

ANNUAL STATEMENT

OF THE

BROOKE LIFE INSURANCE COMPANY

TO THE

Insurance Department

OF THE

STATE OF

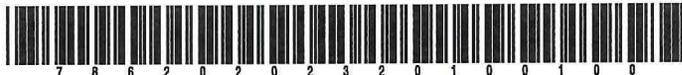
Michigan

FOR THE YEAR ENDED
DECEMBER 31, 2023

LIFE, ACCIDENT AND HEALTH

FRATERNAL BENEFIT SOCIETIES

2023



LIFE, AND ACCIDENT AND HEALTH COMPANIES/FRATERNAL BENEFIT SOCIETIES - ASSOCIATION EDITION

ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2023
OF THE CONDITION AND AFFAIRS OF THE

Brooke Life Insurance Company

NAIC Group Code 0918 0918 NAIC Company Code 78620 Employer's ID Number 38-2764383
(Current) (Prior)

Organized under the Laws of Michigan, State of Domicile or Port of Entry MI

Country of Domicile United States of America

Licensed as business type: Life, Accident and Health [X] Fraternal Benefit Societies []

Incorporated/Organized 07/02/1987 Commenced Business 08/26/1987

Statutory Home Office 1 Corporate Way, Lansing, MI, US 48951
(Street and Number) (City or Town, State, Country and Zip Code)

Main Administrative Office 1 Corporate Way
(Street and Number)
Lansing, MI, US 48951, 517-381-5500
(City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)

Mail Address 1 Corporate Way, Lansing, MI, US 48951
(Street and Number or P.O. Box) (City or Town, State, Country and Zip Code)

Primary Location of Books and Records 1 Corporate Way
(Street and Number)
Lansing, MI, US 48951, 517-381-5500
(City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)

Internet Website Address N/A

Statutory Statement Contact Craig Alan Anderson, 517-381-5500
(Name) (Area Code) (Telephone Number)
statblc@jackson.com, 517-706-5522
(E-mail Address) (FAX Number)

OFFICERS

President Laura Louene Prieskorn General Counsel Carrie Lynn Chelko
Chief Financial Officer Marcia Lynn Wadsten Chief Actuary Savvas (Steve) Panagiotis Binioris

OTHER

<u>Devkumar Dilip Ganguly, Chief Operating Officer</u>	<u>Christopher Allen Raub #, Chief Risk Officer</u>	<u>Scott Eric Romine, EVP</u>
<u>Craig Donald Smith, EVP</u>	<u>Michael Alan Costello, SVP & Treasurer</u>	<u>Don Wayne Cummings, SVP & Chief Accounting Officer</u>
<u>Scott Jay Golde, SVP</u>	<u>Andrea Dee Goodrich, SVP & Corporate Secretary</u>	<u>Guillermo Esteban Guerra, SVP</u>
<u>Michael Ray Hicks #, SVP</u>	<u>Dana Scamarcia Rapier, SVP</u>	<u>Stacey Lynn Schabel, SVP</u>
<u>Elizabeth Ann Werner, SVP</u>	<u>Richard Charles White, SVP</u>	<u>Craig Alan Anderson, VP & Controller</u>
<u>Marina Costa Ashiotou, VP</u>	<u>Dennis Allen Blue, VP</u>	<u>Ellen Jo Bode, VP & Appointed Actuary</u>
<u>Robert Irl Boles, VP</u>	<u>Barrett Mark Bonemer, VP</u>	<u>Pamela Lynn Bottles, VP</u>
<u>Andrew Robert Campbell, VP</u>	<u>Hilary Rae Cranmore, VP</u>	<u>Lisa Ilene Fox, VP</u>
<u>Joseph Kent Garrett, VP</u>	<u>Margaret Creamer Garza, VP</u>	<u>Robert William Hajdu, VP</u>
<u>Thomas Andrew Janda, VP</u>	<u>Heidi Lynn Kaiser, VP</u>	<u>Scott Francis Klus, VP</u>
<u>Deidre Jane Kosier, VP</u>	<u>Darren Trent Kramer, VP</u>	<u>Matthew Fox Laker, VP</u>
<u>David John Linehan, VP</u>	<u>Lisa Ann-Crisp Lubahn, VP</u>	<u>Aaron Todd Maguire, VP</u>
<u>Ryan Tait Mellott, VP</u>	<u>Dean Michael Miller, VP</u>	<u>Jacky Morin, VP</u>
<u>Joshua Kent Richardson, VP</u>	<u>Kristan Lee Richardson, VP</u>	<u>James Aaron Schultz, VP</u>
<u>Muhammad Sajid Shami, VP</u>	<u>John Frank Visicaro, VP</u>	<u>Brian Michael Walta, VP</u>

DIRECTORS OR TRUSTEES

Laura Louene Prieskorn (Chair) Christopher Allen Raub # Marcia Lynn Wadsten

State of Michigan SS
County of Ingham

The officers of this reporting entity being duly sworn, each depose and say that they are the described officers of said reporting entity, and that on the reporting period stated above, all of the herein described assets were the absolute property of the said reporting entity, free and clear from any liens or claims thereon, except as herein stated, and that this statement, together with related exhibits, schedules and explanations therein contained, annexed or referred to, is a full and true statement of all the assets and liabilities and of the condition and affairs of the said reporting entity as of the reporting period stated above, and of its income and deductions therefrom for the period ended, and have been completed in accordance with the NAIC Annual Statement Instructions and Accounting Practices and Procedures manual except to the extent that: (1) state law may differ; or, (2) that state rules or regulations require differences in reporting not related to accounting practices and procedures, according to the best of their information, knowledge and belief, respectively. Furthermore, the scope of this attestation by the described officers also includes the related corresponding electronic filing with the NAIC, when required, that is an exact copy (except for formatting differences due to electronic filing) of the enclosed statement. The electronic filing may be requested by various regulators in lieu of or in addition to the enclosed statement.

Laura Prieskorn
Laura Prieskorn
President

Carrie L. Chelko
Carrie L. Chelko
General Counsel

Craig A. Anderson
Craig A. Anderson
Controller

Subscribed and sworn to before me this 23rd day of February, 2024

- a. Is this an original filing? Yes [X] No []
- b. If no,
 - 1. State the amendment number.....
 - 2. Date filed
 - 3. Number of pages attached.....

Jody Bond
Notary Public
31-March-2030

JODY BOND
NOTARY PUBLIC - STATE OF MICHIGAN
COUNTY OF INGHAM
My Commission Expires March 31, 2030
Acting in the County of Ingham



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE BROOKE LIFE INSURANCE COMPANY

ASSETS

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
1. Bonds (Schedule D)	212,910,736	0	212,910,736	258,105,935
2. Stocks (Schedule D):				
2.1 Preferred stocks	0	0	0	0
2.2 Common stocks	4,652,621,647	0	4,652,621,647	5,987,417,659
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens	0	0	0	0
3.2 Other than first liens	0	0	0	0
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$0 encumbrances)	0	0	0	0
4.2 Properties held for the production of income (less \$0 encumbrances)	0	0	0	0
4.3 Properties held for sale (less \$0 encumbrances)	0	0	0	0
5. Cash (\$ (1,217,528) , Schedule E - Part 1), cash equivalents (\$ 2,461,490 , Schedule E - Part 2) and short-term investments (\$ 0 , Schedule DA)	1,243,962	0	1,243,962	1,126,923
6. Contract loans (including \$0 premium notes)	474,011	0	474,011	604,124
7. Derivatives (Schedule DB)	0	0	0	0
8. Other invested assets (Schedule BA)	23,637,737	1,201,346	22,436,391	24,648,615
9. Receivables for securities	21,007	0	21,007	0
10. Securities lending reinvested collateral assets (Schedule DL)	0	0	0	0
11. Aggregate write-ins for invested assets	0	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11)	4,890,909,100	1,201,346	4,889,707,754	6,271,903,256
13. Title plants less \$0 charged off (for Title insurers only)	0	0	0	0
14. Investment income due and accrued	1,494,480	0	1,494,480	1,830,888
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	4,036,453	0	4,036,453	5,014,641
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$0 earned but unbilled premiums)	71,080	0	71,080	64,884
15.3 Accrued retrospective premiums (\$0) and contracts subject to redetermination (\$0)	0	0	0	0
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	67,577	0	67,577	10,000
16.2 Funds held by or deposited with reinsured companies	0	0	0	0
16.3 Other amounts receivable under reinsurance contracts	0	0	0	0
17. Amounts receivable relating to uninsured plans	0	0	0	0
18.1 Current federal and foreign income tax recoverable and interest thereon	767,244	0	767,244	565,307
18.2 Net deferred tax asset	0	0	0	0
19. Guaranty funds receivable or on deposit	0	0	0	0
20. Electronic data processing equipment and software	0	0	0	0
21. Furniture and equipment, including health care delivery assets (\$0)	0	0	0	0
22. Net adjustment in assets and liabilities due to foreign exchange rates	0	0	0	0
23. Receivables from parent, subsidiaries and affiliates	0	0	0	0
24. Health care (\$0) and other amounts receivable	0	0	0	0
25. Aggregate write-ins for other than invested assets	1,648,288	0	1,648,288	1,023,713
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	4,898,994,222	1,201,346	4,897,792,876	6,280,412,689
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0	0	0
28. Total (Lines 26 and 27)	4,898,994,222	1,201,346	4,897,792,876	6,280,412,689
DETAILS OF WRITE-INS				
1101.				
1102.				
1103.				
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0	0	0
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)	0	0	0	0
2501. Cash held by third party administrator	1,092,238	0	1,092,238	1,023,713
2502. Admitted Disallowed IMR	556,050	0	556,050	0
2503.				
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	1,648,288	0	1,648,288	1,023,713

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE BROOKE LIFE INSURANCE COMPANY

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Aggregate reserve for life contracts \$ 221,456,820 (Exh. 5, Line 9999999) less \$ 0 included in Line 6.3 (including \$ 14,310,578 Modco Reserve)	221,456,820	264,496,366
2. Aggregate reserve for accident and health contracts (including \$ 0 Modco Reserve)	0	0
3. Liability for deposit-type contracts (Exhibit 7, Line 14, Col. 1) (including \$ 1,302,195 Modco Reserve)	3,093,613	2,646,591
4. Contract claims:		
4.1 Life (Exhibit 8, Part 1, Line 4.4, Col. 1 less Col. 6)	12,512,808	14,837,549
4.2 Accident and health (Exhibit 8, Part 1, Line 4.4, Col. 6)	0	0
5. Policyholders' dividends/refunds to members \$ 0 and coupons \$ 0 due and unpaid (Exhibit 4, Line 10)	0	0
6. Provision for policyholders' dividends, refunds to members and coupons payable in following calendar year - estimated amounts:		
6.1 Policyholders' dividends and refunds to members apportioned for payment (including \$ 0 Modco)	0	0
6.2 Policyholders' dividends and refunds to members not yet apportioned (including \$ 0 Modco)	8,602	8,719
6.3 Coupons and similar benefits (including \$ 0 Modco)	0	0
7. Amount provisionally held for deferred dividend policies not included in Line 6	0	0
8. Premiums and annuity considerations for life and accident and health contracts received in advance less \$ 0 discount; including \$ 0 accident and health premiums (Exhibit 1, Part 1, Col. 1, sum of lines 4 and 14)	1,265	797
9. Contract liabilities not included elsewhere:		
9.1 Surrender values on canceled contracts	0	0
9.2 Provision for experience rating refunds, including the liability of \$ 0 accident and health experience rating refunds of which \$ 0 is for medical loss ratio rebate per the Public Health Service Act	0	0
9.3 Other amounts payable on reinsurance, including \$ 10,409 assumed and \$ 0 ceded	10,409	145,638
9.4 Interest maintenance reserve (IMR, Line 6)	0	2,303,817
10. Commissions to agents due or accrued-life and annuity contracts \$ 0 accident and health \$ 0 and deposit-type contract funds \$ 0	0	0
11. Commissions and expense allowances payable on reinsurance assumed	0	0
12. General expenses due or accrued (Exhibit 2, Line 12, Col. 7)	27,258	13,705
13. Transfers to Separate Accounts due or accrued (net) (including \$ 0 accrued for expense allowances recognized in reserves, net of reinsured allowances)	0	0
14. Taxes, licenses and fees due or accrued, excluding federal income taxes (Exhibit 3, Line 9, Col. 6)	0	0
15.1 Current federal and foreign income taxes, including \$ 0 on realized capital gains (losses)	0	0
15.2 Net deferred tax liability	0	0
16. Unearned investment income	13,023	16,381
17. Amounts withheld or retained by reporting entity as agent or trustee	30,516	50,344
18. Amounts held for agents' account, including \$ 0 agents' credit balances	0	0
19. Remittances and items not allocated	185,099	1,146
20. Net adjustment in assets and liabilities due to foreign exchange rates	0	0
21. Liability for benefits for employees and agents if not included above	0	0
22. Borrowed money \$ 0 and interest thereon \$ 0	0	0
23. Dividends to stockholders declared and unpaid	0	0
24. Miscellaneous liabilities:		
24.01 Asset valuation reserve (AVR, Line 16, Col. 7)	3,553,210	3,527,821
24.02 Reinsurance in unauthorized and certified (\$ 0) companies	0	0
24.03 Funds held under reinsurance treaties with unauthorized and certified (\$ 0) reinsurers	0	0
24.04 Payable to parent, subsidiaries and affiliates	117,845	181,498
24.05 Drafts outstanding	0	0
24.06 Liability for amounts held under uninsured plans	0	0
24.07 Funds held under coinsurance	0	0
24.08 Derivatives	0	0
24.09 Payable for securities	0	0
24.10 Payable for securities lending	0	0
24.11 Capital notes \$ 0 and interest thereon \$ 0	0	0
25. Aggregate write-ins for liabilities	153,196	26,929,006
26. Total liabilities excluding Separate Accounts business (Lines 1 to 25)	241,163,664	315,159,378
27. From Separate Accounts Statement	0	0
28. Total liabilities (Lines 26 and 27)	241,163,664	315,159,378
29. Common capital stock	51,500,000	51,500,000
30. Preferred capital stock	0	0
31. Aggregate write-ins for other than special surplus funds	0	0
32. Surplus notes	2,000,000,000	2,000,000,000
33. Gross paid in and contributed surplus (Page 3, Line 33, Col. 2 plus Page 4, Line 51.1, Col. 1)	2,026,188,014	2,176,188,014
34. Aggregate write-ins for special surplus funds	556,050	0
35. Unassigned funds (surplus)	578,385,148	1,737,565,297
36. Less treasury stock, at cost:		
36.1 0 shares common (value included in Line 29 \$ 0)	0	0
36.2 0 shares preferred (value included in Line 30 \$ 0)	0	0
37. Surplus (Total Lines 31+32+33+34+35-36) (including \$ 0 in Separate Accounts Statement)	4,605,129,212	5,913,753,311
38. Totals of Lines 29, 30 and 37 (Page 4, Line 55)	4,656,629,212	5,965,253,311
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3)	4,897,792,876	6,280,412,689
DETAILS OF WRITE-INS		
2501. Interest payable on death claims	153,196	432,881
2502. Interest payable on surplus note	0	26,488,222
2503. Investment escrow & unallocated proceeds	0	7,903
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	153,196	26,929,006
3101.		
3102.		
3103.		
3198. Summary of remaining write-ins for Line 31 from overflow page	0	0
3199. Totals (Lines 3101 thru 3103 plus 3198)(Line 31 above)	0	0
3401. Admitted Disallowed IMR	556,050	0
3402.		
3403.		
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)	556,050	0

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE BROOKE LIFE INSURANCE COMPANY

SUMMARY OF OPERATIONS

	1 Current Year	2 Prior Year
1. Premiums and annuity considerations for life and accident and health contracts (Exhibit 1, Part 1, Line 20.4, Col. 1 less Col. 8)	17,413,243	23,990,209
2. Considerations for supplementary contracts with life contingencies	0	0
3. Net investment income (Exhibit of Net Investment Income, Line 17)	393,784,790	(82,099,572)
4. Amortization of Interest Maintenance Reserve (IMR, Line 5)	122,863	743,889
5. Separate Accounts net gain from operations excluding unrealized gains or losses	0	0
6. Commissions and expense allowances on reinsurance ceded (Exhibit 1, Part 2, Line 26.1, Col. 1)	76,956	82,471
7. Reserve adjustments on reinsurance ceded	(994,386)	(712,458)
8. Miscellaneous Income:		
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts	0	0
8.2 Charges and fees for deposit-type contracts	35,233	22,034
8.3 Aggregate write-ins for miscellaneous income	2,732	0
9. Total (Lines 1 to 8.3)	410,441,431	(57,973,427)
10. Death benefits	15,092,566	28,638,291
11. Matured endowments (excluding guaranteed annual pure endowments)	0	0
12. Annuity benefits (Exhibit 8, Part 2, Line 6.4, Cols. 4 + 5 minus Analysis of Operations Summary, Line 18, Col. 1)	9,245,575	8,370,145
13. Disability benefits and benefits under accident and health contracts	0	0
14. Coupons, guaranteed annual pure endowments and similar benefits	0	0
15. Surrender benefits and withdrawals for life contracts	43,037,507	20,711,740
16. Group conversions	0	0
17. Interest and adjustments on contract or deposit-type contract funds	(205,613)	96,348
18. Payments on supplementary contracts with life contingencies	0	0
19. Increase in aggregate reserves for life and accident and health contracts	(43,039,546)	(7,447,399)
20. Totals (Lines 10 to 19)	24,130,489	50,369,125
21. Commissions on premiums, annuity considerations, and deposit-type contract funds (direct business only) (Exhibit 1, Part 2, Line 31, Col. 1)	21,118	82,002
22. Commissions and expense allowances on reinsurance assumed (Exhibit 1, Part 2, Line 26.2, Col. 1)	1,300	1,496
23. General insurance expenses and fraternal expenses (Exhibit 2, Line 10, Cols. 1, 2, 3, 4 and 6)	610,117	713,695
24. Insurance taxes, licenses and fees, excluding federal income taxes (Exhibit 3, Line 7, Cols. 1 + 2 + 3 + 5)	2,715	2,809
25. Increase in loading on deferred and uncollected premiums	(335)	495
26. Net transfers to or (from) Separate Accounts net of reinsurance	0	0
27. Aggregate write-ins for deductions	0	0
28. Totals (Lines 20 to 27)	24,765,404	51,169,622
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	385,676,027	(109,143,049)
30. Dividends to policyholders and refunds to members	8,828	8,451
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	385,667,199	(109,151,500)
32. Federal and foreign income taxes incurred (excluding tax on capital gains)	(5,862)	(40,191)
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	385,673,061	(109,111,309)
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$ 496,011 (excluding taxes of \$ (692,086) transferred to the IMR)	(496,011)	(125,505)
35. Net income (Line 33 plus Line 34)	385,177,050	(109,236,814)
CAPITAL AND SURPLUS ACCOUNT		
36. Capital and surplus, December 31, prior year (Page 3, Line 38, Col. 2)	5,965,253,311	6,095,674,651
37. Net income (Line 35)	385,177,050	(109,236,814)
38. Change in net unrealized capital gains (losses) less capital gains tax of \$ 214,253	(1,183,940,464)	489,700,389
39. Change in net unrealized foreign exchange capital gain (loss)	0	0
40. Change in net deferred income tax	214,253	150,264
41. Change in nonadmitted assets	(49,549)	97,098
42. Change in liability for reinsurance in unauthorized and certified companies	0	0
43. Change in reserve on account of change in valuation basis, (increase) or decrease	0	0
44. Change in asset valuation reserve	(25,389)	(1,132,278)
45. Change in treasury stock (Page 3, Lines 36.1 and 36.2, Col. 2 minus Col. 1)	0	0
46. Surplus (contributed to) withdrawn from Separate Accounts during period	0	0
47. Other changes in surplus in Separate Accounts Statement	0	0
48. Change in surplus notes	0	0
49. Cumulative effect of changes in accounting principles	0	0
50. Capital changes:		
50.1 Paid in	0	0
50.2 Transferred from surplus (Stock Dividend)	0	0
50.3 Transferred to surplus	0	0
51. Surplus adjustment:		
51.1 Paid in	(150,000,000)	0
51.2 Transferred to capital (Stock Dividend)	0	0
51.3 Transferred from capital	0	0
51.4 Change in surplus as a result of reinsurance	0	0
52. Dividends to stockholders	(360,000,000)	(510,000,000)
53. Aggregate write-ins for gains and losses in surplus	0	0
54. Net change in capital and surplus for the year (Lines 37 through 53)	(1,308,624,099)	(130,421,340)
55. Capital and surplus, December 31, current year (Lines 36 + 54) (Page 3, Line 38)	4,656,629,212	5,965,253,311
DETAILS OF WRITE-INS		
08.301. Miscellaneous income	2,732	0
08.302.	0	0
08.303.	0	0
08.398. Summary of remaining write-ins for Line 8.3 from overflow page	0	0
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398)(Line 8.3 above)	2,732	0
2701.	0	0
2702.	0	0
2703.	0	0
2798. Summary of remaining write-ins for Line 27 from overflow page	0	0
2799. Totals (Lines 2701 thru 2703 plus 2798)(Line 27 above)	0	0
5301.	0	0
5302.	0	0
5303.	0	0
5398. Summary of remaining write-ins for Line 53 from overflow page	0	0
5399. Totals (Lines 5301 thru 5303 plus 5398)(Line 53 above)	0	0

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE BROOKE LIFE INSURANCE COMPANY

CASH FLOW

	1	2
	Current Year	Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance	18,386,037	25,510,953
2. Net investment income	367,715,331	(81,798,571)
3. Miscellaneous income	79,688	82,471
4. Total (Lines 1 through 3)	386,181,056	(56,205,147)
5. Benefit and loss related payments	70,115,383	69,784,675
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0
7. Commissions, expenses paid and aggregate write-ins for deductions	648,955	809,462
8. Dividends paid to policyholders	8,945	8,850
9. Federal and foreign income taxes paid (recovered) net of \$0 tax on capital gains (losses)	0	0
10. Total (Lines 5 through 9)	70,773,283	70,602,987
11. Net cash from operations (Line 4 minus Line 10)	315,407,773	(126,808,134)
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	41,707,653	33,535,365
12.2 Stocks	150,000,000	600,000,000
12.3 Mortgage loans	0	0
12.4 Real estate	0	0
12.5 Other invested assets	3,641,748	809,550
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments	0	0
12.7 Miscellaneous proceeds	0	0
12.8 Total investment proceeds (Lines 12.1 to 12.7)	195,349,401	634,344,915
13. Cost of investments acquired (long-term only):		
13.1 Bonds	0	5,222,211
13.2 Stocks	0	0
13.3 Mortgage loans	0	0
13.4 Real estate	0	0
13.5 Other invested assets	409,271	160,593
13.6 Miscellaneous applications	21,007	0
13.7 Total investments acquired (Lines 13.1 to 13.6)	430,278	5,382,804
14. Net increase/(decrease) in contract loans and premium notes	(130,113)	(14,025)
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14)	195,049,236	628,976,136
Cash from Financing and Miscellaneous Sources		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes	0	0
16.2 Capital and paid in surplus, less treasury stock	(150,000,000)	0
16.3 Borrowed funds	0	0
16.4 Net deposits on deposit-type contracts and other insurance liabilities	(349,038)	254,117
16.5 Dividends to stockholders	360,000,000	510,000,000
16.6 Other cash provided (applied)	9,068	(153,730)
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	(510,339,970)	(509,899,613)
RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS		
18. Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17)	117,039	(7,731,611)
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	1,126,923	8,858,534
19.2 End of year (Line 18 plus Line 19.1)	1,243,962	1,126,923
Note: Supplemental disclosures of cash flow information for non-cash transactions:		
20.0001. Transfer of debt securities for debt securities and/or equity securities	0	1,281,690
20.0002. Non-cash exchange of financial assets with subsidiary	0	24,582,031

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE BROOKE LIFE INSURANCE COMPANY
ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - INDIVIDUAL LIFE INSURANCE (b)

	1	2	3	4	5	6	7	8	9	10	11	12
	Total	Industrial Life	Whole Life	Term Life	Indexed Life	Universal Life	Universal Life With Secondary Guarantees	Variable Life	Variable Universal Life	Credit Life (c)	Other Individual Life	YRT Mortality Risk Only
1. Premiums for life contracts (a)	14,712,854	0	22,939	36,871	0	16,554	0	0	0	0	0	14,636,490
2. Considerations for supplementary contracts with life contingencies	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. Net investment income	25,074,669	0	10,096,556	254,884	0	10,817,532	0	0	0	0	0	3,905,697
4. Amortization of Interest Maintenance Reserve (IMR)	7,824	0	3,150	80	0	3,375	0	0	0	0	0	1,219
5. Separate Accounts net gain from operations excluding unrealized gains or losses	0	0	0	0	0	0	0	0	0	0	0	0
6. Commissions and expense allowances on reinsurance ceded	76,956	0	36,704	927	0	39,325	0	0	0	0	0	0
7. Reserve adjustments on reinsurance ceded	(994,386)	0	(474,273)	(11,973)	0	(508,140)	0	0	0	0	0	0
8. Miscellaneous Income:												
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts	0	0	0	0	0	0	0	0	0	0	0	0
8.2 Charges and fees for deposit-type contracts	0	0	0	0	0	0	0	0	0	0	0	0
8.3 Aggregate write-ins for miscellaneous income	175	0	70	2	0	75	0	0	0	0	0	28
9. Totals (Lines 1 to 8.3)	38,878,092	0	9,685,146	280,791	0	10,368,721	0	0	0	0	0	18,543,434
10. Death benefits	6,002,032	0	117,455	4,579	0	191,144	0	0	0	0	0	5,688,854
11. Matured endowments (excluding guaranteed annual pure endowments)	0	0	0	0	0	0	0	0	0	0	0	0
12. Annuity benefits	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13. Disability benefits and benefits under accident and health contracts	0	0	0	0	0	0	0	0	0	0	0	0
14. Coupons, guaranteed annual pure endowments and similar benefits	0	0	0	0	0	0	0	0	0	0	0	0
15. Surrender benefits and withdrawals for life contracts	48,567	0	19,907	0	0	28,660	0	0	0	0	0	0
16. Group conversions	0	0	0	0	0	0	0	0	0	0	0	0
17. Interest and adjustments on contract or deposit-type contract funds	0	0	0	0	0	0	0	0	0	0	0	0
18. Payments on supplementary contracts with life contingencies	0	0	0	0	0	0	0	0	0	0	0	0
19. Increase in aggregate reserves for life and accident and health contracts	(1,735,363)	0	(403,604)	(4,779)	0	(549,518)	0	0	0	0	0	(777,462)
20. Totals (Lines 10 to 19)	4,315,236	0	(266,242)	(200)	0	(329,714)	0	0	0	0	0	4,911,392
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	0	0	0	0	0	0	0	0	0	0	0	XXX
22. Commissions and expense allowances on reinsurance assumed	1,300	0	364	2	0	934	0	0	0	0	0	0
23. General insurance expenses	38,850	0	15,643	395	0	16,761	0	0	0	0	0	6,051
24. Insurance taxes, licenses and fees, excluding federal income taxes	2,253	0	1,061	27	0	1,137	0	0	0	0	0	28
25. Increase in loading on deferred and uncollected premiums	(335)	0	(135)	(200)	0	0	0	0	0	0	0	0
26. Net transfers to or (from) Separate Accounts net of reinsurance	0	0	0	0	0	0	0	0	0	0	0	0
27. Aggregate write-ins for deductions	0	0	0	0	0	0	0	0	0	0	0	0
28. Totals (Lines 20 to 27)	4,357,304	0	(249,309)	24	0	(310,882)	0	0	0	0	0	4,917,471
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	34,520,788	0	9,934,455	280,767	0	10,679,603	0	0	0	0	0	13,625,963
30. Dividends to policyholders and refunds to members	8,828	0	8,661	167	0	0	0	0	0	0	0	0
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	34,511,960	0	9,925,794	280,600	0	10,679,603	0	0	0	0	0	13,625,963
32. Federal income taxes incurred (excluding tax on capital gains)	(525)	0	(151)	(4)	0	(163)	0	0	0	0	0	(207)
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	34,512,485	0	9,925,945	280,604	0	10,679,766	0	0	0	0	0	13,626,170
34. Policies/certificates in force end of year	30	0	30	0	0	0	0	0	0	0	0	0
DETAILS OF WRITE-INS												
08.301. Miscellaneous income	175	0	70	2	0	75	0	0	0	0	0	28
08.302.												
08.303.												
08.398. Summary of remaining write-ins for Line 8.3 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)	175	0	70	2	0	75	0	0	0	0	0	28
2701.												
2702.												
2703.												
2798. Summary of remaining write-ins for Line 27 from overflow page	0	0	0	0	0	0	0	0	0	0	0	0
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)	0	0	0	0	0	0	0	0	0	0	0	0

(a) Include premium amounts for preneed plans included in Line 10
(b) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected.
(c) Individual and Group Credit Life are combined and included on page. (Indicate whether included with Individual or Group.)

6.1

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE BROOKE LIFE INSURANCE COMPANY
ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - GROUP LIFE INSURANCE (c)

	1	2	3	4	5	6	7	8	9
	Total	Whole Life	Term Life	Universal Life	Variable Life	Variable Universal Life	Credit Life (d)	Other Group Life (a)	YRT Mortality Risk Only
1. Premiums for life contracts (b)	2,533,170	0	0	0	0	0	0	0	2,533,170
2. Considerations for supplementary contracts with life contingencies	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. Net investment income	145,335	0	0	0	0	0	0	0	145,335
4. Amortization of Interest Maintenance Reserve (IMR)	45	0	0	0	0	0	0	0	45
5. Separate Accounts net gain from operations excluding unrealized gains or losses	0	0	0	0	0	0	0	0	0
6. Commissions and expense allowances on reinsurance ceded	0	0	0	0	0	0	0	0	0
7. Reserve adjustments on reinsurance ceded	0	0	0	0	0	0	0	0	0
8. Miscellaneous Income:									
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts	0	0	0	0	0	0	0	0	0
8.2 Charges and fees for deposit-type contracts	0	0	0	0	0	0	0	0	0
8.3 Aggregate write-ins for miscellaneous income	0	0	0	0	0	0	0	0	0
9. Totals (Lines 1 to 8.3)	2,678,550	0	0	0	0	0	0	0	2,678,550
10. Death benefits	9,090,534	0	0	0	0	0	0	0	9,090,534
11. Matured endowments (excluding guaranteed annual pure endowments)	0	0	0	0	0	0	0	0	0
12. Annuity benefits	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13. Disability benefits and benefits under accident and health contracts	0	0	0	0	0	0	0	0	0
14. Coupons, guaranteed annual pure endowments and similar benefits	0	0	0	0	0	0	0	0	0
15. Surrender benefits and withdrawals for life contracts	0	0	0	0	0	0	0	0	0
16. Group conversions	0	0	0	0	0	0	0	0	0
17. Interest and adjustments on contract or deposit-type contract funds	0	0	0	0	0	0	0	0	0
18. Payments on supplementary contracts with life contingencies	0	0	0	0	0	0	0	0	0
19. Increase in aggregate reserves for life and accident and health contracts	(21,539)	0	0	0	0	0	0	0	(21,539)
20. Totals (Lines 10 to 19)	9,068,995	0	0	0	0	0	0	0	9,068,995
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	0	0	0	0	0	0	0	0	XXX
22. Commissions and expense allowances on reinsurance assumed	0	0	0	0	0	0	0	0	0
23. General insurance expenses	225	0	0	0	0	0	0	0	225
24. Insurance taxes, licenses and fees, excluding federal income taxes	0	0	0	0	0	0	0	0	0
25. Increase in loading on deferred and uncollected premiums	0	0	0	0	0	0	0	0	0
26. Net transfers to or (from) Separate Accounts net of reinsurance	0	0	0	0	0	0	0	0	0
27. Aggregate write-ins for deductions	0	0	0	0	0	0	0	0	0
28. Totals (Lines 20 to 27)	9,069,220	0	0	0	0	0	0	0	9,069,220
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	(6,390,670)	0	0	0	0	0	0	0	(6,390,670)
30. Dividends to policyholders and refunds to members	0	0	0	0	0	0	0	0	0
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	(6,390,670)	0	0	0	0	0	0	0	(6,390,670)
32. Federal income taxes incurred (excluding tax on capital gains)	97	0	0	0	0	0	0	0	97
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	(6,390,767)	0	0	0	0	0	0	0	(6,390,767)
34. Policies/certificates in force end of year	0	0	0	0	0	0	0	0	0
DETAILS OF WRITE-INS									
08.301.									
08.302.									
08.303.									
08.398. Summary of remaining write-ins for Line 8.3 from overflow page	0	0	0	0	0	0	0	0	0
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)	0	0	0	0	0	0	0	0	0
2701.									
2702.									
2703.									
2798. Summary of remaining write-ins for Line 27 from overflow page	0	0	0	0	0	0	0	0	0
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)	0	0	0	0	0	0	0	0	0

(a) Includes the following amounts for FEGLI/SGLI: Line 10, Line 100, Line 160, Line 230, Line 240

(b) Include premium amounts for preneed plans included in Line 10

(c) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected.

(d) Individual and Group Credit Life are combined and included on page. (Indicate whether included with Individual or Group.)

**ANNUAL STATEMENT FOR THE YEAR 2023 OF THE BROOKE LIFE INSURANCE COMPANY
ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - INDIVIDUAL ANNUITIES (a)**

	1 Total	Deferred				6 Life Contingent Payout (Immediate and Annuityizations)	7 Other Annuities
		2 Fixed Annuities	3 Indexed Annuities	4 Variable Annuities with Guarantees	5 Variable Annuities Without Guarantees		
1. Premiums for individual annuity contracts	167,219	167,219	0	0	0	0	0
2. Considerations for supplementary contracts with life contingencies	0	XXX	XXX	XXX	XXX	0	XXX
3. Net investment income	368,564,786	358,500,000	0	0	0	10,064,786	0
4. Amortization of Interest Maintenance Reserve (IMR)	114,994	111,854	0	0	0	3,140	0
5. Separate Accounts net gain from operations excluding unrealized gains or losses	0	0	0	0	0	0	0
6. Commissions and expense allowances on reinsurance ceded	0	0	0	0	0	0	0
7. Reserve adjustments on reinsurance ceded	0	0	0	0	0	0	0
8. Miscellaneous Income:							
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts	0	0	0	0	0	0	0
8.2 Charges and fees for deposit-type contracts	35,233	35,233	0	0	0	0	0
8.3 Aggregate write-ins for miscellaneous income	2,557	2,487	0	0	0	70	0
9. Totals (Lines 1 to 8.3)	368,884,789	358,816,793	0	0	0	10,067,996	0
10. Death benefits	0	0	0	0	0	0	0
11. Matured endowments (excluding guaranteed annual pure endowments)	0	0	0	0	0	0	0
12. Annuity benefits	9,245,575	8,993,096	0	0	0	252,479	0
13. Disability benefits and benefits under accident and health contracts	0	0	0	0	0	0	0
14. Coupons, guaranteed annual pure endowments and similar benefits	0	0	0	0	0	0	0
15. Surrender benefits and withdrawals for life contracts	42,988,940	42,988,940	0	0	0	0	0
16. Group conversions	0	0	0	0	0	0	0
17. Interest and adjustments on contract or deposit-type contract funds	(205,613)	(205,613)	0	0	0	0	0
18. Payments on supplementary contracts with life contingencies	0	0	0	0	0	0	0
19. Increase in aggregate reserves for life and accident and health contracts	(41,282,644)	(40,887,804)	0	0	0	(394,840)	0
20. Totals (Lines 10 to 19)	10,746,258	10,888,619	0	0	0	(142,361)	0
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	21,118	21,118	0	0	0	0	0
22. Commissions and expense allowances on reinsurance assumed	0	0	0	0	0	0	0
23. General insurance expenses	571,042	555,448	0	0	0	15,594	0
24. Insurance taxes, licenses and fees, excluding federal income taxes	462	449	0	0	0	13	0
25. Increase in loading on deferred and uncollected premiums	0	0	0	0	0	0	0
26. Net transfers to or (from) Separate Accounts net of reinsurance	0	0	0	0	0	0	0
27. Aggregate write-ins for deductions	0	0	0	0	0	0	0
28. Totals (Lines 20 to 27)	11,338,880	11,465,634	0	0	0	(126,754)	0
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	357,545,909	347,351,159	0	0	0	10,194,750	0
30. Dividends to policyholders and refunds to members	0	0	0	0	0	0	0
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	357,545,909	347,351,159	0	0	0	10,194,750	0
32. Federal income taxes incurred (excluding tax on capital gains)	(5,434)	(5,279)	0	0	0	(155)	0
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	357,551,343	347,356,438	0	0	0	10,194,905	0
34. Policies/certificates in force end of year	2,227	2,179	0	0	0	48	0
DETAILS OF WRITE-INS							
08.301. Miscellaneous income	2,557	2,487	0	0	0	70	0
08.302.							
08.303.							
08.398. Summary of remaining write-ins for Line 8.3 from overflow page	0	0	0	0	0	0	0
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)	2,557	2,487	0	0	0	70	0
2701.							
2702.							
2703.							
2798. Summary of remaining write-ins for Line 27 from overflow page	0	0	0	0	0	0	0
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)	0	0	0	0	0	0	0

(a) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected.

Analysis of Operations by Lines of Business - Group Annuities

N O N E

Analysis of Operations by Lines of Business - Accident and Health

N O N E

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE BROOKE LIFE INSURANCE COMPANY
ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR - INDIVIDUAL LIFE INSURANCE (a)

	1	2	3	4	5	6	7	8	9	10	11	12
	Total	Industrial Life	Whole Life	Term Life	Indexed Life	Universal Life	Universal Life With Secondary Guarantees	Variable Life	Variable Universal Life	Credit Life ^(b) (N/A Fraternal)	Other Individual Life	YRT Mortality Risk Only
Involving Life or Disability Contingencies (Reserves) (Net of Reinsurance Ceded)												
1. Reserve December 31 of prior year	16,339,478	0	6,431,670	159,660	0	6,949,489	0	0	0	0	0	2,798,659
2. Tabular net premiums or considerations	14,934,776	0	25,848	120,297	0	152,140	0	0	0	0	0	14,636,491
3. Present value of disability claims incurred	0	0	0	0	0	0	0	0	0	0	0	0
4. Tabular interest	0	0	0	0	0	0	0	0	0	0	0	0
5. Tabular less actual reserve released	966,253	0	264,425	9,033	0	288,119	0	0	0	0	0	404,676
6. Increase in reserve on account of change in valuation basis	0	0	0	0	0	0	0	0	0	0	0	0
6.1 Change in excess of VM-20 deterministic/stochastic reserve over net premium reserve	0	XXX	0	0	0	0	0	0	0	XXX	0	0
7. Other increases (net)	0	0	0	0	0	0	0	0	0	0	0	0
8. Totals (Lines 1 to 7)	32,240,507	0	6,721,943	288,990	0	7,389,748	0	0	0	0	0	17,839,826
9. Tabular cost	17,170,164	0	461,772	133,744	0	766,072	0	0	0	0	0	15,808,576
10. Reserves released by death	417,662	0	212,199	365	0	195,045	0	0	0	0	0	10,053
11. Reserves released by other terminations (net)	48,567	0	19,907	0	0	28,660	0	0	0	0	0	0
12. Annuity, supplementary contract and disability payments involving life contingencies	0	0	0	0	0	0	0	0	0	0	0	0
13. Net transfers to or (from) Separate Accounts	0	0	0	0	0	0	0	0	0	0	0	0
14. Total Deductions (Lines 9 to 13)	17,636,393	0	693,878	134,109	0	989,777	0	0	0	0	0	15,818,629
15. Reserve December 31 of current year	14,604,114	0	6,028,065	154,881	0	6,399,971	0	0	0	0	0	2,021,197
Cash Surrender Value and Policy Loans												
16. CSV Ending balance December 31, current year	8,316,448	0	1,983,240	0	0	6,333,208	0	0	0	0	0	0
17. Amount Available for Policy Loans Based upon Line 16 CSV	6,474,637	0	1,113,895	0	0	5,360,742	0	0	0	0	0	0

(a) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected.

(b) Individual and Group Credit Life are combined and included on page. (Indicate whether included with Individual or Group.)

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE BROOKE LIFE INSURANCE COMPANY
ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR - GROUP LIFE INSURANCE (a)
(N/A Fraternal)

	1	2	3	4	5	6	7	8	9
	Total	Whole Life	Term Life	Universal Life	Variable Life	Variable Universal Life	Credit Life ^(b)	Other Group Life	YRT Mortality Risk Only
Involving Life or Disability Contingencies (Reserves) (Net of Reinsurance Ceded)									
1. Reserve December 31 of prior year	100,445	0	0	0	0	0	0	0	100,445
2. Tabular net premiums or considerations	2,533,170	0	0	0	0	0	0	0	2,533,170
3. Present value of disability claims incurred	0	0	0	0	0	0	0	0	0
4. Tabular interest	54,681	0	0	0	0	0	0	0	54,681
5. Tabular less actual reserve released	0	0	0	0	0	0	0	0	0
6. Increase in reserve on account of change in valuation basis	0	0	0	0	0	0	0	0	0
7. Other increases (net)	0	0	0	0	0	0	0	0	0
8. Totals (Lines 1 to 7)	2,688,296	0	0	0	0	0	0	0	2,688,296
9. Tabular cost	2,609,017	0	0	0	0	0	0	0	2,609,017
10. Reserves released by death	373	0	0	0	0	0	0	0	373
11. Reserves released by other terminations (net)	0	0	0	0	0	0	0	0	0
12. Annuity, supplementary contract and disability payments involving life contingencies	0	0	0	0	0	0	0	0	0
13. Net transfers to or (from) Separate Accounts	0	0	0	0	0	0	0	0	0
14. Total Deductions (Lines 9 to 13)	2,609,390	0	0	0	0	0	0	0	2,609,390
15. Reserve December 31 of current year	78,906	0	0	0	0	0	0	0	78,906
Cash Surrender Value and Policy Loans									
16. CSV Ending balance December 31, current year	0	0	0	0	0	0	0	0	0
17. Amount Available for Policy Loans Based upon Line 16 CSV	0	0	0	0	0	0	0	0	0

(a) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected.

(b) Individual and Group Credit Life are combined and included on page. (Indicate whether included with Individual or Group.)

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE BROOKE LIFE INSURANCE COMPANY
ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR - INDIVIDUAL ANNUITIES (a)

	1 Total	Deferred				6 Life Contingent Payout (Immediate and Annuitizations)	7 Other Annuities
		2 Fixed Annuities	3 Indexed Annuities	4 Variable Annuities with Guarantees	5 Variable Annuities without Guarantees		
Involving Life or Disability Contingencies (Reserves) (Net of Reinsurance Ceded)							
1. Reserve December 31 of prior year	248,056,444	241,648,760	0	0	0	6,407,684	0
2. Tabular net premiums or considerations	171,791	171,791	0	0	0	0	0
3. Present value of disability claims incurred .....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX
4. Tabular interest	10,969,410	10,744,317	0	0	0	225,093	0
5. Tabular less actual reserve released	(5,000,513)	(4,633,060)	0	0	0	(367,453)	0
6. Increase in reserve on account of change in valuation basis	0	0	0	0	0	0	0
7. Other increases (net)	4,811,183	4,811,183	0	0	0	0	0
8. Totals (Lines 1 to 7)	259,008,315	252,742,991	0	0	0	6,265,324	0
9. Tabular cost	0	0	0	0	0	0	0
10. Reserves released by death .....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX
11. Reserves released by other terminations (net)	42,988,940	42,988,940	0	0	0	0	0
12. Annuity, supplementary contract and disability payments involving life contingencies	9,245,575	8,993,096	0	0	0	252,479	0
13. Net transfers to or (from) Separate Accounts	0	0	0	0	0	0	0
14. Total Deductions (Lines 9 to 13)	52,234,515	51,982,036	0	0	0	252,479	0
15. Reserve December 31 of current year	206,773,800	200,760,955	0	0	0	6,012,845	0
Cash Surrender Value and Policy Loans							
16. CSV Ending balance December 31, current year	170,237,480	170,237,480	0	0	0	0	0
17. Amount Available for Policy Loans Based upon Line 16 CSV	0	0	0	0	0	0	0

(a) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected.

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE BROOKE LIFE INSURANCE COMPANY
ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR - GROUP ANNUITIES (a)
(N/A Fraternal)

	1	Deferred				6 Life Contingent Payout (Immediate and Annuitizations)	7 Other Annuities
	Total	2 Fixed Annuities	3 Indexed Annuities	4 Variable Annuities with Guarantees	5 Variable Annuities without Guarantees		
Involving Life or Disability Contingencies (Reserves) (Net of Reinsurance Ceded)							
1. Reserve December 31 of prior year							
2. Tabular net premiums or considerations							
3. Present value of disability claims incurred .....	.xxx	.xxx	.xxx	.xxx	.xxx	.xxx	.xxx
4. Tabular interest							
5. Tabular less actual reserve released							
6. Increase in reserve on account of change in valuation basis							
7. Other increases (net)							
8. Totals (Lines 1 to 7)							
9. Tabular cost							
10. Reserves released by death .....	.xxx		.xxx	.xxx	.xxx	.xxx	.xxx
11. Reserves released by other terminations (net)							
12. Annuity, supplementary contract and disability payments involving life contingencies							
13. Net transfers to or (from) Separate Accounts							
14. Total Deductions (Lines 9 to 13)							
15. Reserve December 31 of current year							
Cash Surrender Value and Policy Loans							
16. CSV Ending balance December 31, current year							
17. Amount Available for Policy Loans Based upon Line 16 CSV							

NONE

(a) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected.

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE BROOKE LIFE INSURANCE COMPANY

EXHIBIT OF NET INVESTMENT INCOME

	1 Collected During Year	2 Earned During Year
1. U.S. Government bonds	(a) 8,625	8,625
1.1 Bonds exempt from U.S. tax	(a) 0	0
1.2 Other bonds (unaffiliated)	(a) 7,639,010	7,288,468
1.3 Bonds of affiliates	(a) 0	0
2.1 Preferred stocks (unaffiliated)	(b) 0	0
2.11 Preferred stocks of affiliates	(b) 0	0
2.2 Common stocks (unaffiliated)	0	0
2.21 Common stocks of affiliates	0	0
3. Mortgage loans	(c) 0	0
4. Real estate	(d) 0	0
5. Contract loans	10,030	13,388
6. Cash, cash equivalents and short-term investments	(e) 1,316,273	1,330,407
7. Derivative instruments	(f) 0	0
8. Other invested assets	450,000,000	450,000,000
9. Aggregate write-ins for investment income	0	0
10. Total gross investment income	458,973,938	458,640,888
11. Investment expenses		(g) 362,889
12. Investment taxes, licenses and fees, excluding federal income taxes		(g) 0
13. Interest expense		(h) 63,471,778
14. Depreciation on real estate and other invested assets		(i) 0
15. Aggregate write-ins for deductions from investment income		1,021,431
16. Total deductions (Lines 11 through 15)		64,856,098
17. Net investment income (Line 10 minus Line 16)		393,784,790
DETAILS OF WRITE-INS		
0901.		
0902.		
0903.		
0998. Summary of remaining write-ins for Line 9 from overflow page	0	0
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)	0	0
1501. Reinsurance Ceded Inv Expense		1,021,412
1502. Miscellaneous Inv Income		19
1503.		
1598. Summary of remaining write-ins for Line 15 from overflow page		0
1599. Totals (Lines 1501 thru 1503 plus 1598) (Line 15, above)		1,021,431

- (a) Includes \$ 154,488 accrual of discount less \$ 212,944 amortization of premium and less \$ 0 paid for accrued interest on purchases.
- (b) Includes \$ 0 accrual of discount less \$ 0 amortization of premium and less \$ 0 paid for accrued dividends on purchases.
- (c) Includes \$ 0 accrual of discount less \$ 0 amortization of premium and less \$ 0 paid for accrued interest on purchases.
- (d) Includes \$ 0 for company's occupancy of its own buildings; and excludes \$ 0 interest on encumbrances.
- (e) Includes \$ 0 accrual of discount less \$ 0 amortization of premium and less \$ 0 paid for accrued interest on purchases.
- (f) Includes \$ 0 accrual of discount less \$ 0 amortization of premium.
- (g) Includes \$ 362,889 investment expenses and \$ 0 investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
- (h) Includes \$ 63,471,778 interest on surplus notes and \$ 0 interest on capital notes.
- (i) Includes \$ 0 depreciation on real estate and \$ 0 depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

	1	2	3	4	5
	Realized Gain (Loss) On Sales or Maturity	Other Realized Adjustments	Total Realized Capital Gain (Loss) (Columns 1 + 2)	Change in Unrealized Capital Gain (Loss)	Change in Unrealized Foreign Exchange Capital Gain (Loss)
1. U.S. Government bonds	0	0	0	0	0
1.1 Bonds exempt from U.S. tax	0	0	0	0	0
1.2 Other bonds (unaffiliated)	(3,429,090)	0	(3,429,090)	0	0
1.3 Bonds of affiliates	0	0	0	0	0
2.1 Preferred stocks (unaffiliated)	0	0	0	0	0
2.11 Preferred stocks of affiliates	0	0	0	0	0
2.2 Common stocks (unaffiliated)	0	0	0	0	0
2.21 Common stocks of affiliates	0	0	0	(1,184,796,012)	0
3. Mortgage loans	0	0	0	0	0
4. Real estate	0	0	0	0	0
5. Contract loans	0	0	0	0	0
6. Cash, cash equivalents and short-term investments	0	0	0	0	0
7. Derivative instruments	0	0	0	0	0
8. Other invested assets	0	0	0	1,069,802	0
9. Aggregate write-ins for capital gains (losses)	0	0	0	0	0
10. Total capital gains (losses)	(3,429,090)	0	(3,429,090)	(1,183,726,210)	0
DETAILS OF WRITE-INS					
0901.					
0902.					
0903.					
0998. Summary of remaining write-ins for Line 9 from overflow page	0	0	0	0	0
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)	0	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE BROOKE LIFE INSURANCE COMPANY
EXHIBIT - 1 PART 1 - PREMIUMS AND ANNUITY CONSIDERATIONS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

	1	2	3	4	5	6	7	8
	Total	Individual Life	Group Life	Individual Annuities	Group Annuities	Accident & Health	Fraternal	Other Lines of Business
FIRST YEAR (other than single)								
1. Uncollected	0	0	0	0	0	0	0	0
2. Deferred and accrued	0	0	0	0	0	0	0	0
3. Deferred, accrued and uncollected:								
3.1 Direct	0	0	0	0	0	0	0	0
3.2 Reinsurance assumed	0	0	0	0	0	0	0	0
3.3 Reinsurance ceded	0	0	0	0	0	0	0	0
3.4 Net (Line 1 + Line 2)	0	0	0	0	0	0	0	0
4. Advance	0	0	0	0	0	0	0	0
5. Line 3.4 - Line 4	0	0	0	0	0	0	0	0
6. Collected during year:								
6.1 Direct	0	0	0	0	0	0	0	0
6.2 Reinsurance assumed	0	0	0	0	0	0	0	0
6.3 Reinsurance ceded	0	0	0	0	0	0	0	0
6.4 Net	0	0	0	0	0	0	0	0
7. Line 5 + Line 6.4	0	0	0	0	0	0	0	0
8. Prior year (uncollected + deferred and accrued - advance)	0	0	0	0	0	0	0	0
9. First year premiums and considerations:								
9.1 Direct	0	0	0	0	0	0	0	0
9.2 Reinsurance assumed	0	0	0	0	0	0	0	0
9.3 Reinsurance ceded	0	0	0	0	0	0	0	0
9.4 Net (Line 7 - Line 8)	0	0	0	0	0	0	0	0
SINGLE								
10. Single premiums and considerations:								
10.1 Direct	0	0	0	0	0	0	0	0
10.2 Reinsurance assumed	0	0	0	0	0	0	0	0
10.3 Reinsurance ceded	0	0	0	0	0	0	0	0
10.4 Net	0	0	0	0	0	0	0	0
RENEWAL								
11. Uncollected	4,043,161	5,278,743	(1,235,582)	0	0	0	0	0
12. Deferred and accrued	71,080	71,080	0	0	0	0	0	0
13. Deferred, accrued and uncollected:								
13.1 Direct	337	337	0	0	0	0	0	0
13.2 Reinsurance assumed	4,170,951	5,406,533	(1,235,582)	0	0	0	0	0
13.3 Reinsurance ceded	57,047	57,047	0	0	0	0	0	0
13.4 Net (Line 11 + Line 12)	4,114,241	5,349,823	(1,235,582)	0	0	0	0	0
14. Advance	1,265	1,265	0	0	0	0	0	0
15. Line 13.4 - Line 14	4,112,976	5,348,558	(1,235,582)	0	0	0	0	0
16. Collected during year:								
16.1 Direct	167,262	1,764	0	165,498	0	0	0	0
16.2 Reinsurance assumed	18,658,497	14,998,454	3,642,839	17,204	0	0	0	0
16.3 Reinsurance ceded	439,722	424,239	0	15,483	0	0	0	0
16.4 Net	18,386,037	14,575,979	3,642,839	167,219	0	0	0	0
17. Line 15 + Line 16.4	22,499,013	19,924,537	2,407,257	167,219	0	0	0	0
18. Prior year (uncollected + deferred and accrued - advance)	5,085,770	5,211,683	(125,913)	0	0	0	0	0
19. Renewal premiums and considerations:								
19.1 Direct	167,344	1,846	0	165,498	0	0	0	0
19.2 Reinsurance assumed	17,691,974	15,141,600	2,533,170	17,204	0	0	0	0
19.3 Reinsurance ceded	446,075	430,592	0	15,483	0	0	0	0
19.4 Net (Line 17 - Line 18)	17,413,243	14,712,854	2,533,170	167,219	0	0	0	0
TOTAL								
20. Total premiums and annuity considerations:								
20.1 Direct	167,344	1,846	0	165,498	0	0	0	0
20.2 Reinsurance assumed	17,691,974	15,141,600	2,533,170	17,204	0	0	0	0
20.3 Reinsurance ceded	446,075	430,592	0	15,483	0	0	0	0
20.4 Net (Lines 9.4 + 10.4 + 19.4)	17,413,243	14,712,854	2,533,170	167,219	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE BROOKE LIFE INSURANCE COMPANY

EXHIBIT - 1 PART 2 - POLICYHOLDERS' DIVIDENDS, REFUNDS TO MEMBERS AND COUPONS APPLIED, REINSURANCE COMMISSIONS AND EXPENSE ALLOWANCES AND COMMISSIONS INCURRED (Direct Business Only)

	1	2	3	4	5	6	7	8
	Total	Individual Life	Group Life	Individual Annuities	Group Annuities	Accident & Health	Fraternal	Other Lines of Business
POLICYHOLDERS' DIVIDENDS, REFUNDS TO MEMBERS AND COUPONS APPLIED (included in Part 1)								
21. To pay renewal premiums	0	0	0	0	0	0	0	0
22. All other	6,496	6,496	0	0	0	0	0	0
REINSURANCE COMMISSIONS AND EXPENSE ALLOWANCES INCURRED								
23. First year (other than single):								
23.1 Reinsurance ceded	0	0	0	0	0	0	0	0
23.2 Reinsurance assumed	0	0	0	0	0	0	0	0
23.3 Net ceded less assumed	0	0	0	0	0	0	0	0
24. Single:								
24.1 Reinsurance ceded	0	0	0	0	0	0	0	0
24.2 Reinsurance assumed	0	0	0	0	0	0	0	0
24.3 Net ceded less assumed	0	0	0	0	0	0	0	0
25. Renewal:								
25.1 Reinsurance ceded	76,956	76,956	0	0	0	0	0	0
25.2 Reinsurance assumed	1,300	1,300	0	0	0	0	0	0
25.3 Net ceded less assumed	75,656	75,656	0	0	0	0	0	0
26. Totals:								
26.1 Reinsurance ceded (Page 6, Line 6)	76,956	76,956	0	0	0	0	0	0
26.2 Reinsurance assumed (Page 6, Line 22)	1,300	1,300	0	0	0	0	0	0
26.3 Net ceded less assumed	75,656	75,656	0	0	0	0	0	0
COMMISSIONS INCURRED (direct business only)								
27. First year (other than single)	0	0	0	0	0	0	0	0
28. Single	0	0	0	0	0	0	0	0
29. Renewal	21,118	0	0	21,118	0	0	0	0
30. Deposit-type contract funds	0	0	0	0	0	0	0	0
31. Totals (to agree with Page 6, Line 21)	21,118	0	0	21,118	0	0	0	0

**ANNUAL STATEMENT FOR THE YEAR 2023 OF THE BROOKE LIFE INSURANCE COMPANY
EXHIBIT 2 - GENERAL EXPENSES**

	Insurance				5 Investment	6 Fraternal	7 Total
	1 Life	Accident and Health		4 All Other Lines of Business			
		2 Cost Containment	3 All Other				
1. Rent	11,158	0	0	0	0	0	11,158
2. Salaries and wages	261,714	0	0	0	0	0	261,714
3.11 Contributions for benefit plans for employees	36,142	0	0	0	0	0	36,142
3.12 Contributions for benefit plans for agents	0	0	0	0	0	0	0
3.21 Payments to employees under non-funded benefit plans	0	0	0	0	0	0	0
3.22 Payments to agents under non-funded benefit plans	0	0	0	0	0	0	0
3.31 Other employee welfare	4,448	0	0	0	0	0	4,448
3.32 Other agent welfare	0	0	0	0	0	0	0
4.1 Legal fees and expenses	3,258	0	0	0	0	0	3,258
4.2 Medical examination fees	23	0	0	0	0	0	23
4.3 Inspection report fees	16	0	0	0	0	0	16
4.4 Fees of public accountants and consulting actuaries	26,034	0	0	0	0	0	26,034
4.5 Expense of investigation and settlement of policy claims	24	0	0	0	0	0	24
5.1 Traveling expenses	9,735	0	0	0	0	0	9,735
5.2 Advertising	3,626	0	0	0	0	0	3,626
5.3 Postage, express, telegraph and telephone	6,438	0	0	0	0	0	6,438
5.4 Printing and stationery	1,889	0	0	0	0	0	1,889
5.5 Cost or depreciation of furniture and equipment	2,829	0	0	0	0	0	2,829
5.6 Rental of equipment	836	0	0	0	0	0	836
5.7 Cost or depreciation of EDP equipment and software	6,415	0	0	0	0	0	6,415
6.1 Books and periodicals	106	0	0	0	0	0	106
6.2 Bureau and association fees	1,822	0	0	0	0	0	1,822
6.3 Insurance, except on real estate	4,215	0	0	0	0	0	4,215
6.4 Miscellaneous losses	0	0	0	0	0	0	0
6.5 Collection and bank service charges	1,128	0	0	0	0	0	1,128
6.6 Sundry general expenses	1,127	0	0	0	0	0	1,127
6.7 Group service and administration fees	0	0	0	0	0	0	0
6.8 Reimbursements by uninsured plans	0	0	0	0	0	0	0
7.1 Agency expense allowance	0	0	0	0	0	0	0
7.2 Agents' balances charged off (less \$ 0 recovered)	0	0	0	0	0	0	0
7.3 Agency conferences other than local meetings	6,634	0	0	0	0	0	6,634
8.1 Official publication (Fraternal Benefit Societies Only)	XXX	XXX	XXX	XXX	XXX	0	0
8.2 Expense of supreme lodge meetings (Fraternal Benefit Societies Only)	XXX	XXX	XXX	XXX	XXX	0	0
9.1 Real estate expenses	0	0	0	0	0	0	0
9.2 Investment expenses not included elsewhere	0	0	0	0	362,889	0	362,889
9.3 Aggregate write-ins for expenses	220,500	0	0	0	0	0	220,500
10. General expenses incurred	610,117	0	0	0	362,889	(b)	(a) 973,006
11. General expenses unpaid Dec. 31, prior year	13,705	0	0	0	0	0	13,705
12. General expenses unpaid Dec. 31, current year	0	0	0	0	27,258	0	27,258
13. Amounts receivable relating to uninsured plans, prior year	0	0	0	0	0	0	0
14. Amounts receivable relating to uninsured plans, current year	0	0	0	0	0	0	0
15. General expenses paid during year (Lines 10+11-12-13+14)	623,822	0	0	0	335,631	0	959,453
DETAILS OF WRITE-INS							
09.301. Administrator fees	87,783	0	0	0	0	0	87,783
09.302. Rating Agency fees	45,900	0	0	0	0	0	45,900
09.303. System processing costs	79,779	0	0	0	0	0	79,779
09.398. Summary of remaining write-ins for Line 9.3 from overflow page	7,038	0	0	0	0	0	7,038
09.399. Totals (Lines 09.301 thru 09.303 plus 09.398) (Line 9.3 above)	220,500	0	0	0	0	0	220,500

(a) Includes management fees of \$ 811,202 to affiliates and \$ 87,783 to non-affiliates.

(b) Show the distribution of this amount in the following categories (Fraternal Benefit Societies Only):

1. Charitable \$ 0 ; 2. Institutional \$ 0 ; 3. Recreational and Health \$ 0 ; 4. Educational \$ 0
5. Religious \$ 0 ; 6. Membership \$ 0 ; 7. Other \$ 0 ; 8. Total \$ 0

EXHIBIT 3 - TAXES, LICENSES AND FEES (EXCLUDING FEDERAL INCOME TAXES)

	Insurance			4 Investment	5 Fraternal	6 Total
	1 Life	2 Accident and Health	3 All Other Lines of Business			
1. Real estate taxes	0	0	0	0	0	0
2. State insurance department licenses and fees	490	0	0	0	0	490
3. State taxes on premiums	2,225	0	0	0	0	2,225
4. Other state taxes, including \$ 0 for employee benefits	0	0	0	0	0	0
5. U.S. Social Security taxes	0	0	0	0	0	0
6. All other taxes	0	0	0	0	0	0
7. Taxes, licenses and fees incurred	2,715	0	0	0	0	2,715
8. Taxes, licenses and fees unpaid Dec. 31, prior year	0	0	0	0	0	0
9. Taxes, licenses and fees unpaid Dec. 31, current year	0	0	0	0	0	0
10. Taxes, licenses and fees paid during year (Lines 7 + 8 - 9)	2,715	0	0	0	0	2,715

EXHIBIT 4 - DIVIDENDS OR REFUNDS

	1 Life	2 Accident and Health
	1. Applied to pay renewal premiums	0	0
2. Applied to shorten the endowment or premium-paying period	6,421	0
3. Applied to provide paid-up additions	75	0
4. Applied to provide paid-up annuities	0	0
5. Total Lines 1 through 4	6,496	0
6. Paid in cash	87	0
7. Left on deposit	2,362	0
8. Aggregate write-ins for dividend or refund options	0	0
9. Total Lines 5 through 8	8,945	0
10. Amount due and unpaid	0	0
11. Provision for dividends or refunds payable in the following calendar year	8,602	0
12. Terminal dividends	0	0
13. Provision for deferred dividend contracts	0	0
14. Amount provisionally held for deferred dividend contracts not included in Line 13	0	0
15. Total Lines 10 through 14	8,602	0
16. Total from prior year	8,719	0
17. Total dividends or refunds (Lines 9 + 15 - 16)	8,828	0
DETAILS OF WRITE-INS		
0801.		
0802.		
0803.		
0898. Summary of remaining write-ins for Line 8 from overflow page	0	0
0899. Totals (Lines 0801 thru 0803 plus 0898) (Line 8 above)	0	0

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE BROOKE LIFE INSURANCE COMPANY
EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1	2	3	4	5	6
Valuation Standard	Total ^(a)	Industrial	Ordinary	Credit (Group and Individual)	Group
LIFE INSURANCE:					
0100001. 1941 CSO 2.50% CRVM	878	0	878	0	0
0100002. 1941 CSO 2.50% NLP	35,999	0	35,999	0	0
0100003. 1941 CSO 3.00% CRVM	44,988	0	44,988	0	0
0100004. 1941 CSO 3.00% NLP	152,912	0	152,912	0	0
0100005. 130% 1941 CSO 3.00% NLP	489	0	489	0	0
0100006. 1958 CSO 0.00% CRVM	18,025	0	18,025	0	0
0100007. 1958 CSO 0.00% NLP	59,963	0	59,963	0	0
0100008. 1958 CSO 2.25% CRVM	147,173	0	147,173	0	0
0100009. 1958 CSO 2.25% NLP	5,244	0	5,244	0	0
0100010. 1958 CSO 2.625% NLP	38,736	0	38,736	0	0
0100011. 1958 CSO 3.00% CRVM	1,829,405	0	1,829,405	0	0
0100012. 1958 CSO 3.00% NLP	1,163,941	0	1,163,941	0	0
0100013. 1958 CSO 3.25% CRVM	3,726	0	3,726	0	0
0100014. 1958 CSO 3.50% CRVM	1,829,176	0	1,829,176	0	0
0100015. 1958 CSO 3.50% NLP	796,330	0	796,330	0	0
0100016. 1958 CSO 4.00% CRVM	1,489,664	0	1,489,664	0	0
0100017. 1958 CSO 4.00% NLP	1,055,127	0	1,055,127	0	0
0100018. 1958 CSO 4.50% CRVM	2,640,109	0	2,640,109	0	0
0100019. 1958 CSO 4.50% NLP	94,578	0	94,578	0	0
0100020. 1980 CSO 4.00% NLP	3,187,817	0	3,108,911	0	78,906
0100021. 1980 CSO 4.50% CRVM	1,325,932	0	1,325,932	0	0
0100022. 1980 CSO 5.00% NLP	514,912	0	514,912	0	0
0100023. 1980 CSO 5.50% CRVM	1,928,248	0	1,928,248	0	0
0100024. 1980 CSO 5.50% NLP	337,735	0	337,735	0	0
0100025. 1980 CSO 6.00% NLP	577,152	0	577,152	0	0
0100026. 1958 CET 3.00% NLP	1,355	0	1,355	0	0
0100027. 1958 CET 4.00% NLP	2,393	0	2,393	0	0
0100028. Substandard	5,577	0	5,577	0	0
0199997. Totals (Gross)	19,287,584	0	19,208,678	0	78,906
0199998. Reinsurance ceded	4,695,990	0	4,695,990	0	0
0199999. Life Insurance: Totals (Net)	14,591,594	0	14,512,688	0	78,906
ANNUITIES (excluding supplementary contracts with life contingencies):					
0200001. DEFERRED ANNUITIES:	0	XXX	0	XXX	0
0200002. 1937 Standard Annuity Table 3.50% CRVM	110,679	XXX	110,679	XXX	0
0200003. 1971 IAM 4.00% CARVM	63,186	XXX	63,186	XXX	0
0200004. 1971 IAM 4.50% CARVM	205,341	XXX	205,341	XXX	0
0200005. 1971 IAM 7.25% CARVM	453,423	XXX	453,423	XXX	0
0200006. 1971 IAM 8.50% CARVM	730,751	XXX	730,751	XXX	0
0200007. 1971 IAM 8.75% CARVM	694,804	XXX	694,804	XXX	0
0200008. 1971 IAM 10.00% CARVM	247,660	XXX	247,660	XXX	0
0200009. 1983A 4.50% CARVM	33,824	XXX	33,824	XXX	0
0200010. 1983A 5.75% CARVM	2,057	XXX	2,057	XXX	0
0200011. 1983A 6.50% CARVM	890,435	XXX	890,435	XXX	0
0200012. 1983A 6.75% CARVM	41,370	XXX	41,370	XXX	0
0200013. 1983A 7.00% CARVM	774,371	XXX	774,371	XXX	0
0200014. Annuity 2000 3.75% CARVM	324,098	XXX	324,098	XXX	0
0200015. Annuity 2000 4.00% CARVM	160,059	XXX	160,059	XXX	0
0200016. Annuity 2000 4.25% CARVM	1,449,916	XXX	1,449,916	XXX	0
0200017. Annuity 2000 4.50% CARVM	4,095,796	XXX	4,095,796	XXX	0
0200018. Annuity 2000 4.75% CARVM	142,016,702	XXX	142,016,702	XXX	0
0200019. Annuity 2000 5.00% CARVM	10,967,092	XXX	10,967,092	XXX	0
0200020. Annuity 2000 5.50% CARVM	8,586,907	XXX	8,586,907	XXX	0
0200021. Annuity 2000 5.75% CARVM	461,805	XXX	461,805	XXX	0
0200022. IAR 2012 3.25% CARVM	47,131	XXX	47,131	XXX	0
0200023. IMMEDIATE ANNUITIES:	0	XXX	0	XXX	0
0200024. 1983A 4.00%	658,053	XXX	658,053	XXX	0
0200025. 1983A 5.25%	60,451	XXX	60,451	XXX	0
0200026. 1983A 6.00%	10,037	XXX	10,037	XXX	0
0200027. Annuity 2000 4.25%	23,543	XXX	23,543	XXX	0
0200028. Annuity 2000 5.25%	17,012	XXX	17,012	XXX	0
0200029. Annuity 2000 5.50%	7,670	XXX	7,670	XXX	0
0200030. Annuity 2000 6.00%	3,727	XXX	3,727	XXX	0
0200031. IAR 2012 1.25%	70,959	XXX	70,959	XXX	0
0200032. IAR 2012 1.75%	574,378	XXX	574,378	XXX	0
0200033. IAR 2012 2.25%	38,434	XXX	38,434	XXX	0
0200034. IAR 2012 2.50%	18,261	XXX	18,261	XXX	0
0200035. IAR 2012 2.75%	7,426	XXX	7,426	XXX	0
0200036. IAR 2012 3.00%	271,310	XXX	271,310	XXX	0
0200037. IAR 2012 3.25%	24,204	XXX	24,204	XXX	0
0200038. IAR 2012 3.50%	2,557,356	XXX	2,557,356	XXX	0
0200039. IAR 2012 3.75%	225,349	XXX	225,349	XXX	0
0200040. IAR 2012 4.00%	33,084	XXX	33,084	XXX	0
0200041. IAR 2012 4.25%	709,762	XXX	709,762	XXX	0
0200042. IAR 2012 4.50%	112,413	XXX	112,413	XXX	0
0200043. IAR 2012 4.75%	69,678	XXX	69,678	XXX	0
0200044. IAR 2012 5.00%	527,625	XXX	527,625	XXX	0
0299997. Totals (Gross)	178,378,139	XXX	178,378,139	XXX	0
0299998. Reinsurance ceded	1,604,339	XXX	1,604,339	XXX	0
0299999. Annuities: Totals (Net)	176,773,800	XXX	176,773,800	XXX	0
SUPPLEMENTARY CONTRACTS WITH LIFE CONTINGENCIES:					
0300001. None	0	0	0	0	0
0399997. Totals (Gross)	0	0	0	0	0
0399998. Reinsurance ceded	0	0	0	0	0
0399999. SCWLC: Totals (Net)	0	0	0	0	0
ACCIDENTAL DEATH BENEFITS:					
0400001. 1959 ADB Table 1958 CSO 3.00%	984	0	984	0	0
0499997. Totals (Gross)	984	0	984	0	0
0499998. Reinsurance ceded	76	0	76	0	0
0499999. Accidental Death Benefits: Totals (Net)	908	0	908	0	0

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE BROOKE LIFE INSURANCE COMPANY
EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1	2	3	4	5	6
Valuation Standard	Total ^(a)	Industrial	Ordinary	Credit (Group and Individual)	Group
DISABILITY-ACTIVE LIVES:					
0500001. 1952 Dis Study 1958 CS0 3.00% Benefit 5	61	0	61	0	0
0599997. Totals (Gross)	61	0	61	0	0
0599998. Reinsurance ceded	12	0	12	0	0
0599999. Disability-Active Lives: Totals (Net)	49	0	49	0	0
DISABILITY-DISABLED LIVES:					
0600001. 1952 Dis Study 1958 CS0 3.00% Benefit 5	83,304	0	83,304	0	0
0699997. Totals (Gross)	83,304	0	83,304	0	0
0699998. Reinsurance ceded	4,366	0	4,366	0	0
0699999. Disability-Disabled Lives: Totals (Net)	78,938	0	78,938	0	0
MISCELLANEOUS RESERVES:					
0700001. For non-ded of deferred fractional prem or return of prem at death	26,985	0	26,985	0	0
0700002. For excess of valuation net premiums over corresponding gross premiums	0	0	0	0	0
0700003. Additional actuarial reserves - asset adequacy analysis	30,000,000	0	30,000,000	0	0
0799997. Totals (Gross)	30,026,985	0	30,026,985	0	0
0799998. Reinsurance ceded	15,454	0	15,454	0	0
0799999. Miscellaneous Reserves: Totals (Net)	30,011,531	0	30,011,531	0	0
9999999. Totals (Net) - Page 3, Line 1	221,456,820	0	221,377,914	0	78,906

(a) Included in the above table are amounts of deposit-type contracts that originally contained a mortality risk. Amounts of deposit-type contracts in Column 2 that no longer contain a mortality risk are Life Insurance \$0 ; Annuities \$491,794 ; Supplementary Contracts with Life Contingencies \$0 ; Accidental Death Benefits \$0 ; Disability - Active Lives \$0 ; Disability - Disabled Lives \$0 ; Miscellaneous Reserves \$0 .

EXHIBIT 5 - INTERROGATORIES

- 1.1 Has the reporting entity ever issued both participating and non-participating contracts?..... Yes [] No [X]
- 1.2 If not, state which kind is issued.
 Non-Participating
 2.1 Does the reporting entity at present issue both participating and non-participating contracts?..... Yes [] No [X]
- 2.2 If not, state which kind is issued.
 Non-Participating
 3. Does the reporting entity at present issue or have in force contracts that contain non-guaranteed elements?..... Yes [X] No []
- If so, attach a statement that contains the determination procedures, answers to the interrogatories and an actuarial opinion as described in the instructions.
- 4. Has the reporting entity any assessment or stipulated premium contracts in force? Yes [] No [X]
- If so, state:
 4.1 Amount of insurance?\$ 0
 4.2 Amount of reserve?\$ 0
 4.3 Basis of reserve:
 N/A
 4.4 Basis of regular assessments:
 N/A
 4.5 Basis of special assessments:
 N/A
 4.6 Assessments collected during the year\$ 0
- 5. If the contract loan interest rate guaranteed in any one or more of its currently issued contracts is less than 5%, not in advance, state the contract loan rate guarantees on any such contracts.
 N/A
 6. Does the reporting entity hold reserves for any annuity contracts that are less than the reserves that would be held on a standard basis? Yes [] No [X]
- 6.1 If so, state the amount of reserve on such contracts on the basis actually held:.....\$ 0
 6.2 That would have been held (on an exact or approximate basis) using the actual ages of the annuitants; the interest rate(s) used in 6.1; and the same mortality basis used by the reporting entity for the valuation of comparable annuity benefits issued to standard lives. If the reporting entity has no comparable annuity benefits for standard lives to be valued, the mortality basis shall be the table most recently approved by the state of domicile for valuing individual annuity benefits:\$ 0
 Attach statement of methods employed in their valuation.
- 7. Does the reporting entity have any Synthetic GIC contracts or agreements in effect as of December 31 of the current year? Yes [] No [X]
- 7.1 If yes, state the total dollar amount of assets covered by these contracts or agreements\$ 0
 7.2 Specify the basis (fair value, amortized cost, etc.) for determining the amount:
 N/A
 7.3 State the amount of reserves established for this business:\$ 0
 7.4 Identify where the reserves are reported in the blank:
 N/A
 8. Does the reporting entity have any Contingent Deferred Annuity contracts or agreements in effect as of December 31 of the current year? Yes [] No [X]
- 8.1 If yes, state the total dollar amount of account value covered by these contracts or agreements:\$ 0
 8.2 State the amount of reserves established for this business:\$ 0
 8.3 Identify where the reserves are reported in the blank:
 N/A
 9. Does the reporting entity have any Guaranteed Lifetime Income Benefit contracts, agreements or riders in effect as of December 31 of the current year? Yes [] No [X]
- 9.1 If yes, state the total dollar amount of any account value associated with these contracts, agreements or riders:\$ 0
 9.2 State the amount of reserves established for this business:\$ 0
 9.3 Identify where the reserves are reported in the blank:
 N/A

EXHIBIT 5A - CHANGES IN BASES OF VALUATION DURING THE YEAR

1	Valuation Basis		4
Description of Valuation Class	2 Changed From	3 Changed To	Increase in Actuarial Reserve Due to Change
NONE			
9999999 - Total (Column 4, only)			

EXHIBIT 6 - AGGREGATE RESERVES FOR ACCIDENT AND HEALTH CONTRACTS ^(a)

	1 Total	Comprehensive		4 Medicare Supplement	5 Vision Only	6 Dental Only	7 Federal Employees Health Benefits Plan	8 Title XVIII Medicare	9 Title XIX Medicaid	10 Credit A&H	11 Disability Income	12 Long-Term Care	13 Other Health
		2 Individual	3 Group										
ACTIVE LIFE RESERVE													
1. Unearned premium reserves													
2. Additional contract reserves (b)													
3. Additional actuarial reserves-Asset/Liability analysis													
4. Reserve for future contingent benefits													
5. Reserve for rate credits													
6. Aggregate write-ins for reserves													
7. Totals (Gross)													
8. Reinsurance ceded													
9. Totals (Net)													
CLAIM RESERVE													
10. Present value of amounts not yet due on claims													
11. Additional actuarial reserves-Asset/Liability analysis													
12. Reserve for future contingent benefits													
13. Aggregate write-ins for reserves													
14. Totals (Gross)													
15. Reinsurance ceded													
16. Totals (Net)													
17. TOTAL (Net)													
18. TABULAR FUND INTEREST													
DETAILS OF WRITE-INS													
0601.													
0602.													
0603.													
0698. Summary of remaining write-ins for Line 6 from overflow page													
0699. TOTALS (Lines 0601 thru 0603 plus 0698) (Line 6 above)													
1301.													
1302.													
1303.													
1398. Summary of remaining write-ins for Line 13 from overflow page													
1399. TOTALS (Lines 1301 thru 1303 plus 1398) (Line 13 above)													

NONE

(a) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected.
 (b) Attach statement as to valuation standard used in calculating this reserve, specifying reserve bases, interest rates and methods.

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE BROOKE LIFE INSURANCE COMPANY

EXHIBIT 7 - DEPOSIT TYPE CONTRACTS

	1	2	3	4	5	6
	Total	Guaranteed Interest Contracts	Annuities Certain	Supplemental Contracts	Dividend Accumulations or Refunds	Premium and Other Deposit Funds
1. Balance at the beginning of the year before reinsurance	1,255,180	0	1,255,180	0	0	0
2. Deposits received during the year	0	0	0	0	0	0
3. Investment earnings credited to the account	62,627	0	62,627	0	0	0
4. Other net change in reserves	756,752	0	756,752	0	0	0
5. Fees and other charges assessed	35,233	0	35,233	0	0	0
6. Surrender charges	0	0	0	0	0	0
7. Net surrender or withdrawal payments	349,039	0	349,039	0	0	0
8. Other net transfers to or (from) Separate Accounts	0	0	0	0	0	0
9. Balance at the end of current year before reinsurance (Lines 1+2+3+4-5-6-7-8) (a)	1,690,287	0	1,690,287	0	0	0
10. Reinsurance balance at the beginning of the year	1,391,411	0	0	0	1,373,538	17,873
11. Net change in reinsurance assumed	8,952	0	0	0	8,445	507
12. Net change in reinsurance ceded	(2,963)	0	0	0	(2,963)	0
13. Reinsurance balance at the end of the year (Lines 10+11-12)	1,403,326	0	0	0	1,384,946	18,380
14. Net balance at the end of current year after reinsurance (Lines 9 + 13)	3,093,613	0	1,690,287	0	1,384,946	18,380

(a) FHLB Funding Agreements:

1. Reported as GICs (captured in column 2)	\$	0
2. Reported as Annuities Certain (captured in column 3)	\$	0
3. Reported as Supplemental Contracts (captured in column 4)	\$	0
4. Reported as Dividend Accumulations or Refunds (captured in column 5)	\$	0
5. Reported as Premium or Other Deposit Funds (captured in column 6)	\$	0
6. Total Reported as Deposit-Type Contracts (captured in column 1): (Sum of Lines 1 through 5) . \$	\$	0

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE BROOKE LIFE INSURANCE COMPANY
EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

PART 1 - Liability End of Current Year

		1 Total	2 Individual Life	3 Group Life	4 Individual Annuities	5 Group Annuities	6 Accident & Health	7 Fraternal	8 Other Lines of Business
1. Due and unpaid:									
1.1 Direct .....		.0	.0	.0	.0	.0	.0	.0	.0
1.2 Reinsurance assumed .....		.0	.0	.0	.0	.0	.0	.0	.0
1.3 Reinsurance ceded .....		.0	.0	.0	.0	.0	.0	.0	.0
1.4 Net .....		.0	.0	.0	.0	.0	.0	.0	.0
2. In course of settlement:									
2.1 Resisted									
2.11 Direct .....		.0	.0	.0	.0	.0	.0	.0	.0
2.12 Reinsurance assumed .....		.0	.0	.0	.0	.0	.0	.0	.0
2.13 Reinsurance ceded .....		.0	.0	.0	.0	.0	.0	.0	.0
2.14 Net .....		.0	(b)	(b)	(b)	.0	.0	.0	.0
2.2 Other									
2.21 Direct		3,068,855	.0	.0	3,068,855	.0	.0	.0	.0
2.22 Reinsurance assumed		6,871,102	6,131,102	740,000	.0	.0	.0	.0	.0
2.23 Reinsurance ceded		373,438	373,438	.0	.0	.0	.0	.0	.0
2.24 Net		9,566,519	(b) 5,757,664	(b) 740,000	(b) 3,068,855	.0	(b) .0	.0	.0
3. Incurred but unreported:									
3.1 Direct .....		.0	.0	.0	.0	.0	.0	.0	.0
3.2 Reinsurance assumed		2,986,289	2,897,563	88,726	.0	.0	.0	.0	.0
3.3 Reinsurance ceded		40,000	40,000	.0	.0	.0	.0	.0	.0
3.4 Net		2,946,289	(b) 2,857,563	(b) 88,726	(b) .0	.0	(b) .0	.0	.0
4. TOTALS									
4.1 Direct		3,068,855	.0	.0	3,068,855	.0	.0	.0	.0
4.2 Reinsurance assumed		9,857,391	9,028,665	828,726	.0	.0	.0	.0	.0
4.3 Reinsurance ceded		413,438	413,438	.0	.0	.0	.0	.0	.0
4.4 Net		12,512,808	(a) 8,615,227	(a) 828,726	3,068,855	0	0	0	0

(a) Including matured endowments (but not guaranteed annual pure endowments) unpaid amounting to \$0 in Column 2 and \$0 in Column 3.

(b) Include only portion of disability and accident and health claim liabilities applicable to assumed "accrued" benefits. Reserves (including reinsurance assumed and net of reinsurance ceded) for unaccrued benefits for Individual Life \$0 Group Life \$0 , and Individual Annuities \$0 are included in Page 3, Line 1, (See Exhibit 5, Section on Disability Disabled Lives); and for Accident and Health \$0 are included in Page 3, Line 2 (See Exhibit 6, Claim Reserve).

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE BROOKE LIFE INSURANCE COMPANY
EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

PART 2 - Incurred During the Year

	1 Total	2 Individual Life (a)	3 Group Life (b)	4 Individual Annuities	5 Group Annuities	6 Accident & Health	7 Fraternal	8 Other Lines of Business
1. Settlements During the Year:								
1.1 Direct	11,670,920	0	0	11,670,920	0	0	0	0
1.2 Reinsurance assumed	16,362,263	4,692,720	11,586,538	83,005	0	0	0	0
1.3 Reinsurance ceded	1,312,724	1,238,199	0	74,525	0	0	0	0
1.4 Net	(c) 26,720,459	3,454,521	11,586,538	11,679,400	0	0	0	0
2. Liability December 31, current year from Part 1:								
2.1 Direct	3,068,855	0	0	3,068,855	0	0	0	0
2.2 Reinsurance assumed	9,857,391	9,028,665	828,726	0	0	0	0	0
2.3 Reinsurance ceded	413,438	413,438	0	0	0	0	0	0
2.4 Net	12,512,808	8,615,227	828,726	3,068,855	0	0	0	0
3. Amounts recoverable from reinsurers December 31, current year	67,577	67,577	0	0	0	0	0	0
4. Liability December 31, prior year:								
4.1 Direct	5,502,680	0	0	5,502,680	0	0	0	0
4.2 Reinsurance assumed	9,695,350	6,370,620	3,324,730	0	0	0	0	0
4.3 Reinsurance ceded	360,481	360,481	0	0	0	0	0	0
4.4 Net	14,837,549	6,010,139	3,324,730	5,502,680	0	0	0	0
5. Amounts recoverable from reinsurers December 31, prior year	10,000	10,000	0	0	0	0	0	0
6. Incurred Benefits								
6.1 Direct	9,237,095	0	0	9,237,095	0	0	0	0
6.2 Reinsurance assumed	16,524,304	7,350,765	9,090,534	83,005	0	0	0	0
6.3 Reinsurance ceded	1,423,258	1,348,733	0	74,525	0	0	0	0
6.4 Net	24,338,141	6,002,032	9,090,534	9,245,575	0	0	0	0

(a) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$0 in Line 1.1, \$0 in Line 1.4.

\$0 in Line 6.1, and \$0 in Line 6.4.

(b) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$0 in Line 1.1, \$0 in Line 1.4.

\$0 in Line 6.1, and \$0 in Line 6.4.

(c) Includes \$0 premiums waived under total and permanent disability benefits.

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE BROOKE LIFE INSURANCE COMPANY

EXHIBIT OF NON-ADMITTED ASSETS

	1	2	3
	Current Year Total Nonadmitted Assets	Prior Year Total Nonadmitted Assets	Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D)	0	0	0
2. Stocks (Schedule D):			
2.1 Preferred stocks	0	0	0
2.2 Common stocks	0	0	0
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens	0	0	0
3.2 Other than first liens.....	0	0	0
4. Real estate (Schedule A):			
4.1 Properties occupied by the company	0	0	0
4.2 Properties held for the production of income.....	0	0	0
4.3 Properties held for sale	0	0	0
5. Cash (Schedule E - Part 1), cash equivalents (Schedule E - Part 2) and short-term investments (Schedule DA)	0	0	0
6. Contract loans	0	0	0
7. Derivatives (Schedule DB)	0	0	0
8. Other invested assets (Schedule BA)	1,201,346	1,151,797	(49,549)
9. Receivables for securities	0	0	0
10. Securities lending reinvested collateral assets (Schedule DL)	0	0	0
11. Aggregate write-ins for invested assets	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11)	1,201,346	1,151,797	(49,549)
13. Title plants (for Title insurers only)	0	0	0
14. Investment income due and accrued	0	0	0
15. Premiums and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection	0	0	0
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due .	0	0	0
15.3 Accrued retrospective premiums and contracts subject to redetermination	0	0	0
16. Reinsurance:			
16.1 Amounts recoverable from reinsurers	0	0	0
16.2 Funds held by or deposited with reinsured companies	0	0	0
16.3 Other amounts receivable under reinsurance contracts	0	0	0
17. Amounts receivable relating to uninsured plans	0	0	0
18.1 Current federal and foreign income tax recoverable and interest thereon	0	0	0
18.2 Net deferred tax asset	0	0	0
19. Guaranty funds receivable or on deposit	0	0	0
20. Electronic data processing equipment and software	0	0	0
21. Furniture and equipment, including health care delivery assets	0	0	0
22. Net adjustment in assets and liabilities due to foreign exchange rates	0	0	0
23. Receivables from parent, subsidiaries and affiliates	0	0	0
24. Health care and other amounts receivable	0	0	0
25. Aggregate write-ins for other than invested assets	0	0	0
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	1,201,346	1,151,797	(49,549)
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0	0
28. Total (Lines 26 and 27)	1,201,346	1,151,797	(49,549)
DETAILS OF WRITE-INS			
1101.			
1102.			
1103.			
1198. Summary of remaining write-ins for Line 11 from overflow page	0	0	0
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)	0	0	0
2501.			
2502.			
2503.			
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	0	0	0

NOTES TO FINANCIAL STATEMENTS

1. Summary of Significant Accounting Policies and Going Concern

A. Accounting Practices

The financial statements of Brooke Life Insurance Company (the “Company”, or “Brooke Life”) are presented on the basis of accounting practices prescribed or permitted by the Michigan Department of Insurance and Financial Services.

The Department of Insurance and Financial Services recognizes statutory accounting practices prescribed or permitted by the state of Michigan for determining and reporting the financial condition and results of operations of an insurance company, and for determining its solvency under Michigan Insurance Law. The Department of Insurance and Financial Services has adopted the National Association of Insurance Commissioners’ (“NAIC”) Accounting Practices and Procedures Manual (“NAIC SAP”) to the extent that the accounting practices, procedures, and reporting standards are not modified by the Michigan Insurance Code. The commissioner of insurance has the right to permit other specific practices that deviate from prescribed practices.

A reconciliation of the Company’s net income and capital and surplus between NAIC SAP and practices prescribed or permitted by the State of Michigan is shown below:

	SSAP #	F/S Page	F/S Line #	12/31/2023	12/31/2022
<u>Net income</u>					
Brooke Life Insurance Company, Michigan basis				\$ 385,177,050	\$ (109,236,814)
Michigan Prescribed Practices that are an increase/(decrease) from NAIC SAP:				—	—
Michigan Permitted Practices that are an increase/(decrease) from NAIC SAP:				—	—
NAIC SAP				\$ 385,177,050	\$ (109,236,814)
<u>Capital and Surplus</u>					
Brooke Life Insurance Company, Michigan basis				\$ 4,656,629,212	\$ 5,965,253,311
Michigan Prescribed Practices that are an increase/(decrease) from NAIC SAP:				—	—
Michigan Permitted Practices that are an increase/(decrease) from NAIC SAP:				—	—
NAIC SAP				\$ 4,656,629,212	\$ 5,965,253,311

B. Use of Estimates in the Preparation of the Financial Statements

The preparation of financial statements in conformity with Statutory Accounting Principles requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities. These estimates and assumptions are based on management’s best estimates and judgments. Management evaluates its estimates and assumptions on an ongoing basis using historical experience and other factors as deemed appropriate. As facts and circumstances dictate, these estimates and assumptions may be adjusted. Since future events and their effects cannot be determined with precision, actual results could differ significantly from these estimates. Changes in estimates, including those resulting from continuing changes in the economic environment, will be reflected in the financial statements in the periods the estimates are changed.

C. Accounting Policy

Life premiums are recognized as income over the premium-paying period of the related policies. Annuity considerations are recognized as revenue when received. Fee income is recognized as revenue when earned. Expenses incurred in connection with acquiring new insurance business, including acquisition costs such as sales commissions, are charged to operations as incurred.

In addition, the Company uses the following accounting policies:

- (1) Short-term investments are stated at amortized cost.
- (2) Bonds not backed by other loans are stated at amortized cost except those with an NAIC rating of “6,” which are stated at the lower of amortized cost or fair value. Acquisition premiums and discounts are amortized into investment income through call or maturity dates using the interest method.
- (3) The Company does not have investments in common stocks, except as described in item (7) below.
- (4) The Company does not have investments in preferred stocks.
- (5) The Company does not have investments in mortgage loans.
- (6) Loan-backed and structured securities, hereafter collectively referred to as “loan-backed securities”, are stated at amortized cost except those with an NAIC carry rating of “6,” which are carried at the lower of amortized cost or fair value. The retrospective adjustment method is used to value loan-backed securities where the collection of all contractual cash flows is probable. For loan-backed securities where the collection of all contractual cash flows is not probable, the Company:

NOTES TO FINANCIAL STATEMENTS

- Recognizes the accretable yield over the life of the loan-backed security as determined at the acquisition or transaction date,
- Continues to estimate cash flows expected to be collected at least quarterly, and
- Recognizes an other-than-temporary impairment loss if the loan-backed security is impaired (i.e., the fair value is less than the amortized cost basis) and if the Company does not expect to recover the entire amortized cost basis when compared to the present value of cash flows expected to be collected.

Investments are reduced to estimated fair value (discounted cash flows for loan-backed securities) for declines in value that are determined to be other-than-temporary. In determining whether an other-than-temporary impairment has occurred, the Company considers a security's forecasted cash flows as well as the severity and duration of depressed fair values.

If the Company intends to sell an impaired loan-backed security or does not have the intent and ability to retain the impaired loan-backed security for a period of time sufficient to recover the amortized cost basis, an other-than-temporary impairment has occurred. In these situations, the other-than-temporary impairment loss recognized is the difference between the amortized cost basis and fair value. For loan-backed securities, the credit portion of the recognized loss is recorded to the asset valuation reserve ("AVR") and the non-credit portion is recorded to the interest maintenance reserve ("IMR"). If the Company does not expect to recover the entire amortized cost basis when compared to the present value of cash flows expected to be collected, it cannot assert that it has the ability to recover the loan-backed security's amortized cost basis even though it has no intent to sell and has the intent and ability to retain the loan-backed security. Therefore, an other-than-temporary impairment has occurred and a realized loss is recognized for the non-interest related decline, which is calculated as the difference between the loan-backed security's amortized cost basis and the present value of cash flows expected to be collected.

For situations where an other-than-temporary impairment is recognized, the previous amortized cost basis less the other-than-temporary impairment recognized as a realized loss becomes the new amortized cost basis of the loan-backed security. The new amortized cost basis is not adjusted for subsequent recoveries in fair value. Therefore, the prospective adjustment method is used for periods subsequent to other-than-temporary impairment loss recognition.

- (7) The Company carries its wholly owned insurance subsidiary and non-insurance subsidiary at its statutory capital and surplus and U.S. generally accepted accounting principles ("GAAP") equity, respectively. The Company nonadmits \$1,201,346 in unaudited equity in a limited liability subsidiary with a carrying value of \$1,201,346 on Schedule BA – Part 1.
- (8) The Company's carrying value for ownership interests in partnerships and limited liability companies is determined using the proportion of Brooke's investment in each fund ("NAV equivalent") as a practical expedient for fair value.
- (9) The Company does not have investments in derivative instruments.
- (10) The Company does not write accident and health business, and does not require a premium deficiency calculation.
- (11) The Company does not write accident and health business.
- (12) The Company did not modify its fixed asset capitalization policy from the prior period.
- (13) The Company does not have pharmaceutical rebate receivables.

D. Going Concern

There is not substantial doubt about the Company's ability to continue as a going concern.

2. Accounting Changes and Corrections of Errors

Net Negative (Disallowed) Interest Maintenance Reserve ('IMR')

During August 2023, the NAIC adopted INT 23-01 effective immediately and through year-end 2025 to admit net negative (disallowed) IMR up to 10% of capital and surplus of the most recently filed financial statement, adjusted to exclude any net positive goodwill, EDP equipment and operating system software, net deferred tax assets and admitted net negative (disallowed) IMR.

The following table provides the adjusted capital and surplus as of the most recently filed statement, the amount of net negative (disallowed) IMR in aggregate and allocated between the general account, insulated separate accounts and non-insulated accounts, and the percentage of adjusted capital and surplus for which the admitted net negative (disallowed) IMR represents.

Adjusted capital and surplus of most recently filed statement	\$	3,997,687,232
	Net negative (disallowed) IMR	Negative IMR admitted
General account	556,050	556,050
Insulated separate account	—	—
Non-insulated separate account	—	—
	<u>\$ 556,050</u>	<u>\$ 556,050</u>
		Percentage of adjusted capital and surplus
		— %
		— %
		— %
		— %

NOTES TO FINANCIAL STATEMENTS

- a. Fixed income investments generating IMR losses comply with the reporting entity's documented investment or liability management policies.
- b. The Company does not have investments in derivative instruments.
- c. Any deviation to a) was either because of a temporary and transitory timing issue or related to a specific event, such as a reinsurance transaction, that mechanically made the cause of IMR losses not reflective of reinvestment activities.
- d. Asset sales were not compelled by liquidity pressures.

The Company had no material changes in accounting principles or corrections of errors for the years ended December 31, 2023 and 2022.

3. Business Combinations and Goodwill

A. Statutory Purchase Method

The Company did not have business combinations during the year accounted for as a statutory purchase.

B. Statutory Merger

The Company did not have business combinations during the year accounted for as a statutory merger.

C. Assumption Reinsurance

The Company did not have goodwill resulting from assumption reinsurance during the year.

D. Impairment Loss

The Company did not recognize an impairment loss during the year with respect to business combinations and goodwill.

E. Subcomponents and Calculation of Adjusted Surplus and Total Admitted Goodwill

The Company does not have Total Admitted Goodwill.

4. Discontinued Operations

The Company did not have transactions during the year with respect to discontinued operations.

5. Investments

A. Mortgage Loans, including Mezzanine Real Estate Loans

The Company does not have investments in mortgage loans.

B. Debt Restructuring

The Company did not have material debt restructurings during the year.

C. Reverse Mortgages

The Company does not have investments in reverse mortgages.

D. Loan Backed and Structured Securities

- (1) Principal prepayment assumptions for loan-backed and structured securities are obtained from broker-dealers, independent providers of broker-dealer estimates, or internal models.
- (2) There were no loan-backed and structured securities with a recognized other-than-temporary impairment where the Company has either the intent to sell the securities or lacks the ability or intent to retain the securities as of the statement date.
- (3) There were no loan-backed and structured securities with a recognized other-than-temporary impairment recorded in 2023 where the Company has the intent and ability to hold the securities for sufficient time to recover the amortized cost.

NOTES TO FINANCIAL STATEMENTS

- (4) The following table summarizes loan-backed and structured securities in an unrealized loss position as of December 31, 2023:

	Total	<12 Months	12+ Months
Fair Value	\$ 10,554,692	\$ 248,445	\$ 10,306,247
Unrealized Loss	\$ 1,435,861	\$ 2,067	\$ 1,433,794

The carrying value and fair value of all loan-backed and structured securities, regardless of whether the security is in an unrealized loss position, was \$12,402,303 and \$11,256,845, respectively.

- (5) The Company periodically reviews its debt securities and equities on a case-by-case basis to determine if any decline in fair value to below amortized cost is other-than-temporary. Factors considered in determining whether a decline is other-than-temporary include the length of time a security has been in an unrealized loss position, reasons for the decline in value, expectations for the amount and timing of a recovery in value, and the Company's intent and ability not to sell a security prior to a recovery in fair value.

Securities the Company determines are underperforming or potential problem securities are subject to regular review. To facilitate this review, securities with significant declines in value or where other objective criteria evidencing credit deterioration have been met, are included on a watch list. Among the criteria for securities to be included on a watch list are: credit deterioration that has led to a significant decline in fair value of the security; a significant covenant related to the security has been breached; or an issuer has filed or indicated a possibility of filing for bankruptcy, has missed or announced it intends to miss a scheduled interest or principal payment, or has experienced a specific material adverse change that may impair its creditworthiness.

In performing these reviews, the Company considers the relevant facts and circumstances relating to each investment and exercises considerable judgment in determining whether a security is other-than-temporarily impaired. Assessment factors include judgments about an obligor's current and projected financial position, an issuer's current and projected ability to service and repay its debt obligations, the existence of, and realizable value of, any collateral supporting the obligations, and the macro-economic and micro-economic outlooks for specific industries and issuers. This assessment may also involve assumptions regarding underlying collateral such as prepayment rates, default and recovery rates, and third-party servicing capabilities.

- E. Dollar Repurchase Agreements and/or Securities Lending Transactions

The Company had no dollar repurchase agreements and/or securities lending transactions during 2023 or 2022.

- F. Repurchase Agreements Transactions Accounted for as Secured Borrowing

The Company does not have repurchase agreements.

- G. Reverse Repurchase Agreements Transactions Accounted for as Secured Borrowing

The Company does not have reverse repurchase agreements.

- H. Repurchase Agreements Transactions Accounted for as a Sale

The Company does not have repurchase agreements.

- I. Reverse Repurchase Agreements Transactions Accounted for as a Sale

The Company does not have reverse repurchase agreements.

- J. Real Estate

The Company does not have investments in real estate.

- K. Low-Income Housing Tax Credit Investments

The Company does not have investments in low-income housing tax credits.

NOTES TO FINANCIAL STATEMENTS

L. Restricted Assets

(1) Restricted Assets (Including Pledged)

	Gross (Admitted & Nonadmitted) Restricted						
	Current Year					6	7
	1	2	3	4	5		
Restricted Asset Category	Total General Account (G/A)	G/A Supporting S/A activity (a)	Total Separate Account (S/A) Restricted Assets	S/A Assets Supporting G/A Activity (b)	Total (1 plus 3)	Total From Prior Year	Increase/ (Decrease) (5 minus 6)
j. On deposit with states	\$ 299,267	\$ —	\$ —	\$ —	\$ 299,267	\$ 298,741	\$ 526
o. Total Restricted Assets (Sum of a through n)	\$ 299,267	\$ —	\$ —	\$ —	\$ 299,267	\$ 298,741	\$ 526

(a) Subset of Column 1

(b) Subset of Column 3

	Current Year			
	8	9	Percentage	
			10	11
Restricted Asset Category	Total Nonadmitted Restricted	Total Admitted Restricted (5 minus 8)	Gross (Admitted & Nonadmitted) Restricted to Total Assets (c)	Admitted Restricted to Admitted Assets (d)
j. On deposit with states	\$ —	\$ 299,267	0.01 %	0.01 %
o. Total Restricted Assets (Sum of a through n)	\$ —	\$ 299,267	0.01 %	0.01 %

(c) Column 5 divided by Asset Page, Column 1, Line 28

(d) Column 9 divided by Asset Page, Column 3, Line 28

(2) The Company does not have assets pledged as collateral not captured in other categories.

(3) The Company does not have other restricted assets.

(4) The Company does not have collateral received and reflected as assets.

M. Working Capital Finance Investments

The Company does not have working capital finance investments.

N. Offsetting and Netting of Assets and Liabilities

The Company does not have investments in derivatives, repurchase agreements and securities lending transactions.

O. 5GI Securities

The Company does not have 5GI securities as defined per the *Purposes and Procedures Manual of the NAIC Investment Analysis Office*.

P. Short Sales

The Company did not sell any securities short during 2023 or 2022.

Q. Prepayment Penalty and Acceleration Fees

	General Account	Separate Account
(1) Number of CUSIPs	1	0
(2) Aggregate Amount of Investment Income	\$ (47,406) \$	—

NOTES TO FINANCIAL STATEMENTS

R. Reporting Entity's Share of Cash Pool by Asset Type

The Company does not have a cash pooling arrangement.

6. Joint Ventures, Partnerships and Limited Liability Companies

- A. The Company has no investments in joint ventures, partnerships or limited liability companies that exceed 10% of its admitted assets.
- B. The Company did not recognize impairment writedowns on joint ventures, partnerships or limited liability companies during 2023 or 2022, respectively.

7. Investment Income

- A. Investment income due and accrued was excluded on the following basis:

Bonds - securities in default and otherwise where collection of interest is uncertain.

- B. At December 31, 2023, no income due and accrued on investments where collection is not likely has been excluded from net investment income as all accrued income has been deemed to be collectible.

- C. The gross, nonadmitted and admitted amounts for interest income due and accrued.

Interest Income Due and Accrued	Amount
1. Gross	\$ 1,494,480
2. Nonadmitted	\$ —
3. Admitted	\$ 1,494,480

- D. The aggregate deferred interest.

	Amount
Aggregate Deferred Interest	\$ —

- E. The cumulative amounts of paid-in-kind (PIK) interest included in the current principal balance.

	Amount
Cumulative amounts of PIK interest included in the current principal balance	\$—

8. Derivative Instruments

- A. Derivatives under *SSAP No. 86-Derivatives*

The Company does not have any investments in financial derivative instruments.

- B. Derivatives under *SSAP No. 108-Derivatives Hedging Variable Annuity Guarantees*

The Company does not have any derivative hedging variable annuity guarantees.

9. Income Taxes

The Inflation Reduction Act ("IRA"), enacted on August 16, 2022, includes the Corporate Alternative Minimum Tax ("CAMT"), which was effective January 1, 2023. The Company is an applicable reporting entity that is part of a controlled group of corporations that is subject to the CAMT in 2023. The 2023 Statutory Financial Statements were not impacted by CAMT because no CAMT was allocated to the Company under the tax allocation agreement.

NOTES TO FINANCIAL STATEMENTS

A.

(1) The components of the net deferred tax asset at December 31 are as follows:

	December 31, 2023			December 31, 2022			Change		
	Ordinary	Capital	Total	Ordinary	Capital	Total	Ordinary	Capital	Total
Total gross DTA	\$ 57,904,804	\$ 800,910	\$ 58,705,714	\$ 44,661,324	\$ 268,464	\$ 44,929,788	\$ 13,243,480	\$ 532,446	\$ 13,775,926
Statutory valuation allowance	56,879,164	332,470	57,211,634	43,350,669	25,324	43,375,993	13,528,495	307,146	13,835,641
Adjusted gross DTA	1,025,640	468,440	1,494,080	1,310,655	243,140	1,553,795	(285,015)	225,300	(59,715)
DTA nonadmitted	—	—	—	—	—	—	—	—	—
Subtotal net admitted DTA	1,025,640	468,440	1,494,080	1,310,655	243,140	1,553,795	(285,015)	225,300	(59,715)
Deferred tax liabilities	(1,025,640)	(468,440)	(1,494,080)	(1,310,655)	(243,140)	(1,553,795)	285,015	(225,300)	59,715
Net admitted DTA	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —

(2) Admission Calculation Components SSAP 101:

	December 31, 2023			December 31, 2022			Change		
	Ordinary	Capital	Total	Ordinary	Capital	Total	Ordinary	Capital	Total
(a) Federal income taxes paid in prior years recoverable through loss carrybacks	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —
(b) Adjusted gross DTA expected to be realized after application of the threshold limitation (Lesser of 2(b)1 or 2(b)2 below)	—	—	—	—	—	—	—	—	—
1. Adjusted gross DTA expected to be realized following the balance sheet date			—			—			—
2. Adjusted gross DTA allowed per limitation threshold			697,971,488			894,787,997			(196,816,509)
(c) Adjusted gross DTA (excluding the amount of DTA from 2(a) and 2(b) above) offset by gross DTL	1,025,640	468,440	1,494,080	1,310,655	243,140	1,553,795	(285,015)	225,300	(59,715)
(d) DTA admitted as the result of application of SSAP No. 101	\$ 1,025,640	\$ 468,440	\$ 1,494,080	\$ 1,310,655	\$ 243,140	\$ 1,553,795	\$ (285,015)	\$ 225,300	\$ (59,715)

NOTES TO FINANCIAL STATEMENTS

(3)

	2023	2022
(a) Ratio percentage used to determine recovery period and threshold limitation amount	1,235.4 %	1,073.7 %
(b) Amount of adjusted capital and surplus used to determine recovery period and threshold limitation amount	\$ 4,653,143,253	\$ 5,965,253,311

(4) Impact of tax planning strategies

	December 31, 2023		December 31, 2022		Change	
	Ordinary	Capital	Ordinary	Capital	Ordinary	Capital
(a) Determination of adjusted gross DTA and net admitted DTA, by tax character as a percentage						
1. Adjusted gross DTAs	\$ 1,025,640	\$ 468,440	\$ 1,310,655	\$ 243,140	\$ (285,015)	\$ 225,300
2. Percentage of adjusted gross DTAs by tax character attributable to the impact of tax planning strategies	— %	— %	— %	— %	— %	— %
3. Net admitted adjusted gross DTAs	\$ 1,025,640	\$ 468,440	\$ 1,310,655	\$ 243,140	\$ (285,015)	\$ 225,300
4. Percentage of net admitted adjusted gross DTAs by tax character admitted because of the impact of tax planning strategies	— %	— %	— %	— %	— %	— %

(b) The Company had no CAMT credit DTAs as of December 31, 2023.

(c) The Company's tax-planning strategies do not include the use of reinsurance.

B. Regarding deferred tax liabilities that are not recognized:

- (1) There are no temporary differences for which deferred tax liabilities have not been recognized. Accordingly, there are no events that would cause unrecognized temporary differences to become taxable.
- (2) There are no unrecognized temporary differences.
- (3) There are no unrecognized deferred tax liabilities related to investments in foreign subsidiaries and foreign corporate joint ventures that are essentially permanent in duration.
- (4) There are no other deferred tax liabilities not recognized.

C. Significant components of income taxes incurred as of December 31 are:

- (1) Current income taxes incurred consist of the following major components:

	2023	2022	Change
Operations			
Federal taxes from operations	\$ (5,862)	\$ (40,241)	\$ 34,379
Prior year (over)/under accrual of tax liabilities	—	50	(50)
Subtotal	(5,862)	(40,191)	34,329
Federal tax expense/(benefit) on capital gains	(196,075)	(525,116)	329,041
Total federal current taxes incurred	\$ (201,937)	\$ (565,307)	\$ 363,370

NOTES TO FINANCIAL STATEMENTS

Federal current taxes incurred are reflected in the accompanying statements as follows:

	2023	2022	Change
Federal taxes incurred	\$ (5,862)	\$ (40,191)	\$ 34,329
Capital gains tax transferred to AVR	496,011	93,663	402,348
Taxes transferred to IMR	(692,086)	(618,779)	(73,307)
Total federal current taxes incurred	<u>\$ (201,937)</u>	<u>\$ (565,307)</u>	<u>\$ 363,370</u>

(2) The main components of deferred tax amounts at December 31 are as follows:

	2023	2022	Change
Deferred tax assets resulting from book/tax differences in:			
Ordinary:			
Insurance reserves	\$ 6,590,058	\$ 5,602,322	\$ 987,736
Deferred and uncollected premium	1,409	1,479	(70)
Net operating loss carryforward	51,308,503	39,052,252	12,256,251
Other	4,834	5,271	(437)
Total ordinary gross & adjusted gross deferred tax assets	57,904,804	44,661,324	13,243,480
Statutory valuation allowance adjustment	(56,879,164)	(43,350,669)	(13,528,495)
Deferred tax assets nonadmitted	—	—	—
Admitted ordinary gross deferred tax assets	<u>1,025,640</u>	<u>1,310,655</u>	<u>(285,015)</u>
Capital:			
Investments	800,910	268,464	532,446
Unrealized capital losses	—	—	—
Total capital gross & adjusted gross deferred tax assets	800,910	268,464	532,446
Statutory valuation allowance adjustment	(332,470)	(25,324)	(307,146)
Deferred tax assets nonadmitted	—	—	—
Admitted capital gross deferred tax assets	<u>468,440</u>	<u>243,140</u>	<u>225,300</u>
Total admitted deferred tax assets	<u>\$ 1,494,080</u>	<u>\$ 1,553,795</u>	<u>\$ (59,715)</u>

(3) Deferred tax liabilities resulting from book/tax differences in:

Ordinary:			
Insurance Reserves	\$ 161,649	\$ 242,476	\$ (80,827)
Due and deferred premium	863,991	1,068,179	(204,188)
Total ordinary deferred tax liabilities	1,025,640	1,310,655	(285,015)
Total capital deferred tax liabilities	468,440	243,140	225,300
Total deferred tax liabilities	1,494,080	1,553,795	(59,715)

(4) Total net admitted deferred tax asset

\$ —	\$ —	\$ —
------	------	------

In assessing the realizability of the deferred tax assets, management considers whether it is more likely than not that some portion or all of the deferred tax assets will not be realized. The ultimate realization of deferred tax assets is dependent upon the generation of future taxable income during the periods in which those temporary differences become deductible. Due to our projections for future taxable income over the periods in which the deferred tax assets are deductible, management does not believe it is more likely than not that the Company will realize the benefits of these deductible differences and therefore, a valuation allowance in the amount of \$57,211,634 was recorded against the net deferred tax asset balance under the regular tax system as of December 31, 2023, due to the uncertainty of its ultimate realization. At the beginning of the year there was a valuation allowance in the amount of \$43,375,993 recorded against the net deferred tax asset balance under the regular tax system. The Company had no CAMT credit carryforwards as of December 31, 2023 and December 31, 2022 and therefore, no adjustments to gross deferred tax assets for CAMT credit carryforwards have been made because of a change in circumstances that causes a change in judgement about their realizability. All reporting entities of the controlled group have made an accounting policy election to disregard the effect of the CAMT system in determining the valuation allowance for

NOTES TO FINANCIAL STATEMENTS

deferred tax assets under the regular tax system. There were no material modifications to the methodology used to project CAMT.

The change in the net deferred income taxes is comprised of the following (this analysis is exclusive of the nonadmitted DTAs as the Change in Nonadmitted Assets is reported separately from the Change in Net Deferred Income Taxes in the surplus section of the Annual Statement):

	2023	2022	Change
Total deferred tax assets	\$ 58,705,714	\$ 44,929,788	\$ 13,775,926
Total deferred tax liabilities	(1,494,080)	(1,553,795)	59,715
Net deferred tax assets/liabilities	57,211,634	43,375,993	13,835,641
Statutory valuation allowance adjustment	(57,211,634)	(43,375,993)	(13,835,641)
Net DTA after statutory valuation allowance adjustment	—	—	—
Tax effect of unrealized gains (losses)	364,517	150,264	214,253
Change in net deferred income tax	<u>\$ 364,517</u>	<u>\$ 150,264</u>	<u>\$ 214,253</u>

- D. The provision for federal income taxes incurred is different from that which would be obtained by applying the statutory federal income tax rate to income (including capital items) before income taxes. The significant items causing this difference are:

	2023	Tax effect at 21%	Effective Tax Rate
Income before taxes	\$ 382,238,108	\$ 80,270,003	21.0 %
Interest maintenance reserve		(25,801)	— %
Dividends received deduction		(94,500,000)	(24.7)%
Valuation allowance		13,835,641	3.6 %
True-up of prior year return		(3,073)	— %
Other		7,040	— %
Total		<u>\$ (416,190)</u>	<u>(0.1)%</u>
Federal and foreign income taxes incurred		\$ (5,862)	— %
Tax on capital losses		(196,075)	— %
Change in net deferred taxes		(214,253)	(0.1)%
Total tax on income items		<u>\$ (416,190)</u>	<u>(0.1)%</u>

- E. Tax operating loss carryforwards, tax credits or taxes incurred available for recoupment:

- (1) At December 31, 2023, the Company had ordinary loss carryforwards as shown in the table below that may be carried forward indefinitely and used to offset up to 80% of taxable income in future periods.

Tax Year Generated	Amount of Carryforward
2021	\$ 93,108,849
2022	\$ 92,854,258
2023	<u>\$ 58,256,534</u>
Total	<u>\$ 244,219,641</u>

The Company had no CAMT credit carryforwards. The Company had no capital loss carryforwards.

- (2) The following are income taxes incurred in the current and prior years that will be available for recoupment in the event of future net losses:

	Ordinary	Capital	Total
2023	\$ —	\$ —	\$ —
2022	\$ —	\$ —	\$ —
2021	\$ —	\$ —	\$ —

- (3) The Company has no deposits under IRC Section 6603.

NOTES TO FINANCIAL STATEMENTS

F. Federal Income Tax Allocations

- (1) The Company files a consolidated federal income tax return with Jackson National Life Insurance Company (“Jackson”), Jackson National Life Insurance Company of New York, and Squire Reassurance Company II, Inc. (“Squire Re II”).
- (2) The Company has entered into written tax sharing agreements that are based on separate return calculations with benefits for credits and losses. The Company's portion of any CAMT incurred or the benefit from CAMT credits is based on its share of the impact of CAMT for the consolidated group.

G. The Company does not believe that it is reasonably possible that the liability related to any federal or foreign tax loss contingencies will significantly increase within the next 12 months.

H. Repatriation Transition Tax (RTT)

The Company does not owe any Repatriation Transition Tax and has made no payment or expect to make any future payments to satisfy the RTT liability.

I. Alternative Minimum Tax (AMT) Credit

		Amount
(1)	a. Current year recoverable	\$ —
	b. Deferred tax asset (DTA)	\$ —
(2)	Beginning Balance of AMT Credit Carryforward	\$ —
(3)	Amounts Recovered	\$ —
(4)	Adjustments	\$ —
(5)	Ending Balance of AMT Credit Carryforward (5=1b+2-3-4)	\$ —
(6)	Reduction for Sequestration	\$ —
(7)	Nonadmitted by Reporting Entity	\$ —
(8)	Reporting Entity Ending Balance (8=5-6-7)	\$ —

10. Information Concerning Parent, Subsidiaries and Affiliates

A&B On March 1, 2022, the Company received a return of capital of \$600,000,000 from its subsidiary, Jackson. On the same date, the Company paid an ordinary dividend of \$510,000,000 to its parent, Jackson Holdings, LLC (“JH LLC”).

On March 1, 2023, the Company received an ordinary dividend of \$450,000,000 and a return of capital of \$150,000,000 from its subsidiary, Jackson. On the same date, the Company paid an ordinary dividend of \$360,000,000 and a return of capital of \$150,000,000 to its parent, Jackson Holdings, LLC (“JH LLC”).

On June 30, 2022, the Company acquired \$24,582,031 in limited partnerships from Jackson, in exchange for bonds.

At December 31, 2023 and 2022, as part of a reserve financing transaction executed by Brooke Life’s subsidiary, Jackson, Brooke Life assumed \$2,100,103 and \$2,899,104 of reserves, respectively (\$4,887,601,299 and \$6,483,370,236, respectively, of face value) under a monthly renewable term reinsurance agreement with Jackson’s captive subsidiary, Squire Reassurance Company II, Inc.

- C. The Company does not have any other transactions with related parties who are not reported on Schedule Y.
- D. The Company did not have material amounts due from or to related parties as of the date of each balance sheet included in these financial statements that require further disclosure.
- E. The Company has various agreements with its affiliates, Jackson National Life Insurance Company and Squire Reassurance Company II, Inc.; including reinsurance agreements and agreements to obtain administrative and management services. The Company has contracted to receive investment management services from an affiliate, PPM America, Inc.
- F. The Company has not made any guarantees or undertakings, written or otherwise, for the benefit of an affiliate or related party that result in material contingent exposure of the Company’s or any related party’s assets or liabilities.
- G. Jackson Holdings, LLC owns all outstanding shares of the Company. The company structure is shown in Schedule Y.
- H. The Company does not own any shares of an upstream intermediate entity or ultimate parent, either directly or indirectly, via a downstream subsidiary, controlled or affiliated company.
- I. The Company owns 100% of the outstanding common stock of Jackson National Life Insurance Company, whose carrying value exceeds 10% of the admitted assets of the Company. The Company carries Jackson National Life Insurance Company at its statutory capital and surplus value.

NOTES TO FINANCIAL STATEMENTS

A quoted market price for Jackson National Life Insurance Company is not available.

The statement value of Jackson total assets and liabilities as of December 31, 2023, was \$269,577,110,900 and \$264,924,489,253, respectively.

For the year ended December 31, 2023, Jackson National Life Insurance Company recorded a net loss of \$121,694,034.

- J. The Company does not have any investments in impaired subsidiary, controlled or affiliated companies.
- K. The Company does not have investments in foreign insurance subsidiaries.
- L. The Company does not hold an investment in a downstream noninsurance holding company.
- M. The Company does not hold an investment in a subsidiary, controlled and affiliated entity that requires disclosure.
- N. Investment in Insurance Subsidiary, Controlled, and Affiliated Entities

The financial statements of the Company's wholly owned subsidiary, Jackson National Life Insurance Company, are presented on the basis of accounting practices prescribed or permitted by the Michigan Department of Insurance and Financial Services. The State of Michigan has adopted certain prescribed accounting practices that differ from those found in NAIC SAP. Specifically:

- (1) The value of the book of business arising from the acquisition of a subsidiary or through reinsurance may be recognized as an admitted asset if certain criteria are met. In NAIC SAP, goodwill may be admitted in amounts not to exceed 10% of an insurer's capital and surplus, as adjusted, and is eliminated in the event of a merger. The commissioner of insurance has the right to permit other specific practices that deviate from prescribed practices.
- (2) The Valuation of Life Insurance Policies Model Regulation ("Model 830", also known as Regulation XXX), was effective for NAIC SAP in 2000. The State of Michigan did not permit Model 830 for reserve calculations until January 1, 2002. Thus, reserves for life business issued in calendar years 2000 and 2001 are not valued according to Model 830 and NAIC SAP, but rather, are valued under the prior method of the Standard Valuation Law, referred to as the 'unitary' method.

The following table details the monetary effect at December 31, 2023 of the permitted and prescribed practices on net income and surplus of the Company's subsidiary, and the amount of the Company's investment in the subsidiary per the Company's audited statutory equity. The risk-based capital ("RBC") of Jackson National Life Insurance Company would not have triggered a regulatory event had the permitted and prescribed practices not been used according to its state of domicile.

SCA Entity (Investments in Insurance SCA Entities)	Monetary Effect on NAIC SAP		Amount of Investment	
	Net Income Increase (Decrease)	Surplus Increase (Decrease)	Per Audited Statutory Equity	If the Insurance SCA Had Completed Statutory Financial Statements*
Jackson National Life Insurance Company	\$ 10,735,472	\$ 44,654,960	\$ 4,652,621,647	\$ 4,607,966,687

* Per AP&P Manual (without permitted or prescribed practices)

- (3) Actuarial Guideline XXXV ("Actuarial Guideline 35" or the "Guideline") was adopted by the NAIC in December 1998. The purpose of Actuarial Guideline 35 is to interpret the standards for the valuation of statutory reserves for fixed index annuities. NAIC SAP requires application of Actuarial Guideline 35 for all fixed index annuities issued after December 31, 2000. Michigan law prescribes the valuation of fixed index annuities without consideration of the Guideline. As a result, the Guideline is not reflected in the accounts as of December 31, 2023 and 2022.
- (4) As a result of an acquisitions of business through statutory purchase or reinsurance, Jackson National Life Insurance Company had an admitted asset attributed to the value of the books of business acquired ("VOBA"), with the remaining VOBA balance fully amortized as of August 31, 2022.

- O. SCA and SSAP No. 48 Entity Loss Tracking

The Company does not hold an investment in a subsidiary, controlled and affiliated entity whose losses exceed its investment.

11. Debt

- A. The Company does not have any borrowings at December 31, 2023 or 2022.
- B. The Company does not have any Federal Home Loan Bank debt.

NOTES TO FINANCIAL STATEMENTS

12. Retirement Plans, Deferred Compensation, Postemployment Benefits and Compensated Absences and Other Postretirement Benefit Plans

The Company does not have any employees and accordingly does not have, nor participate in, defined benefit plans, defined contribution plans, multiemployer plans or consolidated/holding company plans.

13. Capital and Surplus, Shareholders' Dividend Restrictions and Quasi-Reorganizations

- A. The Company has 850,000 shares of common capital stock authorized and 515,000 shares issued and outstanding with each share having a par value of \$100.
- B. The Company does not have preferred stock authorized, issued or outstanding.
- C. Under Michigan insurance law, while the Company must provide notification to the Michigan commissioner of insurance prior to payment of any dividend, ordinary dividends on capital stock may only be distributed out of earned surplus, excluding any unrealized capital gains and the effect of permitted practices (referred to as adjusted earned surplus). At December 31, 2023, adjusted earned surplus was \$328,568,098. Ordinary dividends in any twelve month period are also limited to the greater of 10% of statutory surplus as of the preceding year-end, excluding any increase arising from the application of permitted practices, or the statutory net income, excluding any net realized investment gains, for the twelve month period ended on the preceding December 31. The commissioner may approve payment of dividends in excess of these amounts, which would be deemed an extraordinary dividend. The maximum dividend that can be paid to parent in 2024, subject to the availability of earned surplus, without prior approval of the commissioner is approximately \$370,552,921.
- D. On March 1, 2022, the Company paid an ordinary dividend of \$510,000,000 to its parent, JH LLC.

On March 1, 2023, the Company paid an ordinary dividend of \$360,000,000 and a return of capital of \$150,000,000 to JH LLC.
- E. Within the limitations of 13C above, there are no prohibitions placed on the portion of Company profits that may be paid as ordinary dividends to stockholders.
- F. There were no restrictions placed on the Company's surplus, including for whom the surplus is being held.
- G. The Company had no advances to surplus.
- H. The Company held no stock, including stock of affiliated companies, for special purposes.
- I. Changes in the balance of special surplus funds from the prior year are due to the admittance of net negative (disallowed) IMR of \$556,050, in accordance with and subject to the restrictions as noted in Note 2.
- J. The portion of unassigned funds (surplus) represented by cumulative unrealized losses is \$59,451,024.

NOTES TO FINANCIAL STATEMENTS

K. The Company issued the following surplus debentures or similar obligations:

1 Item Number	2 Date Issued	3 Interest Rate	4 Original Issue Amount of Note	5 Is Surplus Note Holder a Related Party (Y/N)	6 Carrying Value of Note Prior Year	7 Carrying Value of Note Current Year *	8 Unapproved Interest And/ Or Principal
0001	11/6/2019	4.498 %	\$ 2,000,000,000	Y	\$ 2,000,000,000	\$ 2,000,000,000	\$ —
Total	XXX	XXX	\$ 2,000,000,000	XXX	\$ 2,000,000,000	\$ 2,000,000,000	\$ —

* Total should agree with Page 3, Line 32.

1 Item Number	9 Current Year Interest Expense Recognized	10 Life-To-Date Interest Expense Recognized	11 Current Year Interest Offset Percentage (not including amounts paid to a 3rd party liquidity provider)	12 Current Year Principal Paid	13 Life-To-Date Principal Paid	14 Date of Maturity
0001	\$ 63,471,778	\$ 347,095,677	— %	\$ —	\$ —	11/6/2059
Total	\$ 63,471,778	\$ 347,095,677	XXX	\$ —	\$ —	XXX

1 Item Number	15 Are Surplus Note payments contractually linked? (Y/N)	16 Surplus Note payments subject to administrative offsetting provisions? (Y/N)	17 Were Surplus Note proceeds used to purchase an asset directly from the holder of the surplus note? (Y/N)	18 Is Asset Issuer a Related Party (Y/ N)	19 Type of Assets Received Upon Issuance
0001	N	N	N	N	N
Total	XXX	XXX	XXX	XXX	XXX

1 Item Number	20 Principal Amount of Assets Received Upon Issuance	21 Book/Adjusted Carry Value of Assets	22 Is Liquidity Source a Related Party to the Surplus Note Issuer? (Y/ N)
0001	N/A	N	N
Total	\$ —	\$ —	XXX

The surplus note has the following repayment conditions and restrictions: Payments of principal or semi-annual interest may be made only with the prior approval of the Director of Michigan Department of Insurance and Financial Services, and only out of surplus earnings which the Director determines to be available for such payments under Michigan Insurance Law. The surplus note may be redeemed at the option of the Company after the thirtieth (30th) anniversary on November 6, 2049.

Principal and interest of the surplus note is subordinated to claims of creditors of the Company.

The liquidation preference to the insurer's common shareholder is as follows: In the event that the Parent is subject to such a proceeding, holders of indebtedness, policy claims and prior claims would be afforded a greater priority and, accordingly, would have the right to be paid in full before any payments of interest or principal are made to Note holder.

During February 2024, the Company received regulatory approval to accrue and pay the surplus note interest payment of \$44,980,000 due on March 15, 2024.

L. The Company was not subject to a quasi-reorganization during the year.

M. The Company was not subject to a quasi-reorganization in the prior 10 years.

14. Liabilities, Contingencies and Assessments

A. Contingent Commitments

At December 31, 2022, the Company has unfunded commitments related to its investments in limited partnerships and limited liability companies totaling \$1,170,709, including nil to limited partnerships and limited liability companies on which the Company has taken an impairment charge.

B. Assessments

The Company is unaware of assessments that would have a material impact on its financial position or results of operations.

NOTES TO FINANCIAL STATEMENTS

C. Gain Contingencies

The Company does not recognize gain contingencies except as provided under SSAP No. 5R, Liabilities, Contingencies and Impairments of Assets - Revised. The Company did not realize a gain subsequent to the balance sheet date but prior to the issuance of the financial statements that requires disclosure.

D. Claims Related Extra Contractual Obligation and Bad Faith Losses Stemming from Lawsuits

The Company did not make payments in the reporting period to settle claims related to extra contractual obligations or bad faith claims stemming from lawsuits.

E. Joint and Several Liabilities

The Company does not have joint and several liabilities.

F. All Other Contingencies

The Company is not aware of any material loss contingency as of December 31, 2023.

15. Leases

The Company does not have material lease obligations.

16. Information about Financial Instruments with Off-Balance Sheet Risk and Financial Instruments with Concentrations of Credit Risk

The Company has no investment in financial instruments with off-balance sheet risk or financial instruments with concentrations of credit risk.

17. Sale, Transfer and Servicing of Financial Assets and Extinguishments of Liabilities

A. Transfers of Receivables Reported as Sales

No transfers as described by SSAP No. 42, Sale of Premium Receivables, have occurred during the year.

B. Transfer and Servicing of Financial Assets

No transfers as described by SSAP No. 103, Accounting for Transfers and Servicing of Financial Assets and Extinguishments of Liabilities, have occurred during the year.

C. Wash Sales

No reportable wash sales have occurred during the year.

18. Gain or Loss to the Reporting Entity from Uninsured A&H Plans and the Uninsured Portion of Partially Insured Plans

The Company does not write accident and health insurance.

19. Direct Premium Written/Produced by Managing General Agents/Third Party Administrators

There was no direct premium written or produced by managing general agents or third party administrators.

20. Fair Value Measurements

A. (1) Fair Value Measurements at Reporting Date

Description	Level 1	Level 2	Level 3	Net Asset Value (NAV)	Total
Assets at fair value:					
Other invested assets	\$ —	\$ —	\$ —	\$ 22,436,391	\$ 22,436,391
Total assets at fair value/NAV	<u>\$ —</u>	<u>\$ —</u>	<u>\$ —</u>	<u>\$ 22,436,391</u>	<u>\$ 22,436,391</u>

(2) Fair Value Measurements in Level 3 of the Fair Value hierarchy

There were no Level 3 assets at December 31, 2023 or 2022.

(3) The Company's policy for determining and disclosing transfers between levels is to recognize transfers using beginning-of-period balances.

NOTES TO FINANCIAL STATEMENTS

(4) Bonds and Equity Securities

The fair values for bonds and equity securities are determined by management using information available from independent pricing services, broker-dealer quotes, or internally derived estimates. Priority is given to publicly available prices from independent sources, when available. Securities for which the independent pricing service does not provide a quotation are either submitted to independent broker-dealers for prices or priced internally. Typical inputs used by these three pricing methods include, but are not limited to, reported trades, benchmark yields, credit spreads, liquidity premiums, and/or estimated cash flows based on default and prepayment assumptions.

As a result of typical trading volumes and the lack of specific quoted market prices for most bonds, independent pricing services will normally derive the security prices through recently reported trades for identical or similar securities, making adjustments through the reporting date based upon available market observable information as outlined above. If there are no recently reported trades, the independent pricing services and brokers may use matrix or pricing model processes to develop a security price where future cash flow expectations are developed based upon collateral performance and discounted at relevant market rates. Certain securities are priced using broker-dealer quotes, which may utilize proprietary inputs and models. Additionally, the majority of these quotes are non-binding and are classified as Level 3.

Included in the pricing of asset-backed securities are estimates of the rate of future prepayments of principal over the remaining life of the securities. Such estimates are derived based on the characteristics of the underlying structure and prepayment assumptions believed to be relevant for the underlying collateral. Actual prepayment experience may vary from these estimates.

Internally derived estimates may be used to develop a fair value for securities for which the Company is unable to obtain either a reliable price from an independent pricing service or a suitable broker-dealer quote. These estimates may incorporate Level 2 and Level 3 inputs and are generally derived using expected future cash flows, discounted at market interest rates available from market sources based on the credit quality and duration of the instrument to determine fair value. For securities that may not be reliably priced using these internally developed pricing models, a fair value may be estimated using indicative market prices. These prices are indicative of an exit price, but the assumptions used to establish the fair value may not be observable or corroborated by market observable information and, therefore, are considered to be Level 3 inputs.

The Company performs a monthly analysis on the prices and credit spreads received from third parties to ensure that the prices represent a reasonable estimate of the fair value. This process involves quantitative and qualitative analysis and is overseen by investment and accounting professionals. Examples of procedures performed include, but are not limited to, initial and on-going review of third party pricing service methodologies, review of pricing statistics and trends, back testing recent trades and monitoring of trading volumes. In addition, the Company considers whether prices received from independent brokers represent a reasonable estimate of fair value through the use of internal and external cash flow models, which are developed based on spreads and, when available, market indices. As a result of this analysis, if the Company determines there is a more appropriate fair value based upon the available market data, the price received from the third party may be adjusted accordingly.

For those securities that were internally valued at December 31, 2023 and 2022, an internally developed model was used to determine the fair value. The pricing model used by the Company utilizes current spread levels of similarly rated securities to determine the market discount rate for the security. Furthermore, appropriate risk premiums for illiquidity and non-performance are incorporated in the discount rate. Cash flows, as estimated by the Company using issuer-specific default statistics and prepayment assumptions, are discounted to determine an estimated fair value.

On an ongoing basis, the Company reviews the independent pricing services' valuation methodologies and related inputs, and evaluates the various types of securities in its investment portfolio to determine an appropriate fair value hierarchy distribution based upon trading activity and the observability of market inputs. Based on the results of this evaluation, each price is classified into Level 1, 2, or 3. Most prices provided by independent pricing services are classified into Level 2 due to their use of market observable inputs.

Other Invested Assets

Fair Values for limited partnerships interests, which are included in other invested assets, is generally determined using the proportion of the Company's investment in the value of the net assets of each fund ("NAV equivalent") as a practical expedient for fair value, and generally, are recorded on a three-month lag. No adjustments to these amounts were deemed necessary at December 31, 2023. As a result of using the net asset value per share practical expedient, limited partnership interest are not classified in the fair value hierarchy.

The Company's limited partnership interests are not redeemable, and distributions received are generally the result of liquidation of the underlying assets of the partnerships. The company generally has the ability under the partnership agreements to sell its interest to another limited partner with the prior written consent of the general partner. In cases when the Company expects to sell the limited partnership interest, the estimated sales price is used to determine the fair value rather than the practical expedient. These limited partnership interests are classified as Level 2 in the fair value hierarchy.

In cases when a limited partnership's financial statements are unavailable and a NAV equivalent is not available or practical, the fair value may be based on an internally developed model or provided by the general partner as determined using private transactions, information obtained from the primary co-investor or underlying company, or financial metrics provided by the lead sponsor. These investments are classified as Level 3 in the fair value hierarchy.

NOTES TO FINANCIAL STATEMENTS

(5) The Company has no derivative assets or liabilities.

B. The Company provides additional fair value information in Note 5.

C. The following tables detail the aggregate fair value of the Company's financial instruments:

December 31, 2023						
Description	Aggregate Fair Value	Admitted Value	Level 1	Level 2	Level 3	Net Asset Value(NAV)
Assets at fair value:						
Bonds	\$ 190,514,931	\$ 212,910,736	\$ 293,449	\$ 190,221,482	\$ —	\$ —
Cash and cash equivalents	1,243,962	1,243,962	1,243,962	—	—	—
Policy loans	474,011	474,011	—	—	474,011	—
Other invested assets	22,436,391	22,436,391	—	—	—	22,436,391
Total assets at fair value/ NAV	<u>\$ 214,669,295</u>	<u>\$ 237,065,100</u>	<u>\$ 1,537,411</u>	<u>\$ 190,221,482</u>	<u>\$ 474,011</u>	<u>\$ 22,436,391</u>
Liabilities at fair value:						
Reserves for life insurance and annuities (1)	\$ 133,289,108	\$ 200,760,956	\$ —	\$ —	\$ 133,289,108	\$ —
Liability for deposit-type contracts	3,054,958	3,093,613	—	—	3,054,958	—
Total liabilities at fair value	<u>\$ 136,344,066</u>	<u>\$ 203,854,569</u>	<u>\$ —</u>	<u>\$ —</u>	<u>\$ 136,344,066</u>	<u>\$ —</u>

(1) Annuity reserves represent only the components of deposits on investment contracts that are considered to be financial instruments.

December 31, 2022						
Description	Aggregate Fair Value	Admitted Value	Level 1	Level 2	Level 3	Net Asset Value(NAV)
Assets at fair value:						
Bonds	\$ 224,750,956	\$ 258,105,935	\$ 290,508	\$ 224,460,448	\$ —	\$ —
Cash and cash equivalents	1,126,923	1,126,923	1,126,923	—	—	—
Policy loans	604,124	604,124	—	—	604,124	—
Other invested assets	24,648,615	24,648,615	—	—	—	24,648,615
Total assets at fair value/ NAV	<u>\$ 251,130,618</u>	<u>\$ 284,485,597</u>	<u>\$ 1,417,431</u>	<u>\$ 224,460,448</u>	<u>\$ 604,124</u>	<u>\$ 24,648,615</u>
Liabilities at fair value:						
Reserves for life insurance and annuities (1)	\$ 171,825,645	\$ 241,648,760	\$ —	\$ —	\$ 171,825,645	\$ —
Liability for deposit-type contracts	2,719,984	2,646,591	—	—	2,719,984	—
Total liabilities at fair value	<u>\$ 174,545,629</u>	<u>\$ 244,295,351</u>	<u>\$ —</u>	<u>\$ —</u>	<u>\$ 174,545,629</u>	<u>\$ —</u>

(1) Annuity reserves represent only the components of deposits on investment contracts that are considered to be financial instruments.

D. At December 31, 2023 and 2022, the Company had no financial instruments for which it was not practicable to estimate fair value.

E. The Company did not have investments measured using the NAV practical expedient where, if sold, were probable of being sold at amounts different from NAV per share.

21. Other Items

A. Unusual or Infrequent Items

Cybersecurity Event

As previously disclosed in our statement for the quarter ended June 30, 2023, Jackson determined that Jackson's information at one of our third-party vendors, Pension Benefit Information, LLC ("PBI"), was impacted by a cybersecurity breach involving Progress Software Corporation's MOVEit Transfer software. The PBI service helps Jackson to identify possible beneficiaries for death benefits. According to PBI, an unknown actor exploited a MOVEit software flaw to access PBI's systems and download certain data. Our assessment indicated that personally identifiable information relating to approximately 850,000 of Jackson's customers was obtained by that unknown actor from PBI's systems. PBI informed Jackson that it rectified the MOVEit vulnerability.

Separately, Jackson experienced unauthorized access to two servers as a result of the MOVEit flaw; however, the scope and nature of the data accessed on those servers was significantly less than the PBI impact. Our assessment was that a subset of information relating to certain partner organizations and individuals, including certain customers of Jackson, was obtained from the two affected servers.

NOTES TO FINANCIAL STATEMENTS

At this time, we do not believe the incident or related litigation will have a material adverse effect on the business, operations, or financial results of Jackson or Brooke Life Insurance Company .

B. Troubled Debt Restructuring

The Company did not restructure its debt during the year.

C. Other Disclosures

The Company does not have any items that require disclosure.

D. Business Interruption Insurance Recoveries

The Company does not have business interruption insurance recoveries that require disclosure.

E. State Transferable or Non-transferable Tax Credits

The Company does not have any state transferable or non-transferable tax credits that require disclosure.

F. Subprime Mortgage Related Risk Exposure

- (1) The Company defines exposure to subprime mortgage related risk as investments in securities collateralized by mortgage loans in which the borrower has a FICO score of 680 or lower.

The Company mitigates subprime risk exposure by placing limits on the aggregate amount of these investments as well as the amount of subprime investments in subordinated tranches. Approximately 95% of the current holdings of subprime collateralized mortgage-backed securities are in the senior tranches, with collateral consisting of primarily fixed-rate and first-lien mortgages.

- (2) The Company has no direct exposure through investments in subprime mortgage loans.

- (3) The following table summarized the Company's direct exposure through investments in subprime RMBS at December 31, 2023:

	Actual Cost	Carrying Value	Fair Value	Other-than-temporary Impairment Losses
Residential mortgage-backed securities	\$ 25	\$ 27	\$ 27	\$ —

- (4) The Company has no underwriting exposure to subprime mortgage risk through Mortgage Guaranty or Financial Guaranty insurance coverage.

G. Retained Assets

The Company does not have retained asset accounts.

H. Insurance-Linked Securities (ILS) Contracts

The Company does not have insurance-linked securities contracts.

- I.** The amount that could be realized on life insurance where the reporting entity is owner and beneficiary or has otherwise obtained rights to control the policy.

The Company does not have any policies where it is the owner and beneficiary or has the right to control the policy.

22. Events Subsequent

During the first quarter of 2024, Jackson entered into a 100% coinsurance funds withheld reinsurance transaction with Brooke Life Reinsurance Company ("Brooke Re"), a Michigan captive insurer regulated by the Michigan Department of Insurance and Financial Services created in the first quarter of 2024 for the express purpose of serving as the counterparty for this new reinsurance transaction. Jackson and Brooke Re are both direct subsidiaries of the Company. The transaction provides for the cession from Jackson to Brooke Re of liabilities associated with certain guaranteed benefits under variable annuity contracts and similar products of Jackson, both in-force on the effective date of the reinsurance agreement and written in the future (i.e., on a "flow" basis). Brooke Re will utilize a modified GAAP approach primarily related to market risk benefits, with the intent to increase alignment between assets and liabilities in response to changes in economic factors. The transaction allows Jackson to mitigate the impact of the cash surrender value floor on total adjusted capital, statutory required capital, and risk-based capital ratio, as well as to allow for more efficient economic hedging of the underlying risks of Jackson's business.

Brooke Re was capitalized with assets contributed from the Company of approximately \$1.9 billion, originating from Jackson as a return of capital of approximately \$1.95 billion to the Company in January 2024.

NOTES TO FINANCIAL STATEMENTS

During February 2024, the Company received regulatory approval to accrue and pay the surplus note interest payment of \$44,980,000 due on March 15, 2024. See Note 13 K for discussion of the surplus note.

The Company is not aware of any other events occurring subsequent to the balance sheet date which require disclosure to keep the financial statements from being misleading or that may have a material effect on the financial condition of the Company.

The Company does not issue health insurance, and therefore, does not have risk sharing provisions of the Affordable Care Act reflected in special surplus.

23. Reinsurance

A. Ceded Reinsurance Report

Section 1 - General Interrogatories

- (1) None of the reinsurers, listed in Schedule S as non-affiliated, are owned in excess of 10% or controlled, either directly or indirectly, by the Company or by any representative, officer, trustee, or director of the Company.
- (2) None of the policies issued by the Company have been reinsured with a company chartered in a country other than the United States (excluding U.S. Branches of such Companies) which is owned in excess of 10% or controlled directly or indirectly by an insured, a beneficiary, a creditor or an insured or any other person not primarily engaged in the insurance business.

Section 2 - Ceded Reinsurance Report - Part A

- (1) The Company does not have reinsurance agreements in effect under which the reinsurer may unilaterally cancel any reinsurance for reasons other than for nonpayment of premium or other similar credits.
- (2) The Company does not have reinsurance agreements in effect such that the amount of losses paid or accrued through the statement date may result in a payment to the reinsurer of amounts that, in aggregate and allowing for offset of mutual credits from other reinsurance agreements with the same reinsurer, exceed the total direct premium collected under the reinsured policies.

Section 3 - Ceded Reinsurance Report - Part B

- (1) The estimated amount of the aggregate reduction in surplus (for agreements other than those under which the reinsurer may unilaterally cancel for reasons other than for nonpayment of premium or other similar credits that are reflected in Section 2 above) from termination of all reinsurance agreements, by either party, as of the date of this statement, is \$0.
- (2) The Company has not executed new agreements or amended existing agreements, since January 1 of the year of this statement, to include policies or contracts that were in force or which had existing reserves established by the Company as of the effective date of the agreement.

B. Uncollectible Reinsurance

The Company did not write off reinsurance balances due from reinsurers.

C. Commutation of Ceded Reinsurance

The Company did not commute reinsurance during the period covered by this annual statement.

D. Certified Reinsurer Rating Downgraded or Status Subject to Revocation

The Company does not cede reinsurance transactions to a certified reinsurer whose rating was downgraded or whose status is subject to revocation.

E., F. Reinsurance of Variable Annuity Contracts with an Affiliated Captive Reinsurer

The Company does not reinsure variable annuity contracts with an affiliated captive reinsurer.

G. Ceding Entities That Utilize Captive Reinsurers to Assume Reserves Subject to XXX/AXXX Captive Framework

- (1) The Company does not have captive reinsurers for which a risk-based capital shortfall exists for the reporting period.
- (2) The Company does not have captive reinsurers for which a non-zero Primary Security Shortfall exists for the reporting period.

H. Reinsurance Credit

The Company does not have any reinsurance contracts that require disclosure.

NOTES TO FINANCIAL STATEMENTS

24. Retrospectively Rated Contracts & Contracts Subject to Redetermination

The Company is not a party to retrospectively rated contracts or contracts subject to redetermination. In addition, the Company does not issue health insurance, and therefore, does not have premium subject to the risk sharing provisions of the Affordable Care Act.

25. Change in Incurred Losses and Loss Adjustment Expenses

The Company does not have incurred losses or loss adjustment expenses that require disclosure.

26. Intercompany Pooling Arrangements

The Company is not part of a group of affiliated insurers that utilizes a pooling arrangement.

27. Structured Settlements

The Company does not have structured settlements that require disclosure.

28. Health Care Receivables

The Company does not have health care receivables that require disclosure.

29. Participating Policies

For the year ended 2023, the Company's participating policies, acquired through reinsurance assumed, represented less than 0% of total inforce. The Company accounts for its policyholder dividends based upon recent experience factors. In 2023, the Company paid dividends in the amount of \$8,945 to policyholders.

30. Premium Deficiency Reserves

The Company does not have accident and health or property/casualty premium deficiency reserves.

31. Reserves for Life Contracts and Annuity Contracts

- (1) The Company waives deduction of deferred fractional premiums upon death of the insured and returns premiums paid and due beyond the date of death. A reserve is held where a surrender value is promised in excess of the minimum required basic reserves. The excess required value has been established as a reserve in Exhibit 5, Miscellaneous Reserves Section.
- (2) For policies issued on substandard lives, either the gross premiums are calculated on a rated age basis, or an extra premium is charged in addition to the standard premium at the true issue age. Mean reserves are calculated as the regular mean reserve for the plan at the rated age, the regular mean reserve for the plan at the true issue age plus one-half (1/2) of the extra premium charged, or a substandard reserve based on the appropriate multiple of the standard.
- (3) As of December 31, 2023, the Company had \$0 of insurance in force for which the gross premiums are less than the net premiums according to the standard valuation set by the state of Michigan. Reserves to cover the above insurance totaled the gross amount of \$0 at year-end and are reported in Exhibit 5, Life Insurance and Annuities section.
- (4) The Tabular Interest (Page 7, Line 4), the Tabular Less Actual Reserve Released (Page 7, Line 5), and the Tabular Cost (Page 7, Line 9) have been determined by formula as described in the instructions for Page 7.
- (5) Tabular Interest on funds not involving life contingencies (Exhibit 7, Line 3) has been determined from the basic data for the calculation of policy reserves.
- (6) The Company does not have other changes that require disclosure.

NOTES TO FINANCIAL STATEMENTS

32. Analysis of Annuity Actuarial Reserves and Deposit Type Contract Liabilities by Withdrawal Characteristics

A. Individual Annuities:

	General Account	Separate Account with Guarantees	Separate Account Nonguaranteed	Total	% of Total
(1) Subject to discretionary withdrawal:					
a. With market value adjustment	\$ —	\$ —	\$ —	\$ —	— %
b. At book value less surrender charge of 5% or more	2,381,745	—	—	2,381,745	1.3 %
c. At fair value	—	—	—	—	— %
d. Total with market value adjustment or at fair value	2,381,745	—	—	2,381,745	1.3 %
e. At book value without adjustment (minimal or no charge or adjustment)	170,704,206	—	—	170,704,206	95.7 %
(2) Not subject to discretionary withdrawal	5,292,188	—	—	5,292,188	3.0 %
(3) Total (gross)	178,378,139	—	—	178,378,139	100.0 %
(4) Reinsurance Ceded	1,604,339	—	—	1,604,339	
(5) Total (net) (3) - (4)	<u>\$ 176,773,800</u>	<u>\$ —</u>	<u>\$ —</u>	<u>\$ 176,773,800</u>	
(6) Amount included in A(1)b above that will move to A(1)e for the first time within the year after the statement date:	<u>\$ 2,284,823</u>	<u>\$ —</u>	<u>\$ —</u>	<u>\$ 2,284,823</u>	

B. Group Annuities:

The Company does not have group annuities.

C. Deposit-type contracts (no life contingencies):

	General Account	Separate Account with Guarantees	Separate Account Nonguaranteed	Total	% of Total
(1) Subject to discretionary withdrawal:					
a. With market value adjustment	\$ —	\$ —	\$ —	\$ —	— %
b. At book value less surrender charge of 5% or more	1,690,287	—	—	1,690,287	48.3 %
c. At fair value	—	—	—	—	— %
d. Total with market value adjustment or at fair value	1,690,287	—	—	1,690,287	48.3 %
e. At book value without adjustment (minimal or no charge or adjustment)	1,807,851	—	—	1,807,851	51.7 %
(2) Not subject to discretionary withdrawal	—	—	—	—	— %
(3) Total (gross)	3,498,138	—	—	3,498,138	100.0 %
(4) Reinsurance Ceded	404,525	—	—	404,525	
(5) Total (net) (3) - (4)	<u>\$ 3,093,613</u>	<u>\$ —</u>	<u>\$ —</u>	<u>\$ 3,093,613</u>	
(6) Amount included in C(1)b above that will move to C(1)e for the first time within the year after the statement date:	<u>\$ —</u>	<u>\$ —</u>	<u>\$ —</u>	<u>\$ —</u>	

NOTES TO FINANCIAL STATEMENTS

D. Reconciliation of total annuity actuarial reserves and deposit fund liabilities.

Life & Accident & Health Annual Statement:

(1) Exhibit 5, Annuities Section, Total (net)	\$ 176,773,800
(2) Exhibit 5, Supplementary Contracts with Life Contingencies Section, Total (net)	—
(3) Exhibit 7, Deposit-Type Contracts, Line 14, Column 1	<u>3,093,613</u>
(4) Subtotal (1+2+3)	<u>179,867,413</u>

Separate Accounts Annual Statement:

(5) Exhibit 3, Line 0299999, Column 2	—
(6) Exhibit 3, Line 0399999, Column 2	—
(7) Policyholder dividend and coupon accumulations	—
(8) Policyholder premiums	—
(9) Guaranteed interest contracts	—
(10) Other contract deposit funds	<u>—</u>
(11) Subtotal (5+6+7+8+9+10)	<u>—</u>
(12) Combined Total (4+11)	<u><u>\$ 179,867,413</u></u>

33. Analysis of Life Actuarial Reserves by Withdrawal Characteristics

	<u>Account Value</u>	<u>Cash Value</u>	<u>Reserve</u>
A. General Account			
(1) Subject to discretionary withdrawal, surrender values or policy loans:			
a. Term Policies with Cash Value	\$ —	\$ —	\$ —
b. Universal Life	6,333,390	6,333,390	6,333,390
c. Universal Life with Secondary Guarantees	—	—	—
d. Indexed Universal Life	—	—	—
e. Indexed Universal Life with Secondary Guarantees	—	—	—
f. Indexed Life	—	—	—
g. Other Permanent Cash Value Life Insurance	—	4,802,628	4,802,628
h. Variable Life	—	—	—
i. Variable Universal Life	—	—	—
j. Miscellaneous Reserves	—	—	—
(2) Not subject to discretionary withdrawal or no cash values			
a. Term Policies without Cash Value	XXX	XXX	8,151,565
b. Accidental Death Benefits	XXX	XXX	984
c. Disability - Active Lives	XXX	XXX	61
d. Disability - Disabled Lives	XXX	XXX	83,304
e. Miscellaneous Reserves	<u>XXX</u>	<u>XXX</u>	<u>30,026,985</u>
(3) Total (gross: direct + assumed)	<u>6,333,390</u>	<u>11,136,018</u>	<u>49,398,917</u>
(4) Reinsurance Ceded	<u>3,341,043</u>	<u>3,341,043</u>	<u>4,715,897</u>
(5) Total (net) (3) - (4)	<u><u>\$ 2,992,347</u></u>	<u><u>\$ 7,794,975</u></u>	<u><u>\$ 44,683,020</u></u>

NOTES TO FINANCIAL STATEMENTS

		<u>Account Value</u>	<u>Cash Value</u>	<u>Reserve</u>
B.	Separate Account with Guarantees			
(1)	Subject to discretionary withdrawal, surrender values or policy loans:			
a.	Term Policies with Cash Value	\$ —	\$ —	\$ —
b.	Universal Life	—	—	—
c.	Universal Life with Secondary Guarantees	—	—	—
d.	Indexed Universal Life	—	—	—
e.	Indexed Universal Life with Secondary Guarantees	—	—	—
f.	Indexed Life	—	—	—
g.	Other Permanent Cash Value Life Insurance	—	—	—
h.	Variable Life	—	—	—
i.	Variable Universal Life	—	—	—
j.	Miscellaneous Reserves	—	—	—
(2)	Not subject to discretionary withdrawal or no cash values			
a.	Term Policies without Cash Value	XXX	XXX	—
b.	Accidental Death Benefits	XXX	XXX	—
c.	Disability - Active Lives	XXX	XXX	—
d.	Disability - Disabled Lives	XXX	XXX	—
e.	Miscellaneous Reserves	XXX	XXX	—
(3)	Total (gross: direct + assumed)	—	—	—
(4)	Reinsurance Ceded	—	—	—
(5)	Total (net) (3) - (4)	<u>\$ —</u>	<u>\$ —</u>	<u>\$ —</u>
		<u>Account Value</u>	<u>Cash Value</u>	<u>Reserve</u>
C.	Separate Account Nonguaranteed			
(1)	Subject to discretionary withdrawal, surrender values or policy loans:			
a.	Term Policies with Cash Value	\$ —	\$ —	\$ —
b.	Universal Life	—	—	—
c.	Universal Life with Secondary Guarantees	—	—	—
d.	Indexed Universal Life	—	—	—
e.	Indexed Universal Life with Secondary Guarantees	—	—	—
f.	Indexed Life	—	—	—
g.	Other Permanent Cash Value Life Insurance	—	—	—
h.	Variable Life	—	—	—
i.	Variable Universal Life	—	—	—
j.	Miscellaneous Reserves	—	—	—
(2)	Not subject to discretionary withdrawal or no cash values			
a.	Term Policies without Cash Value	XXX	XXX	—
b.	Accidental Death Benefits	XXX	XXX	—
c.	Disability - Active Lives	XXX	XXX	—
d.	Disability - Disabled Lives	XXX	XXX	—
e.	Miscellaneous Reserves	XXX	XXX	—
(3)	Total (gross: direct + assumed)	—	—	—
(4)	Reinsurance Ceded	—	—	—
(5)	Total (net) (3) - (4)	<u>\$ —</u>	<u>\$ —</u>	<u>\$ —</u>

NOTES TO FINANCIAL STATEMENTS

D. Reconciliation of total life insurance actuarial reserves.

Life & Accident & Health Annual Statement:

(1)	Exhibit 5, Life Insurance Section, Total (net)	\$ 14,591,594
(2)	Exhibit 5, Accidental Death Benefits Section, Total (net)	908
(3)	Exhibit 5, Disability - Active Lives Section, Total (net)	49
(4)	Exhibit 5, Disability - Disabled Lives Section, Total (net)	78,938
(5)	Exhibit 5, Miscellaneous Reserves Section, Total (net)	<u>30,011,531</u>
(6)	Subtotal (1+2+3+4+5)	<u>\$ 44,683,020</u>

Separate Accounts Annual Statement:

(7)	Exhibit 3, Line 0199999, Column 2	\$ —
(8)	Exhibit 3, Line 0499999, Column 2	—
(9)	Exhibit 3, Line 0599999, Column 2	<u>—</u>
(10)	Subtotal (7+8+9)	<u>—</u>
(11)	Combined Total (6+10)	<u>\$ 44,683,020</u>

34. Premium and Annuity Considerations Deferred and Uncollected

A. Deferred and uncollected life insurance premiums and annuity considerations as of December 31, 2023, were as follows:

	Type	Gross	Net of Loading
(1)	Industrial	\$ —	\$ —
(2)	Ordinary new business	—	—
(3)	Ordinary renewal	5,349,823	5,343,115
(4)	Credit Life	—	—
(5)	Group Life	(1,235,582)	(1,235,582)
(6)	Group Annuity	<u>—</u>	<u>—</u>
(7)	Totals (1+2+3+4+5+6)	<u>\$ 4,114,241</u>	<u>\$ 4,107,533</u>

35. Separate Accounts

The Company does not have Separate Account business.

36. Loss/Claim Adjustment Expenses

The Company does not have loss/claim adjustment expenses that require disclosure.

GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES GENERAL

- 1.1 Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer? Yes [] No []
If yes, complete Schedule Y, Parts 1, 1A, 2 and 3.
- 1.2 If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations? Yes [] No [] N/A []
- 1.3 State Regulating? Michigan
- 1.4 Is the reporting entity publicly traded or a member of a publicly traded group? Yes [] No []
- 1.5 If the response to 1.4 is yes, provide the CIK (Central Index Key) code issued by the SEC for the entity/group. 0001822993
- 2.1 Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity? Yes [] No []
- 2.2 If yes, date of change:
- 3.1 State as of what date the latest financial examination of the reporting entity was made or is being made. 12/31/2021
- 3.2 State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released. 12/31/2021
- 3.3 State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date). 06/21/2023
- 3.4 By what department or departments?
Michigan Department of Insurance and Financial Services
- 3.5 Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with Departments? Yes [] No [] N/A []
- 3.6 Have all of the recommendations within the latest financial examination report been complied with? Yes [] No [] N/A []
- 4.1 During the period covered by this statement, did any agent, broker, sales representative, non-affiliated sales/service organization or any combination thereof under common control (other than salaried employees of the reporting entity), receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
4.11 sales of new business? Yes [] No []
4.12 renewals? Yes [] No []
- 4.2 During the period covered by this statement, did any sales/service organization owned in whole or in part by the reporting entity or an affiliate, receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
4.21 sales of new business? Yes [] No []
4.22 renewals? Yes [] No []
- 5.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? Yes [] No []
If yes, complete and file the merger history data file with the NAIC.
- 5.2 If yes, provide the name of the entity, NAIC Company Code, and state of domicile (use two letter state abbreviation) for any entity that has ceased to exist as a result of the merger or consolidation.

1 Name of Entity	2 NAIC Company Code	3 State of Domicile

- 6.1 Has the reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period? Yes [] No []
- 6.2 If yes, give full information:
- 7.1 Does any foreign (non-United States) person or entity directly or indirectly control 10% or more of the reporting entity? Yes [] No []
- 7.2 If yes,
7.21 State the percentage of foreign control; 0.0 %
7.22 State the nationality(s) of the foreign person(s) or entity(s); or if the entity is a mutual or reciprocal, the nationality of its manager or attorney-in-fact and identify the type of entity(s) (e.g., individual, corporation, government, manager or attorney-in-fact).

1 Nationality	2 Type of Entity

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE BROOKE LIFE INSURANCE COMPANY

GENERAL INTERROGATORIES

- 8.1 Is the company a subsidiary of a depository institution holding company (DIHC) or a DIHC itself, regulated by the Federal Reserve Board? Yes [] No [X]
- 8.2 If the response to 8.1 is yes, please identify the name of the DIHC.
.....
- 8.3 Is the company affiliated with one or more banks, thrifts or securities firms? Yes [X] No []
- 8.4 If response to 8.3 is yes, please provide below the names and location (city and state of the main office) of any affiliates regulated by a federal regulatory services agency [i.e. the Federal Reserve Board (FRB), the Office of the Comptroller of the Currency (OCC), the Federal Deposit Insurance Corporation (FDIC) and the Securities Exchange Commission (SEC)] and identify the affiliate's primary federal regulator.

1 Affiliate Name	2 Location (City, State)	3 FRB	4 OCC	5 FDIC	6 SEC
Jackson National Life Distributors, LLC	Franklin, TN .....	.....	.....	.....	YES.....

- 8.5 Is the reporting entity a depository institution holding company with significant insurance operations as defined by the Board of Governors of Federal Reserve System or a subsidiary of the depository institution holding company? Yes [] No [X]
- 8.6 If response to 8.5 is no, is the reporting entity a company or subsidiary of a company that has otherwise been made subject to the Federal Reserve Board's capital rule? Yes [] No [X] N/A []
- 9. What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?
KPMG, LLP
Aon Center
200 E. Randolph St., Suite 5500
Chicago, IL 60601
- 10.1 Has the insurer been granted any exemptions to the prohibited non-audit services provided by the certified independent public accountant requirements as allowed in Section 7H of the Annual Financial Reporting Model Regulation (Model Audit Rule), or substantially similar state law or regulation? Yes [] No [X]
- 10.2 If the response to 10.1 is yes, provide information related to this exemption:
.....
- 10.3 Has the insurer been granted any exemptions related to the other requirements of the Annual Financial Reporting Model Regulation as allowed for in Section 18A of the Model Regulation, or substantially similar state law or regulation? Yes [] No [X]
- 10.4 If the response to 10.3 is yes, provide information related to this exemption:
.....
- 10.5 Has the reporting entity established an Audit Committee in compliance with the domiciliary state insurance laws? Yes [X] No [] N/A []
- 10.6 If the response to 10.5 is no or n/a, please explain.
.....
- 11. What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with an actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification?
Ellen Jo Bode
1 Corporate Way
Lansing, MI 48951
Vice President/Appointed Actuary
- 12.1 Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly? Yes [] No [X]
 - 12.11 Name of real estate holding company ...
 - 12.12 Number of parcels involved 0
 - 12.13 Total book/adjusted carrying value \$0
- 12.2 If yes, provide explanation
.....
- 13. **FOR UNITED STATES BRANCHES OF ALIEN REPORTING ENTITIES ONLY:**
- 13.1 What changes have been made during the year in the United States manager or the United States trustees of the reporting entity?
.....
- 13.2 Does this statement contain all business transacted for the reporting entity through its United States Branch on risks wherever located? Yes [] No []
- 13.3 Have there been any changes made to any of the trust indentures during the year? Yes [] No []
- 13.4 If answer to (13.3) is yes, has the domiciliary or entry state approved the changes? Yes [] No [] N/A []
- 14.1 Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards? Yes [X] No []
 - a. Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;
 - b. Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;
 - c. Compliance with applicable governmental laws, rules and regulations;
 - d. The prompt internal reporting of violations to an appropriate person or persons identified in the code; and
 - e. Accountability for adherence to the code.
- 14.11 If the response to 14.1 is No, please explain:
.....
- 14.2 Has the code of ethics for senior managers been amended? Yes [] No [X]
- 14.21 If the response to 14.2 is yes, provide information related to amendment(s).
.....
- 14.3 Have any provisions of the code of ethics been waived for any of the specified officers? Yes [] No [X]
- 14.31 If the response to 14.3 is yes, provide the nature of any waiver(s).
.....

**ANNUAL STATEMENT FOR THE YEAR 2023 OF THE BROOKE LIFE INSURANCE COMPANY
GENERAL INTERROGATORIES**

- 15.1 Is the reporting entity the beneficiary of a Letter of Credit that is unrelated to reinsurance where the issuing or confirming bank is not on the SVO Bank List? Yes [] No [X]
- 15.2 If the response to 15.1 is yes, indicate the American Bankers Association (ABA) Routing Number and the name of the issuing or confirming bank of the Letter of Credit and describe the circumstances in which the Letter of Credit is triggered.

1 American Bankers Association (ABA) Routing Number	2 Issuing or Confirming Bank Name	3 Circumstances That Can Trigger the Letter of Credit	4 Amount

BOARD OF DIRECTORS

16. Is the purchase or sale of all investments of the reporting entity passed upon either by the board of directors or a subordinate committee thereof? Yes [X] No []
17. Does the reporting entity keep a complete permanent record of the proceedings of its board of directors and all subordinate committees thereof? Yes [X] No []
18. Has the reporting entity an established procedure for disclosure to its board of directors or trustees of any material interest or affiliation on the part of any of its officers, directors, trustees or responsible employees that is in conflict or is likely to conflict with the official duties of such person? Yes [X] No []

FINANCIAL

19. Has this statement been prepared using a basis of accounting other than Statutory Accounting Principles (e.g., Generally Accepted Accounting Principles)? Yes [] No [X]
- 20.1 Total amount loaned during the year (inclusive of Separate Accounts, exclusive of policy loans):
- 20.11 To directors or other officers.....\$0
 - 20.12 To stockholders not officers.....\$0
 - 20.13 Trustees, supreme or grand (Fraternal Only)\$0
- 20.2 Total amount of loans outstanding at the end of year (inclusive of Separate Accounts, exclusive of policy loans):
- 20.21 To directors or other officers.....\$0
 - 20.22 To stockholders not officers.....\$0
 - 20.23 Trustees, supreme or grand (Fraternal Only)\$0
- 21.1 Were any assets reported in this statement subject to a contractual obligation to transfer to another party without the liability for such obligation being reported in the statement? Yes [] No [X]
- 21.2 If yes, state the amount thereof at December 31 of the current year:
- 21.21 Rented from others.....\$0
 - 21.22 Borrowed from others.....\$0
 - 21.23 Leased from others\$0
 - 21.24 Other\$0
- 22.1 Does this statement include payments for assessments as described in the Annual Statement Instructions other than guaranty fund or guaranty association assessments? Yes [] No [X]
- 22.2 If answer is yes:
- 22.21 Amount paid as losses or risk adjustment \$0
 - 22.22 Amount paid as expenses\$0
 - 22.23 Other amounts paid\$0
- 23.1 Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement? Yes [] No [X]
- 23.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount:\$0
- 24.1 Does the insurer utilize third parties to pay agent commissions in which the amounts advanced by the third parties are not settled in full within 90 days? Yes [] No [X]
- 24.2 If the response to 24.1 is yes, identify the third-party that pays the agents and whether they are a related party.

Name of Third-Party	Is the Third-Party Agent a Related Party (Yes/No)

INVESTMENT

- 25.01 Were all the stocks, bonds and other securities owned December 31 of current year, over which the reporting entity has exclusive control, in the actual possession of the reporting entity on said date? (other than securities lending programs addressed in 25.03)..... Yes [X] No []

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE BROOKE LIFE INSURANCE COMPANY
GENERAL INTERROGATORIES

- 25.02 If no, give full and complete information, relating thereto

- 25.03 For securities lending programs, provide a description of the program including value for collateral and amount of loaned securities, and whether collateral is carried on or off-balance sheet. (an alternative is to reference Note 17 where this information is also provided)

- 25.04 For the reporting entity's securities lending program, report amount of collateral for conforming programs as outlined in the Risk-Based Capital Instructions. \$0
- 25.05 For the reporting entity's securities lending program, report amount of collateral for other programs. \$0
- 25.06 Does your securities lending program require 102% (domestic securities) and 105% (foreign securities) from the counterparty at the outset of the contract? Yes [] No [] N/A [X]
- 25.07 Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%? Yes [] No [] N/A [X]
- 25.08 Does the reporting entity or the reporting entity's securities lending agent utilize the Master Securities lending Agreement (MSLA) to conduct securities lending? Yes [] No [] N/A [X]
- 25.09 For the reporting entity's securities lending program state the amount of the following as of December 31 of the current year:
- 25.091 Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2. \$0
- 25.092 Total book/adjusted carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2 \$0
- 25.093 Total payable for securities lending reported on the liability page. \$0
- 26.1 Were any of the stocks, bonds or other assets of the reporting entity owned at December 31 of the current year not exclusively under the control of the reporting entity or has the reporting entity sold or transferred any assets subject to a put option contract that is currently in force? (Exclude securities subject to Interrogatory 21.1 and 25.03). Yes [X] No []
- 26.2 If yes, state the amount thereof at December 31 of the current year:
- 26.21 Subject to repurchase agreements \$0
- 26.22 Subject to reverse repurchase agreements \$0
- 26.23 Subject to dollar repurchase agreements \$0
- 26.24 Subject to reverse dollar repurchase agreements \$0
- 26.25 Placed under option agreements \$0
- 26.26 Letter stock or securities restricted as to sale -
 excluding FHLB Capital Stock \$0
- 26.27 FHLB Capital Stock \$0
- 26.28 On deposit with states \$ 299,267
- 26.29 On deposit with other regulatory bodies \$0
- 26.30 Pledged as collateral - excluding collateral pledged to an FHLB \$0
- 26.31 Pledged as collateral to FHLB - including assets backing funding agreements \$0
- 26.32 Other \$0

26.3 For category (26.26) provide the following:

1 Nature of Restriction	2 Description	3 Amount

- 27.1 Does the reporting entity have any hedging transactions reported on Schedule DB? Yes [] No [X]
- 27.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state? Yes [] No [] N/A [X]
 If no, attach a description with this statement.

LINES 27.3 through 27.5: FOR LIFE/FRATERNAL REPORTING ENTITIES ONLY:

- 27.3 Does the reporting entity utilize derivatives to hedge variable annuity guarantees subject to fluctuations as a result of interest rate sensitivity? Yes [] No [X]
- 27.4 If the response to 27.3 is YES, does the reporting entity utilize:
- 27.41 Special accounting provision of SSAP No. 108 Yes [] No []
- 27.42 Permitted accounting practice Yes [] No []
- 27.43 Other accounting guidance Yes [] No []
- 27.5 By responding YES to 27.41 regarding utilizing the special accounting provisions of SSAP No. 108, the reporting entity attests to the following: Yes [] No []
- The reporting entity has obtained explicit approval from the domiciliary state.
 - Hedging strategy subject to the special accounting provisions is consistent with the requirements of VM-21.
 - Actuarial certification has been obtained which indicates that the hedging strategy is incorporated within the establishment of VM-21 reserves and provides the impact of the hedging strategy within the Actuarial Guideline Conditional Tail Expectation Amount.
 - Financial Officer Certification has been obtained which indicates that the hedging strategy meets the definition of a Clearly Defined Hedging Strategy within VM-21 and that the Clearly Defined Hedging Strategy is the hedging strategy being used by the company in its actual day-to-day risk mitigation efforts.
- 28.1 Were any preferred stocks or bonds owned as of December 31 of the current year mandatorily convertible into equity, or, at the option of the issuer, convertible into equity? Yes [] No [X]
- 28.2 If yes, state the amount thereof at December 31 of the current year. \$0
29. Excluding items in Schedule E - Part 3 - Special Deposits, real estate, mortgage loans and investments held physically in the reporting entity's offices, vaults or safety deposit boxes, were all stocks, bonds and other securities, owned throughout the current year held pursuant to a custodial agreement with a qualified bank or trust company in accordance with Section 1, III - General Examination Considerations, F. Outsourcing of Critical Functions, Custodial or Safekeeping Agreements of the NAIC Financial Condition Examiners Handbook?..... Yes [X] No []

29.01 For agreements that comply with the requirements of the NAIC Financial Condition Examiners Handbook, complete the following:

1 Name of Custodian(s)	2 Custodian's Address
The Bank of New York Mellon	One Wall Street, 15th Floor, New York, NY 10286

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE BROOKE LIFE INSURANCE COMPANY
GENERAL INTERROGATORIES

29.02 For all agreements that do not comply with the requirements of the NAIC Financial Condition Examiners Handbook, provide the name, location and a complete explanation:

1 Name(s)	2 Location(s)	3 Complete Explanation(s)

29.03 Have there been any changes, including name changes, in the custodian(s) identified in 29.01 during the current year?..... Yes [] No [X]

29.04 If yes, give full and complete information relating thereto:

1 Old Custodian	2 New Custodian	3 Date of Change	4 Reason

29.05 Investment management – Identify all investment advisors, investment managers, broker/dealers, including individuals that have the authority to make investment decisions on behalf of the reporting entity. For assets that are managed internally by employees of the reporting entity, note as such. ["...that have access to the investment accounts"; "...handle securities"]

1 Name of Firm or Individual	2 Affiliation
PPM America, Inc.	A.....

29.0597 For those firms/individuals listed in the table for Question 29.05, do any firms/individuals unaffiliated with the reporting entity (i.e. designated with a "U") manage more than 10% of the reporting entity's invested assets?..... Yes [] No [X]

29.0598 For firms/individuals unaffiliated with the reporting entity (i.e. designated with a "U") listed in the table for Question 29.05, does the total assets under management aggregate to more than 50% of the reporting entity's invested assets?..... Yes [] No [X]

29.06 For those firms or individuals listed in the table for 29.05 with an affiliation code of "A" (affiliated) or "U" (unaffiliated), provide the information for the table below.

1 Central Registration Depository Number	2 Name of Firm or Individual	3 Legal Entity Identifier (LEI)	4 Registered With	5 Investment Management Agreement (IMA) Filed
107269	PPM America, Inc.	JJRYDUHUMCZ72M58YS96	Securities and Exchange Commission	DS.....

30.1 Does the reporting entity have any diversified mutual funds reported in Schedule D, Part 2 (diversified according to the Securities and Exchange Commission (SEC) in the Investment Company Act of 1940 [Section 5(b)(1)])? Yes [] No [X]

30.2 If yes, complete the following schedule:

1 CUSIP #	2 Name of Mutual Fund	3 Book/Adjusted Carrying Value
30.2999 - Total		0

30.3 For each mutual fund listed in the table above, complete the following schedule:

1 Name of Mutual Fund (from above table)	2 Name of Significant Holding of the Mutual Fund	3 Amount of Mutual Fund's Book/Adjusted Carrying Value Attributable to the Holding	4 Date of Valuation

**ANNUAL STATEMENT FOR THE YEAR 2023 OF THE BROOKE LIFE INSURANCE COMPANY
GENERAL INTERROGATORIES**

31. Provide the following information for all short-term and long-term bonds and all preferred stocks. Do not substitute amortized value or statement value for fair value.

	1 Statement (Admitted) Value	2 Fair Value	3 Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
31.1 Bonds	212,910,736	190,514,931	(22,395,805)
31.2 Preferred stocks	0	0	0
31.3 Totals	212,910,736	190,514,931	(22,395,805)

31.4 Describe the sources or methods utilized in determining the fair values:

Fair value sources for publicly traded securities include independent pricing services, broker quotes, and other independent sources. Fair value for private placement securities otherwise not available for independent sources are derived using a matrix pricing model developed by the Company's investment manager which considers appropriate interest rates, spreads to treasury securities, credit quality of issuers and duration.

32.1 Was the rate used to calculate fair value determined by a broker or custodian for any of the securities in Schedule D? Yes [X] No []

32.2 If the answer to 32.1 is yes, does the reporting entity have a copy of the broker's or custodian's pricing policy (hard copy or electronic copy) for all brokers or custodians used as a pricing source? Yes [] No [X]

32.3 If the answer to 32.2 is no, describe the reporting entity's process for determining a reliable pricing source for purposes of disclosure of fair value for Schedule D:
Securities included in Schedule D having a fair value determined by a broker are viewed as having a representative fair value as determined by applicable accounting guidance and reflective of current market levels/conditions. The Company will consider alternative pricing sources when valuations received from brokers are deemed unreasonable or not indicative of fair value.

33.1 Have all the filing requirements of the Purposes and Procedures Manual of the NAIC Investment Analysis Office been followed? Yes [X] No []

33.2 If no, list exceptions:
.....

34. By self-designating 5GI securities, the reporting entity is certifying the following elements of each self-designated 5GI security:

- a. Documentation necessary to permit a full credit analysis of the security does not exist or an NAIC CRP credit rating for an FE or PL security is not available.
- b. Issuer or obligor is current on all contracted interest and principal payments.
- c. The insurer has an actual expectation of ultimate payment of all contracted interest and principal.

Has the reporting entity self-designated 5GI securities? Yes [] No [X]

35. By self-designating PLGI securities, the reporting entity is certifying the following elements of each self-designated PLGI security:

- a. The security was purchased prior to January 1, 2018.
- b. The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.
- c. The NAIC Designation was derived from the credit rating assigned by an NAIC CRP in its legal capacity as a NRSRO which is shown on a current private letter rating held by the insurer and available for examination by state insurance regulators.
- d. The reporting entity is not permitted to share this credit rating of the PL security with the SVO.

Has the reporting entity self-designated PLGI securities? Yes [] No [X]

36. By assigning FE to a Schedule BA non-registered private fund, the reporting entity is certifying the following elements of each self-designated FE fund:

- a. The shares were purchased prior to January 1, 2019.
- b. The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.
- c. The security had a public credit rating(s) with annual surveillance assigned by an NAIC CRP in its legal capacity as an NRSRO prior to January 1, 2019.
- d. The fund only or predominantly holds bonds in its portfolio.
- e. The current reported NAIC Designation was derived from the public credit rating(s) with annual surveillance assigned by an NAIC CRP in its legal capacity as an NRSRO.
- f. The public credit rating(s) with annual surveillance assigned by an NAIC CRP has not lapsed.

Has the reporting entity assigned FE to Schedule BA non-registered private funds that complied with the above criteria? Yes [] No [X]

37. By rolling/renewing short-term or cash equivalent investments with continued reporting on Schedule DA, Part 1 or Schedule E Part 2 (identified through a code (%) in those investment schedules), the reporting entity is certifying to the following:

- a. The investment is a liquid asset that can be terminated by the reporting entity on the current maturity date.
- b. If the investment is with a nonrelated party or nonaffiliate, then it reflects an arms-length transaction with renewal completed at the discretion of all involved parties.
- c. If the investment is with a related party or affiliate, then the reporting entity has completed robust re-underwriting of the transaction for which documentation is available for regulator review.
- d. Short-term and cash equivalent investments that have been renewed/rolled from the prior period that do not meet the criteria in 37.a - 37.c are reported as long-term investments.

Has the reporting entity rolled/renewed short-term or cash equivalent investments in accordance with these criteria? Yes [] No [] N/A [X]

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE BROOKE LIFE INSURANCE COMPANY
GENERAL INTERROGATORIES

38.1 Does the reporting entity directly hold cryptocurrencies? Yes [] No [X]

38.2 If the response to 38.1 is yes, on what schedule are they reported?

39.1 Does the reporting entity directly or indirectly accept cryptocurrencies as payments for premiums on policies? Yes [] No [X]

39.2 If the response to 39.1 is yes, are the cryptocurrencies held directly or are they immediately converted to U.S. dollars?
 39.21 Held directly Yes [] No []
 39.22 Immediately converted to U.S. dollars Yes [] No []

39.3 If the response to 38.1 or 39.1 is yes, list all cryptocurrencies accepted for payments of premiums or that are held directly.

1 Name of Cryptocurrency	2 Immediately Converted to USD, Directly Held, or Both	3 Accepted for Payment of Premiums

OTHER

40.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any? \$ 45,900

40.2 List the name of the organization and the amount paid if any such payment represented 25% or more of the total payments to trade associations, service organizations and statistical or rating bureaus during the period covered by this statement.

1 Name	2 Amount Paid
A.M. Best Company, Inc.	45,900

41.1 Amount of payments for legal expenses, if any? \$ 0

41.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payments for legal expenses during the period covered by this statement.

1 Name	2 Amount Paid

42.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers or departments of government, if any? \$ 0

42.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payment expenditures in connection with matters before legislative bodies, officers, or departments of government during the period covered by this statement.

1 Name	2 Amount Paid

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE BROOKE LIFE INSURANCE COMPANY

GENERAL INTERROGATORIES

PART 2 - LIFE, ACCIDENT AND HEALTH COMPANIES/FRATERNAL BENEFIT SOCIETIES INTERROGATORIES

Life, Accident and Health Companies/Fraternal Benefit Societies:

- 1.1 Does the reporting entity have any direct Medicare Supplement Insurance in force? Yes [] No [X]
- 1.2 If yes, indicate premium earned on U.S. business only\$0
- 1.3 What portion of Item (1.2) is not reported on the Medicare Supplement Insurance Experience Exhibit?\$0
 1.31 Reason for excluding:

- 1.4 Indicate amount of earned premium attributable to Canadian and/or Other Alien not included in Item (1.2) above.\$0
- 1.5 Indicate total incurred claims on all Medicare Supplement insurance.\$0
- 1.6 Individual policies: Most current three years:
 1.61 Total premium earned\$0
 1.62 Total incurred claims\$0
 1.63 Number of covered lives0
All years prior to most current three years
 1.64 Total premium earned\$0
 1.65 Total incurred claims\$0
 1.66 Number of covered lives0
- 1.7 Group policies: Most current three years:
 1.71 Total premium earned\$0
 1.72 Total incurred claims\$0
 1.73 Number of covered lives0
All years prior to most current three years
 1.74 Total premium earned\$0
 1.75 Total incurred claims\$0
 1.76 Number of covered lives0

2. Health Test:

	1 Current Year	2 Prior Year
2.1 Premium Numerator	0	0
2.2 Premium Denominator	17,413,243	23,990,209
2.3 Premium Ratio (2.1/2.2)	0.000	0.000
2.4 Reserve Numerator	0	0
2.5 Reserve Denominator	203,958,097	254,323,295
2.6 Reserve Ratio (2.4/2.5)	0.000	0.000

- 3.1 Does this reporting entity have Separate Accounts? Yes [] No [X]
- 3.2 If yes, has a Separate Accounts Statement been filed with this Department? Yes [] No [] N/A []
- 3.3 What portion of capital and surplus funds of the reporting entity covered by assets in the Separate Accounts statement, is not currently distributable from the Separate Accounts to the general account for use by the general account?\$0
- 3.4 State the authority under which Separate Accounts are maintained:

- 3.5 Was any of the reporting entity's Separate Accounts business reinsured as of December 31? Yes [] No [X]
- 3.6 Has the reporting entity assumed by reinsurance any Separate Accounts business as of December 31? Yes [] No [X]
- 3.7 If the reporting entity has assumed Separate Accounts business, how much, if any, reinsurance assumed receivable for reinsurance of Separate Accounts reserve expense allowances is included as a negative amount in the liability for "Transfers to Separate Accounts due or accrued (net)"?\$0
4. For reporting entities having sold annuities to another insurer where the insurer purchasing the annuities has obtained a release of liability from the claimant (payee) as the result of the purchase of an annuity from the reporting entity only:
- 4.1 Amount of loss reserves established by these annuities during the current year:\$0
- 4.2 List the name and location of the insurance company purchasing the annuities and the statement value on the purchase date of the annuities.

1	2 Statement Value on Purchase Date of Annuities (i.e., Present Value)
P&C Insurance Company And Location	

GENERAL INTERROGATORIES

PART 2 - LIFE, ACCIDENT AND HEALTH COMPANIES/FRATERNAL BENEFIT SOCIETIES INTERROGATORIES

- 5.1 Do you act as a custodian for health savings accounts? Yes [] No [X]
- 5.2 If yes, please provide the amount of custodial funds held as of the reporting date. \$ 0
- 5.3 Do you act as an administrator for health savings accounts? Yes [] No [X]
- 5.4 If yes, please provide the balance of funds administered as of the reporting date. \$ 0
- 6.1 Are any of the captive affiliates reported on Schedule S, Part 3, authorized reinsurers? Yes [] No [X] N/A []
- 6.2 If the answer to 6.1 is yes, please provide the following:

1 Company Name	2 NAIC Company Code	3 Domiciliary Jurisdiction	4 Reserve Credit	Assets Supporting Reserve Credit		
				5 Letters of Credit	6 Trust Agreements	7 Other
.....

7. Provide the following for individual ordinary life insurance* policies (U.S. business only) for the current year (prior to reinsurance assumed or ceded):
- 7.1 Direct Premium Written \$ 1,764
- 7.2 Total Incurred Claims \$ 0
- 7.3 Number of Covered Lives 30

*Ordinary Life Insurance Includes
Term (whether full underwriting, limited underwriting, jet issue, "short form app")
Whole Life (whether full underwriting, limited underwriting, jet issue, "short form app")
Variable Life (with or without secondary gurarantee)
Universal Life (with or without secondary gurarantee)
Variable Universal Life (with or without secondary gurarantee)

8. Is the reporting entity licensed or chartered, registered, qualified, eligible or writing business in at least two states? Yes [] No [X]
- 8.1 If no, does the reporting entity assume reinsurance business that covers risks residing in at least one state other than the state of domicile of the reporting entity? Yes [X] No []

Life, Accident and Health Companies Only:

- 9.1 Are personnel or facilities of this reporting entity used by another entity or entities or are personnel or facilities of another entity or entities used by this reporting entity (except for activities such as administration of jointly underwritten group contracts and joint mortality or morbidity studies)? Yes [X] No []
- 9.2 Net reimbursement of such expenses between reporting entities:
- 9.21 Paid \$ 450,794
- 9.22 Received \$ 0
- 10.1 Does the reporting entity write any guaranteed interest contracts? Yes [] No [X]
- 10.2 If yes, what amount pertaining to these lines is included in:
- 10.21 Page 3, Line 1 \$ 0
- 10.22 Page 4, Line 1 \$ 0
11. For stock reporting entities only:
- 11.1 Total amount paid in by stockholders as surplus funds since organization of the reporting entity: \$ 2,026,188,014
12. Total dividends paid stockholders since organization of the reporting entity:
- 12.11 Cash \$ 6,221,812,297
- 12.12 Stock \$ 0
- 13.1 Does the reporting entity reinsure any Workers' Compensation Carve-Out business defined as: Yes [] No [X]
 Reinsurance (including retrocessional reinsurance) assumed by life and health insurers of medical, wage loss and death benefits of the occupational illness and accident exposures, but not the employers liability exposures, of business originally written as workers' compensation insurance.
- 13.2 If yes, has the reporting entity completed the Workers' Compensation Carve-Out Supplement to the Annual Statement? Yes [] No []
- 13.3 If 13.1 is yes, the amounts of earned premiums and claims incurred in this statement are:
- | | 1
Reinsurance
Assumed | 2
Reinsurance
Ceded | 3
Net
Retained |
|---------------------------------------------------------------|-----------------------------|---------------------------|----------------------|
| 13.31 Earned premium 0 | 0 | 0 | 0 |
| 13.32 Paid claims 0 | 0 | 0 | 0 |
| 13.33 Claim liability and reserve (beginning of year) 0 | 0 | 0 | 0 |
| 13.34 Claim liability and reserve (end of year) 0 | 0 | 0 | 0 |
| 13.35 Incurred claims 0 | 0 | 0 | 0 |

GENERAL INTERROGATORIES

PART 2 - LIFE, ACCIDENT AND HEALTH COMPANIES/FRATERNAL BENEFIT SOCIETIES INTERROGATORIES

13.4 If reinsurance assumed included amounts with attachment points below \$1,000,000, the distribution of the amounts reported in Lines 13.31 and 13.34 for Column (1) are:

	Attachment Point	1 Earned Premium	2 Claim Liability and Reserve
13.41	<\$25,000	0	0
13.42	\$25,000 - 99,999	0	0
13.43	\$100,000 - 249,999	0	0
13.44	\$250,000 - 999,999	0	0
13.45	\$1,000,000 or more	0	0

13.5 What portion of earned premium reported in 13.31, Column 1 was assumed from pools?\$0

Fraternal Benefit Societies Only:

- 14. Is the reporting entity organized and conducted on the lodge system, with ritualistic form of work and representative form of government? Yes [] No []
- 15. How often are meetings of the subordinate branches required to be held?
.....
- 16. How are the subordinate branches represented in the supreme or governing body?
.....
- 17. What is the basis of representation in the governing body?
.....
- 18.1 How often are regular meetings of the governing body held?
.....
- 18.2 When was the last regular meeting of the governing body held?
- 18.3 When and where will the next regular or special meeting of the governing body be held?
.....
- 18.4 How many members of the governing body attended the last regular meeting? 0
- 18.5 How many of the same were delegates of the subordinate branches? 0
- 19. How are the expenses of the governing body defrayed?
.....
- 20. When and by whom are the officers and directors elected?
.....
- 21. What are the qualifications for membership?
.....
- 22. What are the limiting ages for admission?
.....
- 23. What is the minimum and maximum insurance that may be issued on any one life?
.....
- 24. Is a medical examination required before issuing a benefit certificate to applicants? Yes [] No []
- 25. Are applicants admitted to membership without filing an application with and becoming a member of a local branch by ballot and initiation? Yes [] No []
- 26.1 Are notices of the payments required sent to the members? Yes [] No [] N/A []
- 26.2 If yes, do the notices state the purpose for which the money is to be used? Yes [] No []
- 27. What proportion of first and subsequent year's payments may be used for management expenses?
27.11 First Year 0.0 %
27.12 Subsequent Years 0.0 %
- 28.1 Is any part of the mortuary, disability, emergency or reserve fund, or the accretions from or payments for the same, used for expenses? Yes [] No []
- 28.2 If so, what amount and for what purpose? \$0
- 29.1 Does the reporting entity pay an old age disability benefit? Yes [] No []
- 29.2 If yes, at what age does the benefit commence? 0
- 30.1 Has the constitution or have the laws of the reporting entity been amended during the year? Yes [] No []
- 30.2 If yes, when?
.....
- 31. Have you filed with this Department all forms of benefit certificates issued, a copy of the constitution and all of the laws, rules and regulations in force at the present time? Yes [] No []
- 32.1 State whether all or a portion of the regular insurance contributions were waived during the current year under premium-paying certificates on account of meeting attained age or membership requirements? Yes [] No []
- 32.2 If so, was an additional reserve included in Exhibit 5? Yes [] No [] N/A []
- 32.3 If yes, explain
.....
- 33.1 Has the reporting entity reinsured, amalgamated with, or absorbed any company, order, society, or association during the year? Yes [] No []
- 33.2 If yes, was there any contract agreement, or understanding, written or oral, expressed or implied, by means of which any officer, director, trustee, or any other person, or firm, corporation, society or association, received or is to receive any fee, commission, emolument, or compensation of any nature whatsoever in connection with, on an account of such reinsurance, amalgamation, absorption, or transfer of membership or funds? Yes [] No [] N/A []
- 34. Has any present or former officer, director, trustee, incorporator, or any other persons, or any firm, corporation, society or association, any claims of any nature whatsoever against this reporting entity, which is not included in the liabilities on Page 3 of this statement? Yes [] No []
- 35.1 Does the reporting entity have outstanding assessments in the form of liens against policy benefits that have increased surplus? Yes [] No []
- 35.2 If yes, what is the date of the original lien and the total outstanding balance of liens that remain in surplus?

Date	Outstanding Lien Amount
.....

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE BROOKE LIFE INSURANCE COMPANY

FIVE-YEAR HISTORICAL DATA

Show amounts in whole dollars only, no cents; show percentages to one decimal place, i.e. 17.6.
\$000 omitted for amounts of life insurance

	1 2023	2 2022	3 2021	4 2020	5 2019
Life Insurance in Force (Exhibit of Life Insurance)					
1. Ordinary - whole life and endowment (Line 34, Col. 4)	32,412	33,802	36,872	40,645	43,677
2. Ordinary - term (Line 21, Col. 4, less Line 34, Col. 4)	4,720,430	6,284,575	8,254,611	9,430,642	10,811,378
3. Credit life (Line 21, Col. 6)	0	0	0	0	0
4. Group, excluding FEGLI/SGLI (Line 21, Col. 9 less Lines 43 & 44, Col. 4)	175,509	207,387	234,031	243,091	253,493
5. Industrial (Line 21, Col. 2)	0	0	0	0	0
6. FEGLI/SGLI (Lines 43 & 44, Col. 4)	0	0	0	0	0
7. Total (Line 21, Col. 10)	4,928,351	6,525,764	8,525,514	9,714,378	11,108,548
7.1 Total in force for which VM-20 deterministic/stochastic reserves are calculated	0	0	0	0	0
New Business Issued (Exhibit of Life Insurance)					
8. Ordinary - whole life and endowment (Line 34, Col. 2)	0	0	0	0	0
9. Ordinary - term (Line 2, Col. 4, less Line 34, Col. 2)	0	0	0	0	0
10. Credit life (Line 2, Col. 6)	0	0	0	0	0
11. Group (Line 2, Col. 9)	0	0	0	0	0
12. Industrial (Line 2, Col. 2)	0	0	0	0	0
13. Total (Line 2, Col. 10)	0	0	0	0	0
Premium Income - Lines of Business (Exhibit 1 - Part 1)					
14. Individual life (Line 20.4, Col. 2)	14,712,854	17,974,559	18,468,803	19,459,977	23,445,309
15. Group life (Line 20.4, Col. 3)	2,533,170	4,993,087	7,682,767	10,398,777	6,793,587
16. Individual annuities (Line 20.4, Col. 4)	167,219	1,022,563	4,307,888	3,340,523	2,262,573
17. Group annuities (Line 20.4, Col. 5)	0	0	0	0	0
18. Accident & Health (Line 20.4, Col. 6)	0	0	0	0	0
19. Other lines of business (Line 20.4, Col. 8)	0	0	0	0	0
20. Total	17,413,243	23,990,209	30,459,458	33,199,277	32,501,469
Balance Sheet (Pages 2 & 3)					
21. Total admitted assets excluding Separate Accounts business (Page 2, Line 26, Col. 3)	4,897,792,876	6,280,412,689	6,431,966,220	5,066,080,756	5,087,850,480
22. Total liabilities excluding Separate Accounts business (Page 3, Line 26)	241,163,664	315,159,378	336,291,569	343,623,628	327,355,584
23. Aggregate life reserves (Page 3, Line 1)	221,456,820	264,496,366	271,943,766	284,548,312	287,368,515
23.1 Excess VM-20 deterministic/stochastic reserve over NPR related to Line 7.1	0	0	0	0	0
24. Aggregate A & H reserves (Page 3, Line 2)	0	0	0	0	0
25. Deposit-type contract funds (Page 3, Line 3)	3,093,613	2,646,591	2,450,379	2,632,363	2,455,860
26. Asset valuation reserve (Page 3, Line 24.01)	3,553,210	3,527,821	2,395,543	2,060,063	2,484,982
27. Capital (Page 3, Lines 29 and 30)	51,500,000	51,500,000	51,500,000	51,500,000	51,500,000
28. Surplus (Page 3, Line 37)	4,605,129,212	5,913,753,311	6,044,174,651	4,670,957,128	4,708,994,896
29. Net Cash from Operations (Line 11)	315,407,773	(126,808,134)	(80,240,106)	(93,216,091)	510,219,803
Risk-Based Capital Analysis					
30. Total adjusted capital	5,166,023,810	6,970,725,415	6,626,818,551	5,207,689,816	5,224,358,457
31. Authorized control level risk - based capital	418,160,099	649,232,830	578,031,777	765,830,561	741,431,236
Percentage Distribution of Cash, Cash Equivalents and Invested Assets (Page 2, Col. 3) (Line No. /Page 2, Line 12, Col. 3) x 100.0					
32. Bonds (Line 1)	4.4	4.1	4.9	4.1	6.0
33. Stocks (Lines 2.1 and 2.2)	95.2	95.5	94.9	95.2	93.8
34. Mortgage loans on real estate (Lines 3.1 and 3.2)	0.0	0.0	0.0	0.0	0.0
35. Real estate (Lines 4.1, 4.2 and 4.3)	0.0	0.0	0.0	0.0	0.0
36. Cash, cash equivalents and short-term investments (Line 5)	0.0	0.0	0.1	0.6	0.1
37. Contract loans (Line 6)	0.0	0.0	0.0	0.0	0.0
38. Derivatives (Page 2, Line 7)	0.0	0.0	0.0	0.0	0.0
39. Other invested assets (Line 8)	0.5	0.4	0.0	0.0	0.0
40. Receivables for securities (Line 9)	0.0	0.0	0.0	0.0	0.0
41. Securities lending reinvested collateral assets (Line 10)	0.0	0.0	0.0	0.0	0.0
42. Aggregate write-ins for invested assets (Line 11)	0.0	0.0	0.0	0.0	0.0
43. Cash, cash equivalents and invested assets (Line 12)	100.0	100.0	100.0	100.0	100.0
Investments in Parent, Subsidiaries and Affiliates					
44. Affiliated bonds (Schedule D Summary, Line 12, Col. 1)	0	0	0	0	0
45. Affiliated preferred stocks (Schedule D Summary, Line 18, Col. 1)	0	0	0	0	0
46. Affiliated common stocks (Schedule D Summary Line 24, Col. 1),	4,652,621,647	5,987,417,659	6,098,185,448	4,780,510,279	4,759,577,738
47. Affiliated short-term investments (subtotal included in Schedule DA Verification, Col. 5, Line 10)	0	0	0	0	0
48. Affiliated mortgage loans on real estate	0	0	0	0	0
49. All other affiliated	23,637,737	25,800,412	1,248,895	1,286,384	1,179,757
50. Total of above Lines 44 to 49	4,676,259,384	6,013,218,071	6,099,434,343	4,781,796,663	4,760,757,495
51. Total Investment in Parent included in Lines 44 to 49 above	0	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE BROOKE LIFE INSURANCE COMPANY

FIVE-YEAR HISTORICAL DATA

(Continued)

	1 2023	2 2022	3 2021	4 2020	5 2019
Total Nonadmitted and Admitted Assets					
52. Total nonadmitted assets (Page 2, Line 28, Col. 2).....	1,201,346	1,151,797	1,248,895	1,286,384	1,179,757
53. Total admitted assets (Page 2, Line 28, Col. 3)	4,897,792,876	6,280,412,689	6,431,966,220	5,066,080,756	5,087,850,480
Investment Data					
54. Net investment income (Exhibit of Net Investment Income)	393,784,790	(82,099,572)	(82,878,532)	(81,431,518)	524,485,490
55. Realized capital gains (losses) (Page 4, Line 34, Column 1)	(496,011)	(125,505)	0	26	(155,562)
56. Unrealized capital gains (losses) (Page 4, Line 38, Column 1)	(1,183,940,464)	489,700,389	(57,362,320)	(478,960,831)	(148,778,111)
57. Total of above Lines 54, 55 and 56	(790,651,685)	407,475,312	(140,240,852)	(560,392,323)	375,551,817
Benefits and Reserve Increases (Page 6)					
58. Total contract/certificate benefits - life (Lines 10, 11, 12, 13, 14 and 15, Col. 1 minus Lines 10, 11, 12, 13, 14 and 15, Cols. 6, 7 and 8)	67,375,648	57,720,176	54,713,446	63,026,041	61,199,083
59. Total contract/certificate benefits - A & H (Lines 13 & 14, Col. 6)	0	0	0	0	0
60. Increase in life reserves - other than group and annuities (Line 19, Col. 2)	(957,901)	(487,721)	(779,138)	(773,935)	(984,374)
61. Increase in A & H reserves (Line 19, Col. 6)	0	0	0	0	0
62. Dividends to policyholders and refunds to members (Line 30, Col. 1)	8,828	8,451	9,028	9,727	9,713
Operating Percentages					
63. Insurance expense percent (Page 6, Col. 1, Lines 21, 22 & 23, less Line 6)/(Page 6, Col. 1, Line 1 plus Exhibit 7, Col. 2, Line 2) x 100.0	3.2	3.0	1.8	1.7	1.7
64. Lapse percent (ordinary only) [(Exhibit of Life Insurance, Col. 4, Lines 14 & 15) / 1/2 (Exhibit of Life Insurance, Col. 4, Lines 1 & 21)] x 100.0	27.8	26.6	12.8	13.2	6.8
65. A & H loss percent (Schedule H, Part 1, Lines 5 and 6, Col. 2)	0.0	0.0	0.0	0.0	0.0
66. A & H cost containment percent (Schedule H, Pt. 1, Line 4, Col. 2)	0.0	0.0	0.0	0.0	0.0
67. A & H expense percent excluding cost containment expenses (Schedule H, Pt. 1, Line 10, Col. 2)	0.0	0.0	0.0	0.0	0.0
A & H Claim Reserve Adequacy					
68. Incurred losses on prior years' claims - comprehensive group health (Sch. H, Part 3, Line 3.1 Col. 3)	0	0	XXX	XXX	XXX
69. Prior years' claim liability and reserve - comprehensive group health (Sch. H, Part 3, Line 3.2 Col. 3)	0	0	XXX	XXX	XXX
70. Incurred losses on prior years' claims-health other than comprehensive group health (Sch. H, Part 3, Line 3.1 Col. 1 less Col. 3)	0	0	XXX	XXX	XXX
71. Prior years' claim liability and reserve-health other than comprehensive group health (Sch. H, Part 3, Line 3.2 Col. 1 less Col. 3)	0	0	XXX	XXX	XXX
Net Gains From Operations After Dividends to Policyholders, Refunds to Members, Federal Income Taxes and Before Realized Capital Gains or (Losses) by Lines of Business (Page 6.x, Line 33)					
72. Individual industrial life (Page 6.1, Col. 2)	0	0	0	0	0
73. Individual whole life (Page 6.1, Col. 3)	9,925,945	(2,042,666)	(1,809,013)	(2,081,201)	13,450,587
74. Individual term life (Page 6.1, Col. 4)	280,604	(32,770)	(67,956)	(79,218)	86,973
75. Individual indexed life (Page 6.1, Col. 5)	0	0	0	0	0
76. Individual universal life (Page 6.1, Col. 6)	10,679,766	(2,297,057)	(2,212,615)	(2,156,429)	13,794,046
77. Individual universal life with secondary guarantees (Page 6.1, Col. 7)	0	0	0	0	0
78. Individual variable life (Page 6.1, Col. 8)	0	0	0	0	0
79. Individual variable universal life (Page 6.1, Col. 9)	0	0	0	0	0
80. Individual credit life (Page 6.1, Col. 10)	0	0	0	0	0
81. Individual other life (Page 6.1, Col. 11)	0	0	0	0	0
82. Individual YRT mortality risk only (Page 6.1, Col. 12)	13,626,170	(1,402,429)	(2,392,312)	(7,008,997)	2,858,162
83. Group whole life (Page 6.2, Col. 2)	0	0	0	0	0
84. Group term life (Page 6.2, Col. 3)	0	0	0	0	0
85. Group universal life (Page 6.2, Col. 4)	0	0	0	0	0
86. Group variable life (Page 6.2, Col. 5)	0	0	0	0	0
87. Group variable universal life (Page 6.2, Col. 6)	0	0	0	0	0
88. Group credit life (Page 6.2, Col. 7)	0	0	0	0	0
89. Group other life (Page 6.2, Col. 8)	0	0	0	0	0
90. Group YRT mortality risk only (Page 6.2, Col. 9)	(6,390,767)	(4,252,044)	(3,745,068)	(1,392,489)	531,247
91. Individual deferred fixed annuities (Page 6.3, Col. 2)	347,356,438	(94,515,915)	(82,637,161)	(71,397,879)	474,154,269
92. Individual deferred indexed annuities (Page 6.3, Col. 3)	0	0	0	0	0
93. Individual deferred variable annuities with guarantees (Page 6.3, Col. 4)	0	0	0	0	0
94. Individual deferred variable annuities without guarantees (Page 6.3, Col. 5)	0	0	0	0	0
95. Individual life contingent payout (immediate and annuitization) (Page 6.3, Col. 6)	10,194,905	(4,568,428)	(1,258,041)	(954,427)	6,599,104
96. Individual other annuities (Page 6.3, Col. 7)	0	0	0	0	0
97. Group deferred fixed annuities (Page 6.4, Col. 2)	0	0	0	0	0
98. Group deferred indexed annuities (Page 6.4, Col. 3)	0	0	0	0	0
99. Group deferred variable annuities with guarantees (Page 6.4, Col. 4)	0	0	0	0	0
100. Group deferred variable annuities without guarantees (Page 6.4, Col. 5)	0	0	0	0	0
101. Group life contingent payout (immediate and annuitization) (Page 6.4, Col. 6)	0	0	0	0	0
102. Group other annuities (Page 6.4, Col. 7)	0	0	0	0	0
103. A & H-comprehensive individual (Page 6.5, Col. 2)	0	0	0	0	0
104. A & H-comprehensive group (Page 6.5, Col. 3)	0	0	0	0	0
105. A & H-Medicare supplement (Page 6.5, Col. 4)	0	0	0	0	0
106. A & H-vision only (Page 6.5, Col. 5)	0	0	0	0	0
107. A & H-dental only (Page 6.5, Col. 6)	0	0	0	0	0
108. A & H-Federal employees health benefits plan (Page 6.5, Col. 7)	0	0	0	0	0
109. A & H-Title XVIII Medicare (Page 6.5, Col. 8)	0	0	0	0	0
110. A & H-Title XIX Medicaid (Page 6.5, Col. 9)	0	0	0	0	0
111. A & H-credit (Page 6.5, Col. 10)	0	0	0	0	0
112. A & H-disability income (Page 6.5, Col. 11)	0	0	0	0	0
113. A & H-long-term care (Page 6.5, Col. 12)	0	0	0	0	0
114. A & H-other (Page 6.5, Col. 13)	0	0	0	0	0
115. Aggregate of all other lines of business (Page 6, Col. 8)	0	0	0	0	0
116. Fraternal (Page 6, Col. 7)	0	0	0	0	0
117. Total (Page 6, Col. 1)	385,673,061	(109,111,309)	(94,122,166)	(85,070,640)	511,474,388

NOTE: If a party to a merger, have the two most recent years of this exhibit been restated due to a merger in compliance with the disclosure requirements of SSAP No. 3, Accounting Changes and Correction of Errors? Yes [] No []
 If no, please explain:



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE BROOKE LIFE INSURANCE COMPANY
LIFE INSURANCE (STATE PAGE)^(b)

NAIC Group Code 0918

BUSINESS IN THE STATE OF Grand Total

DURING THE YEAR 2023

NAIC Company Code 78620

Line of Business	1 Premiums and Annuities Considerations	2 Other Considerations	Dividends to Policyholders/Refunds to Members				7 Total (Col. 3+4+5+6)	Claims and Benefits Paid				
			3 Paid in Cash or Left on Deposit	4 Applied to Pay Renewal Premiums	5 Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6 Other		8 Death and Annuity Benefits	9 Matured Endowments	10 Surrender Values and Withdrawals for Life Contracts	11 All Other Benefits	12 Total (Sum Columns 8 through 11)
Individual Life												
1. Industrial	0	0	0	0	0	0	0	0	0	0	0	0
2. Whole	1,764	0	0	0	0	0	0	0	0	3,040	0	3,040
3. Term	0	0	0	0	0	0	0	0	0	0	0	0
4. Indexed	0	0	0	0	0	0	0	0	0	0	0	0
5. Universal	0	0	0	0	0	0	0	0	0	0	0	0
6. Universal with secondary guarantees	0	0	0	0	0	0	0	0	0	0	0	0
7. Variable	0	0	0	0	0	0	0	0	0	0	0	0
8. Variable universal	0	0	0	0	0	0	0	0	0	0	0	0
9. Credit	0	0	0	0	0	0	0	0	0	0	0	0
10. Other	0	0	0	0	0	0	0	0	0	0	0	0
11. Total Individual Life (f)	1,764	0	0	0	0	0	0	0	0	3,040	0	3,040
Group Life												
12. Whole	0	0	0	0	0	0	0	0	0	0	0	0
13. Term	0	0	0	0	0	0	0	0	0	0	0	0
14. Universal	0	0	0	0	0	0	0	0	0	0	0	0
15. Variable	0	0	0	0	0	0	0	0	0	0	0	0
16. Variable universal	0	0	0	0	0	0	0	0	0	0	0	0
17. Credit	0	0	0	0	0	0	0	0	0	0	0	0
18. Other	0	0	0	0	0	0	0	0	0	0	0	0
19. Total Group Life (f)	0	0	0	0	0	0	0	0	0	0	0	0
Individual Annuities												
20. Fixed	165,498	0	0	0	0	0	0	11,342,324	0	42,850,796	0	54,193,120
21. Indexed	0	0	0	0	0	0	0	0	0	0	0	0
22. Variable with guarantees	0	0	0	0	0	0	0	0	0	0	0	0
23. Variable without guarantees	0	0	0	0	0	0	0	0	0	0	0	0
24. Life contingent payout	0	0	0	0	0	0	0	328,596	0	0	0	328,596
25. Other	0	0	0	0	0	0	0	0	0	0	0	0
26. Total Individual Annuities (f)	165,498	0	0	0	0	0	0	11,670,920	0	42,850,796	0	54,521,716
Group Annuities												
27. Fixed	0	0	0	0	0	0	0	0	0	0	0	0
28. Indexed	0	0	0	0	0	0	0	0	0	0	0	0
29. Variable with guarantees	0	0	0	0	0	0	0	0	0	0	0	0
30. Variable without guarantees	0	0	0	0	0	0	0	0	0	0	0	0
31. Life contingent payout	0	0	0	0	0	0	0	0	0	0	0	0
32. Other	0	0	0	0	0	0	0	0	0	0	0	0
33. Total Group Annuities (f)	0	0	0	0	0	0	0	0	0	0	0	0
Accident and Health												
34. Comprehensive individual (d)	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
35. Comprehensive group (d)	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
36. Medicare Supplement (d)	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
37. Vision only (d)	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
38. Dental only (d)	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
39. Federal Employees Health Benefits Plan (d)	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
40. Title XVIII Medicare (d)	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
41. Title XIX Medicaid (d)	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
42. Credit A&H	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
43. Disability income (d)	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
44. Long-term care (d)	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
45. Other health (d)	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
46. Total Accident and Health	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
47. Total (c)	167,262	0	0	0	0	0	0	11,670,920	0	42,853,836	0	54,524,756

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ANNUAL STATEMENT FOR THE YEAR 2023 OF THE BROOKE LIFE INSURANCE COMPANY

LIFE INSURANCE (STATE PAGE) (Continued)^(b)

NAIC Group Code 0918

BUSINESS IN THE STATE OF

Grand Total

DURING THE YEAR 2023

NAIC Company Code 78620

Line of Business	13 Incurred During Current Year	Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits								22 Unpaid December 31, Current Year	Policy Exhibit					
		Claims Settled During Current Year									Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)	
		Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year			23	24	25	26	27	28
		14 Number of Pals/ Certs	15 Amount	16 Number of Pals/ Certs	17 Amount	18 Number of Pals/ Certs	19 Amount	20 Number of Pals/ Certs	21 Amount		Number of Pals/ Certs	Amount	Number of Pals/ Certs	Amount	Number of Pals/ Certs	Amount
Individual Life																
1. Industrial	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2. Whole	0	0	0	0	0	0	0	0	0	0	0	0	(1)	(5,000)	30	181,303
3. Term	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
4. Indexed	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
5. Universal	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
6. Universal with secondary guarantees	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
7. Variable	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
8. Variable universal	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
9. Credit	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
10. Other (f)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
11. Total Individual Life	0	0	0	0	0	0	0	0	0	0	0	0	(1)	(5,000)	30	181,303
Group Life																
12. Whole	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
13. Term	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
14. Universal	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
15. Variable	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
16. Variable universal	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
17. Credit	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
18. Other (f)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
19. Total Group Life	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Individual Annuities																
20. Fixed	8,926,134	169	11,342,324	0	0	0	0	169	11,342,324	2,831,423	0	0	(358)	(45,625,171)	2,179	168,343,607
21. Indexed	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
22. Variable with guarantees	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
23. Variable without guarantees	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
24. Life contingent payout	310,962	14	328,596	0	0	0	0	14	328,596	237,432	0	0	(1)	0	68	0
25. Other (f)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
26. Total Individual Annuities	9,237,096	183	11,670,920	0	0	0	0	183	11,670,920	3,068,855	0	0	(359)	(45,625,171)	2,247	168,343,607
Group Annuities																
27. Fixed	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
28. Indexed	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
29. Variable with guarantees	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
30. Variable without guarantees	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
31. Life contingent payout	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
32. Other (f)	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
33. Total Group Annuities	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Accident and Health																
34. Comprehensive individual (d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
35. Comprehensive group (d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
36. Medicare Supplement (d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
37. Vision only (d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
38. Dental only (d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
39. Federal Employees Health Benefits Plan (d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
40. Title XVIII Medicare (d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
41. Title XIX Medicaid (d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
42. Credit A&H	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
43. Disability income (d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
44. Long-term care (d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
45. Other health (d)	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
46. Total Accident and Health	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	0	0	0	0	0	0
47. TOTAL	9,237,096	183	11,670,920	0	0	0	0	183	11,670,920	3,068,855	0	0	(360)	(45,630,171)	2,277	168,524,910

(a) Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ 0, current year \$ 0. Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS prior year \$ 0, current year \$ 0.

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: 0 2) covering number of lives: 0 3) face amount \$ 0

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ 0 Group: \$ 0 Total: \$ 0

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products 0 and number of persons insured under indemnity only products 0

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$ 0

(f) Certain Separate Account products are included in "Other" product categories in the table(s) above:

- 1. Individual Life - Other includes the following amounts related to Separate Account policies: Column 1) \$ 0 Column 7) \$ 0 Column 12) \$ 0
- 2. Group Life - Other includes the following amounts related to Separate Account policies: Column 1) \$ 0 Column 7) \$ 0 Column 12) \$ 0
- 3. Individual Annuities - Other includes the following amounts related to Separate Account policies: Column 1) \$ 0 Column 7) \$ 0 Column 12) \$ 0
- 4. Group Annuities - Other includes the following amounts related to Separate Account policies: Column 1) \$ 0 Column 7) \$ 0 Column 12) \$ 0

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ANNUAL STATEMENT FOR THE YEAR 2023 OF THE BROOKE LIFE INSURANCE COMPANY

EXHIBIT OF LIFE INSURANCE

(\$000 Omitted for Amounts of Life Insurance)

	Industrial		Ordinary		Credit Life (Group and Individual)		Group			10 Total Amount of Insurance
	1 Number of Policies	2 Amount of Insurance	3 Number of Policies	4 Amount of Insurance	5 Number of Individual Policies and Group Certificates	6 Amount of Insurance	7 Number of		9 Amount of Insurance	
							8 Policies	8 Certificates		
1. In force end of prior year	0	0	101,169	6,318,377	0	0	2	2,838	207,387	6,525,764
2. Issued during year	0	0	0	0	0	0	0	0	0	0
3. Reinsurance assumed	0	0	0	0	0	0	0	0	0	0
4. Revived during year	0	0	45	2,678	0	0	0	0	8	2,686
5. Increased during year (net)	0	0	32	7,693	0	0	0	0	0	7,693
6. Subtotals, Lines 2 to 5	0	0	77	10,371	0	0	0	0	8	10,379
7. Additions by dividends during year	XXX	0	XXX	0	XXX	0	XXX	XXX	0	0
8. Aggregate write-ins for increases	0	0	0	0	0	0	0	0	0	0
9. Totals (Lines 1 and 6 to 8)	0	0	101,246	6,328,748	0	0	2	2,838	207,395	6,536,143
Deductions during year:										
10. Death	0	0	424	23,760	0	0	XXX	14	830	24,590
11. Maturity	0	0	0	0	0	0	XXX	0	0	0
12. Disability	0	0	0	0	0	0	XXX	0	0	0
13. Expiry	0	0	97	395	0	0	0	0	2	397
14. Surrender	0	0	4,058	256,810	0	0	0	165	12,610	269,420
15. Lapse	0	0	17,933	1,281,377	0	0	0	334	18,214	1,299,591
16. Conversion	0	0	144	2,963	0	0	XXX	XXX	XXX	2,963
17. Decreased (net)	0	0	27	10,601	0	0	0	8	230	10,831
18. Reinsurance	0	0	0	0	0	0	0	0	0	0
19. Aggregate write-ins for decreases	0	0	0	0	0	0	0	0	0	0
20. Totals (Lines 10 to 19)	0	0	22,683	1,575,906	0	0	0	521	31,886	1,607,792
21. In force end of year (b) (Line 9 minus Line 20)	0	0	78,563	4,752,842	0	0	2	2,317	175,509	4,928,351
22. Reinsurance ceded end of year	XXX	0	XXX	35,421	XXX	0	XXX	XXX	0	35,421
23. Line 21 minus Line 22	XXX	0	XXX	4,717,421	XXX	(a)	0	XXX	175,509	4,892,930
DETAILS OF WRITE-INS										
0801.										
0802.										
0803.										
0898. Summary of remaining write-ins for Line 8 from overflow page	0	0	0	0	0	0	0	0	0	0
0899. TOTALS (Lines 0801 thru 0803 plus 0898) (Line 8 above)	0	0	0	0	0	0	0	0	0	0
1901.										
1902.										
1903.										
1998. Summary of remaining write-ins for Line 19 from overflow page	0	0	0	0	0	0	0	0	0	0
1999. TOTALS (Lines 1901 thru 1903 plus 1998) (Line 19 above)	0	0	0	0	0	0	0	0	0	0

Life, Accident and Health Companies Only:

(a) Group \$0 ; Individual \$0

Fraternal Benefit Societies Only:

(b) Paid-up insurance included in the final totals of Line 21 (including additions to certificates) number of certificates0 , Amount \$0

Additional accidental death benefits included in life certificates were in amount \$0 , Does the society collect any contributions from members for general expenses of the society under fully paid-up certificates? Yes [] No []

If not, how are such expenses met?

.....

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE BROOKE LIFE INSURANCE COMPANY

EXHIBIT OF LIFE INSURANCE

(\$000 Omitted for Amounts of Life Insurance) (Continued)
ADDITIONAL INFORMATION ON INSURANCE IN FORCE END OF YEAR

	Industrial		Ordinary	
	1 Number of Policies	2 Amount of Insurance	3 Number of Policies	4 Amount of Insurance
24. Additions by dividends	XXX	0	XXX	135
25. Other paid-up insurance	0	0	984	8,332
26. Debit ordinary insurance	XXX	XXX	0	0

ADDITIONAL INFORMATION ON ORDINARY INSURANCE

Term Insurance Excluding Extended Term Insurance	Issued During Year (Included in Line 2)		In Force End of Year (Included in Line 21)	
	1 Number of Policies	2 Amount of Insurance	3 Number of Policies	4 Amount of Insurance
27. Term policies - decreasing	0	0	103	4,187
28. Term policies - other	0	0	76,072	4,716,207
29. Other term insurance - decreasing	XXX	0	XXX	0
30. Other term insurance	XXX	0	XXX	0
31. Totals (Lines 27 to 30)	0	0	76,175	4,720,394
Reconciliation to Lines 2 and 21:				
32. Term additions	XXX	0	XXX	0
33. Totals, extended term insurance	XXX	XXX	12	36
34. Totals, whole life and endowment	0	0	2,376	32,412
35. Totals (Lines 31 to 34)	0	0	78,563	4,752,842

CLASSIFICATION OF AMOUNT OF INSURANCE BY PARTICIPATING STATUS

	Issued During Year (Included in Line 2)		In Force End of Year (Included in Line 21)	
	1 Non-Participating	2 Participating	3 Non-Participating	4 Participating
36. Industrial	0	0	0	0
37. Ordinary	0	0	4,750,012	2,830
38. Credit Life (Group and Individual)	0	0	0	0
39. Group	0	0	175,509	0
40. Totals (Lines 36 to 39)	0	0	4,925,521	2,830

ADDITIONAL INFORMATION ON CREDIT LIFE AND GROUP INSURANCE

	Credit Life		Group	
	1 Number of Individual Policies	2 Amount of Insurance	3 Number of Certificates	4 Amount of Insurance
41. Amount of insurance included in Line 2 ceded to other companies	XXX		XXX	
42. Number in force end of year if the number under ceded group is limited on a pro-rata basis				XXX
43. Federal Employees' Group Life Insurance included in Line 21				
44. Servicemen's Group Life Insurance included in Line 21				
45. Group Permanent Insurance included in Line 21				

ADDITIONAL ACCIDENTAL DEATH BENEFITS

46. Amount of additional accidental death benefits in force end of year under ordinary policies	1,965
-------------------------------------------------------------------------------------------------------	-------

BASIS OF CALCULATION OF ORDINARY TERM INSURANCE

47. State basis of calculation of (47.1) decreasing term insurance contained in Family Income, Mortgage Protection, etc., policies and riders and of (47.2) term insurance on wife and children under Family, Parent and Children, etc., policies and riders included above.
47.1 Current - commuted values
47.2 Wife - \$1,000 per unit, child's riders and children's benefits under family rider - \$2,500 per unit

POLICIES WITH DISABILITY PROVISIONS

Disability Provisions	Industrial		Ordinary		Credit		Group	
	1 Number of Policies	2 Amount of Insurance	3 Number of Policies	4 Amount of Insurance	5 Number of Policies	6 Amount of Insurance	7 Number of Certificates	8 Amount of Insurance
48. Waiver of Premium	0	0	6	185	0	0	0	0
49. Disability Income	0	0	0	0	0	0	0	0
50. Extended Benefits	0	0	XXX	XXX	0	0	0	0
51. Other	0	0	0	0	0	0	0	0
52. Total	0	(a) 0	6	(a) 185	0	(a) 0	0	(a) 0

(a) See the Annual Audited Financial Reports section of the annual statement instructions

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE BROOKE LIFE INSURANCE COMPANY
EXHIBIT OF NUMBER OF POLICIES, CONTRACTS, CERTIFICATES, INCOME PAYABLE AND ACCOUNT VALUES IN FORCE FOR SUPPLEMENTARY CONTRACTS, ANNUITIES, ACCIDENT & HEALTH AND OTHER POLICIES

SUPPLEMENTARY CONTRACTS

	Ordinary		Group	
	1 Involving Life Contingencies	2 Not Involving Life Contingencies	3 Involving Life Contingencies	4 Not Involving Life Contingencies
1. In force end of prior year				
2. Issued during year				
3. Reinsurance assumed				
4. Increased during year (net)				
5. Total (Lines 1 to 4)				
Deductions during year:				
6. Decreased (net)				
7. Reinsurance ceded				
8. Totals (Lines 6 and 7)				
9. In force end of year (line 5 minus line 8)				
10. Amount on deposit		(a)		(a)
11. Income now payable				
12. Amount of income payable	(a)	(a)	(a)	(a)

NONE

ANNUITIES

	Ordinary		Group	
	1 Immediate	2 Deferred	3 Contracts	4 Certificates
1. In force end of prior year	114	2,746	0	0
2. Issued during year	0	3	0	0
3. Reinsurance assumed	0	0	0	0
4. Increased during year (net)	15	0	0	0
5. Totals (Lines 1 to 4)	129	2,749	0	0
Deductions during year:				
6. Decreased (net)	16	379	0	0
7. Reinsurance ceded	0	0	0	0
8. Totals (Lines 6 and 7)	16	379	0	0
9. In force end of year (line 5 minus line 8)	113	2,370	0	0
Income now payable:				
10. Amount of income payable	(a) 2,222,721	XXX	XXX	(a) 0
Deferred fully paid:				
11. Account balance	XXX	(a) 15,155,251	XXX	(a) 0
Deferred not fully paid:				
12. Account balance	XXX	(a) 157,440,808	XXX	(a) 0

ACCIDENT AND HEALTH INSURANCE

	Group		Credit		Other	
	1 Certificates	2 Premiums in Force	3 Policies	4 Premiums in Force	5 Policies	6 Premiums in Force
1. In force end of prior year						
2. Issued during year						
3. Reinsurance assumed						
4. Increased during year (net)		XXX		XXX		XXX
5. Totals (Lines 1 to 4)		XXX		XXX		XXX
Deductions during year:						
6. Conversions		XX	XX	XXX	XXX	XXX
7. Decreased (net)		XX		XXX		XXX
8. Reinsurance ceded		XXX				XXX
9. Totals (Lines 6 to 8)		XXX		XXX		XXX
10. In force end of year (line 5 minus line 9)		(a)		(a)		(a)

NONE

DEPOSIT FUNDS AND DIVIDEND ACCUMULATIONS

	1	2
	Deposit Funds Contracts	Dividend Accumulations Contracts
1. In force end of prior year	4	782
2. Issued during year	0	0
3. Reinsurance assumed	0	0
4. Increased during year (net)	0	0
5. Totals (Lines 1 to 4)	4	782
Deductions During Year:		
6. Decreased (net)	1	25
7. Reinsurance ceded	0	0
8. Totals (Lines 6 and 7)	1	25
9. In force end of year (line 5 minus line 8)	3	757
10. Amount of account balance	(a) 18,380	(a) 1,384,946

(a) See the Annual Audited Financial Reports section of the annual statement instructions.

**ANNUAL STATEMENT FOR THE YEAR 2023 OF THE BROOKE LIFE INSURANCE COMPANY
FORM FOR CALCULATING THE INTEREST MAINTENANCE RESERVE**

INTEREST MAINTENANCE RESERVE

	1 Amount
1. Reserve as of December 31, Prior Year	2,303,817
2. Current year's realized pre-tax capital gains/(losses) of \$ (3,429,090) transferred into the reserve net of taxes of \$ (692,086)	(2,737,004)
3. Adjustment for current year's liability gains/(losses) released from the reserve	0
4. Balance before reduction for amount transferred to Summary of Operations (Line 1 + Line 2 + Line 3)	(433,187)
5. Current year's amortization released to Summary of Operations (Amortization, Line 1, Column 4)	122,863
6. Reserve as of December 31, current year (Line 4 minus Line 5)	(556,050)

AMORTIZATION

Year of Amortization	1 Reserve as of December 31, Prior Year	2 Current Year's Realized Capital Gains/(Losses) Transferred into the Reserve Net of Taxes	3 Adjustment for Current Year's Liability Gains/(Losses) Released From the Reserve	4 Balance Before Reduction for Current Year's Amortization (Cols. 1 + 2 + 3)
1. 2023	363,631	(240,768)	0	122,863
2. 2024	209,598	(502,204)	0	(292,605)
3. 2025	126,465	(479,543)	0	(353,078)
4. 2026	99,016	(405,081)	0	(306,065)
5. 2027	79,452	(329,729)	0	(250,277)
6. 2028	81,861	(247,670)	0	(165,809)
7. 2029	91,439	(188,058)	0	(96,619)
8. 2030	99,210	(149,641)	0	(50,431)
9. 2031	120,651	(108,154)	0	12,497
10. 2032	174,469	(66,645)	0	107,824
11. 2033	186,441	(22,066)	0	164,376
12. 2034	165,634	891	0	166,525
13. 2035	149,467	710	0	150,177
14. 2036	133,985	530	0	134,515
15. 2037	103,573	318	0	103,891
16. 2038	70,159	106	0	70,265
17. 2039	37,937	0	0	37,937
18. 2040	10,742	0	0	10,742
19. 2041	88	0	0	88
20. 2042	0	0	0	0
21. 2043	0	0	0	0
22. 2044	0	0	0	0
23. 2045	0	0	0	0
24. 2046	0	0	0	0
25. 2047	0	0	0	0
26. 2048	0	0	0	0
27. 2049	0	0	0	0
28. 2050	0	0	0	0
29. 2051	0	0	0	0
30. 2052	0	0	0	0
31. 2053 and Later	0	0	0	0
32. Total (Lines 1 to 31)	2,303,817	(2,737,004)	0	(433,187)

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE BROOKE LIFE INSURANCE COMPANY

ASSET VALUATION RESERVE

	Default Component			Equity Component			7 Total Amount (Cols. 3 + 6)
	1 Other Than Mortgage Loans	2 Mortgage Loans	3 Total (Cols. 1 + 2)	4 Common Stock	5 Real Estate and Other Invested Assets	6 Total (Cols. 4 + 5)	
1. Reserve as of December 31, prior year	2,531,490	0	2,531,490	0	996,331	996,331	3,527,821
2. Realized capital gains/(losses) net of taxes - General Account	0	0	0	0	(496,011)	(496,011)	(496,011)
3. Realized capital gains/(losses) net of taxes - Separate Accounts	0	0	0	0	0	0	0
4. Unrealized capital gains/(losses) net of deferred taxes - General Account	0	0	0	0	0	0	0
5. Unrealized capital gains/(losses) net of deferred taxes - Separate Accounts	0	0	0	0	0	0	0
6. Capital gains credited/(losses charged) to contract benefits, payments or reserves	0	0	0	0	0	0	0
7. Basic contribution	445,228	0	445,228	0	0	0	445,228
8. Accumulated balances (Lines 1 through 5 - 6 + 7)	2,976,719	0	2,976,719	0	500,320	500,320	3,477,039
9. Maximum reserve	2,280,178	0	2,280,178	0	4,363,878	4,363,878	6,644,056
10. Reserve objective	1,329,026	0	1,329,026	0	4,363,878	4,363,878	5,692,904
11. 20% of (Line 10 - Line 8)	(329,539)	0	(329,539)	0	772,712	772,712	443,173
12. Balance before transfers (Lines 8 + 11)	2,647,180	0	2,647,180	0	1,273,031	1,273,031	3,920,212
13. Transfers	0	0	0	0	0	0	0
14. Voluntary contribution	0	0	0	0	0	0	0
15. Adjustment down to maximum/up to zero	(367,002)	0	(367,002)	0	0	0	(367,002)
16. Reserve as of December 31, current year (Lines 12 + 13 + 14 + 15)	2,280,178	0	2,280,178	0	1,273,031	1,273,031	3,553,210

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE BROOKE LIFE INSURANCE COMPANY

ASSET VALUATION RESERVE
BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS
DEFAULT COMPONENT

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols.4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
LONG-TERM BONDS												
1.		Exempt Obligations	299,267	XXX	XXX	299,267	0.0000	0	0.0000	0	0.0000	0
2.1	1	NAIC Designation Category 1.A	8,648,550	XXX	XXX	8,648,550	0.0002	1,730	0.0007	6,054	0.0013	11,243
2.2	1	NAIC Designation Category 1.B	649,002	XXX	XXX	649,002	0.0004	260	0.0011	714	0.0023	1,493
2.3	1	NAIC Designation Category 1.C	996,782	XXX	XXX	996,782	0.0006	598	0.0018	1,794	0.0035	3,489
2.4	1	NAIC Designation Category 1.D	4,476,006	XXX	XXX	4,476,006	0.0007	3,133	0.0022	9,847	0.0044	19,694
2.5	1	NAIC Designation Category 1.E	8,944,009	XXX	XXX	8,944,009	0.0009	8,050	0.0027	24,149	0.0055	49,192
2.6	1	NAIC Designation Category 1.F	28,019,386	XXX	XXX	28,019,386	0.0011	30,821	0.0034	95,266	0.0068	190,532
2.7	1	NAIC Designation Category 1.G	23,074,367	XXX	XXX	23,074,367	0.0014	32,304	0.0042	96,912	0.0085	196,132
2.8		Subtotal NAIC 1 (2.1+2.2+2.3+2.4+2.5+2.6+2.7)	74,808,102	XXX	XXX	74,808,102	XXX	76,896	XXX	234,736	XXX	471,775
3.1	2	NAIC Designation Category 2.A	57,953,013	XXX	XXX	57,953,013	0.0021	121,701	0.0063	365,104	0.0105	608,507
3.2	2	NAIC Designation Category 2.B	58,845,385	XXX	XXX	58,845,385	0.0025	147,113	0.0076	447,225	0.0127	747,336
3.3	2	NAIC Designation Category 2.C	19,352,793	XXX	XXX	19,352,793	0.0036	69,670	0.0108	209,010	0.0180	348,350
3.4		Subtotal NAIC 2 (3.1+3.2+3.3)	136,151,191	XXX	XXX	136,151,191	XXX	338,485	XXX	1,021,339	XXX	1,704,193
4.1	3	NAIC Designation Category 3.A	0	XXX	XXX	0	0.0069	0	0.0183	0	0.0262	0
4.2	3	NAIC Designation Category 3.B	650,688	XXX	XXX	650,688	0.0099	6,442	0.0264	17,178	0.0377	24,531
4.3	3	NAIC Designation Category 3.C	250,000	XXX	XXX	250,000	0.0131	3,275	0.0350	8,750	0.0500	12,500
4.4		Subtotal NAIC 3 (4.1+4.2+4.3)	900,688	XXX	XXX	900,688	XXX	9,717	XXX	25,928	XXX	37,031
5.1	4	NAIC Designation Category 4.A	251,195	XXX	XXX	251,195	0.0184	4,622	0.0430	10,801	0.0615	15,448
5.2	4	NAIC Designation Category 4.B	0	XXX	XXX	0	0.0238	0	0.0555	0	0.0793	0
5.3	4	NAIC Designation Category 4.C	500,294	XXX	XXX	500,294	0.0310	15,509	0.0724	36,221	0.1034	51,730
5.4		Subtotal NAIC 4 (5.1+5.2+5.3)	751,488	XXX	XXX	751,488	XXX	20,131	XXX	47,023	XXX	67,179
6.1	5	NAIC Designation Category 5.A	0	XXX	XXX	0	0.0472	0	0.0846	0	0.1410	0
6.2	5	NAIC Designation Category 5.B	0	XXX	XXX	0	0.0663	0	0.1188	0	0.1980	0
6.3	5	NAIC Designation Category 5.C	0	XXX	XXX	0	0.0836	0	0.1498	0	0.2496	0
6.4		Subtotal NAIC 5 (6.1+6.2+6.3)	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0
7.	6	NAIC 6	0	XXX	XXX	0	0.0000	0	0.2370	0	0.2370	0
8.		Total Unrated Multi-class Securities Acquired by Conversion	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0
9.		Total Long-Term Bonds (1+2.8+3.4+4.4+5.4+6.4+7+8)	212,910,736	XXX	XXX	212,910,736	XXX	445,228	XXX	1,329,026	XXX	2,280,178
PREFERRED STOCKS												
10.	1	Highest Quality	0	XXX	XXX	0	0.0005	0	0.0016	0	0.0033	0
11.	2	High Quality	0	XXX	XXX	0	0.0021	0	0.0064	0	0.0106	0
12.	3	Medium Quality	0	XXX	XXX	0	0.0099	0	0.0263	0	0.0376	0
13.	4	Low Quality	0	XXX	XXX	0	0.0245	0	0.0572	0	0.0817	0
14.	5	Lower Quality	0	XXX	XXX	0	0.0630	0	0.1128	0	0.1880	0
15.	6	In or Near Default	0	XXX	XXX	0	0.0000	0	0.2370	0	0.2370	0
16.		Affiliated Life with AVR	0	XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
17.		Total Preferred Stocks (Sum of Lines 10 through 16)	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0

ASSET VALUATION RESERVE (Continued)
BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS
DEFAULT COMPONENT

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
SHORT-TERM BONDS												
18.		Exempt Obligations	0	XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
19.1	1	NAIC Designation Category 1.A	0	XXX	XXX	0	0.0002	0	0.0007	0	0.0013	0
19.2	1	NAIC Designation Category 1.B	0	XXX	XXX	0	0.0004	0	0.0011	0	0.0023	0
19.3	1	NAIC Designation Category 1.C	0	XXX	XXX	0	0.0006	0	0.0018	0	0.0035	0
19.4	1	NAIC Designation Category 1.D	0	XXX	XXX	0	0.0007	0	0.0022	0	0.0044	0
19.5	1	NAIC Designation Category 1.E	0	XXX	XXX	0	0.0009	0	0.0027	0	0.0055	0
19.6	1	NAIC Designation Category 1.F	0	XXX	XXX	0	0.0011	0	0.0034	0	0.0068	0
19.7	1	NAIC Designation Category 1.G	0	XXX	XXX	0	0.0014	0	0.0042	0	0.0085	0
19.8		Subtotal NAIC 1 (19.1+19.2+19.3+19.4+19.5+19.6+19.7)	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0
20.1	2	NAIC Designation Category 2.A	0	XXX	XXX	0	0.0021	0	0.0063	0	0.0105	0
20.2	2	NAIC Designation Category 2.B	0	XXX	XXX	0	0.0025	0	0.0076	0	0.0127	0
20.3	2	NAIC Designation Category 2.C	0	XXX	XXX	0	0.0036	0	0.0108	0	0.0180	0
20.4		Subtotal NAIC 2 (20.1+20.2+20.3)	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0
21.1	3	NAIC Designation Category 3.A	0	XXX	XXX	0	0.0069	0	0.0183	0	0.0262	0
21.2	3	NAIC Designation Category 3.B	0	XXX	XXX	0	0.0099	0	0.0264	0	0.0377	0
21.3	3	NAIC Designation Category 3.C	0	XXX	XXX	0	0.0131	0	0.0350	0	0.0500	0
21.4		Subtotal NAIC 3 (21.1+21.2+21.3)	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0
22.1	4	NAIC Designation Category 4.A	0	XXX	XXX	0	0.0184	0	0.0430	0	0.0615	0
22.2	4	NAIC Designation Category 4.B	0	XXX	XXX	0	0.0238	0	0.0555	0	0.0793	0
22.3	4	NAIC Designation Category 4.C	0	XXX	XXX	0	0.0310	0	0.0724	0	0.1034	0
22.4		Subtotal NAIC 4 (22.1+22.2+22.3)	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0
23.1	5	NAIC Designation Category 5.A	0	XXX	XXX	0	0.0472	0	0.0846	0	0.1410	0
23.2	5	NAIC Designation Category 5.B	0	XXX	XXX	0	0.0663	0	0.1188	0	0.1980	0
23.3	5	NAIC Designation Category 5.C	0	XXX	XXX	0	0.0836	0	0.1498	0	0.2496	0
23.4		Subtotal NAIC 5 (23.1+23.2+23.3)	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0
24.	6	NAIC 6	0	XXX	XXX	0	0.0000	0	0.2370	0	0.2370	0
25.		Total Short-Term Bonds (18+19.8+20.4+21.4+22.4+23.4+24)	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0
DERIVATIVE INSTRUMENTS												
26.		Exchange Traded	0	XXX	XXX	0	0.0005	0	0.0016	0	0.0033	0
27.	1	Highest Quality	0	XXX	XXX	0	0.0005	0	0.0016	0	0.0033	0
28.	2	High Quality	0	XXX	XXX	0	0.0021	0	0.0064	0	0.0106	0
29.	3	Medium Quality	0	XXX	XXX	0	0.0099	0	0.0263	0	0.0376	0
30.	4	Low Quality	0	XXX	XXX	0	0.0245	0	0.0572	0	0.0817	0
31.	5	Lower Quality	0	XXX	XXX	0	0.0630	0	0.1128	0	0.1880	0
32.	6	In or Near Default	0	XXX	XXX	0	0.0000	0	0.2370	0	0.2370	0
33.		Total Derivative Instruments	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0
34.		Total (Lines 9 + 17 + 25 + 33)	212,910,736	XXX	XXX	212,910,736	XXX	445,228	XXX	1,329,026	XXX	2,280,178

ASSET VALUATION RESERVE (Continued)
BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS
DEFAULT COMPONENT

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
MORTGAGE LOANS												
In Good Standing:												
35.		Farm Mortgages - CM1 - Highest Quality	0	0	XXX	0	0.0011	0	0.0057	0	0.0074	0
36.		Farm Mortgages - CM2 - High Quality	0	0	XXX	0	0.0040	0	0.0114	0	0.0149	0
37.		Farm Mortgages - CM3 - Medium Quality	0	0	XXX	0	0.0069	0	0.0200	0	0.0257	0
38.		Farm Mortgages - CM4 - Low Medium Quality	0	0	XXX	0	0.0120	0	0.0343	0	0.0428	0
39.		Farm Mortgages - CM5 - Low Quality	0	0	XXX	0	0.0183	0	0.0486	0	0.0628	0
40.		Residential Mortgages - Insured or Guaranteed	0	0	XXX	0	0.0003	0	0.0007	0	0.0011	0
41.		Residential Mortgages - All Other	0	0	XXX	0	0.0015	0	0.0034	0	0.0046	0
42.		Commercial Mortgages - Insured or Guaranteed	0	0	XXX	0	0.0003	0	0.0007	0	0.0011	0
43.		Commercial Mortgages - All Other - CM1 - Highest Quality	0	0	XXX	0	0.0011	0	0.0057	0	0.0074	0
44.		Commercial Mortgages - All Other - CM2 - High Quality	0	0	XXX	0	0.0040	0	0.0114	0	0.0149	0
45.		Commercial Mortgages - All Other - CM3 - Medium Quality	0	0	XXX	0	0.0069	0	0.0200	0	0.0257	0
46.		Commercial Mortgages - All Other - CM4 - Low Medium Quality	0	0	XXX	0	0.0120	0	0.0343	0	0.0428	0
47.		Commercial Mortgages - All Other - CM5 - Low Quality	0	0	XXX	0	0.0183	0	0.0486	0	0.0628	0
Overdue, Not in Process:												
48.		Farm Mortgages	0	0	XXX	0	0.0480	0	0.0868	0	0.1371	0
49.		Residential Mortgages - Insured or Guaranteed	0	0	XXX	0	0.0006	0	0.0014	0	0.0023	0
50.		Residential Mortgages - All Other	0	0	XXX	0	0.0029	0	0.0066	0	0.0103	0
51.		Commercial Mortgages - Insured or Guaranteed	0	0	XXX	0	0.0006	0	0.0014	0	0.0023	0
52.		Commercial Mortgages - All Other	0	0	XXX	0	0.0480	0	0.0868	0	0.1371	0
In Process of Foreclosure:												
53.		Farm Mortgages	0	0	XXX	0	0.0000	0	0.1942	0	0.1942	0
54.		Residential Mortgages - Insured or Guaranteed	0	0	XXX	0	0.0000	0	0.0046	0	0.0046	0
55.		Residential Mortgages - All Other	0	0	XXX	0	0.0000	0	0.0149	0	0.0149	0
56.		Commercial Mortgages - Insured or Guaranteed	0	0	XXX	0	0.0000	0	0.0046	0	0.0046	0
57.		Commercial Mortgages - All Other	0	0	XXX	0	0.0000	0	0.1942	0	0.1942	0
58.		Total Schedule B Mortgages (Sum of Lines 35 through 57)	0	0	XXX	0	XXX	0	XXX	0	XXX	0
59.		Schedule DA Mortgages	0	0	XXX	0	0.0034	0	0.0114	0	0.0149	0
60.		Total Mortgage Loans on Real Estate (Lines 58 + 59)	0	0	XXX	0	XXX	0	XXX	0	XXX	0

ASSET VALUATION RESERVE
BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS
EQUITY AND OTHER INVESTED ASSET COMPONENT

Line Number	NAIC Designation	Description	1	2	3	4	Basic Contribution		Reserve Objective		Maximum Reserve	
			Book/Adjusted Carrying Value	Reclassify Related Party Encumbrances	Add Third Party Encumbrances	Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	5	6	7	8	9	10
							Factor	Amount (Cols. 4 x 5)	Factor	Amount (Cols. 4 x 7)	Factor	Amount (Cols. 4 x 9)
COMMON STOCK												
1.		Unaffiliated - Public	0	XXX	XXX	0	0.0000	0	0.1580 (a)	0	0.1580 (a)	0
2.		Unaffiliated - Private	0	XXX	XXX	0	0.0000	0	0.1945	0	0.1945	0
3.		Federal Home Loan Bank	0	XXX	XXX	0	0.0000	0	0.0061	0	0.0097	0
4.		Affiliated - Life with AVR	4,652,621,647	XXX	XXX	4,652,621,647	0.0000	0	0.0000	0	0.0000	0
Affiliated - Investment Subsidiary:												
5.		Fixed Income - Exempt Obligations	0	0	0	0	XXX	0	XXX	0	XXX	0
6.		Fixed Income - Highest Quality	0	0	0	0	XXX	0	XXX	0	XXX	0
7.		Fixed Income - High Quality	0	0	0	0	XXX	0	XXX	0	XXX	0
8.		Fixed Income - Medium Quality	0	0	0	0	XXX	0	XXX	0	XXX	0
9.		Fixed Income - Low Quality	0	0	0	0	XXX	0	XXX	0	XXX	0
10.		Fixed Income - Lower Quality	0	0	0	0	XXX	0	XXX	0	XXX	0
11.		Fixed Income - In/Near Default	0	0	0	0	XXX	0	XXX	0	XXX	0
12.		Unaffiliated Common Stock - Public	0	0	0	0	0.0000	0	0.1580 (a)	0	0.1580 (a)	0
13.		Unaffiliated Common Stock - Private	0	0	0	0	0.0000	0	0.1945	0	0.1945	0
14.		Real Estate	0	0	0	0	0.0000 (b)	0	0.0000 (b)	0	0.0000 (b)	0
15.		Affiliated - Certain Other (See SVO Purposes and Procedures Manual)	0	XXX	XXX	0	0.0000	0	0.1580	0	0.1580	0
16.		Affiliated - All Other	0	XXX	XXX	0	0.0000	0	0.1945	0	0.1945	0
17.		Total Common Stock (Sum of Lines 1 through 16)	4,652,621,647	0	0	4,652,621,647	XXX	0	XXX	0	XXX	0
REAL ESTATE												
18.		Home Office Property (General Account only)	0	0	0	0	0.0000	0	0.0912	0	0.0912	0
19.		Investment Properties	0	0	0	0	0.0000	0	0.0912	0	0.0912	0
20.		Properties Acquired in Satisfaction of Debt	0	0	0	0	0.0000	0	0.1337	0	0.1337	0
21.		Total Real Estate (Sum of Lines 18 through 20)	0	0	0	0	XXX	0	XXX	0	XXX	0
OTHER INVESTED ASSETS												
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF BONDS												
22.		Exempt Obligations	0	XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
23.	1	Highest Quality	0	XXX	XXX	0	0.0005	0	0.0016	0	0.0033	0
24.	2	High Quality	0	XXX	XXX	0	0.0021	0	0.0064	0	0.0106	0
25.	3	Medium Quality	0	XXX	XXX	0	0.0099	0	0.0263	0	0.0376	0
26.	4	Low Quality	0	XXX	XXX	0	0.0245	0	0.0572	0	0.0817	0
27.	5	Lower Quality	0	XXX	XXX	0	0.0630	0	0.1128	0	0.1880	0
28.	6	In or Near Default	0	XXX	XXX	0	0.0000	0	0.2370	0	0.2370	0
29.		Total with Bond Characteristics (Sum of Lines 22 through 28)	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0

ASSET VALUATION RESERVE (Continued)
BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS
EQUITY AND OTHER INVESTED ASSET COMPONENT

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF PREFERRED STOCKS												
30.	1	Highest Quality	0	XXX	XXX	0	0.0005	0	0.0016	0	0.0033	0
31.	2	High Quality	0	XXX	XXX	0	0.0021	0	0.0064	0	0.0106	0
32.	3	Medium Quality	0	XXX	XXX	0	0.0099	0	0.0263	0	0.0376	0
33.	4	Low Quality	0	XXX	XXX	0	0.0245	0	0.0572	0	0.0817	0
34.	5	Lower Quality.....	0	XXX	XXX	0	0.0630	0	0.1128	0	0.1880	0
35.	6	In or Near Default	0	XXX	XXX	0	0.0000	0	0.2370	0	0.2370	0
36.		Affiliated Life with AVR	0	XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
37.		Total with Preferred Stock Characteristics (Sum of Lines 30 through 36)	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF MORTGAGE LOANS												
In Good Standing Affiliated:												
38.		Mortgages - CM1 - Highest Quality	0	0	XXX	0	0.0011	0	0.0057	0	0.0074	0
39.		Mortgages - CM2 - High Quality	0	0	XXX	0	0.0040	0	0.0114	0	0.0149	0
40.		Mortgages - CM3 - Medium Quality	0	0	XXX	0	0.0069	0	0.0200	0	0.0257	0
41.		Mortgages - CM4 - Low Medium Quality	0	0	XXX	0	0.0120	0	0.0343	0	0.0428	0
42.		Mortgages - CM5 - Low Quality	0	0	XXX	0	0.0183	0	0.0486	0	0.0628	0
43.		Residential Mortgages - Insured or Guaranteed	0	0	XXX	0	0.0003	0	0.0007	0	0.0011	0
44.		Residential Mortgages - All Other	0	XXX	XXX	0	0.0015	0	0.0034	0	0.0046	0
45.		Commercial Mortgages - Insured or Guaranteed	0	0	XXX	0	0.0003	0	0.0007	0	0.0011	0
Overdue, Not in Process Affiliated:												
46.		Farm Mortgages	0	0	XXX	0	0.0480	0	0.0868	0	0.1371	0
47.		Residential Mortgages - Insured or Guaranteed	0	0	XXX	0	0.0006	0	0.0014	0	0.0023	0
48.		Residential Mortgages - All Other	0	0	XXX	0	0.0029	0	0.0066	0	0.0103	0
49.		Commercial Mortgages - Insured or Guaranteed	0	0	XXX	0	0.0006	0	0.0014	0	0.0023	0
50.		Commercial Mortgages - All Other	0	0	XXX	0	0.0480	0	0.0868	0	0.1371	0
In Process of Foreclosure Affiliated:												
51.		Farm Mortgages	0	0	XXX	0	0.0000	0	0.1942	0	0.1942	0
52.		Residential Mortgages - Insured or Guaranteed	0	0	XXX	0	0.0000	0	0.0046	0	0.0046	0
53.		Residential Mortgages - All Other	0	0	XXX	0	0.0000	0	0.0149	0	0.0149	0
54.		Commercial Mortgages - Insured or Guaranteed	0	0	XXX	0	0.0000	0	0.0046	0	0.0046	0
55.		Commercial Mortgages - All Other	0	0	XXX	0	0.0000	0	0.1942	0	0.1942	0
56.		Total Affiliated (Sum of Lines 38 through 55)	0	0	XXX	0	XXX	0	XXX	0	XXX	0
57.		Unaffiliated - In Good Standing With Covenants	0	0	XXX	0	0.0000 (c)	0	0.0000 (c)	0	0.0000 (c)	0
58.		Unaffiliated - In Good Standing Defeased With Government Securities	0	0	XXX	0	0.0011	0	0.0057	0	0.0074	0
59.		Unaffiliated - In Good Standing Primarily Senior	0	0	XXX	0	0.0040	0	0.0114	0	0.0149	0
60.		Unaffiliated - In Good Standing All Other	0	0	XXX	0	0.0069	0	0.0200	0	0.0257	0
61.		Unaffiliated - Overdue, Not in Process	0	0	XXX	0	0.0480	0	0.0868	0	0.1371	0
62.		Unaffiliated - In Process of Foreclosure	0	0	XXX	0	0.0000	0	0.1942	0	0.1942	0
63.		Total Unaffiliated (Sum of Lines 57 through 62)	0	0	XXX	0	XXX	0	XXX	0	XXX	0
64.		Total with Mortgage Loan Characteristics (Lines 56 + 63)	0	0	XXX	0	XXX	0	XXX	0	XXX	0

ASSET VALUATION RESERVE (Continued)
BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS
EQUITY AND OTHER INVESTED ASSET COMPONENT

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols.4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF COMMON STOCK												
65.		Unaffiliated Public	0	XXX	XXX	0	0.0000	0	0.1580 (a)	0	0.1580 (a)	0
66.		Unaffiliated Private	0	XXX	XXX	0	0.0000	0	0.1945	0	0.1945	0
67.		Affiliated Life with AVR	0	XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
68.		Affiliated Certain Other (See SVO Purposes & Procedures Manual)	0	XXX	XXX	0	0.0000	0	0.1580	0	0.1580	0
69.		Affiliated Other - All Other	22,436,391	XXX	XXX	22,436,391	0.0000	0	0.1945	4,363,878	0.1945	4,363,878
70.		Total with Common Stock Characteristics (Sum of Lines 65 through 69)	22,436,391	XXX	XXX	22,436,391	XXX	0	XXX	4,363,878	XXX	4,363,878
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF REAL ESTATE												
71.		Home Office Property (General Account only)	0	0	0	0	0.0000	0	0.0912	0	0.0912	0
72.		Investment Properties	0	0	0	0	0.0000	0	0.0912	0	0.0912	0
73.		Properties Acquired in Satisfaction of Debt	0	0	0	0	0.0000	0	0.1337	0	0.1337	0
74.		Total with Real Estate Characteristics (Sum of Lines 71 through 73)	0	0	0	0	XXX	0	XXX	0	XXX	0
LOW INCOME HOUSING TAX CREDIT INVESTMENTS												
75.		Guaranteed Federal Low Income Housing Tax Credit	0	0	0	0	0.0003	0	0.0006	0	0.0010	0
76.		Non-guaranteed Federal Low Income Housing Tax Credit	0	0	0	0	0.0063	0	0.0120	0	0.0190	0
77.		Guaranteed State Low Income Housing Tax Credit	0	0	0	0	0.0003	0	0.0006	0	0.0010	0
78.		Non-guaranteed State Low Income Housing Tax Credit	0	0	0	0	0.0063	0	0.0120	0	0.0190	0
79.		All Other Low Income Housing Tax Credit	0	0	0	0	0.0273	0	0.0600	0	0.0975	0
80.		Total LIHTC (Sum of Lines 75 through 79)	0	0	0	0	XXX	0	XXX	0	XXX	0
RESIDUAL TRanches OR INTERESTS												
81.		Fixed Income Instruments - Unaffiliated	0	XXX	XXX	0	0.0000	0	0.1580	0	0.1580	0
82.		Fixed Income Instruments - Affiliated	0	XXX	XXX	0	0.0000	0	0.1580	0	0.1580	0
83.		Common Stock - Unaffiliated	0	XXX	XXX	0	0.0000	0	0.1580	0	0.1580	0
84.		Common Stock - Affiliated	0	XXX	XXX	0	0.0000	0	0.1580	0	0.1580	0
85.		Preferred Stock - Unaffiliated	0	XXX	XXX	0	0.0000	0	0.1580	0	0.1580	0
86.		Preferred Stock - Affiliated	0	XXX	XXX	0	0.0000	0	0.1580	0	0.1580	0
87.		Real Estate - Unaffiliated	0	0	0	0	0.0000	0	0.1580	0	0.1580	0
88.		Real Estate - Affiliated	0	0	0	0	0.0000	0	0.1580	0	0.1580	0
89.		Mortgage Loans - Unaffiliated	0	XXX	XXX	0	0.0000	0	0.1580	0	0.1580	0
90.		Mortgage Loans - Affiliated	0	XXX	XXX	0	0.0000	0	0.1580	0	0.1580	0
91.		Other - Unaffiliated	0	XXX	XXX	0	0.0000	0	0.1580	0	0.1580	0
92.		Other - Affiliated	0	XXX	XXX	0	0.0000	0	0.1580	0	0.1580	0
93.		Total Residual Tranches or Interests (Sum of Lines 81 through 92)	0	0	0	0	XXX	0	XXX	0	XXX	0
ALL OTHER INVESTMENTS												
94.		NAIC 1 Working Capital Finance Investments	0	XXX	0	0	0.0000	0	0.0042	0	0.0042	0
95.		NAIC 2 Working Capital Finance Investments	0	XXX	0	0	0.0000	0	0.0137	0	0.0137	0
96.		Other Invested Assets - Schedule BA	0	XXX	0	0	0.0000	0	0.1580	0	0.1580	0
97.		Other Short-Term Invested Assets - Schedule DA	0	XXX	0	0	0.0000	0	0.1580	0	0.1580	0
98.		Total All Other (Sum of Lines 94, 95, 96 and 97)	0	XXX	0	0	XXX	0	XXX	0	XXX	0
99.		Total Other Invested Assets - Schedules BA & DA (Sum of Lines 29, 37, 64, 70, 74, 80, 93 and 98)	22,436,391	0	0	22,436,391	XXX	0	XXX	4,363,878	XXX	4,363,878

(a) Times the company's weighted average portfolio beta (Minimum .1215, Maximum .2431).
 (b) Determined using the same factors and breakdowns used for directly owned real estate.
 (c) This will be the factor associated with the risk category determined in the company generated worksheet.

Asset Valuation Reserve - Replications (Synthetic) Assets

NONE

Schedule F - Claims

NONE

Schedule H - Part 1 - Analysis of Underwriting Operations

NONE

Schedule H - Part 2 - Reserves and Liabilities

NONE

Schedule H - Part 3 - Test of Prior Year's Claim Reserves and Liabilities

NONE

Schedule H - Part 4 - Reinsurance

NONE

Schedule H - Part 5 - Health Claims

NONE

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE BROOKE LIFE INSURANCE COMPANY

SCHEDULE S - PART 1 - SECTION 1

Reinsurance Assumed Life Insurance, Annuities, Deposit Funds and Other Liabilities Without Life or Disability Contingencies, and Related Benefits Listed by Reinsured Company as of December 31, Current Year

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Reinsured	5 Domiciliary Jurisdiction	6 Type of Reinsurance Assumed	7 Type of Business Assumed	8 Amount of In Force at End of Year	9 Reserve	10 Premiums	11 Reinsurance Payable on Paid and Unpaid Losses	12 Modified Coinsurance Reserve	13 Funds Withheld Under Coinsurance
65056	38-1659835	10/01/1990	Jackson National Life Insurance Company	MI	CO/I	OL	11,510,625	8,356,713	224,771	516,798	0	0
65056	38-1659835	12/30/1988	Jackson National Life Insurance Company	MI	CO/I	OL	29,057,683	15,612,772	297,542	385,080	0	0
16094	81-4741212	12/31/2016	Squire Reassurance Company II, Inc.	MI	YRT/I	XXXL	4,712,092,339	2,021,197	14,762,404	8,126,787	0	0
16094	81-4741212	12/31/2016	Squire Reassurance Company II, Inc.	MI	YRT/G	XXXL	175,508,960	78,906	2,407,257	828,726	0	0
0299999. General Account - U.S. Affiliates - Other							4,928,169,607	26,069,588	17,691,974	9,857,391	0	0
0399999. Total General Account - U.S. Affiliates							4,928,169,607	26,069,588	17,691,974	9,857,391	0	0
0699999. Total General Account - Non-U.S. Affiliates							0	0	0	0	0	0
0799999. Total General Account - Affiliates							4,928,169,607	26,069,588	17,691,974	9,857,391	0	0
1099999. Total General Account - Non-Affiliates							0	0	0	0	0	0
1199999. Total General Account							4,928,169,607	26,069,588	17,691,974	9,857,391	0	0
1499999. Total Separate Accounts - U.S. Affiliates							0	0	0	0	0	0
1799999. Total Separate Accounts - Non-U.S. Affiliates							0	0	0	0	0	0
1899999. Total Separate Accounts - Affiliates							0	0	0	0	0	0
2199999. Total Separate Accounts - Non-Affiliates							0	0	0	0	0	0
2299999. Total Separate Accounts							0	0	0	0	0	0
2399999. Total U.S. (Sum of 0399999, 0899999, 1499999 and 1999999)							4,928,169,607	26,069,588	17,691,974	9,857,391	0	0
2499999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999 and 2099999)							0	0	0	0	0	0
9999999 - Totals							4,928,169,607	26,069,588	17,691,974	9,857,391	0	0

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE BROOKE LIFE INSURANCE COMPANY

SCHEDULE S - PART 1 - SECTION 2

Reinsurance Assumed Accident and Health Insurance Listed by Reinsured Company as of December 31, Current Year

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Reinsured	5 Domiciliary Jurisdiction	6 Type of Reinsurance Assumed	7 Type of Business Assumed	8 Premiums	9 Unearned Premiums	10 Reserve Liability Other Than for Unearned Premiums	11 Reinsurance Payable on Paid and Unpaid Losses	12 Modified Coinsurance Reserve	13 Funds Withheld Under Coinsurance
NONE												
9999999 - Totals												

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE BROOKE LIFE INSURANCE COMPANY

SCHEDULE S - PART 3 - SECTION 1

Reinsurance Ceded Life Insurance, Annuities, Deposit Funds and Other Liabilities Without Life or Disability Contingencies, and Related Benefits Listed by Reinsuring Company as of December 31, Current Year

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domi- ciliary Juris- diction	6 Type of Reinsurance Ceded	7 Type of Business Ceded	8 Amount in Force at End of Year	Reserve Credit Taken		11 Premiums	Outstanding Surplus Relief		14 Modified Coinsurance Reserve	15 Funds Withheld Under Coinsurance
								9 Current Year	10 Prior Year		12 Current Year	13 Prior Year		
65056	38-1659835	10/01/1990	Jackson National Life Insurance Company	MI	CO/I	OL	0	0	0	872	0	0	0	0
0299999. General Account - Authorized U.S. Affiliates - Other							0	0	0	872	0	0	0	0
0399999. Total General Account - Authorized U.S. Affiliates							0	0	0	872	0	0	0	0
0699999. Total General Account - Authorized Non-U.S. Affiliates							0	0	0	0	0	0	0	0
0799999. Total General Account - Authorized Affiliates							0	0	0	872	0	0	0	0
11121	43-1917728	10/01/1997	Unified Life Insurance Company	TX	CO/I	OL	60,333	39,391	39,595	616	0	0	0	0
11121	43-1917728	10/01/1997	Unified Life Insurance Company	TX	CO/I	OL	9,208,800	6,685,371	7,384,296	180,135	0	0	0	0
11121	43-1917728	10/01/1997	Unified Life Insurance Company	TX	MCO/I	OL	26,152,200	0	0	264,453	0	0	15,612,773	0
0899999. General Account - Authorized U.S. Non-Affiliates							35,421,333	6,724,762	7,423,891	445,203	0	0	15,612,773	0
1099999. Total General Account - Authorized Non-Affiliates							35,421,333	6,724,762	7,423,891	445,203	0	0	15,612,773	0
1199999. Total General Account Authorized							35,421,333	6,724,762	7,423,891	446,075	0	0	15,612,773	0
1499999. Total General Account - Unauthorized U.S. Affiliates							0	0	0	0	0	0	0	0
1799999. Total General Account - Unauthorized Non-U.S. Affiliates							0	0	0	0	0	0	0	0
1899999. Total General Account - Unauthorized Affiliates							0	0	0	0	0	0	0	0
2199999. Total General Account - Unauthorized Non-Affiliates							0	0	0	0	0	0	0	0
2299999. Total General Account Unauthorized							0	0	0	0	0	0	0	0
2599999. Total General Account - Certified U.S. Affiliates							0	0	0	0	0	0	0	0
2899999. Total General Account - Certified Non-U.S. Affiliates							0	0	0	0	0	0	0	0
2999999. Total General Account - Certified Affiliates							0	0	0	0	0	0	0	0
3299999. Total General Account - Certified Non-Affiliates							0	0	0	0	0	0	0	0
3399999. Total General Account Certified							0	0	0	0	0	0	0	0
3699999. Total General Account - Reciprocal Jurisdiction U.S. Affiliates							0	0	0	0	0	0	0	0
3999999. Total General Account - Reciprocal Jurisdiction Non-U.S. Affiliates							0	0	0	0	0	0	0	0
4099999. Total General Account - Reciprocal Jurisdiction Affiliates							0	0	0	0	0	0	0	0
4399999. Total General Account - Reciprocal Jurisdiction Non-Affiliates							0	0	0	0	0	0	0	0
4499999. Total General Account Reciprocal Jurisdiction							0	0	0	0	0	0	0	0
4599999. Total General Account Authorized, Unauthorized, Reciprocal Jurisdiction and Certified							35,421,333	6,724,762	7,423,891	446,075	0	0	15,612,773	0
4899999. Total Separate Accounts - Authorized U.S. Affiliates							0	0	0	0	0	0	0	0
5199999. Total Separate Accounts - Authorized Non-U.S. Affiliates							0	0	0	0	0	0	0	0
5299999. Total Separate Accounts - Authorized Affiliates							0	0	0	0	0	0	0	0
5599999. Total Separate Accounts - Authorized Non-Affiliates							0	0	0	0	0	0	0	0
5699999. Total Separate Accounts Authorized							0	0	0	0	0	0	0	0
5999999. Total Separate Accounts - Unauthorized U.S. Affiliates							0	0	0	0	0	0	0	0
6299999. Total Separate Accounts - Unauthorized Non-U.S. Affiliates							0	0	0	0	0	0	0	0
6399999. Total Separate Accounts - Unauthorized Affiliates							0	0	0	0	0	0	0	0
6699999. Total Separate Accounts - Unauthorized Non-Affiliates							0	0	0	0	0	0	0	0
6799999. Total Separate Accounts Unauthorized							0	0	0	0	0	0	0	0
7099999. Total Separate Accounts - Certified U.S. Affiliates							0	0	0	0	0	0	0	0
7399999. Total Separate Accounts - Certified Non-U.S. Affiliates							0	0	0	0	0	0	0	0
7499999. Total Separate Accounts - Certified Affiliates							0	0	0	0	0	0	0	0
7799999. Total Separate Accounts - Certified Non-Affiliates							0	0	0	0	0	0	0	0
7899999. Total Separate Accounts Certified							0	0	0	0	0	0	0	0
8199999. Total Separate Accounts - Reciprocal Jurisdiction U.S. Affiliates							0	0	0	0	0	0	0	0
8499999. Total Separate Accounts - Reciprocal Jurisdiction Non-U.S. Affiliates							0	0	0	0	0	0	0	0
8599999. Total Separate Accounts - Reciprocal Jurisdiction Affiliates							0	0	0	0	0	0	0	0
8899999. Total Separate Accounts - Reciprocal Jurisdiction Non-Affiliates							0	0	0	0	0	0	0	0
8999999. Total Separate Accounts Reciprocal Jurisdiction							0	0	0	0	0	0	0	0
9099999. Total Separate Accounts Authorized, Unauthorized, Reciprocal Jurisdiction and Certified							0	0	0	0	0	0	0	0
9199999. Total U.S. (Sum of 0399999, 0899999, 1499999, 1999999, 2599999, 3099999, 3699999, 4199999, 4899999, 5399999, 5999999, 6499999, 7099999, 7599999, 8199999 and 8699999)							35,421,333	6,724,762	7,423,891	446,075	0	0	15,612,773	0
9299999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999, 2099999, 2899999, 3199999, 3999999, 4299999, 5199999, 5499999, 6299999, 6599999, 7399999, 7699999, 8499999 and 8799999)							0	0	0	0	0	0	0	0
9999999 - Totals							35,421,333	6,724,762	7,423,891	446,075	0	0	15,612,773	0

Schedule S - Part 3 - Section 2

NONE

Schedule S - Part 4

NONE

Schedule S - Part 4 - Bank Footnote

NONE

Schedule S - Part 5

NONE

Schedule S - Part 5 - Bank Footnote

NONE

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE BROOKE LIFE INSURANCE COMPANY

SCHEDULE S - PART 6

Five Year Exhibit of Reinsurance Ceded Business
(\$000 Omitted)

	1 2023	2 2022	3 2021	4 2020	5 2019
A. OPERATIONS ITEMS					
1. Premiums and annuity considerations for life and accident and health contracts	446	543	494	466	480
2. Commissions and reinsurance expense allowances	77	82	87	95	102
3. Contract claims	1,423	1,508	1,386	1,687	1,133
4. Surrender benefits and withdrawals for life contracts	364	238	291	491	597
5. Dividends to policyholders and refunds to members	0	0	12	40	41
6. Reserve adjustments on reinsurance ceded	(994)	(712)	(514)	(794)	(1,220)
7. Increase in aggregate reserve for life and accident and health contracts	(696)	(360)	(471)	(242)	(273)
B. BALANCE SHEET ITEMS					
8. Premiums and annuity considerations for life and accident and health contracts deferred and uncollected	57	49	51	60	82
9. Aggregate reserves for life and accident and health contracts	6,320	7,016	7,376	7,848	8,090
10. Liability for deposit-type contracts	405	407	411	420	418
11. Contract claims unpaid	413	360	167	294	83
12. Amounts recoverable on reinsurance	68	10	10	35	0
13. Experience rating refunds due or unpaid	0	0	0	0	0
14. Policyholders' dividends and refunds to members (not included in Line 10)	34	35	36	37	39
15. Commissions and reinsurance expense allowances due	0	0	0	0	0
16. Unauthorized reinsurance offset	0	0	0	0	0
17. Offset for reinsurance with Certified Reinsurers	0	0	0	0	0
C. UNAUTHORIZED REINSURANCE (DEPOSITS BY AND FUNDS WITHHELD FROM)					
18. Funds deposited by and withheld from (F)	0	0	0	0	0
19. Letters of credit (L)	0	0	0	0	0
20. Trust agreements (T)	0	0	0	0	0
21. Other (O)	0	0	0	0	0
D. REINSURANCE WITH CERTIFIED REINSURERS (DEPOSITS BY AND FUNDS WITHHELD FROM)					
22. Multiple Beneficiary Trust	0	0	0	0	0
23. Funds deposited by and withheld from (F)	0	0	0	0	0
24. Letters of credit (L)	0	0	0	0	0
25. Trust agreements (T)	0	0	0	0	0
26. Other (O)	0	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE BROOKE LIFE INSURANCE COMPANY

SCHEDULE S - PART 7

Restatement of Balance Sheet to Identify Net Credit for Ceded Reinsurance

	1 As Reported (net of ceded)	2 Restatement Adjustments	3 Restated (gross of ceded)
ASSETS (Page 2, Col. 3)			
1. Cash and invested assets (Line 12)	4,889,707,754	(866,413)	4,888,841,341
2. Reinsurance (Line 16)	67,577	(67,577)	0
3. Premiums and considerations (Line 15)	4,107,533	57,047	4,164,580
4. Net credit for ceded reinsurance	XXX	8,669,831	8,669,831
5. All other admitted assets (balance)	3,910,012	(607,290)	3,302,722
6. Total assets excluding Separate Accounts (Line 26)	4,897,792,876	7,185,598	4,904,978,474
7. Separate Account assets (Line 27)	0	0	0
8. Total assets (Line 28)	4,897,792,876	7,185,598	4,904,978,474
LIABILITIES, CAPITAL AND SURPLUS (Page 3)			
9. Contract reserves (Lines 1 and 2)	221,456,820	6,320,237	227,777,057
10. Liability for deposit-type contracts (Line 3)	3,093,613	404,525	3,498,138
11. Claim reserves (Line 4)	12,512,808	413,438	12,926,246
12. Policyholder dividends/member refunds/reserves (Lines 5 through 7)	8,602	34,406	43,008
13. Premium & annuity considerations received in advance (Line 8)	1,265	3,459	4,724
14. Other contract liabilities (Line 9)	10,409	0	10,409
15. Reinsurance in unauthorized companies (Line 24.02 minus inset amount)	0	0	0
16. Funds held under reinsurance treaties with unauthorized reinsurers (Line 24.03 minus inset amount)	0	0	0
17. Reinsurance with Certified Reinsurers (Line 24.02 inset amount)	0	0	0
18. Funds held under reinsurance treaties with Certified Reinsurers (Line 24.03 inset amount)	0	0	0
19. All other liabilities (balance)	4,080,147	9,533	4,089,680
20. Total liabilities excluding Separate Accounts (Line 26)	241,163,664	7,185,598	248,349,262
21. Separate Account liabilities (Line 27)	0	0	0
22. Total liabilities (Line 28)	241,163,664	7,185,598	248,349,262
23. Capital & surplus (Line 38)	4,656,629,212	XXX	4,656,629,212
24. Total liabilities, capital & surplus (Line 39)	4,897,792,876	7,185,598	4,904,978,474
NET CREDIT FOR CEDED REINSURANCE			
25. Contract reserves	6,320,237		
26. Claim reserves	413,438		
27. Policyholder dividends/reserves	34,406		
28. Premium & annuity considerations received in advance	3,459		
29. Liability for deposit-type contracts	404,525		
30. Other contract liabilities	0		
31. Reinsurance ceded assets	67,577		
32. Other ceded reinsurance recoverables	1,473,703		
33. Total ceded reinsurance recoverables	8,717,345		
34. Premiums and considerations	57,047		
35. Reinsurance in unauthorized companies	0		
36. Funds held under reinsurance treaties with unauthorized reinsurers	0		
37. Reinsurance with Certified Reinsurers	0		
38. Funds held under reinsurance treaties with Certified Reinsurers	0		
39. Other ceded reinsurance payables/offsets	(9,533)		
40. Total ceded reinsurance payable/offsets	47,514		
41. Total net credit for ceded reinsurance	8,669,831		

**ANNUAL STATEMENT FOR THE YEAR 2023 OF THE BROOKE LIFE INSURANCE COMPANY
SCHEDULE T - PREMIUMS AND ANNUITY CONSIDERATIONS (b)**

Allocated by States and Territories

States, Etc.	1	Life Contracts		Direct Business Only			7
		2	3	4	5	6	
	Active Status (a)	Life Insurance Premiums	Annuity Considerations	Accident and Health Insurance Premiums, Including Policy, Membership and Other Fees	Other Considerations	Total Columns 2 through 5 (b)	Deposit-Type Contracts
1. Alabama	AL	N	0	0	0	0	0
2. Alaska	AK	N	0	0	0	0	0
3. Arizona	AZ	N	0	0	0	0	0
4. Arkansas	AR	N	0	0	0	0	0
5. California	CA	N	0	0	0	0	0
6. Colorado	CO	N	0	0	0	0	0
7. Connecticut	CT	N	182	0	0	182	0
8. Delaware	DE	N	0	0	0	0	0
9. District of Columbia	DC	N	0	0	0	0	0
10. Florida	FL	N	201	0	0	201	0
11. Georgia	GA	N	0	0	0	0	0
12. Hawaii	HI	N	0	0	0	0	0
13. Idaho	ID	N	0	0	0	0	0
14. Illinois	IL	N	189	0	0	189	0
15. Indiana	IN	N	201	0	0	201	0
16. Iowa	IA	N	0	0	0	0	0
17. Kansas	KS	N	0	0	0	0	0
18. Kentucky	KY	N	0	0	0	0	0
19. Louisiana	LA	N	0	0	0	0	0
20. Maine	ME	N	0	0	0	0	0
21. Maryland	MD	N	0	0	0	0	0
22. Massachusetts	MA	N	0	0	0	0	0
23. Michigan	MI	L	493	165,498	0	165,991	0
24. Minnesota	MN	N	0	0	0	0	0
25. Mississippi	MS	N	0	0	0	0	0
26. Missouri	MO	N	23	0	0	23	0
27. Montana	MT	N	0	0	0	0	0
28. Nebraska	NE	N	0	0	0	0	0
29. Nevada	NV	N	0	0	0	0	0
30. New Hampshire	NH	N	0	0	0	0	0
31. New Jersey	NJ	N	0	0	0	0	0
32. New Mexico	NM	N	0	0	0	0	0
33. New York	NY	N	0	0	0	0	0
34. North Carolina	NC	N	0	0	0	0	0
35. North Dakota	ND	N	0	0	0	0	0
36. Ohio	OH	N	282	0	0	282	0
37. Oklahoma	OK	N	25	0	0	25	0
38. Oregon	OR	N	0	0	0	0	0
39. Pennsylvania	PA	N	85	0	0	85	0
40. Rhode Island	RI	N	0	0	0	0	0
41. South Carolina	SC	N	0	0	0	0	0
42. South Dakota	SD	N	0	0	0	0	0
43. Tennessee	TN	N	0	0	0	0	0
44. Texas	TX	N	82	0	0	82	0
45. Utah	UT	N	0	0	0	0	0
46. Vermont	VT	N	0	0	0	0	0
47. Virginia	VA	N	0	0	0	0	0
48. Washington	WA	N	0	0	0	0	0
49. West Virginia	WV	N	0	0	0	0	0
50. Wisconsin	WI	N	0	0	0	0	0
51. Wyoming	WY	N	0	0	0	0	0
52. American Samoa	AS	N	0	0	0	0	0
53. Guam	GU	N	0	0	0	0	0
54. Puerto Rico	PR	N	0	0	0	0	0
55. U.S. Virgin Islands	VI	N	0	0	0	0	0
56. Northern Mariana Islands	MP	N	0	0	0	0	0
57. Canada	CAN	N	0	0	0	0	0
58. Aggregate Other Alien	OT	XXX	0	0	0	0	0
59. Subtotal	XXX	1,764	165,498	0	0	167,262	0
90. Reporting entity contributions for employee benefits plans	XXX	0	0	0	0	0	0
91. Dividends or refunds applied to purchase paid-up additions and annuities	XXX	0	0	0	0	0	0
92. Dividends or refunds applied to shorten endowment or premium paying period	XXX	0	0	0	0	0	0
93. Premium or annuity considerations waived under disability or other contract provisions	XXX	0	0	0	0	0	0
94. Aggregate or other amounts not allocable by State	XXX	0	0	0	0	0	0
95. Totals (Direct Business)	XXX	1,764	165,498	0	0	167,262	0
96. Plus reinsurance assumed	XXX	18,641,293	17,204	0	0	18,658,497	0
97. Totals (All Business)	XXX	18,643,057	182,702	0	0	18,825,759	0
98. Less reinsurance ceded	XXX	424,239	15,483	0	0	439,722	0
99. Totals (All Business) less Reinsurance Ceded	XXX	18,218,818	167,219	(c)	0	18,386,037	0
DETAILS OF WRITE-INS							
58001.	XXX						
58002.	XXX						
58003.	XXX						
58998. Summary of remaining write-ins for Line 58 from overflow page	XXX	0	0	0	0	0	0
58999. Totals (Lines 58001 through 58003 plus 58998)(Line 58 above)	XXX	0	0	0	0	0	0
9401.	XXX						
9402.	XXX						
9403.	XXX						
9498. Summary of remaining write-ins for Line 94 from overflow page	XXX	0	0	0	0	0	0
9499. Totals (Lines 9401 through 9403 plus 9498)(Line 94 above)	XXX	0	0	0	0	0	0

(a) Active Status Counts:

- | | | | |
|----------------------------------------------------------------------------------------------------|---|----------------------------------------------------------------------------|----|
| 1. L - Licensed or Chartered - Licensed insurance carrier or domiciled RRG..... | 1 | 4. Q - Qualified - Qualified or accredited reinsurer..... | 0 |
| 2. R - Registered - Non-domiciled RRGs..... | 0 | 5. N - None of the above - Not allowed to write business in the state..... | 56 |
| 3. E - Eligible - Reporting entities eligible or approved to write surplus lines in the state..... | 0 | | |

(b) Explanation of basis of allocation by states, etc., of premiums and annuity considerations

Premium and annuity considerations are allocated by state according to the residency of the policy or contract holder on the date the premium is received.

(c) Column 4 should balance with Exhibit 1, Lines 6.4, 10.4 and 16.4, Col. 6, or with Schedule H, Part 1, Line 1, indicate which: Exhibit 1, Lines 6.4, 10.4, and 16.4, Col. 6.....

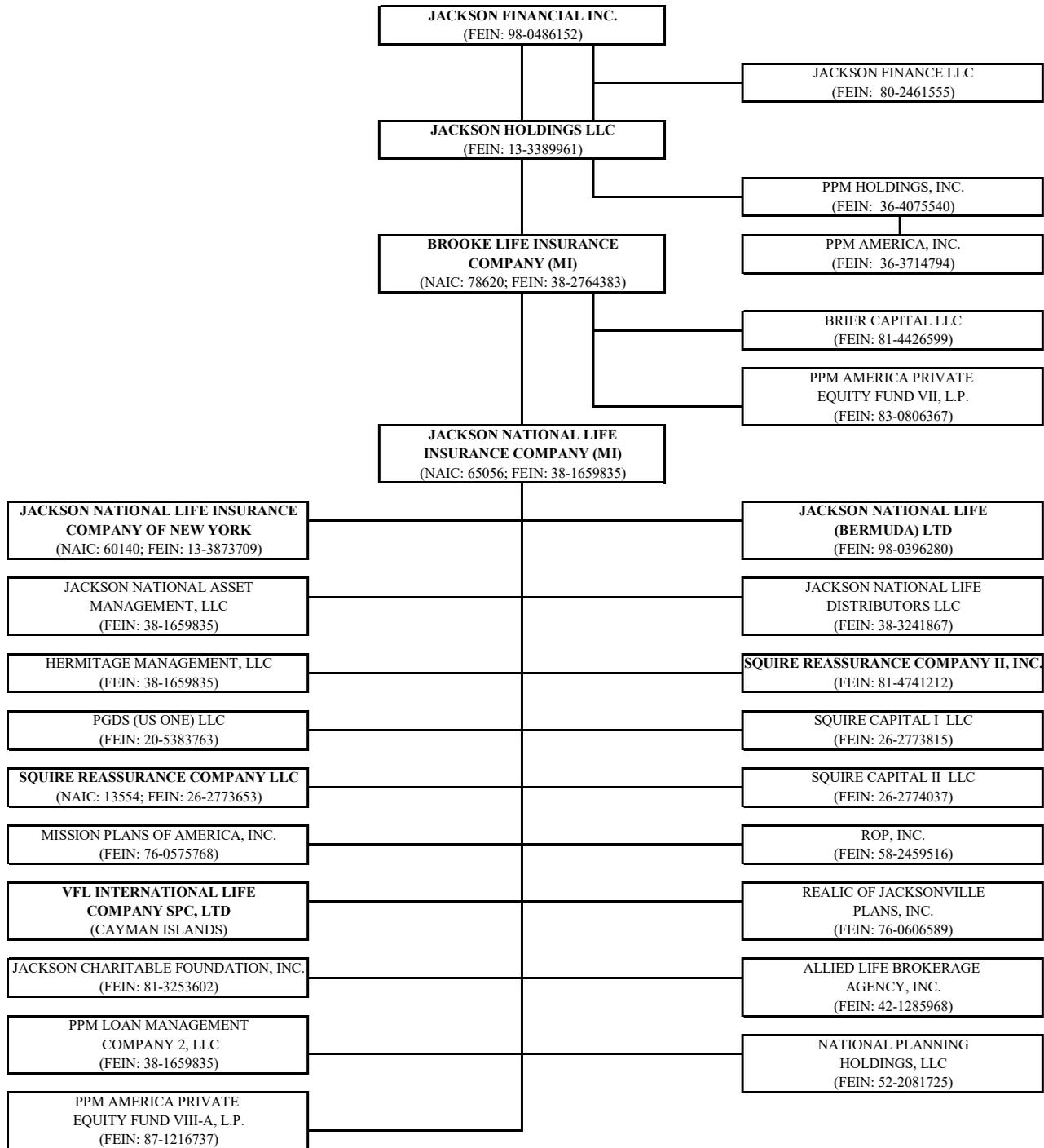
ANNUAL STATEMENT FOR THE YEAR 2023 OF THE BROOKE LIFE INSURANCE COMPANY

SCHEDULE T - PART 2
INTERSTATE COMPACT - EXHIBIT OF PREMIUMS WRITTEN

Allocated by States and Territories

			Direct Business Only				6 Totals
			1 Life (Group and Individual)	2 Annuities (Group and Individual)	3 Disability Income (Group and Individual)	4 Long-Term Care (Group and Individual)		5 Deposit-Type Contracts
States, Etc.							
1. Alabama	AL	0	0	0	0	0	0
2. Alaska	AK	0	0	0	0	0	0
3. Arizona	AZ	0	0	0	0	0	0
4. Arkansas	AR	0	0	0	0	0	0
5. California	CA	0	0	0	0	0	0
6. Colorado	CO	0	0	0	0	0	0
7. Connecticut	CT	182	0	0	0	0	182
8. Delaware	DE	0	0	0	0	0	0
9. District of Columbia	DC	0	0	0	0	0	0
10. Florida	FL	201	0	0	0	0	201
11. Georgia	GA	0	0	0	0	0	0
12. Hawaii	HI	0	0	0	0	0	0
13. Idaho	ID	0	0	0	0	0	0
14. Illinois	IL	189	0	0	0	0	189
15. Indiana	IN	201	0	0	0	0	201
16. Iowa	IA	0	0	0	0	0	0
17. Kansas	KS	0	0	0	0	0	0
18. Kentucky	KY	0	0	0	0	0	0
19. Louisiana	LA	0	0	0	0	0	0
20. Maine	ME	0	0	0	0	0	0
21. Maryland	MD	0	0	0	0	0	0
22. Massachusetts	MA	0	0	0	0	0	0
23. Michigan	MI	493	165,498	0	0	0	165,991
24. Minnesota	MN	0	0	0	0	0	0
25. Mississippi	MS	0	0	0	0	0	0
26. Missouri	MO	23	0	0	0	0	23
27. Montana	MT	0	0	0	0	0	0
28. Nebraska	NE	0	0	0	0	0	0
29. Nevada	NV	0	0	0	0	0	0
30. New Hampshire	NH	0	0	0	0	0	0
31. New Jersey	NJ	0	0	0	0	0	0
32. New Mexico	NM	0	0	0	0	0	0
33. New York	NY	0	0	0	0	0	0
34. North Carolina	NC	0	0	0	0	0	0
35. North Dakota	ND	0	0	0	0	0	0
36. Ohio	OH	282	0	0	0	0	282
37. Oklahoma	OK	25	0	0	0	0	25
38. Oregon	OR	0	0	0	0	0	0
39. Pennsylvania	PA	85	0	0	0	0	85
40. Rhode Island	RI	0	0	0	0	0	0
41. South Carolina	SC	0	0	0	0	0	0
42. South Dakota	SD	0	0	0	0	0	0
43. Tennessee	TN	0	0	0	0	0	0
44. Texas	TX	82	0	0	0	0	82
45. Utah	UT	0	0	0	0	0	0
46. Vermont	VT	0	0	0	0	0	0
47. Virginia	VA	0	0	0	0	0	0
48. Washington	WA	0	0	0	0	0	0
49. West Virginia	WV	0	0	0	0	0	0
50. Wisconsin	WI	0	0	0	0	0	0
51. Wyoming	WY	0	0	0	0	0	0
52. American Samoa	AS	0	0	0	0	0	0
53. Guam	GU	0	0	0	0	0	0
54. Puerto Rico	PR	0	0	0	0	0	0
55. U.S. Virgin Islands	VI	0	0	0	0	0	0
56. Northern Mariana Islands	MP	0	0	0	0	0	0
57. Canada	CAN	0	0	0	0	0	0
58. Aggregate Other Alien	OT	0	0	0	0	0	0
59. Total		1,764	165,498	0	0	0	167,262

**SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF
INSURER MEMBERS OF A HOLDING COMPANY GROUP
PART 1 - ORGANIZATIONAL CHART**



ANNUAL STATEMENT FOR THE YEAR 2023 OF THE BROOKE LIFE INSURANCE COMPANY

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domi-ciliary Location	Relation-ship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Re-quired? (Yes/No)	*
. 0918	JACKSON	65056	38-1659835				JACKSON NATIONAL LIFE INSURANCE COMPANY	.. MI	.....DS	BROOKE LIFE INSURANCE COMPANY	Ownership	100.000	JACKSON FINANCIAL INC	NO	
. 0918	JACKSON	78620	38-2764383				BROOKE LIFE INSURANCE COMPANY	.. MI	.....RE	JACKSON HOLDINGS LLC	Ownership	100.000	JACKSON FINANCIAL INC	NO	
. 0918	JACKSON	60140	13-3873709				JACKSON NATIONAL LIFE INSURANCE COMPANY OF NEW YORK	.. NY	.....DS	JACKSON NATIONAL LIFE INSURANCE COMPANY	Ownership	100.000	JACKSON FINANCIAL INC	NO	
. 0918	JACKSON	13554	26-2773653				SQUIRE REASSURANCE COMPANY LLC	.. MI	.....DS	JACKSON NATIONAL LIFE INSURANCE COMPANY	Ownership	100.000	JACKSON FINANCIAL INC	NO	
. 0918	JACKSON	16094	81-4741212				SQUIRE REASSURANCE COMPANY II, INC.	.. MI	.....DS	JACKSON NATIONAL LIFE INSURANCE COMPANY	Ownership	100.000	JACKSON FINANCIAL INC	NO	
			81-4426599				BRIER CAPITAL LLC	.. MI	.....DS	BROOKE LIFE INSURANCE COMPANY	Ownership	100.000	JACKSON FINANCIAL INC	NO	
			13-3389961				JACKSON HOLDINGS LLC	.. DE	.....UDP	JACKSON FINANCIAL INC	Ownership	100.000	JACKSON FINANCIAL INC	NO	
			98-0486152		0001822993	NEW YORK STOCK EXCHANGE	JACKSON FINANCIAL INC	.. DE	.....UIP	PUBLICLY TRADED	Board of Directors	0.000	JACKSON FINANCIAL INC	NO	
			80-2461555				JACKSON FINANCE LLC	.. MI	.....NIA	JACKSON FINANCIAL INC	Ownership	100.000	JACKSON FINANCIAL INC	NO	
			38-1659835				HERMITAGE MANAGEMENT, LLC	.. MI	.....DS	JACKSON NATIONAL LIFE INSURANCE COMPANY	Ownership	100.000	JACKSON FINANCIAL INC	NO	
			38-1659835				JACKSON NATIONAL ASSET MANAGEMENT, LLC	.. MI	.....DS	JACKSON NATIONAL LIFE INSURANCE COMPANY	Ownership	100.000	JACKSON FINANCIAL INC	NO	
			38-3241867				JACKSON NATIONAL LIFE DISTRIBUTORS LLC	.. MI	.....DS	JACKSON NATIONAL LIFE INSURANCE COMPANY	Ownership	100.000	JACKSON FINANCIAL INC	NO	
			98-0396280				JACKSON NATIONAL LIFE (BERMUDA) LTD.	.. BMU	.....DS	JACKSON NATIONAL LIFE INSURANCE COMPANY	Ownership	100.000	JACKSON FINANCIAL INC	NO	
			20-5383763				PGDS (US ONE) LLC	.. DE	.....DS	JACKSON NATIONAL LIFE INSURANCE COMPANY	Ownership	100.000	JACKSON FINANCIAL INC	NO	
			26-2773815				SQUIRE CAPITAL I LLC	.. MI	.....DS	JACKSON NATIONAL LIFE INSURANCE COMPANY	Ownership	100.000	JACKSON FINANCIAL INC	NO	
			26-2774037				SQUIRE CAPITAL II LLC	.. MI	.....DS	JACKSON NATIONAL LIFE INSURANCE COMPANY	Ownership	100.000	JACKSON FINANCIAL INC	NO	
			76-0575768				MISSION PLANS OF AMERICA, INC.	.. TX	.....DS	JACKSON NATIONAL LIFE INSURANCE COMPANY	Ownership	100.000	JACKSON FINANCIAL INC	NO	
			58-2459516				ROP, INC.	.. DE	.....DS	JACKSON NATIONAL LIFE INSURANCE COMPANY	Ownership	100.000	JACKSON FINANCIAL INC	NO	
			76-0606589				VFL INTERNATIONAL LIFE COMPANY SPC, LTD.	.. CYM	.....DS	JACKSON NATIONAL LIFE INSURANCE COMPANY	Ownership	100.000	JACKSON FINANCIAL INC	NO	
			42-1285968				REALIC OF JACKSONVILLE PLANS, INC.	.. TX	.....DS	JACKSON NATIONAL LIFE INSURANCE COMPANY	Ownership	100.000	JACKSON FINANCIAL INC	NO	
			52-2081725				ALLIED LIFE BROKERAGE AGENCY, INC.	.. IA	.....DS	JACKSON NATIONAL LIFE INSURANCE COMPANY	Ownership	100.000	JACKSON FINANCIAL INC	NO	
			83-0806367				NATIONAL PLANNING HOLDINGS, LLC	.. DE	.....NIA	JACKSON NATIONAL LIFE INSURANCE COMPANY	Ownership	100.000	JACKSON FINANCIAL INC	NO	
			38-1659835				PPM AMERICA PRIVATE EQUITY FUND VII L.P.	.. DE	.....NIA	PPM AMERICA, INC	Management	0.000	JACKSON FINANCIAL INC	NO	
			87-1216737				PPM LOAN MANAGEMENT COMPANY 2, LLC	.. DE	.....NIA	PPM AMERICA, INC	Management	0.000	JACKSON FINANCIAL INC	NO	
			36-4075540				PPM AMERICA PRIVATE EQUITY FUND VIII-A L.P.	.. DE	.....NIA	PPM AMERICA, INC	Management	0.000	JACKSON FINANCIAL INC	NO	
			36-3714794				PPM HOLDINGS, INC	.. DE	.....NIA	JACKSON HOLDINGS LLC	Ownership	100.000	JACKSON FINANCIAL INC	NO	
			81-3253602				PPM AMERICA, INC.	.. DE	.....NIA	PPM HOLDINGS, INC.	Management	0.000	JACKSON FINANCIAL INC	NO	
							JACKSON CHARITABLE FOUNDATION, INC.	.. MINIA	JACKSON NATIONAL LIFE INSURANCE COMPANY	Ownership	100.000	JACKSON FINANCIAL INC	NO	

Asterisk	Explanation
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ANNUAL STATEMENT FOR THE YEAR 2023 OF THE BROOKE LIFE INSURANCE COMPANY

SCHEDULE Y

PART 2 - SUMMARY OF INSURER'S TRANSACTIONS WITH ANY AFFILIATES

1	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	ID Number	Names of Insurers and Parent, Subsidiaries or Affiliates	Shareholder Dividends	Capital Contributions	Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	Management Agreements and Service Contracts	Income/ (Disbursements) Incurred Under Reinsurance Agreements	*	Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	Totals	Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/(Liability)
78620	38-2764383	Brooke Life Insurance Company	90,000,000	0	0	0	(817,218)	0		(89,960,000)	(777,218)	(35,926,979)
	38-1659835	Jackson National Asset Management, LLC	(607,000,000)	0	0	0	(16,914,603)	0		0	(623,914,603)	0
65056	38-1659835	Jackson National Life Insurance Company	157,000,000	(155,000,000)	(421,488,024)	0	7,933,655	0		0	(411,554,369)	(942,715,155)
60140	13-3873709	Jackson National Life Insurance Company of New York	0	0	0	0	(24,274,600)	0		0	(24,274,600)	1,631,744,826
	52-2081725	National Planning Holdings, LLC	0	5,000,000	0	0	0	0		0	5,000,000	0
	38-3241867	Jackson National Life Distributors LLC	0	0	0	0	(21,775,039)	0		0	(21,775,039)	0
	98-0486152	Jackson Financial Inc.	360,000,000	135,000,000	413,332,157	0	7,697,847	0		0	916,030,004	0
	36-4075540	PPM Holdings, Inc.	0	15,000,000	0	0	(8,951,394)	0		0	6,048,606	0
	36-3714794	PPM America, Inc.	0	0	0	0	57,487,956	0		0	57,487,956	0
16094	81-4741212	Squire Reaassuranc Company II, Inc.	0	0	8,155,867	0	(376,466)	0		0	7,779,401	(381,570,872)
		VFL International Life Company SPC, LTD	0	0	0	0	0	0		0	0	116,734
13554	26-2773653	Squire	0	0	0	0	(10,138)	0		0	(10,138)	0
	80-2461555	Jackson Finance LLC	0	0	0	0	0	0		89,960,000	89,960,000	0
9999999 Control Totals			0	0	0	0	0	0	XXX	0	0	271,648,554

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

REQUIRED FILINGS

The following supplemental reports are required to be filed as part of your statement filing unless specifically waived by the domiciliary state. However, in the event that your domiciliary state waives the filing requirement, your response of WAIVED to the specific interrogatory will be accepted in lieu of filing a "NONE" report and a bar code will be printed below. If the supplement is required of your company but is not being filed for whatever reason enter SEE EXPLANATION and provide an explanation following the interrogatory questions.

	Responses
MARCH FILING	
1. Will the Supplemental Compensation Exhibit be filed with the state of domicile by March 1?	YES
2. Will the confidential Risk-based Capital Report be filed with the NAIC by March 1?	YES
3. Will the confidential Risk-based Capital Report be filed with the state of domicile, if required, by March 1?	YES
4. Will an actuarial opinion be filed by March 1?	YES
APRIL FILING	
5. Will Management's Discussion and Analysis be filed by April 1?	YES
6. Will the Life, Health & Annuity Guaranty Association Assessable Premium Exhibit - Parts 1 and 2 be filed with the state of domicile and the NAIC by April 1? (Not applicable to fraternal benefit societies)	YES
7. Will the Supplemental Investment Risks Interrogatories be filed by April 1?	YES
JUNE FILING	
8. Will an audited financial report be filed by June 1?	YES
9. Will Accountant's Letter of Qualifications be filed with the state of domicile and electronically with the NAIC by June 1?	YES

SUPPLEMENTAL FILINGS

The following supplemental reports are required to be filed as part of your annual statement filing **if your company is engaged in the type of business covered by the supplement. However, in the event that your company does not transact the type of business for which the special report must be filed, your response of NO to the specific interrogatory will be accepted in lieu of filing a "NONE" report and a bar code will be printed below.** If the supplement is required of your company but is not being filed for whatever reason enter SEE EXPLANATION and provide an explanation following the interrogatory questions.

MARCH FILING

10. Will Schedule SIS (Stockholder Information Supplement) be filed with the state of domicile by March 1? (Not applicable to fraternal benefit societies) ..	NO
11. Will the Medicare Supplement Insurance Experience Exhibit be filed with the state of domicile and the NAIC by March 1?	NO
12. Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC by March 1?	NO
13. Will the actuarial opinion on participating and non-participating policies as required in Interrogatories 1 and 2 to Exhibit 5 be filed with the state of domicile and electronically with the NAIC by March 1?	NO
14. Will the actuarial opinion on non-guaranteed elements as required in interrogatory #3 to Exhibit 5 be filed with the state of domicile and electronically with the NAIC by March 1?	YES
15. Will the actuarial opinion on X-Factors be filed with the state of domicile and electronically with the NAIC by March 1?	NO
16. Will the actuarial opinion on Separate Accounts Funding Guaranteed Minimum Benefit be filed with the state of domicile and electronically with the NAIC by March 1?	NO
17. Will the actuarial opinion on Synthetic Guaranteed Investment Contracts be filed with the state of domicile and electronically with the NAIC by March 1?	NO
18. Will the Reasonableness of Assumptions Certification required by Actuarial Guideline XXXV be filed with the state of domicile and electronically with the NAIC by March 1?	NO
19. Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXV be filed with the state of domicile and electronically with the NAIC by March 1?	NO
20. Will the Reasonableness of Assumptions Certification for Implied Guaranteed Rate Method required by Actuarial Guideline XXXVI be filed with the state of domicile and electronically with the NAIC by March 1?	NO
21. Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Average Market Value) be filed with the state of domicile and electronically with the NAIC by March 1?	NO
22. Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Market Value) be filed with the state of domicile and electronically with the NAIC by March 1?	NO
23. Will the C-3 RBC Certifications required under C-3 Phase I be filed with the state of domicile and electronically with the NAIC by March 1?	NO
24. Will the C-3 RBC Certifications required under C-3 Phase II be filed with the state of domicile and electronically with the NAIC by March 1?	NO
25. Will the Actuarial Certifications Related to Annuity Nonforfeiture Ongoing Compliance for Equity Indexed Annuities be filed with the state of domicile and electronically with the NAIC by March 1?	NO

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE BROOKE LIFE INSURANCE COMPANY
SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

- 26. Will the actuarial opinion required by the Modified Guaranteed Annuity Model Regulation be filed with the state of domicile and electronically with the NAIC by March 1? NO
- 27. Will the Actuarial Certification regarding the use of 2001 Preferred Class Tables required by the Model Regulation Permitting the Recognition of Preferred Mortality Tables for Use in Determining Minimum Reserve Liabilities be filed with the state of domicile and electronically with the NAIC by March 1? NO
- 28. Will the Worker's Compensation Carve-Out Supplement be filed by March 1? (Not applicable to fraternal benefit societies) NO
- 29. Will Supplemental Schedule O be filed with the state of domicile and the NAIC by March 1? YES
- 30. Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC by March 1? NO
- 31. Will an approval from the reporting entity's state of domicile for relief related to the five-year rotation requirement for lead audit partner be filed electronically with the NAIC by March 1? NO
- 32. Will an approval from the reporting entity's state of domicile for relief related to the one-year cooling off period for independent CPA be filed electronically with the NAIC by March 1? NO
- 33. Will an approval from the reporting entity's state of domicile for relief related to the Requirements for Audit Committees be filed electronically with the NAIC by March 1? NO
- 34. Will the VM-20 Reserves Supplement be filed with the state of domicile and the NAIC by March 1? NO
- 35. Will the Health Supplement be filed with the state of domicile and the NAIC by March 1? NO
- 36. Will the Market Conduct Annual Statement (MCAS) Premium Exhibit for Year be filed with appropriate jurisdictions and with the NAIC by March 1? YES

APRIL FILING

- 37. Will the confidential Regulatory Asset Adequacy Issues Summary (RAAIS) required by the Valuation Manual be filed with the state of domicile by April 1? YES
- 38. Will the Long-Term Care Experience Reporting Forms be filed with the state of domicile and the NAIC by April 1? NO
- 39. Will the Credit Insurance Experience Exhibit be filed with the state of domicile and the NAIC by April 1? (Not applicable to fraternal benefit societies) .. NO
- 40. Will the Accident and Health Policy Experience Exhibit be filed by April 1? NO
- 41. Will the Supplemental Health Care Exhibit (Parts 1 and 2) be filed with the state of domicile and the NAIC by April 1? NO
- 42. Will the confidential Actuarial Memorandum required by Actuarial Guideline XXXVIII 8D be filed with the state of domicile by April 30? NO
- 43. Will the Supplemental Term and Universal Life Insurance Reinsurance Exhibit be filed with the state of domicile and the NAIC by April 1? NO
- 44. Will the Variable Annuities Supplement be filed with the state of domicile and the NAIC by April 1? NO
- 45. Will the confidential Executive Summary of the PBR Actuarial Report be filed with the state of domicile by April 1? NO
- 46. Will the confidential Life Summary of the PBR Actuarial Report be filed with the state of domicile by April 1? NO
- 47. Will the confidential Variable Annuities Summary of the PBR Actuarial Report be filed with the state of domicile by April 1? NO

AUGUST FILING

- 48. Will Management's Report of Internal Control Over Financial Reporting be filed with the state of domicile by August 1? NO

Explanations:

- 10.
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Bar Codes:

- 10. SIS Stockholder Information Supplement [Document Identifier 420]



- 11. Medicare Supplement Insurance Experience Exhibit [Document Identifier 360]



- 12. Trusteed Surplus Statement [Document Identifier 490]



- 13. Participating Opinion for Exhibit 5 [Document Identifier 371]



- 15. Actuarial Opinion on X-Factors [Document Identifier 442]



- 16. Actuarial Opinion on Separate Accounts Funding Guaranteed Minimum Benefit [Document Identifier 443]



- 17. Actuarial Opinion on Synthetic Guaranteed Investment Contracts [Document Identifier 444]



- 18. Reasonableness of Assumptions Certification required by Actuarial Guideline XXXV [Document Identifier 445]



SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

19. Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXV [Document Identifier 446]	 7 8 6 2 0 2 0 2 3 4 4 6 0 0 0 0 0
20. Reasonableness of Assumptions Certification for Implied Guaranteed Rate Method required by Actuarial Guideline XXXVI [Document Identifier 447]	 7 8 6 2 0 2 0 2 3 4 4 7 0 0 0 0 0
21. Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI [Document Identifier 448]	 7 8 6 2 0 2 0 2 3 4 4 8 0 0 0 0 0
22. Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Market Value) [Document Identifier 449]	 7 8 6 2 0 2 0 2 3 4 4 9 0 0 0 0 0
23. C-3 RBC Certifications Required Under C-3 Phase I [Document Identifier 450]	 7 8 6 2 0 2 0 2 3 4 5 0 0 0 0 0 0
24. C-3 RBC Certifications Required Under C-3 Phase II [Document Identifier 451]	 7 8 6 2 0 2 0 2 3 4 5 1 0 0 0 0 0
25. Actuarial Certifications Related to Annuity Nonforfeiture Ongoing Compliance for Equity Indexed Annuities [Document Identifier 452]	 7 8 6 2 0 2 0 2 3 4 5 2 0 0 0 0 0
26. Modified Guaranteed Annuity Model Regulation [Document Identifier 453]	 7 8 6 2 0 2 0 2 3 4 5 3 0 0 0 0 0
27. Actuarial Certification regarding the use of 2001 Preferred Class Tables required by the Model Regulation Permitting the Recognition of Preferred Mortality Tables for Use in Determining Minimum Reserve Liabilities [Document Identifier 454]	 7 8 6 2 0 2 0 2 3 4 5 4 0 0 0 0 0
28. Workers' Compensation Carve-Out Supplement [Document Identifier 495]	 7 8 6 2 0 2 0 2 3 4 9 5 0 0 0 0 0
30. Medicare Part D Coverage Supplement [Document Identifier 365]	 7 8 6 2 0 2 0 2 3 3 6 5 0 0 0 0 0
31. Relief from the five-year rotation requirement for lead audit partner [Document Identifier 224]	 7 8 6 2 0 2 0 2 3 2 2 4 0 0 0 0 0
32. Relief from the one-year cooling off period for independent CPA [Document Identifier 225]	 7 8 6 2 0 2 0 2 3 2 2 5 0 0 0 0 0
33. Relief from the Requirements for Audit Committees [Document Identifier 226]	 7 8 6 2 0 2 0 2 3 2 2 6 0 0 0 0 0
34. VM-20 Reserves Supplement [Document Identifier 456]	 7 8 6 2 0 2 0 2 3 4 5 6 0 0 0 0 0
35. Health Care Receivables Supplement [Document Identifier 475]	 7 8 6 2 0 2 0 2 3 4 7 5 0 0 0 0 0
38. Long-Term Care Experience Reporting Forms [Document Identifier 306]	 7 8 6 2 0 2 0 2 3 3 0 6 0 0 0 0 0
39. Credit Insurance Experience Exhibit [Document Identifier 230]	 7 8 6 2 0 2 0 2 3 2 3 0 0 0 0 0 0
40. Accident and Health Policy Experience Exhibit [Document Identifier 210]	 7 8 6 2 0 2 0 2 3 2 1 0 0 0 0 0 0
41. Supplemental Health Care Exhibit (Parts 1 and 2) [Document Identifier 216]	 7 8 6 2 0 2 0 2 3 2 1 6 0 0 0 0 0
42. Actuarial Memorandum Required by Actuarial Guideline XXXVIII 8D [Document Identifier 435]	 7 8 6 2 0 2 0 2 3 4 3 5 0 0 0 0 0
43. Supplemental Term and Universal Life Insurance Reinsurance Exhibit [Document Identifier 345]	 7 8 6 2 0 2 0 2 3 3 4 5 0 0 0 0 0
44. Variable Annuities Supplement [Document Identifier 286]	 7 8 6 2 0 2 0 2 3 2 8 6 0 0 0 0 0
45. Executive Summary of the PBR Actuarial Report [Document Identifier 457]	 7 8 6 2 0 2 0 2 3 4 5 7 0 0 0 0 0
46. Life Summary of the PBR Actuarial Report [Document Identifier 458]	 7 8 6 2 0 2 0 2 3 4 5 8 0 0 0 0 0
47. Variable Annuities Summary of the PBR Actuarial Report [Document Identifier 459]	 7 8 6 2 0 2 0 2 3 4 5 9 0 0 0 0 0
48. Management's Report of Internal Control Over Financial Reporting [Document Identifier 223]	 7 8 6 2 0 2 0 2 3 2 2 3 0 0 0 0 0

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE BROOKE LIFE INSURANCE COMPANY

OVERFLOW PAGE FOR WRITE-INS

Additional Write-ins for Exhibit 2 Line 9.3

	Insurance				5 Investment	6 Fraternal	7 Total
	1 Life	Accident and Health		4 All Other Lines of Business			
		2 Cost Containment	3 All Other				
09.304. Software purchases	94	0	0	0	0	0	94
09.305. Consultant fees and expenses	6,944	0	0	0	0	0	6,944
09.397. Summary of remaining write-ins for Line 9.3 from overflow page	7,038	0	0	0	0	0	7,038

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE BROOKE LIFE INSURANCE COMPANY

SUMMARY INVESTMENT SCHEDULE

Investment Categories	Gross Investment Holdings		Admitted Assets as Reported in the Annual Statement			
	1 Amount	2 Percentage of Column 1 Line 13	3 Amount	4 Securities Lending Reinvested Collateral Amount	5 Total (Col. 3 + 4) Amount	6 Percentage of Column 5 Line 13
1. Long-Term Bonds (Schedule D, Part 1):						
1.01 U.S. governments	299,267	0.006	299,267	0	299,267	0.006
1.02 All other governments	0	0.000	0	0	0	0.000
1.03 U.S. states, territories and possessions, etc. guaranteed	0	0.000	0	0	0	0.000
1.04 U.S. political subdivisions of states, territories, and possessions, guaranteed	0	0.000	0	0	0	0.000
1.05 U.S. special revenue and special assessment obligations, etc. non-guaranteed	649,002	0.013	649,002	0	649,002	0.013
1.06 Industrial and miscellaneous	211,962,467	4.334	211,962,467	0	211,962,467	4.335
1.07 Hybrid securities	0	0.000	0	0	0	0.000
1.08 Parent, subsidiaries and affiliates	0	0.000	0	0	0	0.000
1.09 SVO identified funds	0	0.000	0	0	0	0.000
1.10 Unaffiliated bank loans	0	0.000	0	0	0	0.000
1.11 Unaffiliated certificates of deposit	0	0.000	0	0	0	0.000
1.12 Total long-term bonds	212,910,736	4.353	212,910,736	0	212,910,736	4.354
2. Preferred stocks (Schedule D, Part 2, Section 1):						
2.01 Industrial and miscellaneous (Unaffiliated)	0	0.000	0	0	0	0.000
2.02 Parent, subsidiaries and affiliates	0	0.000	0	0	0	0.000
2.03 Total preferred stocks	0	0.000	0	0	0	0.000
3. Common stocks (Schedule D, Part 2, Section 2):						
3.01 Industrial and miscellaneous Publicly traded (Unaffiliated)	0	0.000	0	0	0	0.000
3.02 Industrial and miscellaneous Other (Unaffiliated)	0	0.000	0	0	0	0.000
3.03 Parent, subsidiaries and affiliates Publicly traded	4,652,621,647	95.128	4,652,621,647	0	4,652,621,647	95.151
3.04 Parent, subsidiaries and affiliates Other	0	0.000	0	0	0	0.000
3.05 Mutual funds	0	0.000	0	0	0	0.000
3.06 Unit investment trusts	0	0.000	0	0	0	0.000
3.07 Closed-end funds	0	0.000	0	0	0	0.000
3.08 Exchange traded funds	0	0.000	0	0	0	0.000
3.09 Total common stocks	4,652,621,647	95.128	4,652,621,647	0	4,652,621,647	95.151
4. Mortgage loans (Schedule B):						
4.01 Farm mortgages	0	0.000	0	0	0	0.000
4.02 Residential mortgages	0	0.000	0	0	0	0.000
4.03 Commercial mortgages	0	0.000	0	0	0	0.000
4.04 Mezzanine real estate loans	0	0.000	0	0	0	0.000
4.05 Total valuation allowance	0	0.000	0	0	0	0.000
4.06 Total mortgage loans	0	0.000	0	0	0	0.000
5. Real estate (Schedule A):						
5.01 Properties occupied by company	0	0.000	0	0	0	0.000
5.02 Properties held for production of income	0	0.000	0	0	0	0.000
5.03 Properties held for sale	0	0.000	0	0	0	0.000
5.04 Total real estate	0	0.000	0	0	0	0.000
6. Cash, cash equivalents and short-term investments:						
6.01 Cash (Schedule E, Part 1)	(1,217,528)	(0.025)	(1,217,528)	0	(1,217,528)	(0.025)
6.02 Cash equivalents (Schedule E, Part 2)	2,461,490	0.050	2,461,490	0	2,461,490	0.050
6.03 Short-term investments (Schedule DA)	0	0.000	0	0	0	0.000
6.04 Total cash, cash equivalents and short-term investments	1,243,962	0.025	1,243,962	0	1,243,962	0.025
7. Contract loans	474,011	0.010	474,011	0	474,011	0.010
8. Derivatives (Schedule DB)	0	0.000	0	0	0	0.000
9. Other invested assets (Schedule BA)	23,637,737	0.483	22,436,391	0	22,436,391	0.459
10. Receivables for securities	21,007	0.000	21,007	0	21,007	0.000
11. Securities Lending (Schedule DL, Part 1).....	0	0.000	0	XXX	XXX	XXX
12. Other invested assets (Page 2, Line 11)	0	0.000	0	0	0	0.000
13. Total invested assets	4,890,909,100	100.000	4,889,707,754	0	4,889,707,754	100.000

SCHEDULE A - VERIFICATION BETWEEN YEARS

Real Estate

1. Book/adjusted carrying value, December 31 of prior year
2. Cost of acquired:
 - 2.1 Actual cost at time of acquisition (Part 2, Column 6)
 - 2.2 Additional investment made after acquisition (Part 2, Column 9)
3. Current year change in encumbrances:
 - 3.1 Totals, Part 1, Column 13
 - 3.2 Totals, Part 3, Column 11
4. Total gain (loss) on disposals, Part 3, Column 18
5. Deduct amounts received on disposals, Part 3, Column 15
6. Total foreign exchange change in book/adjusted carrying value:
 - 6.1 Totals, Part 1, Column 15
 - 6.2 Totals, Part 3, Column 13
7. Deduct current year's other than temporary impairment recognized:
 - 7.1 Totals, Part 1, Column 12
 - 7.2 Totals, Part 3, Column 10
8. Deduct current year's depreciation:
 - 8.1 Totals, Part 1, Column 11
 - 8.2 Totals, Part 3, Column 9
9. Book/adjusted carrying value at the end of current period (Lines 1+2+3+4-5+6-7-8)
10. Deduct total nonadmitted amounts
11. Statement value at end of current period (Line 9 minus Line 10)

NONE

SCHEDULE B - VERIFICATION BETWEEN YEARS

Mortgage Loans

1. Book value/recorded investment excluding accrued interest, December 31 of prior year
2. Cost of acquired:
 - 2.1 Actual cost at time of acquisition (Part 2, Column 7)
 - 2.2 Additional investment made after acquisition (Part 2, Column 8)
3. Capitalized deferred interest and other:
 - 3.1 Totals, Part 1, Column 12
 - 3.2 Totals, Part 3, Column 11
4. Accrual of discount
5. Unrealized valuation increase/(decrease):
 - 5.1 Totals, Part 1, Column 9
 - 5.2 Totals, Part 3, Column 8
6. Total gain (loss) on disposals, Part 3, Column 18
7. Deduct amounts received on disposals, Part 3, Column 15
8. Deduct amortization of premium and mortgage interest points and commitment fees
9. Total foreign exchange change in book value/recorded investment excluding accrued interest:
 - 9.1 Totals, Part 1, Column 13
 - 9.2 Totals, Part 3, Column 13
10. Deduct current year's other than temporary impairment recognized:
 - 10.1 Totals, Part 1, Column 11
 - 10.2 Totals, Part 3, Column 10
11. Book value/recorded investment excluding accrued interest at end of current period (Lines 1+2+3+4+5+6-7-8+9-10)
12. Total valuation allowance
13. Subtotal (Line 11 plus 12)
14. Deduct total nonadmitted amounts
15. Statement value of mortgages owned at end of current period (Line 13 minus Line 14)

NONE

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE BROOKE LIFE INSURANCE COMPANY

SCHEDULE BA - VERIFICATION BETWEEN YEARS

Other Long-Term Invested Assets

1.	Book/adjusted carrying value, December 31 of prior year	25,800,412
2.	Cost of acquired:	
2.1	Actual cost at time of acquisition (Part 2, Column 8)	0
2.2	Additional investment made after acquisition (Part 2, Column 9)	409,271
3.	Capitalized deferred interest and other:	
3.1	Totals, Part 1, Column 16	0
3.2	Totals, Part 3, Column 12	0
4.	Accrual of discount	0
5.	Unrealized valuation increase/(decrease):	
5.1	Totals, Part 1, Column 13	1,069,802
5.2	Totals, Part 3, Column 9	0
6.	Total gain (loss) on disposals, Part 3, Column 19	0
7.	Deduct amounts received on disposals, Part 3, Column 16	3,641,748
8.	Deduct amortization of premium and depreciation	0
9.	Total foreign exchange change in book/adjusted carrying value:	
9.1	Totals, Part 1, Column 17	0
9.2	Totals, Part 3, Column 14	0
10.	Deduct current year's other than temporary impairment recognized:	
10.1	Totals, Part 1, Column 15	0
10.2	Totals, Part 3, Column 11	0
11.	Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5+6-7-8+9-10)	23,637,737
12.	Deduct total nonadmitted amounts	1,201,346
13.	Statement value at end of current period (Line 11 minus Line 12)	22,436,391

SCHEDULE D - VERIFICATION BETWEEN YEARS

Bonds and Stocks

1.	Book/adjusted carrying value, December 31 of prior year	6,245,523,594
2.	Cost of bonds and stocks acquired, Part 3, Column 7	0
3.	Accrual of discount	154,488
4.	Unrealized valuation increase/(decrease):	
4.1	Part 1, Column 12	0
4.2	Part 2, Section 1, Column 15	0
4.3	Part 2, Section 2, Column 13	(1,184,796,012)
4.4	Part 4, Column 11	0
5.	Total gain (loss) on disposals, Part 4, Column 19	(3,429,090)
6.	Deduction consideration for bonds and stocks disposed of, Part 4, Column 7	191,660,247
7.	Deduct amortization of premium	212,944
8.	Total foreign exchange change in book/adjusted carrying value:	
8.1	Part 1, Column 15	0
8.2	Part 2, Section 1, Column 19	0
8.3	Part 2, Section 2, Column 16	0
8.4	Part 4, Column 15	0
9.	Deduct current year's other than temporary impairment recognized:	
9.1	Part 1, Column 14	0
9.2	Part 2, Section 1, Column 17	0
9.3	Part 2, Section 2, Column 14	0
9.4	Part 4, Column 13	0
10.	Total investment income recognized as a result of prepayment penalties and/or acceleration fees, Note 5Q, Line 2	(47,406)
11.	Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9+10)	4,865,532,383
12.	Deduct total nonadmitted amounts	0
13.	Statement value at end of current period (Line 11 minus Line 12)	4,865,532,383

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE BROOKE LIFE INSURANCE COMPANY

SCHEDULE D - SUMMARY BY COUNTRY

Long-Term Bonds and Stocks OWNED December 31 of Current Year

Description		1 Book/Adjusted Carrying Value	2 Fair Value	3 Actual Cost	4 Par Value of Bonds
BONDS					
Governments (Including all obligations guaranteed by governments)	1. United States	299,267	293,449	296,509	300,000
	2. Canada	0	0	0	0
	3. Other Countries	0	0	0	0
	4. Totals	299,267	293,449	296,509	300,000
U.S. States, Territories and Possessions (Direct and guaranteed)	5. Totals	0	0	0	0
U.S. Political Subdivisions of States, Territories and Possessions (Direct and guaranteed)	6. Totals	0	0	0	0
U.S. Special Revenue and Special Assessment Obligations and all Non- Guaranteed Obligations of Agencies and Authorities of Governments and their Political Subdivisions	7. Totals	649,002	613,260	649,686	636,534
Industrial and Miscellaneous, SVO Identified Funds, Unaffiliated Bank Loans, Unaffiliated Certificates of Deposit and Hybrid Securities (unaffiliated)	8. United States	174,999,086	156,556,944	175,119,081	175,540,654
	9. Canada	4,981,298	4,597,254	4,971,085	5,000,000
	10. Other Countries	31,982,083	28,454,024	32,022,862	31,884,156
	11. Totals	211,962,467	189,608,222	212,113,028	212,424,810
Parent, Subsidiaries and Affiliates	12. Totals	0	0	0	0
	13. Total Bonds	212,910,736	190,514,931	213,059,223	213,361,344
PREFERRED STOCKS					
Industrial and Miscellaneous (unaffiliated)	14. United States	0	0	0	
	15. Canada	0	0	0	
	16. Other Countries	0	0	0	
	17. Totals	0	0	0	
Parent, Subsidiaries and Affiliates	18. Totals	0	0	0	
	19. Total Preferred Stocks	0	0	0	
COMMON STOCKS					
Industrial and Miscellaneous (unaffiliated), Mutual Funds, Unit Investment Trusts, Closed-End Funds and Exchange Traded Funds	20. United States	0	0	0	
	21. Canada	0	0	0	
	22. Other Countries	0	0	0	
	23. Totals	0	0	0	
Parent, Subsidiaries and Affiliates	24. Totals	4,652,621,647	4,652,621,647	4,712,072,671	
	25. Total Common Stocks	4,652,621,647	4,652,621,647	4,712,072,671	
	26. Total Stocks	4,652,621,647	4,652,621,647	4,712,072,671	
	27. Total Bonds and Stocks	4,865,532,383	4,843,136,578	4,925,131,894	

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE BROOKE LIFE INSURANCE COMPANY

SCHEDULE D - PART 1A - SECTION 1

Quality and Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Types of Issues and NAIC Designations

NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 12.7	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
1. U.S. Governments												
1.1 NAIC 1	0	299,267	0	0	0	XXX	299,267	0.1	298,741	0.1	299,267	0
1.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
1.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
1.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
1.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
1.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
1.7 Totals	0	299,267	0	0	0	XXX	299,267	0.1	298,741	0.1	299,267	0
2. All Other Governments												
2.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
2.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
2.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
2.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
2.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
2.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
2.7 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3. U.S. States, Territories and Possessions etc., Guaranteed												
3.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3.7 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
4. U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed												
4.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
4.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
4.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
4.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
4.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
4.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
4.7 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
5. U.S. Special Revenue & Special Assessment Obligations, etc., Non-Guaranteed												
5.1 NAIC 1	64,008	232,567	217,440	134,987	0	XXX	649,002	0.3	723,544	0.3	649,002	0
5.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
5.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
5.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
5.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
5.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
5.7 Totals	64,008	232,567	217,440	134,987	0	XXX	649,002	0.3	723,544	0.3	649,002	0

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ANNUAL STATEMENT FOR THE YEAR 2023 OF THE BROOKE LIFE INSURANCE COMPANY

SCHEDULE D - PART 1A - SECTION 1 (Continued)

Quality and Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Types of Issues and NAIC Designations

NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 12.7	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
6. Industrial & Miscellaneous (Unaffiliated)												
6.1 NAIC 1	3,882,257	19,062,815	48,139,400	3,051,375	23,253	XXX	74,159,100	34.8	92,904,689	36.0	50,051,952	24,107,148
6.2 NAIC 2	8,234,696	45,546,159	75,169,678	7,200,658	0	XXX	136,151,191	63.9	159,558,684	61.8	110,260,002	25,891,189
6.3 NAIC 3	148,000	502,944	249,744	0	0	XXX	900,688	0.4	3,863,285	1.5	249,744	650,944
6.4 NAIC 4	751,488	0	0	0	0	XXX	751,488	0.4	756,992	0.3	0	751,488
6.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
6.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
6.7 Totals	13,016,441	65,111,918	123,558,822	10,252,033	23,253	XXX	211,962,467	99.6	257,083,650	99.6	160,561,698	51,400,769
7. Hybrid Securities												
7.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.7 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8. Parent, Subsidiaries and Affiliates												
8.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.7 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
9. SVO Identified Funds												
9.1 NAIC 1	XXX	XXX	XXX	XXX	XXX	0	0	0.0	0	0.0	0	0
9.2 NAIC 2	XXX	XXX	XXX	XXX	XXX	0	0	0.0	0	0.0	0	0
9.3 NAIC 3	XXX	XXX	XXX	XXX	XXX	0	0	0.0	0	0.0	0	0
9.4 NAIC 4	XXX	XXX	XXX	XXX	XXX	0	0	0.0	0	0.0	0	0
9.5 NAIC 5	XXX	XXX	XXX	XXX	XXX	0	0	0.0	0	0.0	0	0
9.6 NAIC 6	XXX	XXX	XXX	XXX	XXX	0	0	0.0	0	0.0	0	0
9.7 Totals	XXX	XXX	XXX	XXX	XXX	0	0	0.0	0	0.0	0	0
10. Unaffiliated Bank Loans												
10.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
10.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
10.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
10.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
10.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
10.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
10.7 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
11. Unaffiliated Certificates of Deposit												
11.1 NAIC 1	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
11.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
11.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
11.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
11.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
11.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
11.7 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0

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ANNUAL STATEMENT FOR THE YEAR 2023 OF THE BROOKE LIFE INSURANCE COMPANY

SCHEDULE D - PART 1A - SECTION 1 (Continued)

Quality and Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Types of Issues and NAIC Designations

NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 12.7	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
12. Total Bonds Current Year												
12.1 NAIC 1	(d) 3,946,265	19,594,649	48,356,840	3,186,362	23,253	0	75,107,369	35.3	XXX	XXX	51,000,221	24,107,148
12.2 NAIC 2	(d) 8,234,696	45,546,159	75,169,678	7,200,658	0	0	136,151,191	63.9	XXX	XXX	110,260,002	25,891,189
12.3 NAIC 3	(d) 148,000	502,944	249,744	0	0	0	900,688	0.4	XXX	XXX	249,744	650,944
12.4 NAIC 4	(d) 751,488	0	0	0	0	0	751,488	0.4	XXX	XXX	0	751,488
12.5 NAIC 5	(d) 0	0	0	0	0	(c) 0	0	0.0	XXX	XXX	0	0
12.6 NAIC 6	(d) 0	0	0	0	0	(c) 0	0	0.0	XXX	XXX	0	0
12.7 Totals	13,080,449	65,643,752	123,776,262	10,387,020	23,253	0	(b) 212,910,736	100.0	XXX	XXX	161,509,967	51,400,769
12.8 Line 12.7 as a % of Col. 7	6.1	30.8	58.1	4.9	0.0	0.0	100.0	XXX	XXX	XXX	75.9	24.1
13. Total Bonds Prior Year												
13.1 NAIC 1	3,311,773	29,354,462	51,542,951	9,688,426	29,362	0	XXX	XXX	93,926,974	36.4	69,522,967	24,404,007
13.2 NAIC 2	8,767,864	42,111,203	102,272,987	6,406,630	0	0	XXX	XXX	159,558,684	61.8	126,578,260	32,980,424
13.3 NAIC 3	0	652,540	2,383,944	826,801	0	0	XXX	XXX	3,863,285	1.5	2,090,940	1,772,345
13.4 NAIC 4	0	756,992	0	0	0	0	XXX	XXX	756,992	0.3	0	756,992
13.5 NAIC 5	0	0	0	0	0	0	XXX	XXX	(c) 0	0.0	0	0
13.6 NAIC 6	0	0	0	0	0	0	XXX	XXX	(c) 0	0.0	0	0
13.7 Totals	12,079,637	72,875,197	156,199,882	16,921,857	29,362	0	XXX	XXX	(b) 258,105,935	100.0	198,192,167	59,913,768
13.8 Line 13.7 as a % of Col. 9	4.7	28.2	60.5	6.6	0.0	0.0	XXX	XXX	100.0	XXX	76.8	23.2
14. Total Publicly Traded Bonds												
14.1 NAIC 1	2,325,873	12,778,641	33,250,480	2,645,227	0	0	51,000,221	24.0	69,522,967	26.9	51,000,221	XXX
14.2 NAIC 2	7,575,394	33,826,585	63,188,259	5,669,764	0	0	110,260,002	51.8	126,578,260	49.0	110,260,002	XXX
14.3 NAIC 3	0	0	249,744	0	0	0	249,744	0.1	2,090,940	0.8	249,744	XXX
14.4 NAIC 4	0	0	0	0	0	0	0	0.0	0	0.0	0	XXX
14.5 NAIC 5	0	0	0	0	0	0	0	0.0	0	0.0	0	XXX
14.6 NAIC 6	0	0	0	0	0	0	0	0.0	0	0.0	0	XXX
14.7 Totals	9,901,267	46,605,226	96,688,483	8,314,991	0	0	161,509,967	75.9	198,192,167	76.8	161,509,967	XXX
14.8 Line 14.7 as a % of Col. 7	6.1	28.9	59.9	5.1	0.0	0.0	100.0	XXX	XXX	XXX	100.0	XXX
14.9 Line 14.7 as a % of Line 12.7, Col. 7, Section 12	4.7	21.9	45.4	3.9	0.0	0.0	75.9	XXX	XXX	XXX	75.9	XXX
15. Total Privately Placed Bonds												
15.1 NAIC 1	1,620,392	6,816,008	15,106,360	541,135	23,253	0	24,107,148	11.3	24,404,007	9.5	XXX	24,107,148
15.2 NAIC 2	659,302	11,719,574	11,981,419	1,530,894	0	0	25,891,189	12.2	32,980,424	12.8	XXX	25,891,189
15.3 NAIC 3	148,000	502,944	0	0	0	0	650,944	0.3	1,772,345	0.7	XXX	650,944
15.4 NAIC 4	751,488	0	0	0	0	0	751,488	0.4	756,992	0.3	XXX	751,488
15.5 NAIC 5	0	0	0	0	0	0	0	0.0	0	0.0	XXX	0
15.6 NAIC 6	0	0	0	0	0	0	0	0.0	0	0.0	XXX	0
15.7 Totals	3,179,182	19,038,526	27,087,779	2,072,029	23,253	0	51,400,769	24.1	59,913,768	23.2	XXX	51,400,769
15.8 Line 15.7 as a % of Col. 7	6.2	37.0	52.7	4.0	0.0	0.0	100.0	XXX	XXX	XXX	XXX	100.0
15.9 Line 15.7 as a % of Line 12.7, Col. 7, Section 12	1.5	8.9	12.7	1.0	0.0	0.0	24.1	XXX	XXX	XXX	XXX	24.1

(a) Includes \$ 51,400,769 freely tradable under SEC Rule 144 or qualified for resale under SEC Rule 144A.
 (b) Includes \$ 0 current year of bonds with Z designations and \$ 0 prior year of bonds with Z designations. The letter "Z" means the NAIC designation was not assigned by the Securities Valuation Office (SVO) at the date of the statement.
 (c) Includes \$ 0 current year, \$ 0 prior year of bonds with 5GI designations and \$ 0 current year, \$ 0 prior year of bonds with 6* designations. "5GI" means the NAIC designation was assigned by the (SVO) in reliance on the insurer's certification that the issuer is current in all principal and interest payments. "6*" means the NAIC designation was assigned by the SVO due to inadequate certification of principal and interest payments.
 (d) Includes the following amount of short-term and cash equivalent bonds by NAIC designation: NAIC 1 \$ 0 ; NAIC 2 \$ 0 ; NAIC 3 \$ 0 ; NAIC 4 \$ 0 ; NAIC 5 \$ 0 ; NAIC 6 \$ 0

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ANNUAL STATEMENT FOR THE YEAR 2023 OF THE BROOKE LIFE INSURANCE COMPANY
SCHEDULE D - PART 1A - SECTION 2

Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Type and Subtype of Issues

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 12.09	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed
1. U.S. Governments												
1.01 Issuer Obligations	0	299,267	0	0	0	XXX	299,267	0.1	298,741	0.1	299,267	0
1.02 Residential Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
1.03 Commercial Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
1.04 Other Loan-Backed and Structured Securities ...	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
1.05 Totals	0	299,267	0	0	0	XXX	299,267	0.1	298,741	0.1	299,267	0
2. All Other Governments												
2.01 Issuer Obligations	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
2.02 Residential Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
2.03 Commercial Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
2.04 Other Loan-Backed and Structured Securities ...	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
2.05 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3. U.S. States, Territories and Possessions, Guaranteed												
3.01 Issuer Obligations	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3.02 Residential Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3.03 Commercial Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3.04 Other Loan-Backed and Structured Securities ...	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
3.05 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
4. U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed												
4.01 Issuer Obligations	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
4.02 Residential Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
4.03 Commercial Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
4.04 Other Loan-Backed and Structured Securities ...	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
4.05 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
5. U.S. Special Revenue & Special Assessment Obligations etc., Non-Guaranteed												
5.01 Issuer Obligations	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
5.02 Residential Mortgage-Backed Securities	64,008	232,567	217,440	134,987	0	XXX	649,002	0.3	723,544	0.3	649,002	0
5.03 Commercial Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
5.04 Other Loan-Backed and Structured Securities ...	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
5.05 Totals	64,008	232,567	217,440	134,987	0	XXX	649,002	0.3	723,544	0.3	649,002	0
6. Industrial and Miscellaneous												
6.01 Issuer Obligations	11,612,302	54,011,840	113,580,325	9,707,282	0	XXX	188,911,749	88.7	226,713,526	87.8	146,823,062	42,088,687
6.02 Residential Mortgage-Backed Securities	125,666	238,886	81,182	40,846	15,102	XXX	501,682	0.2	571,501	0.2	411,777	89,905
6.03 Commercial Mortgage-Backed Securities	0	4,381,669	2,165,138	0	0	XXX	6,546,807	3.1	7,573,937	2.9	2,524,633	4,022,174
6.04 Other Loan-Backed and Structured Securities ...	1,278,473	6,479,523	7,732,177	503,905	8,151	XXX	16,002,229	7.5	22,224,686	8.6	10,802,226	5,200,003
6.05 Totals	13,016,441	65,111,918	123,558,822	10,252,033	23,253	XXX	211,962,467	99.6	257,083,650	99.6	160,561,698	51,400,769
7. Hybrid Securities												
7.01 Issuer Obligations	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.02 Residential Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.03 Commercial Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.04 Other Loan-Backed and Structured Securities ...	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
7.05 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8. Parent, Subsidiaries and Affiliates												
8.01 Issuer Obligations	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.02 Residential Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.03 Commercial Mortgage-Backed Securities	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.04 Other Loan-Backed and Structured Securities ...	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.05 Affiliated Bank Loans - Issued	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.06 Affiliated Bank Loans - Acquired	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
8.07 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE BROOKE LIFE INSURANCE COMPANY

SCHEDULE D - PART 1A - SECTION 2 (Continued)

Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Type and Subtype of Issues

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 12.09	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed
9. SVO Identified Funds												
9.01 Exchange Traded Funds Identified by the SVO	XXX	XXX	XXX	XXX	XXX	0	0	0.0	0	0.0	0	0
10. Unaffiliated Bank Loans												
10.01 Unaffiliated Bank Loans - Issued	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
10.02 Unaffiliated Bank Loans - Acquired	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
10.03 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
11. Unaffiliated Certificates of Deposit												
11.01 Totals	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
12. Total Bonds Current Year												
12.01 Issuer Obligations	11,612,302	54,311,107	113,580,325	9,707,282	0	XXX	189,211,016	88.9	XXX	XXX	147,122,329	42,088,687
12.02 Residential Mortgage-Backed Securities	189,674	471,453	298,622	175,833	15,102	XXX	1,150,684	0.5	XXX	XXX	1,060,779	89,905
12.03 Commercial Mortgage-Backed Securities	0	4,381,669	2,165,138	0	0	XXX	6,546,807	3.1	XXX	XXX	2,524,633	4,022,174
12.04 Other Loan-Backed and Structured Securities	1,278,473	6,479,523	7,732,177	503,905	8,151	XXX	16,002,229	7.5	XXX	XXX	10,802,226	5,200,003
12.05 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX	0	0	0.0	XXX	XXX	0	0
12.06 Affiliated Bank Loans	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
12.07 Unaffiliated Bank Loans	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
12.08 Unaffiliated Certificates of Deposit	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
12.09 Totals	13,080,449	65,643,752	123,776,262	10,387,020	23,253	0	212,910,736	100.0	XXX	XXX	161,509,967	51,400,769
12.10 Line 12.09 as a % of Col. 7	6.1	30.8	58.1	4.9	0.0	0.0	100.0	XXX	XXX	XXX	75.9	24.1
13. Total Bonds Prior Year												
13.01 Issuer Obligations	9,707,493	61,106,438	139,963,431	16,234,905	0	XXX	XXX	XXX	227,012,267	88.0	177,629,069	49,383,198
13.02 Residential Mortgage-Backed Securities	207,207	542,867	324,175	201,869	18,927	XXX	XXX	XXX	1,295,045	0.5	1,192,852	102,193
13.03 Commercial Mortgage-Backed Securities	0	5,523,838	2,050,099	0	0	XXX	XXX	XXX	7,573,937	2.9	3,547,352	4,026,585
13.04 Other Loan-Backed and Structured Securities	2,164,937	5,702,054	13,862,177	485,083	10,435	XXX	XXX	XXX	22,224,686	8.6	15,822,894	6,401,792
13.05 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX	0	0.0	0	0
13.06 Affiliated Bank Loans	0	0	0	0	0	XXX	XXX	XXX	0	0.0	0	0
13.07 Unaffiliated Bank Loans	0	0	0	0	0	XXX	XXX	XXX	0	0.0	0	0
13.08 Unaffiliated Certificates of Deposit	0	0	0	0	0	XXX	XXX	XXX	0	0.0	0	0
13.09 Totals	12,079,637	72,875,197	156,199,882	16,921,857	29,362	0	XXX	XXX	258,105,935	100.0	198,192,167	59,913,768
13.10 Line 13.09 as a % of Col. 9	4.7	28.2	60.5	6.6	0.0	0.0	XXX	XXX	100.0	XXX	76.8	23.2
14. Total Publicly Traded Bonds												
14.01 Issuer Obligations	9,153,006	38,871,233	90,921,702	8,176,388	0	XXX	147,122,329	69.1	177,629,069	68.8	147,122,329	XXX
14.02 Residential Mortgage-Backed Securities	185,140	455,278	281,758	138,603	0	XXX	1,060,779	0.5	1,192,852	0.5	1,060,779	XXX
14.03 Commercial Mortgage-Backed Securities	0	2,524,633	0	0	0	XXX	2,524,633	1.2	3,547,352	1.4	2,524,633	XXX
14.04 Other Loan-Backed and Structured Securities	563,121	4,754,082	5,485,023	0	0	XXX	10,802,226	5.1	15,822,894	6.1	10,802,226	XXX
14.05 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX	0	0	0.0	0	0.0	0	XXX
14.06 Affiliated Bank Loans	0	0	0	0	0	XXX	0	0.0	0	0.0	0	XXX
14.07 Unaffiliated Bank Loans	0	0	0	0	0	XXX	0	0.0	0	0.0	0	XXX
14.08 Unaffiliated Certificates of Deposit	0	0	0	0	0	XXX	0	0.0	0	0.0	0	XXX
14.09 Totals	9,901,267	46,605,226	96,688,483	8,314,991	0	0	161,509,967	75.9	198,192,167	76.8	161,509,967	XXX
14.10 Line 14.09 as a % of Col. 7	6.1	28.9	59.9	5.1	0.0	0.0	100.0	XXX	XXX	XXX	100.0	XXX
14.11 Line 14.09 as a % of Line 12.09, Col. 7, Section 12	4.7	21.9	45.4	3.9	0.0	0.0	75.9	XXX	XXX	XXX	75.9	XXX
15. Total Privately Placed Bonds												
15.01 Issuer Obligations	2,459,296	15,439,874	22,658,623	1,530,894	0	XXX	42,088,687	19.8	49,383,198	19.1	XXX	42,088,687
15.02 Residential Mortgage-Backed Securities	4,534	16,175	16,864	37,230	15,102	XXX	89,905	0.0	102,193	0.0	XXX	89,905
15.03 Commercial Mortgage-Backed Securities	0	1,857,036	2,165,138	0	0	XXX	4,022,174	1.9	4,026,585	1.6	XXX	4,022,174
15.04 Other Loan-Backed and Structured Securities	715,352	1,725,441	2,247,154	503,905	8,151	XXX	5,200,003	2.4	6,401,792	2.5	XXX	5,200,003
15.05 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX	0	0	0.0	0	0.0	XXX	0
15.06 Affiliated Bank Loans	0	0	0	0	0	XXX	0	0.0	0	0.0	XXX	0
15.07 Unaffiliated Bank Loans	0	0	0	0	0	XXX	0	0.0	0	0.0	XXX	0
15.08 Unaffiliated Certificates of Deposit	0	0	0	0	0	XXX	0	0.0	0	0.0	XXX	0
15.09 Totals	3,179,182	19,038,526	27,087,779	2,072,029	23,253	0	51,400,769	24.1	59,913,768	23.2	XXX	51,400,769
15.10 Line 15.09 as a % of Col. 7	6.2	37.0	52.7	4.0	0.0	0.0	100.0	XXX	XXX	XXX	XXX	100.0
15.11 Line 15.09 as a % of Line 12.09, Col. 7, Section 12	1.5	8.9	12.7	1.0	0.0	0.0	24.1	XXX	XXX	XXX	XXX	24.1

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Schedule DA - Verification - Short-Term Investments

NONE

Schedule DB - Part A - Verification - Options, Caps, Floors, Collars, Swaps and Forwards

NONE

Schedule DB - Part B - Verification - Futures Contracts

NONE

Schedule DB - Part C - Section 1 - Replication (Synthetic Asset) Transactions (RSATs) Open

NONE

Schedule DB-Part C-Section 2-Reconciliation of Replication (Synthetic Asset) Transactions Open

NONE

Schedule DB - Verification - Book/Adjusted Carrying Value, Fair Value and Potential Exposure of
Derivatives

NONE

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE BROOKE LIFE INSURANCE COMPANY
SCHEDULE E - PART 2 - VERIFICATION BETWEEN YEARS

(Cash Equivalents)

	1 Total	2 Bonds	3 Money Market Mutual funds	4 Other (a)
1. Book/adjusted carrying value, December 31 of prior year	3,712,566	0	3,712,566	0
2. Cost of cash equivalents acquired	475,642,246	0	475,642,246	0
3. Accrual of discount	0	0	0	0
4. Unrealized valuation increase/(decrease)	0	0	0	0
5. Total gain (loss) on disposals	0	0	0	0
6. Deduct consideration received on disposals	476,893,322	0	476,893,322	0
7. Deduct amortization of premium	0	0	0	0
8. Total foreign exchange change in book/adjusted carrying value	0	0	0	0
9. Deduct current year's other than temporary impairment recognized	0	0	0	0
10. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9)	2,461,490	0	2,461,490	0
11. Deduct total nonadmitted amounts	0	0	0	0
12. Statement value at end of current period (Line 10 minus Line 11)	2,461,490	0	2,461,490	0

(a) Indicate the category of such investments, for example, joint ventures, transportation equipment:

Schedule A - Part 1 - Real Estate Owned

NONE

Schedule A - Part 2 - Real Estate Acquired and Additions Made

NONE

Schedule A - Part 3 - Real Estate Disposed

NONE

Schedule B - Part 1 - Mortgage Loans Owned

NONE

Schedule B - Part 2 - Mortgage Loans Acquired and Additions Made

NONE

Schedule B - Part 3 - Mortgage Loans Disposed, Transferred or Repaid

NONE

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE BROOKE LIFE INSURANCE COMPANY

SCHEDULE BA - PART 1

Showing Other Long-Term Invested Assets OWNED December 31 of Current Year

1 CUSIP Identification	2 Name or Description	3 Code	4 Location		6 Name of Vendor or General Partner	7 NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	8 Date Originally Acquired	9 Type and Strategy	10 Actual Cost	11 Fair Value	12 Book/ Adjusted Carrying Value Less Encumbrances	Change in Book/Adjusted Carrying Value					18 Investment Income	19 Commitment for Additional Investment	20 Percentage of Ownership		
			City	State								13 Unrealized Valuation Increase/ (Decrease)	14 Current Year's (Depreciation) or (Amortization)/ Accretion	15 Current Year's Other-Than-Temporary Impairment Recognized	16 Capitalized Deferred Interest and Other	17 Total Foreign Exchange Change in Book/ Adjusted Carrying Value					
000000-00-0	Brier Capital LLC	0	Lansing	MI	N/A		10/26/2016	1,050,418	1,201,346	1,201,346	49,549	0	0	0	0	0	0	0	100.000		
000000-00-0	PPM America Private Equity Fund VII, L.P.	0	Chicago	IL	PPM America Capital Partners VII, LLC		06/30/2022	20,700,599	22,436,391	22,436,391	1,020,253	0	0	0	0	0	0	0	2.928		
2099999. Joint Venture Interests - Common Stock - Affiliated								21,751,017	23,637,737	23,637,737	1,069,802	0	0	0	0	0	0	0	XXX		
6099999. Total - Unaffiliated								0	0	0	0	0	0	0	0	0	0	0	0	0	XXX
6199999. Total - Affiliated								21,751,017	23,637,737	23,637,737	1,069,802	0	0	0	0	0	0	0	0	XXX	
6299999 - Totals								21,751,017	23,637,737	23,637,737	1,069,802	0	0	0	0	0	0	0	0	XXX	

1. Line Book/Adjusted Carrying Value by NAIC Designation Category Footnote:
 Number
 1A 1A ..\$0 1B ..\$0 1C ..\$0 1D ..\$0 1E ..\$0 1F ..\$0 1G ..\$0
 1B 2A ..\$0 2B ..\$0 2C ..\$0
 1C 3A ..\$0 3B ..\$0 3C ..\$0
 1D 4A ..\$0 4B ..\$0 4C ..\$0
 1E 5A ..\$0 5B ..\$0 5C ..\$0
 1F 6\$0

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ANNUAL STATEMENT FOR THE YEAR 2023 OF THE BROOKE LIFE INSURANCE COMPANY

SCHEDULE BA - PART 2

Showing Other Long-Term Invested Assets ACQUIRED AND ADDITIONS MADE December 31 of Current Year

1 CUSIP Identification	2 Name or Description	Location		5 Name of Vendor or General Partner	6 Date Originally Acquired	7 Type and Strategy	8 Actual Cost at Time of Acquisition	9 Additional Investment Made After Acquisition	10 Amount of Encumbrances	11 Percentage of Ownership
		3 City	4 State							
000000-00-0	PPM America Private Equity Fund VII, L.P.	Chicago	IL	PPM America Capital Partners VII, LLC	06/01/2022	3	0	409,271	0	2.928
2099999. Joint Venture Interests - Common Stock - Affiliated							0	409,271	0	XXX
6099999. Total - Unaffiliated							0	0	0	XXX
6199999. Total - Affiliated							0	409,271	0	XXX
6299999 - Totals							0	409,271	0	XXX

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE BROOKE LIFE INSURANCE COMPANY

SCHEDULE BA - PART 3

Showing Other Long-Term Invested Assets DISPOSED, Transferred or Repaid During the Current Year

1 CUSIP Identification	2 Name or Description	Location		5 Name of Purchaser or Nature of Disposal	6 Date Originally Acquired	7 Disposal Date	8 Book/ Adjusted Carrying Value Less Encum- brances, Prior Year	Change in Book/Adjusted Carrying Value						15 Book/ Adjusted Carrying Value Less Encum- brances on Disposal	16 Consid- eration	17 Foreign Exchange Gain (Loss) on Disposal	18 Realized Gain (Loss) on Disposal	19 Total Gain (Loss) on Disposal	20 Invest- ment Income		
		3 City	4 State					9 Unrealized Valuation Increase/ (De- crease)	10 Current Year's (Depre- ciation) or (Amorti- zation)/ Accretion	11 Current Year's Other- Than- Tempo- rary Impair- ment Recogn- ized	12 Capital- ized Deferred Interest and Other	13 Total Change in Book/ Adjusted Carrying Value (9+10- 11+12)	14 Total Foreign Exchange Change in Book/ Adjusted Carrying Value								
000000-00-0	PPM America Private Equity Fund VII, L.P.	Chicago	IL	Normal distributions and adjustments	06/30/2022	12/28/2023	3,641,748	0	0	0	0	0	0	0	3,641,748	3,641,748	0	0	0	0	
2099999. Joint Venture Interests - Common Stock - Affiliated							3,641,748	0	0	0	0	0	0	0	3,641,748	3,641,748	0	0	0	0	
6099999. Total - Unaffiliated							0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
6199999. Total - Affiliated							3,641,748	0	0	0	0	0	0	0	3,641,748	3,641,748	0	0	0	0	
6299999 - Totals							3,641,748	0	0	0	0	0	0	0	3,641,748	3,641,748	0	0	0	0	

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE BROOKE LIFE INSURANCE COMPANY

SCHEDULE D - PART 1

Showing All Long-Term BONDS Owned December 31 of Current Year

1	2	Codes			6	7	Fair Value		10	11	Change in Book/Adjusted Carrying Value				Interest					Dates	
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22
CUSIP Identification	Description	C o d e	F o r e i g n	B o n d C h a r	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization)/ Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
912828-4M-9	US TREASURY NOTES	..SD.			..1.A	296,509	..97.8160	293,449	300,000	299,267	0	526	0	0	2.875	3.062	AO	1,469	8,625	05/17/2018	04/30/2025
0019999999	Subtotal - Bonds - U.S. Governments - Issuer Obligations					296,509	XXX	293,449	300,000	299,267	0	526	0	0	XXX	XXX	XXX	1,469	8,625	XXX	XXX
0109999999	Total - U.S. Government Bonds					296,509	XXX	293,449	300,000	299,267	0	526	0	0	XXX	XXX	XXX	1,469	8,625	XXX	XXX
0309999999	Total - All Other Government Bonds					0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX
0509999999	Total - U.S. States, Territories and Possessions Bonds					0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX
0709999999	Total - U.S. Political Subdivisions Bonds					0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX
3128M7-MV-5	FREDDIE MAC GOLD POOL			4	..1.B FE	77,166	..99.9930	76,491	76,497	77,166	0	(70)	0	0	4.500	4.203	MON	287	3,442	07/10/2009	06/01/2039
3128MJ-MB-3	FREDDIE MAC GOLD POOL			4	..1.B FE	173,346	..99.9720	171,954	172,003	173,346	0	0	0	0	4.500	4.307	MON	645	7,740	07/10/2009	07/01/2039
31398N-QW-7	FANNIE MAE REMICS			4	..1.B FE	116,590	..98.5980	112,632	114,234	116,590	0	0	0	0	4.500	4.063	MON	428	5,140	09/17/2010	10/25/2040
31412Y-TT-9	FANNIE MAE POOL 938962			4	..1.B FE	7,542	..99.0120	7,501	7,576	7,576	0	30	0	0	5.730	5.190	MON	36	374	08/20/2007	08/01/2037
31417D-TE-3	FANNIE MAE POOL AB6848			4	..1.B FE	275,042	..91.9090	244,682	266,224	274,324	0	(226)	0	0	3.000	2.451	MON	666	7,987	01/30/2013	11/01/2042
0829999999	Subtotal - Bonds - U.S. Special Revenues - Residential Mortgage-Backed Securities					649,686	XXX	613,260	636,534	649,002	0	(266)	0	0	XXX	XXX	XXX	2,062	24,683	XXX	XXX
0909999999	Total - U.S. Special Revenues Bonds					649,686	XXX	613,260	636,534	649,002	0	(266)	0	0	XXX	XXX	XXX	2,062	24,683	XXX	XXX
00206R-GL-0	AT&T			1	..2.B FE	1,059,287	..97.7240	1,048,576	1,073,000	1,065,644	0	1,590	0	0	4.100	4.282	FA	16,620	43,993	12/01/2017	02/15/2028
00912X-BF-0	AIR LEASE CORP			1	..2.B FE	493,590	..97.6990	488,496	500,000	496,560	0	625	0	0	4.625	4.787	AO	23,125	09/10/2018	10/01/2028	
02343U-AG-0	AMCOR FINANCE USA			1	..2.B FE	501,983	..96.5400	482,698	500,000	505,749	0	(2,644)	0	0	3.625	3.049	AO	3,172	18,125	06/13/2019	04/28/2026
025816-CG-2	AMERICAN EXPRESS			2	..1.F FE	996,780	..98.2370	982,366	1,000,000	999,594	0	667	0	0	2.500	2.569	JJ	10,486	25,000	07/25/2019	07/30/2024
025816-CP-2	AMERICAN EXPRESS			2	..1.F FE	534,815	..95.6270	478,133	500,000	521,631	0	(6,396)	0	0	3.300	1.919	MN	2,658	16,500	12/02/2021	05/03/2027
030288-AC-8	AMER TRANS SYST			1	..2.A FE	498,620	..84.6040	423,020	500,000	498,882	0	123	0	0	2.650	2.681	JJ	6,110	13,250	11/29/2021	01/15/2032
037389-BE-2	AON			1	..2.A FE	818,866	..88.6650	814,832	919,000	836,743	0	10,946	0	0	2.800	4.427	MN	3,288	25,732	05/02/2022	05/15/2030
03740L-AC-6	AON CORP/AON GLOBAL HOLD			1	..2.A FE	1,800,576	..84.7940	1,527,996	1,802,000	1,800,823	0	130	0	0	2.600	2.609	JD	3,774	46,852	11/29/2021	12/02/2031
037411-AW-5	APACHE			1	..2.C FE	815,000	..85.6810	856,810	1,000,000	832,101	0	5,301	0	0	5.100	6.798	MS	17,000	51,000	06/29/2020	09/01/2040
052769-AH-9	AUTODESK INC			1	..2.A FE	2,991,000	..85.5580	2,566,747	3,000,000	2,992,860	0	802	0	0	2.400	2.433	JD	3,200	72,000	10/05/2021	12/15/2031
05369A-AF-8	AVIATION CAPITAL			1	..2.C FE	494,205	..99.8400	499,201	500,000	499,864	0	1,199	0	0	4.375	4.628	JJ	9,175	21,875	11/28/2018	01/30/2024
05526D-BB-0	BAT CAPITAL			1	..2.B FE	264,000	..95.4310	251,939	264,000	264,000	0	0	0	0	3.557	3.557	FA	3,548	9,390	08/08/2017	08/15/2027
07177M-AB-9	BAXALTA			1	..2.A FE	295,986	..98.2700	292,845	298,000	297,646	0	226	0	0	4.000	4.083	JD	265	11,920	06/18/2015	06/23/2025
08576P-AA-9	BERRY GLOBAL			1	..3.B FE	148,000	..97.4280	144,193	148,000	148,000	0	0	0	0	4.500	4.500	FA	2,516	6,660	01/19/2018	02/15/2026
09247X-AP-6	BLACKROCK			1	..1.D FE	495,950	..96.0630	480,315	500,000	497,661	0	392	0	0	3.250	3.346	AO	2,753	16,250	04/17/2019	04/30/2029
09247X-AS-0	BLACKROCK			1	..1.D FE	1,982,200	..83.5000	1,670,005	2,000,000	1,985,430	0	1,613	0	0	2.100	2.198	FA	14,700	42,000	12/01/2021	02/25/2032
097023-CJ-2	BOEING			1	..2.C FE	1,049,700	..88.3540	883,538	1,000,000	1,042,217	0	(3,516)	0	0	3.600	3.109	MN	6,000	36,000	11/02/2021	05/01/2034
097023-DC-6	BOEING			1	..2.C FE	1,625,925	..92.8790	1,393,187	1,500,000	1,595,610	0	(12,628)	0	0	3.625	2.601	FA	22,656	54,375	07/19/2021	02/01/2031
10373Q-AZ-3	BP CAP MARKETS AMERICA			1	..1.F FE	480,684	..96.9490	484,747	500,000	491,572	0	2,341	0	0	3.588	4.140	AO	3,837	17,940	12/14/2018	04/14/2027
11133T-AC-7	BROADRIDGE FINANCIAL			1	..2.B FE	194,543	..96.3590	195,609	203,000	199,830	0	1,187	0	0	3.400	4.066	JD	77	6,902	03/13/2019	06/27/2026
11133T-AD-5	BROADRIDGE FINANCIAL			1	..2.B FE	1,554,330	..89.5940	1,343,912	1,500,000	1,540,199	0	(6,580)	0	0	2.900	2.389	JD	3,625	43,500	10/25/2021	12/01/2029
11134L-AH-2	BROADCOM			1	..2.C FE	497,790	..97.5910	487,953	500,000	499,657	0	102	0	0	3.875	3.899	JJ	8,934	19,375	01/11/2017	01/15/2027
11135F-BL-4	BROADCOM			1	..2.C FE	1,536,525	..87.0000	1,305,007	1,500,000	1,530,895	0	(2,574)	0	0	3.469	3.226	AO	52,035	10,135	10/13/2021	04/15/2034
12527G-AH-6	CF INDUSTRIES			1	..2.B FE	507,685	..97.7780	488,888	500,000	502,875	0	(912)	0	0	4.500	4.287	JD	1,875	22,500	02/22/2018	12/01/2026
125523-AH-3	CIGNA			1	..2.A FE	998,670	..99.1940	991,944	1,000,000	999,260	0	125	0	0	4.375	4.391	AO	9,236	43,750	09/06/2018	10/15/2028
125523-CM-0	CIGNA			1	..2.A FE	998,840	..85.4700	854,695	1,000,000	999,126	0	108	0	0	2.375	2.388	MS	6,993	23,750	03/01/2021	03/15/2031
12636Y-AA-0	CRH AMERICA FINANCE			1	..2.A FE	496,355	..95.4610	477,306	500,000	498,619	0	377	0	0	3.400	3.487	MN	2,456	17,000	05/02/2017	05/09/2027
12640H-HM-8	CSX			1	..2.A FE	1,029,040	..99.8970	998,967	1,000,000	1,015,908	0	(2,857)	0	0	4.250	3.894	MS	12,514	42,500	02/21/2019	03/15/2029
14040H-BF-1	CAPITAL ONE FINANCIAL			2	..2.A FE	499,545	..99.3110	496,555	500,000	499,942	0	33	0	0	3.750	3.761	AO	33	18,750	04/21/2014	04/24/2024
14040H-CJ-2	CAPITAL ONE FINANCIAL			2	..2.A FE	2,000,000	..79.9980	1,599,950	2,000,000	2,000,000	0	0	0	0	2.618	2.618	MN	8,581	52,360	10/28/2021	11/02/2032

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ANNUAL STATEMENT FOR THE YEAR 2023 OF THE BROOKE LIFE INSURANCE COMPANY

SCHEDULE D - PART 1

Showing All Long-Term BONDS Owned December 31 of Current Year

1	2	Codes			6	7	Fair Value		10	11	Change in Book/Adjusted Carrying Value				Interest					Dates	
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22
CUSIP Identification	Description	C o d e	F o r e i g n	B o n d C h a r	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization)/ Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
14149Y-BJ-6	CARDINAL HEALTH	1			2.B FE	498,305	95.9430	479,715	500,000	499,186	0	216	0	0	3.410	3.460	JD	758	17,050	10/01/2019	06/15/2027
141781-BS-2	CARGILL	1			1.F FE	2,986,590	83.4610	2,503,830	3,000,000	2,989,188	0	1,245	0	0	2.125	2.175	MM	9,031	63,750	11/08/2021	11/10/2031
144141-CY-2	DUKE ENERGY PROGRESS	1			1.F FE	499,105	110.2850	551,423	500,000	499,332	0	26	0	0	6.300	6.313	AO	7,875	31,500	03/10/2008	04/01/2038
166754-AS-0	CHEVRON PHILLIPS CHEMICAL	1			1.G FE	999,020	95.4510	954,507	1,000,000	999,490	0	100	0	0	3.700	3.712	JD	3,083	37,000	02/05/2019	06/01/2028
17136M-AA-0	CHURCH & DWIGHT CO INC	1			2.A FE	2,993,850	84.9730	2,549,191	3,000,000	2,994,989	0	565	0	0	2.300	2.323	JD	3,067	69,000	12/01/2021	12/15/2031
17252M-AN-0	CINTAS	1			1.G FE	498,080	97.8830	489,417	500,000	499,281	0	198	0	0	3.700	3.746	AO	4,625	18,500	03/09/2017	04/01/2027
186108-CJ-3	CLEVELAND ELECTRIC	1			2.A FE	994,660	99.8390	998,391	1,000,000	999,611	0	491	0	0	5.500	5.553	FA	20,778	55,000	08/13/2009	08/15/2024
186108-CL-8	CLEVELAND ELECTRIC	1			2.B FE	499,625	94.7700	473,852	500,000	499,743	0	28	0	0	4.550	4.558	MM	2,907	22,750	10/30/2018	11/15/2030
198280-AF-6	COLUMBIA PIPELINE GROUP	1			2.A FE	499,429	98.7150	493,573	500,000	499,880	0	68	0	0	4.500	4.533	JD	1,875	22,500	05/19/2015	06/01/2025
20030N-CA-7	COMCAST	1			1.G FE	955,670	95.3170	953,166	1,000,000	979,724	0	4,470	0	0	3.150	3.684	FA	11,900	31,500	02/13/2018	02/15/2028
20825C-BA-1	CONCOPHILLIPS	1			1.F FE	4,111,200	84.6990	3,387,949	4,000,000	4,085,459	0	(11,460)	0	0	2.400	2.065	FA	36,267	96,000	09/20/2021	02/15/2031
21036P-BH-0	CONSTELLATION BRANDS	1			2.C FE	497,775	84.0270	420,133	500,000	498,265	0	207	0	0	2.250	2.300	FA	4,688	11,250	07/21/2021	08/01/2031
232393-AQ-2	DPL	1			3.B FE	249,620	93.0640	232,659	250,000	249,744	0	40	0	0	4.350	4.371	AO	2,296	10,875	04/08/2019	04/15/2029
233851-BJ-2	DAIMLER FINANCE NA	1			1.F FE	990,390	98.6460	986,463	1,000,000	999,328	0	1,090	0	0	3.250	3.364	FA	13,542	32,500	07/24/2014	08/01/2024
233853-AG-5	DAIMLER TRUCKS FINAN NA	1			2.A FE	1,993,860	89.0730	1,781,467	2,000,000	1,995,538	0	836	0	0	2.375	2.423	JD	2,243	47,500	12/02/2021	12/14/2028
254687-DK-9	WALT DISNEY	1			1.G FE	502,653	97.0770	485,387	500,000	501,006	0	(360)	0	0	3.375	3.295	MM	2,156	16,875	03/20/2019	11/15/2026
256746-AJ-7	DOLLAR TREE	1			2.B FE	1,994,600	84.9680	1,699,364	2,000,000	1,995,585	0	492	0	0	2.650	2.681	JD	4,417	53,000	11/29/2021	12/01/2031
263901-AB-6	DUKE ENERGY INDIANA	1			1.F FE	997,080	112.0610	1,120,613	1,000,000	997,758	0	79	0	0	6.450	6.472	AO	16,125	64,500	03/18/2009	04/01/2039
26444H-AK-7	DUKE ENERGY FLORIDA	1			1.F FE	1,996,980	84.3670	1,687,345	2,000,000	1,997,545	0	275	0	0	2.400	2.417	JD	2,133	48,000	11/29/2021	12/15/2031
266233-AG-0	DUQUESNE LIGHT HOLDINGS	1			2.C FE	1,000,000	93.4230	934,226	1,000,000	1,000,000	0	0	0	0	3.616	3.616	FA	15,067	36,160	07/19/2017	08/01/2027
28370T-AG-4	KINDER MORGAN ENERGY	1			2.B FE	499,840	99.4630	497,313	500,000	499,943	0	(6)	0	0	4.300	4.304	MM	3,583	21,500	04/29/2014	05/01/2024
28932M-AA-3	ELM ROAD GENERATING	1			1.F FE	455,937	98.1300	447,413	455,937	455,937	0	0	0	0	5.209	5.209	FA	9,236	23,750	02/03/2010	02/11/2030
29278N-AN-3	ENERGY TRANSFER PARTNERS	1			2.C FE	263,438	101.2180	253,045	250,000	255,981	0	(1,712)	0	0	5.500	4.679	JD	1,146	13,750	03/22/2019	06/01/2027
29366W-AC-0	ENTERGY MISSISSIPPI LLC	1			1.F FE	2,992,260	79.8640	2,395,909	3,000,000	2,993,443	0	571	0	0	2.550	2.575	JD	6,375	76,500	11/10/2021	12/01/2033
30040W-AF-5	EVERSOURCE ENERGY	1			2.A FE	496,525	96.9860	484,929	500,000	497,994	0	329	0	0	4.250	4.335	AO	5,313	21,250	12/10/2018	04/01/2029
31620R-AK-1	FIDELITY NATIONAL TITLE	1			2.B FE	996,420	82.8400	828,398	1,000,000	997,427	0	320	0	0	2.450	2.489	MS	7,214	24,500	09/10/2020	03/15/2031
340711-BA-7	FLORIDA GAS TRANSMISSION	1			2.B FE	1,995,920	82.0390	1,640,773	2,000,000	1,996,727	0	377	0	0	2.300	2.323	AO	11,500	46,000	09/17/2021	10/01/2031
34964C-AA-4	FORTUNE BRANDS HOME	1			2.B FE	993,570	98.2510	982,514	1,000,000	998,879	0	722	0	0	4.000	4.079	JD	1,778	40,000	06/08/2015	06/15/2025
35805B-AB-4	FRESENIUS MED CARE III	1			2.C FE	996,990	77.2950	772,948	1,000,000	997,841	0	723	0	0	2.375	2.408	FA	8,906	23,750	09/09/2020	02/16/2031
36144B-AJ-9	GATX	1			2.B FE	993,150	95.3760	953,757	1,000,000	997,887	0	273	0	0	3.250	3.331	MS	9,569	32,500	09/08/2016	09/15/2026
370334-CQ-5	GENERAL MILLS	1			2.B FE	2,961,930	84.1910	2,525,722	3,000,000	2,969,221	0	3,550	0	0	2.250	2.395	AO	14,438	67,500	11/29/2021	10/14/2031
37045X-BQ-8	GENERAL MOTORS FINANCIAL	1			2.B FE	998,610	97.2870	972,873	1,000,000	999,510	0	148	0	0	4.000	4.017	AO	9,444	40,000	10/03/2016	10/06/2026
37045X-DP-8	GENERAL MOTORS FINANCIAL	1			2.B FE	997,500	88.7740	887,743	1,000,000	998,227	0	342	0	0	2.400	2.439	AO	5,067	24,000	10/12/2021	10/15/2028
375558-BF-9	GILEAD SCIENCES	1			2.A FE	1,006,120	97.9710	979,713	1,000,000	1,001,325	0	(654)	0	0	3.650	3.578	MS	12,167	36,500	09/28/2015	03/01/2026
377372-AE-7	GLAXOSMITHKLINE CAPITAL	1			1.F FE	513,615	116.1090	580,544	500,000	509,533	0	(405)	0	0	6.375	6.172	MM	4,073	31,875	05/01/2009	05/15/2038
38141G-VM-3	GOLDMAN SACHS GROUP	1			2.A FE	996,980	99.7080	997,079	1,000,000	999,846	0	311	0	0	4.000	4.037	MS	13,111	40,000	02/26/2014	03/03/2024
38141G-YN-8	GOLDMAN SACHS GROUP	1			1.F FE	1,000,000	83.3310	833,312	1,000,000	1,000,000	0	0	0	0	2.650	2.650	AO	5,153	26,500	10/18/2021	10/21/2032
38148L-AC-0	GOLDMAN SACHS GROUP	2			2.A FE	985,490	98.0560	980,557	1,000,000	998,075	0	1,731	0	0	3.500	3.685	JJ	15,361	35,000	09/24/2015	01/23/2025
404280-BK-4	HSBC HOLDINGS	1			1.G FE	520,215	96.3310	481,656	500,000	507,433	0	(2,163)	0	0	4.041	3.544	MS	6,062	20,205	06/28/2017	03/13/2028
410867-AF-2	HANOVER INSURANCE GROUP	1			2.B FE	997,670	98.1580	981,578	1,000,000	999,313	0	254	0	0	4.500	4.529	AO	9,500	45,000	04/05/2016	04/15/2026
423452-AG-6	HELMERICH AND PAYNE INC	1			2.A FE	2,491,705	84.0760	2,101,909	2,500,000	2,493,293	0	753	0	0	2.900	2.939	MS	18,528	72,500	10/19/2021	09/29/2031
437076-BM-3	HOME DEPOT	1			1.F FE	496,780	96.9010	484,505	500,000	499,187	0	338	0	0	3.000	3.074	AO	3,750	15,000	02/03/2016	04/01/2026
438516-BU-9	HONEYWELL INTERNATIONAL	1			1.F FE	996,430	92.4360	924,358	1,000,000	997,863	0	344	0	0	2.700	2.741	FA	10,200	27,000	07/30/2019	08/15/2029
444859-BF-8	HUMANA	1			2.B FE	998,770	97.7580	977,580	1,000,000	999,505	0	129	0	0	3.950	3.965	MS	11,631	39,500	03/13/2017	03/15/2027
446150-AQ-7	HUNTINGTON BANCSHARES	2			2.A FE	997,810	98.1300	981,304	1,000,000	999,709	0	454	0	0	2.625	2.672	FA	10,573	26,250	07/30/2019	08/06/2024

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE BROOKE LIFE INSURANCE COMPANY

SCHEDULE D - PART 1

Showing All Long-Term BONDS Owned December 31 of Current Year

1	2	Codes			6	7	Fair Value		10	11	Change in Book/Adjusted Carrying Value				Interest					Dates	
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22
CUSIP Identification	Description	C o d e	F o r e i g n	B o n d C h a r	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization)/ Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
44891A-CA-3	HYUNDAI CAPITAL			1	2.A FE	1,498,350	.87	1,311,163	1,500,000	1,498,843	.0	.227	.0	.0	2.100	2.117	MS	9,275	31,500	09/14/2021	09/15/2028
459506-AQ-4	INTL FLAVOR & FRAGRANCES			1	2.C FE	999,980	.82	826,876	1,000,000	999,986	.0	.0	.0	.0	2.300	2.300	MN	3,833	23,000	09/09/2020	11/01/2030
46647P-BX-3	JPMORGAN CHASE			1	1.E FE	3,931,080	.81	3,251,580	4,000,000	3,944,932	.0	6,167	.0	.0	1.953	2.139	FA	31,899	78,120	09/20/2021	02/04/2032
49326E-EG-4	KEYCORP			1	2.B FE	998,290	.93	938,291	1,000,000	999,127	.0	.171	.0	.0	4.100	4.121	AO	6,947	41,000	04/23/2018	04/30/2028
501044-CY-5	KROGER			1	2.A FE	498,980	.99	499,098	500,000	499,962	.0	.107	.0	.0	4.000	4.025	FA	8,333	20,000	01/23/2014	02/01/2024
502431-AK-5	L3HARRIS TECH			1	2.B FE	533,140	.99	509,288	513,000	513,739	.0	(4,539)	.0	.0	3.950	3.041	MN	1,857	20,264	07/02/2019	05/28/2024
548661-DY-0	LOWES			1	2.A FE	470,680	.83	415,267	500,000	478,156	.0	.2,928	.0	.0	1.700	2.401	AO	1,794	8,500	05/20/2021	10/15/2030
552676-AU-2	MDC HOLDINGS INC			1	2.C FE	483,920	.82	410,913	500,000	487,285	.0	1,606	.0	.0	2.500	2.902	JJ	5,764	12,500	11/12/2021	01/15/2031
55279H-AK-6	MANUFACTURERS & TRADERS			2	1.E FE	499,440	.96	484,493	500,000	499,922	.0	62	.0	.0	2.900	2.913	FA	5,840	14,500	02/03/2015	02/06/2025
55336V-AK-6	MPLX			1	2.B FE	505,835	.97	489,442	500,000	502,046	.0	(648)	.0	.0	4.125	3.975	MS	6,875	20,625	06/22/2017	03/01/2027
571748-BP-6	MARSH & MCLENNAN			1	1.G FE	1,997,520	.85	1,703,628	2,000,000	1,997,977	.0	.227	.0	.0	2.375	2.389	JD	2,111	47,500	12/01/2021	12/15/2031
571903-BG-7	MARRIOTT INTERNATIONAL			1	2.B FE	1,022,980	.86	865,473	1,000,000	1,017,861	.0	(2,284)	.0	.0	2.850	2.571	AO	6,017	28,500	09/20/2021	04/15/2031
58156R-BM-9	METLIFE			1	1.G FE	497,140	.97	489,084	500,000	499,607	.0	.316	.0	.0	3.000	3.067	MS	5,000	15,000	03/02/2015	03/01/2025
609207-AT-2	MONDELEZ INTERNATIONAL			1	2.B FE	485,456	.90	415,488	460,000	476,559	.0	(2,552)	.0	.0	2.750	2.110	AO	2,741	12,650	05/29/2020	04/13/2030
615369-AW-5	MOODYS			1	2.A FE	493,330	.82	414,902	500,000	494,777	.0	.623	.0	.0	2.000	2.149	FA	3,667	10,000	08/10/2021	08/19/2031
61747Y-EH-4	MORGAN STANLEY			1	1.E FE	4,000,000	.82	3,312,154	4,000,000	4,000,000	.0	.0	.0	.0	2.511	2.511	AO	19,809	100,440	10/14/2021	10/20/2032
649840-CQ-6	NEW YORK STATE ELECTRIC			1	1.G FE	992,820	.94	942,278	1,000,000	997,638	.0	.753	.0	.0	3.250	3.335	JD	2,708	32,500	11/21/2016	12/01/2026
649840-CT-0	NEW YORK STATE ELECTRIC			1	1.G FE	1,995,700	.79	1,611,000	2,000,000	1,996,569	.0	.399	.0	.0	2.150	2.174	AO	3,990	43,000	09/21/2021	10/01/2031
65364U-AL-0	NIAGARA MOHAWK POWER			1	2.A FE	999,990	.95	958,697	1,000,000	999,984	.0	.0	.0	.0	4.278	4.278	JD	1,901	42,780	11/29/2018	12/15/2028
67080L-AA-3	NUVEEN			1	1.C FE	994,030	.97	976,566	1,000,000	996,782	.0	.583	.0	.0	4.000	4.073	MN	6,667	40,000	10/17/2018	11/01/2028
677050-AG-1	OGLETHORPE POWER			1	2.A FE	1,000,000	102	1,021,684	1,000,000	1,000,000	.0	.0	.0	.0	5.950	5.950	MN	9,917	59,500	10/26/2009	11/01/2039
718172-CJ-6	PHILLIP MORRIS INTERNATIONAL			1	1.F FE	493,335	.93	468,867	500,000	496,039	.0	.624	.0	.0	3.375	3.531	FA	6,375	16,875	04/29/2019	08/15/2029
718546-AR-5	PHILLIPS 66			1	2.A FE	499,500	.97	486,069	500,000	499,747	.0	.49	.0	.0	3.900	3.912	MS	5,742	19,500	02/26/2018	03/15/2028
737679-DC-1	POTOMAC ELECTRIC POWER			1	1.F FE	500,000	128	643,694	500,000	500,000	.0	.0	.0	.0	7.900	7.900	JD	1,756	39,500	12/03/2008	12/15/2038
74164M-AB-4	PRIMERICA INC			1	1.G FE	1,991,000	.84	1,691,721	2,000,000	1,992,663	.0	.815	.0	.0	2.800	2.852	MN	6,533	56,000	11/16/2021	11/19/2031
744573-AU-0	PUBLIC SERVICE ENTERPRISE			1	2.B FE	2,994,420	.84	2,523,369	3,000,000	2,995,467	.0	.511	.0	.0	2.450	2.471	MN	9,392	73,500	11/04/2021	11/15/2031
74834L-BA-7	QUEST DIAGNOSTICS			1	2.B FE	997,070	.98	981,407	1,000,000	998,248	.0	.277	.0	.0	4.200	4.236	JD	117	42,000	03/07/2019	06/30/2029
749685-AV-5	RPM INTERNATIONAL			1	2.C FE	499,290	.96	480,523	500,000	499,725	.0	.73	.0	.0	3.750	3.767	MS	5,521	18,750	02/27/2017	03/15/2027
75513E-CN-9	RAYTHEON TECH			1	2.A FE	3,999,320	.83	3,333,397	4,000,000	3,999,328	.0	.66	.0	.0	2.375	2.377	MS	27,972	95,000	11/01/2021	03/15/2032
778296-AG-8	ROSS STORES			1	2.A FE	2,946,630	.82	2,281,100	3,000,000	2,958,362	.0	5,234	.0	.0	1.875	2.081	AO	11,875	56,250	09/20/2021	04/15/2031
785592-AU-0	SABINE PASS LIQUEFACTION			1	2.A FE	1,011,070	.97	978,901	1,000,000	1,005,268	.0	(1,305)	.0	.0	4.200	4.044	MS	12,367	42,000	03/27/2019	03/15/2028
824348-AW-6	SHERWIN-WILLIAMS			1	2.B FE	473,295	.96	482,625	500,000	488,758	.0	2,999	.0	.0	3.450	4.162	JD	1,438	17,250	04/30/2018	06/01/2027
82967N-BA-5	SIRIUS XM RADIO			1	3.C FE	250,000	.96	241,498	250,000	250,000	.0	.0	.0	.0	5.000	5.000	FA	5,208	12,500	06/26/2017	08/01/2027
832696-AU-2	JM SMUCKER			1	2.B FE	2,892,090	.80	2,421,900	3,000,000	2,911,733	.0	.9,562	.0	.0	2.125	2.524	MS	18,771	63,750	11/29/2021	03/15/2032
842587-DE-4	SOUTHERN			1	2.B FE	1,090,470	.94	942,106	1,000,000	1,068,586	.0	(10,327)	.0	.0	3.700	2.478	AO	6,269	37,000	11/04/2021	04/30/2030
854502-BA-7	STANLEY BLACK & DECKER			1	2.A FE	999,260	.97	919,147	1,000,000	999,565	.0	.71	.0	.0	4.250	4.259	MN	5,431	42,500	10/30/2018	11/15/2028
855030-AN-2	STAPLES			1	4.C FE	504,375	.93	465,214	500,000	500,294	.0	(2,652)	.0	.0	7.500	7.179	AO	7,917	37,500	02/23/2021	04/15/2026
857477-BP-7	STATE STREET			1	1.F FE	1,495,590	.83	1,248,446	1,500,000	1,496,719	.0	.415	.0	.0	2.200	2.233	MS	10,817	33,000	02/26/2021	03/03/2031
85855C-AB-6	STELLANTIS			1	2.A FE	1,000,000	.83	836,670	1,000,000	1,000,000	.0	.0	.0	.0	2.691	2.690	MS	7,924	26,910	09/08/2021	09/15/2031
871829-BQ-9	SYSCO			1	2.B FE	995,780	.84	843,843	1,000,000	996,554	.0	.386	.0	.0	2.450	2.498	JD	1,157	24,500	12/01/2021	12/14/2031
87264A-CQ-6	T-MOBILE USA			1	2.B FE	996,900	.85	852,201	1,000,000	997,498	.0	.266	.0	.0	2.700	2.734	MS	7,950	27,000	12/01/2021	03/15/2032
87264A-CS-2	T-MOBILE USA			1	2.B FE	999,340	.89	744,443	1,000,000	1,000,645	.0	(118)	.0	.0	2.400	2.386	MS	7,067	24,000	12/01/2021	03/15/2029
872898-AC-5	TSMC ARIZONA CORP			1	1.D FE	1,991,220	.86	1,721,652	2,000,000	1,992,915	.0	.805	.0	.0	2.500	2.550	AO	9,167	50,000	10/20/2021	10/25/2031
883203-BW-0	TEXTRON			1	2.B FE	992,420	.98	980,054	1,000,000	998,009	.0	.825	.0	.0	4.000	4.093	MS	11,778	40,000	03/04/2016	03/15/2026
883556-CL-4	THERMO FISHER SCIENTIFIC			1	1.G FE	988,270	.84	842,559	1,000,000	990,776	.0	1,076	.0	.0	2.000	2.129	AO	4,222	20,000	08/09/2021	10/15/2031

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE BROOKE LIFE INSURANCE COMPANY

SCHEDULE D - PART 1

Showing All Long-Term BONDS Owned December 31 of Current Year

1 CUSIP Identification	2 Description	Codes			6 NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	7 Actual Cost	Fair Value		10 Par Value	11 Book/ Adjusted Carrying Value	Change in Book/Adjusted Carrying Value				Interest					Dates	
		3 Code	4 F o r e i g n	5 Bond Char			8 Rate Used to Obtain Fair Value	9 Fair Value			12 Unrealized Valuation Increase/ (Decrease)	13 Current Year's (Amor- tization)/ Accretion	14 Current Year's Other- Than- Temporary Impairment Recognized	15 Total Foreign Exchange Change in Book/ Adjusted Carrying Value	16 Rate of	17 Effective Rate of	18 When Paid	19 Admitted Amount Due and Accrued	20 Amount Received During Year	21 Acquired	22 Stated Contractual Maturity Date
898813-AP-5	TUCSON ELECTRIC POWER		1		1.G FE	996,730	97,4350	974,352	1,000,000	999,526	0	358	0	0	3.050	3.088	MS	8,981	30,500	02/24/2015	03/15/2025
907818-DR-6	UNION PACIFIC RAILROAD		1		1.G FE	1,024,955	99,7250	1,139,857	1,143,000	1,141,139	0	13,892	0	0	3.646	4.919	FA	15,743	41,674	08/16/2013	02/15/2024
911312-BR-6	UNITED PARCEL SERVICE		1		1.F FE	998,820	96,6430	966,425	1,000,000	999,301	0	115	0	0	3.400	3.414	MS	10,011	34,000	03/13/2019	03/15/2029
91159H-HR-4	US BANCORP		2		1.G FE	1,006,550	95,1160	951,164	1,000,000	1,002,769	0	(855)	0	0	3.150	3.054	AO	5,600	31,500	05/07/2019	04/27/2027
91913Y-BC-3	VALERO ENERGY		1		2.B FE	1,966,340	84,8080	1,696,167	2,000,000	1,972,527	0	3,029	0	0	2.800	2.996	JD	4,667	56,000	11/29/2021	12/01/2031
927804-FQ-2	VIRGINIA ELECTRIC & POWER		1		2.A FE	997,980	99,6800	996,803	1,000,000	999,916	0	205	0	0	3.450	3.474	FA	13,033	34,500	02/04/2014	02/15/2024
928563-AL-9	VMIARE INC		1		2.C FE	1,996,060	82,8610	1,657,225	2,000,000	1,996,914	0	365	0	0	2.200	2.222	FA	16,622	44,000	07/20/2021	08/15/2031
94106L-BB-4	WASTE MANAGEMENT		1		2.A FE	2,845,883	90,3940	2,259,842	2,500,000	2,795,445	0	(23,723)	0	0	3.900	2.622	MS	32,500	97,500	11/02/2021	03/01/2035
94973V-BJ-5	ANTHEM		1		2.B FE	994,980	98,6640	996,638	1,000,000	999,605	0	572	0	0	3.500	3.560	FA	13,222	35,000	08/07/2014	08/15/2024
96145D-AD-7	WESTROCK		1		2.B FE	999,560	94,3710	943,715	1,000,000	999,794	0	43	0	0	3.375	3.380	MS	9,938	35,250	08/21/2017	09/15/2027
970648-AG-6	WILLIS NORTH AMERICA		1		2.B FE	499,835	97,3390	486,696	500,000	499,885	0	16	0	0	4.500	4.504	MS	6,625	22,500	09/05/2018	09/15/2028
98389B-AV-2	XCEL ENERGY		1		2.A FE	496,555	97,5710	497,856	500,000	498,278	0	344	0	0	4.000	4.085	JD	889	20,000	06/20/2018	06/15/2028
124900-AB-7	CCL INDUSTRIES		1		2.B FE	995,070	94,7760	947,763	1,000,000	998,453	0	518	0	0	3.250	3.308	AO	8,125	32,500	09/15/2016	10/01/2026
13645R-BF-0	CANADIAN PACIFIC RAILROAD		1		2.B FE	1,999,300	92,7350	1,854,709	2,000,000	1,999,412	0	64	0	0	2.450	2.454	JD	3,947	49,000	11/17/2021	12/02/2031
15135U-AW-9	CENOVUS ENERGY		1		2.B FE	980,980	82,8670	828,674	1,000,000	984,509	0	1,690	0	0	2.650	2.867	JJ	12,219	26,500	11/12/2021	01/15/2032
775109-BE-0	ROGERS COMMUNICATIONS		1		2.C FE	496,260	97,0760	485,379	500,000	499,152	0	407	0	0	3.625	3.715	JD	806	18,125	12/01/2015	12/15/2025
87971M-BF-9	TELUS		1		2.B FE	499,475	96,1460	480,730	500,000	499,773	0	51	0	0	3.700	3.712	MS	5,447	18,500	03/01/2017	09/15/2027
00182E-BF-5	ANZ NEW ZEALAND		C		1.E FE	498,950	95,2100	476,050	500,000	499,580	0	108	0	0	3.450	3.475	JJ	7,858	17,250	07/11/2017	07/17/2027
00774M-AW-5	AERCAP IRELAND CAPITAL		C		2.B FE	2,994,540	91,2990	2,738,966	3,000,000	2,996,037	0	737	0	0	3.000	3.029	AO	15,500	90,000	10/21/2021	10/29/2028
01959E-AC-2	ALLIED WORLD ASSURANCE		C		2.B FE	999,520	97,3640	973,638	1,000,000	999,843	0	53	0	0	4.350	4.356	AO	7,492	43,500	10/26/2015	10/29/2025
034863-AT-7	ANGLO AMERICAN CAPITAL		C		2.A FE	485,950	96,0540	480,268	500,000	493,843	0	1,498	0	0	4.000	4.363	MS	6,111	20,000	02/22/2018	09/11/2027
046353-AL-2	ASTRAZENECA		C	1	1.G FE	1,499,205	97,8040	1,467,063	1,500,000	1,499,798	0	82	0	0	3.375	3.381	MN	6,328	50,625	01/21/2016	11/16/2025
05583J-AE-2	BPCE		C		2.A FE	180,131	97,7170	180,777	185,000	182,388	0	480	0	0	4.625	4.964	MS	2,591	8,556	10/12/2018	09/12/2028
06738E-BV-6	BARCLAYS		C	1	2.A FE	2,000,000	81,9580	1,639,160	2,000,000	2,000,000	0	0	0	0	2.894	2.894	MN	5,949	57,880	11/17/2021	11/24/2032
314890-AA-2	FERGUSON FINANCE		C	1	2.B FE	996,500	98,4060	984,063	1,000,000	998,060	0	342	0	0	4.500	4.544	AO	8,375	45,000	10/17/2018	10/24/2028
47216Q-AC-7	JDE PEETS NV		C	1	2.C FE	1,991,820	80,0900	1,601,806	2,000,000	1,993,484	0	758	0	0	2.250	2.296	MS	12,125	45,000	09/21/2021	09/24/2031
55037A-AB-4	LUNDIN ENERGY FI		C	1	2.B FE	1,596,960	85,5290	1,368,466	1,600,000	1,597,642	0	272	0	0	3.100	3.122	JJ	22,871	49,600	06/16/2021	07/15/2031
56080J-AZ-1	MACQUARIE GROUP		C	2	1.F FE	3,000,000	82,2050	2,466,136	3,000,000	3,000,000	0	0	0	0	2.871	2.871	JJ	39,955	86,130	10/06/2021	01/14/2033
606822-BX-1	MITSUBISHI UFJ		C	2	1.G FE	1,500,000	82,9750	1,244,623	1,500,000	1,500,000	0	0	0	0	2.309	2.309	JJ	15,490	34,635	07/12/2021	07/20/2032
62954H-AY-4	NXP BV		C	1	2.A FE	2,674,525	91,8940	2,297,361	2,500,000	2,632,162	0	(19,907)	0	0	3.400	2.459	MN	14,167	85,000	11/03/2021	05/01/2030
63861V-AB-3	NATIONWIDE BLDG SOCIETY		C	2	1.G FE	500,000	95,7450	478,723	500,000	500,000	0	0	0	0	4.302	4.302	MS	6,752	21,510	03/01/2018	03/08/2029
68163W-AA-7	OLYMPUS CORP		C	1	2.A FE	1,000,000	91,9900	919,903	1,000,000	1,000,000	0	0	0	0	2.143	2.142	JD	1,369	21,430	12/02/2021	12/08/2026
81725W-AJ-2	SENSATA TECHNOLOGIES		C	1	3.B FE	262,188	100,1210	250,302	250,000	252,944	0	(1,596)	0	0	5.000	4.290	AO	3,125	12,500	06/29/2017	10/01/2025
82481L-AD-1	SHIRE ACQUISITIONS		C	1	2.A FE	998,810	96,2010	962,011	1,000,000	999,605	0	125	0	0	3.200	3.214	MS	8,711	32,000	09/19/2016	09/23/2026
82620K-BE-2	SIEMENS FINANCIERINGSMAT		C	1	1.E FE	499,330	85,2800	426,401	500,000	499,497	0	63	0	0	2.150	2.165	MS	3,285	10,750	03/02/2021	03/11/2031
853254-CC-2	STANDARD CHARTERED		C	2	1.G FE	2,964,690	2,431,938	2,431,938	3,000,000	2,997,041	0	2,980	0	0	2.980	2.807	JD	446	80,340	11/04/2021	06/29/2032
85917P-AA-5	STERIS PLC		C	1	2.B FE	1,031,760	86,0320	860,321	1,000,000	1,024,519	0	(3,223)	0	0	2.700	2.315	MS	7,950	27,000	09/20/2021	03/15/2031
87124V-AF-6	SYDNEY AIRPORT FINANCE		C	1	2.A FE	499,750	96,8360	484,180	500,000	499,915	0	27	0	0	3.625	3.631	AO	3,172	18,125	04/21/2016	04/28/2026
87927Y-AA-0	TELECOM ITALIA		C	1	4.A FE	267,813	99,5350	248,837	250,000	251,195	0	(2,852)	0	0	5.303	4.514	MN	1,142	13,258	06/19/2017	05/30/2024
89400P-AG-8	TRANSURBAN FINANCE		C	1	2.A FE	496,370	94,8440	474,219	500,000	498,725	0	362	0	0	3.375	3.458	MS	4,641	16,875	09/15/2016	03/22/2027
89641U-AC-5	TRINITY ACQUISITION PLC		C	1	2.B FE	497,890	98,7080	493,538	500,000	499,420	0	232	0	0	4.400	4.453	MS	6,478	22,000	03/17/2016	03/15/2026
92857W-BK-5	VODAFONE GROUP		C	1	2.B FE	998,940	99,7380	997,384	1,000,000	994,459	0	1,104	0	0	4.375	4.514	MN	3,767	43,750	06/19/2018	05/30/2028
980236-AQ-6	WOODSIDE FINANCE		C	1	2.A FE	998,170	96,0540	960,540	1,000,000	998,894	0	176	0	0	4.500	4.523	MS	14,625	45,000	02/25/2019	03/04/2029
1019999999	Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated) - Issuer Obligations					188,781,108	XXX	168,831,537	188,813,937	188,911,749	0	(12,175)	0	0	XXX	XXX	XXX	1,329,937	5,791,876	XXX	XXX

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE BROOKE LIFE INSURANCE COMPANY

SCHEDULE D - PART 1

Showing All Long-Term BONDS Owned December 31 of Current Year

1	2	Codes			6	7	Fair Value		10	11	Change in Book/Adjusted Carrying Value				Interest					Dates	
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22
CUSIP Identification	Description	C o d e	F o r e i g n	B o n d C h a r	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization)/ Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
12667F-HH-8	CIWALT			4	1.A FM	394,922	95.8870	408,717	426,247	401,764	0	5,752	0	0	5.500	7.983	MON	1,954	23,444	04/22/2004	07/25/2034
17310N-AF-5	CRMSI			4	1.A FM	25	99.1370	27	28	27	0	0	0	0	4.628	5.374	MON	0	0	06/17/2008	11/25/2036
46649Y-AC-9	JPMIT			4	1.A	89,906	91.1800	81,606	89,501	89,906	0	0	0	0	4.000	3.594	MON	298	3,580	02/08/2019	02/25/2049
92922F-IH-8	WAMU			4	1.A FM	271,171	52.5650	293,436	558,236	9,985	0	(30,069)	0	0	5.873	5.782	MON	2,732	35,355	04/21/2004	03/25/2034
102999999	Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated) - Residential Mortgage-Backed Securities					756,024	XXX	783,786	1,074,012	501,682	0	(24,317)	0	0	XXX	XXX	XXX	4,984	62,380	XXX	XXX
06035Z-AJ-0	BANK			4	1.A	1,029,961	92.9490	929,487	1,000,000	1,010,704	0	(3,119)	0	0	3.741	3.390	MON	3,118	37,410	07/14/2017	07/15/2060
06427D-AV-5	BACM			4	1.A	1,029,988	93.2240	932,244	1,000,000	1,008,949	0	(3,243)	0	0	3.748	3.393	MON	3,123	37,480	02/02/2017	02/15/2050
44965L-AA-2	ILPT			4	1.A	2,059,862	92.7220	1,854,444	2,000,000	2,032,493	0	(6,096)	0	0	4.145	3.798	MON	6,908	82,900	03/01/2019	02/11/2041
55375K-AS-5	MSSG			4	1.A	1,980,938	79.3040	1,586,085	2,000,000	1,989,680	0	1,685	0	0	3.397	3.534	MON	5,662	67,940	02/08/2019	09/13/2039
90276C-AH-4	UBSCM			4	1.A	514,992	89.8730	449,366	500,000	504,981	0	(1,489)	0	0	3.740	3.412	MON	1,558	18,700	07/31/2017	08/15/2050
103999999	Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated) - Commercial Mortgage-Backed Securities					6,615,741	XXX	5,751,626	6,500,000	6,546,807	0	(12,262)	0	0	XXX	XXX	XXX	20,369	244,430	XXX	XXX
03027X-AD-2	AMERICAN TOWER			1	2.C FE	499,440	99.8720	499,361	500,000	499,934	0	38	0	0	5.000	5.014	FA	9,444	25,000	08/14/2013	02/15/2024
03027X-AK-6	AMERICAN TOWER			1	2.C FE	990,040	95.7910	957,913	1,000,000	996,932	0	1,018	0	0	3.375	3.490	AO	7,125	33,750	05/10/2016	10/15/2026
03027X-BS-8	AMERICAN TOWER			1	2.C FE	1,491,660	82.6830	1,240,240	1,500,000	1,493,355	0	775	0	0	2.300	2.363	MS	10,158	34,500	09/23/2021	09/15/2031
05588U-AA-0	HGVGI			4	1.F FE	145,342	95.4510	138,765	145,378	145,342	0	0	0	0	3.280	3.351	MON	79	4,768	04/03/2019	09/26/2033
05607B-AB-7	BXGNT			4	2.C FE	144,786	98.5290	142,665	144,794	144,793	0	0	0	0	3.590	3.619	MON	419	5,198	05/24/2017	10/04/2032
126650-BP-4	CVS			1	2.B FE	326,263	101.0110	351,169	347,654	341,466	0	1,179	0	0	6.036	6.922	MON	1,224	20,984	03/27/2008	12/10/2028
233046-AS-0	DNKN			4	2.B FE	1,470,000	82.5110	1,212,912	1,470,000	1,470,000	0	0	0	0	2.791	2.814	FMAN	4,673	41,028	10/15/2021	11/20/2051
26884U-AG-4	EPR PROPERTIES			1	2.C FE	991,740	82.9370	829,367	1,000,000	993,264	0	721	0	0	3.600	3.699	MN	4,600	36,000	10/13/2021	11/15/2031
30225V-AG-2	EXTRA SPACE STORAGE LP			1	2.B FE	997,970	81.5120	815,118	1,000,000	998,350	0	178	0	0	2.350	2.372	MS	6,919	23,500	09/13/2021	03/15/2032
38217V-AA-8	GOODG			4	1.A FE	595,201	91.6900	545,994	595,478	595,225	0	10	0	0	3.740	3.748	AO	4,702	22,527	04/21/2017	10/15/2052
42770X-AA-5	HERO			4	1.A FE	72,519	90.0340	65,298	72,525	72,531	0	0	0	0	3.080	3.078	MS	627	2,273	09/15/2016	09/20/2042
42771T-AA-3	HERO			4	1.A FE	122,831	94.6680	116,290	122,840	122,840	0	0	0	0	4.280	4.652	MS	1,475	3,988	11/18/2015	09/20/2041
42771X-AA-4	HERO			4	1.A FE	210,436	89.5900	188,605	210,521	210,436	0	3	0	0	3.710	3.719	MS	2,191	7,965	04/21/2017	09/20/2047
49446R-AU-3	KIMCO REALTY			1	2.A FE	998,430	97.7970	977,972	1,000,000	999,728	0	226	0	0	3.300	3.324	FA	13,750	33,000	08/01/2017	02/01/2025
53948K-AA-7	LPSLT			4	1.F FE	639,281	78.9390	491,828	623,048	639,281	0	0	0	0	2.750	2.375	MON	524	17,134	09/10/2020	07/20/2047
59523U-AN-7	MID-AMERICA APARTMENTS			1	1.G FE	497,900	96.6480	483,239	500,000	499,193	0	215	0	0	3.600	3.650	JD	1,500	18,000	05/02/2017	06/01/2027
61946C-AA-0	MSAIC			4	1.F FE	345,883	93.1790	322,398	345,998	345,883	0	0	0	0	4.370	4.468	MON	462	15,120	01/25/2019	12/21/2043
61946F-AA-3	MSAIC			4	1.F FE	308,393	92.5740	285,506	308,409	308,393	0	(4)	0	0	4.010	4.043	MON	378	12,367	04/11/2018	06/22/2043
76169X-AB-0	REXFORD INDUSTRIAL			1	2.A FE	958,060	80.0400	800,404	1,000,000	966,377	0	3,907	0	0	2.150	2.637	MS	7,167	21,500	11/02/2021	09/01/2031
82653E-AB-3	SRFC			4	1.F FE	51,049	99.0240	50,562	51,060	51,058	0	4	0	0	3.420	3.454	MON	53	1,746	03/12/2019	01/20/2036
828807-DC-8	SIMON PROPERTY GROUP			1	1.G FE	496,920	95.8040	479,020	500,000	498,815	0	316	0	0	3.375	3.448	JD	750	16,875	05/22/2017	06/15/2027
84861T-AH-1	SPIRIT REALTY LP			1	2.B FE	1,472,040	88.7960	1,331,937	1,500,000	1,481,134	0	4,207	0	0	2.100	2.416	MS	9,275	31,500	10/19/2021	03/15/2028
90265E-AR-1	UDR			1	2.A FE	1,042,420	88.3400	883,398	1,000,000	1,033,676	0	(4,112)	0	0	3.000	2.497	FA	11,333	30,000	11/02/2021	08/15/2031
92564R-AH-8	VICI PROPERTIES			1	2.C FE	492,500	96.7920	483,962	500,000	495,195	0	1,638	0	0	4.500	4.886	MS	7,500	22,500	04/29/2022	09/01/2026
38218Q-AA-8	GOODG			C	1.A FE	334,605	91.0200	304,591	334,641	334,596	0	1	0	0	3.260	3.262	AO	2,303	11,078	11/08/2017	10/15/2053
75973L-AA-6	RENEW			C	1.A FE	264,446	91.7750	242,759	264,515	264,432	0	0	0	0	3.670	3.675	MS	2,724	9,844	04/21/2017	09/20/2052
104999999	Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated) - Other Loan-Backed and Structured Securities					15,960,155	XXX	14,241,273	16,036,861	16,002,229	0	10,322	0	0	XXX	XXX	XXX	111,355	502,145	XXX	XXX
110999999	Total - Industrial and Miscellaneous (Unaffiliated) Bonds					212,113,028	XXX	189,608,222	212,424,810	211,962,467	0	(38,432)	0	0	XXX	XXX	XXX	1,466,645	6,600,831	XXX	XXX
130999999	Total - Hybrid Securities					0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX
150999999	Total - Parent, Subsidiaries and Affiliates Bonds					0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE BROOKE LIFE INSURANCE COMPANY

SCHEDULE D - PART 1

Showing All Long-Term BONDS Owned December 31 of Current Year

1	2	Codes			6	7	Fair Value		10	11	Change in Book/Adjusted Carrying Value				Interest					Dates	
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22
CUSIP Identification	Description	Code	For	Bond Char	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization)/ Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
1909999999	Subtotal - Bonds - Unaffiliated Bank Loans					0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX
2419999999	Total - Issuer Obligations					189,077,617	XXX	169,124,986	189,113,937	189,211,016	0	(11,649)	0	0	XXX	XXX	XXX	1,331,406	5,800,501	XXX	XXX
2429999999	Total - Residential Mortgage-Backed Securities					1,405,710	XXX	1,397,046	1,710,546	1,150,684	0	(24,583)	0	0	XXX	XXX	XXX	7,046	87,063	XXX	XXX
2439999999	Total - Commercial Mortgage-Backed Securities					6,615,741	XXX	5,751,626	6,500,000	6,546,807	0	(12,262)	0	0	XXX	XXX	XXX	20,369	244,430	XXX	XXX
2449999999	Total - Other Loan-Backed and Structured Securities					15,960,155	XXX	14,241,273	16,036,861	16,002,229	0	10,322	0	0	XXX	XXX	XXX	111,355	502,145	XXX	XXX
2459999999	Total - SVO Identified Funds					0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX
2469999999	Total - Affiliated Bank Loans					0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX
2479999999	Total - Unaffiliated Bank Loans					0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX
2489999999	Total - Unaffiliated Certificates of Deposit					0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX
2509999999	Total Bonds					213,059,223	XXX	190,514,931	213,361,344	212,910,736	0	(38,172)	0	0	XXX	XXX	XXX	1,470,176	6,634,139	XXX	XXX

1. Line Book/Adjusted Carrying Value by NAIC Designation Category Footnote:

Line Number	1A	1B	1C	1D	1E	1F	1G
1A	8,947,816	649,002	996,782	4,476,006	8,944,009	28,019,386	23,074,367
1B	57,953,013	58,845,385	19,352,793				
1C	0	650,688	250,000				
1D	251,195	0	500,294				
1E	0	0	0				
1F	0	0	0				

E10.5

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE BROOKE LIFE INSURANCE COMPANY

SCHEDULE D - PART 2 - SECTION 1

Showing All PREFERRED STOCKS Owned December 31 of Current Year

1 CUSIP Identification	2 Description	Codes		5 Number of Shares	6 Par Value Per Share	7 Rate Per Share	8 Book/Adjusted Carrying Value	Fair Value		11 Actual Cost	Dividends			Change in Book/Adjusted Carrying Value				20 NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	21 Date Acquired		
		3 Code	4 Foreign					9 Rate Per Share Used to Obtain Fair Value	10 Fair Value		12 Declared but Unpaid	13 Amount Received During Year	14 Nonadmitted Declared But Unpaid	15 Unrealized Valuation Increase/ (Decrease)	16 Current Year's (Amortization)/ Accretion	17 Current Year's Other-Than-Temporary Impairment Recognized	18 Total Change in Book/Adjusted Carrying Value (15 + 16 - 17)			19 Total Foreign Exchange Change in Book/Adjusted Carrying Value	
NONE																					
4509999999 - Total Preferred Stocks								XXX												XXX	XXX

1. Line Book/Adjusted Carrying Value by NAIC Designation Category Footnote:
 Number
 1A 1A ..\$ 1B ..\$ 1C ..\$ 1D ..\$ 1E ..\$ 1F ..\$ 1G ..\$
 1B 2A ..\$ 2B ..\$ 2C ..\$
 1C 3A ..\$ 3B ..\$ 3C ..\$
 1D 4A ..\$ 4B ..\$ 4C ..\$
 1E 5A ..\$ 5B ..\$ 5C ..\$
 1F 6\$

E11

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE BROOKE LIFE INSURANCE COMPANY

SCHEDULE D - PART 2 - SECTION 2

Showing All COMMON STOCKS Owned December 31 of Current Year

1 CUSIP Identi- fication	2 Description	Codes		5 Number of Shares	6 Book/ Adjusted Carrying Value	Fair Value		9 Actual Cost	Dividends			Change in Book/Adjusted Carrying Value				17 Date Acquired	18 NAIC Design- ation, NAIC Design- ation Modifier and SVO Admini- strative Symbol	
		3 Code	4 For- eign			7 Rate Per Share Used to Obtain Fair Value	8 Fair Value		10 Declared but Unpaid	11 Amount Received During Year	12 Nonadmitted Declared But Unpaid	13 Unrealized Valuation Increase/ (Decrease)	14 Current Year's Other-Than- Temporary Impairment Recognized	15 Total Change in Book/Adjusted Carrying Value (13 - 14)	16 Total Foreign Exchange Change in Book/Adjusted Carrying Value			
5109999999	Total - Common Stock - Industrial and Miscellaneous (Unaffiliated)				0	XXX	0	0	0	0	0	0	0	0	0	0	XXX	XXX
5409999999	Total - Common Stocks - Mutual Funds				0	XXX	0	0	0	0	0	0	0	0	0	0	XXX	XXX
5609999999	Total - Common Stocks - Unit Investment Trusts				0	XXX	0	0	0	0	0	0	0	0	0	0	XXX	XXX
5809999999	Total - Common Stocks - Closed-End Funds				0	XXX	0	0	0	0	0	0	0	0	0	0	XXX	XXX
468502-10-9	JACKSON NATIONAL LIFE INSURANCE COMPANY			12,000,000.000	4,652,621,647	XXX	387,718	4,652,621,647	4,712,072,671	0	0	0	(1,184,796,012)	0	(1,184,796,012)	0	08/26/1987	
5919999999	Subtotal - Common Stock - Parent, Subsidiaries and Affiliates Publicly Traded				4,652,621,647	XXX		4,652,621,647	4,712,072,671	0	0	0	(1,184,796,012)	0	(1,184,796,012)	0	XXX	XXX
5979999999	Total - Common Stocks - Parent, Subsidiaries and Affiliates				4,652,621,647	XXX		4,652,621,647	4,712,072,671	0	0	0	(1,184,796,012)	0	(1,184,796,012)	0	XXX	XXX
5989999999	Total Common Stocks				4,652,621,647	XXX		4,652,621,647	4,712,072,671	0	0	0	(1,184,796,012)	0	(1,184,796,012)	0	XXX	XXX
5999999999	Total Preferred and Common Stocks				4,652,621,647	XXX		4,652,621,647	4,712,072,671	0	0	0	(1,184,796,012)	0	(1,184,796,012)	0	XXX	XXX

1. Line Book/Adjusted Carrying Value by NAIC Designation Category Footnote:
 Number
 1A 1A ..\$0 1B ..\$0 1C ..\$0 1D ..\$0 1E ..\$0 1F ..\$0 1G ..\$0
 1B 2A ..\$0 2B ..\$0 2C ..\$0
 1C 3A ..\$0 3B ..\$0 3C ..\$0
 1D 4A ..\$0 4B ..\$0 4C ..\$0
 1E 5A ..\$0 5B ..\$0 5C ..\$0
 1F 6 ..\$0

E12

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE BROOKE LIFE INSURANCE COMPANY

SCHEDULE D - PART 3

Showing All Long-Term Bonds and Stocks ACQUIRED During Current Year

1 CUSIP Identification	2 Description	3 Foreign	4 Date Acquired	5 Name of Vendor	6 Number of Shares of Stock	7 Actual Cost	8 Par Value	9 Paid for Accrued Interest and Dividends
NONE								
6009999999 - Totals								XXX

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE BROOKE LIFE INSURANCE COMPANY

SCHEDULE D - PART 4

Showing All Long-Term Bonds and Stocks SOLD, REDEEMED or Otherwise DISPOSED OF During Current Year

1	2	3	4	5	6	7	8	9	10	Change In Book/Adjusted Carrying Value					16	17	18	19	20	21
										11	12	13	14	15						
CUSIP Identification	Description	Foreign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Prior Year Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization)/ Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Change in Book/ Adjusted Carrying Value (11+12-13)	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Book/ Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/ Stock Dividends Received During Year	Stated Contractual Maturity Date
3128M7-MV-5	FREDDIE MAC GOLD POOL		12/01/2023	Paydown		8,044	8,044	8,115	8,115	0	(70)	0	(70)	0	8,044	0	0	0	211	06/01/2039
3128MJ-MB-3	FREDDIE MAC GOLD POOL		12/01/2023	Paydown		21,653	21,653	21,822	21,822	0	(169)	0	(169)	0	21,653	0	0	0	504	07/01/2039
31398N-QW-7	FANNIE MAE REMICS		12/01/2023	Paydown		7,470	7,470	7,624	7,624	0	(154)	0	(154)	0	7,470	0	0	0	157	10/25/2040
31412Y-TT-9	FANNIE MAE POOL 938962		12/01/2023	Paydown		378	378	376	376	0	2	0	2	0	378	0	0	0	9	08/01/2037
31417D-TE-3	FANNIE MAE POOL AB6848		12/01/2023	Paydown		35,306	35,306	36,475	36,410	0	(1,104)	0	(1,104)	0	35,306	0	0	0	588	11/01/2042
0909999999. Subtotal - Bonds - U.S. Special Revenues						72,851	72,851	74,412	74,347	0	(1,495)	0	(1,495)	0	72,851	0	0	0	1,469	XXX
00206R-DQ-2	AT&T		01/18/2023	BOA ML		500,620	500,000	510,040	504,579	0	(52)	0	(52)	0	504,526	0	(3,906)	(3,906)	8,205	03/01/2027
03073E-AM-7	AMERISOURCEBERGEN		09/06/2023	DEUTSCHE BANK		724,086	750,000	745,988	748,997	0	321	0	321	0	749,319	0	(25,231)	(25,231)	24,849	03/01/2025
05526D-BB-0	BAT CAPITAL		08/16/2023	Call		688,594	736,000	736,000	736,000	0	0	0	0	0	736,000	0	0	0	(21,154)	08/15/2027
05531F-BE-2	TRUIST FIN		10/06/2023	FIFTH THIRD		479,390	500,000	498,990	499,609	0	111	0	111	0	499,720	0	(20,330)	(20,330)	15,725	06/05/2025
05588U-AA-0	HGVGI 2019-A A		12/25/2023	Paydown		48,214	48,214	48,202	48,202	0	12	0	12	0	48,214	0	0	0	813	09/26/2033
05607B-AB-7	BXGNT 2017-A B		12/02/2023	Paydown		75,857	75,857	75,852	75,855	0	2	0	2	0	75,857	0	0	0	1,394	10/04/2032
126650-BP-4	CVS		12/10/2023	Redemption		59,589	59,589	55,932	59,589	0	1,263	0	1,263	0	59,589	0	0	0	1,967	12/10/2023
12667F-HH-8	CWALT 2004-9T1 A13		12/01/2023	Paydown		29,675	29,675	27,494	27,570	0	2,105	0	2,105	0	29,675	0	0	0	891	07/25/2034
14040H-BG-9	CAPITAL ONE FINANCIAL		02/22/2023	MARKET AXESS		480,430	500,000	498,770	499,699	0	24	0	24	0	499,723	0	(19,293)	(19,293)	8,800	02/05/2025
17310N-AF-5	CRMSI 2006-3 A6		12/01/2023	Paydown		167	167	154	166	0	1	0	1	0	167	0	0	0	3	11/25/2036
205887-BR-2	CONAGRA BRANDS		01/25/2023	Maturity		148,000	148,000	147,636	147,974	0	26	0	26	0	148,000	0	0	0	2,368	01/25/2023
233046-AS-0	DNKN 2021-1A A23		11/20/2023	Paydown		15,000	15,000	15,000	15,000	0	0	0	0	0	15,000	0	0	0	262	11/20/2051
233853-AF-7	DAIMLER TRUCKS FINAN NA		09/18/2023	LLOYDS SECURITIES		893,870	1,000,000	995,650	996,520	0	601	0	601	0	997,120	0	(103,250)	(103,250)	15,278	12/14/2026
25466A-AE-1	DISCOVER BANK		02/22/2023	GOLDMAN SACHS		964,050	1,000,000	997,020	998,998	0	72	0	72	0	999,070	0	(35,020)	(35,020)	18,889	03/13/2026
26875P-AK-7	EOG RESOURCES		03/15/2023	Maturity		468,000	468,000	465,103	467,915	0	85	0	85	0	468,000	0	0	0	6,143	03/15/2023
28932M-AA-3	ELM ROAD GENERATING		08/11/2023	Redemption		57,580	57,580	57,580	57,580	0	0	0	0	0	57,580	0	0	0	2,259	02/11/2030
28364N-AT-5	ENTERGY MISSISSIPPI		10/23/2023	LOOP CAPITAL MARKETS		882,940	1,000,000	999,680	999,834	0	19	0	19	0	999,853	0	(116,913)	(116,913)	25,650	06/01/2028
29717P-AE-7	ESSEX PORTFOLIO		05/01/2023	Maturity		500,000	500,000	495,760	499,818	0	182	0	182	0	500,000	0	0	0	8,125	05/01/2023
373732-AE-7	GLAXOSMITHKLINE CAPITAL		10/23/2023	SUSQUEHANNA INTL GROUP		522,915	500,000	513,615	509,938	0	(307)	0	(307)	0	509,631	0	13,284	13,284	30,104	05/15/2038
38217V-AA-8	GOODS 2017-1A A		12/15/2023	Redemption		71,559	71,559	71,526	71,528	0	31	0	31	0	71,559	0	0	0	1,879	10/15/2052
403949-AB-6	HOLLYFRONTIER		01/18/2023	GOLDMAN SACHS		507,610	500,000	515,175	512,563	0	(204)	0	(204)	0	512,360	0	(4,750)	(4,750)	8,894	04/01/2026
404280-BX-6	HSBC HOLDINGS		09/18/2023	MS DI		1,443,150	1,500,000	1,519,520	1,508,796	0	(2,242)	0	(2,242)	0	1,506,554	0	(63,404)	(63,404)	65,632	09/12/2026
404280-CL-1	HSBC HOLDINGS		09/06/2023	CITICORP		1,702,680	2,000,000	1,949,840	1,957,198	0	4,843	0	4,843	0	1,962,041	0	(259,361)	(259,361)	38,694	09/22/2028
40434L-AJ-4	HP		02/22/2023	GOLDMAN SACHS		1,019,499	1,300,000	1,308,002	1,307,055	0	(129)	0	(129)	0	1,306,925	0	(287,426)	(287,426)	6,316	06/17/2031
42770X-AA-5	HERO 2016-3A A1		12/20/2023	Redemption		12,250	12,250	12,249	12,251	0	(1)	0	(1)	0	12,250	0	0	0	303	09/20/2042
42771T-AA-3	HERO 2015-3A A		12/20/2023	Paydown		22,992	22,992	22,990	22,992	0	0	0	0	0	22,992	0	0	0	489	09/20/2041
42771T-AA-3	HERO 2015-3A A		11/20/2023	Redemption		643	643	643	643	0	0	0	0	0	643	0	0	0	21	09/20/2041
42771X-AA-4	HERO 2017-1A A1		12/20/2023	Redemption		29,687	29,687	29,674	29,674	0	12	0	12	0	29,687	0	0	0	806	09/20/2047
445658-CF-2	JB HUNT TRANSPORTATION		11/06/2023	SUMRIDGE		482,175	500,000	499,970	499,965	0	3	0	3	0	499,967	0	(17,792)	(17,792)	22,981	03/01/2026
459506-AC-5	INTL FLAVOR & FRAGRANCES		05/01/2023	Maturity		1,000,000	1,000,000	999,120	999,910	0	90	0	90	0	1,000,000	0	0	0	16,000	05/01/2023
46647P-CR-5	JPMORGAN CHASE		09/18/2023	GOLDMAN SACHS		794,690	1,000,000	1,000,000	1,000,000	0	0	0	0	0	1,000,000	0	(205,310)	(205,310)	21,986	11/08/2032
46649Y-AC-9	JPMIT 2018-9 A3		12/01/2023	Paydown		12,233	12,233	12,288	12,288	0	(55)	0	(55)	0	12,233	0	0	0	245	02/25/2049
494550-BM-7	KINDER MORGAN ENERGY		02/15/2023	Maturity		500,000	500,000	497,990	499,944	0	56	0	56	0	500,000	0	0	0	8,625	02/15/2023
500255-AX-2	KOHL'S		03/02/2023	Various		702,940	1,000,000	1,016,320	1,014,435	0	(276)	0	(276)	0	1,014,158	0	(311,218)	(311,218)	12,409	05/01/2031
53079E-BG-8	LIBERTY MUTUAL GROUP		10/06/2023	JANE STREET ES		1,398,915	1,500,000	1,558,320	1,538,181	0	(4,413)	0	(4,413)	0	1,533,768	0	(134,853)	(134,853)	81,861	02/01/2029
532457-BH-0	ELI LILLY		11/06/2023	VIRTU AMERICAS LLC		454,706	472,000	471,089	471,752	0	85	0	85	0	471,837	0	(17,131)	(17,131)	12,151	06/01/2025
534187-BF-5	LINCOLN NATIONAL		02/22/2023	GOLDMAN SACHS		945,490	1,000,000	998,820	999,449	0	42	0	42	0	999,491	0	(54,001)	(54,001)	16,212	12/12/2026
534187-BH-1	LINCOLN NATIONAL		03/29/2023	WELLS FARGO SECURITIES		892,710	1,000,000	997,670	998,664	0	(62)	0	(62)	0	998,602	0	(105,892)	(105,892)	12,667	03/01/2028
53949K-AA-7	LPSLT 2020-2GF A		12/20/2023	Paydown		58,268	58,268	59,786	59,786	0	(1,518)	0	(1,518)	0	58,268	0	0	0	868	07/20/2047
55336V-AJ-9	MPLX 4.875% 06/01/25		01/18/2023	GOLDMAN SACHS		999,770	1,000,000	1,046,490	1,014,049	0	(342)	0	(342)	0	1,013,707	0	(13,937)	(13,937)	6,635	06/01/2025
591894-BY-5	METROPOLITAN EDISON		03/15/2023	Maturity		1,000,000	1,000,000	998,580	999,891	0	109	0	109	0	1,000,000	0	0	0	17,500	03/15/2023
594918-BR-4	MICROSOFT		09/06/2023	JP MORGAN SECURITIES		1,396,455	1,500,000	1,497,210	1,498,899	0	202	0	202	0	1,499,101	0	(102,646)	(102,646)	39,000	08/08/2026
61946C-AA-0	MSAIC 2019-1A		12/20/2023	Paydown		58,527	58,527	58,507	58,507	0	19	0	19	0	58,527	0	0	0	1,383	12/21/2043

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ANNUAL STATEMENT FOR THE YEAR 2023 OF THE BROOKE LIFE INSURANCE COMPANY

SCHEDULE D - PART 4

Showing All Long-Term Bonds and Stocks SOLD, REDEEMED or Otherwise DISPOSED OF During Current Year

1	2	3	4	5	6	7	8	9	10	Change In Book/Adjusted Carrying Value					16	17	18	19	20	21
										11	12	13	14	15						
CUSIP Identification	Description	Foreign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Prior Year Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization)/ Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Change in Book/ Adjusted Carrying Value (11+12-13)	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Book/ Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/ Stock Dividends Received During Year	Stated Contractual Maturity Date
61946F-AA-3	MSAIC 2018-1A A		12/20/2023	Paydown		49,724	49,724	49,722	49,722	0	2	0	2	0	49,724	0	0	0	1,054	06/22/2043
628530-BK-2	MYLAN		01/18/2023	JP MORGAN SECURITIES		963,990	1,000,000	1,089,725	1,077,014	0	(751)	0	(751)	0	1,076,263	0	(112,273)	(112,273)	12,007	04/15/2028
629420-CZ-4	NRART NRART 2020-T2		09/15/2023	Paydown		1,000,000	1,000,000	999,999	999,999	0	1	0	1	0	1,000,000	0	0	0	21,392	09/15/2053
637432-NN-1	NATIONAL RURAL UTILITIES		11/06/2023	US BANCORP INVESTMENTS		1,385,310	1,500,000	1,496,925	1,498,516	0	299	0	299	0	1,498,816	0	(113,506)	(113,506)	47,402	04/25/2027
64110L-AV-8	NETFLIX		10/23/2023	GOLDMAN SACHS		936,560	1,000,000	1,133,500	1,119,805	0	(12,338)	0	(12,338)	0	1,107,467	0	(170,907)	(170,907)	41,979	06/15/2030
664397-AK-2	EVERSOURCE ENERGY		05/01/2023	Maturity		1,000,000	1,000,000	997,420	999,857	0	143	0	143	0	1,000,000	0	0	0	14,000	05/01/2023
747525-AU-7	QUALCOMM		09/06/2023	DEUTSCHE BANK		1,406,160	1,500,000	1,496,070	1,498,078	0	265	0	265	0	1,498,343	0	(92,183)	(92,183)	39,000	05/20/2027
78355H-KK-4	RYDER SYSTEM		12/01/2023	Maturity		1,000,000	1,000,000	999,380	999,859	0	141	0	141	0	1,000,000	0	0	0	38,750	12/01/2023
78409V-BG-8	S&P GLOBAL INC		10/06/2023	CITICORP		233,253	250,000	274,015	271,347	0	(2,534)	0	(2,534)	0	268,814	0	(35,561)	(35,561)	10,035	05/01/2029
797440-BR-4	SAN DIEGO GAS & ELECTRIC		09/01/2023	Maturity		1,000,000	1,000,000	999,840	999,951	0	49	0	49	0	1,000,000	0	0	0	36,000	09/01/2023
82653E-AB-3	SIFC 2019-1A B		12/20/2023	Paydown		31,945	31,945	31,938	31,942	0	3	0	3	0	31,945	0	0	0	541	01/20/2036
828807-DQ-7	SIMON PROPERTY GROUP		01/10/2023	UBS WARBURG		2,789,955	3,500,000	3,470,950	3,474,159	0	91	0	91	0	3,474,251	0	(684,296)	(684,296)	38,719	01/15/2032
872540-AP-4	TJX		05/15/2023	Maturity		1,000,000	1,000,000	999,110	999,933	0	67	0	67	0	1,000,000	0	0	0	12,500	05/15/2023
92922F-NH-8	WAMU 2004-S1 B2		12/01/2023	Paydown		0	75,519	36,684	5,426	0	(5,426)	0	(5,426)	0	0	0	0	0	2,316	03/25/2034
94945P-AB-1	WLKRG 2017-AA B		04/15/2023	Paydown		147,610	147,610	147,585	147,585	0	25	0	25	0	147,610	0	0	0	1,960	06/15/2033
95001M-AK-6	WFCM 2017-C3B B		05/11/2023	BMO CAPITAL MARKETS		888,750	1,000,000	1,029,930	1,014,868	0	(921)	0	(921)	0	1,013,947	0	(125,197)	(125,197)	17,844	07/15/2050
950400-AH-7	WELLTOWER		10/23/2023	SUSQUEHANNA INTL GROUP		903,320	1,000,000	995,550	997,021	0	359	0	359	0	997,380	0	(94,060)	(94,060)	45,833	03/15/2029
05583J-AE-2	BPCE		03/31/2023	Various		296,252	315,000	306,709	309,735	0	216	0	216	0	309,951	0	(13,699)	(13,699)	8,103	09/12/2028
111021-AM-3	BRITISH TELECOMMUNICATIONS		12/04/2023	Maturity		1,000,000	1,000,000	999,730	999,914	0	86	0	86	0	1,000,000	0	0	0	45,000	12/04/2023
22546Q-AP-2	CREDIT SUISSE NEW YORK		03/17/2023	BOA ML		900,000	1,000,000	994,360	998,858	0	170	0	170	0	999,028	0	(99,028)	(99,028)	19,333	09/09/2024
38218Q-AA-8	GOODG 2017-2A A		12/15/2023	Redemption		44,113	44,113	44,108	44,107	0	6	0	6	0	44,113	0	0	0	943	10/15/2053
45314Q-AB-1	IMPERIAL BRANDS FINANCE		02/11/2023	Maturity		1,000,000	1,000,000	999,000	999,934	0	66	0	66	0	1,000,000	0	0	0	17,500	02/11/2023
50247V-AA-7	LYB INTERNATIONAL FINANCE		07/15/2023	Maturity		535,298	535,298	528,221	534,829	0	468	0	468	0	535,298	0	0	0	53,342	07/15/2023
75973L-AA-6	RENEW 2017-1A A		12/20/2023	Redemption		29,220	29,220	29,213	29,212	0	9	0	9	0	29,220	0	0	0	801	09/20/2052
1109999999	Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)					41,587,396	44,904,680	45,175,929	45,082,681	0	(18,789)	0	(18,789)	0	45,063,894	0	(3,429,090)	(3,429,090)	1,070,482	XXX
2509999997	Total - Bonds - Part 4					41,660,247	44,977,531	45,250,341	45,157,028	0	(20,284)	0	(20,284)	0	45,136,745	0	(3,429,090)	(3,429,090)	1,071,951	XXX
2509999998	Total - Bonds - Part 5					0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
2509999999	Total - Bonds					41,660,247	44,977,531	45,250,341	45,157,028	0	(20,284)	0	(20,284)	0	45,136,745	0	(3,429,090)	(3,429,090)	1,071,951	XXX
4509999997	Total - Preferred Stocks - Part 4					0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	0
4509999998	Total - Preferred Stocks - Part 5					0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	0
4509999999	Total - Preferred Stocks					0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	0
468502-10-9	JACKSON NATIONAL LIFE		03/01/2023	RETURN OF CAPITAL		150,000,000	12,000,000,000	150,000,000	150,000,000	0	0	0	0	0	150,000,000	0	0	0	0	0
5919999999	Subtotal - Common Stocks - Parent, Subsidiaries and Affiliates Publicly Traded					150,000,000	XXX	150,000,000	150,000,000	0	0	0	0	0	150,000,000	0	0	0	0	0
5989999997	Total - Common Stocks - Part 4					150,000,000	XXX	150,000,000	150,000,000	0	0	0	0	0	150,000,000	0	0	0	0	0
5989999998	Total - Common Stocks - Part 5					0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	0
5989999999	Total - Common Stocks					150,000,000	XXX	150,000,000	150,000,000	0	0	0	0	0	150,000,000	0	0	0	0	0
5999999999	Total - Preferred and Common Stocks					150,000,000	XXX	150,000,000	150,000,000	0	0	0	0	0	150,000,000	0	0	0	0	0
6009999999	- Totals					191,660,247	XXX	195,250,341	45,157,028	0	(20,284)	0	(20,284)	0	195,136,745	0	(3,429,090)	(3,429,090)	1,071,951	XXX

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ANNUAL STATEMENT FOR THE YEAR 2023 OF THE BROOKE LIFE INSURANCE COMPANY

SCHEDULE D - PART 5

Showing All Long-Term Bonds and Stocks ACQUIRED During Year and Fully DISPOSED OF During Current Year

1 CUSIP Identi- fication	2 Description	3 For- eign	4 Date Acquired	5 Name of Vendor	6 Disposal Date	7 Name of Purchaser	8 Par Value (Bonds) or Number of Shares (Stock)	9 Actual Cost	10 Consid- eration	11 Book/ Adjusted Carrying Value at Disposal	Change in Book/Adjusted Carrying Value					17 Foreign Exchange Gain (Loss) on Disposal	18 Realized Gain (Loss) on Disposal	19 Total Gain (Loss) on Disposal	20 Interest and Dividends Received During Year	21 Paid for Accrued Interest and Dividends						
											12 Unrealized Valuation Increase/ (Decrease)	13 Current Year's (Amort- ization)/ Accretion	14 Current Year's Other- Than- Temporary Impairment Recognized	15 Total Change in Book/ Adjusted Carrying Valu (12 + 13 - 14)	16 Total Foreign Exchange Change in Book/ Adjusted Carrying Value											
NONE																										
6009999999 - Totals																										

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE BROOKE LIFE INSURANCE COMPANY

SCHEDULE D - PART 6 - SECTION 1

Valuation of Shares of Subsidiary, Controlled or Affiliated Companies

1 CUSIP Identification	2 Description, Name of Subsidiary, Controlled or Affiliated Company	3 Foreign	4 NAIC Company Code	5 ID Number	6 NAIC Valuation Method	7 Book/Adjusted Carrying Value	8 Total Amount of Goodwill Included in Book/Adjusted Carrying Value	9 Nonadmitted Amount	Stock of Such Company Owned by Insurer on Statement Date	
									10 Number of Shares	11 % of Outstanding
0999999. Total Preferred Stocks						0	0	0	XXX	XXX
468502-10-9	Jackson National Life Insurance Company		65056	38-1659835	8B1	4,652,621,647	0	0	12,000,000.000	100.0
1299999. Subtotal - Common Stock - U.S. Life Insurer						4,652,621,647	0	0	XXX	XXX
1899999. Total Common Stocks						4,652,621,647	0	0	XXX	XXX
1999999 - Totals						4,652,621,647	0	0	XXX	XXX

1. Total amount of goodwill nonadmitted \$0

SCHEDULE D - PART 6 - SECTION 2

1 CUSIP Identification	2 Name of Lower-Tier Company	3 Name of Company Listed in Section 1 Which Controls Lower-Tier Company	4 Total Amount of Goodwill Included in Amount Shown in Column 8, Section 1	Stock in Lower-Tier Company Owned Indirectly by Insurer on Statement Date	
				5 Number of Shares	6 % of Outstanding
NONE					
0399999 - Total				XXX	XXX

Schedule DA - Part 1 - Short-Term Investments Owned

NONE

Schedule DB - Part A - Section 1 - Options, Caps, Floors, Collars, Swaps and Forwards Open

NONE

Schedule DB - Part A - Section 2 - Options, Caps, Floors, Collars, Swaps and Forwards Terminated

NONE

Schedule DB - Part B - Section 1 - Futures Contracts Open

NONE

Schedule DB - Part B - Section 1B - Brokers with whom cash deposits have been made

NONE

Schedule DB - Part B - Section 2 - Futures Contracts Terminated

NONE

Schedule DB - Part D - Section 1 - Counterparty Exposure for Derivative Instruments Open

NONE

Schedule DB - Part D-Section 2 - Collateral for Derivative Instruments Open - Pledged By

NONE

Schedule DB - Part D-Section 2 - Collateral for Derivative Instruments Open - Pledged To

NONE

Schedule DB - Part E - Derivatives Hedging Variable Annuity Guarantees as of December 31 of
Current Year

NONE

Schedule DL - Part 1 - Reinvested Collateral Assets Owned

NONE

Schedule DL - Part 2 - Reinvested Collateral Assets Owned

NONE

ANNUAL STATEMENT FOR THE YEAR 2023 OF THE BROOKE LIFE INSURANCE COMPANY

SCHEDULE E - PART 2 - CASH EQUIVALENTS

Show Investments Owned December 31 of Current Year

1 CUSIP	2 Description	3 Code	4 Date Acquired	5 Rate of Interest	6 Maturity Date	7 Book/Adjusted Carrying Value	8 Amount of Interest Due and Accrued	9 Amount Received During Year
0109999999	Total - U.S. Government Bonds					0	0	0
0309999999	Total - All Other Government Bonds					0	0	0
0509999999	Total - U.S. States, Territories and Possessions Bonds					0	0	0
0709999999	Total - U.S. Political Subdivisions Bonds					0	0	0
0909999999	Total - U.S. Special Revenues Bonds					0	0	0
1109999999	Total - Industrial and Miscellaneous (Unaffiliated) Bonds					0	0	0
1309999999	Total - Hybrid Securities					0	0	0
1509999999	Total - Parent, Subsidiaries and Affiliates Bonds					0	0	0
1909999999	Subtotal - Unaffiliated Bank Loans					0	0	0
2419999999	Total - Issuer Obligations					0	0	0
2429999999	Total - Residential Mortgage-Backed Securities					0	0	0
2439999999	Total - Commercial Mortgage-Backed Securities					0	0	0
2449999999	Total - Other Loan-Backed and Structured Securities					0	0	0
2459999999	Total - SVO Identified Funds					0	0	0
2469999999	Total - Affiliated Bank Loans					0	0	0
2479999999	Total - Unaffiliated Bank Loans					0	0	0
2509999999	Total Bonds					0	0	0
38141W-27-3	GOLDMAN SACHS US GOVERNMENT		12/29/2023	5.240		2,461,490	21,433	12,465
8309999999	Subtotal - All Other Money Market Mutual Funds					2,461,490	21,433	12,465
8609999999	Total Cash Equivalents					2,461,490	21,433	12,465

1. Line Book/Adjusted Carrying Value by NAIC Designation Category Footnote:
 Number
 1A 1A ..\$0 1B ..\$0 1C ..\$0 1D ..\$0 1E ..\$0 1F ..\$0 1G ..\$0
 1B 2A ..\$0 2B ..\$0 2C ..\$0
 1C 3A ..\$0 3B ..\$0 3C ..\$0
 1D 4A ..\$0 4B ..\$0 4C ..\$0
 1E 5A ..\$0 5B ..\$0 5C ..\$0
 1F 6\$0

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ANNUAL STATEMENT FOR THE YEAR 2023 OF THE BROOKE LIFE INSURANCE COMPANY

SCHEDULE E - PART 3 - SPECIAL DEPOSITS

States, Etc.	1 Type of Deposit	2 Purpose of Deposit	Deposits For the Benefit of All Policyholders		All Other Special Deposits	
			3 Book/Adjusted Carrying Value	4 Fair Value	5 Book/Adjusted Carrying Value	6 Fair Value
1. Alabama	AL		0	0	0	0
2. Alaska	AK		0	0	0	0
3. Arizona	AZ		0	0	0	0
4. Arkansas	AR		0	0	0	0
5. California	CA		0	0	0	0
6. Colorado	CO		0	0	0	0
7. Connecticut	CT		0	0	0	0
8. Delaware	DE		0	0	0	0
9. District of Columbia	DC		0	0	0	0
10. Florida	FL		0	0	0	0
11. Georgia	GA		0	0	0	0
12. Hawaii	HI		0	0	0	0
13. Idaho	ID		0	0	0	0
14. Illinois	IL		0	0	0	0
15. Indiana	IN		0	0	0	0
16. Iowa	IA		0	0	0	0
17. Kansas	KS		0	0	0	0
18. Kentucky	KY		0	0	0	0
19. Louisiana	LA		0	0	0	0
20. Maine	ME		0	0	0	0
21. Maryland	MD		0	0	0	0
22. Massachusetts	MA		0	0	0	0
23. Michigan	MI	B Life Ins & Annuities	299,267	293,449	0	0
24. Minnesota	MN		0	0	0	0
25. Mississippi	MS		0	0	0	0
26. Missouri	MO		0	0	0	0
27. Montana	MT		0	0	0	0
28. Nebraska	NE		0	0	0	0
29. Nevada	NV		0	0	0	0
30. New Hampshire	NH		0	0	0	0
31. New Jersey	NJ		0	0	0	0
32. New Mexico	NM		0	0	0	0
33. New York	NY		0	0	0	0
34. North Carolina	NC		0	0	0	0
35. North Dakota	ND		0	0	0	0
36. Ohio	OH		0	0	0	0
37. Oklahoma	OK		0	0	0	0
38. Oregon	OR		0	0	0	0
39. Pennsylvania	PA		0	0	0	0
40. Rhode Island	RI		0	0	0	0
41. South Carolina	SC		0	0	0	0
42. South Dakota	SD		0	0	0	0
43. Tennessee	TN		0	0	0	0
44. Texas	TX		0	0	0	0
45. Utah	UT		0	0	0	0
46. Vermont	VT		0	0	0	0
47. Virginia	VA		0	0	0	0
48. Washington	WA		0	0	0	0
49. West Virginia	WV		0	0	0	0
50. Wisconsin	WI		0	0	0	0
51. Wyoming	WY		0	0	0	0
52. American Samoa	AS		0	0	0	0
53. Guam	GU		0	0	0	0
54. Puerto Rico	PR		0	0	0	0
55. U.S. Virgin Islands	VI		0	0	0	0
56. Northern Mariana Islands	MP		0	0	0	0
57. Canada	CAN		0	0	0	0
58. Aggregate Alien and Other	OT	XXX	0	0	0	0
59. Subtotal	XXX	XXX	299,267	293,449	0	0
DETAILS OF WRITE-INS						
5801.						
5802.						
5803.						
5898. Summary of remaining write-ins for Line 58 from overflow page	XXX	XXX	0	0	0	0
5899. Totals (Lines 5801 thru 5803 plus 5898)(Line 58 above)	XXX	XXX	0	0	0	0

ALPHABETICAL INDEX

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