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

QUARTERLY STATEMENT

AS OF SEPTEMBER 30, 2026

OF THE CONDITION AND AFFAIRS OF THE

UNITED OF OMAHA LIFE INSURANCE COMPANY

NAIC Group Code 0261 (Current) 0261 (Prior) NAIC Company Code 69868 Employer's ID Number 47-0322111

Organized under the Laws of Nebraska, State of Domicile or Port of Entry NE

Country of Domicile United States of America

Licensed as business type: Life, Accident and Health [X] Fraternal Benefit Societies [ ]

Incorporated/Organized 08/09/1926 Commenced Business 11/26/1926

Statutory Home Office Mutual of Omaha Plaza (Street and Number), Omaha, NE, US 68175 (City or Town, State, Country and Zip Code)

Main Administrative Office 3300 Mutual of Omaha Plaza (Street and Number)

Omaha, NE, US 68175 (City or Town, State, Country and Zip Code), 402-342-7600 (Area Code) (Telephone Number)

Mail Address 3300 Mutual of Omaha Plaza (Street and Number or P.O. Box), Omaha, NE, US 68175 (City or Town, State, Country and Zip Code)

Primary Location of Books and Records 3300 Mutual of Omaha Plaza (Street and Number)

Omaha, NE, US 68175 (City or Town, State, Country and Zip Code), 402-342-7600 (Area Code) (Telephone Number)

Internet Website Address www.mutualofomaha.com

Statutory Statement Contact Katelynn Mayes (Name), 402-351-3001 (Area Code) (Telephone Number)

katelynn.mayes@mutualofomaha.com (E-mail Address), 402-351-3595 (FAX Number)

OFFICERS

Chief Executive Officer James Todd Blackledge

Corporate Secretary Terrance Shawn DeWald

Treasurer Brody Jason Merrill

Actuary Benjamin Roger Grohmann

OTHER

Timothy Scott Ault, President-Workplace Solutions #
Stacy Ann Scholtz, Chief Operating Officer #
Chetan Dhruv Kandhari, Chief Information Officer #
Nancy Louise Crawford, General Counsel
Ryan Matthew Comins, Chief Investment Officer
Earl Joe Dudley Jr., Chief Human Resources Officer #
Brody Jason Merrill, Chief Financial Officer

DIRECTORS OR TRUSTEES

Timothy Scott Ault #
Brody Jason Merrill #
James Todd Blackledge
Stacy Ann Scholtz #
Ryan Matthew Comins #

State of Nebraska
County of Douglas SS

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.

James T. Blackledge
Chief Executive Officer

Terrance S. DeWald
Corporate Secretary

Brody J. Merrill
Treasurer

Subscribed and sworn to before me this 6th day of November, 2026

Celine Simonsen

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.....

General Notary - State of Nebraska
CELINE SIMONSEN
My Comm. Exp. Nov. 14, 2026.

ASSETS

		Current Statement Date			4
		1	2	3	December 31
		Assets	Nonadmitted Assets	Net Admitted Assets (Cols. 1 - 2)	Prior Year Net Admitted Assets
1.	Bonds	31,012,829,359	0	31,012,829,359	28,424,850,086
2.	Stocks:				
	2.1 Preferred stocks	174,184,222	0	174,184,222	179,703,150
	2.2 Common stocks	390,726,672	5,664,205	385,062,467	338,093,082
3.	Mortgage loans on real estate:				
	3.1 First liens	7,045,892,366	0	7,045,892,366	6,628,768,847
	3.2 Other than first liens	0	0	0	0
4.	Real estate:				
	4.1 Properties occupied by the company (less $ 0 encumbrances)	6,511,273	0	6,511,273	3,844,318
	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)	378,860	0	378,860	4,353,165
5.	Cash ($ 68,777,546), cash equivalents ($ 0) and short-term investments ($ 77,987,083)	146,764,629	0	146,764,629	185,415,434
6.	Contract loans (including $ 0 premium notes)	540,412,394	640,636	539,771,759	444,898,287
7.	Derivatives	215,216,397	0	215,216,397	157,178,262
8.	Other invested assets	3,558,629,348	0	3,558,629,348	2,900,998,849
9.	Receivables for securities	51,798,522	0	51,798,522	3,430,764
10.	Securities lending reinvested collateral assets	970,515,640	0	970,515,640	1,175,664,291
11.	Aggregate write-ins for invested assets	15,240,000	0	15,240,000	0
12.	Subtotals, cash and invested assets (Lines 1 to 11)	44,129,099,681	6,304,840	44,122,794,841	40,447,198,535
13.	Title plants less $ 0 charged off (for Title insurers only)	0	0	0	0
14.	Investment income due and accrued	331,625,309	0	331,625,309	291,739,180
15.	Premiums and considerations:				
	15.1 Uncollected premiums and agents' balances in the course of collection	(22,493,393)	3,669,625	(26,163,017)	(41,869,116)
	15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including $ 0 earned but unbilled premiums)	450,310,430	0	450,310,430	418,379,364
	15.3 Accrued retrospective premiums ($ 0) and contracts subject to redetermination ($ 0)	0	0	0	0
16.	Reinsurance:				
	16.1 Amounts recoverable from reinsurers	110,464,961	0	110,464,961	112,598,578
	16.2 Funds held by or deposited with reinsured companies	64,067,209	0	64,067,209	59,594,992
	16.3 Other amounts receivable under reinsurance contracts	79,673,133	0	79,673,133	76,304,730
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	469,349,628	317,350,984	151,998,644	140,256,242
19.	Guaranty funds receivable or on deposit	28,393,155	0	28,393,155	30,054,724
20.	Electronic data processing equipment and software	0	0	0	0
21.	Furniture and equipment, including health care delivery assets ($ 0)	5,337	5,337	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	16,234
24.	Health care ($ 0) and other amounts receivable	8,171,655	8,171,655	0	0
25.	Aggregate write-ins for other than invested assets	355,002,959	181,040,156	173,962,803	121,023,827
26.	Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	46,003,670,064	516,542,597	45,487,127,468	41,655,297,291
27.	From Separate Accounts, Segregated Accounts and Protected Cell Accounts	661,710,668	0	661,710,668	803,769,330
28.	Total (Lines 26 and 27)	46,665,380,732	516,542,597	46,148,838,136	42,459,066,621
	DETAILS OF WRITE-INS				
1101.	Cash collateral receivable	15,240,000	0	15,240,000	0
1102.					
1103.					
1198.	Summary of remaining write-ins for Line 11 from overflow page	0	0	0	0
1199.	Totals (Lines 1101 through 1103 plus 1198)(Line 11 above)	15,240,000	0	15,240,000	0
2501.	Suspense items	179,666,904	172,903,806	6,763,098	966,446
2502.	Net negative (disallowed) IMR	164,890,437	0	164,890,437	117,211,142
2503.	Amount due from insolvent reinsurer	5,441,344	5,441,344	0	0
2598.	Summary of remaining write-ins for Line 25 from overflow page	5,004,274	2,695,006	2,309,268	2,846,239
2599.	Totals (Lines 2501 through 2503 plus 2598)(Line 25 above)	355,002,959	181,040,156	173,962,803	121,023,827

LIABILITIES, SURPLUS AND OTHER FUNDS

		1 Current Statement Date	2 December 31 Prior Year
1.	Aggregate reserve for life contracts $ 23,236,007,987 less $ 0 included in Line 6.3 (including $ 0 Modco Reserve)	23,236,007,987	21,801,820,648
2.	Aggregate reserve for accident and health contracts (including $ 0 Modco Reserve)	987,009,683	971,634,540
3.	Liability for deposit-type contracts (including $ 0 Modco Reserve)	12,803,151,704	10,473,702,656
4.	Contract claims:		
	4.1 Life	165,808,617	181,704,405
	4.2 Accident and health	355,784,744	343,947,913
5.	Policyholders' dividends/refunds to members $ 0 and coupons $ 0 due and unpaid	0	0
6.	Provision for policyholders' dividends, refunds to members and coupons payable in following calendar year - estimated amounts:		
	6.1 Policyholders' dividends and refunds to members apportioned for payment (including $ 0 Modco)	0	0
	6.2 Policyholders' dividends and refunds to members not yet apportioned (including $ 0 Modco)	0	0
	6.3 Coupons and similar benefits (including $ 0 Modco)	0	0
7.	Amount provisionally held for deferred dividend policies not included in Line 6	0	0
8.	Premiums and annuity considerations for life and accident and health contracts received in advance less $ 0 discount; including $ 25,836,186 accident and health premiums	46,415,196	54,624,539
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 $ 2,233,353 accident and health experience rating refunds of which $ 0 is for medical loss ratio rebate per the Public Health Service Act	5,342,107	5,961,364
	9.3 Other amounts payable on reinsurance, including $ 0 assumed and $ 17,060,559 ceded	17,060,559	13,804,559
	9.4 Interest Maintenance Reserve	0	0
10.	Commissions to agents due or accrued-life and annuity contracts $ 41,702,341 , accident and health $ 87,256,847 and deposit-type contract funds $ 0	128,959,187	144,559,374
11.	Commissions and expense allowances payable on reinsurance assumed	874,450	1,108,435
12.	General expenses due or accrued	54,347,723	51,875,071
13.	Transfers to Separate Accounts due or accrued (net) (including $ 0 accrued for expense allowances recognized in reserves, net of reinsured allowances)	0	0
14.	Taxes, licenses and fees due or accrued, excluding federal income taxes	38,462,529	48,741,253
15.1	Current federal and foreign income taxes, including $ (3,496,054) on realized capital gains (losses)	52,442,783	39,300,408
15.2	Net deferred tax liability	0	0
16.	Unearned investment income	6,931,825	5,818,844
17.	Amounts withheld or retained by reporting entity as agent or trustee	2,984,180	3,128,330
18.	Amounts held for agents' account, including $ 2,972,679 agents' credit balances	22,481,375	25,992,463
19.	Remittances and items not allocated	38,127,426	36,132,257
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 $ 287,689	287,689	151,852,885
23.	Dividends to stockholders declared and unpaid	0	0
24.	Miscellaneous liabilities:		
	24.01 Asset valuation reserve	570,735,628	509,610,061
	24.02 Reinsurance in unauthorized and certified ($ 0) companies	0	0
	24.03 Funds held under reinsurance treaties with unauthorized and certified ($ 37,233,351) reinsurers	308,667,387	334,146,465
	24.04 Payable to parent, subsidiaries and affiliates	225,279,631	212,328,398
	24.05 Drafts outstanding	33,527,037	29,747,878
	24.06 Liability for amounts held under uninsured plans	0	0
	24.07 Funds held under coinsurance	1,707,899,209	1,779,719,299
	24.08 Derivatives	81,871,460	121,050,740
	24.09 Payable for securities	125,925,861	36,910,640
	24.10 Payable for securities lending	970,515,640	1,175,664,291
	24.11 Capital notes $ 0 and interest thereon $ 0	0	0
25.	Aggregate write-ins for liabilities	246,786,645	168,574,572
26.	Total liabilities excluding Separate Accounts business (Lines 1 to 25)	42,233,688,264	38,723,462,286
27.	From Separate Accounts Statement	661,710,668	803,769,330
28.	Total liabilities (Lines 26 and 27)	42,895,398,932	39,527,231,616
29.	Common capital stock	9,000,000	9,000,000
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	932,625,018	932,625,018
34.	Aggregate write-ins for special surplus funds	164,890,437	117,211,142
35.	Unassigned funds (surplus)	2,146,923,749	1,872,998,845
36.	Less treasury stock, at cost:		
	36.1 0 shares common (value included in Line 29 $ 0)	0	0
	36.2 0 shares preferred (value included in Line 30 $ 0)	0	0
37.	Surplus (Total Lines 31+32+33+34+35-36) (including $ 0 in Separate Accounts Statement)	3,244,439,204	2,922,835,005
38.	Totals of Lines 29, 30 and 37	3,253,439,204	2,931,835,005
39.	Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3)	46,148,838,136	42,459,066,621
	DETAILS OF WRITE-INS		
2501.	Cash collateral liability	97,810,000	107,580,000
2502.	Miscellaneous liabilities	89,517,119	10,129,560
2503.	Abandoned property	59,459,526	50,865,012
2598.	Summary of remaining write-ins for Line 25 from overflow page	0	0
2599.	Totals (Lines 2501 through 2503 plus 2598)(Line 25 above)	246,786,645	168,574,572
3101.			
3102.			
3103.			
3198.	Summary of remaining write-ins for Line 31 from overflow page	0	0
3199.	Totals (Lines 3101 through 3103 plus 3198)(Line 31 above)	0	0
3401.	Net negative (disallowed) IMR	164,890,437	117,211,142
3402.			
3403.			
3498.	Summary of remaining write-ins for Line 34 from overflow page	0	0
3499.	Totals (Lines 3401 through 3403 plus 3498)(Line 34 above)	164,890,437	117,211,142

SUMMARY OF OPERATIONS

		1 Current Year To Date	2 Prior Year To Date	3 Prior Year Ended December 31
1.	Premiums and annuity considerations for life and accident and health contracts	5,898,680,583	5,594,205,478	7,397,799,397
2.	Considerations for supplementary contracts with life contingencies	700,333	0	0
3.	Net investment income	1,561,522,644	1,400,375,899	1,910,795,617
4.	Amortization of Interest Maintenance Reserve (IMR)	(3,136,595)	(797,633)	(1,046,692)
5.	Separate Accounts net gain from operations excluding unrealized gains or losses	0	0	0
6.	Commissions and expense allowances on reinsurance ceded	185,868,426	145,239,679	199,379,099
7.	Reserve adjustments on reinsurance ceded	0	0	0
8.	Miscellaneous Income:			
	8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts	0	916,904	916,904
	8.2 Charges and fees for deposit-type contracts	427,891	266,786	852,404
	8.3 Aggregate write-ins for miscellaneous income	1,703,279	1,760,625	2,453,470
9.	Totals (Lines 1 to 8.3)	7,645,766,560	7,141,967,739	9,511,150,199
10.	Death benefits	1,146,241,062	1,155,169,618	1,529,141,615
11.	Matured endowments (excluding guaranteed annual pure endowments)	1,260,564	1,224,358	1,786,881
12.	Annuity benefits	887,942,579	806,035,016	1,088,356,392
13.	Disability benefits and benefits under accident and health contracts	1,151,574,114	1,014,854,468	1,364,005,011
14.	Coupons, guaranteed annual pure endowments and similar benefits	0	0	0
15.	Surrender benefits and withdrawals for life contracts	225,632,196	302,900,760	371,809,790
16.	Group conversions	53,619	245,596	254,893
17.	Interest and adjustments on contract or deposit-type contract funds	366,696,855	313,154,720	431,631,523
18.	Payments on supplementary contracts with life contingencies	288,407	292,388	386,674
19.	Increase in aggregate reserves for life and accident and health contracts	1,447,502,801	1,473,913,310	1,994,452,547
20.	Totals (Lines 10 to 19)	5,227,192,197	5,067,790,234	6,781,825,325
21.	Commissions on premiums, annuity considerations, and deposit-type contract funds (direct business only)	811,176,076	771,328,882	1,020,347,200
22.	Commissions and expense allowances on reinsurance assumed	5,570,272	5,382,038	7,254,930
23.	General insurance expenses and fraternal expenses	929,699,316	821,570,422	1,120,661,392
24.	Insurance taxes, licenses and fees, excluding federal income taxes	134,746,336	125,638,353	164,539,347
25.	Increase in loading on deferred and uncollected premiums	13,769,067	30,849,745	7,177,873
26.	Net transfers to or (from) Separate Accounts net of reinsurance	0	0	0
27.	Aggregate write-ins for deductions	65,416,809	66,014,194	87,613,047
28.	Totals (Lines 20 to 27)	7,187,570,073	6,888,573,867	9,189,419,114
29.	Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28)	458,196,488	253,393,872	321,731,085
30.	Dividends to policyholders and refunds to members	300	426	490
31.	Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	458,196,187	253,393,446	321,730,595
32.	Federal and foreign income taxes incurred (excluding tax on capital gains)	82,358,453	105,274,319	120,193,421
33.	Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	375,837,734	148,119,126	201,537,174
34.	Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of $ 3,536,004 (excluding taxes of $ (13,505,697) transferred to the IMR)	51,914,530	43,224,393	40,871,253
35.	Net income (Line 33 plus Line 34)	427,752,264	191,343,519	242,408,427
	CAPITAL AND SURPLUS ACCOUNT			
36.	Capital and surplus, December 31, prior year	2,931,835,005	2,653,143,967	2,653,143,967
37.	Net income (Line 35)	427,752,264	191,343,519	242,408,427
38.	Change in net unrealized capital gains (losses) less capital gains tax of $ (1,837,535)	6,526,138	10,747,365	5,971,852
39.	Change in net unrealized foreign exchange capital gain (loss)	1,300,083	(152,991)	(1,135,514)
40.	Change in net deferred income tax	5,001,460	29,347,702	61,425,742
41.	Change in nonadmitted assets	(19,574,510)	(56,480,280)	(89,431,145)
42.	Change in liability for reinsurance in unauthorized and certified companies	0	0	0
43.	Change in reserve on account of change in valuation basis, (increase) or decrease	(7,577,519)	213,229,997	183,295,993
44.	Change in asset valuation reserve	(61,125,567)	(59,082,373)	(85,947,536)
45.	Change in treasury stock	0	0	0
46.	Surplus (contributed to) withdrawn from Separate Accounts during period	0	0	0
47.	Other changes in surplus in Separate Accounts Statement	0	0	0
48.	Change in surplus notes	0	0	0
49.	Cumulative effect of changes in accounting principles	0	0	0
50.	Capital changes:			
	50.1 Paid in	0	0	0
	50.2 Transferred from surplus (stock dividend)	0	0	0
	50.3 Transferred to surplus	0	0	0
51.	Surplus adjustment:			
	51.1 Paid in	0	0	0
	51.2 Transferred to capital (stock dividend)	0	0	0
	51.3 Transferred from capital	0	0	0
	51.4 Change in surplus as a result of reinsurance	(36,453,775)	(29,411,212)	(41,092,605)
52.	Dividends to stockholders	0	0	0
53.	Aggregate write-ins for gains and losses in surplus	5,755,626	(8,092,625)	3,195,823
54.	Net change in capital and surplus for the year (Lines 37 through 53)	321,604,199	291,449,102	278,691,038
55.	Capital and surplus, as of statement date (Lines 36 + 54)	3,253,439,204	2,944,593,069	2,931,835,005
	DETAILS OF WRITE-INS			
08.301.	Other miscellaneous income	1,703,279	1,760,625	2,453,470
08.302.				
08.303.				
08.398.	Summary of remaining write-ins for Line 8.3 from overflow page	0	0	0
08.399.	Totals (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above)	1,703,279	1,760,625	2,453,470
2701.	Interest on funds withheld from reinsurers	64,907,873	65,245,124	86,550,009
2702.	Other miscellaneous deductions	444,228	376,340	633,028
2703.	Fines and penalties	73,452	35,813	35,816
2798.	Summary of remaining write-ins for Line 27 from overflow page	(8,744)	356,917	394,194
2799.	Totals (Lines 2701 through 2703 plus 2798)(Line 27 above)	65,416,809	66,014,194	87,613,047
5301.	Prior year adjustment	5,517,839	(8,092,625)	(5,440,794)
5302.	Change in loading on deferred premium asset corresponding to valuation basis change in Exhibit 5A	237,787	0	8,636,617
5303.				
5398.	Summary of remaining write-ins for Line 53 from overflow page	0	0	0
5399.	Totals (Lines 5301 through 5303 plus 5398)(Line 53 above)	5,755,626	(8,092,625)	3,195,823

CASH FLOW

		1 Current Year To Date	2 Prior Year To Date	3 Prior Year Ended December 31
	Cash from Operations			
1.	Premiums collected net of reinsurance	5,916,365,478	5,630,854,819	7,513,442,743
2.	Net investment income	1,495,357,466	1,358,101,200	1,872,306,961
3.	Miscellaneous income	138,698,096	112,410,816	152,600,899
4.	Total (Lines 1 to 3)	7,550,421,040	7,101,366,836	9,538,350,604
5.	Benefit and loss related payments	3,956,373,618	3,750,356,814	4,963,827,178
6.	Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	(190,126)	(190,126)
7.	Commissions, expenses paid and aggregate write-ins for deductions	1,896,488,737	1,728,729,147	2,282,420,975
8.	Dividends paid to policyholders	300	426	490
9.	Federal and foreign income taxes paid (recovered) net of $ 9,953,092 tax on capital gains (losses)	59,246,385	96,013,216	119,417,282
10.	Total (Lines 5 through 9)	5,912,109,040	5,574,909,477	7,365,475,799
11.	Net cash from operations (Line 4 minus Line 10)	1,638,312,000	1,526,457,359	2,172,874,805
	Cash from Investments			
12.	Proceeds from investments sold, matured or repaid:			
	12.1 Bonds	4,978,311,409	5,807,985,933	7,418,607,700
	12.2 Stocks	47,090,169	73,628,742	100,334,622
	12.3 Mortgage loans	316,615,559	210,841,999	306,997,052
	12.4 Real estate	1,630,993	0	0
	12.5 Other invested assets	234,162,262	124,019,427	169,235,099
	12.6 Net gains or (losses) on cash, cash equivalents and short-term investments	(47,508)	(12,917)	(20,288)
	12.7 Miscellaneous proceeds	215,084,941	154,438,921	137,007,537
	12.8 Total investment proceeds (Lines 12.1 to 12.7)	5,792,847,824	6,370,902,105	8,132,161,721
13.	Cost of investments acquired (long-term only):			
	13.1 Bonds	7,676,628,395	6,711,504,689	8,547,688,133
	13.2 Stocks	68,285,062	73,248,442	98,174,422
	13.3 Mortgage loans	733,646,402	1,083,882,476	1,483,971,092
	13.4 Real estate	0	0	0
	13.5 Other invested assets	910,609,025	1,014,841,011	1,434,182,739
	13.6 Miscellaneous applications	149,819,082	171,182,656	98,445,596
	13.7 Total investments acquired (Lines 13.1 to 13.6)	9,538,987,966	9,054,659,274	11,662,461,983
14.	Net increase/(decrease) in contract loans and premium notes	94,513,385	76,313,521	100,171,264
15.	Net cash from investments (Line 12.8 minus Line 13.7 and Line 14)	(3,840,653,527)	(2,760,070,691)	(3,630,471,526)
	Cash from Financing and Miscellaneous Sources			
16.	Cash provided (applied):			
	16.1 Surplus notes, capital notes	0	0	0
	16.2 Capital and paid in surplus, less treasury stock	0	0	0
	16.3 Borrowed funds	(151,817,100)	136,936,000	12,131,700
	16.4 Net deposits on deposit-type contracts and other insurance liabilities	2,328,968,386	1,484,150,117	1,564,406,792
	16.5 Dividends to stockholders	0	0	0
	16.6 Other cash provided (applied)	(13,460,564)	(165,989,601)	(167,727,385)
17.	Net cash from financing and miscellaneous sources (Line 16.1 through Line 16.4 minus Line 16.5 plus Line 16.6)	2,163,690,722	1,455,096,516	1,408,811,107
	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)	(38,650,805)	221,483,184	(48,785,614)
19.	Cash, cash equivalents and short-term investments:			
	19.1 Beginning of year	185,415,434	234,201,048	234,201,048
	19.2 End of period (Line 18 plus Line 19.1)	146,764,629	455,684,232	185,415,434

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

20.0001.	Change in securities lending	205,148,652	340,599,337	276,025,281
20.0002.	Ceded benefits settled through funds withheld	204,520,758	192,245,489	243,682,508
20.0003.	Ceded premium settled through funds withheld	123,501,715	132,180,188	175,221,991
20.0004.	Funds withheld listed as current amounts payable	78,507,792	0	0
20.0005.	Ceded interest settled through funds withheld	64,907,873	65,252,847	86,557,733
20.0006.	Schedule D stock conversions disposed to schedule D stock conversions acquired	50,286,558	144,595,488	173,266,015
20.0007.	Schedule D bond conversions disposed to schedule D bond conversions acquired	42,556,789	15,320,050	17,533,731
20.0008.	Surplus relief amortization	36,453,775	29,411,212	41,092,605
20.0009.	Assumed premium settled through funds withheld	34,954,459	35,728,237	46,538,008
20.0010.	Assumed benefits settled through funds withheld	26,328,202	28,567,988	37,294,576

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

20.0011.	Assumed commissions settled through funds withheld	5,781,185	5,432,080	7,077,045
20.0012.	Ceded commission settled through funds withheld	5,626,230	6,101,684	8,080,637
20.0013.	Assumed interest settled through funds withheld	1,623,938	1,579,958	2,129,902
20.0014.	Ceded policy loans settled through funds withheld	474,360	358,051	331,855
20.0015.	Ceded policy loan interest settled through funds withheld	257,252	240,824	306,606
20.0016.	Ceded deposit type contracts settled through funds withheld	166,135	202,194	256,608
20.0017.	Schedule BA Other Assets Disposed	143,158	0	3,618,357
20.0018.	Bond basis adjusted for deferred gain on hedged derivative	13,096	0	0
20.0019.	Schedule D bond transfer to other invested assets	0	115,943,741	115,943,741
20.0020.	Funds withheld listed as current amounts receivable	0	17,634,615	11,909,969
20.0021.	Schedule B mortgage loan transfer value	0	0	8,673,558
20.0022.	Schedule B mortgage conversions disposed to schedule B mortgage conversions acquired	0	0	1,943,426

NOTES TO FINANCIAL STATEMENTS

Note 1 Summary of Significant Accounting Policies and Going Concern

Within these notes to the financial statements, the following abbreviations are used for company and affiliate names, if applicable.

Legal Name	Abbreviation	Legal Name	Abbreviation
United of Omaha Life Insurance Company	("the Company")	Omaha Supplemental Insurance Company	("Omaha Supplemental")
Mutual of Omaha Holding Company	("MHC")	Turner Park North, LLC	("Turner Park")
Mutual of Omaha Financial Group, Inc.	("IHC")	United of Omaha Life Insurance Company	("United of Omaha")
Mutual of Omaha Insurance Company	("Mutual of Omaha")	Boston Financial Opportunity Zone Fund I LP	("Boston Fund")
East Campus Realty, LLC	("East Campus")	Cloverlay Sports Assets SPV L.P.	("Cloverlay")
EMLT M1 LLC	("EMLT M1")	Companion Life Insurance Company	("Companion")
Enrollment Alliance, LLC	("Enrollment Alliance, LLC")	EMLT U1 LLC	("EMLT U1")
Mutual DMLT Holdings, LLC	("Mutual DMLT Trust")	Fulcrum Growth Partners III, L.L.C.	("Fulcrum")
Mutual of Omaha Holdings, Inc.	("Mutual of Omaha Holdings")	LCN NA Fund IV-D, LP	("LCN")
Mutual of Omaha Investor Services, Inc.	("Mutual of Omaha Investor Services")	Medicare Advantage Insurance Company of Omaha	("Medicare Advantage Company")
Mutual of Omaha Marketing Corporation	("MOMCO")	MGG Rated Debt Feeder Fund LP	("MGG Fund")
Omaha Insurance Company	("Omaha Insurance")	MHEG OZ Fund 1, LP	("MHEG Fund")
Mutual of Omaha Strategic Alliance, LLC	("MOSAL")	Mutual of Omaha Opportunities Fund, L.P.	("MOOF Fund")
Omaha Financial Holdings, Inc.	("OFHI")	Mutual of Omaha Structured Settlement Company	("Mutual Structured Settlement")
MOST Mortgage, LLC	("MOST Mortgage")	Omaha Reinsurance Company	("Omaha Re")
Mutual of Omaha Mortgage Servicing, Inc.	("MMSI")	United DMLT Holdings, LLC	("United DMLT Trust")
Mutual of Omaha Mortgage, Inc.	("Mutual of Omaha Mortgage")	United World Life Insurance Company	("United World")
Omaha Health Insurance Company	("Omaha Health")		

A. Accounting Practices

The Company has prepared the accompanying statutory financial statements in conformity with accounting practices prescribed or permitted by the State of Nebraska Department of Insurance ("NDOI"). The state of Nebraska has adopted the National Association of Insurance Commissioners' ("NAIC") statutory accounting principles ("NAIC SAP") as the basis of its statutory accounting practices. The Director of the NDOI has the right to permit other specific practices that may deviate from NAIC SAP. The Company does not utilize any permitted practices however, there is an impact on its results of operations and surplus from the prescribed practices followed by its subsidiaries Companion and Omaha Re.

The following is a reconciliation of the Company's net income (loss) and capital and surplus between the practices prescribed or permitted by the NDOI and NAIC SAP as of and for the period ended September 30 and December 31:

		SSAP #	F/S Page	F/S Line #	2026	2025
NET INCOME						
(1)	State basis (Page 4, Line 35, Columns 1 & 2)	XXX	XXX	XXX	$ 427,752,264	$ 242,408,427
(2)	State Prescribed Practices that are an increase/ (decrease) from NAIC SAP:				—	—
(3)	State Permitted Practices that are an increase/ (decrease) from NAIC SAP:				—	—
(4)	NAIC SAP (1-2-3=4)	XXX	XXX	XXX	$ 427,752,264	$ 242,408,427
SURPLUS						
(5)	State basis (Page 3, Line 38, Columns 1 & 2)	XXX	XXX	XXX	$ 3,253,439,204	$ 2,931,835,005
(6)	State Prescribed Practices that are an increase/ (decrease) from NAIC SAP:				—	—
(7)	State Permitted Practices that are an increase/ (decrease) from NAIC SAP:				—	—
(8)	NAIC SAP (5-6-7=8)	XXX	XXX	XXX	$ 3,253,439,204	$ 2,931,835,005

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

No Change

C. Accounting Policy

The Company used the following accounting policies:

(1) No Change

(2) Bonds are stated at amortized cost using the effective yield method, except for certain bonds with an NAIC designation of 6, which are stated at lower of amortized cost or fair value.

(3) - (5) No Change

(6) Premiums and discounts on asset-backed securities are amortized using the prospective or retrospective method based on anticipated prepayments from the date of purchase. Changes in estimated cash flows due to changes in estimated prepayments are accounted for using the prospective method for impaired securities and securities valued based on an index, and the retrospective method for all other securities.

(7) - (8) No Change

(9) Derivatives generally include bond forwards, swaps-foreign exchange, interest rate swaps, purchase options-other call options, and warrants. When derivative financial instruments meet specific criteria, they may be designated as accounting hedges and accounted for on an amortized cost basis in a manner consistent with the item hedged. Derivative financial instruments that are not designated as accounting hedges are accounted for on a fair value basis with changes recorded in net unrealized capital gains (losses), a component of unassigned surplus, and nonadmitted. Interest on swaps-foreign exchange, interest rate swaps, bond forwards, purchase options-other call options, and warrants is included in net investment income.

(10) - (13) No Change

NOTES TO FINANCIAL STATEMENTS

D. Going Concern

Management's evaluation of all known and reasonably knowable conditions and events for the Company, as of September 30, 2026, has concluded there are no substantial doubts about the entity's ability to continue as a going concern, or meet its obligations within one year of the financial statement's issuance date.

Note 2 Accounting Changes and Corrections of Errors

During 2026, the Company identified and corrected certain model inputs for the interest sensitive life product related to prior-period financial statements. This resulted in a $5,517,839 overstatement in aggregate reserve for life contracts (Page 3, Line 1) , overstatement of increase in aggregate reserves for life and accident and health contracts (Page 4, Line 19) and a corresponding understatement of unassigned surplus (Page 3, Line 35) as of December 31, 2025. In accordance with SSAP No. 3, Accounting Changes and Corrections of Errors ("SSAP No. 3"), the cumulative effect of the correction was recorded as an adjustment to aggregate write-ins for gains and losses in surplus (Page 4, Line 53) in the period the error was identified.

During 2025, the Company identified and corrected certain errors related to prior period financial statements. In accordance with SSAP No. 3, Accounting Changes and Corrections of Errors ("SSAP No. 3"), the cumulative effect of these corrections were recorded as an adjustment to aggregate write-ins for gains and losses in surplus (Page 4, Line 53) in the period the error was identified. The aggregate overstatement of unassigned surplus (Page 3, Line 35) as of December 31, 2024, was $5,440,794. The errors and related impacts are detailed below:

Correction of capital distribution and call transactions related to an other invested asset, resulting in a $20,364,648 understatement of net investment income (Page 4, Line 3) and overstatement of change in net unrealized capital gains (losses) (Page 4, Line 38), a $12,870,458 overstatement of asset valuation reserve (Page 3, Line 24.01), understatement of change in asset valuation reserve (Page 4, Line 44) and a corresponding understatement of unassigned surplus (Page 3, Line 35) as of December 31, 2024.

The Company made required minimum distribution payments attributable to prior periods for the single premium immediate fixed annuity product, resulting in a $8,092,625 understatement of annuity benefits (Page 4, Line 12), an understatement of miscellaneous liabilities (Page 3, Line 2503) and a corresponding overstatement of unassigned surplus (Page 3, Line 35) as of December 31, 2024.

Corrected certain no lapse guarantee interest rates for life reserves. This resulted in a $10,218,627 understatement in aggregate reserve for reserve for life contracts (Page 3 Line 1), understatement of increase in aggregate reserves for life and accident and health contracts (Page 4, Line 19) and a corresponding overstatement of unassigned surplus (Page 3, Line 35) as of December 31, 2024.

The Company did not have any material accounting changes in accounting principles in 2026

In August 2023, the NAIC issued revisions to SSAP No. 26 Bonds and SSAP No. 43 Asset-Backed Securities, effective January 1, 2025. The revised guidance updates the definition of a bond, revises the accounting and reporting for bonds, and updates various SSAPs to reflect the revised bond definition. Under the bond definition revisions, the carrying value of securities reclassified from bonds to another investment category was $115,943,741. The carrying value after transition for the securities reclassified that resulted in a change in measurement basis was $5,812,182. The total impact to surplus as a result of the reclassification was $(101,679) and is reported as a change in surplus through Page 4, Line 38, change in net unrealized capital gains (losses).

Note 3 Business Combinations and Goodwill

Not Applicable

Note 4 Discontinued Operations

Not Applicable

Note 5 Investments

A. Mortgage Loans, including Mezzanine Real Estate Loans

No Material Change

B. Debt Restructuring

No Material Change

C. Reverse Mortgages

Not Applicable

D. Asset-Backed Securities

(1) Prepayment assumptions for asset-backed securities are based on information obtained from brokers or internal estimates based on original term sheets, offer memoranda, historical performance, or other forecasts.

(2) Securities with a recognized other-than-temporary impairment ("OTTI") due to intent to sell, inability or lack of intent to retain the investment in the security for a period of time sufficient to recover the amortized cost basis:

Not Applicable

(3) Securities with a recognized OTTI due to present value of cash flows expected to be collected is less than the amortized cost basis of the security:

Not Applicable

(4) All impaired asset-backed securities (fair value is less than amortized cost) for which an OTTI has not been recognized in earnings as a realized loss (including securities with a recognized OTTI for non-interest related declines when a non-recognized interest related impairment remains) were as follows:

a) The aggregate amount of unrealized losses:	
1. Less than 12 months	$ 208,349,818
2. 12 months or longer	273,486,244
b) The aggregate related fair value of securities with unrealized losses:	
1. Less than 12 months	$ 4,518,718,830
2. 12 months or longer	1,689,417,914

(5) If the Company does not have the intent to sell and has the ability to retain the asset-backed security until recovery, OTTI is recognized when the present value of future cash flows discounted at the security's effective interest rate is less than the amortized cost basis as of the balance sheet date.

E. Dollar Repurchase Agreements and/or Securities Lending Transactions

(1) - (2) No Change

NOTES TO FINANCIAL STATEMENTS

(3) Collateral Received

a. Aggregate Amount Collateral Received

1. Securities lending	Fair Value
(a) Open	$ —
(b) 30 days or less	429,282,541
(c) 31 to 60 days	15,659,363
(d) 61 to 90 days	24,615,493
(e) Greater than 90 days	501,115,795
(f) Subtotal (a+b+c+d+e)	$ 970,673,193
(g) Securities received	—
(h) Total collateral received (f+g)	$ 970,673,193

2. Not Applicable

b. The fair value of collateral and of the portion of collateral that it has sold or repledged $970,673,193.

c. No Change

(4) Securities Lending Transactions Administered by an Affiliated Agent

Not Applicable

(5) Collateral Reinvestment

a. Aggregate Amount Collateral Reinvested

1. Securities lending	Amortized Cost	Fair Value
(a) Open	$ —	$ —
(b) 30 days or less	429,294,153	429,282,541
(c) 31 to 60 days	15,663,447	15,659,363
(d) 61 to 90 days	24,624,645	24,615,493
(e) 91 to 120 days	53,504,938	53,525,315
(f) 121 to 180 days	49,551,395	49,532,022
(g) 181 to 365 days	170,018,667	170,069,837
(h) 1 to 2 years	152,440,313	152,604,550
(i) 2 to 3 years	37,368,905	37,364,423
(j) Greater than 3 years	38,049,176	38,019,648
(k) Subtotal (Sum of a through j)	$ 970,515,640	$ 970,673,193
(l) Securities received	—	—
(m) Total collateral reinvested (k+l)	$ 970,515,640	$ 970,673,193

2. Not Applicable

b. The Company has securities of $970,673,193 at fair value in response to the possible $956,870,695 that could be called within one day's notice. Excess liquidity at the enterprise level would be used to fulfill any remaining obligation due to the Company's lending/repurchase counterparties.

(6) Collateral Accepted that is not Permitted to Sell or Repledge

Not Applicable

(7) Collateral for securities lending transactions that extend beyond one year from the reporting date

Description of Collateral	Amount
BNP PARIBAS (NEW YORK BRANCH) CERTIFICATE OF DEPOSIT	$ 6,000,000
CREDIT AGRICOLE CORPORATE AND CERTIFICATE OF DEPOSIT	5,000,000
NATIONAL AUSTRALIA BK SUB NT CORP FRGN FLOATER	7,500,000
MARSH & MCLENNAN COS INC CORP FLOATER	1,790,000
CATERPILLAR FINANCIAL SERVICES CORP FLOATER	3,000,000
CARVAL CLO CLO	5,114,109
TOYOTA MOTOR CREDIT CORP CORP FLOATER	4,800,000
DAIMLER TRUCKS FINANCE NORTH A CORP FLOATER	1,300,000
COOPERAT RABOBANK UA/NY CORP FRGN FLOATER	2,817,860
REDDING RIDGE CLO CLO	10,000,000
ELEVATION CLO CLO	15,000,000
WESTPAC BANKING CORP CORP FRGN FLOATER	10,000,000
KKR CLO 40 CLO	9,668,739
COMMONWEALTH BANK OF AUSTRALIA CORP FRGN FLOATER	7,800,000
BMW US CAP CORP LLC CORP FLOATER	9,000,000
NORDEA BANK ABP CORP FRGN FLOATER	7,500,000
SOUNDPOINT CLO CLO	5,999,606
TOYOTA MOTOR CREDIT CORP CORP FLOATER	5,000,000
SIEMENS FUNDING BV CORP FRGN FLOATER	3,700,000
SKANDINAVISKA E BANKEN CORP FRGN FLOATER	11,000,000
MERCEDES-BENZ FINANCE NORTH AM CORP FLOATER	4,250,000
Alphabet Inc CORP FLOATER	6,200,000
CIFC FDG 2021-VII CLO	10,000,000
JAMESTOWN CLO XV LTD CLO	8,500,000
OCTAGON 64 CLO	9,000,000
Amazon.com, Inc. CORP FLOATER	3,000,000
TRINITAS CLO LTD CLO	4,368,905
Marble Point CLO XXI Ltd. CLO	12,500,000
Wellfleet CLO CLO	9,038,456
Beechwood Park CLO CLO	6,154,815
Battalion CLO LTD CLO	3,998,116
Park Avenue Institutional Advi CLO	12,000,000
CARLYLE US CLO 2021-9 CLO	6,857,789
Total collateral extending beyond one year of the reporting date	$ 227,858,394

NOTES TO FINANCIAL STATEMENTS

F. Repurchase Agreements Transactions Accounted for as Secured Borrowing

(1) The Company has repurchase agreements whereby unrelated parties, primarily major brokerage firms, borrow securities from the Company. The Company requires a minimum of 95% of the fair value of the securities loaned at the outset of the contract as collateral. The Company continues to retain control over and receive interest on loaned securities, and accordingly, the repurchase agreement securities continue to be reported as bonds. Cash collateral received is invested in cash equivalents and securities, and the Company records a corresponding liability for the collateral which is included in payable for securities lending on the statutory financial statements. The Company had no outstanding balances under repurchase agreements as of September 30, 2026.

Repurchase Transactions - Cash Taker - Overview of Secured Borrowing Transactions

(2) - (11) Not Applicable

G. Reverse Repurchase Agreements Transactions Accounted for as Secured Borrowing

Not Applicable

H. Repurchase Agreements Transactions Accounted for as a Sale

Not Applicable

I. Reverse Repurchase Agreements Transactions Accounted for as a Sale

Not Applicable

J. Real Estate

No Material Change

K. Investments in Tax Credit Structures ("Tax Credit Investments")

No Material Change

L. Restricted Assets

(1) Restricted Assets (Including Pledged)

	Gross (Admitted & Nonadmitted) Restricted						
	Current Year						
	1	2	3	4	5	6	7
Restricted Asset Category	Total General Account (G/A)	G/A Supporting S/A Activity (a)	Total Separate Account (S/A) Restricted Assets	S/A Assets Supporting G/A Activity (b)	Total (1 plus 3)	Total From Prior Year	Increase/ (Decrease) (5 minus 6)
a. Subject to contractual obligation for which liability is not shown	$ —	$ —	$ —	$ —	$ —	$ —	$ —
b. Collateral held under security lending agreements	1,073,219,374	—	—	—	1,073,219,374	1,175,664,292	(102,444,918)
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	100,000,000	—	—	—	100,000,000	100,000,000	—
i. FHLB capital stock	184,247,400	—	—	—	184,247,400	144,185,300	40,062,100
j. On deposit with states	3,436,764	—	—	—	3,436,764	3,455,768	(19,004)
k. On deposit with other regulatory bodies	—	—	—	—	—	—	—
l. Pledged collateral to FHLB (including assets backing funding agreements)	8,931,830,219	—	—	—	8,931,830,219	8,111,473,998	820,356,221
m. Pledged as collateral not captured in other categories	54,483,941	—	—	—	54,483,941	—	54,483,941
n. Other restricted assets	5,000	—	—	—	5,000	5,000	—
o. Collateral assets received and on balance sheet	—	—	—	—	—	—	—
p. Assets held under modco reinsurance agreements	—	—	—	—	—	—	—
q. Assets held under funds withheld reinsurance agreements	2,135,634,152	—	—	—	2,135,634,152	2,154,445,618	(18,811,466)
r. Total restricted assets (Sum of a through q)	12,482,856,850	—	—	—	12,482,856,850	11,689,229,976	793,626,874

NOTES TO FINANCIAL STATEMENTS

	Current Year						
			Percentage		12	13	14
Restricted Asset Category	8 Total Non-admitted Restricted	9 Total Admitted Restricted (5 minus 8)	10 Gross (Admitted & Non-admitted) Restricted to Total Assets (c)	11 Admitted Restricted to Total Admitted Assets (d)	Amount Reported in General interrogatories	Difference from Note and GI	GI Ref
a. Subject to contractual obligation for which liability is not shown	$ —	$ —	0.000%	0.000%	XXX	XXX	XXX
b. Collateral held under security lending agreements	—	1,073,219,374	2.300%	2.326%	1,073,219,374	—	25.04+25.05
c. Subject to repurchase agreements	—	—	0.000%	0.000%	—	—	26.21
d. Subject to reverse repurchase agreements	—	—	0.000%	0.000%	—	—	26.22
e. Subject to dollar repurchase agreements	—	—	0.000%	0.000%	—	—	26.23
f. Subject to dollar reverse repurchase agreements	—	—	0.000%	0.000%	—	—	26.24
g. Placed under option contracts	—	—	0.000%	0.000%	—	—	26.25
h. Letter stock or securities restricted as to sale - excluding FHLB capital stock	—	100,000,000	0.214%	0.217%	100,000,000	—	26.26
i. FHLB capital stock	—	184,247,400	0.395%	0.399%	184,247,400	—	26.27
j. On deposit with states	—	3,436,764	0.007%	0.007%	—	3,436,764	26.28
k. On deposit with other regulatory bodies	—	—	0.000%	0.000%	—	—	26.29
l. Pledged collateral to FHLB (including assets backing funding agreements)	—	8,931,830,219	19.140%	19.354%	8,931,830,219	—	26.31
m. Pledged as collateral not captured in other categories	—	54,483,941	0.117%	0.118%	54,483,941	—	26.30
n. Other restricted assets	—	5,000	0.000%	0.000%	5,000	—	26.32
o. Collateral assets received and on balance sheet	—	—	0.000%	0.000%	XXX	XXX	XXX
p. Assets held under modco reinsurance agreements	—	—	0.000%	0.000%	XXX	XXX	XXX
q. Assets held under funds withheld reinsurance agreements	—	2,135,634,152	4.576%	4.628%	XXX	XXX	XXX
r. Total restricted assets (Sum of a through g)	$ —	$12,482,856,850	26.750%	27.049%	XXX	XXX	XXX

(a) Subset of column 1

(b) Subset of column 3

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

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

NOTES TO FINANCIAL STATEMENTS

Reporting entities shall explain the differences between amounts reported in Note 5L(1) and the general interrogatories. This shall include all instances in which an amount is reported in column 13 above.

GI Reference	Difference between Note and GI (Per Column 13 above)	Explanation
25.04+25.025	$ —	
26.21	—	
26.22	—	
26.23	—	
26.24	—	
26.25	—	
26.26	—	
26.27	—	
26.28	3,436,764	Per NAIC guidance, amounts reported as On Deposit with States should not be included in the response to General Interrogatory 11.2 in the quarterly statement, which pertains to assets "loaned, placed under option agreement, or otherwise made available for use by another person." However, these amounts should be included in the response to General Interrogatory 26.28 in the annual statement, which addresses assets "not exclusively under the control of the reporting entity." As a result, a difference between Note 5L(1) and the amounts reported in the General Interrogatories is expected within the quarterly statements.
26.29	—	
26.31	—	
26.30	—	
26.32	—	

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

	Gross (Admitted & Nonadmitted) Restricted								Percentage	
	Current Year									
	1	2	3	4	5	6	7	8	9	10
Description of Assets	Total General Account (G/A)	G/A Supporting S/A Activity (a)	Total Separate Account (S/A) Restricted Assets	S/A Assets Supporting G/A Activity (b)	Total (1 plus 3)	Total From Prior Year	Increase/ (Decrease) (5 minus 6)	Total Current Year Admitted Restricted	Gross (Admitted & Non-admitted) Restricted to Total	Admitted Restricted to Total Admitted Assets
Derivative Cash Collateral at JP Morgan Chase Bank	$ 24,566,241	$ —	$ —	$ —	$ 24,566,241	$ —	$24,566,241	$24,566,241	0.053%	0.053%
Derivative Cash Collateral at Citigroup	14,453,087	—	—	—	14,453,087	—	14,453,087	14,453,087	0.031%	0.031%
Derivative Cash Collateral at Bank of America	5,937,852	—	—	—	5,937,852	—	5,937,852	5,937,852	0.013%	0.013%
Derivative Cash Collateral at Wells Fargo	—	—	—	—	—	—	—	—	0.000%	0.000%
Derivative Cash Collateral at TD Bank	9,526,760	—	—	—	9,526,760	—	9,526,760	9,526,760	0.020%	0.021%
					—		—		0.000%	0.000%
Total (c)	$ 54,483,941	$ —	$ —	$ —	$ 54,483,941	$ —	$54,483,941	$54,483,941	0.117%	0.118%
Amount of Total pledged under derivative contracts	$ 54,483,941	$ —	$ —	$ —	$ 54,483,941	$ —	$54,483,941	$54,483,941	XXX	XXX
Total Excluding Derivative Collateral (Total minus Amt of Total pledged under derivative contracts)	$ —	$ —	$ —	$ —	$ —	$ —	$ —	$ —	XXX	XXX

(a) Subset of column 1

(b) Subset of column 3

(c) Total Line for Columns 1 through 7 should equal 5L(1)m Columns 1 through 7 respectively and Total Line for Columns 8 through 10 should equal 5L(1)m Columns 9 through 11 respectively.

(3) Detail of Other Restricted Assets (Contracts That Share Similar Characteristics, Such as Reinsurance (excluding Modco/FWH) and Derivatives, Are Reported in the Aggregate)

	Gross (Admitted & Nonadmitted) Restricted								Percentage	
	Current Year									
	1	2	3	4	5	6	7	8	9	10
Description of Assets	Total General Account (G/A)	G/A Supporting S/A Activity (a)	Total Separate Account (S/A) Restricted Assets	S/A Assets Supporting G/A Activity (b)	Total (1 plus 3)	Total From Prior Year	Increase/ (Decrease) (5 minus 6)	Total Current Year Admitted Restricted	Gross (Admitted & Non-admitted) Restricted to Total	Admitted Restricted to Total Admitted Assets
Cash on deposit for DMLT asset	$ 5,000	$ —	$ —	$ —	5,000	$ 5,000	$ —	$ 5,000	0.000%	0.000%
Total (c)	$ 5,000	$ —	$ —	$ —	$ 5,000	$ 5,000	$ —	$ 5,000	XXX	XXX

(a) Subset of column 1

(b) Subset of column 3

(c) Total Line for Columns 1 through 7 should equal 5L(1)n Columns 1 through 7 respectively and Total Line for Columns 8 through 10 should equal 5L(1)n Columns 9 through 11 respectively.

NOTES TO FINANCIAL STATEMENTS

(4) Collateral Received and Assets Held under Modco/Funds Withheld (FWH) Reinsurance Agreements Reflected as Assets Within the Reporting Entity's Financial Statements

Assets	1 Book/Adjusted Carrying Value (BACV) Collateral ***	2 Modco ****	3 BACV FWH *****	4 Fair Value Collateral	5 Fair Value Modco	6 Fair Value FWH	7 % of BACV to Total Assets (Admitted and Nonadmitted) *	8 % of BACV to Total Admitted Assets **
General account:								
a. Cash, cash equivalents and short-term investments	$ 97,810,000	$ —	$ 86,808,552	$ 97,810,000	$ —	$ 86,808,552	0.401 %	0.406 %
b. Schedule D, Part 1, Section 1	—	—	1,864,159,277	—	—	1,514,876,571	4.052 %	4.098 %
c. Schedule D, Part 1, Section 2	—	—	180,108,567	—	—	154,499,090	0.392 %	0.396 %
d. Schedule D, Part 2, Section 1	—	—	—	—	—	—	0.000 %	0.000 %
e. Schedule D, Part 2, Section 2	—	—	—	—	—	—	0.000 %	0.000 %
f. Schedule B	—	—	—	—	—	—	0.000 %	0.000 %
g. Schedule A	—	—	—	—	—	—	0.000 %	0.000 %
h. Schedule BA, Part 1	—	—	4,557,757	—	—	3,495,306	0.010 %	0.010 %
i. Schedule DL, Part 1	970,515,640	—	—	970,673,193	—	—	2.110 %	2.134 %
j. Other	—	—	—	—	—	—	0.000 %	0.000 %
k. Total collateral assets (a+b+c+d+e+f+g+h+i+j)	$1,068,325,640	$ —	$2,135,634,152	$1,068,483,193	$ —	$1,759,679,519	6.965 %	7.044 %
l. Percentage to Total FWH Assets (including Modco)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
Separate Account:								
m.Cash, Cash Equivalents and Short-term Investments	$ —	$ —	$ —	$ —	$ —	$ —	0.000 %	0.000 %
n. Schedule D, Part 1, Section 1	—	—	—	—	—	—	0.000 %	0.000 %
o. Schedule D, Part 1, Section 2	—	—	—	—	—	—	0.000 %	0.000 %
p. Schedule D, Part 2, Section 1	—	—	—	—	—	—	0.000 %	0.000 %
q. Schedule D, Part 2, Section 2	—	—	—	—	—	—	0.000 %	0.000 %
r. Schedule B	—	—	—	—	—	—	0.000 %	0.000 %
s. Schedule A	—	—	—	—	—	—	0.000 %	0.000 %
t. Schedule BA, Part 1	—	—	—	—	—	—	0.000 %	0.000 %
u. Schedule DL, Part 1	—	—	—	—	—	—	0.000 %	0.000 %
v. Other	—	—	—	—	—	—	0.000 %	0.000 %
w. Total collateral assets (l+m+n+o+p+q+r+s+t+u+v)	$ —	$ —	$ —	$ —	$ —	$ —	0.000 %	0.000 %
x. Percentage to Total FWH Assets (including Modco)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX

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

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

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

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

*** k (Collateral BACV) should equal Note 5L(1) Column 1, Line o.

w (Collateral BACV) should equal Note 5L(1) Column 2, Line o.

**** k (Modco BACV) should equal Note 5L(1) Column 1, Line p.

w (Modco BACV) should equal Note 5L(1) Column 2, Line p.

***** k (FWH BACV) should equal Note 5L(1) Column 1, Line q.

w (FWH BACV) should equal Note 5L(1) Column 2, Line q.

NOTES TO FINANCIAL STATEMENTS

Assets	9 Book/Adjusted Carrying Value (BACV)	10	11	12	13	14	15
	FWH Including Modco	Related Party Code					
		1	2	3	4	5	6
General account:							
a. Cash, cash equivalents and short-term investments	$ 86,808,552	$ —	$ —	$ —	$ —	$ —	$ 86,808,552
b. Schedule D, Part 1, Section 1	1,864,159,277	—	—	—	—	—	1,864,159,277
c. Schedule D, Part 1, Section 2	180,108,567	—	—	—	—	—	180,108,567
d. Schedule D, Part 2, Section 1	—	—	—	—	—	—	—
e. Schedule D, Part 2, Section 2	—	—	—	—	—	—	—
f. Schedule B	—	—	—	—	—	—	—
g. Schedule A	—	—	—	—	—	—	—
h. Schedule BA, Part 1	4,557,757	—	—	—	—	—	4,557,757
i. Schedule DL, Part 1	—	—	—	—	—	—	—
j. Other	—	—	—	—	—	—	—
k. Total collateral assets (a+b+c+d+e+f+g+h+i+j)	$2,135,634,152	$ —	$ —	$ —	$ —	$ —	$2,135,634,152
l. Percentage to Total FWH Assets (including Modco)	100 %	— %	— %	— %	— %	— %	100 %
Separate Account:							
m.Cash, Cash Equivalents and Short-term Investments	—	—	—	—	—	—	—
n. Schedule D, Part 1, Section 1	—	—	—	—	—	—	—
o. Schedule D, Part 1, Section 2	—	—	—	—	—	—	—
p. Schedule D, Part 2, Section 1	—	—	—	—	—	—	—
q. Schedule D, Part 2, Section 2	—	—	—	—	—	—	—
r. Schedule B	—	—	—	—	—	—	—
s. Schedule A	—	—	—	—	—	—	—
t. Schedule BA, Part 1	—	—	—	—	—	—	—
u. Schedule DL, Part 1	—	—	—	—	—	—	—
v. Other	—	—	—	—	—	—	—
w. Total collateral assets (l+m+n+o+p+q+r+s+t+u+v)	$ —	$ —	$ —	$ —	$ —	$ —	$ —
x. Percentage to Total FWH Assets (including Modco)	— %	— %	— %	— %	— %	— %	— %

	1 Amount	2 % of Liability to Total Liabilities *
y. Recognized obligation to return collateral asset (general account)	$ 1,068,325,640	2.530%
z. Recognized obligation to return collateral asset (separate account)	—	0.000%
aa. Recognized Obligation for Modco assets (General Account)	—	0.000%
bb. Recognized Obligation for Modco assets (Separate Account)	—	0.000%
cc. Recognized Obligation FWH (excluding Modco) assets (General Account)	2,135,634,152	5.057%
dd. Recognized Obligation FWH (excluding Modco) assets (Separate Account)	—	0.000%

*y + aa + cc = Column 1 divided by Liability Page, Line 26 (Column1)

z + bb + dd = Column 1 divided by Liability Page, Line 27 (Column 1)

(5) Disclose whether any of the assets held as collateral or under modified coinsurance (Modco) or funds withheld reinsurance (FWH) agreements have been pledged for another purpose specific to the insurance reporting entity (not for the benefit of the reinsurer).

Not Applicable

M. Working Capital Finance Investments

Not Applicable

N. Offsetting and Netting of Assets and Liabilities

Not Applicable

O. 5GI Securities

No Material Change

P. Short Sales

Not Applicable

Q. Prepayment Penalty and Acceleration Fees

No Material Change

R. Reporting Entity's Share of Cash Pool by Asset Type

Not Applicable

S. Aggregate Collateral Loans by Qualifying Investment Collateral

Not Applicable

Note 6 Joint Ventures, Partnerships and Limited Liability Companies

No Material Change

NOTES TO FINANCIAL STATEMENTS

Note 7 Investment Income

No Material Change

Note 8 Derivative Instruments

A. Derivatives under SSAP No. 86, Derivatives

(1) Market risk, credit risk and cash requirements of the derivative

The Company is exposed to market risk and credit risk in connection with its derivative instruments. Market risk represents the potential for changes in the estimated fair value of derivatives due to changes in the market, including interest rates, foreign exchange rates, and equity prices. Derivatives are primarily utilized for hedging purposes; however, such activities may not fully offset the related market risk associated with the hedged assets or liabilities. Credit risk represents the risk that the counterparty will fail to perform in accordance with the terms of the contracts. The Company manages credit risk through established counterparty guidelines and, where applicable, collateral arrangements.

The Company is exposed to credit-related losses if a counterparty fails to perform under its financial instruments; however, the potential accounting loss is limited to the fair value of those derivative contracts in a net gain position. These risks arise from changes in the fair value of the underlying instruments and are mitigated by transacting with creditworthy, investment grade counterparties in jurisdictions where close-out netting is expected to be enforceable. Additionally, the Company establishes and monitors exposure limits and enters into International Swaps and Derivatives Association (“ISDA”) Master Agreements with Credit Support Annexes (“CSA”) and bilateral cross-collateralization provisions. These agreements allow contracts in gain positions to be offset against contracts in loss positions and may require the pledging or acceptance of acceptable collateral (cash or securities) when net loss positions meet or exceed specified thresholds or as required by applicable law. The Company may also be required to pledge initial margin or certain new over-the-counter (“OTC”) bilateral derivative transactions to third-party custodians. See Schedule DB Part D for details of the Company’s pledged collateral and counterparty exposure.

(2) Objectives for using derivatives, description of the strategies and the identification of hedge type

The Company uses derivative instruments to hedge interest rate risk, foreign currency risk, and equity risk to improve the matching of its assets and liabilities. The derivatives used for such purposes include bond forwards, equity options, interest rate swaps, and foreign currency interest rate swaps.

The Company uses bond forward contracts to hedge variability in the purchase price of future asset purchases arising from long-duration liabilities as part of an asset liability management (“ALM”) instrument to mitigate the future purchase price of an asset. The bond forwards are classified as forecasted cash flow hedges that receive hedge accounting treatment.

The Company uses purchase options (call/put) to hedge the equity risk of the crediting rates on indexed universal life policies as part of an ALM instrument. These purchase options are classified as an economic hedging strategy.

The Company uses interest rate swaps to hedge exposure to changes in interest rates that occur during the period between receipt of cash and the identification and purchase of viable assets as part of an ALM instrument to mitigate interest rate exposure. These interest rate swaps are classified as an economic hedging strategy.

The Company uses foreign exchange interest rate swaps to mitigate foreign currency risk on debt issuances that are payable in a currency other than U.S. dollars. Under these foreign currency interest rate swap agreements, the Company makes fixed interest payments at specified intervals denominated in a specified foreign currency and receives fixed interest payments denominated in US dollars at fixed rates. These are part of an ALM instrument to mitigate currency risk. The foreign currency interest rate swaps are classified as foreign currency cash flow hedges that receive hedge accounting treatment.

Warrants may be received in the course of a bond restructuring or as distributions from private equity funds.

(3) Accounting policies for recognizing, or reasons for not recognizing, and measuring the derivatives used, when recognized and where those financial results are reported.

The Company enters into bond forwards to hedge the variability of the purchase price of acquiring a future asset. The Company designates these as forecasted cash flow hedging transactions and therefore any difference between acquisition cost and fair market value is not recorded on the balance sheet in accordance with SSAP 86. At the time of disposition, any realized gains (losses) are deferred and used to adjust the basis of the purchased bond. IMR and AVR are not applicable on the bond forwards. If the bond (asset purchased) is disposed of prior to maturity date, any realized gains (losses) are subject to IMR treatment. If hedge accounting is discontinued because the future purchase is no longer probable, the bond forward will be carried at its estimated fair value with changes in estimated fair value reported in change in net unrealized capital gains (losses).

The Company enters into purchase options which are settled in cash based on differentials in the underlying indices at the time of exercise and the strike price. During the time the options are in inventory, any difference between book value and fair market value is recorded as unrealized gains (losses) in unassigned surplus. At disposition of the option, any proceeds less original cost is recorded in realized gains (losses), and applicable to AVR.

The Company enters into interest rate swaps, where the Company pays a one-time premium to the counterparty while the counterparty agrees to deliver, at expiration, the value based on the current interest rate. During the time the interest rate swaps are in inventory, any difference between book value and fair market value is recorded as unrealized gains (losses) in unassigned surplus. At the time of disposition, any proceeds less original cost is recorded in realized gains (losses), and applicable to AVR.

The Company enters into foreign currency interest rate swaps to convert cash flows from foreign currency-denominated bonds into U.S. dollars at predetermined exchange rates. At inception, these swaps are designated as foreign currency cash flow hedges in accordance with SSAP 86 to offset the risk of variability in the hedged cash flows. Upon execution of the swap, the Company exchanges U.S dollars with the counterparty for the specified foreign currency at the predetermined exchange rate. For swaps that do not qualify for hedge accounting, changes in estimated fair value are recognized as unrealized gains (losses) in unassigned surplus. Upon termination of a hedging relationship, any deferred gains or losses will be recognized immediately in the Summary of Operations in a manner consistent with the hedged item, and, when applicable, is subject to IMR treatment.

(4) Derivative contracts with financing premium

Not Applicable

(5) Derivatives excluded from the assessment of hedge effectiveness

The net gains and losses recognized in unrealized gains (losses) during representing the component of the derivative instruments' gain or loss, if any, excluded from the assessment of hedge effectiveness are as follows:

Purchase Options	$	365,321
Interest Rate Swaps		1,308,901

All other derivative instruments gain (loss) are included in assessment of hedge effectiveness.

(6) Derivative gains (losses) resulting from derivatives that have ceased to qualify for hedge accounting

Not Applicable

(7) Accounting policy for cash flows associated with derivative instruments

Accounting policy for cash flows associated with derivative financial instruments that are designated as accounting hedges are accounted for in the statement of cash flow in a manner consistent with the hedged item. Derivative financial instruments that are not designated as accounting hedges are accounted for within net unrealized capital gains and losses in the statement of cash flow.

(8) Derivatives accounted for as cash flow hedges of a forecasted transaction

a. The maximum length of time the Company is hedging its exposure to the variability in future cash flows for forecasted transactions excluding those forecasted transactions related to the payment of variable interest on existing financial instruments.

As of September 30, 2026, the Company is hedging its exposure to the variability in future cash flows for forecasted transactions, excluding those forecasted transactions related to the payment of variable interest on existing financial instruments, through the year 2030.

b. The amount of gains (losses) classified in unrealized gains (losses) related to cash flow hedges that have been discontinued because it was no longer probable that the original forecasted transactions would occur by the end of the originally specified time period or within 2 months of that date.

During 2026, the Company did not discontinue any cash flow hedges as a result of the forecasted transaction no longer being probable of occurring.

(9) Derivative contracts with non-discounted premium costs and aggregate fair value of derivative instruments with financing premiums

Not Applicable

(10) Fair value hedges excluded components

Not Applicable

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

Not Applicable

Note 9 Income Taxes

No Material Change

Note 10 Information Concerning Parent, Subsidiaries, Affiliates and Other Related Parties

A. The Company is a life, accident and health insurance company, domiciled in the State of Nebraska, and is a wholly owned subsidiary of Mutual of Omaha, a life, accident and health insurance company, domiciled in the State of Nebraska. Mutual of Omaha is a wholly owned subsidiary of IHC, which is a wholly owned subsidiary of MHC.

B. The Company had the following transactions with affiliates:

2026

Date	Return of Capital Received (Paid)	Purchase	Capital Contribution Received (Paid)	Dividend Received (Paid) / Income	Affiliate	Description of Assets
3/19/2026	$ —	$ —	$ —	$ 4,000,000	Omaha Re	Cash
6/18/2026	—	—	—	1,000,000	Omaha Re	Cash
8/28/2026	—	—	—	10,500,000	Omaha Re	Cash
2026	181,262,239	—	(729,884,456)	—	Endeavor Mortgage Loan Trust (U)	Cash

2025

Date	Return of Capital Received (Paid)	Purchase	Capital Contribution Received (Paid)	Dividend Received (Paid) / Income	Affiliate	Description of Assets
3/31/2025	$ —	$ —	$ —	$ 3,900,000	Omaha Re	Cash
6/13/2025	—	—	—	5,600,000	Omaha Re	Cash
08/27/2025	—	—	—	21,600,000	Omaha Re	Cash
2025	53,322,281	—	(1,251,961,912)	—	Endeavor Mortgage Loan Trust (U)	Cash

C. No Material Change

D. The Company has the following borrowing agreements available to affiliates as of September 30, 2026, which are substantially similar to the agreements held in the prior year, unless otherwise noted.

Borrowing Company	Date Issued	Maturity Date	Type of Borrowing	Interest Rates	Maximum Borrowing	Amount Outstanding
Mutual of Omaha	03/20/2026	03/19/2027	(a)	3.74%-4.00%	$ 500,000,000	$ —
Mutual of Omaha Mortgage	10/24/2025	10/23/2026	(c)	5.63%-5.97%	250,000,000	33,800,000
Mutual of Omaha Mortgage	02/25/2026	02/24/2027	(b)	4.13%-4.51%	70,000,000	24,000,000
MMSI	10/24/2025	10/23/2026	(c)	5.63%-5.97%	150,000,000	—

(a) Bilateral unsecured revolving credit note
(b) Unsecured demand revolving credit note
(c) Secured warehouse line agreement

The Company had no other material changes to Note 10D.

E. - O. No Material Change

Note 11 Debt

A. Capital Notes and All Other Debt

The Company and Mutual of Omaha have been authorized by their Boards of Directors to obtain extensions of credit under their agreements with the Federal Home Loan Bank (“FHLB”). As of September 30, 2026, the Company has no long-term outstanding borrowings from the FHLB and no short-term outstanding borrowings from the FHLB. The Company paid interest of $581,310 as of September 30, 2026 related to these FHLB credit agreements.

The Company has the following borrowing agreements available from affiliates as of September 30, 2026, which are substantially similar to the agreements held in the prior year, unless otherwise noted.

Lending Company	Date Credit Issued	Maturity Date	Type of Borrowing	Interest Rates	Maximum Borrowing	Amount Outstanding	Interest Paid
Mutual of Omaha	03/20/2026	03/19/2027	(a)	3.74%-4.00%	$ 250,000,000	$ —	$ 319,062

(a) Bilateral unsecured revolving credit note

B. Federal Home Loan Bank ("FHLB") Agreements

(1) The Company is a member of the FHLB of Topeka. The Company has an agreement with the FHLB under which the Company pledges FHLB approved collateral in return for extensions of credit. It is part of the Company’s strategy to utilize these funds for operations or other long-term projects. Balances outstanding under this agreement are included in borrowed money. The Company holds FHLB stock as part of the borrowing agreement, which is included in common stocks. Through its membership, the Company has also entered into funding agreement contracts with the FHLB that are used as part of the Company’s interest spread strategy. The Company applies SSAP No. 52, Deposit-Type Contracts, accounting treatment to these funds, consistent with other deposit-type contracts.

NOTES TO FINANCIAL STATEMENTS

(2) FHLB Capital Stock

a. Aggregate Totals

	1 Total 2+3	2 General Account	3 Separate Accounts
1. Current year			
(a) Membership stock - class A	$ 500,000	$ 500,000	$ —
(b) Membership stock - class B	—	—	—
(c) Activity stock	179,333,500	179,333,500	—
(d) Excess stock	4,413,900	4,413,900	—
(e) Aggregate total (a+b+c+d)	$ 184,247,400	$ 184,247,400	$ —
(f) Actual or estimated borrowing capacity as determined by the insurer	$ 5,874,202,067	XXX	XXX
2. Prior year-end			
(a) Membership stock - class A	$ 500,000	$ 500,000	$ —
(b) Membership stock - class B	—	—	—
(c) Activity stock	143,685,300	143,685,300	—
(d) Excess stock	—	—	—
(e) Aggregate total (a+b+c+d)	$ 144,185,300	$ 144,185,300	$ —
(f) Actual or estimated borrowing capacity as determined by the insurer	$ 5,619,038,916	XXX	XXX

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

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

			Eligible for Redemption			
	1	2	3	4	5	6
	Current Year Total (2+3+4+5+6)	Not Eligible for Redemption	Less Than 6 Months	6 Months to Less Than 1 Year	1 to Less Than 3 Years	3 to 5 Years
Membership stock						
1. Class A	$ 500,000	$ 500,000	$ —	$ —	$ —	$ —
2. Class B	—	—	—	—	—	—

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

(3) Collateral Pledged to FHLB

a. Amount Pledged as of Reporting Date

	1 Fair Value	2 Carrying Value	3 Aggregate Total Borrowing
1. Current year total general and separate accounts total collateral pledged (Lines 2+3)	$ 8,349,055,349	$ 8,931,830,219	$ 3,996,300,000
2. Current year general account total collateral pledged	8,349,055,349	8,931,830,219	3,996,300,000
3. Current year separate accounts total collateral pledged	—	—	—
4. Prior year-end total general and separate accounts total collateral pledged	7,984,872,634	8,111,473,998	3,204,117,100

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

b. Maximum Amount Pledged During Reporting Period

	1 Fair Value	2 Carrying Value	3 Amount Borrowed at Time of Maximum Collateral
1. Current year total general and separate accounts maximum collateral pledged (Lines 2+3)	$ 8,349,055,349	$ 8,931,830,219	$ 3,996,300,000
2. Current year general account maximum collateral pledged	8,349,055,349	8,931,830,219	3,996,300,000
3. Current year separate accounts maximum collateral pledged	—	—	—
4. Prior year-end total general and separate accounts maximum collateral pledged	7,984,872,634	8,111,473,998	$ 3,204,117,100

(4) Borrowing from FHLB

a. Amount as of Reporting Date

	1 Total 2+3	2 General Account	3 Separate Accounts	4 Funding Agreements Reserves Established
1. Current year				
(a) Debt	$ —	$ —	$ —	XXX
(b) Funding agreements	3,996,300,000	3,996,300,000	—	3,996,300,000
(c) Other	—	—	—	XXX
(d) Aggregate total (a+b+c)	$ 3,996,300,000	$ 3,996,300,000	$ —	$ 3,996,300,000
2. Prior year-end				
(a) Debt	$ 151,817,100	$ 151,817,100	$ —	XXX
(b) Funding agreements	3,052,300,000	3,052,300,000	—	3,052,300,000
(c) Other	—	—	—	XXX
(d) Aggregate total (a+b+c)	$ 3,204,117,100	$ 3,204,117,100	$ —	$ 3,052,300,000

b. Maximum Amount During Reporting Period (Current Year)

	1 Total 2+3	2 General Account	3 Separate Accounts
1. Debt	$ 105,706,900	$ 105,706,900	$ —
2. Funding agreements	4,041,300,000	4,041,300,000	—
3. Other	—	—	—
4. Aggregate total (1+2+3)	$ 4,147,006,900	$ 4,147,006,900	$ —

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

c. FHLB - Prepayment Obligations

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

C. Unused Commitments and Lines of Credit for Financing Arrangements:

(1) The Company has no unused commitments for financing arrangements.

(2) As of September 30, 2026, the Company paid no commitment fees related to unused lines of credit. The Company has no lines of credit that support commercial paper borrowing arrangements or similar borrowing arrangements.

	Unused Commitments Current Year	Unused Lines Of Credit Current Year	Unused Commitments Prior Year	Unused Lines Of Credit Prior Year
Short-Term (contracts terminating in 12 months or less)	$ —	$ 250,000,000	$ —	$ 250,000,000
Long-Term (contracts terminating in more than 12 months)	—	1,876,046,572	—	2,397,663,129
Total	$ —	$ 2,126,046,572	$ —	$ 2,647,663,129

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

A. Defined-Benefit Plan

Not Applicable

B. - I. No Material Change

Note 13 Capital and Surplus, Dividend Restrictions and Quasi-Reorganizations

No Material Change

Note 14 Liabilities, Contingencies and Assessments

A. Contingent Commitments

(1) As of September 30, 2026, the Company has commitments for additional investments in:

Limited partnership investments	$ 1,401,854,998
Bonds	989,308,751
Mortgage lending	190,670,000
Total contingent liabilities:	$ 2,581,833,750

(2) - (3) No Material Change

B. - F. No Material Change

Note 15 Leases

No Material Change

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

(1) The table below summarizes the face amount of the Company's financial instruments with off-balance sheet risk.

	ASSETS		LIABILITIES	
	2026	2025	2026	2025
a. Swaps	$ 2,595,571,850	$ —	$ 1,475,609,892	$ —
b. Futures	—	—	—	—
c. Options	2,112,008,303	—	—	—
d. Total (a+b+c)	$ 4,707,580,153	$ —	$ 1,475,609,892	$ —

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

(2) Refer to Note 8A (1), (2), and (3) for a description of the credit risk, market risk, cash requirements, and related accounting policies of these financial instruments.

(3) Refer to Note 8A (1) and Schedule DB Part D for details of the Company's counterparty exposure and related potential accounting loss if any party failed to perform to the terms of the ISDA Master Agreement with Credit Support Annexes.

(4) Refer to Note 8A (1) and Schedule DB Part D for details of the Company's policy governing derivative use and collateral requirements outlined within the terms of ISDA Master Agreements with Credit Support Annexes.

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

A. Transfers of Receivables Reported as Sales

Not Applicable

B. Transfer and Servicing of Financial Assets

(1) The Company has securities lending agreements whereby unrelated parties, primarily large brokerage firms, borrow securities from the Company. The Company requires a minimum of 102% of the fair value of the domestic securities, loaned at the outset of the contract as collateral. The Company continues to retain control over and receive interest on loaned securities, and accordingly, the loaned securities continue to be reported as bonds. The securities loaned are on open terms and can be returned to the Company on the next business day requiring a return of the collateral. Collateral received is invested in accordance with a separate, risk-averse investment policy comprised of cash equivalents and securities, and the Company records a corresponding liability for the collateral which is included in payable for securities lending on the statutory financial statements. The Company cannot access the collateral unless the borrower fails to deliver loaned securities. To further minimize the credit risks related to this securities lending program, the Company regularly monitors the financial condition of counterparties to these agreements and also receives an indemnification from the financial intermediary who structures the transactions.

The Company had securities with a fair value of $921,107,293 on loan for security lending as of September 30, 2026. The Company was liable for cash collateral of $970,515,640 for security lending as of September 30, 2026. The Company does not hold any security collateral as of September 30, 2026, which is not reflected in the accompanying financial statements. Of the collateral received, the Company has $227,858,394 in collateral for securities lending that extends beyond one year from September 30, 2026.

(2) Servicing Assets and Servicing Liabilities

Not Applicable

(3) Servicing Assets and Servicing Liabilities Subsequently Measured at Fair Value

Not Applicable

(4) Securitizations, Asset-Backed Financing Arrangements and Similar Transfers Accounted for as Sales When the Transferor has Continuing Involvement With the Transferred Financial Assets

Not Applicable

(5) The transfers of financial assets accounted for as secured borrowings as of September 30, 2026 and December 31, 2025, were as follows:

	2026	2025
Assets:		
Cash	$ 26,900,010	$ 49,202,598
Cash equivalents	363,834,643	528,869,438
Short-term	62,542,353	63,033,693
Long-term	517,238,634	534,558,562
Total securities lending cash collateral	$ 970,515,640	$ 1,175,664,291
Liabilities:		
Payable for securities lending	$ 970,515,640	$ 1,175,664,291

The Company cannot access the cash collateral unless the borrower fails to deliver the loaned securities.

(6) - (7) Not Applicable

C. Wash Sales

Not Applicable

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

No Material Change

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

No Material Change

Note 20 Fair Value Measurements

A. Assets and Liabilities Reported at Fair Value or Net Asset Value ("NAV")

Financial assets and liabilities have been categorized into a three-level fair value hierarchy, based on the priority of the inputs to the respective valuation technique. The fair value hierarchy gives the highest priority to quoted prices in active markets for identical assets or liabilities (Level 1) and the lowest priority to unobservable inputs (Level 3). An asset or liability's classification within the fair value hierarchy is based on the lowest level of significant input to valuation. The input levels are as follows:

Level 1 — Fair value is based on unadjusted quoted prices in active markets that are accessible to the Company for identical assets or liabilities. These generally provide the most reliable evidence and are used to measure fair value whenever available.

NOTES TO FINANCIAL STATEMENTS

Level 2 — Fair value is based on significant inputs that are observable for the asset or liability, either directly or indirectly, through corroboration with observable market data. Level 2 inputs include quoted market prices in active markets for similar assets and liabilities, quoted market prices in markets that are not active for identical or similar assets or liabilities, and other market observable inputs. Valuations are generally obtained from third-party pricing services for identical or comparable assets or liabilities and validated or determined through use of valuation methodologies using observable market inputs.

Level 3 — Fair value is based on significant unobservable inputs for the asset or liability. These inputs reflect assumptions about what market participants would use in pricing the asset or liability. Prices are determined using valuation methodologies such as option pricing models, discounted cash flow models, and other similar techniques.

(1) Fair Value Measurements at Reporting Date

Description for Each Class of Asset or Liability	(Level 1)	(Level 2)	(Level 3)	Net Asset Value (NAV)	Total
a. Assets at fair value					
Preferred stocks					
Industrial and miscellaneous	$ —	$ 61,164,072	$ —	$ —	$ 61,164,072
Total preferred stocks	—	61,164,072	—	—	61,164,072
Common stocks					
Industrial and miscellaneous	—	184,247,400	—	—	184,247,400
Total common stocks	—	184,247,400	—	—	184,247,400
Other invested assets					
Other invested assets - capital notes	—	5,723,528	—	—	5,723,528
Other invested assets - debt securities that lack meaningful cash flows	—	—	329,012	—	329,012
Total other invested assets	—	5,723,528	329,012	—	6,052,540
Bonds					
Issuer credit obligations	—	—	2,231,031	—	2,231,031
Asset-backed securities	—	9,975,682	—	—	9,975,682
Total bonds	—	9,975,682	2,231,031	—	12,206,713
Securities lending cash collateral	970,515,640	—	—	—	970,515,640
Derivative cash collateral	15,240,000	—	—	—	15,240,000
Separate accounts	65,749,372	595,961,295	—	—	661,710,667
Derivative assets					
Options	—	143,386,549	—	—	143,386,549
Interest rate swaps	—	1,331,604	—	—	1,331,604
Total derivative assets	—	144,718,153	—	—	144,718,153
Total assets at fair value/NAV	$ 1,051,505,012	$ 1,001,790,130	$ 2,560,043	$ —	$ 2,055,855,185

Description for Each Class of Asset or Liability	(Level 1)	(Level 2)	(Level 3)	Net Asset Value (NAV)	Total
b. Liabilities at fair value					
Securities lending cash collateral	$ 970,515,640	$ —	$ —	$ —	$ 970,515,640
Derivative liabilities					
Interest rate swaps	—	—	—	—	—
Total derivative liabilities	—	—	—	—	—
Derivative cash collateral	97,810,000	—	—	—	97,810,000
Total liabilities at fair value	$ 1,068,325,640	$ —	$ —	$ —	$ 1,068,325,640

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

Description	Beginning Balance at 01/01/2026	Transfers into Level 3	Transfers out Level 3	Total gains and (losses) included in Net Income	Total gains and (losses) included in Surplus	Purchases	Issuances	Sales	Settlements	Ending Balance at 09/30/2026
a. Assets										
Other invested assets - debt securities that lack meaningful cash flows	$ 336,469	$ —	$ —	$ —	$ —	$ —	$ —	$ —	$ (7,457)	$ 329,012
Issuer credit obligations	406,844	3,326,008	—	(1,502,679)	(1,651)	—	—	—	2,509	2,231,031
Common Stock	—	—	—	—	—	—	—	—	—	—
Total assets	$ 743,313	$ 3,326,008	$ —	$ (1,502,679)	$ (1,651)	$ —	$ —	$ —	$ (4,948)	$ 2,560,043

(a) Transferred from level 2 to level 3 because of lack of observable market data due to decrease in market activity for these securities. The reporting entity's policy is to recognize transfers in and out as of the actual date of the event or change in circumstances that caused the transfer.

(3) Policy on Transfers into and out of Level 3

Assets and liabilities are transferred into or out of Level 3 when a significant input can no longer be corroborated or can be corroborated with market observable data and are assumed to occur at the beginning of the period. This occurs when market activity decreases or increases related to certain securities and transparency to the underlying inputs is no longer available or can be observed with current pricing.

(4) Inputs and Techniques Used for Level 2 and Level 3 Fair Values

Level 2 Measurements

Other Invested Assets - Capital Notes —Fair values are based on evaluated prices received from third-party providers. The evaluated prices are based on analytical evaluations using models and comparables.

Preferred Stocks — These securities are principally valued using the market approach. The valuation of these securities is based principally on observable inputs including quoted prices in markets that are not considered active.

Common Stocks — These FHLB capital stocks are only redeemable at par, so the fair value is presumed to be par.

Separate Accounts — Separate accounts are comprised primarily of common collective trusts which are valued based on independent pricing services. The pricing services, in general, employ a market approach to valuing portfolio investments using market prices from exchanges or matrix pricing when quoted prices are not available, and other relevant data inputs as necessary. When current market prices or pricing service quotations are not available, the trustees use contractual cash flows and other inputs to value the funds.

Derivative Assets and Derivative Liabilities —These derivatives are principally valued using an income approach. The valuation of these securities is based on present value techniques, which utilize significant inputs that may include implied volatility, swap yield curve, and repurchase rates.

Asset-Backed Securities — Prices for public issuance are determined by independent third-party sources and employing a market approach wherever reliable observable pricing exists and transitions to an income approach as liquidity declines or structural complexity increases, while consistently calibrating models back to real market behavior. Prices for private issuance are determined using the income approach using market observable inputs.

Level 3 Measurements

Other Invested Assets - Debt Securities that Lack Meaningful Cash Flows — For other invested assets - debt securities that lack meaningful cash flows for which market values are not readily available, fair values are estimated by the Company using projected future cash flows, current market rates, credit quality, and maturity date.

Issuer credit obligations — These securities are principally valued using the market and income approaches with significant adjustments that utilize unobservable inputs or cannot be derived principally from, or corroborated by, observable market data, including additional significant spread adjustments to reflect industry trends or specific credit-related issues. Valuations may be based on independent non-binding broker quotations. Generally, below investment grade privately placed or distressed securities included in this level are valued using discounted cash flow methodologies which rely upon significant, unobservable inputs and inputs that cannot be derived principally from, or corroborated by, observable market data.

(5) Fair Value Disclosures for Derivative Assets and Liabilities

For the disclosures in paragraphs (1)-(4), there is no difference between the gross and net basis of derivatives.

B. Other Fair Value Disclosures

Not Applicable

C. Presented below are the aggregate fair value or NAV and admitted values for all financial instruments.

Type of Financial Instrument	Aggregate Fair Value	Admitted Assets	(Level 1)	(Level 2)	(Level 3)	Net Asset Value (NAV)	Not Practicable (Carrying Value)
Assets:							
Issuer credit obligations	$19,370,423,699	$22,064,901,576	$ —	$15,823,594,590	$ 3,546,829,109	$ —	$ —
Asset-backed securities	8,485,755,811	8,947,927,783	—	7,370,709,729	1,115,046,082	—	—
Cash and cash equivalents	68,777,546	68,777,546	68,777,546	—	—	—	—
Preferred stocks	173,783,426	174,184,222	—	73,783,426	—	—	100,000,000
Common stocks - unaffiliated	185,047,400	185,047,400	—	184,247,400	—	—	800,000
Mortgage loans	6,550,410,495	7,045,892,366	—	—	6,550,410,495	—	—
Other invested assets-surplus notes	89,378,897	126,680,458	—	89,378,897	—	—	—
Other invested assets-capital notes	99,497,982	103,451,245	—	99,497,982	—	—	—
Other invested assets - debt securities that lack meaningful cash flows	665,992	329,012	—	—	665,992	—	—
Other invested assets-residual tranches	81,963,756	81,963,756	—	—	—	—	81,963,756
Contract loans	539,771,759	539,771,759	—	—	—	—	539,771,759
Short-term investments	77,962,683	77,987,083	—	77,962,683	—	—	—
Securities lending cash collateral	970,673,193	970,515,640	970,673,193	—	—	—	—
Derivative cash collateral	15,240,000	15,240,000	15,240,000				
Derivative assets	150,663,108	215,216,397	—	150,663,108	—	—	—
Liabilities:							
Deposit-type contracts	11,574,867,402	12,803,151,705	—	—	11,574,867,402	—	—
Borrowings	287,689	287,689	65,142	222,547	—	—	—
Payable for Securities Lending	970,673,193	970,515,640	970,673,193	—	—	—	—
Derivative cash collateral	97,810,000	97,810,000	97,810,000	—	—	—	—
Derivative liabilities	64,920,084	81,871,460	—	64,920,084	—	—	—

The following methods and assumptions were used by the Company in estimating its fair value disclosures for financial instruments:

Issuer Credit Obligations and Asset-Backed Securities ("Bonds") — Fair values for bonds are based on quoted market prices, where available. For bonds for which market values are not readily available, fair values were estimated by the Company using projected future cash flows, current market rates, credit quality, and maturity date.

Cash and Cash Equivalents — The carrying value for cash and other cash equivalents approximates fair value.

Preferred Stocks — Fair values for preferred stocks are based on market value, where available. For preferred stocks for which market values are not available, fair values were estimated by the Company using projected future cash flows, current market rates, credit quality, and maturity date.

Common Stocks - Unaffiliated — These securities are principally valued using the market approach. The valuation of these securities is based principally on observable inputs including quoted prices in active markets.

Mortgage Loans — Fair values for mortgage loans are estimated by discounting expected future cash flows using current interest rates for similar loans with similar credit risk.

Other Invested Assets - Surplus Notes and Capital Notes — Fair values are based on evaluated prices received from third-party providers. The evaluated prices are based on analytical evaluations using models and comparables.

Other Invested Assets - Debt Securities that Lack Meaningful Cash Flows — For other invested assets-debt securities that lack meaningful cash flows for which market values are not readily available, fair values are estimated by the Company using projected future cash flows, current market rates, credit quality, and maturity date.

Short-term Investments — The carrying value of short-term unsecured revolving credit notes approximates fair value and is included within Level 2 due to the internal nature and with no public market.

Securities Lending Cash Collateral and Payable for Securities Lending — Comprised of U.S. Direct Obligation/Full Faith and Credit Exempt money market instruments, commercial paper, cash, and all highly-liquid debt securities purchased with an original maturity of less than three months. The money market instruments are valued using unadjusted quoted prices in active markets that are accessible for identical assets and are primarily classified as Level 1. If public quotations are not available for commercial paper or debt securities, because of the highly-liquid nature of these assets, the carrying value may be used to approximate fair value.

Derivative Assets and Derivative Liabilities — These derivative instruments are principally valued using an income approach. The valuation of these instruments is based on present value techniques and option pricing models, which utilize significant observable market inputs including underlying equity prices, implied volatility, interest rate yield curves, spot and forward foreign exchange rates, cross-currency basis spreads, and repurchase rates.
Deposit-type Contracts — Fair values of guaranteed interest contracts, annuities, and supplementary contracts without life contingencies in payout status are estimated by calculating an average present value of expected cash flows over a broad range of interest rate scenarios using the current market risk-free interest rates adjusted for spreads required for publicly traded bonds issued by comparably rated insurers. The carrying amount for all other deposit-type contracts approximates fair value.

Borrowings — Fair values of long-term FHLB borrowings are estimated by discounting expected future cash flows using current interest rates for debt with comparable terms and are included within Level 2. Fair values of short-term FHLB borrowings approximates carrying value and are included within Level 1. The carrying value of short-term unsecured revolving credit notes approximates fair value and is included within Level 2 due to the internal nature and with no public market.

Derivative Cash Collateral — Comprised of U.S. Direct Obligation/Full Faith and Credit Exempt money market instruments, commercial paper, cash, and all highly-liquid debt securities. The money market instruments are valued using unadjusted quoted prices in active markets that are accessible for identical assets and are primarily classified as Level 1. If public quotations are not available for commercial paper or debt securities, because of the highly-liquid nature of these assets, the carrying value may be used to approximate fair value.

D. Not Practicable to Estimate Fair Value

Type or Class of Financial Instrument	Carrying Value	Effective Interest Rate	Maturity Date	Explanation
Preferred stocks	$ 100,000,000			The preferred stock is private and not practicable to measure fair value because there are no observable market prices or readily available financial information.
Common stocks - unaffiliated	800,000			It is not practicable to measure the fair value when using the equity method and when measuring fair value in certain private common stock.
Contract loans	539,771,759	5.43%		Contract loans are often repaid by reducing policy benefits and due to their variable maturity dates.
Residual Tranches	81,963,756			It is not practicable to estimate the fair value of the Company's residual tranche investments due to the uncertainty inherent in estimating the timing and amount of residual cash flows and lack of reliable market data.

E. The Company does not have any investments measured using the NAV practical expedient pursuant to SSAP No. 100 Fair Value.

Note 21 Other Items

A. - I. No Material Change

J. Reporting Net Negative (Disallowed) IMR

As of September 30, 2026, the Company's net negative (disallowed) IMR admitted was $164,890,437, less than 10% of the Company's adjusted general account capital and surplus as of June 30, 2026 and the Company's unadjusted general account capital and surplus as of September 30, 2026. The net negative (disallowed) IMR admitted was the result of fixed income investment losses that comply with the Company's investment management policies, was not compelled by liquidity pressures, and did not include any realized losses from derivative terminations.

1. Net Negative (Disallowed) IMR

Total	General Account*	Insulated Separate Account**	Non-Insulated Separate Account**
$ 164,890,437	$ 164,890,437	$ —	$ —

* Line 1 General Account should equal Interest Maintenance Reserve exhibit Line 6.

** Line 1 Insulated and Non-Insulated Separate Accounts should equal the total reported in Interest Maintenance Reserve exhibit Line 6 for each type of separate account (insulated / non-insulated).

2. Negative (Disallowed) IMR Admitted

Total	General Account*	Insulated Separate Account**	Non-Insulated Separate Account**
$ 164,890,437	$ 164,890,437	$ —	$ —

* Line 2 General Account should equal Assets Page write-in for Line 25 for Admitted Disallowed IMR.

** Line 2 Insulated and Non-Insulated Separate Account should equal the total reported in Assets Page write-in for Line 15 for Admitted Disallowed IMR for each type of separate account (insulated / non-insulated).

3. Calculated Adjusted Capital and Surplus

Calculated adjusted capital and surplus	Total
a. Prior Period General account capital and surplus	$ 3,013,560,227
From Prior Period SAP Financials	
b. Net positive goodwill (admitted)	—
c. EDP Equipment & Operating System Software (admitted)	—
d. Net DTAs (admitted)	148,235,041
e. Net Negative (disallowed) IMR (admitted)	146,240,562
f. Adjusted Capital & Surplus (a-(b+c+d+e))	$ 2,719,084,624

4. Percentage of Adjusted Capital and Surplus

	Total
Percentage of Total Net Negative (disallowed) IMR admitted in General Account or recognized in Separate Account to adjusted capital and surplus	6.06%

5. Allocated Gains/Losses to IMR from Derivatives

Not Applicable

Note 22 Events Subsequent

The Company has evaluated events subsequent to September 30, 2026 through November 5, 2026, the date these statutory financial statements were available to be issued and has determined there are no material subsequent events requiring adjustment to or disclosure in the statutory financial statements.

Note 23 Reinsurance

No Material Change

NOTES TO FINANCIAL STATEMENTS

Note 24 Retrospectively Rated Contracts and Contracts Subject to Redetermination

A .- D. No Material Change

E. Risk Sharing Provisions of the Affordable Care Act

(1) Did the reporting entity write accident and health insurance premium that is subject to the Affordable Care Act risk-sharing provisions?

Yes ( ) No (X)

(2) - (3) Not Applicable

Note 25 Change in Incurred Losses and Loss Adjustment Expenses

A. Accident and health claim reserves as of December 31, 2025 were $1,283,457,408. As of September 30, 2026, $353,604,518 has been paid for accident and health claim incurred losses and loss adjustment expenses attributable to insured events of prior years. Accident and health claim reserves remaining for prior years are now $898,032,626 as a result of re-estimation of unpaid claims and claim adjustment expenses. The resulting favorable incurred claims amount for the prior year, $31,820,265, does not include the impact of aging on the liability estimates for claims not yet due.

B. The Company did not have any significant changes in methodologies or assumptions used in calculating the liability for unpaid losses and loss adjustment expenses.

Note 26 Intercompany Pooling Arrangements

Not Applicable

Note 27 Structured Settlements

Not Applicable

Note 28 Health Care Receivables

Not Applicable

Note 29 Participating Policies

Not Applicable

Note 30 Premium Deficiency Reserves

Not Applicable

Note 31 Reserves for Life Contracts and Annuity Contracts

(1) - (5) No Material Change

(6) In 2026, the Company made the following reserve change as reported in Note 2 – Accounting Changes and Corrections of Errors as an increase to surplus:

1. Corrected term conversion duration mortality utilized for certain interest sensitive life products, resulting in a decrease in reserves of $5,517,839.

In 2026, the Company made the following reserve changes that were reported as a decrease to surplus:

1. Implemented the prescribed economic scenario generator in accordance with VM-20 of the NAIC Valuation Manual, commonly referred to as the Generator of Economic Scenarios (“GOES”), resulting in an increase in reserves of $833,052.
2. Updated the mortality assumptions used to calculate certain interest sensitive life deficiency reserves, the factors for which are permitted and defined under the Valuation of Life Insurance Policies Model Regulation and NE Title 210, Chapter 71 and are commonly referred to as “X factors,” resulting in an increase in reserves of $3,220.
3. Updated the mortality assumptions used to calculate net premium reserves for certain term and traditional life insurance products in accordance with VM-20 of the NAIC Valuation Manual, resulting in an increase in reserves of $1,970,753 and $1,151,697, respectively.
4. Updated the mortality assumptions related to group conversions used to calculate certain traditional life insurance reserves in accordance with VM-20 of the NAIC Valuation Manual, resulting in an increase in reserves of $7,227,937.

In 2026, the Company made the following reserve change that was reported as an increase to surplus:

1. Updated the mortality assumptions related to term conversions used to calculate certain interest sensitive life product reserves in accordance with VM-20 of the NAIC Valuation Manual, resulting in a decrease in reserves of $3,609,139.

			ORDINARY				GROUP	
ITEM	Total	Industrial Life	Life Insurance	Individual Annuities	Supplementary Contracts	Credit Life Group and Individual	Life Insurance	Annuities
Term conversion duration mortality	$ (5,517,839)	$ —	$ (5,517,839)	$ —	$ —	$ —	$ —	$ —
GOES Interest rate generator	833,052	—	833,052	—	—	—	—	—
Interest sensitive life deficiency reserves mortality assumptions	3,220	—	3,220	—	—	—	—	—
Term and traditional life net premium reserve mortality assumptions	3,122,450	—	3,122,450	—	—	—	—	—
Traditional life group conversion mortality assumptions	7,227,937	—	—	—	—	—	7,227,937	—
Interest sensitive life term conversion mortality assumptions	(3,609,139)	—	(3,609,139)	—	—	—	—	—
3106999 Total	$ 2,059,681	$ —	$ (5,168,256)	$ —	$ —	$ —	$ 7,227,937	$ —

Note 32 Analysis of Annuity Actuarial Reserve and Deposit Type Contract Liabilities by Withdrawal Characteristics

No Material Change

Note 33 Analysis of Life Actuarial Reserve by Withdrawal Characteristics

No Material Change

Note 34 Premium & Annuity Considerations Deferred and Uncollected

No Material Change

Note 35 Separate Accounts

No Material Change

NOTES TO FINANCIAL STATEMENTS

Note 36 Loss/Claim Adjustment Expenses

No Material Change