

SCHEDULE A.—INVESTMENT YIELD (See instructions)

		1. Interest	2. Accrual of discount	3. Amortization of premium	4. Total (For line 1: column 1 plus column 2 less column 3)
GROSS INVESTMENT INCOME	1 Interest:				
	(a) Wholly exempt obligations (attach schedule)				
	(b) U.S. obligations and U.S. instrumentalities				
	(c) Loans, notes, mortgages, bank deposits, bonds, debentures, etc.				
	Totals				
	2 Dividends (see instructions):				
	(a) Domestic corporations subject to 85% deduction				
	(b) Certain preferred stock of public utilities				
	(c) Foreign corporations subject to 85% deduction				
	(d) Qualifying dividends received from affiliated groups and subject to the 100% deduction (section 243(a)(3))				
(e) Qualifying dividends received from affiliated groups and subject to the provisions of section 1564(b)					
(f) Other (attach schedule)					
3 Gross rents (attach schedule)					
4 Gross royalties (attach schedule)					
5 Leases, terminations, etc.					
6 Net short-term capital gain reduced by any net long-term capital loss (line 10, separate Schedule D)					
7 Gross income from trade or business other than insurance business (attach schedule)					
8 GROSS INVESTMENT INCOME (total lines 1–7)					
DEDUCTIONS	9 Investment expenses (attach schedule) (see Schedule H)				
	10 Real estate expenses (attach schedule)				
	11 Depreciation (Schedule K)				
	12 Depletion (attach schedule)				
	13 Trade or business deductions as provided in section 804(c)(5) (attach schedule)				
	14 Total deductions (lines 9–13)				
	15 INVESTMENT YIELD (line 8 less line 14)				

SCHEDULE B.—PART I—POLICY AND OTHER CONTRACT LIABILITY REQUIREMENTS (Sec. 805(a)) (See instructions)

1 Adjusted life insurance reserves (from Part VI)		
2 Multiplied by the adjusted reserves rate (lesser of lines 1 or 7, Part III)		%
3 Pension plan reserves (line 5, col. 7, Part V)		
4 Multiplied by the current earnings rate (line 1, Part III)		%
5 Interest paid (from Part VII)		
6 Policy and other contract liability requirements (total of lines 2, 4, and 5)		

PART II—ASSETS (Sec. 805(b)(4))

	1. Beginning of taxable year	2. End of taxable year	3. Mean of column 1 and column 2 *
1 Real estate			
2 Mortgages: (a) Without service fees			
(b) With service fees			
3 Collateral loans			
4 Policy loans, including premium notes			
5 Corporate bonds			
6 Stocks			
7 Government obligations, etc. (Submit detailed schedule)			
8 Bank deposits, cash, etc.			
9 Other assets (attach schedule)			
10 Totals			

* Adjusted under section 806(a)—see instructions (attach schedule)

PART III—EARNINGS RATES (Sec. 805(b))

1 Current earnings rate (line 15, Schedule A, divided by line 10, column 3, Part II)	%
2 Earnings rate for first preceding year (attach schedule)	%
3 Earnings rate for second preceding year (attach schedule)	%
4 Earnings rate for third preceding year (attach schedule)	%
5 Earnings rate for fourth preceding year (attach schedule)	%
6 Total (lines 1–5)	%
7 Average earnings rate (see instructions)	%

PART IV—AVERAGE INTEREST RATE ASSUMED (Sec. 805(c)(2))

Table with 8 columns: 1. Nature of reserve, 2. Assumed inorbidity or mortality table, 3. Assumed interest rate, 4. Method of computation, 5. Amount of reserve at beginning of taxable year, 6. Amount of reserve at end of taxable year, 7. Mean of columns 5 and 6, 8. Column 3 times column 7. Includes a 'Totals' row and a percentage calculation row for the average rate of interest.

PART V—PENSION PLAN RESERVES (Sec. 805(d))

Table with 8 columns for pension plan reserves, including Section 805(d)(1)(A) through (D) reserves and a 'Totals' row.

PART VI—ADJUSTED LIFE INSURANCE RESERVES (Sec. 805(c)(1))

Table for adjusted life insurance reserves with rows for mean of reserves, adjustments (a-e), and the final adjusted life insurance reserves calculation.

PART VII—INTEREST PAID (Sec. 805(e))

Table for interest paid, including interest on indebtedness, amounts in the nature of interest, discount on prepaid premiums, and total interest paid.

SCHEDULE C.—TAXABLE INVESTMENT INCOME (See instructions)

Large table for taxable investment income with columns for Total, Exclusion (policyholders' share), and Company's share. Includes sections for interest, dividends, other investment yield, and reductions.

PART II—DIVIDENDS TO POLICYHOLDERS (Sec. 809(d)(3))

1 Dividends paid to policyholders		
2 (a) Increased by the excess of (1) over (2):		
(1) Reserve as of the end of the taxable year		
(2) Reserve as of the end of the preceding taxable year		
OR		
(b) Decreased by the excess of (1) over (2):		
(1) Reserve as of the end of the preceding taxable year		
(2) Reserve as of the end of the taxable year		
3 If positive, enter on line 7, Schedule E-2; if negative, enter on line 10(b), Schedule E		

PART III—CERTAIN ACCIDENT AND HEALTH INSURANCE AND GROUP LIFE INSURANCE (Sec. 809(d)(6))

1 Amount of deductions allowed or allowable in prior years under section 809(d)(6)	
2 Net premiums	
3 Line 2 multiplied by 2%	
4 Tentative deduction—the lesser of line 3 or (50% of line 2, less the amount on line 1)	

PART IV—CERTAIN NONPARTICIPATING CONTRACTS (Sec. 809(d)(5))

1 (a) Reserve at the end of the taxable year		
(b) Reserve at the beginning of the taxable year		
(c) Increase (if the difference is negative, enter "0")		
(d) Multiplied by	10%	
2 (a) Net premiums		
(b) Multiplied by	3%	
3 Tentative deduction—the greater of line 1 or line 2		

SCHEDULE F.—SHAREHOLDERS' SURPLUS ACCOUNT (Sec. 815(b))

1 (a) Balance as of the end of the preceding year	
(b) Transfers under sec. 815(d)(1) and (4) for preceding year	
(c) Balance as of the beginning of the taxable year (line 1(a) plus line 1(b))	
2 Life insurance company taxable income computed without regard to section 802(b)(3) (line 4 less line 3, page 1)	
3 Net long-term capital gain in excess of net short-term capital loss, reduced by income, if any, on line 2	
4 Dividends-received deduction (affiliated groups—see instructions):	
(a) 85% of line 2(a), Schedule A	
(b) 60.208% of line 2(b), Schedule A	
(c) 85% of line 2(c), Schedule A	
(d) Total, but not to exceed 85% of line 12 less line 20, Schedule E	
5 Interest wholly exempt from tax (line 1(a), column 4, Schedule A)	
6 Small business deduction (line 11, Schedule C)	
7 Total (lines 1-6)	
8 Less: tax liability for 1971 under sec. 802(a) (computed without regard to sec. 802(b)(3))	
9 Excess of line 7 over line 8	
10 Less: distributions in 1971 (not to exceed line 9)	
11 Balance as of the end of the taxable year (line 9 less line 10)	

SCHEDULE G.—POLICYHOLDERS' SURPLUS ACCOUNT (Sec. 815(c))

1 Balance as of the beginning of the taxable year	
2 Add: (a) 50 percent of the excess, if any, of the gain from operations over the taxable investment income (line 2, page 1)	
(b) The deduction for certain nonparticipating contracts (line 24(c), Schedule E)	
(c) The deduction for accident and health, and group life insurance (line 24(b), Schedule E)	
3 Total (line 1 plus line 2)	
4 (a) Actual distributions only in excess of line 9, Schedule F	
(b) Tax increase on 4(a) by reason of sec. 802(b)(3)	
(c) Subtractions under sec. 815(d)(1) and (4) (see instructions)	
(d) Tax increase on 4(c) by reason of sec. 802(b)(3)	
(e) Subtraction required under sec. 815(d)(2) due to termination	
5 Total of lines 4(a)-(e) (not to exceed line 3). Enter here and on line 3, page 1	
6 Balance as of the end of the year (line 3 less line 5)	

SCHEDULE H.—LIMITATION OF INVESTMENT EXPENSE DEDUCTION

(Schedule H need not be filled in if no deduction is claimed for any general expenses that are allocated to investment income.)

Table with 8 rows for Schedule H. Rows include: 1 Mean of the assets for the taxable year; 2 One-fourth of 1% of the mean of the assets; 3 Mortgage service fees; 4 (a) (i) Investment yield computed without regard to investment expenses; (ii) Three and three-fourths percent of line 1; (iii) Line (i) less line (ii); (iv) One-fourth of line (iii); (v) Mortgage service fees (line 3); (vi) Line (iv) less line (v); (b) One-fourth of 1% of the amount on line 2(a); (c) The greater of (a) or (b); 5 Limit on deduction for investment expenses (total lines 2-4).

SCHEDULE J.—COMPENSATION OF OFFICERS (See instructions, page 7)

Table with 8 columns for Schedule J: 1. Name of officer; 2. Social security number; 3. Title; 4. Time devoted to business; 5. Common; 6. Preferred; 7. Amount of compensation; 8. Expense account allowances.

SCHEDULE K.—DEPRECIATION (See instruction 11, page 3) Note: For new depreciation rules, see Form 4832 (Revised). Form 4832 (Revised) also explains the effect the new rules have on guideline lives under Rev. Procs. 62-21 and 65-13. Taxpayers using these lives: Make no entry in column 2. Enter the amounts in column 3 for assets held at the end of the year and enter the accumulated depreciation at the end of the year in column 4. You may (a) group depreciable assets in accordance with the categories shown below or (b) continue to list your assets in the same manner as in prior years. IF YOU NEED MORE SPACE, USE FORM 4562.

Table with 7 columns for Schedule K: 1. Group and guideline class or description of property; 2. Date acquired; 3. Cost or other basis; 4. Depreciation allowed or allowable in prior years; 5. Method of computing depreciation; 6. Life or rate; 7. Depreciation for this year.

- i (1) Did you at the end of the taxable year own, directly or indirectly, 50 percent or more of the voting stock of a domestic corporation?
(2) Did any corporation, individual, partnership, trust, or association at the end of the taxable year own, directly or indirectly, 50 percent or more of your voting stock?
j Did you submit a copy of the annual statement for the preceding year as required by General Instruction K?
k Does a copy of the annual statement accompany this return?
l Did you claim a deduction for expenses connected with any:
(1) Entertainment facility (boat, resort, ranch, etc.)?
(2) Living accommodations (except employees on business)?
(3) Employees' families at conventions or meetings?
(4) Employee or family vacations not reported on Form W-2?
m Did you file all required Forms 1099, 1096 and 1087?
n Were you a U.S. shareholder of any controlled foreign corporation?
o Did the company, at any time during the taxable year, have any interest in or signature or other authority over a bank, securities, or other financial account in a foreign country?