMPANY

SCHEDULE D - PART 4

Showing All Long-Term Bonds and Stocks SOLD, REDEEMED or Otherwise DISPOSED OF During Current Year

1	2	3	4	5	6	7	8	9	10	Change In Book/Adjusted Carrying Value					16	17	18	19	20	21
										11	12	13	14	15						
CUSIP Identi- fication	Description	For- eign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Con- sideration	Par Value	Actual Cost	Prior Year Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ Decrease	Current Year's (Amor- tization)/ Accretion	Current Year's Other- Than- Temporary Impairment Recognized	Total Change in Book/ Adjusted Carrying Value (11+12-13)	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Book/ Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/ Stock Dividends Received During Year	Stated Con- tractual Maturity Date
36202A-U8-8	RMBS - G2 607		12/21/2015	Direct		.19	.19	.20	.19	.0	.0	.0	.0	.0	.19	.0	.0	.0	.1	08/20/2016
36202A-WB-9	RMBS - G2 642		09/20/2015	Direct		245	245	253	248	.0	(3)	.0	(3)	.0	245	.0	.0	.0	.13	10/20/2016
36202A-ZL-4	RMBS - G2 747		12/21/2015	VARIOUS		1,411	1,411	1,461	1,428	.0	(17)	.0	(17)	.0	1,411	.0	.0	.0	.61	04/20/2017
36202B-4Y-8	RMBS - G2 1739		12/21/2015	Direct		278	278	288	295	.0	(16)	.0	(16)	.0	278	.0	.0	.0	.9	12/20/2021
36202B-5X-9	RMBS - G2 1762		12/21/2015	Direct		224	224	232	237	.0	(13)	.0	(13)	.0	224	.0	.0	.0	.9	06/20/2024
36202B-7J-8	RMBS - G2 1797		12/21/2015	Direct		866	866	896	913	.0	(47)	.0	(47)	.0	866	.0	.0	.0	.49	07/20/2024
36202B-EZ-4	RMBS - G2 1052		12/21/2015	Direct		186	186	192	200	.0	(15)	.0	(15)	.0	186	.0	.0	.0	.7	04/20/2023
36202B-Y4-1	RMBS - G2 1631		12/21/2015	Direct		.4	.4	.4	.4	.0	.0	.0	.0	.0	.4	.0	.0	.0	.7	06/20/2021
36202C-9B-7	RMBS - G2 2594		12/21/2015	VARIOUS		272	272	282	299	.0	(27)	.0	(27)	.0	272	.0	.0	.0	.11	05/20/2028
36202C-CW-1	RMBS - G2 1885		12/21/2015	Direct		482	482	499	505	.0	(23)	.0	(23)	.0	482	.0	.0	.0	.19	10/20/2024
36202C-D5-9	RMBS - G2 1924		12/21/2015	VARIOUS		266	266	276	282	.0	(15)	.0	(15)	.0	266	.0	.0	.0	.11	12/20/2024
36202C-D6-5	RMBS - G2 1903		12/21/2015	VARIOUS		.16	.16	.16	.17	.0	(2)	.0	(2)	.0	.16	.0	.0	.0	.1	11/20/2024
36202C-LX-9	RMBS - G2 2142		12/21/2015	VARIOUS		3,291	3,291	3,406	3,437	.0	(146)	.0	(146)	.0	3,291	.0	.0	.0	.132	12/20/2025
36202C-MF-7	RMBS - G2 2158		12/21/2015	VARIOUS		553	553	572	576	.0	(23)	.0	(23)	.0	553	.0	.0	.0	.22	01/20/2026
36202C-SP-9	RMBS - G2 2326		12/21/2015	VARIOUS		685	685	709	733	.0	(48)	.0	(48)	.0	685	.0	.0	.0	.27	11/20/2026
36202C-TA-1	RMBS - G2 2345		12/21/2015	VARIOUS		191	191	197	201	.0	(10)	.0	(10)	.0	191	.0	.0	.0	.4	12/20/2026
36202C-UD-3	RMBS - G2 2380		12/21/2015	Direct		.24	.24	.25	.26	.0	(2)	.0	(2)	.0	.24	.0	.0	.0	.1	02/20/2027
36202D-E4-9	RMBS - G2 2855		12/21/2015	Direct		.13	.13	.14	.15	.0	(2)	.0	(2)	.0	.13	.0	.0	.0	.1	12/20/2029
36202D-FJ-5	RMBS - G2 2869		11/01/2015	VARIOUS		.737	.737	.763	.839	.0	(102)	.0	(102)	.0	.737	.0	.0	.0	.10	01/20/2030
36202D-GF-2	RMBS - G2 2898		12/21/2015	Direct		.83	.83	.86	.100	.0	(17)	.0	(17)	.0	.83	.0	.0	.0	.5	03/20/2030
36202D-GT-2	RMBS - G2 2910		12/21/2015	VARIOUS		.459	.459	.467	.496	.0	(37)	.0	(37)	.0	.459	.0	.0	.0	.18	04/20/2030
36202D-JC-6	RMBS - G2 2959		12/21/2015	VARIOUS		4,298	4,298	4,365	4,567	.0	(270)	.0	(270)	.0	4,298	.0	.0	.0	.65	08/20/2030
36203R-A4-1	RMBS - GN 365527		12/15/2015	Direct		.91	.91	.92	.92	.0	.0	.0	.0	.0	.91	.0	.0	.0	.3	01/15/2024
36206M-HD-6	RMBS - GN 415356		12/15/2015	Direct		259	259	260	261	.0	(2)	.0	(2)	.0	259	.0	.0	.0	.9	09/15/2029
36207K-UU-2	RMBS - GN 434495		12/15/2015	Direct		.13	.13	.14	.14	.0	.0	.0	.0	.0	.13	.0	.0	.0	.0	08/15/2029
36207K-XY-2	RMBS - GN 434626		12/15/2015	Direct		.37	.37	.37	.37	.0	.0	.0	.0	.0	.37	.0	.0	.0	.1	12/15/2029
36209A-CZ-1	RMBS - GN 465488		12/15/2015	Direct		604	604	606	609	.0	(4)	.0	(4)	.0	604	.0	.0	.0	.20	10/15/2028
36209D-UR-3	RMBS - GN 468692		12/15/2015	Direct		1,429	1,429	1,434	1,434	.0	(5)	.0	(5)	.0	1,429	.0	.0	.0	.47	02/15/2028
36209E-VU-3	RMBS - GN 469627		12/15/2015	Direct		5,713	5,713	5,732	5,723	.0	(10)	.0	(10)	.0	5,713	.0	.0	.0	.178	10/15/2028
36209K-JW-9	RMBS - GN 473777		12/15/2015	Direct		15,123	15,123	15,173	15,148	.0	(24)	.0	(24)	.0	15,123	.0	.0	.0	.179	10/15/2028
36209T-WL-9	RMBS - GN 481351		12/15/2015	Direct		5,043	5,043	5,060	5,063	.0	(19)	.0	(19)	.0	5,043	.0	.0	.0	.123	10/15/2028
36209U-6R-2	RMBS - GN 482480		12/15/2015	Direct		1,159	1,159	1,163	1,163	.0	(4)	.0	(4)	.0	1,159	.0	.0	.0	.40	10/15/2028
36210C-Z4-8	RMBS - GN 488663		12/15/2015	Direct		.162	.162	.162	.162	.0	.0	.0	.0	.0	.162	.0	.0	.0	.6	10/15/2029
36210E-SD-2	RMBS - GN 490216		12/15/2015	Direct		238	238	238	239	.0	(1)	.0	(1)	.0	238	.0	.0	.0	.8	07/15/2029
36210L-FV-0	RMBS - GN 495280		12/15/2015	Direct		140	140	140	141	.0	(1)	.0	(1)	.0	140	.0	.0	.0	.5	06/15/2029
36210L-S5-3	RMBS - GN 495640		12/15/2015	Direct		761	761	763	765	.0	(4)	.0	(4)	.0	761	.0	.0	.0	.27	07/15/2029
36210N-AK-5	RMBS - GN 496910		12/15/2015	Direct		17,065	17,065	17,121	17,119	.0	(53)	.0	(53)	.0	17,065	.0	.0	.0	.743	05/15/2029
36210P-K8-6	RMBS - GN 498119		12/15/2015	Direct		.17	.17	.17	.17	.0	.0	.0	.0	.0	.17	.0	.0	.0	.1	08/15/2029
36210R-KA-7	RMBS - GN 499889		12/15/2015	Direct		6,233	6,233	6,253	6,251	.0	(18)	.0	(18)	.0	6,233	.0	.0	.0	.267	03/15/2029
36210U-PV-9	RMBS - GN 502736		12/15/2015	Direct		103	103	104	104	.0	(1)	.0	(1)	.0	103	.0	.0	.0	.4	07/15/2029
36210U-R5-4	RMBS - GN 502808		12/15/2015	VARIOUS		456	456	457	459	.0	(3)	.0	(3)	.0	456	.0	.0	.0	.16	10/15/2029
36210U-WT-6	RMBS - GN 502958		12/15/2015	Direct		2,569	2,569	2,576	2,582	.0	(13)	.0	(13)	.0	2,569	.0	.0	.0	.125	02/15/2029
36210X-Z3-4	RMBS - GN 505762		12/15/2015	Direct		131	131	131	132	.0	(1)	.0	(1)	.0	131	.0	.0	.0	.5	07/15/2029
36210Y-2E-4	RMBS - GN 506673		12/15/2015	Direct		164	164	165	165	.0	(1)	.0	(1)	.0	164	.0	.0	.0	.6	04/15/2029
36210Y-KR-5	RMBS - GN 506204		12/15/2015	Direct		20	20	20	20	.0	.0	.0	.0	.0	20	.0	.0	.0	.1	03/15/2030
36211A-EX-0	RMBS - GN 506950		12/15/2015	Direct		387	387	388	388	.0	(1)	.0	(1)	.0	387	.0	.0	.0	.13	06/15/2029
36211A-YM-2	RMBS - GN 507516		12/15/2015	Direct		193	193	193	194	.0	(1)	.0	(1)	.0	193	.0	.0	.0	.7	07/15/2029
36211D-QD-5	RMBS - GN 509952		03/16/2015	Direct		2,216	2,216	2,222	2,229	.0	(13)	.0	(13)	.0	2,216	.0	.0	.0	.41	06/15/2029
36211E-EX-2	RMBS - GN 510550		12/15/2015	Direct		2,395	2,395	2,403	2,414	.0	(19)	.0	(19)	.0	2,395	.0	.0	.0	.109	10/15/2029
36211G-Z7-1	RMBS - GN 512966		12/15/2015	Direct		197	197	198	198	.0	(1)	.0	(1)	.0	197	.0	.0	.0	.7	07/15/2029
36211H-W7-3	RMBS - GN 513482		12/15/2015	Direct		139	139	140	140	.0	(1)	.0	(1)	.0	139	.0	.0	.0	.5	11/15/2029
36211L-DE-9	RMBS - GN 515901		12/15/2015	Direct		318	318	321	326	.0	(8)	.0	(8)	.0	318	.0	.0	.0	.12	09/15/2029
36211M-WL-0	RMBS - GN 517351		12/15/2015	Direct		21	21	21	21	.0	.0	.0	.0	.0	21	.0	.0	.0	.1	10/15/2029
36211U-AT-9	RMBS - GN 523018		12/15/2015	Direct		1,081	1,081	1,092	1,116	.0	(35)	.0	(35)	.0	1,081	.0	.0	.0	.40	07/15/2030
36212C-SM-9	RMBS - GN 530152		12/15/2015	Direct		.56	.56	.56	.56	.0	.0	.0	.0	.0	.56	.0	.0	.0	.2	10/15/2030
36212K-ZU-0	RMBS - GN 536355		12/15/2015	Direct		.551	.551	.552	.554	.0	(3)	.0	(3)	.0	.551	.0	.0	.0	.19	11/15/2030
0599999, Subtotal - Bonds - U.S. Governments						79,687	79,687	80,326	80,769	0	(1,082)	0	(1,082)	0	79,687	0	0	0	2,543	XXX

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE WILCAC LIFE INSURANCE COMPANY

SCHEDULE D - PART 4

Showing All Long-Term Bonds and Stocks SOLD, REDEEMED or Otherwise DISPOSED OF During Current Year

1	2	3	4	5	6	7	8	9	10	Change In Book/Adjusted Carrying Value					16	17	18	19	20	21
										11	12	13	14	15						
CUSIP Identi- fication	Description	For- eign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Con- sideration	Par Value	Actual Cost	Prior Year Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ Decrease	Current Year's (Amor- tization)/ Accretion	Current Year's Other- Than- Temporary Impairment Recognized	Total Change in Book/ Adjusted Carrying Value (11+12-13)	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Book/ Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/ Stock Dividends Received During Year	Stated Con- tractual Maturity Date
167736-YU-5	CHICAGO WTR-TXB-2ND-B		08/05/2015	VARIOUS		11,732,718	9,800,000	9,800,000	.0	0	0	0	0	0	9,800,000	0	1,932,718	1,932,718	412,423	11/01/2040
3130A3-BK-9	FEDERAL HOME LOAN BANKS		12/14/2015	Redemption		940,000	940,000	938,590	938,604	0	69	0	69	0	938,673	0	1,327	1,327	39,589	10/22/2029
3130A5-PU-7	FEDERAL HOME LOAN BANKS		12/31/2015	Direct		66,667	66,667	66,650	.0	0	17	0	17	0	66,667	0	0	0	1,319	06/29/2035
3133ED-T9-3	FEDERAL FARM CREDIT BANK		09/29/2015	Redemption		500,000	500,000	499,000	499,031	0	65	0	65	0	499,096	0	904	904	17,844	08/20/2024
3133ED-UB-6	FEDERAL FARM CREDIT BANK		09/08/2015	Redemption		1,000,000	1,000,000	1,000,000	1,000,000	0	0	0	0	0	1,000,000	0	0	0	35,400	09/08/2026
3133ED-WR-9	FEDERAL FARM CREDIT BANK		08/21/2015	JP MORGAN SECURITIES LIMITED		4,257,225	4,250,000	4,245,155	4,245,217	0	156	0	156	0	4,245,373	0	11,852	11,852	141,289	10/01/2029
3133ED-XU-1	FEDERAL FARM CREDIT BANK		10/15/2015	Redemption		3,300,000	3,300,000	3,295,050	3,295,141	0	337	0	337	0	3,295,478	0	4,522	4,522	103,950	10/15/2024
3133ED-YC-0	FEDERAL FARM CREDIT BANK		10/16/2015	Redemption		4,390,000	4,390,000	4,381,220	4,381,362	0	533	0	533	0	4,381,895	0	8,105	8,105	142,675	10/16/2025
3133EE-DB-3	FEDERAL FARM CREDIT BANK		11/13/2015	INC.		4,400,264	4,400,000	4,391,200	4,391,262	0	665	0	665	0	4,391,927	0	8,337	8,337	132,020	12/02/2024
3133TC-WB-0	CMO/RMBS - FHR 2033 K		12/15/2015	Direct		37,855	37,855	35,758	37,128	0	727	0	727	0	37,855	0	0	0	1,033	08/15/2023
3133TD-ML-7	CMO/RMBS - FHR 2043 CJ		12/15/2015	Direct		40,323	40,323	39,920	40,076	0	248	0	248	0	40,323	0	0	0	1,224	04/15/2028
3133TD-VT-0	CMO/RMBS - FHR 2059 PG		12/15/2015	Direct		3,540	3,540	3,511	3,520	0	20	0	20	0	3,540	0	0	0	102	05/15/2028
3133TE-R5-5	CMO/RMBS - FHR 2073 PH		12/15/2015	VARIOUS		25,274	25,274	25,464	25,373	0	(98)	0	(98)	0	25,274	0	0	0	843	07/15/2028
313627-G3-9	RMBS - FN 80318		11/01/2015	VARIOUS		5,449	5,449	5,428	5,443	0	6	0	6	0	5,449	0	0	0	85	10/01/2016
313627-G4-7	RMBS - FN 80319		01/26/2015	Direct		3,113	3,113	3,113	3,113	0	0	0	0	0	3,113	0	0	0	21	11/01/2016
3136FT-3D-9	FANNIE MAE		09/01/2015	Redemption		400,000	400,000	389,648	389,867	0	450	0	450	0	390,317	0	9,683	9,683	12,800	03/01/2027
31371G-EH-9	RMBS - FN 251336		12/28/2015	Direct		815	815	815	814	0	1	0	1	0	815	0	0	0	25	12/01/2027
31371H-VH-8	RMBS - FN 252716		12/28/2015	VARIOUS		1,144	1,144	1,158	1,169	0	(25)	0	(25)	0	1,144	0	0	0	31	09/01/2029
31371K-N4-9	RMBS - FN 254311		12/28/2015	VARIOUS		4,647	4,647	4,844	4,932	0	(285)	0	(285)	0	4,647	0	0	0	126	05/01/2032
3137BF-XU-0	CMBS - FHMS K042 X1		12/28/2015	Direct		0	0	2,957	.0	0	(2,957)	0	(2,957)	0	0	0	0	0	32	12/25/2024
3137BG-K3-2	CMBS - FHMS K043 X1		12/28/2015	Direct		0	0	2,766	.0	0	(2,766)	0	(2,766)	0	0	0	0	0	31	12/25/2024
3137BJ-P7-2	CMBS - FHMS K046 X1		12/28/2015	Direct		0	0	3,619	.0	0	(3,619)	0	(3,619)	0	0	0	0	0	42	03/25/2025
31380M-TK-2	RMBS - FN 444354		12/28/2015	Direct		33	33	33	33	0	0	0	0	0	33	0	0	0	1	11/01/2029
31384E-AB-3	RMBS - FN 521231		12/28/2015	VARIOUS		1,335	1,335	1,380	1,374	0	(39)	0	(39)	0	1,335	0	0	0	53	12/01/2029
31384M-V7-4	RMBS - FN 528138		12/28/2015	Direct		407	407	416	419	0	(12)	0	(12)	0	407	0	0	0	16	03/01/2030
31384N-SP-1	RMBS - FN 529254		12/28/2015	Direct		24	24	24	24	0	0	0	0	0	24	0	0	0	1	01/01/2030
3138L1-2Z-1	RMBS - FN AM1691		12/28/2015	Direct		10,435	10,435	10,122	.0	0	313	0	313	0	10,435	0	0	0	108	01/01/2043
3138L7-EC-6	RMBS - FN AM6430		12/28/2015	Direct		14,512	14,512	15,038	15,035	0	(524)	0	(524)	0	14,512	0	0	0	286	08/01/2029
31391J-R8-5	RMBS - FN 668411		12/28/2015	Direct		79,532	79,532	82,896	83,250	0	(3,719)	0	(3,719)	0	79,532	0	0	0	3,821	02/01/2030
31391X-FM-6	RMBS - FN 679772		12/28/2015	Direct		1,102	1,102	1,148	1,191	0	(89)	0	(89)	0	1,102	0	0	0	33	08/01/2032
31393V-G8-8	CMO/RMBS - FHR 2626 BC		12/15/2015	Direct		2,369,821	2,369,821	2,193,566	2,344,897	0	24,936	0	24,936	0	2,369,821	0	0	0	48,505	06/15/2018
31394A-SJ-6	CMO/RMBS - FNR 2004-61 EZ		12/28/2015	Direct		847,819	847,819	851,263	847,819	0	0	0	0	0	847,819	0	0	0	21,602	05/25/2033
649883-ZZ-1	NY MTGE AGY-188-NON		08/20/2015	Redemption		235,000	235,000	235,000	235,000	0	0	0	0	0	235,000	0	0	0	7,464	10/01/2044
914713-KW-1	UNIV N C CAB TXB FEAS		02/15/2015	Maturity		1,990,000	1,990,000	237,606	1,968,926	0	21,074	0	21,074	0	1,990,000	0	0	0	0	02/15/2015
3199999 Subtotal - Bonds - U.S. Special Revenues						36,659,054	34,718,847	32,764,359	24,760,018	0	35,486	0	35,486	0	34,681,606	0	1,977,448	1,977,448	1,124,796	XXX
001406-AA-5	ABS - DCAL 2015-1A A1	R	12/15/2015	Direct		166,667	166,667	166,667	.0	0	0	0	0	0	166,667	0	0	0	3,140	02/15/2040
001406-AB-3	ABS - DCAL 2015-1A B1	R	12/15/2015	Direct		14,881	14,881	14,881	.0	0	0	0	0	0	14,881	0	0	0	338	02/15/2040
00209A-AF-3	NEW CINGULAR WIRELESS SV		04/24/2015	JP MORGAN SECURITIES LIMITED		1,908,582	1,300,000	1,303,405	1,302,127	0	(20)	0	(20)	0	1,302,107	0	606,475	606,475	75,201	03/01/2031
006346-AN-0	ABS - ADMSO 2014-1 A1		12/21/2015	Direct		20,406	20,405	20,405	20,405	0	0	0	0	0	20,405	0	0	0	465	12/20/2044
006346-AP-5	ABS - ADMSO 2014-1 AX		12/21/2015	Direct		14,286	14,286	14,286	14,286	0	0	0	0	0	14,286	0	0	0	264	12/20/2044
00841U-AN-6	CMO/RMBS - ABMT 2014-2 A13		12/28/2015	VARIOUS		515,934	515,934	514,967	514,971	0	963	0	963	0	515,934	0	0	0	7,280	09/25/2044
009089-AA-1	AIR CANADA 2013-1A PTT	I	11/17/2015	Direct		95,389	95,389	95,389	95,389	0	0	0	0	0	95,389	0	0	0	1,967	11/15/2026
021345-AA-1	ALTA WIND HOLDINGS LLC		12/31/2015	Direct		221,278	221,278	221,278	221,278	0	0	0	0	0	221,278	0	0	0	7,745	06/30/2035
037735-CP-0	APPALACHIAN POWER CO		05/28/2015	Redemption		7,588,380	6,000,000	5,973,060	5,985,270	0	1,015	0	1,015	0	5,986,285	0	1,602,095	1,602,095	414,725	01/15/2020
03789X-AA-6	ABS - DIN 2014-1 A2		06/08/2015	Redemption		4,482,672	4,400,000	4,400,000	4,400,000	0	0	0	0	0	4,400,000	0	82,672	82,672	130,163	09/05/2044
04250C-AB-8	ARMY HAWAII FMly HSGING TRST III-A		12/15/2015	Redemption		20,000	20,000	20,000	20,000	0	0	0	0	0	20,000	0	0	0	680	06/15/2050
04250G-AB-9	ARMY HAWAII FMly HSGING TRST III-B		12/15/2015	Redemption		20,000	20,000	20,000	20,000	0	0	0	0	0	20,000	0	0	0	680	06/15/2050
05580N-AA-4	ABS - BRAD 2014-1 A		12/23/2015	VARIOUS		75,491	75,491	75,491	75,491	0	0	0	0	0	75,491	0	0	0	1,552	03/12/2026
05580N-AC-0	ABS - BRAD 2014-1 B		12/22/2015	VARIOUS		61,766	61,765	61,765	61,765	0	0	0	0	0	61,765	0	0	0	1,723	03/12/2026
067316-AB-5	BACARDI LTD	R	06/11/2015	PIERPONT SECURITIES		5,862,400	5,000,000	4,998,300	5,000,822	0	(75)	0	(75)	0	5,000,747	0	861,653	861,653	290,417	04/01/2019
079860-AD-4	BELLSOUTH CORP		04/28/2015	PERSHING LLC		996,671	836,000	855,445	852,223	0	(176)	0	(176)	0	852,047	0	144,624	144,624	31,292	10/15/2031
097023-AX-3	BOEING CO		04/23/2015	VARIOUS		14,963,450	10,000,000	9,791,300	9,808,614	0	562	0	562	0	9,809,173	0	5,154,277	5,154,277	328,472	03/15/2039
116663-AC-9	BRUCE MANSFIELD UNIT 1 2		11/01/2015	VARIOUS		553,605	553,605	493,815	497,999	0	55,616	0	55,616	0	553,605	0	0	0	18,961	06/01/2034

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE WILCAC LIFE INSURANCE COMPANY

SCHEDULE D - PART 4

Showing All Long-Term Bonds and Stocks SOLD, REDEEMED or Otherwise DISPOSED OF During Current Year

1	2	3	4	5	6	7	8	9	10	Change In Book/Adjusted Carrying Value					16	17	18	19	20	21
										11	12	13	14	15						
CUSIP Identi- fication	Description	For- eign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Con- sideration	Par Value	Actual Cost	Prior Year Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ Decrease	Current Year's (Amor- tization)/ Accretion	Current Year's Other- Than- Temporary Impairment Recognized	Total Change in Book/ Adjusted Carrying Value (11+12-13)	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Book/ Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/ Stock Dividends Received During Year	Stated Con- tractual Maturity Date
125634-AQ-8	ABS - CLIF 2014-2A A		12/18/2015	Direct		439,922	439,922	439,746	439,749	0	173	0	173	0	439,922	0	0	0	8,066	10/18/2029
126281-BB-9	CMBS - CSA IL 2015-C1 XA		12/17/2015	VARIOUS		0	0	5,680	0	0	(5,680)	0	(5,680)	0	0	0	0	0	71	04/15/2050
126650-BP-4	CVS PASS-THROUGH TRUST		12/10/2015	Direct		377,927	377,928	363,781	365,170	0	12,760	0	12,760	0	377,928	0	0	0	12,381	12/10/2028
126650-BQ-2	CVS PASS-THROUGH TRUST		12/10/2015	Direct		31,340	31,340	31,340	31,340	0	0	0	0	0	31,340	0	0	0	1,191	01/10/2030
126659-AA-9	CVS PASS-THROUGH TRUST		12/10/2015	VARIOUS		5,809,287	4,483,990	4,417,178	4,422,383	0	2,680	0	2,680	0	4,424,973	0	1,384,314	1,384,314	209,421	07/10/2031
12667F-Y4-1	CMO/RMBS - CIALT 2005-3CB 1A14		12/28/2015	VARIOUS		1,242,429	1,242,429	1,263,395	1,068,668	0	173,767	0	173,767	0	1,242,429	0	0	0	32,236	03/25/2035
12669G-QK-0	CMO/RMBS - CIHL 2005-BR A6		12/28/2015	Direct		1,668,396	1,668,396	1,740,606	1,705,294	0	(36,902)	0	(36,902)	0	1,668,396	0	0	0	53,827	10/25/2034
14069B-AA-2	CMBS - CPMRK 2007-AETC A1		12/10/2015	VARIOUS		10,041	10,041	10,068	0	0	(26)	0	(26)	0	10,041	0	0	0	202	02/10/2052
14070A-AA-1	CMBS - CPMRK 2007-AET2 A		12/10/2015	Direct		8,408	8,408	8,401	0	0	7	0	7	0	8,408	0	0	0	173	10/10/2052
166430-AA-6	ABS - CHEST 2014-1A A		09/15/2015	Direct		118,000	118,000	118,000	118,000	0	0	0	0	0	118,000	0	0	0	2,273	12/15/2034
171870-AK-4	Cincinnati Bell Inc.		12/18/2015	KEYBANC CAPITAL MARKETS INC		9,950,000	10,000,000	8,550,000	8,894,052	0	88,201	0	88,201	0	8,982,253	0	967,747	967,747	734,063	06/15/2023
172062-AE-1	CINCINNATI FINL CORP		04/23/2015	FIRST TENNESSEE SECURITIES COR		2,424,940	2,000,000	1,958,420	1,961,627	0	319	0	319	0	1,961,947	0	462,993	462,993	60,229	11/01/2034
17248R-AJ-5	AT&T MOBILITY LLC		04/24/2015	LIMITED		3,929,400	3,000,000	2,891,139	2,910,333	0	803	0	803	0	2,911,132	0	1,018,268	1,018,268	79,563	12/15/2031
17453B-AJ-0	FRONTIER COMMUNICATIONS		03/01/2015	VARIOUS		3,243,125	3,000,000	2,940,000	2,583,830	0	1,387	0	1,387	0	2,585,217	0	657,908	657,908	142,813	08/15/2031
20029P-AG-4	COMCAST CABLE COMMUNICAT		02/20/2015	Wells Fargo		5,822,500	5,000,000	4,791,200	4,947,728	0	3,081	0	3,081	0	4,950,810	0	871,690	871,690	140,521	05/01/2017
210805-DA-2	CONTL AIRLINES 2000-1		05/01/2015	Direct		141,785	141,785	127,606	130,633	0	11,159	0	11,159	0	141,785	0	0	0	5,946	02/20/2045
210805-DF-1	CONTL AIRLINES 2000-2		10/02/2015	Direct		270,973	270,973	253,360	259,704	0	11,275	0	11,275	0	270,973	0	0	0	22,271	10/02/2019
222862-AG-9	COVENTRY HEALTH CARE INC		06/11/2015	BARCLAYS CAPITAL INC		5,011,693	4,652,000	4,390,325	4,557,754	0	18,327	0	18,327	0	4,576,081	0	435,612	435,612	208,364	03/15/2017
23244A-AB-1	RMBS - CIVL 2006-SD3 M1		11/25/2015	VARIOUS		0	158,834	158,834	(8,869)	0	157,780	0	157,780	0	158,834	0	(158,834)	(158,834)	0	07/25/2036
233046-AD-3	ABS - DNKN 2015-1A A211		11/20/2015	Direct		66,750	66,750	66,750	0	0	0	0	0	0	66,750	0	0	0	1,505	02/20/2045
237194-AG-0	DARDEN RESTAURANTS INC		12/10/2015	Redemption		5,900,000	5,900,000	5,498,092	5,776,775	0	38,830	0	38,830	0	5,815,606	0	84,394	84,394	1,004,186	10/15/2017
24823U-AH-1	DENBURY RESOURCES INC		01/09/2015	SECURITIES, INC.		3,480,000	4,000,000	3,960,000	3,965,848	0	117	0	117	0	3,965,965	0	(485,965)	(485,965)	91,986	07/15/2023
25264V-AA-7	ABS - DHAL 2015-1 A	F	12/14/2015	Direct		81,122	81,122	81,102	0	0	20	0	20	0	81,122	0	0	0	488	07/14/2028
26971H-AB-8	ABS - EGLE 2014-1A A2	R	12/15/2015	Direct		75,000	75,000	74,996	74,996	0	4	0	4	0	75,000	0	0	0	1,724	12/15/2039
29266M-AF-6	IBERDROLA INTL BV	R	04/23/2015	CHASE SECURITIES MORGAN STANLEY DEAN		3,250,025	2,500,000	2,019,225	2,052,694	0	2,432	0	2,432	0	2,055,126	0	1,194,899	1,194,899	132,656	07/15/2036
29379V-AM-5	ENTERPRISE PRODUCTS OPER		01/26/2015	WITTER MERRILL LYNCH PIERCE		8,473,380	6,000,000	5,967,551	5,971,665	0	35	0	35	0	5,971,700	0	2,501,680	2,501,680	130,867	04/15/2038
30162A-AC-2	EXELIS INC		06/08/2015	FENNER		10,962,500	10,000,000	9,977,744	9,984,267	0	849	0	849	0	9,985,117	0	977,383	977,383	382,333	10/01/2021
337932-AC-1	FIRSTENERGY CORP		03/01/2015	VARIOUS		6,362,500	5,000,000	4,634,600	4,700,872	0	1,317	0	1,317	0	4,702,187	0	1,660,313	1,660,313	104,479	11/15/2031
36164N-FH-3	GE CAPITAL INTERNATIONAL FUNDING CO	R	10/28/2015	CORPORATE ACTION		397	397	397	0	0	0	0	0	0	397	0	0	0	0	11/15/2035
36185M-EB-4	CMO/RMBS - GMAOM 2006-J1 A1		12/28/2015	VARIOUS		44,595	49,992	50,100	47,118	0	2,875	0	2,875	0	49,992	0	(5,397)	(5,397)	1,287	04/25/2036
36186E-AA-7	CMBS - GMAON 2003-PRES A		12/01/2015	Direct		3,386	3,386	3,575	0	0	(189)	0	(189)	0	3,386	0	0	0	24	10/10/2041
36198F-AG-7	CMBS - GSMS 2013-GC14 XA		12/11/2015	VARIOUS		0	0	6,217	399,289	0	(6,217)	0	(6,217)	0	0	0	0	0	117	08/10/2046
36251F-AY-2	CMBS - GSMS 2015-GC28 XA		12/11/2015	Direct		0	0	9,135	0	0	(9,135)	0	(9,135)	0	0	0	0	0	121	02/10/2048
36962G-AB-7	GENERAL ELEC CAP CORP		11/01/2015	VARIOUS		3,058,275	2,141,000	2,108,414	2,111,008	0	419	0	419	0	2,111,427	0	946,847	946,847	190,534	01/10/2039
421915-AG-4	HCP INC		06/08/2015	Maturity		3,000,000	3,000,000	2,250,000	2,928,290	0	71,710	0	71,710	0	3,000,000	0	0	0	106,080	06/08/2015
42307T-AH-1	HEINZ (H.J.) FINANCE CO		02/24/2015	Wells Fargo		5,512,500	5,000,000	5,069,640	5,068,479	0	(185)	0	(185)	0	5,068,296	0	444,204	444,204	203,854	08/01/2039
444859-AY-8	HUMANA INC		01/23/2015	JP MORGAN SECURITIES LIMITED		5,728,835	4,900,000	4,894,659	4,898,460	0	27	0	27	0	4,898,488	0	830,347	830,347	40,180	06/15/2018
460146-CC-5	INTL PAPER CO		02/01/2015	VARIOUS		7,531,540	5,000,000	4,975,400	4,978,189	0	17	0	17	0	4,978,206	0	2,553,334	2,553,334	44,467	06/15/2038
460146-CD-3	INTL PAPER CO		06/11/2015	FIXED INC		6,154,250	5,000,000	4,968,750	4,984,911	0	1,308	0	1,308	0	4,986,219	0	1,168,031	1,168,031	274,740	05/15/2019
46618H-AA-7	ABS - HENDR 2014-3A A		12/15/2015	Direct		131,076	131,076	131,017	131,017	0	59	0	59	0	131,076	0	0	0	2,944	06/15/2077
46643D-AE-7	CMO/RMBS - JPMIT 2014-0AK4 A4		12/28/2015	VARIOUS		1,969,146	1,969,146	1,994,991	1,990,784	0	(25,939)	0	(25,939)	0	1,969,146	0	0	0	26,977	09/25/2044
48668K-AR-0	KB HOME		10/09/2015	VARIOUS		2,065,625	2,000,000	2,012,500	2,010,829	0	(797)	0	(797)	0	2,010,032	0	55,593	55,593	155,938	09/15/2022
52108H-G2-2	CMBS - LBUBS 2005-C5 AJ		09/17/2015	Direct		5,500,000	5,500,000	4,864,922	5,406,286	0	93,714	0	93,714	0	5,500,000	0	0	0	179,426	09/15/2040
53688T-AA-2	ABS - LITIGATION FEE RESIDUAL FDG2015-1		11/04/2015	Direct		123,694	123,694	123,694	0	0	0	0	0	0	123,694	0	0	0	1,677	04/29/2022
570535-AH-7	MARKEL CORPORATION		01/23/2015	INC.		5,984,600	5,000,000	4,992,100	4,996,884	0	38	0	38	0	4,996,922	0	987,678	987,678	114,792	09/30/2019
59748T-AA-7	MIDLAND COGEN VENTURE	I	09/15/2015	VARIOUS		212,000	212,008	212,008	212,008	0	0	0	0	0	212,008	0	(8)	(8)	9,841	03/15/2025
61980A-AD-5	MOTIVA ENTERPRISES LLC		04/20/2015	JEFFERIES & CO. - BONDS DIRECT		2,427,400	2,000,000	1,994,160	1,994,681	0	33	0	33	0	1,994,714	0	432,686	432,686	105,794	01/15/2040

## E14.3

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ANNUAL STATEMENT FOR THE YEAR 2015 OF THE WILCAC LIFE INSURANCE COMPANY

SCHEDULE D - PART 4

Showing All Long-Term Bonds and Stocks SOLD, REDEEMED or Otherwise DISPOSED OF During Current Year

1	2	3	4	5	6	7	8	9	10	Change In Book/Adjusted Carrying Value					16	17	18	19	20	21
										11	12	13	14	15						
CUSIP Identi- fication	Description	For- eign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Con- sideration	Par Value	Actual Cost	Prior Year Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ Decrease	Current Year's (Amor- tization)/ Accretion	Current Year's Other- Than- Temporary Impairment Recognized	Total Change in Book/ Adjusted Carrying Value (11+12-13)	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Book/ Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/ Stock Dividends Received During Year	Stated Con- tractual Maturity Date
8399998. Total - Bonds - Part 5						6,551,770	5,500,000	5,574,158	0	0	(1,048)	0	(1,048)	0	5,573,111	0	978,659	978,659	261,446	XXX
8399999. Total - Bonds						344,165,513	304,573,047	295,601,055	224,239,216	0	1,018,187	0	1,018,187	0	298,047,936	0	46,117,577	46,117,577	12,000,432	XXX
151327-20-2	CENTAUR FUNDING CORP	R	04/23/2015	VARIOUS	17,665,000	22,044,941	0.00	17,855,478	17,855,478	0	0	0	0	0	17,855,478	0	4,189,463	4,189,463	400,996	
22238E-20-6	COUNTRYWIDE CAPITAL IV 6.75% TRUPS		12/03/2015	BANC OF AMERICA SECURITIES LLC	80,000,000	2,052,000	0.00	2,032,260	2,032,260	0	0	0	0	0	2,032,260	0	19,740	19,740	135,000	
949746-55-6	WELLS FARGO & COMPANY		10/05/2015	VARIOUS	165,900,000	4,235,685	0.00	4,089,550	4,089,550	0	0	0	0	0	4,089,550	0	146,135	146,135	181,974	
949746-RN-3	WELLS FARGO & CO		12/01/2015	Adjustment	0.000	0	0.00	0	0	0	0	0	0	0	75,600	0	(75,600)	(75,600)	0	
8499999. Subtotal - Preferred Stocks - Industrial and Miscellaneous (Unaffiliated)						28,332,626	XXX	23,977,288	23,977,288	0	0	0	0	0	24,052,888	0	4,279,739	4,279,739	717,970	XXX
8999997. Total - Preferred Stocks - Part 4						28,332,626	XXX	23,977,288	23,977,288	0	0	0	0	0	24,052,888	0	4,279,739	4,279,739	717,970	XXX
8999998. Total - Preferred Stocks - Part 5						0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	XXX
8999999. Total - Preferred Stocks						28,332,626	XXX	23,977,288	23,977,288	0	0	0	0	0	24,052,888	0	4,279,739	4,279,739	717,970	XXX
9799997. Total - Common Stocks - Part 4						0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	XXX
9799998. Total - Common Stocks - Part 5						0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	XXX
9799999. Total - Common Stocks						0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	XXX
9899999. Total - Preferred and Common Stocks						28,332,626	XXX	23,977,288	23,977,288	0	0	0	0	0	24,052,888	0	4,279,739	4,279,739	717,970	XXX
9999999 - Totals						372,498,139	XXX	319,578,343	248,216,504	0	1,018,187	0	1,018,187	0	322,100,824	0	50,397,316	50,397,316	12,718,402	XXX

## SCHEDULE D - PART 5

[illegible]

SCHEDULE D - PART 6 - SECTION 1

Valuation of Shares of Subsidiary, Controlled or Affiliated Companies

1  CUSIP Identification	2  Description, Name of Subsidiary, Controlled or Affiliated Company	3  Foreign	4  NAIC Company Code or Alien Insurer Identification Number	5  NAIC Valuation Method (See Purposes and Procedures Manual of the NAIC Investment Analysis Office)	6  Do Insurer's Assets Include Intangible Assets Connected with Holding of Such Company's Stock?	7  Total Amount of Such Intangible Assets	8  Book/Adjusted Carrying Value	Stock of Such Company Owned by Insurer on Statement Date	
								9  Number of Shares	10  % of Outstanding
0999999. Total Preferred Stocks						0	0	XXX	XXX
1899999. Total Common Stocks						0	0	XXX	XXX
1999999 - Totals						0	0	XXX	XXX

1. Amount of insurer's capital and surplus from the prior period's statutory statement reduced by any admitted EDP, goodwill and net deferred tax assets included therein: \$ .....0

2.Total amount of intangible assets nonadmitted \$ .....0

SCHEDULE D - PART 6 - SECTION 2

1  CUSIP Identification	2  Name of Lower-Tier Company	3  Name of Company Listed in Section 1 Which Controls Lower-Tier Company	4  Total Amount of Intangible Assets Included in Amount Shown in Column 7, Section 1	Stock in Lower-Tier Company Owned Indirectly by Insurer on Statement Date	
				5  Number of Shares	6  % of Outstanding
0399999 - Total			0	XXX	XXX

ANNUAL STATEMENT FOR THE YEAR 2015 OF THE WILCAC LIFE INSURANCE COMPANY

SCHEDULE DA - PART 1

Showing All SHORT-TERM INVESTMENTS Owned December 31 of Current Year

1	2	Codes		5	6	7	8	Change in Book/Adjusted Carrying Value				13	14	Interest						21
		3	4					9	10	11	12			15	16	17	18	19	20	
CUSIP Identi- fication	Description	Code	For- eign	Date Acquired	Name of Vendor	Maturity Date	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor- tization)/ Accretion	Current Year's Other- Than- Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Par Value	Actual Cost	Amount Due and Accrued Dec. 31 of Current Year on Bonds not in Default	Non- Admitted Due and Accrued	Rate of	Effective Rate of	When Paid	Amount Received During Year	Paid for Accrued Interest
0599999. Total - U.S. Government Bonds							0	0	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
1099999. Total - All Other Government Bonds							0	0	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
1799999. Total - U.S. States, Territories and Possessions Bonds							0	0	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
2499999. Total - U.S. Political Subdivisions Bonds							0	0	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
3199999. Total - U.S. Special Revenues Bonds							0	0	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
3899999. Total - Industrial and Miscellaneous (Unaffiliated) Bonds							0	0	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
4899999. Total - Hybrid Securities							0	0	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
5599999. Total - Parent, Subsidiaries and Affiliates Bonds							0	0	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
7799999. Total - Issuer Obligations							0	0	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
7899999. Total - Residential Mortgage-Backed Securities							0	0	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
7999999. Total - Commercial Mortgage-Backed Securities							0	0	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
8099999. Total - Other Loan-Backed and Structured Securities							0	0	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
8399999. Total Bonds							0	0	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
8699999. Total - Parent, Subsidiaries and Affiliates							0	0	0	0	0	XXX	0	0	0	XXX	XXX	XXX	0	0
38141W-27-3 ...	FINANCIAL SQUARE GOV CL FST MMF .....			..12/28/2015 ..	Direct .....	XXX .....	9,840,961	..0 .....	..0 .....	..0 .....	..0 .....	..0 .....	9,840,961	..883 .....	..0 .....	..0.200 .....	..0.000 .....	N/A .....	..17 .....	..0 .....
4812C0-66-2 ...	JPMorgan:US Gvt MM;Agcy .....			..09/02/2014 ..	Direct .....	XXX .....	0	..0 .....	..0 .....	..0 .....	..0 .....	..0 .....	0	..0 .....	..0 .....	..0.060 .....	..0.000 .....	N/A .....	..0 .....	..0 .....
94975H-29-6 ...	WELLS FARGO ADV TRS PLS CL I MMF .....	SD .....		..10/02/2015 ..	Direct .....	XXX .....	0	..0 .....	..0 .....	..0 .....	..0 .....	..0 .....	0	..0 .....	..0 .....	..0.120 .....	..0.000 .....	N/A .....	..0 .....	..0 .....
8899999. Subtotal - Exempt Money Market Mutual Funds							9,840,961	0	0	0	0	XXX	9,840,961	883	0	XXX	XXX	XXX	17	0
31846V-62-5 ...	FIRST AMERICAN PRIME OBL CL Z MMF .....			..12/31/2015 ..	Direct .....	XXX .....	18,242,880	..0 .....	..0 .....	..0 .....	..0 .....	..0 .....	18,242,880	..1,550 .....	..0 .....	..0.220 .....	..0.000 .....	N/A .....	..0 .....	..0 .....
31846V-62-5 ...	FIRST AMERICAN PRIME OBL CL Z MMF .....	C .....		..12/28/2015 ..	Direct .....	XXX .....	6,853,483	..0 .....	..0 .....	..0 .....	..0 .....	..0 .....	6,853,483	..723 .....	..0 .....	..0.220 .....	..0.000 .....	N/A .....	..103 .....	..0 .....
8999999. Subtotal - Class One Money Market Mutual Funds							25,096,363	0	0	0	0	XXX	25,096,363	2,273	0	XXX	XXX	XXX	103	0
9199999 - Totals							34,937,325	0	0	0	0	XXX	34,937,325	3,156	0	XXX	XXX	XXX	119	0

Schedule DB - Part A - Section 1 - Options, Caps, Floors, Collars, Swaps and Forwards Open  
**N O N E**

Schedule DB - Part A - Section 2 - Options, Caps, Floors, Collars, Swaps and Forwards Terminated  
**N O N E**

Schedule DB - Part B - Section 1 - Futures Contracts Open  
**N O N E**

Schedule DB - Part B - Section 1B - Brokers with whom cash deposits have been made  
**N O N E**

Schedule DB - Part B - Section 2 - Futures Contracts Terminated  
**N O N E**

Schedule DB - Part D - Section 1 - Counterparty Exposure for Derivative Instruments Open  
**N O N E**

Schedule DB - Part D-Section 2 - Collateral for Derivative Instruments Open - Pledged By  
**N O N E**

Schedule DB - Part D-Section 2 - Collateral for Derivative Instruments Open - Pledged To  
**N O N E**

Schedule DL - Part 1 - Reinvested Collateral Assets Owned  
**N O N E**

Schedule DL - Part 2 - Reinvested Collateral Assets Owned  
**N O N E**

SCHEDULE E - PART 1 - CASH

1	2	3	4	5	6	7
Depository	Code	Rate of Interest	Amount of Interest Received During Year	Amount of Interest Accrued December 31 of Current Year	Balance	*
Comerica ..... Detroit, MI .....		0.000	0	0	0	XXX
JP Morgan Chase ..... New York, NY .....		0.000	0	0	9,071,123	XXX
US Bank ..... Washington, DC .....		0.000	(982)	0	905,740	XXX
Wells Fargo Bank ..... Philadelphia, PA .....		0.000	0	0	5,946,258	XXX
0199998 Deposits in ... 0 depositories which do not exceed the allowable limit in any one depository (See instructions) - open depositories	XXX	XXX	0	0	0	XXX
0199999. Totals - Open Depositories	XXX	XXX	(982)	0	15,923,121	XXX
0299998 Deposits in ... 0 depositories which do not exceed the allowable limit in any one depository (See instructions) - suspended depositories	XXX	XXX	0	0	0	XXX
0299999. Totals - Suspended Depositories	XXX	XXX	0	0	0	XXX
0399999. Total Cash on Deposit	XXX	XXX	(982)	0	15,923,121	XXX
0499999. Cash in Company's Office	XXX	XXX	XXX	XXX	0	XXX
.....						
.....						
.....						
.....						
.....						
.....						
.....						
.....						
0599999 Total - Cash	XXX	XXX	(982)	0	15,923,121	XXX

TOTALS OF DEPOSITORY BALANCES ON THE LAST DAY OF EACH MONTH DURING THE CURRENT YEAR

1. January.....	14,615,798	4. April.....	15,282,340	7. July.....	31,209,531	10. October.....	29,460,918
2. February.....	14,715,886	5. May.....	30,408,928	8. August.....	32,695,961	11. November....	33,572,063
3. March.....	7,742,389	6. June.....	19,732,576	9. September.....	17,365,373	12. December.....	15,923,121

## SCHEDULE E - PART 2 - CASH EQUIVALENTS

[illegible]

SCHEDULE E - PART 3 - SPECIAL DEPOSITS

		1	2	Deposits For the Benefit of All Policyholders		All Other Special Deposits	
				3	4	5	6
States, Etc.		Type of Deposit	Purpose of Deposit	Book/Adjusted Carrying Value	Fair Value	Book/Adjusted Carrying Value	Fair Value
1. Alabama	AL			0	.0	0	.0
2. Alaska	AK			0	.0	0	.0
3. Arizona	AZ			0	.0	0	.0
4. Arkansas	AR			0	.0	0	.0
5. California	CA	B	Workers Compensation	0	.0	10,484,446	11,026,495
6. Colorado	CO			0	.0	0	.0
7. Connecticut	CT			0	.0	0	.0
8. Delaware	DE			0	.0	0	.0
9. District of Columbia	DC			0	.0	0	.0
10. Florida	FL			0	.0	0	.0
11. Georgia	GA	0	Life Insurance	0	.0	131,695	132,376
12. Hawaii	HI			0	.0	0	.0
13. Idaho	ID			0	.0	0	.0
14. Illinois	IL	B	Life Insurance	1,745,952	1,754,991	0	.0
15. Indiana	IN			0	.0	0	.0
16. Iowa	IA			0	.0	0	.0
17. Kansas	KS			0	.0	0	.0
18. Kentucky	KY			0	.0	0	.0
19. Louisiana	LA			0	.0	0	.0
20. Maine	ME			0	.0	0	.0
21. Maryland	MD			0	.0	0	.0
22. Massachusetts	MA			0	.0	0	.0
23. Michigan	MI			0	.0	0	.0
24. Minnesota	MN			0	.0	0	.0
25. Mississippi	MS			0	.0	0	.0
26. Missouri	MO			0	.0	0	.0
27. Montana	MT			0	.0	0	.0
28. Nebraska	NE			0	.0	0	.0
29. Nevada	NV			0	.0	0	.0
30. New Hampshire	NH			0	.0	0	.0
31. New Jersey	NJ			0	.0	0	.0
32. New Mexico	NM	B	Life Insurance	0	.0	139,676	140,399
33. New York	NY			0	.0	0	.0
34. North Carolina	NC	B	Life Insurance	0	.0	405,060	407,158
35. North Dakota	ND			0	.0	0	.0
36. Ohio	OH			0	.0	0	.0
37. Oklahoma	OK			0	.0	0	.0
38. Oregon	OR			0	.0	0	.0
39. Pennsylvania	PA			0	.0	0	.0
40. Rhode Island	RI			0	.0	0	.0
41. South Carolina	SC			0	.0	0	.0
42. South Dakota	SD			0	.0	0	.0
43. Tennessee	TN			0	.0	0	.0
44. Texas	TX			0	.0	0	.0
45. Utah	UT			0	.0	0	.0
46. Vermont	VT			0	.0	0	.0
47. Virginia	VA			0	.0	0	.0
48. Washington	WA			0	.0	0	.0
49. West Virginia	WV			0	.0	0	.0
50. Wisconsin	WI			0	.0	0	.0
51. Wyoming	WY			0	.0	0	.0
52. American Samoa	AS			0	.0	0	.0
53. Guam	GU			0	.0	0	.0
54. Puerto Rico	PR			0	.0	0	.0
55. U.S. Virgin Islands	VI	B	Life Insurance	0	.0	648,498	651,854
56. Northern Mariana Islands	MP			0	.0	0	.0
57. Canada	CAN			0	.0	0	.0
58. Aggregate Alien and Other	OT	XXX	XXX	0	0	0	0
59. Subtotal		XXX	XXX	1,745,952	1,754,991	11,809,375	12,358,283
DETAILS OF WRITE-INS							
5801.							
5802.							
5803.							
5898. Summary of remaining write-ins for Line 58 from overflow page		XXX	XXX	0	.0	0	.0
5899. Totals (Lines 5801 thru 5803 plus 5898)(Line 58 above)		XXX	XXX	0	0	0	0

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