

	12/31/2015	12/31/2014
ASSETS		
Bonds, Preferred Stocks & Other Assets	\$ 134,915,653.00	\$ 131,007,970.00
Certificate Loans	\$ 1,040,416.00	\$ 1,028,491.00
Cash	\$ 2,048,871.00	\$ 1,536,600.00
Investment Income Due/Accrued	\$ 1,813,793.00	\$ 1,720,157.00
Total Assets	\$ 139,818,733.00	\$ 135,293,218.00
LIABILITIES, SURPLUS		
Reserves Life, Annuity	\$ 130,619,467.00	\$ 127,001,755.00
Deposit Contracts	\$ 2,473,033.00	\$ 2,878,789.00
Other Liabilities	\$ 1,736,623.00	\$ 421,415.00
Asset Valuation Reserve	\$ 268,889.00	\$ 110,033.00
Interest Maintenance Reserve	\$ 1,175,073.00	\$ 1,433,797.00
Total Liabilities	\$ 136,273,085.00	\$ 131,845,789.00
SUMMARY OF OPERATIONS		
Premiums and Annuity Income	\$ 10,861,763.00	\$ 7,973,965.00
Supplementary Contract Considerations	\$ 57,193.00	\$ -
Net Investment Income	\$ 7,255,918.00	\$ 7,391,225.00
Amortization of Interest Maintenance Reserve	\$ 147,021.00	\$ 73,885.00
Miscellaneous Income	\$ (145.00)	\$ 675.00
Total Income	\$ 18,321,750.00	\$ 15,439,750.00
EXPENSES		
Certificate Benefits - Life & Annuities	\$ 11,496,432.00	\$ 10,395,142.00
Increase in Reserves	\$ 3,617,711.00	\$ 1,223,425.00
General Expenses & Taxes, Licenses and Fees	\$ 2,425,225.00	\$ 2,870,756.00
Commission and Expense Allowance	\$ 515,187.00	\$ 378,556.00
Total Expenses	\$ 18,054,555.00	\$ 14,867,879.00
NET INCOME		
Income from Operations	\$ 267,195.00	\$ 571,871.00
Net Realized Gains/Losses	\$ -	\$ (7,580.00)
Total Net income	\$ 267,195.00	\$ 564,291.00
SURPLUS		
Prior Year Surplus	\$ 3,447,431.00	\$ 3,207,313.00
Net Income	\$ 267,195.00	\$ 564,291.00
Change in Non-Admitted Assets	\$ (12,723.00)	\$ (73,425.00)
Change in Asset Valuation Reserve	\$ (158,855.00)	\$ (109,821.00)
Prior Period Adjustment	\$ -	\$ -
Change in Net Unrealized Gains/Losses	\$ 2,501.00	\$ (75,722.00)
Write Ins for Gains and Losses in Surplus	\$ 100.00	\$ (65,205.00)
	\$ 3,545,649.00	\$ 3,447,431.00