

ANNUAL STATEMENT

OF THE

BROOKE LIFE INSURANCE COMPANY

TO THE

Insurance Department

OF THE

STATE OF

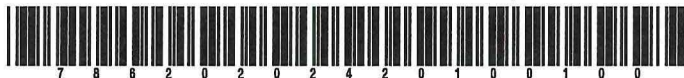
Michigan

FOR THE YEAR ENDED
DECEMBER 31, 2024

LIFE, ACCIDENT AND HEALTH

FRATERNAL BENEFIT SOCIETIES

2024



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

ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2024
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
(City or Town, State, Country and Zip Code) 517-381-5500
(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
(City or Town, State, Country and Zip Code) 517-381-5500
(Area Code) (Telephone Number)

Internet Website Address N/A

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

OFFICERS

President Laura Louene Prieskorn General Counsel Scott Jay Golde #
Chief Financial Officer Don Wayne Cummings # Chief Actuary Savvas (Steve) Panagiotis Binioris

OTHER

<u>Carrie Lynn Chelko, EVP</u>	<u>Devkumar Dilip Ganguly, EVP & Chief Operating Officer</u>	<u>Christopher Allen Raub, EVP & Chief Risk Officer</u>
<u>Scott Eric Romine, EVP</u>	<u>Craig Donald Smith, EVP</u>	<u>Craig Alan Anderson #, SVP & Controller</u>
<u>Andrea Dee Goodrich, SVP & Corporate Secretary</u>	<u>Guillermo Esteban Guerra, SVP</u>	<u>Michael Ray Hicks, SVP</u>
<u>Dana Scamarcia Rapiere, SVP</u>	<u>Stacey Lynn Schabel, SVP</u>	<u>Dean Robert Scott #, SVP</u>
<u>Brian Michael Walta #, SVP</u>	<u>Elizabeth Ann Werner, SVP</u>	<u>Richard Charles White, SVP</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>Efthimios (Tom) Lekas #, 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>Stefan Christof Ott #, VP</u>	<u>Joshua Kent Richardson, VP</u>
<u>Kristan Lee Richardson, VP</u>	<u>Danielle Ellyse Robinson #, VP</u>	<u>James Aaron Schultz #, VP & Treasurer</u>
<u>Muhammad Sajid Shami, VP</u>	<u>Srikant Vatturi Venkata Satya #, VP</u>	<u>John Frank Visicaro, VP</u>

DIRECTORS OR TRUSTEES

Don Wayne Cummings # Laura Louene Prieskorn (Chair) Christopher Allen Raub

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
Scott J. Golde Scott J. Golde General Counsel
Craig A. Anderson Craig A. Anderson Controller

Subscribed and sworn to before me this 21st day of February, 2025
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 2024 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)	185,077,238	0	185,077,238	212,910,736
2. Stocks (Schedule D):				
2.1 Preferred stocks	0	0	0	0
2.2 Common stocks	5,102,964,896	0	5,102,964,896	4,652,621,647
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 (\$29,732, Schedule E - Part 1), cash equivalents (\$3,907,698, Schedule E - Part 2) and short-term investments (\$30,763, Schedule DA)	3,968,193	0	3,968,193	1,243,962
6. Contract loans (including \$0 premium notes)	434,539	0	434,539	474,011
7. Derivatives (Schedule DB)	0	0	0	0
8. Other invested assets (Schedule BA)	20,153,962	1,246,886	18,907,076	22,436,391
9. Receivables for securities	8,489	0	8,489	21,007
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)	5,312,607,317	1,246,886	5,311,360,431	4,889,707,754
13. Title plants less \$0 charged off (for Title insurers only)	0	0	0	0
14. Investment income due and accrued	1,250,175	0	1,250,175	1,494,480
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection	3,908,729	0	3,908,729	4,036,453
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$0 earned but unbilled premiums)	46,368	0	46,368	71,080
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	67,577
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	834,609	0	834,609	767,244
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	2,063,819	0	2,063,819	1,648,288
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	5,320,778,594	1,246,886	5,319,531,708	4,897,792,876
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0	0	0
28. Total (Lines 26 and 27)	5,320,778,594	1,246,886	5,319,531,708	4,897,792,876
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 through 1103 plus 1198)(Line 11 above)	0	0	0	0
2501. Cash held by third party administrator	564,147	0	564,147	1,092,238
2502. Admitted Disallowed IMR	1,499,672	0	1,499,672	556,050
2503.				
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0	0	0
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above)	2,063,819	0	2,063,819	1,648,288

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE BROOKE LIFE INSURANCE COMPANY

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Aggregate reserve for life contracts \$ 194,302,917 (Exh. 5, Line 9999999) less \$ 0 included in Line 6.3 (including \$ 13,659,327 Modco Reserve)	194,302,917	221,456,820
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 \$ 1,254,698 Modco Reserve)	2,724,883	3,093,613
4. Contract claims:		
4.1 Life (Exhibit 8, Part 1, Line 4.4, Col. 1 less Col. 6)	7,253,838	12,512,808
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)	7,668	8,602
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)	1,471	1,265
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 \$ 51,829 assumed and \$ 0 ceded	51,829	10,409
9.4 Interest maintenance reserve (IMR, Line 6)	0	0
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)	23,758	27,258
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	10,938	13,023
17. Amounts withheld or retained by reporting entity as agent or trustee	43,049	30,516
18. Amounts held for agents' account, including \$ 0 agents' credit balances	0	0
19. Remittances and items not allocated	168	185,099
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)	2,358,812	3,553,210
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	324,520	117,845
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	26,607,428	153,196
26. Total liabilities excluding Separate Accounts business (Lines 1 to 25)	233,711,279	241,163,664
27. From Separate Accounts Statement	0	0
28. Total liabilities (Lines 26 and 27)	233,711,279	241,163,664
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)	1,241,188,014	2,026,188,014
34. Aggregate write-ins for special surplus funds	1,499,672	556,050
35. Unassigned funds (surplus)	1,791,632,743	578,385,148
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)	5,034,320,429	4,605,129,212
38. Totals of Lines 29, 30 and 37 (Page 4, Line 55)	5,085,820,429	4,656,629,212
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3)	5,319,531,708	4,897,792,876
DETAILS OF WRITE-INS		
2501. Interest payable on death claims	119,206	153,196
2502. Interest payable on surplus note	26,488,222	0
2503.	0	0
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above)	26,607,428	153,196
3101.		
3102.		
3103.		
3198. Summary of remaining write-ins for Line 31 from overflow page	0	0
3199. Totals (Lines 3101 through 3103 plus 3198)(Line 31 above)	0	0
3401. Admitted Disallowed IMR	1,499,672	556,050
3402.		
3403.		
3498. Summary of remaining write-ins for Line 34 from overflow page	0	0
3499. Totals (Lines 3401 through 3403 plus 3498)(Line 34 above)	1,499,672	556,050

ANNUAL STATEMENT FOR THE YEAR 2024 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	15,552,004	17,413,243
2. Considerations for supplementary contracts with life contingencies	0	0
3. Net investment income (Exhibit of Net Investment Income, Line 17)	720,289,653	393,784,790
4. Amortization of Interest Maintenance Reserve (IMR, Line 5)	(372,575)	122,863
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)	69,137	76,956
7. Reserve adjustments on reinsurance ceded	(558,534)	(994,386)
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	4,487	35,233
8.3 Aggregate write-ins for miscellaneous income	1,724	2,732
9. Total (Lines 1 to 8.3)	734,985,896	410,441,431
10. Death benefits	16,631,216	15,092,566
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)	7,741,133	9,245,575
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	23,472,156	43,037,507
16. Group conversions	0	0
17. Interest and adjustments on contract or deposit-type contract funds	33,069	(205,613)
18. Payments on supplementary contracts with life contingencies	0	0
19. Increase in aggregate reserves for life and accident and health contracts	(27,153,903)	(43,039,546)
20. Totals (Lines 10 to 19)	20,723,671	24,130,489
21. Commissions on premiums, annuity considerations, and deposit-type contract funds (direct business only) (Exhibit 1, Part 2, Line 31, Col. 1)	18,766	21,118
22. Commissions and expense allowances on reinsurance assumed (Exhibit 1, Part 2, Line 26.2, Col. 1)	1,281	1,300
23. General insurance expenses and fraternal expenses (Exhibit 2, Line 10, Columns 1, 2, 3, 4 and 6)	661,208	610,117
24. Insurance taxes, licenses and fees, excluding federal income taxes (Exhibit 3, Line 7, Cols. 1 + 2 + 3 + 5)	3,343	2,715
25. Increase in loading on deferred and uncollected premiums	(1,562)	(335)
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)	21,406,707	24,765,404
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	713,579,189	385,676,027
30. Dividends to policyholders and refunds to members	7,328	8,828
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30)	713,571,861	385,667,199
32. Federal and foreign income taxes incurred (excluding tax on capital gains)	(108,655)	(5,862)
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)	713,680,516	385,673,061
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$ 431,102 (excluding taxes of \$ 389,812) transferred to the IMR)	(431,102)	(496,011)
35. Net income (Line 33 plus Line 34)	713,249,414	385,177,050
CAPITAL AND SURPLUS ACCOUNT		
36. Capital and surplus, December 31, prior year (Page 3, Line 38, Col. 2)	4,656,629,212	5,965,253,311
37. Net income (Line 35)	713,249,414	385,177,050
38. Change in net unrealized capital gains (losses) less capital gains tax of \$ (125,128)	499,918,074	(1,183,940,464)
39. Change in net unrealized foreign exchange capital gain (loss)	0	0
40. Change in net deferred income tax	(125,128)	214,253
41. Change in nonadmitted assets	(45,540)	(49,549)
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	1,194,398	(25,389)
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	(785,000,000)	(150,000,000)
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	0	(360,000,000)
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)	429,191,217	(1,308,624,099)
55. Capital and surplus, December 31, current year (Lines 36 + 54) (Page 3, Line 38)	5,085,820,429	4,656,629,212
DETAILS OF WRITE-INS		
08.301. Miscellaneous income	1,724	2,732
08.302.		
08.303.		
08.398. Summary of remaining write-ins for Line 8.3 from overflow page	0	0
08.399. Totals (Lines 08.301 through 08.303 plus 08.398)(Line 8.3 above)	1,724	2,732
2701.		
2702.		
2703.		
2798. Summary of remaining write-ins for Line 27 from overflow page	0	0
2799. Totals (Lines 2701 through 2703 plus 2798)(Line 27 above)	0	0
5301.		
5302.		
5303.		
5398. Summary of remaining write-ins for Line 53 from overflow page	0	0
5399. Totals (Lines 5301 through 5303 plus 5398)(Line 53 above)	0	0

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE BROOKE LIFE INSURANCE COMPANY

CASH FLOW

	1	2
	Current Year	Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance	15,706,207	18,386,037
2. Net investment income	747,016,187	367,715,331
3. Miscellaneous income	70,861	79,688
4. Total (Lines 1 through 3)	762,793,255	386,181,056
5. Benefit and loss related payments	53,708,535	70,115,383
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0
7. Commissions, expenses paid and aggregate write-ins for deductions	684,598	648,955
8. Dividends paid to policyholders	8,261	8,945
9. Federal and foreign income taxes paid (recovered) net of \$ 0 tax on capital gains (losses)	0	0
10. Total (Lines 5 through 9)	54,401,394	70,773,283
11. Net cash from operations (Line 4 minus Line 10)	708,391,861	315,407,773
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	27,339,782	41,707,653
12.2 Stocks	1,720,900,000	150,000,000
12.3 Mortgage loans	0	0
12.4 Real estate	0	0
12.5 Other invested assets	3,053,744	3,641,748
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments	0	0
12.7 Miscellaneous proceeds	12,518	0
12.8 Total investment proceeds (Lines 12.1 to 12.7)	1,751,306,044	195,349,401
13. Cost of investments acquired (long-term only):		
13.1 Bonds	1,211,886	0
13.2 Stocks	1,670,900,000	0
13.3 Mortgage loans	0	0
13.4 Real estate	0	0
13.5 Other invested assets	120,272	409,271
13.6 Miscellaneous applications	0	21,007
13.7 Total investments acquired (Lines 13.1 to 13.6)	1,672,232,158	430,278
14. Net increase/(decrease) in contract loans and premium notes	(39,472)	(130,113)
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14)	79,113,358	195,049,236
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	(785,000,000)	(150,000,000)
16.3 Borrowed funds	0	0
16.4 Net deposits on deposit-type contracts and other insurance liabilities	(340,187)	(349,038)
16.5 Dividends to stockholders	0	360,000,000
16.6 Other cash provided (applied)	559,199	9,068
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	(784,780,988)	(510,339,970)
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)	2,724,231	117,039
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	1,243,962	1,126,923
19.2 End of year (Line 18 plus Line 19.1)	3,968,193	1,243,962

Note: Supplemental disclosures of cash flow information for non-cash transactions:

20.0001. Debt & equity securities acquired from exchange transactions	1,322,238	0
20.0002. Debt & equity securities disposed from exchange transactions	(1,322,238)	0
20.0003. Non-cash exchange of financial assets with subsidiary	198,933,927	0

ANNUAL STATEMENT FOR THE YEAR 2024 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)	10,070,023	0	15,844	21,606	0	1,126	0	0	0	0	0	10,031,447
2. Considerations for supplementary contracts with life contingencies	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. Net investment income	48,948,675	0	20,383,815	487,206	0	21,494,700	0	0	0	0	0	6,582,954
4. Amortization of Interest Maintenance Reserve (IMR)	(25,319)	0	(10,544)	(252)	0	(11,118)	0	0	0	0	0	(3,405)
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	69,137	0	33,265	795	0	35,077	0	0	0	0	0	0
7. Reserve adjustments on reinsurance ceded	(558,534)	0	(268,733)	(6,423)	0	(283,378)	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	117	0	49	1	0	51	0	0	0	0	0	16
9. Totals (Lines 1 to 8.3)	58,504,099	0	20,153,696	502,933	0	21,236,458	0	0	0	0	0	16,611,012
10. Death benefits	11,271,028	0	175,636	24,907	0	62,596	0	0	0	0	0	11,007,889
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	50,376	0	46,208	1,553	0	2,615	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	(954,472)	0	(290,350)	(28,541)	0	(392,946)	0	0	0	0	0	(242,635)
20. Totals (Lines 10 to 19)	10,366,932	0	(68,506)	(2,081)	0	(327,735)	0	0	0	0	0	10,765,254
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	1,281	0	523	1	0	757	0	0	0	0	0	0
23. General insurance expenses	44,934	0	18,712	447	0	19,732	0	0	0	0	0	6,043
24. Insurance taxes, licenses and fees, excluding federal income taxes	2,046	0	969	23	0	1,022	0	0	0	0	0	32
25. Increase in loading on deferred and uncollected premiums	(1,562)	0	(96)	(1,466)	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)	10,413,631	0	(48,398)	(3,076)	0	(306,224)	0	0	0	0	0	10,771,329
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	48,090,468	0	20,202,094	506,009	0	21,542,682	0	0	0	0	0	5,839,683
30. Dividends to policyholders and refunds to members	7,328	0	7,181	147	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)	48,083,140	0	20,194,913	505,862	0	21,542,682	0	0	0	0	0	5,839,683
32. Federal income taxes incurred (excluding tax on capital gains)	(7,322)	0	(3,075)	(77)	0	(3,281)	0	0	0	0	0	(889)
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)	48,090,462	0	20,197,988	505,939	0	21,545,963	0	0	0	0	0	5,840,572
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	117	0	49	1	0	51	0	0	0	0	0	16
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 through 08.303 plus 08.398) (Line 8.3 above)	117	0	49	1	0	51	0	0	0	0	0	16
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 through 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 1

(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.)

ANNUAL STATEMENT FOR THE YEAR 2024 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)	5,337,249	0	0	0	0	0	0	0	5,337,249
2. Considerations for supplementary contracts with life contingencies	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. Net investment income	263,992	0	0	0	0	0	0	0	263,992
4. Amortization of Interest Maintenance Reserve (IMR)	(137)	0	0	0	0	0	0	0	(137)
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)	5,601,104	0	0	0	0	0	0	0	5,601,104
10. Death benefits	5,360,188	0	0	0	0	0	0	0	5,360,188
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	(5,433)	0	0	0	0	0	0	0	(5,433)
20. Totals (Lines 10 to 19)	5,354,755	0	0	0	0	0	0	0	5,354,755
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	242	0	0	0	0	0	0	0	242
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)	5,354,997	0	0	0	0	0	0	0	5,354,997
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	246,107	0	0	0	0	0	0	0	246,107
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)	246,107	0	0	0	0	0	0	0	246,107
32. Federal income taxes incurred (excluding tax on capital gains)	(37)	0	0	0	0	0	0	0	(37)
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)	246,144	0	0	0	0	0	0	0	246,144
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 through 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 through 2703 plus 2798) (Line 27 above)	0	0	0	0	0	0	0	0	0

(a) Includes the following amounts for FEGLI/SGLI: Line 1 0, Line 10 0, Line 16 0, Line 23 0, Line 24 0

(b) Include premium amounts for preneed plans included in Line 1 0

(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 2024 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	144,732	144,732	0	0	0	0	0
2. Considerations for supplementary contracts with life contingencies	0	XXX	XXX	XXX	XXX	0	XXX
3. Net investment income	671,076,986	651,047,570	0	0	0	20,029,416	0
4. Amortization of Interest Maintenance Reserve (IMR)	(347,119)	(336,759)	0	0	0	(10,360)	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	4,487	4,487	0	0	0	0	0
8.3 Aggregate write-ins for miscellaneous income	1,607	1,559	0	0	0	48	0
9. Totals (Lines 1 to 8.3)	670,880,693	650,861,589	0	0	0	20,019,104	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	7,741,133	7,510,086	0	0	0	231,047	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	23,421,780	23,421,780	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	33,069	33,069	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	(26,193,998)	(25,729,527)	0	0	0	(464,471)	0
20. Totals (Lines 10 to 19)	5,001,984	5,235,408	0	0	0	(233,424)	0
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	18,766	18,766	0	0	0	0	0
22. Commissions and expense allowances on reinsurance assumed	0	0	0	0	0	0	0
23. General insurance expenses	616,032	597,645	0	0	0	18,387	0
24. Insurance taxes, licenses and fees, excluding federal income taxes	1,297	1,258	0	0	0	39	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)	5,638,079	5,853,077	0	0	0	(214,998)	0
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	665,242,614	645,008,512	0	0	0	20,234,102	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)	665,242,614	645,008,512	0	0	0	20,234,102	0
32. Federal income taxes incurred (excluding tax on capital gains)	(101,296)	(98,215)	0	0	0	(3,081)	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)	665,343,910	645,106,727	0	0	0	20,237,183	0
34. Policies/certificates in force end of year	1,901	1,857	0	0	0	44	0
DETAILS OF WRITE-INS							
08.301. Miscellaneous income	1,607	1,559	0	0	0	48	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 through 08.303 plus 08.398) (Line 8.3 above)	1,607	1,559	0	0	0	48	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 through 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 2024 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	14,604,114	0	6,028,065	154,881	0	6,399,971	0	0	0	0	0	2,021,197
2. Tabular net premiums or considerations	10,298,067	0	21,347	106,656	0	138,617	0	0	0	0	0	10,031,447
3. Present value of disability claims incurred	0	0	0	0	0	0	0	0	0	0	0	0
4. Tabular interest	802,598	0	247,015	8,519	0	265,588	0	0	0	0	0	281,476
5. Tabular less actual reserve released	0	0	0	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	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)	25,704,779	0	6,296,427	270,056	0	6,804,176	0	0	0	0	0	12,334,120
9. Tabular cost	11,530,296	0	256,366	140,317	0	584,490	0	0	0	0	0	10,549,123
10. Reserves released by death	474,465	0	256,138	1,846	0	210,046	0	0	0	0	0	6,435
11. Reserves released by other terminations (net)	50,376	0	46,208	1,553	0	2,615	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)	12,055,137	0	558,712	143,716	0	797,151	0	0	0	0	0	10,555,558
15. Reserve December 31 of current year	13,649,642	0	5,737,715	126,340	0	6,007,025	0	0	0	0	0	1,778,562
Cash Surrender Value and Policy Loans												
16. CSV Ending balance December 31, current year	8,044,109	0	2,062,561	0	0	5,981,548	0	0	0	0	0	0
17. Amount Available for Policy Loans Based upon Line 16 CSV	6,265,715	0	1,181,050	0	0	5,084,665	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 2024 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	78,906	0	0	0	0	0	0	0	78,906
2. Tabular net premiums or considerations	5,337,249	0	0	0	0	0	0	0	5,337,249
3. Present value of disability claims incurred	0	0	0	0	0	0	0	0	0
4. Tabular interest	109,901	0	0	0	0	0	0	0	109,901
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)	5,526,056	0	0	0	0	0	0	0	5,526,056
9. Tabular cost	5,452,141	0	0	0	0	0	0	0	5,452,141
10. Reserves released by death	442	0	0	0	0	0	0	0	442
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)	5,452,583	0	0	0	0	0	0	0	5,452,583
15. Reserve December 31 of current year	73,473	0	0	0	0	0	0	0	73,473
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 2024 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	206,773,800	200,760,955	0	0	0	6,012,845	0
2. Tabular net premiums or considerations	147,058	147,058	0	0	0	0	0
3. Present value of disability claims incurred	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4. Tabular interest	9,365,442	9,148,349	0	0	0	217,093	0
5. Tabular less actual reserve released	(4,410,734)	(3,960,217)	0	0	0	(450,517)	0
6. Increase in reserve on account of change in valuation basis	0	0	0	0	0	0	0
7. Other increases (net)	(132,852)	(132,852)	0	0	0	0	0
8. Totals (Lines 1 to 7)	211,742,714	205,963,293	0	0	0	5,779,421	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)	23,421,779	23,421,779	0	0	0	0	0
12. Annuity, supplementary contract and disability payments involving life contingencies	7,741,133	7,510,086	0	0	0	231,047	0
13. Net transfers to or (from) Separate Accounts	0	0	0	0	0	0	0
14. Total Deductions (Lines 9 to 13)	31,162,912	30,931,865	0	0	0	231,047	0
15. Reserve December 31 of current year	180,579,802	175,031,428	0	0	0	5,548,374	0
Cash Surrender Value and Policy Loans							
16. CSV Ending balance December 31, current year	144,662,337	144,662,337	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 2024 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 2024 OF THE BROOKE LIFE INSURANCE COMPANY

EXHIBIT OF NET INVESTMENT INCOME

	1	2
	Collected During Year	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) 6,218,517	5,985,253
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	830,000,000	830,000,000
3. Mortgage loans	(c) 0	0
4. Real estate	(d) 0	0
5. Contract loans	8,223	10,308
6. Cash, cash equivalents and short-term investments	(e) 657,447	657,820
7. Derivative instruments	(f) 0	0
8. Other invested assets	1,352,136	1,352,136
9. Aggregate write-ins for investment income	18	18
10. Total gross investment income	838,244,966	838,014,160
11. Investment expenses		(g) 309,355
12. Investment taxes, licenses and fees, excluding federal income taxes		(g) 0
13. Interest expense		(h) 116,448,222
14. Depreciation on real estate and other invested assets		(i) 0
15. Aggregate write-ins for deductions from investment income		966,930
16. Total deductions (Lines 11 through 15)		117,724,507
17. Net investment income (Line 10 minus Line 16)		720,289,653
DETAILS OF WRITE-INS		
0901. Miscellaneous Investment Income	18	18
0902.		
0903.		
0998. Summary of remaining write-ins for Line 9 from overflow page	0	0
0999. Totals (Lines 0901 through 0903 plus 0998) (Line 9, above)	18	18
1501. Reinsurance Ceded investment expense		966,930
1502.		
1503.		
1598. Summary of remaining write-ins for Line 15 from overflow page		0
1599. Totals (Lines 1501 through 1503 plus 1598) (Line 15, above)		966,930

- (a) Includes \$ 157,917 accrual of discount less \$ 157,508 amortization of premium and less \$ 1,318,884 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 \$ 309,355 investment expenses and \$ 0 investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
- (h) Includes \$ 116,448,222 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)	(1,706,011)	0	(1,706,011)	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	500,343,249	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	(550,304)	0
9. Aggregate write-ins for capital gains (losses)	0	0	0	0	0
10. Total capital gains (losses)	(1,706,011)	0	(1,706,011)	499,792,945	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 through 0903 plus 0998) (Line 9, above)	0	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2024 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	3,913,876	2,090,032	1,823,844	0	0	0	0	0
12. Deferred and accrued	46,368	46,368	0	0	0	0	0	0
13. Deferred, accrued and uncollected:								
13.1 Direct	387	387	0	0	0	0	0	0
13.2 Reinsurance assumed	4,007,927	2,184,083	1,823,844	0	0	0	0	0
13.3 Reinsurance ceded	48,070	48,070	0	0	0	0	0	0
13.4 Net (Line 11 + Line 12)	3,960,244	2,136,400	1,823,844	0	0	0	0	0
14. Advance	1,471	1,471	0	0	0	0	0	0
15. Line 13.4 - Line 14	3,958,773	2,134,929	1,823,844	0	0	0	0	0
16. Collected during year:								
16.1 Direct	145,112	1,700	0	143,412	0	0	0	0
16.2 Reinsurance assumed	15,945,590	13,654,564	2,277,823	13,203	0	0	0	0
16.3 Reinsurance ceded	384,495	372,612	0	11,883	0	0	0	0
16.4 Net	15,706,207	13,283,652	2,277,823	144,732	0	0	0	0
17. Line 15 + Line 16.4	19,664,980	15,418,581	4,101,667	144,732	0	0	0	0
18. Prior year (uncollected + deferred and accrued - advance)	4,112,976	5,348,558	(1,235,582)	0	0	0	0	0
19. Renewal premiums and considerations:								
19.1 Direct	145,236	1,824	0	143,412	0	0	0	0
19.2 Reinsurance assumed	15,784,036	10,433,584	5,337,249	13,203	0	0	0	0
19.3 Reinsurance ceded	377,268	365,385	0	11,883	0	0	0	0
19.4 Net (Line 17 - Line 18)	15,552,004	10,070,023	5,337,249	144,732	0	0	0	0
TOTAL								
20. Total premiums and annuity considerations:								
20.1 Direct	145,236	1,824	0	143,412	0	0	0	0
20.2 Reinsurance assumed	15,784,036	10,433,584	5,337,249	13,203	0	0	0	0
20.3 Reinsurance ceded	377,268	365,385	0	11,883	0	0	0	0
20.4 Net (Lines 9.4 + 10.4 + 19.4)	15,552,004	10,070,023	5,337,249	144,732	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2024 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	6,005	6,005	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	69,137	69,137	0	0	0	0	0	0
25.2 Reinsurance assumed	1,281	1,281	0	0	0	0	0	0
25.3 Net ceded less assumed	67,856	67,856	0	0	0	0	0	0
26. Totals:								
26.1 Reinsurance ceded (Page 6, Line 6)	69,137	69,137	0	0	0	0	0	0
26.2 Reinsurance assumed (Page 6, Line 22)	1,281	1,281	0	0	0	0	0	0
26.3 Net ceded less assumed	67,856	67,856	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	18,766	0	0	18,766	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)	18,766	0	0	18,766	0	0	0	0

**ANNUAL STATEMENT FOR THE YEAR 2024 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	8,639	0	0	0	0	0	8,639
2. Salaries and wages	251,777	0	0	0	0	0	251,777
3.11 Contributions for benefit plans for employees	32,688	0	0	0	0	0	32,688
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	3,011	0	0	0	0	0	3,011
3.32 Other agent welfare	0	0	0	0	0	0	0
4.1 Legal fees and expenses	3,892	0	0	0	0	0	3,892
4.2 Medical examination fees	19	0	0	0	0	0	19
4.3 Inspection report fees	14	0	0	0	0	0	14
4.4 Fees of public accountants and consulting actuaries	100,029	0	0	0	0	0	100,029
4.5 Expense of investigation and settlement of policy claims	21	0	0	0	0	0	21
5.1 Traveling expenses	8,682	0	0	0	0	0	8,682
5.2 Advertising	6,661	0	0	0	0	0	6,661
5.3 Postage, express, telegraph and telephone	5,789	0	0	0	0	0	5,789
5.4 Printing and stationery	1,646	0	0	0	0	0	1,646
5.5 Cost or depreciation of furniture and equipment	1,892	0	0	0	0	0	1,892
5.6 Rental of equipment	679	0	0	0	0	0	679
5.7 Cost or depreciation of EDP equipment and software	6,475	0	0	0	0	0	6,475
6.1 Books and periodicals	70	0	0	0	0	0	70
6.2 Bureau and association fees	11,945	0	0	0	0	0	11,945
6.3 Insurance, except on real estate	3,339	0	0	0	0	0	3,339
6.4 Miscellaneous losses	0	0	0	0	0	0	0
6.5 Collection and bank service charges	1,053	0	0	0	0	0	1,053
6.6 Sundry general expenses	784	0	0	0	0	0	784
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	6,286	0	0	0	0	0	6,286
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	309,355	0	309,355
9.3 Aggregate write-ins for expenses	205,817	0	0	0	0	0	205,817
10. General expenses incurred	661,208	0	0	0	309,355	(b)	(a) 970,563
11. General expenses unpaid Dec. 31, prior year	0	0	0	0	27,258	0	27,258
12. General expenses unpaid Dec. 31, current year	0	0	0	0	23,758	0	23,758
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)	661,208	0	0	0	312,855	0	974,063
DETAILS OF WRITE-INS							
09.301. Rating Agency Fees	47,300	0	0	0	0	0	47,300
09.302. Software Purchases	51	0	0	0	0	0	51
09.303. System Processing Costs	74,151	0	0	0	0	0	74,151
09.398. Summary of remaining write-ins for Line 9.3 from overflow page	84,315	0	0	0	0	0	84,315
09.399. Totals (Lines 09.301 through 09.303 plus 09.398) (Line 9.3 above)	205,817	0	0	0	0	0	205,817

(a) Includes management fees of \$ 725,391 to affiliates and \$ 80,842 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	1,329	0	0	0	0	1,329
3. State taxes on premiums	2,014	0	0	0	0	2,014
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	3,343	0	0	0	0	3,343
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)	3,343	0	0	0	0	3,343

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	5,936	0
3. Applied to provide paid-up additions	69	0
4. Applied to provide paid-up annuities	0	0
5. Total Lines 1 through 4	6,005	0
6. Paid in cash	87	0
7. Left on deposit	2,170	0
8. Aggregate write-ins for dividend or refund options	0	0
9. Total Lines 5 through 8	8,262	0
10. Amount due and unpaid	0	0
11. Provision for dividends or refunds payable in the following calendar year	7,668	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	7,668	0
16. Total from prior year	8,602	0
17. Total dividends or refunds (Lines 9 + 15 - 16)	7,328	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 through 0803 plus 0898) (Line 8 above)	0	0

ANNUAL STATEMENT FOR THE YEAR 2024 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	885	0	885	0	0
0100002. 1941 CSO 2.50% NLP	37,194	0	37,194	0	0
0100003. 1941 CSO 3.00% CRVM	42,429	0	42,429	0	0
0100004. 1941 CSO 3.00% NLP	149,402	0	149,402	0	0
0100005. 130% 1941 CSO 3.00% NLP	351	0	351	0	0
0100006. 1958 CSO 0.00% CRVM	15,833	0	15,833	0	0
0100007. 1958 CSO 0.00% NLP	58,892	0	58,892	0	0
0100008. 1958 CSO 2.25% CRVM	143,811	0	143,811	0	0
0100009. 1958 CSO 2.25% NLP	5,385	0	5,385	0	0
0100010. 1958 CSO 2.625% NLP	41,781	0	41,781	0	0
0100011. 1958 CSO 3.00% CRVM	1,717,459	0	1,717,459	0	0
0100012. 1958 CSO 3.00% NLP	1,116,398	0	1,116,398	0	0
0100013. 1958 CSO 3.25% CRVM	3,778	0	3,778	0	0
0100014. 1958 CSO 3.50% CRVM	1,725,035	0	1,725,035	0	0
0100015. 1958 CSO 3.50% NLP	758,035	0	758,035	0	0
0100016. 1958 CSO 4.00% CRVM	1,161,094	0	1,161,094	0	0
0100017. 1958 CSO 4.00% NLP	1,080,642	0	1,080,642	0	0
0100018. 1958 CSO 4.50% CRVM	2,478,323	0	2,478,323	0	0
0100019. 1958 CSO 4.50% NLP	98,110	0	98,110	0	0
0100020. 1980 CSO 4.00% NLP	2,982,432	0	2,908,959	0	73,473
0100021. 1980 CSO 4.50% CRVM	1,189,896	0	1,189,896	0	0
0100022. 1980 CSO 5.00% NLP	472,811	0	472,811	0	0
0100023. 1980 CSO 5.50% CRVM	1,889,262	0	1,889,262	0	0
0100024. 1980 CSO 5.50% NLP	317,429	0	317,429	0	0
0100025. 1980 CSO 6.00% NLP	505,657	0	505,657	0	0
0100026. 1958 CET 3.00% NLP	1,231	0	1,231	0	0
0100027. 1958 CET 4.00% NLP	2,373	0	2,373	0	0
0100028. Substandard	4,049	0	4,049	0	0
0199997. Totals (Gross)	17,999,977	0	17,926,504	0	73,473
0199998. Reinsurance ceded	4,324,297	0	4,324,297	0	0
0199999. Life Insurance: Totals (Net)	13,675,680	0	13,602,207	0	73,473
ANNUITIES (excluding supplementary contracts with life contingencies):					
0200001. DEFERRED ANNUITIES:	0	XXX	0	XXX	0
0200002. 1937 Standard Annuity Table 3.50% CRVM	91,339	XXX	91,339	XXX	0
0200003. 1971 IAM 4.00% CARVM	65,024	XXX	65,024	XXX	0
0200004. 1971 IAM 4.50% CARVM	202,909	XXX	202,909	XXX	0
0200005. 1971 IAM 7.25% CARVM	446,054	XXX	446,054	XXX	0
0200006. 1971 IAM 8.50% CARVM	668,700	XXX	668,700	XXX	0
0200007. 1971 IAM 8.75% CARVM	705,402	XXX	705,402	XXX	0
0200008. 1971 IAM 10.00% CARVM	255,030	XXX	255,030	XXX	0
0200009. 1983A 4.50% CARVM	12,294	XXX	12,294	XXX	0
0200010. 1983A 5.75% CARVM	2,150	XXX	2,150	XXX	0
0200011. 1983A 6.50% CARVM	948,082	XXX	948,082	XXX	0
0200012. 1983A 6.75% CARVM	44,821	XXX	44,821	XXX	0
0200013. 1983A 7.00% CARVM	771,094	XXX	771,094	XXX	0
0200014. Annuity 2000 3.75% CARVM	312,262	XXX	312,262	XXX	0
0200015. Annuity 2000 4.00% CARVM	161,836	XXX	161,836	XXX	0
0200016. Annuity 2000 4.25% CARVM	922,888	XXX	922,888	XXX	0
0200017. Annuity 2000 4.50% CARVM	3,544,445	XXX	3,544,445	XXX	0
0200018. Annuity 2000 4.75% CARVM	119,769,405	XXX	119,769,405	XXX	0
0200019. Annuity 2000 5.00% CARVM	10,087,164	XXX	10,087,164	XXX	0
0200020. Annuity 2000 5.50% CARVM	7,333,121	XXX	7,333,121	XXX	0
0200021. Annuity 2000 5.75% CARVM	199,863	XXX	199,863	XXX	0
0200022. IAR 2012 3.25% CARVM	48,553	XXX	48,553	XXX	0
0200023. IMMEDIATE ANNUITIES:	0	XXX	0	XXX	0
0200024. 1983A 4.00%	618,916	XXX	618,916	XXX	0
0200025. 1983A 5.25%	58,563	XXX	58,563	XXX	0
0200026. 1983A 6.00%	9,622	XXX	9,622	XXX	0
0200027. Annuity 2000 4.25%	16,545	XXX	16,545	XXX	0
0200028. Annuity 2000 5.25%	15,489	XXX	15,489	XXX	0
0200029. Annuity 2000 5.50%	7,319	XXX	7,319	XXX	0
0200030. IAR 2012 1.25%	63,807	XXX	63,807	XXX	0
0200031. IAR 2012 1.75%	424,517	XXX	424,517	XXX	0
0200032. IAR 2012 2.25%	33,948	XXX	33,948	XXX	0
0200033. IAR 2012 2.50%	15,951	XXX	15,951	XXX	0
0200034. IAR 2012 2.75%	6,563	XXX	6,563	XXX	0
0200035. IAR 2012 3.00%	228,051	XXX	228,051	XXX	0
0200036. IAR 2012 3.25%	23,358	XXX	23,358	XXX	0
0200037. IAR 2012 3.50%	2,186,188	XXX	2,186,188	XXX	0
0200038. IAR 2012 3.75%	3,848	XXX	3,848	XXX	0
0200039. IAR 2012 4.00%	20,064	XXX	20,064	XXX	0
0200040. IAR 2012 4.25%	627,458	XXX	627,458	XXX	0
0200041. IAR 2012 4.50%	517,425	XXX	517,425	XXX	0
0200042. IAR 2012 4.75%	68,638	XXX	68,638	XXX	0
0200043. IAR 2012 5.00%	609,576	XXX	609,576	XXX	0
0299997. Totals (Gross)	152,148,282	XXX	152,148,282	XXX	0
0299998. Reinsurance ceded	1,568,480	XXX	1,568,480	XXX	0
0299999. Annuities: Totals (Net)	150,579,802	XXX	150,579,802	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%	709	0	709	0	0
0499997. Totals (Gross)	709	0	709	0	0
0499998. Reinsurance ceded	74	0	74	0	0
0499999. Accidental Death Benefits: Totals (Net)	635	0	635	0	0
DISABILITY-ACTIVE LIVES:					

ANNUAL STATEMENT FOR THE YEAR 2024 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
0500001. 1952 Dis Study 1958 CS0 3.00% Benefit 5	19	0	19	0	0
0599997. Totals (Gross)	19	0	19	0	0
0599998. Reinsurance ceded	0	0	0	0	0
0599999. Disability-Active Lives: Totals (Net)	19	0	19	0	0
DISABILITY-DISABLED LIVES:					
0600001. 1952 Dis Study 1958 CS0 3.00% Benefit 5	41,990	0	41,990	0	0
0699997. Totals (Gross)	41,990	0	41,990	0	0
0699998. Reinsurance ceded	4,048	0	4,048	0	0
0699999. Disability-Disabled Lives: Totals (Net)	37,942	0	37,942	0	0
MISCELLANEOUS RESERVES:					
0700001. For non-ded of deferred fractional prem or return of prem at death	22,865	0	22,865	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)	30,022,865	0	30,022,865	0	0
0799998. Reinsurance ceded	14,026	0	14,026	0	0
0799999. Miscellaneous Reserves: Totals (Net)	30,008,839	0	30,008,839	0	0
9999999. Totals (Net) - Page 3, Line 1	194,302,917	0	194,229,444	0	73,473

(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 \$271,657 ; 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 Yes [] No [X]
- 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 Yes [X] No []
- 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 \$ 0
- 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 through 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 through 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 2024 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	1,690,287	0	1,690,287	0	0	0
2. Deposits received during the year	0	0	0	0	0	0
3. Investment earnings credited to the account	57,286	0	57,286	0	0	0
4. Other net change in reserves	(33,552)	0	(33,552)	0	0	0
5. Fees and other charges assessed	4,487	0	4,487	0	0	0
6. Surrender charges	0	0	0	0	0	0
7. Net surrender or withdrawal payments	340,187	0	340,187	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)	1,369,347	0	1,369,347	0	0	0
10. Reinsurance balance at the beginning of the year	1,403,326	0	0	0	1,384,946	18,380
11. Net change in reinsurance assumed	(48,966)	0	0	0	(49,701)	735
12. Net change in reinsurance ceded	(1,176)	0	0	0	(1,176)	0
13. Reinsurance balance at the end of the year (Lines 10+11-12)	1,355,536	0	0	0	1,336,421	19,115
14. Net balance at the end of current year after reinsurance (Lines 9 + 13)	2,724,883	0	1,369,347	0	1,336,421	19,115

(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 2024 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		2,175,237	0	0	2,175,237	0	0	0	0
2.22 Reinsurance assumed		1,926,371	1,242,371	684,000	0	0	0	0	0
2.23 Reinsurance ceded		134,469	134,469	0	0	0	0	0	0
2.24 Net		3,967,139	(b)	(b)	(b)	0	(b)	0	0
3. Incurred but unreported:									
3.1 Direct		0	0	0	0	0	0	0	0
3.2 Reinsurance assumed		3,326,699	3,214,345	112,354	0	0	0	0	0
3.3 Reinsurance ceded		40,000	40,000	0	0	0	0	0	0
3.4 Net		3,286,699	(b)	(b)	(b)	0	(b)	0	0
4. TOTALS									
4.1 Direct		2,175,237	0	0	2,175,237	0	0	0	0
4.2 Reinsurance assumed		5,253,070	4,456,716	796,354	0	0	0	0	0
4.3 Reinsurance ceded		174,469	174,469	0	0	0	0	0	0
4.4 Net		7,253,838	(a)	(a)	2,175,237	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 2024 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	8,626,393	0	0	8,626,393	0	0	0	0
1.2 Reinsurance assumed	22,754,915	17,280,557	5,392,560	81,798	0	0	0	0
1.3 Reinsurance ceded	1,749,989	1,676,549	0	73,440	0	0	0	0
1.4 Net	(c) 29,631,319	15,604,008	5,392,560	8,634,751	0	0	0	0
2. Liability December 31, current year from Part 1:								
2.1 Direct	2,175,237	0	0	2,175,237	0	0	0	0
2.2 Reinsurance assumed	5,253,070	4,456,716	796,354	0	0	0	0	0
2.3 Reinsurance ceded	174,469	174,469	0	0	0	0	0	0
2.4 Net	7,253,838	4,282,247	796,354	2,175,237	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	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	8,615,227	828,726	3,068,855	0	0	0	0
5. Amounts recoverable from reinsurers December 31, prior year	67,577	67,577	0	0	0	0	0	0
6. Incurred Benefits								
6.1 Direct	7,732,775	0	0	7,732,775	0	0	0	0
6.2 Reinsurance assumed	18,150,594	12,708,608	5,360,188	81,798	0	0	0	0
6.3 Reinsurance ceded	1,511,020	1,437,580	0	73,440	0	0	0	0
6.4 Net	24,372,349	11,271,028	5,360,188	7,741,133	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 2024 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)	1,246,886	1,201,346	(45,540)
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)	1,246,886	1,201,346	(45,540)
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)	1,246,886	1,201,346	(45,540)
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts	0	0	0
28. Total (Lines 26 and 27)	1,246,886	1,201,346	(45,540)
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 through 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 through 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.

In accordance with SSAP No. 97, the Company’s investment in a U.S. insurance subsidiary should be recorded based on the underlying audited statutory equity of the subsidiary’s financial statements, adjusted for any unamortized goodwill as provided for in SSAP No. 68. In the absence of audited statutory financials, the Company’s investment in subsidiary is not an admitted asset. However, the Company received approval from the Department of Insurance and Financial Services regarding the use of a permitted practice, which allows the Company to report its investment in Brooke Life Reinsurance Company, a subsidiary, at the lower of net contributed capital or total equity on a modified GAAP basis, subject to a floor of zero. As shown in the table below, this permitted practice has no impact on net income, but increased capital and surplus by \$698,933,927 as of December 31, 2024.

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:

	F/S	F/S		
SSAP #	Page	Line #	12/31/2024	12/31/2023
<u>Net income</u>				
			\$ 713,249,414	\$ 385,177,050
			—	—
			—	—
			<u>\$ 713,249,414</u>	<u>\$ 385,177,050</u>
<u>Capital and Surplus</u>				
			\$ 5,085,820,429	\$ 4,656,629,212
			—	—
			—	—
97	2	2.2	698,933,927	—
			<u>\$ 4,386,886,502</u>	<u>\$ 4,656,629,212</u>

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.

NOTES TO FINANCIAL STATEMENTS

- (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:
- 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 \$1,246,886 in unaudited equity in a limited liability subsidiary with a carrying value of \$1,246,886 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

The Company had no material changes in accounting principles or corrections of errors for the years ended December 31, 2024 and 2023.

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.

NOTES TO FINANCIAL STATEMENTS

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 2024 where the Company has the intent and ability to hold the securities for sufficient time to recover the amortized cost.

(4) The following table summarizes loan-backed and structured securities in an unrealized loss position as of December 31, 2024:

	Total	<12 Months	12+ Months
Fair Value	\$ 10,322,773	\$ 214,995	\$ 10,107,778
Unrealized Loss	\$ 967,423	\$ 8,264	\$ 959,159

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 \$11,663,365 and \$10,800,628, 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

NOTES TO FINANCIAL STATEMENTS

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 2024 or 2023.

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.

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	\$ 330,566	\$ —	\$ —	\$ —	\$ 330,566	\$ 299,267	\$ 31,299
o. Total Restricted Assets (Sum of a through n)	\$ 330,566	\$ —	\$ —	\$ —	\$ 330,566	\$ 299,267	\$ 31,299

(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 Total Admitted Assets (d)
j. On deposit with states	\$ —	\$ 330,566	0.01 %	0.01 %
o. Total Restricted Assets (Sum of a through n)	\$ —	\$ 330,566	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

NOTES TO FINANCIAL STATEMENTS

(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 2024 or 2023.

Q. Prepayment Penalty and Acceleration Fees

	General Account	Separate Account
(1) Number of CUSIPs	2	0
(2) Aggregate Amount of Investment Income	\$ (276,395) \$	—

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

The Company does not have a cash pooling arrangement.

S. Aggregate Collateral Loans by Qualifying Investment Collateral

The Company does not have aggregate collateral loans by qualifying investment collateral.

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 2024 or 2023, 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, 2024, 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	\$ 1,250,175
2. Nonadmitted	\$ —
3. Admitted	\$ 1,250,175

D. The aggregate deferred interest.

	Amount
Aggregate Deferred Interest	\$ —

NOTES TO FINANCIAL STATEMENTS

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 derivatives hedging variable annuity guarantees.

9. Income Taxes

On September 12, 2024, the U.S. Treasury Department and the Internal Revenue Service released proposed regulations addressing the application of the corporate alternative minimum tax (“CAMT”) that was enacted as part of the Inflation Reduction Act of 2022 (“IRA”). On December 23, 2024, the U.S. Treasury Department and the Internal Revenue Service released technical corrections to those proposed regulations. The proposed regulations reflecting the technical corrections are generally applicable to tax years ending after September 12, 2024 and are consistent with many of the provisions provided in prior CAMT guidance.

The Company did not elect to early adopt the proposed regulations for the 2023 tax returns and relied on reasonable interpretations of previously published guidance resulting in a reduction of nil to the CAMT liability and related CAMT deferred tax asset as of December 31, 2024. In addition, the determination of the estimated 2024 CAMT liability considered the carryover impacts from the 2023 tax return and the applicability of the proposed regulations. The U.S. Treasury Department is expected to issue Final Regulations after the year ended December 31, 2024, which may materially change the estimated provision of the CAMT. The 2024 Statutory Financial Statements were not impacted by CAMT because no CAMT was allocated to the Company under the tax allocation agreement at December 31, 2024 and December 31, 2023.

A.

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

	December 31, 2024			December 31, 2023			Change		
	Ordinary	Capital	Total	Ordinary	Capital	Total	Ordinary	Capital	Total
Total gross DTA	\$ 82,261,048	\$ 958,668	\$ 83,219,716	\$ 57,904,804	\$ 800,910	\$ 58,705,714	\$ 24,356,244	\$ 157,758	\$ 24,514,002
Statutory valuation allowance	81,348,572	652,554	82,001,126	56,879,164	332,470	57,211,634	24,469,408	320,084	24,789,492
Adjusted gross DTA	912,476	306,114	1,218,590	1,025,640	468,440	1,494,080	(113,164)	(162,326)	(275,490)
DTA nonadmitted	—	—	—	—	—	—	—	—	—
Subtotal net admitted DTA	912,476	306,114	1,218,590	1,025,640	468,440	1,494,080	(113,164)	(162,326)	(275,490)
Deferred tax liabilities	(912,476)	(306,114)	(1,218,590)	(1,025,640)	(468,440)	(1,494,080)	113,164	162,326	275,490
Net admitted DTA	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —

NOTES TO FINANCIAL STATEMENTS

(2) Admission Calculation Components SSAP 101:

	December 31, 2024			December 31, 2023			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			762,873,064			697,971,488			64,901,576
(c) Adjusted gross DTA (excluding the amount of DTA from 2(a) and 2(b) above) offset by gross DTL	912,476	306,114	1,218,590	1,025,640	468,440	1,494,080	(113,164)	(162,326)	(275,490)
(d) DTA admitted as the result of application of SSAP No. 101	<u>\$ 912,476</u>	<u>\$ 306,114</u>	<u>\$ 1,218,590</u>	<u>\$ 1,025,640</u>	<u>\$ 468,440</u>	<u>\$ 1,494,080</u>	<u>\$ (113,164)</u>	<u>\$ (162,326)</u>	<u>\$ (275,490)</u>

(3)

	2024	2023
(a) Ratio percentage used to determine recovery period and threshold limitation amount	1,088.3 %	1,235.4 %
(b) Amount of adjusted capital and surplus used to determine recovery period and threshold limitation amount	\$ 5,085,820,429	\$ 4,653,143,253

NOTES TO FINANCIAL STATEMENTS

(4) Impact of tax planning strategies

	December 31, 2024		December 31, 2023		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	\$ 912,476	\$ 306,114	\$ 1,025,640	\$ 468,440	\$ (113,164)	\$ (162,326)
2. Percentage of adjusted gross DTAs by tax character attributable to the impact of tax planning strategies	— %	— %	— %	— %	— %	— %
3. Net admitted adjusted gross DTAs	\$ 912,476	\$ 306,114	\$ 1,025,640	\$ 468,440	\$ (113,164)	\$ (162,326)
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, 2024 and 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:

	2024	2023	Change
Operations			
Federal taxes from operations	\$ (108,655)	\$ (5,862)	\$ (102,793)
Federal tax expense	—	—	—
Subtotal	(108,655)	(5,862)	(102,793)
Federal taxes on capital gains	108,655	(194,748)	303,403
Utilization of capital loss carry forwards	—	—	—
Other	(67,365)	(1,327)	(66,038)
Total federal current taxes incurred	<u>\$ (67,365)</u>	<u>\$ (201,937)</u>	<u>\$ 134,572</u>

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

	2024	2023	Change
Federal taxes incurred	\$ (108,655)	\$ (5,862)	\$ (102,793)
Capital gains tax, excluding IMR taxes	431,102	496,011	(64,909)
Taxes transferred to IMR	(389,812)	(692,086)	302,274
Total federal current taxes incurred	<u>\$ (67,365)</u>	<u>\$ (201,937)</u>	<u>\$ 134,572</u>

NOTES TO FINANCIAL STATEMENTS

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

	2024	2023	Change
Deferred tax assets resulting from book/tax differences in:			
Ordinary:			
Insurance reserves	\$ 6,545,858	\$ 6,590,058	\$ (44,200)
Deferred and uncollected premium	1,081	1,409	(328)
Net operating loss carryforward	75,709,113	51,308,503	24,400,610
Other	4,996	4,834	162
Total ordinary gross & adjusted gross deferred tax assets	82,261,048	57,904,804	24,356,244
Statutory valuation allowance adjustment	(81,348,572)	(56,879,164)	(24,469,408)
Deferred tax assets nonadmitted	—	—	—
Admitted ordinary gross deferred tax assets	912,476	1,025,640	(113,164)
Capital:			
Investments	958,668	800,910	157,758
Unrealized capital losses	—	—	—
Total capital gross & adjusted gross deferred tax assets	958,668	800,910	157,758
Statutory valuation allowance adjustment	(652,554)	(332,470)	(320,084)
Deferred tax assets nonadmitted	—	—	—
Admitted capital gross deferred tax assets	306,114	468,440	(162,326)
Total admitted deferred tax assets	<u>\$ 1,218,590</u>	<u>\$ 1,494,080</u>	<u>\$ (275,490)</u>

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

Ordinary:			
Insurance Reserves	\$ 80,825	\$ 161,649	\$ (80,824)
Due and deferred premium	831,651	863,991	(32,340)
Total ordinary deferred tax liabilities	912,476	1,025,640	(113,164)
Total capital deferred tax liabilities	306,114	468,440	(162,326)
Total deferred tax liabilities	1,218,590	1,494,080	(275,490)

- (4) Total net admitted deferred tax asset

<u>\$ —</u>	<u>\$ —</u>	<u>\$ —</u>
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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 \$82,001,126 was recorded against the net deferred tax asset balance under the regular tax system as of December 31, 2024, due to the uncertainty of its ultimate realization. At the beginning of the year there was a valuation allowance in the amount of \$57,211,634 recorded against the net deferred tax asset balance under the regular tax system. The Company had no CAMT credit carryforwards as of December 31, 2024 and December 31, 2023 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 deferred tax assets under the regular tax system. There were no material modifications to the methodology used to project CAMT.

NOTES TO FINANCIAL STATEMENTS

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):

	2024	2023	Change
Total deferred tax assets	\$ 83,219,716	\$ 58,705,714	\$ 24,514,002
Total deferred tax liabilities	<u>(1,218,590)</u>	<u>(1,494,080)</u>	275,490
Net deferred tax assets/liabilities	82,001,126	57,211,634	24,789,492
Statutory valuation allowance adjustment	<u>(82,001,126)</u>	<u>(57,211,634)</u>	<u>(24,789,492)</u>
Net DTA after statutory valuation allowance adjustment	—	—	—
Tax effect of unrealized gains (losses)	<u>239,389</u>	<u>364,517</u>	<u>(125,128)</u>
Change in net deferred income tax	<u>\$ 239,389</u>	<u>\$ 364,517</u>	<u>\$ (125,128)</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:

	2024	Tax effect at 21%	Effective Tax Rate
Income before taxes	\$ 711,865,852	\$ 149,491,829	21.0 %
Interest maintenance reserve		78,241	— %
Dividends received deduction		(174,300,000)	(24.5)%
Valuation allowance		24,789,492	3.5 %
True-up of prior year return		(9,405)	— %
Other		7,606	— %
Total		<u>\$ 57,763</u>	<u>— %</u>
Federal and foreign income taxes incurred		\$ (108,655)	— %
Tax on capital losses		41,290	— %
Change in net deferred taxes		<u>125,128</u>	<u>— %</u>
Total tax on income items		<u>\$ 57,763</u>	<u>— %</u>

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

- (1) At December 31, 2024, 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	\$ 92,960,822
2023	\$ 58,085,942
2024	<u>\$ 116,363,970</u>
Total	<u>\$ 360,519,583</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
2024	\$ —	\$ —	\$ —
2023	\$ —	\$ —	\$ —
2022	\$ —	\$ —	\$ —

- (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, Brooke Life Reinsurance Company (“Brooke Re”), 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 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 utilizes 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 \$1,869,833,927, originating from Jackson as a return of capital of \$1,919,833,927 to the Company in January 2024.

On June 20, 2024, the Company received an extraordinary dividend of \$250,000,000 from its subsidiary, Jackson. On the same date, the Company paid a return of capital of \$250,000,000 to its parent, Jackson Holdings, LLC (“JH LLC”).

On September 12, 2024, the Company received an extraordinary dividend of \$300,000,000 from its subsidiary, Jackson. On the same date, the Company paid a return of capital of \$255,000,000 to its parent, Jackson Holdings, LLC (“JH LLC”).

On December 10, 2024, the Company received an extraordinary dividend of \$280,000,000 from its subsidiary, Jackson. On the same date, the Company paid a return of capital of \$280,000,000 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”).

At December 31, 2024 and 2023, as part of a reserve financing transaction executed by Brooke Life’s subsidiary, Jackson, Brooke Life assumed \$1,852,035 and \$2,100,103 of reserves, respectively (\$4,205,782,656 and \$4,887,601,299, 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.

NOTES TO FINANCIAL STATEMENTS

- 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.

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, 2024, was \$281,278,730,259 and \$276,874,699,290, respectively.

For the year ended December 31, 2024, Jackson National Life Insurance Company recorded a net gain of \$277,632,621.

- 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. Investment in Subsidiary, Controlled and Affiliated Entities

(1) Balance Sheet Value (Admitted and NonAdmitted) All SCAs (Except 8bi Entities)

SCA Entity	Percentage of SCA Ownership	Gross Amount	Admitted Amount	Nonadmitted Amount
a. SSAP No. 97 8a Entities		\$ —	\$ —	\$ —
Total SSAP No. 97 8a Entities		—	—	—
b. SSAP No. 97 8b(ii) Entities		—	—	—
Total SSAP No. 97 8b(ii) Entities		—	—	—
c. SSAP No. 97 8b(iii)				
Brier Capital, LLC	100.00 %	1,246,886	—	1,246,886
Total SSAP No. 97 8b(iii) Entities		1,246,886	—	1,246,886
d. SSAP No. 97 8b(iv) Entities		—	—	—
Total SSAP No. 97 8b(iv) Entities		—	—	—
e. Total SSAP No. 97 8b Entities (except 8bi entities) (b+c+d)		1,246,886	—	1,246,886
f. Aggregate Total (a+e)		<u>\$ 1,246,886</u>	<u>\$ —</u>	<u>\$ 1,246,886</u>

- (2) None of the SCAs listed above are required to be filed with the NAIC pursuant to the adopted revisions to *SSAP No. 97 - Subsidiary, Controlled, and Affiliated Entities*. Certain entities are captured within the scope of *SSAP No. 48 - Joint Ventures, Partnerships, and Limited Liability Companies*, and are categorically excluded from filing requirements, and other entities are nonadmitted SCAs that do not require NAIC filing.

- 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:

NOTES TO FINANCIAL STATEMENTS

- (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.

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.

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, 2024 and 2023.

- (2) The following table details the monetary effect at December 31, 2024 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	\$ 15,685,205	\$ 62,692,944	\$ 4,404,030,969	\$ 4,341,338,025

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

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, 2024 or 2023.
B. The Company does not have any Federal Home Loan Bank debt.

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 the Michigan Insurance Code of 1956, the Company must notify the Michigan Director of Insurance prior to payment of any dividend. Ordinary dividends on capital stock are subject to a capacity calculation and may only be distributed out of earned surplus. Ordinary dividend capacity is 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 result of which is reduced by cumulative dividends and other capital distributions occurring in the preceding twelve-month period. Earned surplus is reported unassigned surplus on the preceding December 31 reduced by any unrealized capital gains and effect of increase from the application of permitted practices, if any. The Michigan Director of Insurance may approve payment of dividends in excess of these amounts, which would be deemed an extraordinary dividend. As a result of cumulative dividends and other capital distributions occurring in the preceding 12 months as of December 31, 2024, future dividends from the Company are expected to be classified as extraordinary. The Company has received approval in the past for payments of extraordinary dividends.

NOTES TO FINANCIAL STATEMENTS

D. 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.

On June 20, 2024, the Company paid a return of capital of \$250,000,000 to JH LLC.

On September 12, 2024, the Company paid a return of capital of \$255,000,000 to JH LLC.

On December 10, 2024, the Company paid a return of capital of \$280,000,000 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 \$1,499,672, in accordance with and subject to the restrictions as noted in Note 21J.

J. The portion of unassigned funds (surplus) represented by cumulative unrealized gains is \$440,296,381.

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	\$ 116,448,222	\$ 463,543,899	— %	\$ —	\$ —	11/6/2059
Total	\$ 116,448,222	\$ 463,543,899	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.

NOTES TO FINANCIAL STATEMENTS

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.

- 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, 2024, the Company has unfunded commitments related to its investments in limited partnerships and limited liability companies totaling \$818,141, 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.

C. Gain Contingencies

The Company does not recognize gain contingencies except as provided under SSAP No. 5, 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, 2024.

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.

NOTES TO FINANCIAL STATEMENTS

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	\$ —	\$ —	\$ —	\$ 18,907,076	\$ 18,907,076
Total assets at fair value/NAV	<u>\$ —</u>	<u>\$ —</u>	<u>\$ —</u>	<u>\$ 18,907,076</u>	<u>\$ 18,907,076</u>

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

There were no Level 3 assets at December 31, 2024 or 2023.

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

(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, 2024 and 2023, 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

NOTES TO FINANCIAL STATEMENTS

amounts were deemed necessary at December 31, 2024. 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.

(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, 2024						
Description	Aggregate Fair Value	Admitted Value	Level 1	Level 2	Level 3	Net Asset Value(NAV)
Assets at fair value:						
Bonds	\$ 165,809,709	\$ 185,077,238	\$ 298,601	\$ 165,511,108	\$ —	\$ —
Cash and cash equivalents	3,937,430	3,937,430	3,937,430	—	—	—
Short-term investments	30,855	30,763	30,855	—	—	—
Policy loans	434,539	434,539	—	—	434,539	—
Other invested assets	18,907,076	18,907,076	—	—	—	18,907,076
Total assets at fair value/ NAV	<u>\$ 189,119,609</u>	<u>\$ 208,387,046</u>	<u>\$ 4,266,886</u>	<u>\$ 165,511,108</u>	<u>\$ 434,539</u>	<u>\$ 18,907,076</u>
Liabilities at fair value:						
Reserves for life insurance and annuities (1)	\$ 119,097,073	\$ 175,031,429	\$ —	\$ —	\$ 119,097,073	\$ —
Liability for deposit-type contracts	2,691,635	2,724,883	—	—	2,691,635	—
Total liabilities at fair value	<u>\$ 121,788,708</u>	<u>\$ 177,756,312</u>	<u>\$ —</u>	<u>\$ —</u>	<u>\$ 121,788,708</u>	<u>\$ —</u>

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

D. At December 31, 2024 and 2023, 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.

NOTES TO FINANCIAL STATEMENTS

21. Other Items

A. Unusual or Infrequent Items

The company does not have any unusual or infrequent items that require disclosure.

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 Company's does not have any direct exposure through investments in subprime RMBS at December 31, 2024.

- (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.

NOTES TO FINANCIAL STATEMENTS

J. Reporting Net Negative (Disallowed) Interest Maintenance Reserve (IMR)

(1) Net negative (disallowed) IMR

	<u>Total</u>	<u>General Account</u>	<u>Insulated Separate Account</u>	<u>Non-Insulated Separate Account</u>
\$	1,499,672	\$ 1,499,672	\$ —	\$ —

(2) Negative (disallowed) IMR admitted

	<u>Total</u>	<u>General Account</u>	<u>Insulated Separate Account</u>	<u>Non-Insulated Separate Account</u>
\$	1,499,672	\$ 1,499,672	\$ —	\$ —

(3) Calculated adjusted capital and surplus

	<u>Total</u>
a. Prior Period General Account Capital & Surplus from 9/30/24 SAP Financials	\$ 4,855,599,677
b. Net Positive Goodwill (admitted)	\$ —
c. EDP Equipment & Operating System Software (admitted)	\$ —
d. Net DTAs (admitted)	\$ —
e. Net Negative (disallowed) IMR (admitted)	\$ 1,015,541
f. Adjusted Capital & Surplus (a-(b+c+d+e))	<u>\$ 4,854,584,136</u>

(4) Percentage of adjusted capital and surplus

	<u>Total</u>
Percentage of Total Net Negative (disallowed) IMR admitted in General Account or recognized in Separate Account to adjusted capital surplus	— %

(5) The Company does not have any derivatives, therefore would not report any gains or losses related to IMR.

22. Events Subsequent

The Company is not aware of any 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.

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.

NOTES TO FINANCIAL STATEMENTS

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.

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 2024, the Company's participating policies, acquired through reinsurance assumed, represented 0% of total inforce. The Company accounts for its policyholder dividends based upon recent experience factors. In 2024, the Company paid dividends in the amount of \$8,262 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, 2024, 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.

NOTES TO FINANCIAL STATEMENTS

- (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.

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	1,043,612	—	—	1,043,612	0.7 %
c. At fair value	—	—	—	—	— %
d. Total with market value adjustment or at fair value	1,043,612	—	—	1,043,612	0.7 %
e. At book value without adjustment (minimal or no charge or adjustment)	146,235,928	—	—	146,235,928	96.1 %
(2) Not subject to discretionary withdrawal	4,868,741	—	—	4,868,741	3.2 %
(3) Total (gross)	152,148,281	—	—	152,148,281	100.0 %
(4) Reinsurance Ceded	1,568,480	—	—	1,568,480	
(5) Total (net) (3) - (4)	<u>\$ 150,579,801</u>	<u>\$ —</u>	<u>\$ —</u>	<u>\$ 150,579,801</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>\$ 97,008</u>	<u>\$ —</u>	<u>\$ —</u>	<u>\$ 97,008</u>	

B. Group Annuities:

The Company does not have group annuities.

NOTES TO FINANCIAL STATEMENTS

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	1,369,347	—	—	1,369,347	43.8 %
c. At fair value	—	—	—	—	— %
d. Total with market value adjustment or at fair value	1,369,347	—	—	1,369,347	43.8 %
e. At book value without adjustment (minimal or no charge or adjustment)	1,758,885	—	—	1,758,885	56.2 %
(2) Not subject to discretionary withdrawal	—	—	—	—	— %
(3) Total (gross)	3,128,232	—	—	3,128,232	100.0 %
(4) Reinsurance Ceded	403,350	—	—	403,350	
(5) Total (net) (3) - (4)	<u>\$ 2,724,882</u>	<u>\$ —</u>	<u>\$ —</u>	<u>\$ 2,724,882</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>	

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

Life & Accident & Health Annual Statement:

(1) Exhibit 5, Annuities Section, Total (net)	\$ 150,579,802
(2) Exhibit 5, Supplementary Contracts with Life Contingencies Section, Total (net)	—
(3) Exhibit 7, Deposit-Type Contracts, Line 14, Column 1	<u>2,724,883</u>
(4) Subtotal (1+2+3)	<u>153,304,685</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	—
(11) Subtotal (5+6+7+8+9+10)	<u>—</u>
(12) Combined Total (4+11)	<u>\$ 153,304,685</u>

NOTES TO FINANCIAL STATEMENTS

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	5,981,730	5,981,730	5,981,730
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	—	4,311,259	4,311,259
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	7,706,987
b.	Accidental Death Benefits	XXX	XXX	709
c.	Disability - Active Lives	XXX	XXX	19
d.	Disability - Disabled Lives	XXX	XXX	41,990
e.	Miscellaneous Reserves	XXX	XXX	30,022,865
(3)	Total (gross: direct + assumed)	<u>5,981,730</u>	<u>10,292,989</u>	<u>48,065,559</u>
(4)	Reinsurance Ceded	<u>2,984,782</u>	<u>2,984,782</u>	<u>4,342,444</u>
(5)	Total (net) (3) - (4)	<u>\$ 2,996,948</u>	<u>\$ 7,308,207</u>	<u>\$ 43,723,115</u>
		<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)	<u>—</u>	<u>—</u>	<u>—</u>
(4)	Reinsurance Ceded	<u>—</u>	<u>—</u>	<u>—</u>
(5)	Total (net) (3) - (4)	<u>\$ —</u>	<u>\$ —</u>	<u>\$ —</u>

NOTES TO FINANCIAL STATEMENTS

	Account Value	Cash Value	Reserve
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>

D. Reconciliation of total life insurance actuarial reserves.

Life & Accident & Health Annual Statement:

(1) Exhibit 5, Life Insurance Section, Total (net)	\$ 13,675,680
(2) Exhibit 5, Accidental Death Benefits Section, Total (net)	635
(3) Exhibit 5, Disability - Active Lives Section, Total (net)	19
(4) Exhibit 5, Disability - Disabled Lives Section, Total (net)	37,942
(5) Exhibit 5, Miscellaneous Reserves Section, Total (net)	30,008,839
(6) Subtotal (1+2+3+4+5)	<u>\$ 43,723,115</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	—
(10) Subtotal (7+8+9)	<u>—</u>
(11) Combined Total (6+10)	<u>\$ 43,723,115</u>

34. Premium and Annuity Considerations Deferred and Uncollected

A. Deferred and uncollected life insurance premiums and annuity considerations as of December 31, 2024, were as follows:

	Type	Gross	Net of Loading
(1) Industrial	\$	—	\$ —
(2) Ordinary new business		—	—
(3) Ordinary renewal		2,136,400	2,131,253
(4) Credit Life		—	—
(5) Group Life		1,823,844	1,823,844
(6) Group Annuity		—	—
(7) Totals (1+2+3+4+5+6)	<u>\$</u>	<u>3,960,244</u>	<u>\$ 3,955,097</u>

NOTES TO FINANCIAL STATEMENTS

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 [X] 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 [X] 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 [X] 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 [X]
- 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 [X]
- 3.6 Have all of the recommendations within the latest financial examination report been complied with? Yes [] No [] N/A [X]
- 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 [X]
4.12 renewals? Yes [X] 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 [X]
4.22 renewals? Yes [] No [X]
- 5.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? Yes [] No [X]
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 [X]
- 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 [X]
- 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 2024 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 locations (city and state of the main office) of any affiliates regulated by a federal financial 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 [X] No []
- 14.21 If the response to 14.2 is yes, provide information related to amendment(s).
 Effective March 5, 2024, the Code of Financial Ethics was revised with clarifying and other ministerial edits.
- 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 2024 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 2024 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 \$ 330,566
- 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 2024 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. This includes both primary and sub-advisors. 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 2024 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	2	3
	Statement (Admitted) Value	Fair Value	Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
31.1 Bonds	185,108,001	165,840,565	(19,267,436)
31.2 Preferred stocks	0	0	0
31.3 Totals	185,108,001	165,840,565	(19,267,436)

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 its compliance with the requirements as specified in the Purposes and Procedures Manual of the NAIC Investment Analysis Office (P&P Manual) for private letter rating (PLR) securities and the following elements of each self-designated PLGI security:

- a. The security was either:
 - i. issued prior to January 1, 2018 (which is exempt from PLR filing requirements pursuant to the P&P Manual), or
 - ii. issued from January 1, 2018 to December 31, 2021 and subject to a confidentiality agreement executed prior to January 1, 2022 which confidentiality agreement remains in force, for which an insurance company cannot provide a copy of a private letter rating rationale report to the SVO due to confidentiality or other contractual reasons ("waived submission PLR securities").
- b. The reporting entity is holding capital commensurate with the NAIC Designation and NAIC Designation Category reported for the security.
- c. The NAIC Designation and NAIC Designation Category were 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, dated during the financial statement year, held by the insurer and available for examination by state insurance regulators.
- d. Other than for waived submission PLR securities, defined above, on or after January 1, 2024 for any PLR securities issued on or after January 1, 2022, if the reporting entity is not permitted to share this private credit rating or the private rating letter rationale report of the PL security with the SVO, it certifies that it is reporting it as an NAIC 5.B GI and may not assign any other self-designation.

Has the reporting entity self-designated PLGI to securities, all of which meet the above requirement and as specified in the P&P Manual? 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 [X] No [] N/A []

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? \$ 47,300

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.	47,300

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 2024 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	15,552,004	17,413,243
2.3 Premium Ratio (2.1/2.2)	0.000	0.000
2.4 Reserve Numerator	0	0
2.5 Reserve Denominator	201,556,755	233,969,628
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	

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE BROOKE LIFE INSURANCE COMPANY

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 [] N/A [X]
- 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\$1,700
 - 7.2 Total Incurred Claims\$0
 - 7.3 Number of Covered Lives30

*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 guarantee)
Universal Life (with or without secondary guarantee)
Variable Universal Life (with or without secondary guarantee)

- 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 []
- 9. Reporting entities admitting net negative (disallowed) interest maintenance reserve (IMR) attest to the following:
 - a. Fixed income investments generating IMR losses comply with the reporting entity's documented investment or liability management policies.
 - b. IMR losses for fixed income related derivatives are all in accordance with prudent and documented risk management procedures, in accordance with a reporting entity's derivative use plans and reflect symmetry with historical treatment in which unrealized derivative gains were reversed to IMR and amortized in lieu of being recognized as realized gains upon derivative termination.
 - 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 that were generating admitted negative IMR were not compelled by liquidity pressures (e.g., to fund significant cash outflows including, but not limited to excess withdrawals and collateral calls).
 Is the reporting entity admitting net negative (disallowed) IMR in accordance with these criteria? Yes [X] No [] N/A []

- 10. Provide the current-year amounts at risk for the following categories.

<u>Individual and Industrial Life</u>	Amount at Risk
10.01 Modified Coinsurance Assumed Reserves .....\$	.....0
10.02 Modified Coinsurance Ceded Reserves .....\$	.....14,914,025
 <u>Individual and Industrial Life Policies With Pricing Flexibility</u>	
Amount at Risk	
10.03 Net Amount (Direct + Assumed - Ceded) in Force .....\$	.....0
10.04 Exhibit 5 Life Reserves (Direct + Assumed - Ceded) .....\$	.....0
10.05 Separate Account Exhibit 3 Life Reserves (Direct + Assumed - Ceded) .....\$	.....0
10.06 Net Modified Coinsurance Reserves (Assumed - Ceded) .....\$	.....0
10.07 Life Reserves (10.04 + 10.05 + 10.06) .....\$	.....0
10.08 Life Net Amount at Risk (10.03 - 10.07) .....\$	.....0
 <u>Individual and Industrial Term Life Policies Without Pricing Flexibility</u>	
Amount at Risk	
10.09 Net Amount (Direct + Assumed - Ceded) in Force .....\$	.....4,045,694,562
10.10 Exhibit 5 Life Reserves (Direct + Assumed - Ceded) .....\$	.....1,904,902
10.11 Separate Account Exhibit 3 Life Reserves (Direct + Assumed - Ceded) .....\$	.....0
10.12 Net Modified Coinsurance Reserves (Assumed - Ceded) .....\$	.....(82,969)
10.13 Life Reserves (10.10 + 10.11 + 10.12) .....\$	.....1,821,933
10.14 Life Net Amount at Risk (10.09 - 10.13) .....\$	.....4,043,872,629

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE BROOKE LIFE INSURANCE COMPANY

GENERAL INTERROGATORIES

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

<u>Group and Credit Life (Excluding FEGLI/SGLI)</u>		Amount at Risk
10.15 Modified Coinsurance Assumed Reserves	\$	0
10.16 Modified Coinsurance Ceded Reserves	\$	0
 <u>Group and Credit Term Life (Excluding FEGLI/SGLI) with Remaining Rate Terms 36 Months and Under</u>		 Amount of Risk
10.17 Net Amount (Direct + Assumed - Ceded) in Force	\$	161,062,245
10.18 Exhibit 5 Life Reserves (Direct + Assumed – Ceded)	\$	73,473
10.19 Separate Account Exhibit 3 Life Reserves (Direct + Assumed – Ceded)	\$	0
10.20 Net Modified Coinsurance Reserves (Assumed – Ceded)	\$	0
10.21 Life Reserves (10.18 + 10.19 + 10.20)	\$	73,473
10.22 Life Net Amount at Risk (10.17 - 10.21)	\$	160,988,772
 <u>Group and Credit Term Life (Excluding FEGLI/SGLI) with Remaining Rate Terms Over 36 Months</u>		 Amount of Risk
10.23 Net Amount (Direct + Assumed - Ceded) in Force	\$	0
10.24 Exhibit 5 Life Reserves (Direct + Assumed – Ceded)	\$	0
10.25 Separate Account Exhibit 3 Life Reserves (Direct + Assumed – Ceded)	\$	0
10.26 Net Modified Coinsurance Reserves (Assumed – Ceded)	\$	0
10.27 Life Reserves (10.24 + 10.25 + 10.26)	\$	0
10.28 Life Net Amount at Risk (10.23 - 10.27)	\$	0
 <u>Group and Credit Permanent Life (Excluding FEGLI/SGLI) with Pricing Flexibility</u>		 Amount of Risk
10.29 Net Amount (Direct + Assumed - Ceded) in Force	\$	0
10.30 Exhibit 5 Life Reserves (Direct + Assumed – Ceded)	\$	0
10.31 Separate Account Exhibit 3 Life Reserves (Direct + Assumed – Ceded)	\$	0
10.32 Net Modified Coinsurance Reserves (Assumed – Ceded)	\$	0
10.33 Life Reserves (10.30 + 10.31 + 10.32)	\$	0
10.34 Life Net Amount at Risk (10.29 - 10.33)	\$	0

Life, Accident and Health Companies Only:

- 11.1 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 [] No []
- 11.2 Net reimbursement of such expenses between reporting entities:
- | | | |
|---------------------|----------|---------|
| 11.21 Paid | \$ | 419,704 |
| 11.22 Received..... | \$ | 0 |
- 12.1 Does the reporting entity write any guaranteed interest contracts? Yes [] No []
- 12.2 If yes, what amount pertaining to these lines is included in:
- | | | |
|----------------------------|----------|---|
| 12.21 Page 3, Line 1 | \$ | 0 |
| 12.22 Page 4, Line 1 | \$ | 0 |
13. For stock reporting entities only:
- 13.1 Total amount paid in by stockholders as surplus funds since organization of the reporting entity: \$..... 1,241,188,014
14. Total dividends paid stockholders since organization of the reporting entity:
- | | | |
|-------------------|----------|---------------|
| 14.11 Cash | \$ | 6,221,812,297 |
| 14.12 Stock | \$ | 0 |
- 15.1 Does the reporting entity reinsure any Workers' Compensation Carve-Out business defined as: Yes [] No []
 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.
- 15.2 If yes, has the reporting entity completed the Workers' Compensation Carve-Out Supplement to the Annual Statement? Yes [] No []
- 15.3 If 15.1 is yes, the amounts of earned premiums and claims incurred in this statement are:
- | | 1 | 2 | 3 |
|---|------------------------|----------------------|-----------------|
| | Reinsurance
Assumed | Reinsurance
Ceded | Net
Retained |
| 15.31 Earned premium | 0 | 0 | 0 |
| 15.32 Paid claims | 0 | 0 | 0 |
| 15.33 Claim liability and reserve (beginning of year) | 0 | 0 | 0 |
| 15.34 Claim liability and reserve (end of year) | 0 | 0 | 0 |
| 15.35 Incurred claims | 0 | 0 | 0 |

GENERAL INTERROGATORIES

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

15.4 If reinsurance assumed included amounts with attachment points below \$1,000,000, the distribution of the amounts reported in Lines 15.31 and 15.34 for Column (1) are:

	Attachment Point	1 Earned Premium	2 Claim Liability and Reserve
15.41	<\$25,000	0	0
15.42	\$25,000 - 99,999	0	0
15.43	\$100,000 - 249,999	0	0
15.44	\$250,000 - 999,999	0	0
15.45	\$1,000,000 or more	0	0

15.5 What portion of earned premium reported in 15.31, Column 1 was assumed from pools? \$0

Fraternal Benefit Societies Only:

- 16. Is the reporting entity organized and conducted on the lodge system, with ritualistic form of work and representative form of government? Yes [] No []
- 17. How often are meetings of the subordinate branches required to be held?
.....
- 18. How are the subordinate branches represented in the supreme or governing body?
.....
- 19. What is the basis of representation in the governing body?
.....
- 20.1 How often are regular meetings of the governing body held?
.....
- 20.2 When was the last regular meeting of the governing body held?
- 20.3 When and where will the next regular or special meeting of the governing body be held?
.....
- 20.4 How many members of the governing body attended the last regular meeting? 0
- 20.5 How many of the same were delegates of the subordinate branches? 0
- 21. How are the expenses of the governing body defrayed?
.....
- 22. When and by whom are the officers and directors elected?
.....
- 23. What are the qualifications for membership?
.....
- 24. What are the limiting ages for admission?
.....
- 25. What is the minimum and maximum insurance that may be issued on any one life?
.....
- 26. Is a medical examination required before issuing a benefit certificate to applicants? Yes [] No []
- 27. Are applicants admitted to membership without filing an application with and becoming a member of a local branch by ballot and initiation? Yes [] No []
- 28.1 Are notices of the payments required sent to the members? Yes [] No [] N/A []
- 28.2 If yes, do the notices state the purpose for which the money is to be used? Yes [] No []
- 29. What proportion of first and subsequent year's payments may be used for management expenses?
29.11 First Year 0.0 %
29.12 Subsequent Years 0.0 %
- 30.1 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 []
- 30.2 If so, what amount and for what purpose? \$0
- 31.1 Does the reporting entity pay an old age disability benefit? Yes [] No []
- 31.2 If yes, at what age does the benefit commence? 0
- 32.1 Has the constitution or have the laws of the reporting entity been amended during the year? Yes [] No []
- 32.2 If yes, when?
.....
- 33. 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 []
- 34.1 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 []
- 34.2 If so, was an additional reserve included in Exhibit 5? Yes [] No [] N/A []
- 34.3 If yes, explain
.....
- 35.1 Has the reporting entity reinsured, amalgamated with, or absorbed any company, order, society, or association during the year? Yes [] No []
- 35.2 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 []
- 36. 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 []
- 37.1 Does the reporting entity have outstanding assessments in the form of liens against policy benefits that have increased surplus? Yes [] No []
- 37.2 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 2024 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 2024	2 2023	3 2022	4 2021	5 2020
Life Insurance in Force (Exhibit of Life Insurance)					
1. Ordinary - whole life and endowment (Line 34, Col. 4)	29,167	32,412	33,802	36,872	40,645
2. Ordinary - term (Line 21, Col. 4, less Line 34, Col. 4)	4,051,834	4,720,430	6,284,575	8,254,611	9,430,642
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)	161,062	175,509	207,387	234,031	243,091
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)	4,242,063	4,928,351	6,525,764	8,525,514	9,714,378
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)	10,070,023	14,712,854	17,974,559	18,468,803	19,459,977
15. Group life (Line 20.4, Col. 3)	5,337,249	2,533,170	4,993,087	7,682,767	10,398,777
16. Individual annuities (Line 20.4, Col. 4)	144,732	167,219	1,022,563	4,307,888	3,340,523
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	15,552,004	17,413,243	23,990,209	30,459,458	33,199,277
Balance Sheet (Pages 2 & 3)					
21. Total admitted assets excluding Separate Accounts business (Page 2, Line 26, Col. 3)	5,319,531,708	4,897,792,876	6,280,412,689	6,431,966,220	5,066,080,756
22. Total liabilities excluding Separate Accounts business (Page 3, Line 26)	233,711,279	241,163,664	315,159,378	336,291,569	343,623,628
23. Aggregate life reserves (Page 3, Line 1)	194,302,917	221,456,820	264,496,366	271,943,766	284,548,312
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)	2,724,883	3,093,613	2,646,591	2,450,379	2,632,363
26. Asset valuation reserve (Page 3, Line 24.01)	2,358,812	3,553,210	3,527,821	2,395,543	2,060,063
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)	5,034,320,429	4,605,129,212	5,913,753,311	6,044,174,651	4,670,957,128
29. Net Cash from Operations (Line 11)	708,391,861	315,407,773	(126,808,134)	(80,240,106)	(93,216,091)
Risk-Based Capital Analysis					
30. Total adjusted capital	5,761,105,395	5,166,023,810	6,970,725,415	6,626,818,551	5,207,689,816
31. Authorized control level risk - based capital	529,381,367	418,160,099	649,232,830	578,031,777	765,830,561
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)	3.5	4.4	4.1	4.9	4.1
33. Stocks (Lines 2.1 and 2.2)	96.1	95.2	95.5	94.9	95.2
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)	0.1	0.0	0.0	0.1	0.6
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)	0.4	0.5	0.4	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),	5,102,964,896	4,652,621,647	5,987,417,659	6,098,185,448	4,780,510,279
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	20,153,962	23,637,737	25,800,412	1,248,895	1,286,384
50. Total of above Lines 44 to 49	5,123,118,858	4,676,259,384	6,013,218,071	6,099,434,343	4,781,796,663
51. Total Investment in Parent included in Lines 44 to 49 above	0	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE BROOKE LIFE INSURANCE COMPANY

FIVE-YEAR HISTORICAL DATA

(Continued)

	1 2024	2 2023	3 2022	4 2021	5 2020
Total Nonadmitted and Admitted Assets					
52. Total nonadmitted assets (Page 2, Line 28, Col. 2).....	1,246,886	1,201,346	1,151,797	1,248,895	1,286,384
53. Total admitted assets (Page 2, Line 28, Col. 3)	5,319,531,708	4,897,792,876	6,280,412,689	6,431,966,220	5,066,080,756
Investment Data					
54. Net investment income (Exhibit of Net Investment Income)	720,289,653	393,784,790	(82,099,572)	(82,878,532)	(81,431,518)
55. Realized capital gains (losses) (Page 4, Line 34, Column 1)	(431,102)	(496,011)	(125,505)	0	26
56. Unrealized capital gains (losses) (Page 4, Line 38, Column 1)	499,918,074	(1,183,940,464)	489,700,389	(57,362,320)	(478,960,831)
57. Total of above Lines 54, 55 and 56	1,219,776,625	(790,651,685)	407,475,312	(140,240,852)	(560,392,323)
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)	47,844,505	67,375,648	57,720,176	54,713,446	63,026,041
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)	(711,837)	(957,901)	(487,721)	(779,138)	(773,935)
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)	7,328	8,828	8,451	9,028	9,727
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	3.9	3.2	3.0	1.8	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	14.8	27.8	26.6	12.8	13.2
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	0	XXX	XXX
69. Prior years' claim liability and reserve - comprehensive group health (Sch. H, Part 3, Line 3.2 Col. 3)	0	0	0	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	0	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	0	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)	20,197,988	9,925,945	(2,042,666)	(1,809,013)	(2,081,201)
74. Individual term life (Page 6.1, Col. 4)	505,939	280,604	(32,770)	(67,956)	(79,218)
75. Individual indexed life (Page 6.1, Col. 5)	0	0	0	0	0
76. Individual universal life (Page 6.1, Col. 6)	21,545,963	10,679,766	(2,297,057)	(2,212,615)	(2,156,429)
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)	5,840,572	13,626,170	(1,402,429)	(2,392,312)	(7,008,997)
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)	246,144	(6,390,767)	(4,252,044)	(3,745,068)	(1,392,489)
91. Individual deferred fixed annuities (Page 6.3, Col. 2)	645,106,727	347,356,438	(94,515,915)	(82,637,161)	(71,397,879)
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)	20,237,183	10,194,905	(4,568,428)	(1,258,041)	(954,427)
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)	713,680,516	385,673,061	(109,111,309)	(94,122,166)	(85,070,640)

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 2024 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 2024

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	1,700	0	0	0	0	0	0	0	0	0	0	0
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	1,700	0	0	0	0	0	0	0	0	0	0	0
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	0	0	0	0	0	0	0	0	0	0	0	0
Individual Annuities												
20. Fixed	143,412	0	0	0	0	0	0	8,127,590	0	23,385,658	0	31,513,248
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	498,803	0	0	0	498,803
25. Other	0	0	0	0	0	0	0	0	0	0	0	0
26. Total Individual Annuities	143,412	0	0	0	0	0	0	8,626,393	0	23,385,658	0	32,012,051
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	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) (e)	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 (d)	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	145,112 (c)	0	0	0	0	0	0	8,626,393	0	23,385,658	0	32,012,051

24.GT

ANNUAL STATEMENT FOR THE YEAR 2024 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 2024

NAIC Company Code 78620

Line of Business	13 Incurred During Current Year	13 Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits Claims Settled During Current Year								22 Unpaid December 31, Current Year	22 Issued During Year		22 Other Changes to In Force (Net)		22 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 Pcls/Certs	15 Amount	16 Number of Pcls/Certs	17 Amount	18 Number of Pcls/Certs	19 Amount	20 Number of Pcls/Certs	21 Amount		Number of Pcls/Certs	Amount	Number of Pcls/Certs	Amount	Number of Pcls/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	0	0	30	181,903
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	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	0	0	30	181,903
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	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	7,419,909	148	8,127,590	0	0	0	0	148	8,127,590	2,123,742	0	0	(322)	(25,805,070)	1,857	142,538,537
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	312,866	13	498,803	0	0	0	0	13	498,803	51,495	0	0	(6)	0	62	0
25. Other	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
26. Total Individual Annuities	7,732,775	161	8,626,393	0	0	0	0	161	8,626,393	2,175,237	0	0	(328)	(25,805,070)	1,919	142,538,537
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	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	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	7,732,775	161	8,626,393	0	0	0	0	161	8,626,393	2,175,237	0	0	(328)	(25,805,070)	1,949	142,719,840

(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.

24.1.GT

ANNUAL STATEMENT FOR THE YEAR 2024 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	2	3	4	5	6	Number of		9	
	Number of Policies	Amount of Insurance	Number of Policies	Amount of Insurance	Number of Individual Policies and Group Certificates	Amount of Insurance	7 Policies	8 Certificates	Amount of Insurance	
1. In force end of prior year	0	0	78,563	4,752,842	0	0	2	2,317	175,509	4,928,351
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	39	1,795	0	0	0	1	167	1,962
5. Increased during year (net)	0	0	15	2,622	0	0	0	0	322	2,944
6. Subtotals, Lines 2 to 5	0	0	54	4,417	0	0	0	1	489	4,906
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	78,617	4,757,259	0	0	2	2,318	175,998	4,933,257
Deductions during year:										
10. Death	0	0	344	15,936	0	0	XXX	10	968	16,904
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	75	246	0	0	0	0	2	248
14. Surrender	0	0	1,220	53,936	0	0	0	69	6,168	60,104
15. Lapse	0	0	8,850	599,627	0	0	0	137	7,342	606,969
16. Conversion	0	0	106	2,564	0	0	XXX	XXX	XXX	2,564
17. Decreased (net)	0	0	0	3,949	0	0	0	3	456	4,405
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	10,595	676,258	0	0	0	219	14,936	691,194
21. In force end of year (b) (Line 9 minus Line 20)	0	0	68,022	4,081,001	0	0	2	2,099	161,062	4,242,063
22. Reinsurance ceded end of year	XXX	0	XXX	31,525	XXX	0	XXX	XXX	0	31,525
23. Line 21 minus Line 22	XXX	0	XXX	4,049,476	XXX	(a)	0	XXX	161,062	4,210,538
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 through 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 through 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 2024 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	96
25. Other paid-up insurance	0	0	923	8,023
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	94	3,767
28. Term policies - other	0	0	65,743	4,048,039
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	65,837	4,051,806
Reconciliation to Lines 2 and 21:				
32. Term additions	XXX	0	XXX	0
33. Totals, extended term insurance	XXX	XXX	9	28
34. Totals, whole life and endowment	0	0	2,176	29,167
35. Totals (Lines 31 to 34)	0	0	68,022	4,081,001

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	4,078,491	2,510
38. Credit Life (Group and Individual)	0	0	0	0
39. Group	0	0	161,062	0
40. Totals (Lines 36 to 39)	0	0	4,239,553	2,510

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 underlined groups is ceded 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	1,395
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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	2	85	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	2	(a) 85	0	(a) 0	0	(a) 0

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

ANNUAL STATEMENT FOR THE YEAR 2024 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	113	2,370	0	0
2. Issued during year	0	0	0	0
3. Reinsurance assumed	0	0	0	0
4. Increased during year (net)	8	0	0	0
5. Totals (Lines 1 to 4)	121	2,370	0	0
Deductions during year:				
6. Decreased (net)	17	337	0	0
7. Reinsurance ceded	0	0	0	0
8. Totals (Lines 6 and 7)	17	337	0	0
9. In force end of year (line 5 minus line 8)	104	2,033	0	0
Income now payable:				
10. Amount of income payable	(a) 1,469,203	XXX	XXX	(a) 0
Deferred fully paid:				
11. Account balance	XXX	(a) 13,199,857	XXX	(a) 0
Deferred not fully paid:				
12. Account balance	XXX	(a) 133,556,332	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	3	757
2. Issued during year	0	0
3. Reinsurance assumed	0	0
4. Increased during year (net)	0	0
5. Totals (Lines 1 to 4)	3	757
Deductions During Year:		
6. Decreased (net)	0	63
7. Reinsurance ceded	0	0
8. Totals (Lines 6 and 7)	0	63
9. In force end of year (line 5 minus line 8)	3	694
10. Amount of account balance	(a) 19,115	(a) 1,336,421

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

**ANNUAL STATEMENT FOR THE YEAR 2024 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	(556,050)
2. Current year's realized pre-tax capital gains/(losses) of \$ (1,706,010) transferred into the reserve net of taxes of \$ (389,812)	(1,316,198)
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)	(1,872,248)
5. Current year's amortization released to Summary of Operations (Amortization, Line 1, Column 4)	(372,575)
6. Reserve as of December 31, current year (Line 4 minus Line 5)	(1,499,672)

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. 2024	(292,605)	(79,970)	0	(372,575)
2. 2025	(353,078)	(167,368)	0	(520,446)
3. 2026	(306,065)	(169,663)	0	(475,728)
4. 2027	(250,277)	(166,346)	0	(416,622)
5. 2028	(165,809)	(162,694)	0	(328,504)
6. 2029	(96,619)	(159,189)	0	(255,808)
7. 2030	(50,431)	(142,346)	0	(192,777)
8. 2031	12,497	(114,796)	0	(102,299)
9. 2032	107,824	(83,801)	0	24,023
10. 2033	164,376	(52,806)	0	111,570
11. 2034	166,525	(17,219)	0	149,306
12. 2035	150,177	0	0	150,177
13. 2036	134,515	0	0	134,515
14. 2037	103,891	0	0	103,891
15. 2038	70,265	0	0	70,265
16. 2039	37,937	0	0	37,937
17. 2040	10,742	0	0	10,742
18. 2041	88	0	0	88
19. 2042	0	0	0	0
20. 2043	0	0	0	0
21. 2044	0	0	0	0
22. 2045	0	0	0	0
23. 2046	0	0	0	0
24. 2047	0	0	0	0
25. 2048	0	0	0	0
26. 2049	0	0	0	0
27. 2050	0	0	0	0
28. 2051	0	0	0	0
29. 2052	0	0	0	0
30. 2053	0	0	0	0
31. 2054 and Later	0	0	0	0
32. Total (Lines 1 to 31)	(556,050)	(1,316,198)	0	(1,872,248)

ANNUAL STATEMENT FOR THE YEAR 2024 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	2,280,178	0	2,280,178	0	1,273,031	1,273,031	3,553,210
2. Realized capital gains/(losses) net of taxes - General Account	0	0	0	0	(431,102)	(431,102)	(431,102)
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	(925,011,000)	(470,717)	(925,481,717)	(925,481,717)
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	350,773	0	350,773	0	0	0	350,773
8. Accumulated balances (Lines 1 through 5 - 6 + 7)	2,630,951	0	2,630,951	(925,011,000)	371,212	(924,639,788)	(922,008,837)
9. Maximum reserve	1,842,584	0	1,842,584	110,431,560	3,677,426	114,108,987	115,951,571
10. Reserve objective	1,059,105	0	1,059,105	110,431,560	3,677,426	114,108,987	115,168,092
11. 20% of (Line 10 - Line 8)	(314,369)	0	(314,369)	207,088,512	661,243	207,749,755	207,435,386
12. Balance before transfers (Lines 8 + 11)	2,316,582	0	2,316,582	(717,922,488)	1,032,455	(716,890,033)	(714,573,451)
13. Transfers	0	0	0	516,228	(516,228)	0	0
14. Voluntary contribution	0	0	0	0	0	0	0
15. Adjustment down to maximum/up to zero	(473,997)	0	(473,997)	717,406,260	0	717,406,260	716,932,263
16. Reserve as of December 31, current year (Lines 12 + 13 + 14 + 15)	1,842,585	0	1,842,585	0	516,227	516,227	2,358,812

ANNUAL STATEMENT FOR THE YEAR 2024 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	299,803	XXX	XXX	299,803	0.0000	0	0.0000	0	0.0000	0
2.1	1	NAIC Designation Category 1.A	8,381,473	XXX	XXX	8,381,473	0.0002	1,676	0.0007	5,867	0.0013	10,896
2.2	1	NAIC Designation Category 1.B	588,985	XXX	XXX	588,985	0.0004	236	0.0011	648	0.0023	1,355
2.3	1	NAIC Designation Category 1.C	997,388	XXX	XXX	997,388	0.0006	598	0.0018	1,795	0.0035	3,491
2.4	1	NAIC Designation Category 1.D	6,040,820	XXX	XXX	6,040,820	0.0007	4,229	0.0022	13,290	0.0044	26,580
2.5	1	NAIC Designation Category 1.E	5,286,944	XXX	XXX	5,286,944	0.0009	4,758	0.0027	14,275	0.0055	29,078
2.6	1	NAIC Designation Category 1.F	26,520,415	XXX	XXX	26,520,415	0.0011	29,172	0.0034	90,169	0.0068	180,339
2.7	1	NAIC Designation Category 1.G	25,747,125	XXX	XXX	25,747,125	0.0014	36,046	0.0042	108,138	0.0085	218,851
2.8		Subtotal NAIC 1 (2.1+2.2+2.3+2.4+2.5+2.6+2.7)	73,563,149	XXX	XXX	73,563,149	XXX	76,716	XXX	234,182	XXX	470,589
3.1	2	NAIC Designation Category 2.A	49,771,896	XXX	XXX	49,771,896	0.0021	104,521	0.0063	313,563	0.0105	522,605
3.2	2	NAIC Designation Category 2.B	51,397,916	XXX	XXX	51,397,916	0.0025	128,495	0.0076	390,624	0.0127	652,754
3.3	2	NAIC Designation Category 2.C	9,396,689	XXX	XXX	9,396,689	0.0036	33,828	0.0108	101,484	0.0180	169,140
3.4		Subtotal NAIC 2 (3.1+3.2+3.3)	110,566,500	XXX	XXX	110,566,500	XXX	266,844	XXX	805,671	XXX	1,344,499
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	397,786	XXX	XXX	397,786	0.0099	3,938	0.0264	10,502	0.0377	14,997
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)	647,786	XXX	XXX	647,786	XXX	7,213	XXX	19,252	XXX	27,497
5.1	4	NAIC Designation Category 4.A	0	XXX	XXX	0	0.0184	0	0.0430	0	0.0615	0
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	0	XXX	XXX	0	0.0310	0	0.0724	0	0.1034	0
5.4		Subtotal NAIC 4 (5.1+5.2+5.3)	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0
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)	185,077,238	XXX	XXX	185,077,238	XXX	350,773	XXX	1,059,105	XXX	1,842,584
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	30,763	XXX	XXX	30,763	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)	30,763	XXX	XXX	30,763	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)	185,108,002	XXX	XXX	185,108,002	XXX	350,773	XXX	1,059,105	XXX	1,842,584

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	4,404,030,969	XXX	XXX	4,404,030,969	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)	698,933,927	XXX	XXX	698,933,927	0.0000	0	0.1580	110,431,560	0.1580	110,431,560
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)	5,102,964,896	0	0	5,102,964,896	XXX	0	XXX	110,431,560	XXX	110,431,560
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	18,907,076	XXX	XXX	18,907,076	0.0000	0	0.1945	3,677,426	0.1945	3,677,426
70.		Total with Common Stock Characteristics (Sum of Lines 65 through 69)	18,907,076	XXX	XXX	18,907,076	XXX	0	XXX	3,677,426	XXX	3,677,426
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)	18,907,076	0	0	18,907,076	XXX	0	XXX	3,677,426	XXX	3,677,426

(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 2024 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	10,244,487	7,842,631	176,741	218,087	0	0
65056	38-1659835	12/30/1988	Jackson National Life Insurance Company	MI	CO/I	OL	25,853,855	14,914,026	238,599	392,997	0	0
16094	81-4741212	12/31/2016	Squire Reassurance Company II, Inc.	MI	YRT/I	XXXL	4,044,720,411	1,778,562	11,267,029	3,845,632	0	0
16094	81-4741212	12/31/2016	Squire Reassurance Company II, Inc.	MI	YRT/G	XXXL	161,062,245	73,473	4,101,667	796,354	0	0
0299999. General Account - U.S. Affiliates - Other							4,241,880,998	24,608,692	15,784,036	5,253,070	0	0
0399999. Total General Account - U.S. Affiliates							4,241,880,998	24,608,692	15,784,036	5,253,070	0	0
0699999. Total General Account - Non-U.S. Affiliates							0	0	0	0	0	0
0799999. Total General Account - Affiliates							4,241,880,998	24,608,692	15,784,036	5,253,070	0	0
1099999. Total General Account - Non-Affiliates							0	0	0	0	0	0
1199999. Total General Account							4,241,880,998	24,608,692	15,784,036	5,253,070	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)							4,241,880,998	24,608,692	15,784,036	5,253,070	0	0
2499999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999 and 2099999)							0	0	0	0	0	0
9999999 - Totals							4,241,880,998	24,608,692	15,784,036	5,253,070	0	0

ANNUAL STATEMENT FOR THE YEAR 2024 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 2024 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	631	0	0	0	0
0299999	General Account - Authorized U.S. Affiliates - Other													
0399999	Total General Account - Authorized U.S. Affiliates													
0699999	Total General Account - Authorized Non-U.S. Affiliates													
0799999	Total General Account - Authorized Affiliates													
11121	43-1917728	10/01/1997	Unified Life Insurance Company	TX	CO/I	OL	60,333	40,169	39,391	607	0	0	0	0
11121	43-1917728	10/01/1997	Unified Life Insurance Company	TX	CO/I	OL	8,195,590	6,274,105	6,685,371	141,393	0	0	0	0
11121	43-1917728	10/01/1997	Unified Life Insurance Company	TX	MCO/I	OL	23,268,608	0	0	234,637	0	0	14,914,025	0
0899999	General Account - Authorized U.S. Non-Affiliates													
1099999	Total General Account - Authorized Non-Affiliates													
1199999	Total General Account Authorized													
1499999	Total General Account - Unauthorized U.S. Affiliates													
1799999	Total General Account - Unauthorized Non-U.S. Affiliates													
1899999	Total General Account - Unauthorized Affiliates													
2199999	Total General Account - Unauthorized Non-Affiliates													
2299999	Total General Account Unauthorized													
2599999	Total General Account - Certified U.S. Affiliates													
2899999	Total General Account - Certified Non-U.S. Affiliates													
2999999	Total General Account - Certified Affiliates													
3299999	Total General Account - Certified Non-Affiliates													
3399999	Total General Account Certified													
3699999	Total General Account - Reciprocal Jurisdiction U.S. Affiliates													
3999999	Total General Account - Reciprocal Jurisdiction Non-U.S. Affiliates													
4099999	Total General Account - Reciprocal Jurisdiction Affiliates													
4399999	Total General Account - Reciprocal Jurisdiction Non-Affiliates													
4499999	Total General Account Reciprocal Jurisdiction													
4599999	Total General Account Authorized, Unauthorized, Reciprocal Jurisdiction and Certified													
4899999	Total Separate Accounts - Authorized U.S. Affiliates													
5199999	Total Separate Accounts - Authorized Non-U.S. Affiliates													
5299999	Total Separate Accounts - Authorized Affiliates													
5599999	Total Separate Accounts - Authorized Non-Affiliates													
5699999	Total Separate Accounts Authorized													
5999999	Total Separate Accounts - Unauthorized U.S. Affiliates													
6299999	Total Separate Accounts - Unauthorized Non-U.S. Affiliates													
6399999	Total Separate Accounts - Unauthorized Affiliates													
6699999	Total Separate Accounts - Unauthorized Non-Affiliates													
6799999	Total Separate Accounts Unauthorized													
7099999	Total Separate Accounts - Certified U.S. Affiliates													
7399999	Total Separate Accounts - Certified Non-U.S. Affiliates													
7499999	Total Separate Accounts - Certified Affiliates													
7799999	Total Separate Accounts - Certified Non-Affiliates													
7899999	Total Separate Accounts Certified													
8199999	Total Separate Accounts - Reciprocal Jurisdiction U.S. Affiliates													
8499999	Total Separate Accounts - Reciprocal Jurisdiction Non-U.S. Affiliates													
8599999	Total Separate Accounts - Reciprocal Jurisdiction Affiliates													
8899999	Total Separate Accounts - Reciprocal Jurisdiction Non-Affiliates													
8999999	Total Separate Accounts Reciprocal Jurisdiction													
9099999	Total Separate Accounts Authorized, Unauthorized, Reciprocal Jurisdiction and Certified													
9199999	Total U.S. (Sum of 0399999, 0899999, 1499999, 1999999, 2599999, 3099999, 3699999, 4199999, 4899999, 5399999, 5999999, 6499999, 7099999, 7599999, 8199999 and 8699999)													
9299999	Total Non-U.S. (Sum of 0699999, 0999999, 1799999, 2099999, 2899999, 3199999, 3999999, 4299999, 5199999, 5499999, 6299999, 6599999, 7399999, 7699999, 8499999 and 8799999)													
9999999	- Totals													

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 2024 OF THE BROOKE LIFE INSURANCE COMPANY

SCHEDULE S - PART 6

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

	1 2024	2 2023	3 2022	4 2021	5 2020
A. OPERATIONS ITEMS					
1. Premiums and annuity considerations for life and accident and health contracts	377	446	543	494	466
2. Commissions and reinsurance expense allowances	69	77	82	87	95
3. Contract claims	1,511	1,423	1,508	1,386	1,687
4. Surrender benefits and withdrawals for life contracts	262	364	238	291	491
5. Dividends to policyholders and refunds to members	0	0	0	12	40
6. Reserve adjustments on reinsurance ceded	(559)	(994)	(712)	(514)	(794)
7. Increase in aggregate reserve for life and accident and health contracts	(409)	(696)	(360)	(471)	(242)
B. BALANCE SHEET ITEMS					
8. Premiums and annuity considerations for life and accident and health contracts deferred and uncollected	48	57	49	51	60
9. Aggregate reserves for life and accident and health contracts	5,911	6,320	7,016	7,376	7,848
10. Liability for deposit-type contracts	403	405	407	411	420
11. Contract claims unpaid	174	413	360	167	294
12. Amounts recoverable on reinsurance	68	68	10	10	35
13. Experience rating refunds due or unpaid	0	0	0	0	0
14. Policyholders' dividends and refunds to members (not included in Line 10)	31	34	35	36	37
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 2024 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)	5,311,360,431	(782,669)	5,310,577,762
2. Reinsurance (Line 16)	67,577	(67,577)	0
3. Premiums and considerations (Line 15)	3,955,097	48,070	4,003,167
4. Net credit for ceded reinsurance	XXX	7,661,797	7,661,797
5. All other admitted assets (balance)	4,148,603	(329,626)	3,818,977
6. Total assets excluding Separate Accounts (Line 26)	5,319,531,708	6,529,995	5,326,061,703
7. Separate Account assets (Line 27)	0	0	0
8. Total assets (Line 28)	5,319,531,708	6,529,995	5,326,061,703
LIABILITIES, CAPITAL AND SURPLUS (Page 3)			
9. Contract reserves (Lines 1 and 2)	194,302,917	5,910,925	200,213,842
10. Liability for deposit-type contracts (Line 3)	2,724,883	403,350	3,128,233
11. Claim reserves (Line 4)	7,253,838	174,469	7,428,307
12. Policyholder dividends/member refunds/reserves (Lines 5 through 7)	7,668	30,671	38,339
13. Premium & annuity considerations received in advance (Line 8)	1,471	1,709	3,180
14. Other contract liabilities (Line 9)	51,829	0	51,829
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)	29,368,673	8,871	29,377,544
20. Total liabilities excluding Separate Accounts (Line 26)	233,711,279	6,529,995	240,241,274
21. Separate Account liabilities (Line 27)	0	0	0
22. Total liabilities (Line 28)	233,711,279	6,529,995	240,241,274
23. Capital & surplus (Line 38)	5,085,820,429	XXX	5,085,820,429
24. Total liabilities, capital & surplus (Line 39)	5,319,531,708	6,529,995	5,326,061,703
NET CREDIT FOR CEDED REINSURANCE			
25. Contract reserves	5,910,925		
26. Claim reserves	174,469		
27. Policyholder dividends/reserves	30,671		
28. Premium & annuity considerations received in advance	1,709		
29. Liability for deposit-type contracts	403,350		
30. Other contract liabilities	0		
31. Reinsurance ceded assets	67,577		
32. Other ceded reinsurance recoverables	1,112,295		
33. Total ceded reinsurance recoverables	7,700,996		
34. Premiums and considerations	48,070		
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	(8,871)		
40. Total ceded reinsurance payable/offsets	39,199		
41. Total net credit for ceded reinsurance	7,661,797		

**ANNUAL STATEMENT FOR THE YEAR 2024 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	151	1,500	0	1,651	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	502	141,912	0	142,414	0
24. Minnesota	MN	N	0	0	0	0	0
25. Mississippi	MS	N	0	0	0	0	0
26. Missouri	MO	N	0	0	0	0	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	1,700	143,412	0	0	145,112	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	1,700	143,412	0	0	145,112	0
96. Plus reinsurance assumed	XXX	15,932,387	13,203	0	0	15,945,590	0
97. Totals (All Business)	XXX	15,934,087	156,615	0	0	16,090,702	0
98. Less reinsurance ceded	XXX	372,612	11,883	0	0	384,495	0
99. Totals (All Business) less Reinsurance Ceded	XXX	15,561,475	144,732	(c)	0	15,706,207	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.....

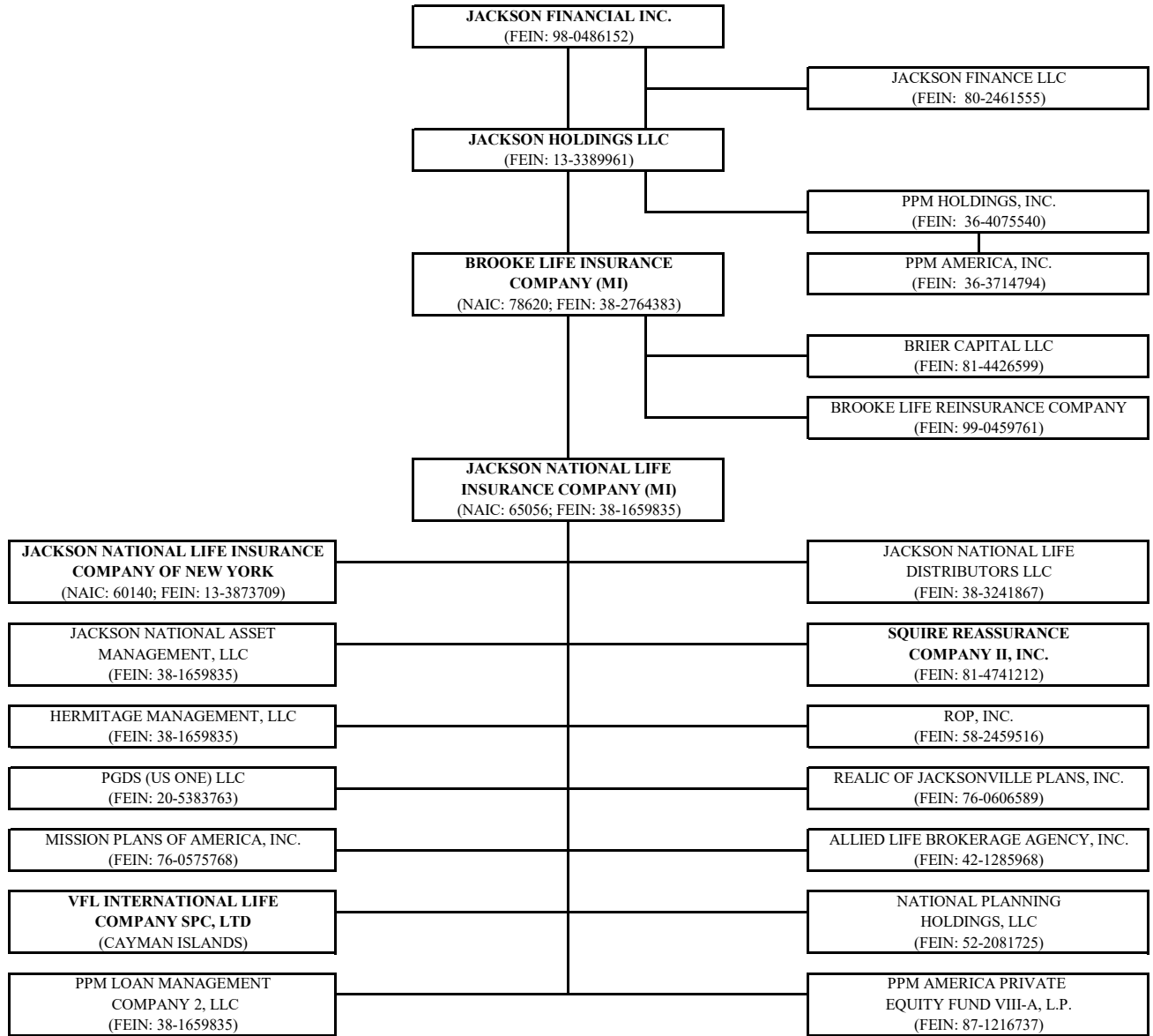
ANNUAL STATEMENT FOR THE YEAR 2024 OF THE BROOKE LIFE INSURANCE COMPANY

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	151	1,500	0	0	0	1,651
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	502	141,912	0	0	0	142,414
24. Minnesota	MN	0	0	0	0	0	0
25. Mississippi	MS	0	0	0	0	0	0
26. Missouri	MO	0	0	0	0	0	0
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		1,700	143,412	0	0	0	145,112

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



ANNUAL STATEMENT FOR THE YEAR 2024 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	Domiciliary Location	Relationship 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 Required? (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	16094	81-4741212				SQUIRE REASSURANCE COMPANY II, INC.	MI	DS	JACKSON NATIONAL LIFE INSURANCE COMPANY	Ownership	100.000	JACKSON FINANCIAL INC	NO	
.0918	JACKSON	17576	99-0459761				BROOKE LIFE REINSURANCE COMPANY	MI	DS	BROOKE 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	
			20-5383763				PGDS (US ONE) LLC	DE	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				POP, 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	
			38-1659835				NATIONAL PLANNING HOLDINGS, LLC	DE	NIA	JACKSON NATIONAL LIFE INSURANCE COMPANY	Ownership	100.000	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	
							PPM AMERICA, INC	DE	NIA	PPM HOLDINGS, INC	Management	0.000	JACKSON FINANCIAL INC	NO	

Asterisk	Explanation

ANNUAL STATEMENT FOR THE YEAR 2024 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	830,000,000	(785,000,000)	0	0	(728,891)	0		(89,960,000)	(45,688,891)	(29,861,762)
	38-1659835	Jackson National Asset Management, LLC	(651,500,000)	0	0	0	(25,447,003)	0		0	(676,947,003)	0
65056	38-1659835	Jackson National Life Insurance Company	(178,500,000)	0	(627,503,473)	0	21,430,301	(2,665,836,543)		0	(3,450,409,715)	(749,678,992)
60140	13-3873709	Jackson National Life Insurance Company of New York	0	0	0	0	(28,215,856)	0		0	(28,215,856)	1,488,324,609
	38-3241867	Jackson National Life Distributors LLC	0	0	0	0	(31,860,650)	0		0	(31,860,650)	0
	98-0486152	Jackson Financial Inc.	0	760,000,000	0	0	22,004,407	0		0	782,004,407	0
	36-4075540	PPM Holdings, Inc.	0	25,000,000	0	0	0	0		0	25,000,000	0
	36-3714794	PPM America, Inc.	0	0	0	0	44,755,268	0		0	44,755,268	0
16094	81-4741212	Squire Reassurance Company II, Inc.	0	0	10,844,985	0	(301,109)	0		0	10,543,876	(354,453,898)
		VFL International Life Company SPC, LTD	0	0	0	0	0	0		0	0	114,805
	80-2461555	Jackson Finance LLC	0	0	0	0	0	0		89,960,000	89,960,000	0
17576	99-0459761	Brooke Life Reinsurance Company	0	0	616,658,488	0	(1,635,071)	2,665,836,543		0	3,280,859,960	(132,950,601)
13554	26-2773653	Squire Reassurance Company LLC	0	0	0	0	(1,396)	0		0	(1,396)	0
9999999 Control Totals			0	0	0	0	0	0	XXX	0	0	221,494,161

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

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 4 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 4 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 4 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 4 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 4 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 4 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 4 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 4 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 4 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 4 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 4 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 4 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 4 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 4 2 2 6 0 0 0 0 0
34. VM-20 Reserves Supplement [Document Identifier 456]	 7 8 6 2 0 2 0 2 4 4 5 6 0 0 0 0 0
35. Health Care Receivables Supplement [Document Identifier 475]	 7 8 6 2 0 2 0 2 4 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 4 3 0 6 0 0 0 0 0
39. Credit Insurance Experience Exhibit [Document Identifier 230]	 7 8 6 2 0 2 0 2 4 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 4 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 4 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 4 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 4 3 4 5 0 0 0 0 0
44. Variable Annuities Supplement [Document Identifier 286]	 7 8 6 2 0 2 0 2 4 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 4 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 4 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 4 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 4 2 2 3 0 0 0 0 0

ANNUAL STATEMENT FOR THE YEAR 2024 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. Consultants Fees and Expenses	3,473	0	0	0	0	0	3,473
09.305. Administrator Fees	80,842	0	0	0	0	0	80,842
09.397. Summary of remaining write-ins for Line 9.3 from overflow page	84,315	0	0	0	0	0	84,315

ANNUAL STATEMENT FOR THE YEAR 2024 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	299,803	0.006	299,803	0	299,803	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	588,984	0.011	588,984	0	588,984	0.011
1.06 Industrial and miscellaneous	184,188,451	3.467	184,188,451	0	184,188,451	3.468
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	185,077,238	3.484	185,077,238	0	185,077,238	3.485
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	5,102,964,896	96.054	5,102,964,896	0	5,102,964,896	96.076
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	5,102,964,896	96.054	5,102,964,896	0	5,102,964,896	96.076
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)	29,732	0.001	29,732	0	29,732	0.001
6.02 Cash equivalents (Schedule E, Part 2)	3,907,698	0.074	3,907,698	0	3,907,698	0.074
6.03 Short-term investments (Schedule DA)	30,763	0.001	30,763	0	30,763	0.001
6.04 Total cash, cash equivalents and short-term investments	3,968,193	0.075	3,968,193	0	3,968,193	0.075
7. Contract loans	434,539	0.008	434,539	0	434,539	0.008
8. Derivatives (Schedule DB)	0	0.000	0	0	0	0.000
9. Other invested assets (Schedule BA)	20,153,962	0.379	18,907,076	0	18,907,076	0.356
10. Receivables for securities	8,489	0.000	8,489	0	8,489	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	5,312,607,317	100.000	5,311,360,431	0	5,311,360,431	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 Line 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 2024 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	23,637,737
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)	120,272
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	(550,304)
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	3,053,744
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)	20,153,962
12. Deduct total nonadmitted amounts	1,246,886
13. Statement value at end of current period (Line 11 minus Line 12)	18,907,076

SCHEDULE D - VERIFICATION BETWEEN YEARS

Bonds and Stocks

1. Book/adjusted carrying value, December 31 of prior year	4,865,532,383
2. Cost of bonds and stocks acquired, Part 3, Column 7	2,070,023,577
3. Accrual of discount	157,917
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	500,343,249
4.4. Part 4, Column 11	0
5. Total gain (loss) on disposals, Part 4, Column 19	(1,706,011)
6. Deduction consideration for bonds and stocks disposed of, Part 4, Column 7	2,145,875,078
7. Deduct amortization of premium	157,508
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	(276,395)
11. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9+10)	5,288,042,134
12. Deduct total nonadmitted amounts	0
13. Statement value at end of current period (Line 11 minus Line 12)	5,288,042,134

ANNUAL STATEMENT FOR THE YEAR 2024 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	299,803	298,601	296,509	300,000
	2. Canada	0	0	0	0
	3. Other Countries	0	0	0	0
	4. Totals	299,803	298,601	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	588,984	538,296	590,009	578,013
Industrial and Miscellaneous, SVO Identified Funds, Unaffiliated Bank Loans, Unaffiliated Certificates of Deposit and Hybrid Securities (unaffiliated)	8. United States	152,146,420	136,102,526	152,319,173	152,564,542
	9. Canada	4,984,113	4,488,108	4,971,085	5,000,000
	10. Other Countries	27,057,918	24,382,178	27,116,522	26,947,531
	11. Totals	184,188,451	164,972,812	184,406,780	184,512,073
Parent, Subsidiaries and Affiliates	12. Totals	0	0	0	0
	13. Total Bonds	185,077,238	165,809,709	185,293,298	185,390,086
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	5,102,964,896	5,102,964,896	4,662,072,671	
	25. Total Common Stocks	5,102,964,896	5,102,964,896	4,662,072,671	
	26. Total Stocks	5,102,964,896	5,102,964,896	4,662,072,671	
	27. Total Bonds and Stocks	5,288,042,134	5,268,774,605	4,847,365,969	

ANNUAL STATEMENT FOR THE YEAR 2024 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	330,566	0	0	0	0	XXX	330,566	0.2	299,267	0.1	330,566	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	330,566	0	0	0	0	XXX	330,566	0.2	299,267	0.1	330,566	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	61,326	223,835	200,566	103,257	0	XXX	588,984	0.3	649,002	0.3	588,984	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	61,326	223,835	200,566	103,257	0	XXX	588,984	0.3	649,002	0.3	588,984	0

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ANNUAL STATEMENT FOR THE YEAR 2024 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	3,117,169	25,293,552	41,570,159	2,984,917	8,367	XXX	72,974,164	39.4	74,159,100	34.8	49,236,774	23,737,390
6.2 NAIC 2	5,379,183	36,737,799	66,611,750	1,837,769	0	XXX	110,566,501	59.7	136,151,191	63.9	89,924,438	20,642,063
6.3 NAIC 3	0	647,786	0	0	0	XXX	647,786	0.3	900,688	0.4	249,786	398,000
6.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	751,488	0.4	0	0
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	8,496,352	62,679,137	108,181,909	4,822,686	8,367	XXX	184,188,451	99.5	211,962,467	99.6	139,410,998	44,777,453
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 2024 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) 3,509,061	25,517,387	41,770,725	3,088,174	8,367	0	73,893,714	39.9	XXX	XXX	50,156,324	23,737,390
12.2 NAIC 2	(d) 5,379,183	36,737,799	66,611,750	1,837,769	0	0	110,566,501	59.7	XXX	XXX	89,924,438	20,642,063
12.3 NAIC 3	(d) 0	647,786	0	0	0	0	647,786	0.3	XXX	XXX	249,786	398,000
12.4 NAIC 4	(d) 0	0	0	0	0	0	0	0.0	XXX	XXX	0	0
12.5 NAIC 5	(d) 0	0	0	0	0	0	0	0.0	XXX	XXX	0	0
12.6 NAIC 6	(d) 0	0	0	0	0	0	0	0.0	XXX	XXX	0	0
12.7 Totals	8,888,244	62,902,972	108,382,475	4,925,943	8,367	0	(b) 185,108,001	100.0	XXX	XXX	140,330,548	44,777,453
12.8 Line 12.7 as a % of Col. 7	4.8	34.0	58.6	2.7	0.0	0.0	100.0	XXX	XXX	XXX	75.8	24.2
13. Total Bonds Prior Year												
13.1 NAIC 1	3,946,265	19,594,649	48,356,840	3,186,362	23,253	0	XXX	XXX	75,107,369	35.3	51,000,221	24,107,148
13.2 NAIC 2	8,234,696	45,546,159	75,169,678	7,200,658	0	0	XXX	XXX	136,151,191	63.9	110,260,002	25,891,189
13.3 NAIC 3	148,000	502,944	249,744	0	0	0	XXX	XXX	900,688	0.4	249,744	650,944
13.4 NAIC 4	751,488	0	0	0	0	0	XXX	XXX	751,488	0.4	0	751,488
13.5 NAIC 5	0	0	0	0	0	0	XXX	XXX	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	13,080,449	65,643,752	123,776,262	10,387,020	23,253	0	XXX	XXX	(b) 212,910,736	100.0	161,509,967	51,400,769
13.8 Line 13.7 as a % of Col. 9	6.1	30.8	58.1	4.9	0.0	0.0	XXX	XXX	100.0	XXX	75.9	24.1
14. Total Publicly Traded Bonds												
14.1 NAIC 1	2,998,689	12,822,339	31,725,733	2,609,563	0	0	50,156,324	27.1	51,000,221	24.0	50,156,324	XXX
14.2 NAIC 2	5,364,687	27,509,589	55,212,393	1,837,769	0	0	89,924,438	48.6	110,260,002	51.8	89,924,438	XXX
14.3 NAIC 3	0	249,786	0	0	0	0	249,786	0.1	249,744	0.1	249,786	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	8,363,376	40,581,714	86,938,126	4,447,332	0	0	140,330,548	75.8	161,509,967	75.9	140,330,548	XXX
14.8 Line 14.7 as a % of Col. 7	6.0	28.9	62.0	3.2	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	4.5	21.9	47.0	2.4	0.0	0.0	75.8	XXX	XXX	XXX	75.8	XXX
15. Total Privately Placed Bonds												
15.1 NAIC 1	510,372	12,695,048	10,044,992	478,611	8,367	0	23,737,390	12.8	24,107,148	11.3	XXX	23,737,390
15.2 NAIC 2	14,496	9,228,210	11,399,357	0	0	0	20,642,063	11.2	25,891,189	12.2	XXX	20,642,063
15.3 NAIC 3	0	398,000	0	0	0	0	398,000	0.2	650,944	0.3	XXX	398,000
15.4 NAIC 4	0	0	0	0	0	0	0	0.0	751,488	0.4	XXX	0
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	524,868	22,321,258	21,444,349	478,611	8,367	0	44,777,453	24.2	51,400,769	24.1	XXX	44,777,453
15.8 Line 15.7 as a % of Col. 7	1.2	49.8	47.9	1.1	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	0.3	12.1	11.6	0.3	0.0	0.0	24.2	XXX	XXX	XXX	XXX	24.2

(a) Includes \$ 44,777,453 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 \$ 30,763 ; NAIC 2 \$ 0 ; NAIC 3 \$ 0 ; NAIC 4 \$ 0 ; NAIC 5 \$ 0 ; NAIC 6 \$ 0

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ANNUAL STATEMENT FOR THE YEAR 2024 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	330,566	0	0	0	0	XXX	330,566	0.2	299,267	0.1	330,566	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	330,566	0	0	0	0	XXX	330,566	0.2	299,267	0.1	330,566	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	61,326	223,835	200,566	103,257	0	XXX	588,984	0.3	649,002	0.3	588,984	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	61,326	223,835	200,566	103,257	0	XXX	588,984	0.3	649,002	0.3	588,984	0
6. Industrial and Miscellaneous												
6.01 Issuer Obligations	6,861,095	50,926,451	101,357,977	4,344,075	0	XXX	163,489,598	88.3	188,911,749	88.7	127,400,599	36,088,999
6.02 Residential Mortgage-Backed Securities	113,112	219,677	74,659	39,794	2,430	XXX	449,672	0.2	501,682	0.2	365,941	83,731
6.03 Commercial Mortgage-Backed Securities	0	6,401,908	132,774	0	0	XXX	6,534,682	3.5	6,546,807	3.1	2,516,902	4,017,780
6.04 Other Loan-Backed and Structured Securities ...	1,522,145	5,131,101	6,616,499	438,817	5,937	XXX	13,714,499	7.4	16,002,229	7.5	9,127,556	4,586,943
6.05 Totals	8,496,352	62,679,137	108,181,909	4,822,686	8,367	XXX	184,188,451	99.5	211,962,467	99.6	139,410,998	44,777,453
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 2024 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	7,191,661	50,926,451	101,357,977	4,344,075	0	XXX	163,820,164	88.5	XXX	XXX	127,731,165	36,088,999
12.02 Residential Mortgage-Backed Securities	174,438	443,512	275,225	143,051	2,430	XXX	1,038,656	0.6	XXX	XXX	954,925	83,731
12.03 Commercial Mortgage-Backed Securities	0	6,401,908	132,774	0	0	XXX	6,534,682	3.5	XXX	XXX	2,516,902	4,017,780
12.04 Other Loan-Backed and Structured Securities	1,522,145	5,131,101	6,616,499	438,817	5,937	XXX	13,714,499	7.4	XXX	XXX	9,127,556	4,586,943
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	8,888,244	62,902,972	108,382,475	4,925,943	8,367	0	185,108,001	100.0	XXX	XXX	140,330,548	44,777,453
12.10 Line 12.09 as a % of Col. 7	4.8	34.0	58.6	2.7	0.0	0.0	100.0	XXX	XXX	XXX	75.8	24.2
13. Total Bonds Prior Year												
13.01 Issuer Obligations	11,612,302	54,311,107	113,580,325	9,707,282	0	XXX	XXX	XXX	189,211,016	88.9	147,122,329	42,088,687
13.02 Residential Mortgage-Backed Securities	189,674	471,453	298,622	175,833	15,102	XXX	XXX	XXX	1,150,684	0.5	1,060,779	89,905
13.03 Commercial Mortgage-Backed Securities	0	4,381,669	2,165,138	0	0	XXX	XXX	XXX	6,546,807	3.1	2,524,633	4,022,174
13.04 Other Loan-Backed and Structured Securities	1,278,473	6,479,523	7,732,177	503,905	8,151	XXX	XXX	XXX	16,002,229	7.5	10,802,226	5,200,003
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	13,080,449	65,643,752	123,776,262	10,387,020	23,253	0	XXX	XXX	212,910,736	100.0	161,509,967	51,400,769
13.10 Line 13.09 as a % of Col. 9	6.1	30.8	58.1	4.9	0.0	0.0	XXX	XXX	100.0	XXX	75.9	24.1
14. Total Publicly Traded Bonds												
14.01 Issuer Obligations	7,127,847	34,072,383	82,186,860	4,344,075	0	XXX	127,731,165	69.0	147,122,329	69.1	127,731,165	XXX
14.02 Residential Mortgage-Backed Securities	168,344	424,587	258,737	103,257	0	XXX	954,925	0.5	1,060,779	0.5	954,925	XXX
14.03 Commercial Mortgage-Backed Securities	0	2,516,902	0	0	0	XXX	2,516,902	1.4	2,524,633	1.2	2,516,902	XXX
14.04 Other Loan-Backed and Structured Securities	1,067,185	3,567,842	4,492,529	0	0	XXX	9,127,556	4.9	10,802,226	5.1	9,127,556	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	8,363,376	40,581,714	86,938,126	4,447,332	0	0	140,330,548	75.8	161,509,967	75.9	140,330,548	XXX
14.10 Line 14.09 as a % of Col. 7	6.0	28.9	62.0	3.2	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	4.5	21.9	47.0	2.4	0.0	0.0	75.8	XXX	XXX	XXX	75.8	XXX
15. Total Privately Placed Bonds												
15.01 Issuer Obligations	63,814	16,854,068	19,171,117	0	0	XXX	36,088,999	19.5	42,088,687	19.8	XXX	36,088,999
15.02 Residential Mortgage-Backed Securities	6,094	18,925	16,488	39,794	2,430	XXX	83,731	0.0	89,905	0.0	XXX	83,731
15.03 Commercial Mortgage-Backed Securities	0	3,885,006	132,774	0	0	XXX	4,017,780	2.2	4,022,174	1.9	XXX	4,017,780
15.04 Other Loan-Backed and Structured Securities	454,960	1,563,259	2,123,970	438,817	5,937	XXX	4,586,943	2.5	5,200,003	2.4	XXX	4,586,943
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	524,868	22,321,258	21,444,349	478,611	8,367	0	44,777,453	24.2	51,400,769	24.1	XXX	44,777,453
15.10 Line 15.09 as a % of Col. 7	1.2	49.8	47.9	1.1	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	0.3	12.1	11.6	0.3	0.0	0.0	24.2	XXX	XXX	XXX	XXX	24.2

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ANNUAL STATEMENT FOR THE YEAR 2024 OF THE BROOKE LIFE INSURANCE COMPANY

SCHEDULE DA - VERIFICATION BETWEEN YEARS

Short-Term Investments

	1	2	3	4	5
	Total	Bonds	Mortgage Loans	Other Short-term Investment Assets (a)	Investments in Parent, Subsidiaries and Affiliates
1. Book/adjusted carrying value, December 31 of prior year	0	0	0	0	0
2. Cost of short-term investments acquired	30,380	30,380	0	0	0
3. Accrual of discount	383	383	0	0	0
4. Unrealized valuation increase/(decrease)	0	0	0	0	0
5. Total gain (loss) on disposals	0	0	0	0	0
6. Deduct consideration received on disposals	0	0	0	0	0
7. Deduct amortization of premium	0	0	0	0	0
8. Total foreign exchange change in book/adjusted carrying value	0	0	0	0	0
9. Deduct current year's other-than-temporary impairment recognized	0	0	0	0	0
10. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9)	30,763	30,763	0	0	0
11. Deduct total nonadmitted amounts	0	0	0	0	0
12. Statement value at end of current period (Line 10 minus Line 11)	30,763	30,763	0	0	0

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

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

N O N E

Schedule DB - Part B - Verification - Futures Contracts

N O N E

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

N O N E

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

N O N E

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

N O N E

ANNUAL STATEMENT FOR THE YEAR 2024 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	2,461,490	0	2,461,490	0
2. Cost of cash equivalents acquired	3,240,554,992	0	3,240,554,992	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	3,239,108,784	0	3,239,108,784	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)	3,907,698	0	3,907,698	0
11. Deduct total nonadmitted amounts	0	0	0	0
12. Statement value at end of current period (Line 10 minus Line 11)	3,907,698	0	3,907,698	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 2024 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	1,050,418	1,246,886	1,246,886	45,540	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	1	17,767,127	18,907,076	18,907,076	(595,844)	0	0	0	0	0	818,141	2.928	
2099999. Joint Venture Interests - Common Stock - Affiliated									18,817,545	20,153,962	20,153,962	(550,304)	0	0	0	0	0	818,141	XXX	
6099999. Total - Unaffiliated									0	0	0	0	0	0	0	0	0	0	0	XXX
6199999. Total - Affiliated									18,817,545	20,153,962	20,153,962	(550,304)	0	0	0	0	0	818,141	XXX	
6299999 - Totals									18,817,545	20,153,962	20,153,962	(550,304)	0	0	0	0	0	818,141	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 2024 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	1	0	120,272	0	2.980
2099999. Joint Venture Interests - Common Stock - Affiliated							0	120,272	0	XXX
6099999. Total - Unaffiliated							0	0	0	XXX
6199999. Total - Affiliated							0	120,272	0	XXX
6299999 - Totals							0	120,272	0	XXX

ANNUAL STATEMENT FOR THE YEAR 2024 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- Tempor- ary 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	11/26/2024	3,053,744	0	0	0	0	0	0	0	3,053,744	3,053,744	0	0	0	0	
2099999. Joint Venture Interests - Common Stock - Affiliated							3,053,744	0	0	0	0	0	0	0	3,053,744	3,053,744	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							3,053,744	0	0	0	0	0	0	0	3,053,744	3,053,744	0	0	0	0	
6299999 - Totals							3,053,744	0	0	0	0	0	0	0	3,053,744	3,053,744	0	0	0	0	

ANNUAL STATEMENT FOR THE YEAR 2024 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 (Amor-tization)/ 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	..99.5340	298,601	300,000	299,803	0	536	0	0	2.875	3.062	AO	1,477	8,625	05/17/2018	04/30/2025
0019999999	Subtotal - Bonds - U.S. Governments - Issuer Obligations					296,509	XXX	298,601	300,000	299,803	0	536	0	0	XXX	XXX	XXX	1,477	8,625	XXX	XXX
0109999999	Total - U.S. Government Bonds					296,509	XXX	298,601	300,000	299,803	0	536	0	0	XXX	XXX	XXX	1,477	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	70,521	..97.0800	67,868	69,909	70,521	0	0	0	0	4.500	4.203	MON	262	3,146	07/10/2009	06/01/2039
3128MJ-MB-3	FREDDIE MAC GOLD POOL			4	1.B FE	152,738	..97.0790	147,127	151,554	152,738	0	0	0	0	4.500	4.307	MON	568	6,820	07/10/2009	07/01/2039
31398N-QW-7	FANNIE MAE REMICS			4	1.B FE	109,291	..95.5500	102,317	107,083	109,291	0	0	0	0	4.500	4.063	MON	402	4,819	09/17/2010	10/25/2040
31412Y-TT-9	FANNIE MAE POOL			4	1.B FE	7,195	..100.5330	7,266	7,227	7,227	0	0	0	0	6.041	5.189	MON	36	425	08/20/2007	08/01/2037
31417D-TE-3	FANNIE MAE POOL			4	1.B FE	250,264	..88.2260	213,718	242,240	249,207	0	(403)	0	0	3.000	2.451	MON	606	7,267	01/30/2013	11/01/2042
0829999999	Subtotal - Bonds - U.S. Special Revenues - Residential Mortgage-Backed Securities					590,009	XXX	538,296	578,013	588,984	0	(403)	0	0	XXX	XXX	XXX	1,874	22,477	XXX	XXX
0909999999	Total - U.S. Special Revenues Bonds					590,009	XXX	538,296	578,013	588,984	0	(403)	0	0	XXX	XXX	XXX	1,874	22,477	XXX	XXX
00206R-GL-0	AT&T			1	2.B FE	1,059,287	..97.8310	1,049,723	1,073,000	1,062,706	0	(2,938)	0	0	4.100	4.431	FA	16,620	43,993	12/01/2017	02/15/2028
02343U-AG-0	AMCOR FINANCE USA			1	2.B FE	501,983	..98.3080	491,539	500,000	503,024	0	(2,725)	0	0	3.625	3.049	AO	18,125	06/13/2019	04/28/2026	
025816-CP-2	AMERICAN EXPRESS			2	1.F FE	534,815	..97.0410	485,204	500,000	515,112	0	(6,519)	0	0	3.300	1.919	MN	2,658	16,500	12/02/2021	05/03/2027
030288-AC-8	AMER TRANS SYST			1	1.G FE	498,620	..84.7660	423,832	500,000	499,009	0	126	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	..89.1040	818,869	919,000	848,179	0	11,436	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	..84.7790	1,527,724	1,802,000	1,800,956	0	133	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	..87.1400	871,401	1,000,000	837,768	0	5,687	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	..84.0170	2,520,516	3,000,000	2,983,681	0	822	0	0	2.400	2.433	JD	3,200	72,000	10/05/2021	12/15/2031
05526D-BB-0	BAT CAPITAL			1	2.A FE	264,000	..96.7600	255,446	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	..99.6600	296,987	298,000	297,879	0	233	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	..98.4600	145,721	148,000	148,000	0	0	0	0	4.500	4.500	FA	2,516	6,660	01/19/2020	02/15/2026
09247X-AS-0	BLACKROCK			1	1.D FE	1,982,200	..82.3500	1,647,002	2,000,000	1,987,078	0	1,648	0	0	2.100	2.198	FA	14,700	42,000	12/01/2021	02/25/2032
097023-DC-6	BOEING			1	2.C FE	1,625,925	..90.7820	1,361,723	1,500,000	1,582,651	0	(12,959)	0	0	3.625	2.601	FA	22,656	54,375	07/19/2021	02/01/2031
103730-AZ-3	BP CAP MARKETS AMERICA			1	1.E FE	480,684	..97.7560	488,779	500,000	494,011	0	2,439	0	0	3.588	4.140	AO	3,837	17,940	12/14/2018	04/14/2027
11133T-AC-7	BROADRIDGE FINANCIAL SERV			1	2.B FE	194,543	..98.0910	199,124	203,000	201,065	0	1,235	0	0	3.400	4.066	JD	77	6,902	03/13/2019	06/27/2026
11133T-AD-5	BROADRIDGE FINANCIAL SERV			1	2.B FE	1,554,330	..90.4060	1,356,088	1,500,000	1,533,465	0	(6,734)	0	0	2.900	2.389	JD	3,825	43,500	10/25/2021	12/01/2029
11134L-AH-2	BROADCOM			1	2.B FE	497,790	..98.4380	492,191	500,000	499,763	0	106	0	0	3.875	3.899	JJ	106	8,934	01/11/2021	01/15/2027
11135F-BL-4	BROADCOM			1	2.B FE	1,536,525	..86.6660	1,299,990	1,500,000	1,528,230	0	(2,665)	0	0	3.469	3.226	AO	10,985	52,035	10/13/2021	04/15/2034
12527G-AH-6	CF INDUSTRIES			1	2.B FE	507,685	..99.0250	495,124	500,000	501,924	0	(951)	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	..98.0280	980,283	1,000,000	999,391	0	131	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	..84.6780	846,781	1,000,000	999,236	0	110	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	..96.8160	484,081	500,000	499,010	0	391	0	0	3.400	3.487	MN	2,456	17,000	05/02/2017	05/09/2027
126408-HM-8	CSX			1	1.G FE	1,029,040	..97.9140	979,138	1,000,000	1,012,938	0	(2,970)	0	0	4.250	3.894	MS	12,514	42,500	02/21/2019	03/15/2029
14040H-CJ-2	CAPITAL ONE FINANCIAL			2	2.A FE	2,000,000	..82.8170	1,656,334	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
14149Y-BJ-6	CARDINAL HEALTH			1	2.B FE	498,305	..96.9190	484,597	500,000	499,410	0	224	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	..82.6250	2,478,764	3,000,000	2,990,460	0	1,272	0	0	2.125	2.175	MN	9,031	63,750	11/08/2021	11/10/2031
144141-CY-2	DUKE ENERGY PROGRESS			1	1.F FE	499,105	..106.3140	531,569	500,000	499,360	0	27	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	..96.2130	962,135	1,000,000	999,594	0	103	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	..83.6950	2,510,840	3,000,000	2,995,568	0	579	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	..98.0190	490,095	500,000	499,487	0	206	0	0	3.700	3.746	AO	4,625	18,500	03/09/2017	04/01/2027

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ANNUAL STATEMENT FOR THE YEAR 2024 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 eign	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 (Amor- tization)/ 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
186108-CL-8	CLEVELAND ELECTRIC			1	2.B FE	499,625	96.2990	481,497	500,000	499,773	0	30	0	0	4.550	4.558	MN	2,907	22,750	10/30/2018	11/15/2030
198280-AF-6	COLUMBIA PIPELINE GROUP			1	2.A FE	499,429	99.7350	498,677	500,000	499,935	0	54	0	0	4.500	4.533	JD	1,875	22,500	05/19/2015	06/01/2025
20825C-BA-1	CONOCOPHILLIPS			1	1.F FE	4,111,200	85.3650	3,414,595	4,000,000	4,073,761	0	(11,698)	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	83.2140	416,071	500,000	498,477	0	211	0	0	2.250	2.300	FA	4,688	11,250	07/21/2021	08/01/2031
233293-AQ-2	DPL			1	3.B FE	249,620	93.1420	232,855	250,000	249,786	0	42	0	0	4.350	4.371	AO	2,296	10,875	04/08/2019	04/15/2029
233853-AG-5	DAIMLER TRUCKS FINAN NA			1	1.G FE	1,993,860	90.7900	1,815,809	2,000,000	1,996,394	0	856	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	97.8670	489,336	500,000	500,634	0	(372)	0	0	3.375	3.295	MN	2,156	16,875	03/20/2019	11/15/2026
256746-AJ-7	DOLLAR TREE			1	2.B FE	1,994,600	84.3530	1,687,060	2,000,000	1,996,090	0	505	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	107.9660	1,079,656	1,000,000	997,843	0	85	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	84.3780	1,687,569	2,000,000	1,997,827	0	282	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	96.3450	963,453	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
28932M-AA-3	ELM ROAD GENERATING			1	1.F FE	395,322	99.8710	394,813	395,322	395,322	0	0	0	0	5.209	5.209	FA	8,008	20,592	02/03/2010	02/11/2030
29278N-AN-3	ENERGY TRANSFER PARTNERS			1	2.B FE	263,438	101.2840	253,211	250,000	254,190	0	(1,791)	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	78.9390	2,368,176	3,000,000	2,994,028	0	585	0	0	2.550	2.575	JD	6,375	76,500	11/10/2021	12/01/2033
30040W-AF-5	EVERSOURCE ENERGY			1	2.B FE	496,525	96.5930	482,966	500,000	498,337	0	343	0	0	4.250	4.335	AO	5,313	21,250	12/10/2018	04/01/2029
340711-BA-7	FLORIDA GAS TRANSMISSION			1	2.B FE	1,995,920	81.8140	1,636,290	2,000,000	1,997,113	0	386	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	99.6010	996,007	1,000,000	999,614	0	736	0	0	4.000	4.079	JD	1,778	40,000	06/08/2015	06/15/2025
35805B-AB-8	PRESENTUS MED CARE III			1	2.C FE	996,990	82.1600	821,599	1,000,000	998,121	0	280	0	0	2.375	2.408	FA	8,906	23,750	09/09/2020	02/16/2031
36144B-AY-9	GATX			1	2.B FE	993,150	97.3360	973,365	1,000,000	998,634	0	747	0	0	3.250	3.331	MS	9,569	32,500	09/08/2016	09/15/2026
37033A-CQ-5	GENERAL MILLS			1	2.B FE	2,961,930	83.3960	2,501,868	3,000,000	2,972,856	0	3,635	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	98.5760	985,760	1,000,000	999,663	0	154	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	90.6570	906,575	1,000,000	998,577	0	350	0	0	2.400	2.439	AO	5,067	24,000	10/12/2021	10/15/2028
37555B-BF-9	GILEAD SCIENCES			1	2.A FE	1,006,120	98.8020	988,018	1,000,000	1,000,647	0	(678)	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	108.3860	541,932	500,000	509,103	0	(430)	0	0	6.375	6.172	MN	4,073	31,875	05/01/2009	05/15/2038
38141G-YN-8	GOLDMAN SACHS GROUP			1	2.A FE	1,000,000	84.5230	845,229	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			1	2.A FE	985,490	99.9420	999,425	1,000,000	999,853	0	1,777	0	0	3.500	3.685	JJ	15,361	35,000	09/24/2015	01/23/2025
410867-AF-2	HANOVER INSURANCE GROUP			1	2.B FE	997,670	99.3490	993,489	1,000,000	999,579	0	265	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	83.1880	2,079,692	2,500,000	2,494,068	0	775	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	98.2290	491,147	500,000	499,535	0	348	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	91.6520	916,523	1,000,000	998,217	0	354	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	98.0880	980,876	1,000,000	999,638	0	134	0	0	3.950	3.965	MS	11,631	39,500	03/13/2017	03/15/2027
44891A-CA-3	HYUNDAI CAPITAL			1	1.G FE	1,498,350	89.5900	1,343,856	1,500,000	1,499,075	0	232	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	84.9170	849,170	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.F FE	3,931,080	82.8870	3,315,489	4,000,000	3,951,232	0	6,300	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	96.7580	967,585	1,000,000	999,305	0	178	0	0	4.100	4.121	AO	6,947	41,000	04/23/2018	04/30/2028
548661-DY-0	LOWES			1	2.A FE	470,680	83.6670	418,334	500,000	481,155	0	2,999	0	0	1.700	2.401	AO	1,794	8,500	05/20/2015	10/15/2030
552676-AU-2	MDC HOLDINGS INC			1	2.C FE	483,920	86.8160	434,081	500,000	488,937	0	1,653	0	0	2.500	2.902	JJ	5,764	12,500	11/12/2021	01/15/2031
55279H-AK-6	MANUFACTURERS & TRADERS			2	1.G FE	499,440	99.7770	498,885	500,000	499,977	0	55	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	98.5160	492,578	500,000	501,372	0	(674)	0	0	4.125	3.975	MS	6,875	20,625	06/22/2017	03/01/2027
57174B-BP-6	MARSH & MCLENNAN			1	1.G FE	1,997,520	83.8300	1,676,598	2,000,000	1,998,209	0	232	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	87.3590	873,591	1,000,000	1,015,514	0	(2,346)	0	0	2.850	2.571	AO	6,017	28,500	09/20/2021	04/15/2031
59156R-BM-9	METLIFE			1	1.G FE	497,140	99.7140	498,571	500,000	499,919	0	313	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	89.4440	411,441	460,000	473,954	0	(2,605)	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	83.0940	415,468	500,000	495,413	0	636	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	83.7910	3,351,625	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

ANNUAL STATEMENT FOR THE YEAR 2024 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
649840-CQ-6	NEW YORK ST ELECTRIC & GAS			1	1.G FE	992,820	96.9110	969,112	1,000,000	998,416	0	778	0	0	3.250	3.335	JD	2,708	32,500	11/21/2016	12/01/2026
649840-CT-0	NEW YORK ST ELECTRIC & GAS			1	1.G FE	1,995,700	81.5040	1,630,084	2,000,000	1,996,976	0	408	0	0	2.150	2.174	AO	10,750	43,000	09/21/2021	10/01/2031
65364U-AL-0	NIAGARA MOHAWK POWER			1	2.A FE	999,990	96.7170	967,166	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	97.0580	970,579	1,000,000	997,388	0	607	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	100.9680	1,009,675	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.G FE	493,335	93.8250	469,125	500,000	496,685	0	647	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	96.9580	484,789	500,000	499,799	0	51	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	122.8710	614,353	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	85.5800	1,711,602	2,000,000	1,993,501	0	838	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	84.3430	2,530,288	3,000,000	2,995,991	0	523	0	0	2.450	2.471	MN	9,392	73,500	11/04/2021	11/15/2031
74834L-BA-7	QUEST DIAGNOSTICS			1	2.A FE	997,070	96.9310	969,314	1,000,000	998,538	0	289	0	0	4.200	4.236	JD	1,117	42,000	03/07/2019	06/30/2029
749685-AV-5	RPM INTERNATIONAL			1	2.B FE	499,290	97.7390	488,695	500,000	499,801	0	76	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	83.0070	3,320,297	4,000,000	3,999,395	0	68	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	2,342,571	82.5150	1,967,980	2,385,000	2,356,145	0	4,248	0	0	1.875	2.081	AO	9,441	44,719	09/20/2021	04/15/2031
785592-AU-0	SABINE PASS LIQUEFACTION			1	2.A FE	1,011,070	97.6350	976,349	1,000,000	1,003,910	0	(1,359)	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	97.2560	486,279	500,000	491,883	0	3,125	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	97.2530	243,132	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	581,310	81.3580	490,588	603,000	587,229	0	1,971	0	0	2.125	2.524	MS	3,773	12,814	11/29/2021	03/15/2032
842587-DE-4	SOUTHERN			1	2.A FE	1,090,470	93.9210	939,208	1,000,000	1,058,000	0	(10,586)	0	0	3.700	2.478	AO	6,269	37,000	11/04/2021	04/30/2030
854502-AH-4	STANLEY BLACK & DECKER			1	2.A FE	999,260	97.6040	976,038	1,000,000	999,639	0	74	0	0	4.250	4.259	MN	5,431	42,500	10/30/2018	11/15/2028
857477-CA-9	STATE STREET			2	1.D FE	1,211,888	96.9690	1,212,109	1,250,000	1,214,647	0	2,759	0	0	4.821	5.216	JJ	25,946	60,263	01/19/2024	01/26/2034
85855C-AB-6	STELLANTIS			1	2.A FE	400,000	82.0740	328,294	400,000	400,000	0	0	0	0	2.691	2.690	MS	3,169	10,764	09/08/2021	09/15/2031
871829-BQ-9	SYSCO			1	2.B FE	995,780	83.8890	838,885	1,000,000	996,950	0	396	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	84.6720	846,722	1,000,000	997,771	0	274	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	90.0510	900,515	1,000,000	1,000,524	0	(121)	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	85.6110	1,712,221	2,000,000	1,993,741	0	826	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	99.0040	990,039	1,000,000	998,868	0	859	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	83.2050	832,051	1,000,000	991,875	0	1,099	0	0	2.000	2.129	AO	4,222	20,000	08/09/2021	10/15/2031
911312-BR-6	UNITED PARCEL SERVICE			1	1.F FE	998,820	94.9380	949,380	1,000,000	999,420	0	119	0	0	3.400	3.414	MS	10,011	34,000	03/13/2020	03/15/2029
91159H-HR-4	US BANCORP			2	1.G FE	1,006,550	96.7740	967,743	1,000,000	1,001,891	0	(878)	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	85.2890	1,705,782	2,000,000	1,975,648	0	3,121	0	0	2.800	2.996	JD	4,667	56,000	11/29/2021	12/01/2031
928563-AL-9	VMIWARE INC			1	2.B FE	1,996,060	82.9540	1,659,090	2,000,000	1,997,287	0	373	0	0	2.200	2.222	FA	16,622	44,000	07/20/2021	08/15/2031
94106L-BB-4	WASTE MANAGEMENT			1	1.G FE	2,845,883	90.2790	2,256,975	2,500,000	2,771,096	0	(24,349)	0	0	3.900	2.622	MS	32,500	97,500	11/02/2021	03/01/2035
96145D-AD-7	WESTROCK			1	2.B FE	999,560	96.2140	962,135	1,000,000	999,838	0	44	0	0	3.375	3.380	MS	9,938	33,750	08/21/2017	09/15/2027
970648-AG-6	WILLIS NORTH AMERICA			1	2.B FE	499,835	98.2010	491,007	500,000	499,901	0	17	0	0	4.500	4.504	MS	6,625	22,500	09/05/2018	09/15/2028
98389B-AV-2	XCEL ENERGY			1	2.B FE	496,555	96.7630	483,815	500,000	498,636	0	358	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	97.1880	971,876	1,000,000	998,987	0	535	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	85.2660	1,705,326	2,000,000	1,999,478	0	66	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	83.1810	831,816	1,000,000	996,248	0	1,739	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	98.8480	494,240	500,000	499,575	0	423	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	96.9700	484,851	500,000	499,826	0	53	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	96.7940	483,970	500,000	499,691	0	112	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.A FE	2,994,540	92.5960	2,777,880	3,000,000	2,996,796	0	759	0	0	3.000	3.029	AO	15,500	90,000	10/21/2021	10/29/2028
034863-AT-7	ANGLO AMERICAN CAPITAL			C	2.B FE	485,950	97.2720	486,359	500,000	495,407	0	1,564	0	0	4.000	4.363	MS	6,111	20,000	02/22/2018	09/11/2027
046353-AL-2	ASTRAZENECA			C	1.F FE	1,499,205	99.0170	1,485,260	1,500,000	1,499,883	0	85	0	0	3.375	3.381	MN	6,328	50,625	01/21/2016	11/16/2025

ANNUAL STATEMENT FOR THE YEAR 2024 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
05583J-AE-2	BPCE	C			2.A FE	180,131	97.4770	180,332	185,000	182,893	0	504	0	0	4.625	4.964	MS	2,591	8,556	10/12/2018	09/12/2028
06738E-BV-6	BARCLAYS	C			2.A FE	2,000,000	84.4440	1,688,880	2,000,000	2,000,000	0	0	0	0	2.894	2.894	MM	5,949	57,880	11/17/2021	11/24/2032
314890-AA-2	FERGUSON FINANCE	C			2.A FE	996,500	97.7850	977,845	1,000,000	998,418	0	358	0	0	4.500	4.544	AO	8,375	45,000	10/17/2018	10/24/2028
404280-BK-4	HSBC HOLDINGS	C			1.G FE	520,215	97.8930	489,464	500,000	505,193	0	(2,240)	0	0	4.041	3.544	MS	6,062	20,205	06/28/2017	03/13/2028
47216Q-AC-7	JDE PEETS NV	C			2.C FE	1,991,820	81.0490	1,620,962	2,000,000	1,994,260	0	776	0	0	2.250	2.296	MS	12,125	45,000	09/21/2021	09/24/2031
55037A-AB-4	LUNDIN ENERGY FI	C			2.B FE	1,596,960	96.3620	1,381,794	1,600,000	1,597,922	0	280	0	0	3.100	3.122	JJ	22,871	49,600	06/16/2021	07/15/2031
55608J-AZ-1	MACQUARIE GROUP	C			1.F FE	3,000,000	84.4760	2,534,274	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			1.G FE	1,500,000	83.6010	1,254,015	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			2.A FE	2,674,525	91.8530	2,296,315	2,500,000	2,611,762	0	(20,400)	0	0	3.400	2.459	MM	14,167	85,000	11/03/2021	05/01/2030
63861V-AB-3	NATIONWIDE BLDG SOCIETY	C			1.G FE	500,000	97.1130	485,563	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			2.A FE	1,000,000	94.9300	949,302	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
82481L-AD-1	SHIRE ACQUISITIONS INVEST IR	C			2.A FE	998,810	97.7130	977,130	1,000,000	999,735	0	129	0	0	3.200	3.214	MS	8,711	32,000	09/19/2016	09/23/2026
853254-CC-2	STANDARD CHARTERED	C			1.G FE	626,538	84.0570	532,921	634,000	628,527	0	647	0	0	2.678	2.807	JD	94	16,979	11/04/2021	06/29/2032
85917P-AA-5	STERIS PLC	C			2.B FE	1,031,760	86.3490	863,492	1,000,000	1,021,222	0	(3,297)	0	0	2.700	2.315	MS	7,950	27,000	09/20/2021	03/15/2031
87124V-AF-6	SYDNEY AIRPORT FINANCE	C			2.A FE	499,750	98.2870	491,435	500,000	499,943	0	28	0	0	3.625	3.631	AO	3,172	18,125	04/21/2016	04/28/2026
89400P-AG-8	TRANSURBAN FINANCE	C			2.A FE	496,370	96.6460	483,228	500,000	499,100	0	375	0	0	3.375	3.458	MS	4,641	16,875	09/15/2016	03/22/2027
89641U-AC-5	TRINITY ACQUISITION PLC	C			2.B FE	497,890	99.2970	496,485	500,000	499,663	0	243	0	0	4.400	4.453	MS	6,478	22,000	03/17/2016	03/15/2026
980236-AQ-6	WOODSIDE FINANCE	C			2.A FE	998,170	96.8940	968,935	1,000,000	999,078	0	184	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						163,553,329	XXX	145,847,777	163,369,322	163,489,598	0	(37,057)	0	0	XXX	XXX	XXX	1,115,016	4,957,061	XXX	XXX
12667F-HI-8	CWALT	C		4	1.A FM	356,811	96.8860	373,120	385,114	365,941	0	2,947	0	0	5.500	7.670	MON	1,765	21,181	04/22/2004	07/25/2034
46649Y-AC-9	JPMIT	C		4	1.A	83,731	91.3280	76,125	83,353	83,731	0	0	0	0	4.000	3.586	MON	278	3,334	02/08/2019	02/25/2049
92922F-IH-8	WAMU	C		4	1.A FM	153,048	30.9360	97,469	315,066	0	(5,636)	0	0	0	5.911	0.000	MON	1,552	25,650	04/21/2004	03/25/2034
1029999999 Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated) - Residential Mortgage-Backed Securities						593,590	XXX	546,714	783,533	449,672	0	(2,689)	0	0	XXX	XXX	XXX	3,595	50,165	XXX	XXX
06035Z-AJ-0	BANK	C		4	1.A	1,029,961	95.8760	958,756	1,000,000	1,007,492	0	(3,211)	0	0	3.741	3.392	MON	3,118	37,410	07/14/2017	07/15/2060
06427D-AV-5	BACM	C		4	1.A	1,029,988	96.4980	964,979	1,000,000	1,005,920	0	(3,029)	0	0	3.748	3.398	MON	3,123	37,480	02/02/2017	02/15/2050
44965L-AA-2	TLPT	C		4	1.A	2,059,862	95.3310	1,906,610	2,000,000	2,026,163	0	(6,330)	0	0	4.145	3.798	MON	6,908	82,900	03/01/2019	02/11/2041
55375K-AS-5	MSSG	C		4	1.A	1,980,938	92.0210	1,840,420	2,000,000	1,991,617	0	1,936	0	0	3.397	3.534	MON	5,662	67,940	02/08/2019	09/13/2039
90276C-AH-4	UBSCM	C		4	1.A	514,992	95.6090	478,045	500,000	503,490	0	(1,490)	0	0	3.740	3.415	MON	1,558	18,700	07/31/2017	08/15/2050
1039999999 Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated) - Commercial Mortgage-Backed Securities						6,615,741	XXX	6,148,810	6,500,000	6,534,682	0	(12,124)	0	0	XXX	XXX	XXX	20,369	244,430	XXX	XXX
03027X-AK-6	AMERICAN TOWER	C		1	2.B FE	990,040	97.6770	976,768	1,000,000	997,987	0	1,054	0	0	3.375	3.490	AO	7,125	33,750	05/10/2016	10/15/2026
03027X-BS-8	AMERICAN TOWER	C		1	2.B FE	1,491,660	83.1430	1,247,144	1,500,000	1,494,149	0	793	0	0	2.300	2.363	MS	10,158	34,500	09/23/2021	09/15/2031
05588U-AA-0	HVGI 2019-A A	C		4	1.F FE	99,312	98.0410	97,391	99,337	99,312	0	0	0	0	3.280	3.351	MON	54	3,258	04/03/2019	09/26/2033
126650-BP-4	CVS	C		1	2.B FE	265,991	100.5480	284,983	283,431	279,370	0	984	0	0	6.036	6.922	MON	998	17,112	03/27/2008	12/10/2028
233046-AS-0	DNKN	C		4	2.B FE	1,455,000	84.3260	1,226,942	1,455,000	1,455,000	0	0	0	0	2.791	2.798	FMAN	4,625	40,609	10/15/2021	11/20/2051
30225V-AG-2	EXTRA SPACE STORAGE LP	C		1	2.B FE	997,970	81.6960	816,958	1,000,000	998,534	0	183	0	0	2.350	2.372	MS	6,919	23,500	09/13/2021	03/15/2032
38217V-AA-8	GOODG	C		4	1.A FE	520,982	90.0770	469,503	521,224	521,010	0	8	0	0	3.740	3.748	AO	4,115	19,704	04/21/2017	10/15/2052
42770X-AA-5	HERO	C		4	1.A FE	61,493	89.3170	54,928	61,498	61,502	0	0	0	0	3.080	3.078	MS	531	1,925	09/15/2016	09/20/2042
42771T-AA-3	HERO	C		4	1.A FE	102,716	93.9710	96,530	102,723	102,723	0	0	0	0	4.280	4.648	MS	1,233	4,476	11/18/2015	09/20/2041
42771X-AA-4	HERO	C		4	1.A FE	183,459	88.4690	162,369	183,533	183,461	0	2	0	0	3.710	3.719	MS	1,910	6,932	04/21/2017	09/20/2047
49446R-AU-3	KIMCO REALTY	C		1	2.A FE	998,430	99.8420	998,423	1,000,000	999,942	0	214	0	0	3.300	3.324	FA	13,750	33,000	08/01/2017	02/01/2025
53948K-AA-7	LPSLT	C		4	1.D FE	581,415	81.3010	460,691	566,651	581,415	0	0	0	0	2.750	2.383	MON	476	15,583	09/10/2020	07/20/2047
59523U-AN-7	MID-AMERICA APARTMENTS	C		1	1.G FE	497,900	97.6210	488,104	500,000	499,416	0	223	0	0	3.600	3.650	JD	1,500	18,000	05/02/2017	06/01/2027

ANNUAL STATEMENT FOR THE YEAR 2024 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
61946C-AA-0	MSAIC			4	1.E FE	293,242	94.2090	276,351	293,339	293,242	0	0	0	0	4.370	4.467	MON	392	12,819	01/25/2019	12/21/2043
61946F-AA-3	MSAIC			4	1.D FE	263,936	93.1100	245,765	263,950	263,939	0	3	0	0	4.010	4.044	MON	323	10,586	04/11/2018	06/22/2043
756109-CA-0	REALTY INCOME			2	1.G FE	1,322,238	91.9050	1,378,578	1,500,000	1,359,171	0	36,933	0	0	2.100	5.323	MS	9,275	31,500	01/19/2024	03/15/2028
76169X-AB-0	REXFORD INDUSTRIAL			1	2.A FE	958,060	81.2510	812,509	1,000,000	970,388	0	4,010	0	0	2.150	2.637	MS	7,167	21,500	11/02/2021	09/01/2031
828807-DC-8	SIMON PROPERTY GROUP			1	1.G FE	496,920	97.2330	486,164	500,000	499,142	0	327	0	0	3.375	3.448	JD	750	16,875	05/22/2017	06/15/2027
90265E-AR-1	UDR			1	2.A FE	1,042,420	87.8170	878,170	1,000,000	1,029,460	0	(4,215)	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	98.9820	494,909	500,000	496,914	0	1,719	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	292,362	89.4280	261,480	292,393	292,354	0	1	0	0	3.260	3.262	AO	2,012	9,674	11/08/2017	10/15/2053
75973L-AA-6	RENEW			C	1.A FE	236,074	90.9880	214,851	236,139	236,068	0	1	0	0	3.670	3.675	MS	2,431	8,805	04/21/2017	09/20/2052
1049999999	Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated) - Other Loan-Backed and Structured Securities					13,644,120	XXX	12,429,511	13,859,218	13,714,499	0	42,240	0	0	XXX	XXX	XXX	94,577	416,608	XXX	XXX
1109999999	Total - Industrial and Miscellaneous (Unaffiliated) Bonds					184,406,780	XXX	164,972,812	184,512,073	184,188,451	0	(9,630)	0	0	XXX	XXX	XXX	1,233,557	5,668,264	XXX	XXX
1309999999	Total - Hybrid Securities					0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX
1509999999	Total - Parent, Subsidiaries and Affiliates Bonds					0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX
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					163,849,838	XXX	146,146,378	163,669,322	163,789,401	0	(36,521)	0	0	XXX	XXX	XXX	1,116,493	4,965,686	XXX	XXX
2429999999	Total - Residential Mortgage-Backed Securities					1,183,599	XXX	1,085,010	1,361,546	1,038,656	0	(3,092)	0	0	XXX	XXX	XXX	5,469	72,642	XXX	XXX
2439999999	Total - Commercial Mortgage-Backed Securities					6,615,741	XXX	6,148,810	6,500,000	6,534,682	0	(12,124)	0	0	XXX	XXX	XXX	20,369	244,430	XXX	XXX
2449999999	Total - Other Loan-Backed and Structured Securities					13,644,120	XXX	12,429,511	13,859,218	13,714,499	0	42,240	0	0	XXX	XXX	XXX	94,577	416,608	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					185,293,298	XXX	165,809,709	185,390,086	185,077,238	0	(9,497)	0	0	XXX	XXX	XXX	1,236,908	5,699,366	XXX	XXX

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

Number	1A	1B	1C	1D	1E	1F	1G
1A	8,681,275	588,984	997,388	6,040,820	5,286,944	26,520,415	25,747,125
1B	49,771,896	51,397,916	9,396,689				
1C	0	397,786	250,000				
1D	0	0	0				
1E	0	0	0				
1F	0	0	0				

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE BROOKE LIFE INSURANCE COMPANY

SCHEDULE D - PART 2 - SECTION 1

Showing All PREFERRED STOCKS Owned December 31 of Current Year

1 CUSIP Identi- fication	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 Desig- nation, NAIC Desig- nation Modifier and SVO Admini- strative Symbol	21 Date Acquired	
		3 Code	4 For- eign					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 (Amor- tization)/ 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 ..\$

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ANNUAL STATEMENT FOR THE YEAR 2024 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	XXX	XXX
5409999999. Total - Common Stocks - Mutual Funds						0	XXX	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	XXX	XXX
5809999999. Total - Common Stocks - Closed-End Funds						0	XXX	0	0	0	0	0	0	0	0	0	XXX	XXX
468502-10-9 ...	JACKSON NATIONAL LIFE INSURANCE COMPANY			12,000,000.000	4,404,030,969	425.247	4,404,030,969	2,792,238,744	0	0	0	1,671,243,249	0	1,671,243,249	0	08/26/1987		
11253*-10-1 ...	BROOKE LIFE REINSURANCE COMPANY			1,000.000	698,933,927	698,933.927	698,933,927	1,869,833,927	0	830,000,000	0	(1,170,900,000)	0	(1,170,900,000)	0	01/01/2024		
5919999999. Subtotal - Common Stock - Parent, Subsidiaries and Affiliates Publicly Traded						5,102,964,896	XXX	5,102,964,896	4,662,072,671	0	830,000,000	0	500,343,249	0	500,343,249	0	XXX	XXX
5979999999. Total - Common Stocks - Parent, Subsidiaries and Affiliates						5,102,964,896	XXX	5,102,964,896	4,662,072,671	0	830,000,000	0	500,343,249	0	500,343,249	0	XXX	XXX
5989999999 - Total Common Stocks						5,102,964,896	XXX	5,102,964,896	4,662,072,671	0	830,000,000	0	500,343,249	0	500,343,249	0	XXX	XXX
5999999999 - Total Preferred and Common Stocks						5,102,964,896	XXX	5,102,964,896	4,662,072,671	0	830,000,000	0	500,343,249	0	500,343,249	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

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ANNUAL STATEMENT FOR THE YEAR 2024 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
756109-CA-0	REALTY INCOME		01/19/2024	Tax Free Exchange		1,322,238	1,500,000	10,850
857477-CA-9	STATE STREET		01/19/2024	JP MORGAN SECURITIES		1,211,888	1,250,000	29,629
1109999999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)						2,534,126	2,750,000	40,479
2509999997. Total - Bonds - Part 3						2,534,126	2,750,000	40,479
2509999998. Total - Bonds - Part 5						197,655,524	203,645,382	1,278,405
2509999999. Total - Bonds						200,189,650	206,395,382	1,318,884
4509999997. Total - Preferred Stocks - Part 3						0	XXX	0
4509999998. Total - Preferred Stocks - Part 5						0	XXX	0
4509999999. Total - Preferred Stocks						0	XXX	0
11253*-10-1	BROOKE LIFE REINSURANCE COMPANY		01/01/2024	CAPITAL CONTRIBUTION	1,000,000	1,869,833,927		0
5929999999. Subtotal - Common Stocks - Parent, Subsidiaries and Affiliates Other						1,869,833,927	XXX	0
5989999997. Total - Common Stocks - Part 3						1,869,833,927	XXX	0
5989999998. Total - Common Stocks - Part 5						0	XXX	0
5989999999. Total - Common Stocks						1,869,833,927	XXX	0
5999999999. Total - Preferred and Common Stocks						1,869,833,927	XXX	0
6009999999 - Totals						2,070,023,577	XXX	1,318,884

ANNUAL STATEMENT FOR THE YEAR 2024 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		12/01/2024	Paydown		6,588	6,588	6,645	6,645	0	(58)	0	(58)	0	6,588	0	0	0	172	06/01/2039
3128MJ-MB-3	FREDDIE MAC GOLD POOL		12/01/2024	Paydown		20,448	20,448	20,608	20,608	0	(160)	0	(160)	0	20,448	0	0	0	522	07/01/2039
31398N-QW-7	FANNIE MAE REMICS		12/01/2024	Paydown		7,151	7,151	7,299	7,299	0	(148)	0	(148)	0	7,151	0	0	0	19	10/25/2040
31412Y-TT-9	FANNIE MAE POOL 938962		12/01/2024	Paydown		349	349	347	349	0	0	0	0	0	349	0	0	0	11	08/01/2037
31417D-TE-3	FANNIE MAE POOL AB6848		12/01/2024	Paydown		23,984	23,984	24,779	24,714	0	(730)	0	(730)	0	23,984	0	0	0	403	11/01/2042
0909999999 Subtotal - Bonds - U.S. Special Revenues						58,520	58,520	59,678	59,615	0	(1,096)	0	(1,096)	0	58,520	0	0	0	1,305	XXX
00912X-BF-0	AIR LEASE CORP		07/10/2024	CITICORP		488,840	500,000	493,590	496,560	0	342	0	342	0	496,902	0	(8,062)	(8,062)	17,986	10/01/2028
025816-CG-2	AMERICAN EXPRESS		07/01/2024	Call 100.0000		1,000,000	1,000,000	996,780	999,594	0	329	0	329	0	999,923	0	77	77	22,986	07/30/2024
03027X-AD-2	AMERICAN TOWER		02/15/2024	Maturity		500,000	500,000	499,440	499,934	0	66	0	66	0	500,000	0	0	0	12,500	02/15/2024
05369A-AF-8	AVIATION CAPITAL		01/30/2024	Maturity		500,000	500,000	494,205	499,864	0	136	0	136	0	500,000	0	0	0	10,938	01/30/2024
05588U-AA-0	HVGI 2019-A A		12/25/2024	Paydown		46,041	46,041	46,030	46,030	0	12	0	12	0	46,041	0	0	0	799	09/26/2033
05607B-AB-7	BXGNT 2017-A B		11/02/2024	Paydown		144,794	144,794	144,786	144,793	0	1	0	1	0	144,794	0	0	0	4,034	10/04/2032
09247X-AP-6	BLACKROCK		01/08/2024	SUSQUEHANNA INTL GROUP		476,680	500,000	495,950	497,661	0	9	0	9	0	497,670	0	(20,990)	(20,990)	3,160	04/30/2029
097023-CJ-2	BOEING		03/25/2024	MARKET AXESS		829,237	1,000,000	1,049,700	1,042,217	0	(847)	0	(847)	0	1,041,371	0	(212,134)	(212,134)	14,600	05/01/2034
126650-BP-4	CVS		12/10/2024	Redemption		64,223	64,223	60,271	63,080	0	1,143	0	1,143	0	64,223	0	0	0	2,101	12/10/2028
12667F-HH-8	CIWALT 2004-9T1 A13		12/01/2024	Paydown		41,133	41,133	38,110	38,770	0	2,363	0	2,363	0	41,133	0	0	0	1,490	07/25/2034
14040H-BF-1	CAPITAL ONE FINANCIAL		03/25/2024	Call 100.0000		500,000	500,000	499,545	499,942	0	30	0	30	0	499,972	0	28	28	7,865	04/24/2024
17310N-AF-5	CRMSI 2006-3 A6		11/01/2024	Paydown		26	26	25	27	0	(2)	0	(2)	0	26	0	0	0	1	11/25/2036
186108-CJ-3	CLEVELAND ELECTRIC		08/15/2024	Maturity		1,000,000	1,000,000	994,660	999,611	0	389	0	389	0	1,000,000	0	0	0	55,000	08/15/2024
20030N-CA-7	COMCAST		01/08/2024	CITADEL SECURITIES		950,150	1,000,000	955,670	979,724	0	118	0	118	0	979,841	0	(29,691)	(29,691)	12,688	02/15/2028
233046-AS-0	DNKN 2021-1A A23		11/20/2024	Paydown		15,000	15,000	15,000	15,000	0	0	0	0	0	15,000	0	0	0	262	11/20/2051
233851-BJ-2	DANILER FINANCE N AMERICA		08/01/2024	Maturity		1,000,000	1,000,000	990,390	999,328	0	672	0	672	0	1,000,000	0	0	0	32,500	08/01/2024
26884U-AG-4	EPR PROPERTIES		11/07/2024	GOLDMAN SACHS		879,650	1,000,000	991,740	993,264	0	662	0	662	0	993,926	0	(114,276)	(114,276)	35,300	11/15/2031
28370T-AG-4	KINDER MORGAN ENERGY PART		05/01/2024	Maturity		500,000	500,000	499,840	499,943	0	57	0	57	0	500,000	0	0	0	10,750	05/01/2024
28932M-AA-3	ELM ROAD GENERATE STATION		08/11/2024	Redemption		60,616	60,616	60,616	60,616	0	0	0	0	0	60,616	0	0	0	2,378	02/11/2030
31620R-AK-1	FIDELITY NATIONAL TITLE		11/07/2024	JP MORGAN SECURITIES		851,040	1,000,000	996,420	997,427	0	282	0	282	0	997,708	0	(146,668)	(146,668)	28,107	03/15/2031
38141G-VM-3	GOLDMAN SACHS GROUP		03/03/2024	Maturity		1,000,000	1,000,000	996,980	999,846	0	154	0	154	0	1,000,000	0	0	0	20,000	03/03/2024
38217V-AA-8	GOODG 2017-1A A		12/15/2024	Redemption		74,254	74,254	74,219	74,222	0	31	0	31	0	74,254	0	0	0	2,051	10/15/2052
42770X-AA-5	HERO 2016-3A A1		12/20/2024	Redemption		11,027	11,027	11,026	11,028	0	(1)	0	(1)	0	11,027	0	0	0	278	09/20/2042
42771T-AA-3	HERO 2015-3A A		12/20/2024	Paydown		18,788	18,788	18,787	18,788	0	0	0	0	0	18,788	0	0	0	675	09/20/2041
42771T-AA-3	HERO 2015-3A A		06/20/2024	Redemption		1,328	1,328	1,328	1,328	0	0	0	0	0	1,328	0	0	0	12	09/20/2041
42771X-AA-4	HERO 2017-1A A1		12/20/2024	Redemption		26,988	26,988	26,977	26,977	0	11	0	11	0	26,988	0	0	0	736	09/20/2047
446150-AQ-7	HUNTINGTON BANCSHARES		08/06/2024	Maturity		1,000,000	1,000,000	997,810	999,709	0	291	0	291	0	1,000,000	0	0	0	26,250	08/06/2024
46649Y-AC-9	JPMIT 2018-9 A3		12/01/2024	Paydown		6,148	6,148	6,176	6,176	0	(28)	0	(28)	0	6,148	0	0	0	154	02/25/2049
501044-CY-5	KROGER		02/01/2024	Maturity		500,000	500,000	498,980	499,962	0	38	0	38	0	500,000	0	0	0	10,000	02/01/2024
502431-AK-5	LHARRIS TECH		05/28/2024	Maturity		513,000	513,000	533,140	513,739	0	(739)	0	(739)	0	513,000	0	0	0	10,132	05/28/2024
53848K-AA-7	LPSLT 2020-26F A		12/20/2024	Paydown		56,396	56,396	57,866	57,866	0	(1,469)	0	(1,469)	0	56,396	0	0	0	850	07/20/2047
55375K-AS-5	MSSG 2017-237P A		08/01/2024	Paydown		0	0	0	0	0	0	0	0	0	0	0	0	0	0	09/13/2039
61946C-AA-0	MSAIC 2019-1A		12/20/2024	Paydown		52,659	52,659	52,641	52,641	0	18	0	18	0	52,659	0	0	0	1,209	12/21/2043
61946F-AA-3	MSAIC 2018-1A A		12/20/2024	Paydown		44,459	44,459	44,457	44,457	0	2	0	2	0	44,459	0	0	0	937	06/22/2043
778296-AG-8	ROSS STORES		07/10/2024	MARKET AXESS		506,711	615,000	604,059	606,464	0	575	0	575	0	607,039	0	(100,328)	(100,328)	8,520	04/15/2031
82653E-AB-3	SFPC 2019-1A B		03/20/2024	Paydown		51,060	51,060	51,049	51,058	0	2	0	2	0	51,060	0	0	0	419	01/20/2036
832696-AU-2	JM SMUCKER		11/07/2024	JP MORGAN SECURITIES		820,910	1,000,000	964,030	970,578	0	2,784	0	2,784	0	973,362	0	(152,452)	(152,452)	24,378	03/15/2032
832696-AU-2	JM SMUCKER		12/19/2024	Call 80.3040		1,121,847	1,397,000	1,346,750	1,355,897	0	4,411	0	4,411	0	1,360,308	0	0	0	(159,114)	03/15/2032
84861T-AH-1	SPIRIT REALTY LP		01/19/2024	Tax Free Exchange		1,323,736	1,500,000	1,472,040	1,481,134	0	264	0	264	0	1,481,398	0	(157,662)	(157,662)	10,850	03/15/2028
853030-AN-2	STAPLES		06/10/2024	Call 100.0000		500,000	500,000	504,375	500,294	0	(294)	0	(294)	0	500,000	0	0	0	24,479	04/15/2026
857477-BP-7	STATE STREET		01/19/2024	BNP PARIBAS		1,238,850	1,500,000	1,495,590	1,496,719	0	30	0	30	0	1,496,749	0	(257,899)	(257,899)	12,833	03/03/2031
85855C-AB-6	STELLANTIS		05/29/2024	JANE STREET ES		494,460	600,000	600,000	600,000	0	0	0	0	0	600,000	0	(105,540)	(105,540)	11,437	09/15/2031
898813-AP-5	TUCSON ELECTRIC POWER		12/16/2024	Call 100.0000		1,000,000	1,000,000	996,730	999,526	0	323	0	323	0	999,848	0	152	152	38,210	03/15/2025

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ANNUAL STATEMENT FOR THE YEAR 2024 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	
907818-DR-6	UNION PACIFIC RAILROAD		02/15/2024	Maturity		1,143,000	1,143,000	1,024,955	1,141,139	0	1,861	0	1,861	0	1,143,000	0	0	0	20,837	02/15/2024	
927804-F0-2	VIRGINIA ELECTRIC & POWER		02/15/2024	Maturity		1,000,000	1,000,000	997,980	999,916	0	84	0	84	0	1,000,000	0	0	0	17,250	02/15/2024	
92922F-NH-8	WAMU 2004-S1 B2		09/01/2024	Paydown		0	243,169	118,123	4,350	0	(4,350)	0	(4,350)	0	0	0	0	0	6,988	03/25/2034	
94973V-BJ-5	ANTHEM		08/15/2024	Maturity		1,000,000	1,000,000	994,980	999,605	0	395	0	395	0	1,000,000	0	0	0	35,000	08/15/2024	
01959E-AC-2	ALL IED WORLD ASSURANCE	C	07/24/2024	Call 100.0000		1,000,000	1,000,000	999,520	999,843	0	26	0	26	0	999,869	0	131	131	32,021	10/29/2025	
382180-AA-8	GOODG 2017-2A A	C	12/15/2024	Redemption		42,248	42,248	42,244	42,242	0	6	0	6	0	42,248	0	0	0	967	10/15/2053	
75973L-AA-6	RENEW 2017-1A A	C	12/20/2024	Redemption		28,377	28,377	28,369	28,368	0	9	0	9	0	28,377	0	0	0	810	09/20/2052	
81725W-AJ-2	SENSATA TECHNOLOGIES	C	07/15/2024	DIRECT		250,000	250,000	262,188	252,944	0	(888)	0	(888)	0	252,056	0	(2,056)	(2,056)	12,361	10/01/2025	
82620K-BE-2	SIEMENS FINANCIERINGSMAT	C	11/07/2024	SG AMERICAS		432,211	500,000	499,330	499,497	0	56	0	56	0	499,552	0	(67,342)	(67,342)	12,452	03/11/2031	
853254-CC-2	STANDARD CHARTERED	C	11/25/2024	SG AMERICAS		2,014,010	2,366,000	2,338,152	2,343,161	0	2,148	0	2,148	0	2,345,309	0	(331,299)	(331,299)	57,553	06/29/2032	
87927Y-AA-0	TELECOM ITALIA	C	05/30/2024	Maturity		250,000	250,000	267,813	251,195	0	(1,195)	0	(1,195)	0	250,000	0	0	0	6,629	05/30/2024	
92857W-BK-5	VODAFONE GROUP	C	08/14/2024	Call 95.7210		957,210	1,000,000	988,940	994,459	0	685	0	685	0	995,144	0	0	0	42,935	05/30/2028	
1109999999	Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)					28,327,107	30,662,736	30,240,372	30,298,513	0	11,002	0	11,002	0	30,309,512	0	(1,706,011)	(1,706,011)	566,544	XXX	
2509999997	Total - Bonds - Part 4					28,385,627	30,721,256	30,300,050	30,358,128	0	9,906	0	9,906	0	30,368,032	0	(1,706,011)	(1,706,011)	567,849	XXX	
2509999998	Total - Bonds - Part 5					197,655,524	203,645,382	197,655,524	0	0	0	0	0	0	197,655,524	0	0	0	1,278,405	XXX	
2509999999	Total - Bonds					226,041,151	234,366,638	227,955,574	30,358,128	0	9,906	0	9,906	0	228,023,556	0	(1,706,011)	(1,706,011)	1,846,254	XXX	
4509999997	Total - Preferred Stocks - Part 4					0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX
4509999998	Total - Preferred Stocks - Part 5					0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX
4509999999	Total - Preferred Stocks					0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX
468502-10-9	JACKSON NATIONAL LIFE		01/01/2024	RETURN OF CAPITAL		1,919,833,927	12,000,000,000	1,919,833,927	1,919,833,927	0	0	0	0	0	1,919,833,927	0	0	0	0	0	0
5919999999	Subtotal - Common Stocks - Parent, Subsidiaries and Affiliates Publicly Traded					1,919,833,927	XXX	1,919,833,927	1,919,833,927	0	0	0	0	0	1,919,833,927	0	0	0	0	0	XXX
5989999997	Total - Common Stocks - Part 4					1,919,833,927	XXX	1,919,833,927	1,919,833,927	0	0	0	0	0	1,919,833,927	0	0	0	0	0	XXX
5989999998	Total - Common Stocks - Part 5					0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX
5989999999	Total - Common Stocks					1,919,833,927	XXX	1,919,833,927	1,919,833,927	0	0	0	0	0	1,919,833,927	0	0	0	0	0	XXX
5999999999	Total - Preferred and Common Stocks					1,919,833,927	XXX	1,919,833,927	1,919,833,927	0	0	0	0	0	1,919,833,927	0	0	0	0	0	XXX
6009999999	Totals					2,145,875,078	XXX	2,147,789,501	1,950,192,055	0	9,906	0	9,906	0	2,147,857,483	0	(1,706,011)	(1,706,011)	1,846,254	XXX	

ANNUAL STATEMENT FOR THE YEAR 2024 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	2	3	4	5	6	7	8	9	10	11	Change in Book/Adjusted Carrying Value					17	18	19	20	21
											12	13	14	15	16					
CUSIP Identification	Description	Foreign	Date Acquired	Name of Vendor	Disposal Date	Name of Purchaser	Par Value (Bonds) or Number of Shares (Stock)	Actual Cost	Consideration	Book/ Adjusted Carrying Value at Disposal	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization)/ Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Change in Book/ Adjusted Carrying Valu (12 + 13 - 14)	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Interest and Dividends Received During Year	Paid for Accrued Interest and Dividends
04317#-AV-0	ARTHUR J GALLAGHER		01/01/2024	JACKSON NATIONAL LIFE	01/01/2024	BROOKE LIFE REINSURANCE	13,500,000	13,053,513	13,053,513	13,053,513	0	0	0	0	0	0	0	0	6,135	6,135
09581#-AA-2	BLUE OIL GP STAKE ISSUER A		01/01/2024	JACKSON NATIONAL LIFE	01/01/2024	BROOKE LIFE REINSURANCE	1,996,000	2,049,689	2,049,689	2,049,689	0	0	0	0	0	0	0	0	44,940	44,940
09581#-AA-4	BLUE OIL GP STAKES ISSUE B		01/01/2024	JACKSON NATIONAL LIFE	01/01/2024	BROOKE LIFE REINSURANCE	2,004,000	2,057,904	2,057,904	2,057,904	0	0	0	0	0	0	0	0	45,120	45,120
34490#-AB-0	FOOTBALL CLUB TERM NOTES		01/01/2024	JACKSON NATIONAL LIFE	01/01/2024	BROOKE LIFE REINSURANCE	15,000,000	14,283,722	14,283,722	14,283,722	0	0	0	0	0	0	0	0	98,267	98,267
34490#-AB-0	FOOTBALL CLUB TERM NOTES		01/01/2024	JACKSON NATIONAL LIFE	01/01/2024	BROOKE LIFE REINSURANCE	20,000,000	19,044,963	19,044,963	19,044,963	0	0	0	0	0	0	0	0	131,022	131,022
486606-N#-3	KAYNE ANDERSON MLP INVEST		01/01/2024	JACKSON NATIONAL LIFE	01/01/2024	BROOKE LIFE REINSURANCE	7,000,000	6,815,544	6,815,544	6,815,544	0	0	0	0	0	0	0	0	11,552	11,552
607120-EZ-1	AIRBUS GROUP		01/01/2024	JACKSON NATIONAL LIFE	01/01/2024	BROOKE LIFE REINSURANCE	3,330,091	3,204,828	3,204,828	3,204,828	0	0	0	0	0	0	0	0	18,327	18,327
607120-EZ-1	AIRBUS GROUP		01/01/2024	JACKSON NATIONAL LIFE	01/01/2024	BROOKE LIFE REINSURANCE	6,660,179	6,409,655	6,409,655	6,409,655	0	0	0	0	0	0	0	0	36,653	36,653
84929K-AA-5	ACED FINANCE 3 LLC		01/01/2024	JACKSON NATIONAL LIFE	01/01/2024	BROOKE LIFE REINSURANCE	16,805,112	17,774,601	17,774,601	17,774,601	0	0	0	0	0	0	0	0	3,058	3,058
97164#-AP-9	WILMINGTON INVESTMENTS		01/01/2024	JACKSON NATIONAL LIFE	01/01/2024	BROOKE LIFE REINSURANCE	15,000,000	14,663,191	14,663,191	14,663,191	0	0	0	0	0	0	0	0	29,600	29,600
12656*-AJ-1	CSL LIMITED	C	01/01/2024	JACKSON NATIONAL LIFE	01/01/2024	BROOKE LIFE REINSURANCE	15,000,000	14,539,790	14,539,790	14,539,790	0	0	0	0	0	0	0	0	125,538	125,538
40637C-C#-7	HALMA PLC	C	01/01/2024	JACKSON NATIONAL LIFE	01/01/2024	BROOKE LIFE REINSURANCE	11,000,000	10,489,376	10,489,376	10,489,376	0	0	0	0	0	0	0	0	203,974	203,974
50202*-AB-7	LIDL US LLC	C	01/01/2024	JACKSON NATIONAL LIFE	01/01/2024	BROOKE LIFE REINSURANCE	7,000,000	6,864,510	6,864,510	6,864,510	0	0	0	0	0	0	0	0	106,346	106,346
60369#-AW-6	ANGLIAN WATER SERV FINANCE	C	01/01/2024	JACKSON NATIONAL LIFE	01/01/2024	BROOKE LIFE REINSURANCE	16,100,000	15,378,763	15,378,763	15,378,763	0	0	0	0	0	0	0	0	94,167	94,167
Q1297#-AK-4	CSL LIMITED	C	01/01/2024	JACKSON NATIONAL LIFE	01/01/2024	BROOKE LIFE REINSURANCE	18,000,000	17,018,507	17,018,507	17,018,507	0	0	0	0	0	0	0	0	137,895	137,895
Q2107#-AJ-5	CONTACT ENERGY	C	01/01/2024	JACKSON NATIONAL LIFE	01/01/2024	BROOKE LIFE REINSURANCE	7,000,000	6,936,516	6,936,516	6,936,516	0	0	0	0	0	0	0	0	10,360	10,360
Q5995#-AE-4	MERIDIAN ENERGY	C	01/01/2024	JACKSON NATIONAL LIFE	01/01/2024	BROOKE LIFE REINSURANCE	20,250,000	19,360,389	19,360,389	19,360,389	0	0	0	0	0	0	0	0	134,618	134,618
Q9396#-AH-4	VICTORIA POWER NETWORKS	C	01/01/2024	JACKSON NATIONAL LIFE	01/01/2024	BROOKE LIFE REINSURANCE	8,000,000	7,710,063	7,710,063	7,710,063	0	0	0	0	0	0	0	0	40,833	40,833
1109999999	Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)						203,645,382	197,655,524	197,655,524	197,655,524	0	0	0	0	0	0	0	0	1,278,405	1,278,405
2509999998	Total - Bonds						203,645,382	197,655,524	197,655,524	197,655,524	0	0	0	0	0	0	0	0	1,278,405	1,278,405
4509999998	Total - Preferred Stocks						0	0	0	0	0	0	0	0	0	0	0	0	0	0
5989999998	Total - Common Stocks						0	0	0	0	0	0	0	0	0	0	0	0	0	0
5999999999	Total - Preferred and Common Stocks						0	0	0	0	0	0	0	0	0	0	0	0	0	0
6009999999	Totals						197,655,524	197,655,524	197,655,524	197,655,524	0	0	0	0	0	0	0	0	1,278,405	1,278,405

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ANNUAL STATEMENT FOR THE YEAR 2024 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	4,404,030,969	0	0	12,000,000.000	100.0
11253*-10-1	Brooke Life Reinsurance Company					698,933,927	0	0	1,000.000	100.0
1299999. Subtotal - Common Stock - U.S. Life Insurer						5,102,964,896	0	0	XXX	XXX
1899999. Total Common Stocks						5,102,964,896	0	0	XXX	XXX
1999999 - Totals						5,102,964,896	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

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ANNUAL STATEMENT FOR THE YEAR 2024 OF THE BROOKE LIFE INSURANCE COMPANY

SCHEDULE DA - PART 1

Showing All SHORT-TERM INVESTMENTS Owned December 31 of Current Year

1	Codes		4	5	6	7	Change in Book/Adjusted Carrying Value				12	13	Interest					20	
	2	3					8	9	10	11			14	15	16	17	18		19
Description	Code	For- eign	Date Acquired	Name of Vendor	Maturity Date	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor- tization)/ Accretion	Current Year's Other- Than- Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Par Value	Actual Cost	Amount Due and Accrued Dec. 31 of Current Year on Bond Not in Default	Non- Admitted Due and Accrued	Rate of	Effective Rate of	When Paid	Amount Received During Year	Paid for Accrued Interest
912828-4M-9			06/10/2024	CITADEL SECURITIES	04/30/2025	30,763	0	383	0	0	31,000	30,380	153	0	2.875	5.210	A0	446	102
0019999999. Subtotal - Bonds - U.S. Governments - Issuer Obligations						30,763	0	383	0	0	31,000	30,380	153	0	XXX	XXX	XXX	446	102
0109999999. Total - U.S. Government Bonds						30,763	0	383	0	0	31,000	30,380	153	0	XXX	XXX	XXX	446	102
0309999999. Total - All Other Government Bonds						0	0	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
0509999999. Total - U.S. States, Territories and Possessions Bonds						0	0	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
0709999999. Total - U.S. Political Subdivisions Bonds						0	0	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
0909999999. Total - U.S. Special Revenues Bonds						0	0	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
1109999999. Total - Industrial and Miscellaneous (Unaffiliated) Bonds						0	0	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
1309999999. Total - Hybrid Securities						0	0	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
1509999999. Total - Parent, Subsidiaries and Affiliates Bonds						0	0	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
1909999999. Subtotal - Unaffiliated Bank Loans						0	0	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
2419999999. Total - Issuer Obligations						30,763	0	383	0	0	31,000	30,380	153	0	XXX	XXX	XXX	446	102
2429999999. Total - Residential Mortgage-Backed Securities						0	0	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
2439999999. Total - Commercial Mortgage-Backed Securities						0	0	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
2449999999. Total - Other Loan-Backed and Structured Securities						0	0	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
2459999999. Total - SVO Identified Funds						0	0	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
2469999999. Total - Affiliated Bank Loans						0	0	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
2479999999. Total - Unaffiliated Bank Loans						0	0	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0
2509999999. Total Bonds						30,763	0	383	0	0	31,000	30,380	153	0	XXX	XXX	XXX	446	102
7109999999. Total - Parent, Subsidiaries and Affiliates						0	0	0	0	0	XXX	0	0	0	XXX	XXX	XXX	0	0
7709999999 - Totals						30,763	0	383	0	0	XXX	30,380	153	0	XXX	XXX	XXX	446	102

1. Line Book/Adjusted Carrying Value by NAIC Designation Category Footnote:
 Number
 1A 1A ...\$ 30,763 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

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 2024 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		12/03/2024	4.420		3,907,698	12,898	44
8309999999	Subtotal - All Other Money Market Mutual Funds					3,907,698	12,898	44
8609999999	Total Cash Equivalents					3,907,698	12,898	44

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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

ANNUAL STATEMENT FOR THE YEAR 2024 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	330,566	329,457	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	330,566	329,457	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 through 5803 plus 5898)(Line 58 above)	XXX	XXX	0	0	0	0

ALPHABETICAL INDEX

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