

Department of the Treasury
Internal Revenue Service

For calendar 1984, or tax year beginning _____, 1984, and ending _____, 19 _____

1984

► **For Paperwork Reduction Act Notice, see page 1 of the instructions.**

Please type or print	Name	A. Employer identification number
	Number and street	B. Date incorporated
	City or town, State, and ZIP code	C. Check box if this is a consolidated return . . . ► <input type="checkbox"/>
		D. Check box if non-life insurance companies are included ► <input type="checkbox"/>
	E. Check box if address changed from previous year ► <input type="checkbox"/>	

Taxable Income	1 Life insurance company taxable income (LICTI)—(Schedule A, line 22)	1	
	2 Limitation on noninsurance losses (Schedule P, line 9)	2	
	3 Amount subtracted from policyholder surplus account (enter the smaller of Schedule N, line 1 or line 3)	3	
	4 Total taxable income—Add lines 1, 2 and 3; however, the total may not be less than line 3	4	

5 Check if you are a member of a controlled group (see sections 1561 and 1563). <input type="checkbox"/>		
If checked, see instructions and enter your share of the \$25,000 amount in each taxable income bracket:		
(a) \$ _____ (b) \$ _____ (c) \$ _____ (d) \$ _____		
6 Income tax (see instructions to figure the tax). If you use the alternative tax, check this box <input type="checkbox"/> and enter the tax from your attached schedule	6	

Tax	7 (a) Foreign tax credit (attach Form 1118)	7(a)	
	(b) Other credits (see instructions)	7(b)	
	(c) General business credit. Check if from: <input type="checkbox"/> Form 3800 <input type="checkbox"/> Form 3468 <input type="checkbox"/> Form 5884 <input type="checkbox"/> Form 6478 <input type="checkbox"/> Form 8007	7(c)	

8 Add lines 7(a) through 7(c)	8	
9 Balance of tax (subtract line 8 from line 6)	9	
10 Foreign corporations—tax on income not connected with U.S. business (see Tax Computation Instructions)	10	
11 Increase in tax from refiguring an earlier year investment credit (attach Form 4255)	11	
12 Minimum tax on tax preference items (see instructions—attach Form 4626)	12	
13 Total tax (add lines 9 through 12)	13	

Tax	14 (a) Overpayment from 1983 allowed as a credit	14(a)	
	(b) 1984 estimated tax payments	14(b)	
	(c) Less refund of 1984 estimated tax applied for on Form 4466	14(c) ()	
	(d) Tax deposited with Form 7004	14(d)	
	(e) Credit from regulated investment companies (attach Form 2439)	14(e)	
	(f) Federal tax on gasoline and special fuels (attach Form 4136)	14(f)	
	(g) U.S. income tax paid or withheld at source	14(g)	
	(h) Other payment (see instructions)	14(h)	
	(i) Total refundable credits (combine lines 14(a) through 14(h))	14(i)	

15 Enter any PENALTY for underpayment of estimated tax—Check ► <input type="checkbox"/> If Form 2220 is attached	15	
16 TAX DUE —If the total of lines 13 and 15 is larger than line 14(i), enter AMOUNT OWED	16	
17 OVERPAYMENT —If line 14(i) is larger than the total of lines 13 and 15, enter AMOUNT OVERPAID	17	
18 Enter amount of line 17 you want: Credited to 1985 estimated tax ► \$ _____ Refunded ► \$ _____	18	

Please Sign Here

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 the preparer has any knowledge.

Signature of officer _____ Date _____ Title _____

Paid Preparer's Use Only

Preparer's signature _____ Date _____ Check if self-employed ► Preparer's social security no. _____

Firm's name (or yours, if self-employed) and address _____ E.I. No. _____

ZIP Code _____

SCHEDULE A Life Insurance Company Taxable Income (LICTI)

1	(a) Gross premiums, etc.	(b) Less return premiums, etc.	Balance ▶	
2	Decrease in reserves (Schedule B, line 12)			
3	10% of any decrease in reserves under section 807(f)(1)(B)(ii)			
4	Investment income (Schedule C, line 8)			
5	Net capital gain (line 10, Schedule D (Form 1120))			
6	Other amounts (attach schedule)			
7	Life insurance company gross income (add lines 1 through 6)			
8	Death benefits, etc.			
9	Increase in reserves (Schedule B, line 13)			
10	10% of any increase in reserves under section 807(f)(1)(B)(i).			
11	Policyholder dividends (Schedule E, line 7)			
12	Assumption by another person of liabilities under insurance, etc., contracts			
13	Reimbursable dividends			
14	Other deductions (attach schedule—see instructions)			
15	Dividends-received deduction (Schedule G, column 3, line 12—see instructions for limitation and attach schedule if applicable), enter here and on Schedule M, line 2(c)			
16	Operations loss deduction (attach schedule)			
17	Total deductions (add lines 8 through 16)			
18	Gain or (loss) from operations (subtract line 17 from line 7), enter here and, if a gain, on Schedule H, line 1			
19	Small life insurance company deduction (Schedule H, line 12)			
20	Special life insurance company deduction (Schedule J, line 5)			
21	Add lines 19 and 20			
22	LICTI (line 18 less line 21), enter here and on page 1, line 1			

SCHEDULE B Increase Or (Decrease) In Reserves (Section 807)

	1. Beginning of tax year	2. End of tax year
1	Life insurance reserves (section 807(c)(1))	
2	Unearned premiums and unpaid losses (section 807(c)(2))	
3	Supplementary contracts (section 807(c)(3))	
4	Dividend accumulations and other amounts (section 807(c)(4))	
5	Advance premiums (section 807(c)(5))	
6	Special contingency reserves (section 807(c)(6))	
7	Total (add lines 1 through 6 in both columns)	
8	Policyholders' share of tax-exempt interest (Schedule C, line 9 times Schedule K, line 26)	
9	Line 7, column 1, less line 8	
10	Excess ownership differential adjustment (Schedule E, line 8)	
11	Line 9 less line 10	
12	If line 7, column 1, is larger than line 11, enter the difference here and on Schedule A, line 2	
13	If line 11 is larger than line 7, column 1, enter the difference here and on Schedule A, line 9	

SCHEDULE C Gross Investment Income (Section 812(d))

1	Interest (excluding tax-exempt interest)
2	Dividend income (Schedule G, column 1, line 12)
3	Gross rents
4	Gross royalties
5	Leases, terminations, etc.
6	Excess of net-short term capital gain over net long-term capital loss (line 9, Schedule D (Form 1120))
7	Gross income from trade or business other than insurance (attach schedule)
8	Investment income (add lines 1 through 7), enter here and on Schedule A, line 4
9	Tax-exempt interest, enter here and on Schedule K, line 5 and on Schedule M, line 2(d)
10	Add line 8 and line 9
11	Subsidiaries 100% dividends (sections 805(a)(4)(C) and (D))
12	Gross investment income (line 10 less line 11), enter here and on Schedule K, line 1

SCHEDULE E Policyholder Dividends (Section 808)

1	Amounts paid or accrued	
2	Excess interest	
3	Premium adjustments	
4	Experience-rated refunds	
5	Total (add lines 1 through 4)	
6	Differential earning amount for mutual company only (Schedule F, line 15)	
7	Deductible policyholder dividends (line 5 minus line 6, but not less than zero), enter here and on Schedule A, line 11 and Schedule K, line 10	
8	Excess ownership differential adjustment (excess, if any, of line 6 over line 5), enter here and on Schedule B, line 10	
9	Deductible percentage (line 7 divided by line 5)	

SCHEDULE F Differential Earnings Amount—Mutual Companies Only (Section 809)

	1. End of preceding tax year	2. End of this tax year
1	Annual statement surplus and capital	
2	Nonadmitted financial assets (attach schedule)	
3	Excess of statutory reserves over tax reserves on section 807(c) items	
4	Deficiency reserves	
5	Mandatory securities valuation reserve	
6	Other voluntary reserves	
7	50% of the amount of any provision for policyholder dividends payable in the next tax year	
8 (a)	Subtotal (add lines 1 through 7)	
(b)	Adjustment for equity allocable to noncontiguous Western Hemisphere countries and other adjustments	
(c)	Total of lines 8(a) and 8(b), both columns	
9	Total of line 8(c), columns 1 and 2	
10	Tentative average equity base—Enter 50% of line 9	
11	Other adjustments	
12	Total of line 10 and line 11	
13	High surplus adjustment (section 809 (i))—attach schedule	
14	Average equity base (line 12 less line 13)	
15	Differential earnings amount (line 14 times .078 (differential earnings rate), enter here and on line 6, Schedule E	
	x .078	

SCHEDULE G Dividend Income And Dividends-Received Deduction (See instructions)

	1. Gross taxable dividends	2. Deduction rate	3. Deduction (column 1 times column 2)
Dividends subject to proration			
1	Certain domestic corporations85	
2	Certain debt-financed stock	see instructions	
3	Certain public utility corporations5913	
4	Certain foreign corporations85	
5	Certain foreign corporations	1.00	
6	Certain affiliated company dividends	1.00	
7	Gross dividends-received deduction (add lines 1 through 6 of column 3)		
8	Company share percentage (Schedule K, line 25)		
9	Prorated amount (line 7 times line 8)		
Dividends not subject to proration			
10	Affiliated company dividends	see instructions	
11	Other corporate dividends		
12	Total (add lines 1 through 11 in column 1 and lines 9 and 10 in column 3)—Enter the amount from line 12, column 1 on Schedule C, line 2, and enter the amount from line 12, column 3 on Schedule A, line 15		

SCHEDULE H Small Life Insurance Company Deduction (Section 806 (b))—If assets (Schedule O, Part I) are \$500,000,000 or more, complete lines 1 through 5 and enter zero on line 12 and on Schedule A, line 19. (See instructions)

1	Gain from operations (Schedule A, line 18)		
2	(a) Noninsurance income	(b) less noninsurance deductions	(c) Balance
3	(a) Line 1 less line 2	(b) Adjustments (attach schedule)	(c) Tentative LICTI (Total of lines 3(a) and 3(b))
4	Controlled group tentative LICTI (Schedule I, line 8)		
5	Combined tentative LICTI (line 3(c) plus line 4). Enter here and on Schedule J, line 1. If \$15,000,000 or more, omit lines 6 through 11. Enter zero on line 12, and line 19, Schedule A.		
6	Small life insurance company deduction before adjustment (line 5 times .6, but not more than \$1,800,000)	x .6	
7	Maximum statutory amount	3,000,000	
8	Subtract line 7 from line 5, but not less than zero		
9	Reduction rate (15%)—Line 8 times .15, but not over \$1,800,000.	x .15	
10	Tentative small life insurance company deduction (line 6 less line 9), enter here and on line 2, Schedule J		
11	Taxpayer's share (line 3(c) divided by the sum of line 3(c) and Schedule I, column 1, line 8)		
12	Allowable small life insurance company deduction (line 11 times line 10), enter here and on Schedule A, line 19		

SCHEDULE I Controlled Group Information—(See instructions)

	Company	Tentative LICTI	
		1. Income	2. (Loss)
1			
2			
3			
4			
5			
6	Total—Add lines 1 through 5 in both columns		
7	Enter amount from (Loss) column		
8	Net controlled group tentative LICTI (line 6 less line 7). Enter here and on line 4, Schedule H		

SCHEDULE J Special Life Insurance Company Deduction (Section 806(a))

1	Combined tentative LICTI (Schedule H, line 5)	
2	Tentative small life insurance company deduction (Schedule H, line 10)	
3	Line 1 less line 2	
4	Tentative special life insurance company deduction (line 3 times .20 (taxable income adjustment rate)).	x .20
5	Taxpayer's share of special deduction (line 4 times Schedule H, line 11), enter here and on Schedule A, line 20	

SCHEDULE K Company/Policyholder Share Percentage (Section 812)—Part I (See instructions)

1	Gross investment income (Schedule C, line 12)	
2	Policy interest (Schedule L, line 5)	
3	Line 1 less line 2	
4	Life insurance company gross income	
5	Tax-exempt interest (Schedule C, line 9)	
6	Add lines 4 and 5	
7	Increase in reserves	
8	Line 6 less line 7	
9	Investment income ratio (line 3 divided by line 8)	
10	Deductible policyholder dividends (Schedule E, line 7)	
11	Deductible excess interest (Schedule L, line 2)	
12	Deductible dividends on employee pension funds	
13	Deductible dividends on deferred annuities	
14	Deductible premium and mortality charges for contracts paying excess interest	
15	Add lines 11 through 14	
16	Line 10 less line 15	
17	Investment portion of dividends (line 9 times line 16)	
18	Policy interest (Schedule L, line 5)	
19	Policyholder share amount (add lines 17 and 18)	

SCHEDULE K Part II

20 Gross investment income (line 1)		
21 Net investment income (line 20 times .9)	X .9	
22 Policyholder share amount (line 19)		
23 Company share of net investment income (line 21 less line 22)		
24 Total share percentage		100%
25 Company share percentage (line 23 divided by line 21), enter here and on Schedule G, line 8		
26 Policyholders' share percentage (line 24 less line 25)		

SCHEDULE L Policy Interest (Section 812(b)(2))

1 Required interest on reserves under sections 807(c)(1),(3),(4),(5) and (6) —attach schedule	
2 Deductible excess interest (Schedule E, line 2 times Schedule E, line 9) enter here and on Schedule K, line 11	
3 Deductible amounts credited to employee pension funds	
4 Deductible amounts credited to deferred annuities	
5 Total policy interest (add lines 1 through 4), enter here and on lines 2 and 18 of Schedule K	

SCHEDULE M Shareholders' Surplus Account (Section 815(c))

1 (a) Balance at the beginning of the tax year	
(b) Transfers under pre-1984 section 815(d)(1) and (4) for preceding year	
(c) Balance at the beginning of the tax year (add lines 1(a) and 1(b))	
2 (a) LICTI (Page 1, sum of lines 1 and 2, but not less than zero)	
(b) Special deductions allowed by sections 806(a) and 806(b) (Schedule A, line 21)	
(c) Dividends-received deduction (Schedule A, line 15)	
(d) Tax-exempt interest (Schedule C, line 9)	
3 Total (add lines 1(c) through 2(d))	
4 Tax liability for year without regard to section 815 (figure the tax on line 2(a) as if line 2(a) were taxable income)	
5 Line 3 less line 4 (do not enter less than zero)	
6 Direct or indirect distributions in the tax year (not more than line 5)	
7 Balance at the end of the tax year (line 5 less line 6)	

SCHEDULE N Policyholders' Surplus Account (Section 815(d))

1 Balance at the beginning of the tax year	
2 (a) Direct or indirect distributions that are more than Schedule M, line 5	
(b) Tax increase on line 2(a)	
(c) Subtractions under pre-1984 sections 815(d)(1) and (4) (see instructions)	
(d) Tax increase on line 2(c)	
(e) Subtraction required under pre-1984 section 815(d)(2) due to termination	
3 Total—Add lines 2(a) through 2(e), but not more than line 1	
4 Balance at the end of the tax year (line 1 less line 3)	

SCHEDULE O Total Assets And Total Insurance Liabilities

Part I—Total Assets (Section 806(b)(3)(C))

	As of Close of Tax Year
1 Real property	
2 Stocks	
3 Proportionate share of partnership assets	
4 Other assets (attach schedule)	
5 Total assets of controlled groups	
6 Total (add lines 1 through 5)	

SCHEDULE O Total Assets And Total Insurance Liabilities—continued

PART II—Total Insurance Liabilities (Section 813(a)(4)(B))

Item	1. Section	2. Description of item	3. Liabilities at close of tax year
1	816(c)(1)	Reserve for life policies and contracts	
2	816(c)(2)	Reserve for accident and health policies	
3	807(c)(3)	Supplementary contracts without life contingencies	
4	816(c)(2)	Policy and contract claims, life	
5	816(c)(3)	Policy and contract claims, accident and health	
6	807(c)(4)	Policyholders' dividend and coupon accumulations	
7	807(c)(5)	Premiums and annuity considerations received in advance Less: Discount	
8	807(c)(5)	Liability for premium and other deposit funds	
9		Miscellaneous insurance liabilities, not included above:	
	807(c)(6)	(a) Special contingency reserves for group life, health and accident insurance.	
	807(c)(3)	(b) Amounts held at interest under insurance, annuity or deposit administration contracts or pension trust side funds	
	807(c)(3)	(c) Funds held to provide for future conversion of policies or contracts	
	807(c)(3)	(d) Amounts held pending issue of contracts supplementary to insurance or annuity contracts	
	816(c)(3)	(e) Other insurance liability or adjustments:	
		(i) Reserves for mortality fluctuations	
		(ii) Liability for insurance or annuity benefits for employees and agents	
	816(c)(3)	(f) Other items (please describe): ----- ----- ----- ----- ----- ----- ----- ----- -----	
10		Total	

SCHEDULE P Limitation On Noninsurance Losses (Section 806(c)(3)(C))

1	Noninsurance income (attach schedule)	
2	Noninsurance deductions (attach schedule)	
3	Noninsurance operations loss deductions	
4	Add line 2 and line 3	
5	Noninsurance loss (line 4 less line 1). If line 1 is greater than line 4, omit lines 5 through 8, and enter zero on line 9	
6	Enter 35% of line 5	
7	Enter 35% of Schedule A, line 22 less any noninsurance loss included in Schedule A	
8	Enter the lesser of line 6 or line 7	
9	Line 5 less line 8—Enter here and on page 1, line 2	

SCHEDULE Q Additional Information Required (See instructions)

F. Check if you are a:

- (1) Legal reserve company—if checked:

Kind of company:

- Stock
- Mutual

Principal business:

- Life insurance
- Health and accident insurance

- (2) Fraternal or assessment association

- (3) Burial or other insurance company

G. Enter the percentage that the total of your life insurance reserves (section 816(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 (section 816(c))

_____ %.

Attach a schedule of your computation.

H. Do you have any variable annuity contracts outstanding?

I. (1) Did you, at the end of the tax year, own, directly or indirectly, 50% or more of the voting stock of a domestic corporation (for rules of attribution, see section 267(c))?

If "Yes," attach a schedule showing:

- (a) Name, address, and identifying number;
- (b) Percentage owned; and
- (c) Taxable income or (loss) before NOL or special deductions from line 28, page 1, Form 1120 (or line 24, page 1, Form 1120-A) of that corporation for the tax year ending with or within your tax year.

(2) Did any individual, partnership, corporation, estate, or trust, at the end of the tax year, own, directly or indirectly, 50% or more of your voting stock (for rules of attribution, see section 267(c))?

If "Yes," attach a schedule showing—

- (a) Name, address, and identifying number.
- (b) Percentage owned.
- (c) If the owner of that voting stock was a person other than a U.S. person (see instructions), check "Yes" and show owner's country ►

(Note: If question I(2)(c) is checked "Yes," the corporation may have to file Form 5472.)

Yes No

J. Did you claim a deduction for:

- (1) Entertainment facility (boat, resort, ranch, etc.)?
- (2) Living accommodations (except for employees on business)?
- (3) Employees attending conventions or meetings outside the North American area? (See section 274(h).)
- (4) Employees' families at conventions or meetings? If "Yes," were any of these conventions or meetings outside the North American area? (See section 274(h).)
- (5) Employee or family vacations not reported on Form W-2?

K. Were you a U.S. shareholder of any controlled foreign corporation? (See sections 951 and 957, and the instructions.)
If "Yes," attach Form 5471 for each corporation.

L. At any time during the tax year, did you have an interest in or a signature or other authority over a bank account, securities account, or other financial account in a foreign country? (See the instructions for exceptions and filing requirements for Form TD F 90-22.1.)
If "Yes," write the name of the foreign country

M. Were you ever the grantor or transferor to a foreign trust which existed during the current tax year, whether or not you have any beneficial interest in it? (See instructions.)
If "Yes," you may be required to file Forms 926, 3520, or 3520A.

N. During the tax year did you maintain any of your accounting/tax records on a computerized system?

O. Check method of accounting:

- (1) Accrual
- (2) Other (Specify)

Yes No

SCHEDULE R Reconciliation (See instructions)

SCHEDULE S Compensation of Officers (See instructions)