

Department of the Treasury
Internal Revenue Service

▶ See separate instructions.

For calendar 1989, or tax year beginning _____, 1989, and ending _____, 19 _____

Please type or print	Name	A Employer identification number
	Number and street (or P.O. box number if mail is not delivered to street address)	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 nonlife insurance companies are included . . . ▶ <input type="checkbox"/>
E Check applicable boxes: (1) <input type="checkbox"/> Final return (2) <input type="checkbox"/> Change in address (3) <input type="checkbox"/> Amended return		
F Check applicable box if an election has been made under section(s) ▶ (1) <input type="checkbox"/> 953(c)(3)(C) (2) <input type="checkbox"/> 953(d)		

Taxable income	1 Life insurance company taxable income (LICTI)—(Schedule A, line 20)	1	
	2 Limitation on noninsurance losses (Schedule P, line 9)	2	
	3 Amount subtracted from policyholder surplus account (Schedule N, 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"/>	
a Enter your share of the \$50,000 amount and \$25,000 amount (in that order) in each tax bracket: (i) \$ _____ (ii) \$ _____	
b Enter your share of the additional 5% tax (not to exceed \$11,750): \$ _____	
6 Income tax (see instructions to figure the tax)	6

7a Foreign tax credit (attach Form 1118)	7a	
b Other credits (see instructions)	7b	
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 6765 <input type="checkbox"/> Form 8586	7c	
d Credit for prior year minimum tax (attach Form 8801)	7d	

8 Total credits (add lines 7a through 7d)	8	
9 Balance of tax (Line 6 less line 8)	9	
10 Foreign corporations—tax on income not connected with U.S. business	10	
11 Recapture taxes. Check if from: <input type="checkbox"/> Form 4255 <input type="checkbox"/> Form 8611	11	
12a Alternative minimum tax (attach Form 4626)	12a	
b Environmental tax (attach Form 4626)	12b	
13 Total tax (add lines 9 through 12b)	13	

14a Overpayment from 1988 allowed as a credit	14a	
b 1989 estimated tax payments	14b	
c Less 1989 refund applied for on Form 4466	14c ()	
d Sum of lines 14a and 14b minus line 14c	14d	
e Tax deposited with Form 7004	14e	
f Credit from regulated investment companies (attach Form 2439)	14f	
g Credit for Federal tax on fuels (attach Form 4136)	14g	
h U.S. income tax paid or withheld at source	14h	

15 Total credits (combine lines 14d through 14h)	15	
16 Enter any PENALTY for underpayment of estimated tax—Check ▶ <input type="checkbox"/> if Form 2220 is attached	16	
17 TAX DUE —If the total of lines 13 and 16 is larger than line 15, enter AMOUNT OWED	17	
18 OVERPAYMENT —If line 15 is larger than the total of lines 13 and 16, enter AMOUNT OVERPAID	18	
19 Enter amount of line 18 you want: Credited to 1990 estimated tax ▶ \$ _____ Refunded ▶	19	

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 ▶ <input type="checkbox"/>	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) (Section 801(b))

1	Gross premiums, etc., less return premiums, etc. Enter balance	1		
2	Decrease in reserves (see instructions)	2		
3	10% of any decrease in reserves under section 807(f)(1)(B)(ii)	3		
4	Investment income (Schedule C, line 8)	4		
5	Net capital gain (line 10, Schedule D (Form 1120))	5		
6	Other amounts (attach schedule)	6		
7	Life insurance company gross income (add lines 1 through 6)	7		
8	Death benefits, etc.	8		
9	Increase in reserves (Schedule B, line 12)	9		
10	10% of any increase in reserves under section 807(f)(1)(B)(i)	10		
11	Deductible policyholder dividends (Schedule E, line 7)	11		
12	Consideration paid for assumption by another person of liabilities	12		
13	Dividends reimbursable by taxpayer	13		
14	Other deductions (attach schedule—see instructions)	14		
15	Dividends-received deduction (Schedule G, column (c), line 15)—enter here and on Schedule M, line 2c	15		
16	Operations loss deduction (attach schedule)	16		
17	Total deductions (add lines 8 through 16)	17		
18	Gain or (loss) from operations (Line 7 less line 17), enter here and on Schedule H, line 1	18		
19	Small life insurance company deduction (Schedule H, line 10), enter here and on Schedule M, line 2b	19		
20	LICTI (line 18 less line 19), enter here and on page 1, line 1	20		

SCHEDULE B Increase or (Decrease) in Reserves (Section 807)

		(a) Beginning of tax year	(b) End of tax year
1	Life insurance reserves (section 807(c)(1))	1	
2	Unearned premiums and unpaid losses (section 807(c)(2))	2	
3	Supplementary contracts (section 807(c)(3))	3	
4	Dividend accumulations and other amounts (section 807(c)(4))	4	
5	Advance premiums (section 807(c)(5))	5	
6	Special contingency reserves (section 807(c)(6))	6	
7	Total (add lines 1 through 6 in both columns)	7	
8	Increase (decrease) in reserves (column (b) less column (a)) (see instructions)	8	
9	Policyholders' share of tax-exempt interest (Schedule C, line 9 times Schedule K, line 26)	9	
10	Line 8 less line 9	10	
11	Less: Adjustment to reserves of mutual insurance company per section 809(a)(2) (Schedule E, line 8)	11	
12	Net increase (decrease) in reserves. (If an increase, enter here and on Schedule A, line 9. If a (decrease), enter here and on Schedule A, line 2.)	12	

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

1	Interest (excluding tax-exempt interest)	1	
2	Dividend income (Schedule G, column (a), line 15)	2	
3	Gross rents	3	
4	Gross royalties	4	
5	Leases, terminations, etc.	5	
6	Excess of net short-term capital gain over net long-term capital loss (line 9, Schedule D (Form 1120))	6	
7	Gross income from trade or business other than insurance (attach schedule)	7	
8	Investment income (add lines 1 through 7), enter here and on Schedule A, line 4	8	
9	Tax-exempt interest, enter here and on Schedule K, line 5 and on Schedule M, line 2d	9	
10	Add lines 8 and 9	10	
11	100% qualifying dividends (see instructions)	11	
12	Gross investment income (line 10 less line 11), enter here and on Schedule K, line 1	12	

SCHEDULE E Policyholder Dividends (Section 808)

1	Amounts paid or accrued (section 808(b)(1)).	1		
2	Excess interest (section 808(b)(2)).	2		
3	Premium adjustments (section 808(b)(3)).	3		
4	Experience-rated refunds (section 808(b)(4)).	4		
5	Total (add lines 1 through 4)	5		
6	Differential earnings amount for mutual companies only (Schedule F, line 15)	6		
7	Deductible policyholder dividends (line 5 less line 6, but not less than zero), enter here and on Schedule A, line 11 and Schedule K, line 10	7		
8	Adjustment to reserves of mutual insurance company (excess of line 6 over line 5), enter here and on Schedule B, line 11	8		
9	Deductible percentage (line 7 divided by line 5)	9		%

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

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

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

	(a) Gross taxable dividends	(b) Deduction rate	(c) Deduction (column (a) times column (b))
Dividends subject to proration			
1	Domestic corporations, less-than-20%-owned (other than debt-financed stock)	70%	
2	Domestic corporations, 20%-or-more-owned (other than debt-financed stock)	80%	
3	Debt-financed stock of domestic and foreign corporations	see instructions	
4	Public utility corporations, less-than-20%-owned	41.176%	
5	Public utility corporations, 20%-or-more-owned	47.059%	
6	Foreign corporations, less-than-20%-owned, and certain FSCs	70%	
7	Foreign corporations, 20%-or-more-owned, and certain FSCs	80%	
8	Wholly owned foreign corporations	100%	
9	Certain affiliated company dividends	100%	
10	Gross dividends-received deduction (add lines 1 through 9 of column (c))		
11	Company share percentage (Schedule K, line 25)		
12	Prorated amount (line 10 times line 11)		
Dividends not subject to proration			
13	Affiliated company dividends	see instructions	
14	Other corporate dividends		
15	Total (add lines 1 through 14 in column (a) and lines 12 and 13 in column (c)). (Reduce the deduction as provided in section 805(a)(4)(D)(ii).)—Enter the amount from line 15, column (a), on Schedule C, line 2, and enter the amount from line 15, column (c), on Schedule A, line 15		

SCHEDULE H Small Life Insurance Company Deduction (Section 806(a))—If assets (Schedule O, Part I) are \$500,000,000 or more, complete lines 1 through 5, line 9, and enter zero on line 10. (See instructions.)

1 Gain or (loss) from operations (Schedule A, line 18) (section 806(b)(1))	1			
2a Less: noninsurance income (section 806(b)(2))	2a			
b Plus: noninsurance deductions (section 806(b)(2))	2b			
3a Gain or (loss) on insurance operations (line 1 less line 2a plus line 2b)	3a			
b Adjustments (attach schedule)	3b			
c Tentative LICTI (total of lines 3a and 3b)	3c			
4 Controlled group tentative LICTI (Schedule I, line 8)	4			
5 Combined tentative LICTI (line 3c plus line 4). If \$15,000,000 or more, omit lines 6 through 8, enter zero on line 10, below, and on Schedule A, line 19	5			
6 Line 5 times .6, but not more than \$1,800,000	6	x .6		
7a Maximum statutory amount (section 806(a)(1))	7a	3,000,000		
b Line 5 less line 7a, but not less than zero	7b			
c Line 7b times .15, but not more than \$1,800,000	7c	x .15		
8 Tentative small life insurance company deduction (line 6 less line 7c)	8			
9 Taxpayer's share (line 3c, but not less than zero, divided by the sum of line 3c and Schedule I, column (a), line 6)	9			
10 Allowable small life insurance company deduction (line 9 times line 8). Enter here and on Schedule A, line 19	10			

SCHEDULE I Controlled Group Information (Section 806(c)) (See instructions.)

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

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

1 Gross investment income (Schedule C, line 12) (section 812(d))	1		
2 Policy interest (Schedule L, line 6) (section 812(b)(2))	2		
3 Line 1 less line 2	3		
4 Life insurance company gross income (Schedule A, line 7)	4		
5 Tax-exempt interest (Schedule C, line 9)	5		
6 Add lines 4 and 5	6		
7 Increase in reserves (Schedule B, line 8) (If a decrease in reserves, enter "0".)	7		
8 Line 6 less line 7	8		
9 Investment income ratio (line 3 divided by line 8)	9		
10 Deductible policyholder dividends (Schedule E, line 7)	10		
11 Deductible excess interest (Schedule L, line 2)	11		
12 Deductible dividends on employee pension funds (section 812(b)(2)(C)(i))	12		
13 Deductible dividends on deferred annuities (section 812(b)(2)(C)(ii))	13		
14 Deductible premium and mortality charges for contracts paying excess interest	14		
15 Add lines 11 through 14	15		
16 Line 10 less line 15	16		
17 Investment portion of dividends (line 9 times line 16)	17		
18 Policy interest (Schedule L, line 6)	18		
19 Policyholder share amount (add lines 17 and 18)	19		

SCHEDULE K Part II

20 Gross investment income (from line 1 above) (section 812(d))	20		
21 Net investment income (see instructions) (section 812(c)(1))	21		
22 Policyholder share amount (from line 19 above)	22		
23 Company share of net investment income (line 21 less line 22)	23		
24 Total share percentage	24	100%	
25 Company share percentage (line 23 divided by line 21). Enter here and on Schedule G, line 11 (section 812(a)(1))	25		%
26 Policyholders' share percentage (line 24 less line 25) (section 812(a)(2))	26		%

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)	1		
2	Deductible excess interest (Schedule E, line 2 times Schedule E, line 9). Enter here and on Schedule K, line 11	2		
3	Deductible amounts credited to employee pension funds (section 812(b)(2)(C)(i))	3		
4	Deductible amounts credited to deferred annuities (section 812(b)(2)(C)(ii))	4		
5	Deductible interest on amounts left on deposit (section 812(b)(2)(D))	5		
6	Total policy interest (add lines 1 through 5). Enter here and on Schedule K, lines 2 and 18	6		

SCHEDULE M Shareholders' Surplus Account—Stock Companies Only (Section 815(c))

1a	Balance at the beginning of tax year	1a		
b	Transfers under pre-1984 sections 815(d)(1) and (4) for preceding year	1b		
c	Balance at the beginning of tax year (add lines 1a and 1b).	1c		
2a	LICTI (page 1, sum of lines 1 and 2, but not less than zero) (section 815(c)(2)(A)(i))	2a		
b	Small life insurance company deduction (Schedule A, line 19) (section 815(c)(2)(A)(ii))	2b		
c	Dividends-received deduction (Schedule A, line 15) (section 815(c)(2)(A)(iii))	2c		
d	Tax-exempt interest (Schedule C, line 9)	2d		
3	Total (add lines 1c through 2d)	3		
4	Tax liability without regard to section 815 (figure the tax on line 2a as if it were total taxable income)	4		
5	Line 3 less line 4 (do not enter less than zero)	5		
6	Direct or indirect distributions in the tax year (not more than line 5).	6		
7	Balance at the end of tax year (line 5 less line 6)	7		

SCHEDULE N Policyholders' Surplus Account—Stock Companies Only (Section 815(d)) (See instructions.)

1	Balance at the beginning of tax year	1		
2a	Direct or indirect distributions in excess of the amount on Schedule M, line 5	2a		
b	Tax increase on line 2a	2b		
c	Subtractions from account under pre-1984 sections 815(d)(1) and (4)	2c		
d	Tax increase on line 2c	2d		
e	Subtraction from account under pre-1984 section 815(d)(2)	2e		
3	Total—Add lines 2a through 2e, but not more than line 1	3		
4	Balance at the end of tax year (line 1 less line 3)	4		

SCHEDULE O Total Assets and Total Insurance Liabilities

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

		As of Close of Tax Year		
1	Real property (section 806(a)(3)(C)(i))	1		
2	Stocks (section 806(a)(3)(C)(i))	2		
3	Proportionate share of partnership and trust assets (section 806(a)(3)(D)(ii))	3		
4	Other assets (attach schedule) (section 806(a)(3)(C)(ii))	4		
5	Total assets of controlled groups (section 806(c)(2))	5		
6	Total (add lines 1 through 5)	6		

SCHEDULE O Total Assets and Total Insurance Liabilities—Continued

Part II—Total Insurance Liabilities (Section 842(b)(2)(B)(i))

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

SCHEDULE P Limitation on Noninsurance Losses (Section 806(b)(3)(C))

1	Noninsurance income (attach schedule)	1	
2	Noninsurance deductions (attach schedule)	2	
3	Noninsurance operations loss deductions	3	
4	Add lines 2 and 3	4	
5	Noninsurance loss (line 4 less line 1). If line 1 is greater than line 4, skip lines 5 through 8, and enter zero on line 9	5	
6	Enter 35% of line 5	6	
7	Enter 35% of the excess of Schedule A, line 20, over any noninsurance loss included in Schedule A	7	
8	Enter the lesser of line 6 or line 7	8	
9	Limitation on noninsurance losses (line 5 less line 8)—Enter here and on page 1, line 2	9	

SCHEDULE Q Additional Information (See instructions.)

		Yes	No			Yes	No
G Check if the corporation is a: (1) <input type="checkbox"/> Legal reserve company—if checked: Kind of company: <input type="checkbox"/> Stock <input type="checkbox"/> Mutual Principal business: <input type="checkbox"/> Life insurance <input type="checkbox"/> Health and accident insurance (2) <input type="checkbox"/> Fraternal or assessment association (3) <input type="checkbox"/> Burial or other insurance company							
H Enter the percentage that the total of the corporation's life insurance reserves (section 816(b)) plus unearned premiums and unpaid losses (whether or not ascertained) on noncancelable life, health or accident policies not included in life insurance reserves is to the corporation's total reserves (section 816(c)) _____%. Attach a schedule of the computation.							
I Does the corporation have any variable annuity contracts outstanding?							
J (1) Did the corporation, 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 identification 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 the corporation's voting stock? (For rules of attribution, see section 267(c).) If "Yes," attach a schedule showing: (a) Name, address, and identification number; (b) Percentage owned; and (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. ► -----							
K Was the corporation 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 the corporation have an interest in or a signature or other authority over a financial account in a foreign country (such as a bank account, securities account, or other financial account)? (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 Was the corporation ever the grantor of or transferor to a foreign trust which existed during the current tax year, whether or not it had any beneficial interest in it? (See instructions.) If "Yes," the corporation may be required to file Form 926, 3520, or 3520-A.							
N During the tax year did the corporation maintain any of its accounting/tax records on a computerized system?							
O Check method of accounting: (1) <input type="checkbox"/> Accrual (2) <input type="checkbox"/> Other (specify) -----							
P Enter the amount of tax-exempt interest received or accrued during the tax year \$ _____							
Q Has the corporation elected to use its own payout pattern for discounting unpaid losses and unpaid loss adjustment expenses?							
R Does the corporation discount any of the loss reserves shown on its annual statement?							
S (1) Enter the total unpaid losses shown on the corporation's annual statement: (a) for the current year: \$ _____ (b) for the previous year: \$ _____ (2) Enter the total unpaid loss adjustment expenses shown on the corporation's annual statement: (a) for the current year: \$ _____ (b) for the previous year: \$ _____							
Note: If question J(2)(c) is checked "Yes," the corporation may have to file Form 5472.							

SCHEDULE R Reconciliation (See instructions.)

SCHEDULE S Compensation of Officers (See instructions.)