

Name _____ Number and street _____ City or town, State, and ZIP code _____	a Employer identification number _____ b Date and place incorporated _____ g Amount of total insurance liabilities. (See instruction O.) _____ h State the percentage that the total of your life insurance reserves (Sec. 801(b)), plus unearned premiums, and unpaid losses (whether or not ascertained), on noncancellable life, health, or accident policies not included in life insurance reserves, is to your total reserves (Sec. 801(c)). Attach schedule. _____ %
c Check if a— <input type="checkbox"/> Legal reserve company—If so, check Type of company— <input type="checkbox"/> Stock <input type="checkbox"/> Mutual Principal business— <input type="checkbox"/> Life insurance <input type="checkbox"/> Health and accident insurance <input type="checkbox"/> Fraternal or assessment association <input type="checkbox"/> Burial or other insurance company (See instruction A)	e Do you have any segregated asset accounts? <input type="checkbox"/> Yes <input type="checkbox"/> No If "Yes," see instruction P. f Were you a member of a controlled group subject to the provisions of: (1) Section 1561? <input type="checkbox"/> Yes <input type="checkbox"/> No (2) Section 1562? <input type="checkbox"/> Yes <input type="checkbox"/> No If "Yes," to (1) or (2) check type of relationship: (a) Parent-subsidiary <input type="checkbox"/> (b) Brother-sister <input type="checkbox"/> (c) Combination of (a) and (b) <input type="checkbox"/> (See section 1563)
d Do you have any variable annuity contracts outstanding? <input type="checkbox"/> Yes <input type="checkbox"/> No	

TAXABLE INCOME	1 (a) Taxable investment income (Schedule C)	1(a)		
	(b) Gain from operations (Schedule E) (If a loss, enter zero)	1(b)		
	(c) The smaller of (a) or (b)		1(c)	
	2 50% of any excess of 1(b) over 1(a)		2	
	3 Amount subtracted from policyholders' surplus account (line 5, Schedule G)		3	
	4 Life insurance company taxable income (total of lines 1(c), 2, and 3)		4	
TAX COMPUTATION	5 Surtax exemption—Enter line 4 or \$25,000, whichever is lesser. (Component members of a controlled group: see page 8 of instructions and enter your surtax exemption, or line 4, whichever is lesser.)		5	
	6 Line 4 less line 5		6	
	7 (a) 22% of line 4	7(a)		
	(b) 26% of line 6	7(b)		
	(c) If multiple surtax exemption is elected under sec. 1562, enter 6% of line 5	7(c)		
TAX	8 Income tax—the lesser of the total of line 7 (above) or line 30 of separate Schedule D		8	
	9 Less: (a) Foreign tax credit (attach Form 1118)	9(a)		
	(b) Investment credit (attach Form 3468)	9(b)		
	(c) Work incentive (WIN) credit (attach Form 4874)	9(c)		
	10 Total of lines 9(a), (b), and (c)		10	
	11 Balance of tax (line 8 less line 10)		11	
	12 Foreign Corporations—tax on income not connected with U.S. business (see Tax Computation Instructions)		12	
	13 Tax from recomputing a prior year investment credit (attach Form 4255)		13	
	14 Tax from recomputing a prior year work incentive (WIN) credit (see instructions—attach computation)		14	
	15 Minimum tax on tax preference items (see instructions). Check here <input type="checkbox"/> if Form 4626 is attached		15	
	16 Total tax (add lines 11, 12, 13, 14, and 15)		16	
	17 Credits: (a) Overpayment from 1972 allowed as a credit			
	(b) 1973 estimated tax payments			
	(c) Less refund of 1973 estimated tax applied for on Form 4466 ()			
	(d) Tax deposited with Form 7004 (attach copy)			
(e) Tax deposited with Form 7005 (attach copy)				
(f) Credit from regulated investment companies (attach Form 2439)				
(g) U.S. tax on special fuels, nonhighway gas and lubricating oil (attach Form 4136)				
(h) U.S. income tax paid or withheld at source				
18 TAX DUE (line 16 less line 17). See instruction F for depository method of payment			18	
19 OVERPAYMENT (line 17 less line 16)			19	
20 Enter amount of line 19 you want: Credited to 1974 estimated tax ▶			20	
	Refunded ▶			

Under penalties of perjury, I declare that I have examined this return, including accompanying schedules and statements, and to the best of my knowledge and belief it is true, correct, and complete. Declaration of preparer (other than taxpayer) is based on all information of which he has any knowledge.

The Internal Revenue Service does not require a seal on this form, but if one is used, please place it here.	Date	Signature of officer	Title
	Date	Signature of individual or firm preparing the return	Preparer's address
			Emp. Ident. or Soc. Sec. No.

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)	%

1	Policyholders' share (sec. 809) (line 6, Schedule E-1, divided by line 15, Schedule A), but not to exceed 100%			100%
2	Company's share			%
3	Total			100%
		1. Total	2. Exclusion—policyholders' share (line 1 times col. 1)	3. Company's share (col. 1 less col. 2)
4	Interest wholly tax-exempt (line 1(a), col. 4, Schedule A, see instructions)			
5	(a) Dividends from line 2(a), Schedule A			
	(b) Dividends from line 2(b), Schedule A			
	(c) Dividends from line 2(c), Schedule A			
	(d) Dividends from line 2(d), Schedule A			
	(e) Dividends from line 2(e), Schedule A			
	(f) Dividends from line 2(f), Schedule A			
6	Other items of investment yield (line 15, Schedule A, less 4-5 above)			
7	Total (lines 4-6)			
8	Net long-term capital gain (line 11, separate Schedule D)			
9	Gross premiums less: return premiums, etc.			
10	(a) Decrease in reserves (after adjustment under sec. 810(a)) (attach schedule)			
	(b) Decrease in sec. 811(b)(2) reserves (see line 3, Part II, Schedule E-2)			
11	Other amounts (attach schedule). (Also include amount from line 34, separate Schedule D)			
12	Total (lines 7-11)			

DEDUCTIONS

13	Death benefits, etc.			
14	Increase in reserves (after reduction for investment yield under sec. 810(b)) (attach schedule)			
15	Assumption by another person of liabilities under insurance, etc., contracts			
16	Interest wholly tax-exempt (line 4, column 3)			
17	Investment expenses, etc., not deducted on Schedule A (attach schedule)			
18	Small business deduction (line 11, Schedule C)			
19	Other deductions not deducted on Schedule A (attach schedule)			
20	Total (lines 13-19)			
21	Dividends-received deduction (affiliated groups, see instructions: (a) 85% of line 5(a), column 3			
	(b) 60.208% of line 5(b), column 3			
	(c) 85% of line 5(c), column 3			
	(d) Total, but not to exceed 85% of, any excess of line 12 over line 20			
22	Operations loss deduction (attach schedule)			
23	Tentative deduction (lines 20-22)			
24	Plus: (a) Dividends to policyholders (line 7, Part I, Schedule E-2)			
	(b) Accident and health, and group life insurance (line 9, Part I, Schedule E-2)			
	(c) Certain nonparticipating contracts (line 11, Part I, Schedule E-2)			
25	Total deductions (line 23 plus line 24)			
26	Gain (loss) from operations (line 12 less line 25). Enter here and on line 1(b), page 1			

Schedule E-1 REQUIRED INTEREST (Sec. 809(a)(2))

	1. Rate	2. Beginning of taxable year	3. End of taxable year	4. Mean of columns 2 and 3	5. Column 1 times column 4
1	Sec. 810(c)(1) reserves (from line 5, column 8, Parts IV and V, Schedule B)				
2	Sec. 810(c)(3) reserves				
3	Sec. 810(c)(4) reserves				
4	Sec. 810(c)(5) reserves				
5	Sec. 810(c)(6) reserves				
6	Required interest (total lines 1-5)				

Schedule E-2 PART I—LIMITATION ON DEDUCTION (LINE 24, SCHEDULE E) (Sec. 809(f))

1	Statutory amount		250,000
2	(a) Line 12, Schedule E		
	(b) Less: Tentative deduction (line 23, Schedule E)		
3	Gain from operations without regard to line 24, Schedule E (line 2(a) minus line 2(b))		
4	Less: Taxable investment income (line 13, Schedule C)		
5	Excess of line 3 over line 4 (but not less than zero)		
6	Maximum possible deduction for line 24, Schedule E (line 1 plus line 5)		
7	Deduction for dividends to policyholders (Part II) (not in excess of line 6)		
8	Maximum deduction for accident and health, and group life insurance (line 6 less line 7)		
9	Deduction for accident and health, and group life insurance (Part III) (not in excess of line 8)		
10	Maximum deduction for certain nonparticipating contracts (line 8 less line 9)		
11	Deduction for certain nonparticipating contracts (line 3, Part IV, Schedule E-2) (not in excess of line 10)		

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

1 Dividends paid to policyholders		
2 (a) Increased by the excess of (i) over (ii):		
(i) Reserve at the end of the taxable year		
(ii) Reserve at the end of the preceding taxable year		
OR		
(b) Decreased by the excess of (i) over (ii):		
(i) Reserve at the end of the preceding taxable year		
(ii) Reserve at 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 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 at the end of the preceding year		
(b) Transfers under sec. 815(d)(1) and (4) for preceding year		
(c) Balance at 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 any income 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 1973 under sec. 802(a) (computed without regard to sec. 802(b)(3))		
9 Excess of line 7 over line 8		
10 Less: Distributions in 1973 (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% of any excess 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 line 4(a) by reason of sec. 802(b)(3)		
(c) Subtractions under sec. 815(d)(1) and (4) (see instructions)		
(d) Tax increase on line 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 at the end of the year (line 3 less 5)		

Schedule H LIMITATION OF INVESTMENT EXPENSE DEDUCTION (You need not fill in Schedule H unless you claim a deduction for general expenses allocated to investment income.)

1 Mean of the assets for the taxable year (line 10, column 3, Part II, Schedule B)
2 One-fourth of 1% of the mean of the assets (line 1)
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), column 3, Part II, Schedule B
(c) The greater of (a)(vi) 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: 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: If depreciation is computed by using the Class Life (ADR) System for assets placed in service after 1970, or the Guideline Class Life System for assets placed in service before 1971, you must file Form 4832 (Class Life (ADR) System) or Form 5006 (Guideline Class Life System) with your return.

Check box(es) if you made an election this taxable year to use [] Class Life (ADR) System and/or [] Guideline Class Life System. See Publication 534.

Table with 7 columns: 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% 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% or more of your voting stock?
k Does a copy of the annual statement accompany this return?
l Did you claim a deduction for expenses connected with any:
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?