

# ANNUAL STATEMENT

OF THE

BROOKE LIFE INSURANCE COMPANY

TO THE

Insurance Department

OF THE

STATE OF

Michigan

FOR THE YEAR ENDED  
DECEMBER 31, 2020

☒ LIFE, ACCIDENT AND HEALTH

☐ FRATERNAL BENEFIT SOCIETIES

# 2020



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

ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2020  
OF THE CONDITION AND AFFAIRS OF THE

Brooke Life Insurance Company

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

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, Lansing, MI, US 48951  
(Street and Number) (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, Lansing, MI, US 48951  
(Street and Number) (City or Town, State, Country and Zip Code) 517-381-5500  
(Area Code) (Telephone Number)

Internet Website Address N/A

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

OFFICERS

President Laura Louene Prieskorn # Treasurer Michael Alan Costello

Assistant Secretary Kristan L Richardson Appointed Actuary and Chief Financial Officer Marcia Lynn Wadsten #

OTHER

Aimee Rochelle DeCamillo, Chief Commercial Officer	Bradley Olan Harris #, Chief Risk Officer	Savvas (Steve) Panagiotis Binioris, SVP
Don Wayne Cummings #, SVP	Devkumar Dilip Ganguly, SVP	Guillermo Esteban Guerra #, SVP
Laura Louise Hanson #, SVP	Thomas Paul Hyatte, SVP	Dana Scamarcia Rapier, SVP
Stacey Lynn Schabel #, SVP	Elizabeth Ann Werner #, SVP	Richard Charles White, SVP
Marina Costa Ashiotou, VP	Dennis Allen Blue, VP	Barrett Mark Bonemer, VP
Pamela Lynn Bottles, VP	Andrew Robert Campbell #, VP	William Thomas Devanney Jr., VP
Lisa Ilene Fox, VP	Heather Anne Gahir, VP	Joseph Kent Garrett, VP
Scott Jay Golde, VP	Robert William Hajdu, VP	Courtney Ann Hoffmann, VP
Thomas Andrew Janda, VP	Scott Francis Klus, VP	Toni Lee Klus, VP
Matthew Fox Laker, VP	Ryan Tait Mellott, VP	Dean Michael Miller, VP
Jacky Morin, VP	James Aaron Schultz, VP	Muhammad Sajid Shami, VP
Brian Raymond Sward #, VP	Dr. Bhatt Lakshmi Narayana Vadlamani, VP	Brian Michael Walta, VP

DIRECTORS OR TRUSTEES

Bradley Olan Harris Laura Louene Prieskorn (Chairman) # Marcia Lynn Wadsten #

State of Michigan SS:  
County of Ingham

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

Laura Prieskorn President Kristan L. Richardson Assistant Secretary Michael A. Costello Treasurer

Subscribed and sworn to before me this 22nd day of February, 2021

- 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.....

Rhonda Phillips-Langham  
Rhonda Phillips-Langham  
Notary Public  
10-Nov-24

RHONDA PHILLIPS-LANGHAM  
NOTARY PUBLIC-STATE OF MICHIGAN  
COUNTY OF INGHAM  
My Commission Expires November 10, 2024  
Acting in the County of Ingham

ANNUAL STATEMENT FOR THE YEAR 2020 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) .....	207,823,034	0	207,823,034	306,088,671
2. Stocks (Schedule D):				
2.1 Preferred stocks .....	0	0	0	0
2.2 Common stocks .....	4,780,510,279	0	4,780,510,279	4,759,577,738
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 (\$ .....216,369 , Schedule E - Part 1), cash equivalents (\$ .....31,707,880 , Schedule E - Part 2) and short-term investments (\$ .....0 , Schedule DA) .....	31,924,249	0	31,924,249	6,176,128
6. Contract loans (including \$ .....0 premium notes) .....	681,826	0	681,826	812,527
7. Derivatives (Schedule DB) .....	0	0	0	0
8. Other invested assets (Schedule BA) .....	1,286,384	1,286,384	0	0
9. Receivables for securities .....	0	0	0	0
10. Securities lending reinvested collateral assets (Schedule DL) .....	0	0	0	0
11. Aggregate write-ins for invested assets .....	0	0	0	0
12. Subtotals, cash and invested assets (Lines 1 to 11) .....	5,022,225,772	1,286,384	5,020,939,388	5,072,655,064
13. Title plants less \$ .....0 charged off (for Title insurers only) .....	0	0	0	0
14. Investment income due and accrued .....	1,760,999	0	1,760,999	2,666,019
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection .....	6,951,682	0	6,951,682	7,506,752
15.2 Deferred premiums and agents' balances and installments booked but deferred and not yet due (including \$ .....0 earned but unbilled premiums) .....	52,731	0	52,731	67,177
15.3 Accrued retrospective premiums (\$ .....0 ) and contracts subject to redetermination (\$ .....0 ) .....	0	0	0	0
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers .....	35,000	0	35,000	0
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 .....	22,109,911	0	22,109,911	0
18.2 Net deferred tax asset .....	0	0	0	324,615
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 .....	13,783,628	0	13,783,628	3,520,548
24. Health care (\$ .....0 ) and other amounts receivable .....	0	0	0	0
25. Aggregate write-ins for other than invested assets .....	447,417	0	447,417	1,110,305
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25) .....	5,067,367,140	1,286,384	5,066,080,756	5,087,850,480
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts .....	0	0	0	0
28. Total (Lines 26 and 27) .....	5,067,367,140	1,286,384	5,066,080,756	5,087,850,480
DETAILS OF WRITE-INS				
1101. ....				
1102. ....				
1103. ....				
1198. Summary of remaining write-ins for Line 11 from overflow page .....	0	0	0	0
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above) .....	0	0	0	0
2501. Cash held by third party administrator .....	437,467	0	437,467	1,110,305
2502. Other assets .....	9,950	0	9,950	0
2503. ....				
2598. Summary of remaining write-ins for Line 25 from overflow page .....	0	0	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above) .....	447,417	0	447,417	1,110,305

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE BROOKE LIFE INSURANCE COMPANY

LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Aggregate reserve for life contracts \$ .....284,548,312 (Exh. 5, Line 9999999) less \$ .....0 included in Line 6.3 (including \$ .....16,858,573 Modco Reserve) .....	284,548,312	287,368,515
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 \$ .....1,370,396 Modco Reserve) .....	2,632,363	2,455,860
4. Contract claims:		
4.1 Life (Exhibit 8, Part 1, Line 4.4, Col. 1 less sum of Cols. 9, 10 and 11) .....	20,596,281	15,699,823
4.2 Accident and health (Exhibit 8, Part 1, Line 4.4, sum of Cols. 9, 10 and 11) .....	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 \$ .....45 Modco) .....	9,397	9,740
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) .....	1,319	1,064
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 \$ .....0 assumed and \$ .....0 ceded .....	0	0
9.4 Interest maintenance reserve (IMR, Line 6) .....	6,927,208	4,794,906
10. Commissions to agents due or accrued-life and annuity contracts \$ .....400 accident and health \$ .....0 and deposit-type contract funds \$ .....0 .....	400	0
11. Commissions and expense allowances payable on reinsurance assumed .....	0	0
12. General expenses due or accrued (Exhibit 2, Line 12, Col. 7) .....	0	0
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	103,156
15.2 Net deferred tax liability .....	0	0
16. Unearned investment income .....	17,461	19,721
17. Amounts withheld or retained by reporting entity as agent or trustee .....	24,588	16,925
18. Amounts held for agents' account, including \$ .....0 agents' credit balances .....	0	0
19. Remittances and items not allocated .....	0	147,945
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) .....	2,060,063	2,484,982
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 .....	0	0
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 .....	26,806,236	14,252,946
26. Total liabilities excluding Separate Accounts business (Lines 1 to 25) .....	343,623,628	327,355,584
27. From Separate Accounts Statement .....	0	0
28. Total liabilities (Lines 26 and 27) .....	343,623,628	327,355,584
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) .....	651,188,014	125,188,014
34. Aggregate write-ins for special surplus funds .....	0	0
35. Unassigned funds (surplus) .....	2,019,769,114	2,583,806,882
36. Less treasury stock, at cost:		
36.1 .....0 shares common (value included in Line 29 \$ .....0 ) .....	0	0
36.2 .....0 shares preferred (value included in Line 30 \$ .....0 ) .....	0	0
37. Surplus (Total Lines 31+32+33+34+35-36) (including \$ .....0 in Separate Accounts Statement) .....	4,670,957,128	4,708,994,896
38. Totals of Lines 29, 30 and 37 (Page 4, Line 55) .....	4,722,457,128	4,760,494,896
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3) .....	5,066,080,756	5,087,850,480
DETAILS OF WRITE-INS		
2501. Interest payable on death claims .....	318,014	509,057
2502. Interest payable on surplus note .....	26,488,222	13,743,889
2503. ....		
2598. Summary of remaining write-ins for Line 25 from overflow page .....	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above) .....	26,806,236	14,252,946
3101. ....		
3102. ....		
3103. ....		
3198. Summary of remaining write-ins for Line 31 from overflow page .....	0	0
3199. Totals (Lines 3101 thru 3103 plus 3198)(Line 31 above) .....	0	0
3401. ....		
3402. ....		
3403. ....		
3498. Summary of remaining write-ins for Line 34 from overflow page .....	0	0
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above) .....	0	0

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE BROOKE LIFE INSURANCE COMPANY

SUMMARY OF OPERATIONS

	1 Current Year	2 Prior Year
1. Premiums and annuity considerations for life and accident and health contracts (Exhibit 1, Part 1, Line 20.4, Col. 1, less Col. 11) .....	33,199,277	32,501,469
2. Considerations for supplementary contracts with life contingencies .....	0	0
3. Net investment income (Exhibit of Net Investment Income, Line 17) .....	(81,431,518)	524,485,490
4. Amortization of Interest Maintenance Reserve (IMR, Line 5) .....	914,632	441,520
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) .....	94,696	101,514
7. Reserve adjustments on reinsurance ceded .....	(793,604)	(1,220,436)
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 .....	20,644	3,592
8.3 Aggregate write-ins for miscellaneous income .....	0	0
9. Total (Lines 1 to 8.3) .....	(47,995,873)	556,313,149
10. Death benefits .....	40,015,679	35,905,193
11. Matured endowments (excluding guaranteed annual pure endowments) .....	0	0
12. Annuity benefits (Exhibit 8, Part 2, Line 6.4, Cols. 4 + 8) .....	10,998,475	6,483,478
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 .....	12,011,887	18,810,412
16. Group conversions .....	0	0
17. Interest and adjustments on contract or deposit-type contract funds .....	(93,960)	(22,406)
18. Payments on supplementary contracts with life contingencies .....	0	0
19. Increase in aggregate reserves for life and accident and health contracts .....	(2,820,203)	(16,863,240)
20. Totals (Lines 10 to 19) .....	60,111,878	44,313,437
21. Commissions on premiums, annuity considerations, and deposit-type contract funds (direct business only) (Exhibit 1, Part 2, Line 31, Col. 1) .....	162,849	121,802
22. Commissions and expense allowances on reinsurance assumed (Exhibit 1, Part 2, Line 26.2, Col. 1) .....	1,775	1,726
23. General insurance expenses and fraternal expenses (Exhibit 2, Line 10, Cols. 1, 2, 3, 4 and 6) .....	478,452	516,593
24. Insurance taxes, licenses and fees, excluding federal income taxes (Exhibit 3, Line 7, Cols. 1 + 2 + 3 + 5) .....	3,403	485
25. Increase in loading on deferred and uncollected premiums .....	(442)	(10)
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) .....	60,757,915	44,954,033
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28) .....	(108,753,788)	511,359,116
30. Dividends to policyholders and refunds to members .....	9,727	9,713
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30) .....	(108,763,515)	511,349,403
32. Federal and foreign income taxes incurred (excluding tax on capital gains) .....	(23,692,875)	(124,985)
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) .....	(85,070,640)	511,474,388
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$ .....7 (excluding taxes of \$ .....1,582,952 transferred to the IMR) .....	26	(155,562)
35. Net income (Line 33 plus Line 34) .....	(85,070,614)	511,318,826
CAPITAL AND SURPLUS ACCOUNT		
36. Capital and surplus, December 31, prior year (Page 3, Line 38, Col. 2) .....	4,760,494,896	4,852,460,429
37. Net income (Line 35) .....	(85,070,614)	511,318,826
38. Change in net unrealized capital gains (losses) less capital gains tax of \$ .....0 .....	(478,960,831)	(148,778,111)
39. Change in net unrealized foreign exchange capital gain (loss) .....	0	0
40. Change in net deferred income tax .....	(324,615)	324,615
41. Change in nonadmitted assets .....	(106,627)	(84,414)
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 .....	424,919	253,551
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	2,000,000,000
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 .....	526,000,000	(1,930,000,000)
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	(525,000,000)
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) .....	(38,037,768)	(91,965,533)
55. Capital and surplus, December 31, current year (Lines 36 + 54) (Page 3, Line 38) .....	4,722,457,128	4,760,494,896
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
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398)(Line 8.3 above) .....	0	0
2701. ....		
2702. ....		
2703. ....		
2798. Summary of remaining write-ins for Line 27 from overflow page .....	0	0
2799. Totals (Lines 2701 thru 2703 plus 2798)(Line 27 above) .....	0	0
5301. ....		
5302. ....		
5303. ....		
5398. Summary of remaining write-ins for Line 53 from overflow page .....	0	0
5399. Totals (Lines 5301 thru 5303 plus 5398)(Line 53 above) .....	0	0

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE BROOKE LIFE INSURANCE COMPANY

CASH FLOW

	1	2
	Current Year	Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance .....	33,769,490	32,678,200
2. Net investment income .....	(67,702,383)	539,497,320
3. Miscellaneous income .....	94,696	101,514
4. Total (Lines 1 through 3) .....	(33,838,197)	572,277,034
5. Benefit and loss related payments .....	58,618,586	61,352,318
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts .....	0	0
7. Commissions, expenses paid and aggregate write-ins for deductions .....	646,088	694,599
8. Dividends paid to policyholders .....	10,070	10,314
9. Federal and foreign income taxes paid (recovered) net of \$ .....103,150 tax on capital gains (losses) .....	103,150	0
10. Total (Lines 5 through 9) .....	59,377,894	62,057,231
11. Net cash from operations (Line 4 minus Line 10) .....	(93,216,091)	510,219,803
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds .....	112,554,072	71,135,020
12.2 Stocks .....	0	0
12.3 Mortgage loans .....	0	0
12.4 Real estate .....	0	0
12.5 Other invested assets .....	0	0
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments .....	32	0
12.7 Miscellaneous proceeds .....	0	0
12.8 Total investment proceeds (Lines 12.1 to 12.7) .....	112,554,104	71,135,020
13. Cost of investments acquired (long-term only):		
13.1 Bonds .....	9,754,215	37,406,477
13.2 Stocks .....	500,000,000	83,376,366
13.3 Mortgage loans .....	0	0
13.4 Real estate .....	0	0
13.5 Other invested assets .....	0	0
13.6 Miscellaneous applications .....	0	0
13.7 Total investments acquired (Lines 13.1 to 13.6) .....	509,754,215	120,782,843
14. Net increase (decrease) in contract loans and premium notes .....	(130,701)	(43,318)
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14) .....	(397,069,410)	(49,604,505)
Cash from Financing and Miscellaneous Sources		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes .....	0	2,000,000,000
16.2 Capital and paid in surplus, less treasury stock .....	512,000,000	(1,930,000,000)
16.3 Borrowed funds .....	0	0
16.4 Net deposits on deposit-type contracts and other insurance liabilities .....	(237,111)	(198,689)
16.5 Dividends to stockholders .....	0	525,000,000
16.6 Other cash provided (applied) .....	4,270,733	(4,037,719)
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6) .....	516,033,622	(459,236,408)
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) .....	25,748,121	1,378,890
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year .....	6,176,128	4,797,238
19.2 End of year (Line 18 plus Line 19.1) .....	31,924,249	6,176,128

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

20.0001. Transfer of debt securities for debt securities and / or equity securities .....	1,028,743	7,779,558
20.0002. Non-cash financial assets transferred to subsidiary as a capital contribution .....	0	36,623,634

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE BROOKE LIFE INSURANCE COMPANY

ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - SUMMARY

	1	2	3	4	5	6	7	8	9
	Total	Individual Life	Group Life	Individual Annuities	Group Annuities	Accident and Health	Fraternal	Other Lines of Business	YRT Mortality Risk Only
1. Premiums and annuity considerations for life and accident and health contracts .....	33,199,277	76,065	0	3,340,523	0	0	0	0	29,782,689
2. Considerations for supplementary contracts with life contingencies .....	0	XXX	XXX	0	0	XXX	XXX	0	XXX
3. Net investment income .....	(81,431,518)	(5,412,269)	0	(74,694,825)	0	0	0	0	(1,324,424)
4. Amortization of Interest Maintenance Reserve (IMR) .....	914,632	48,600	0	850,944	0	0	0	0	15,088
5. Separate Accounts net gain from operations excluding unrealized gains or losses .....	0	0	0	0	0	0	XXX	0	0
6. Commissions and expense allowances on reinsurance ceded .....	94,696	89,961	0	4,735	0	0	XXX	0	0
7. Reserve adjustments on reinsurance ceded .....	(793,604)	(606,937)	0	(186,667)	0	0	XXX	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	XXX	0	0
8.2 Charges and fees for deposit-type contracts .....	20,644	0	0	20,644	0	XXX	XXX	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) .....	(47,995,873)	(5,804,580)	0	(70,664,646)	0	0	0	0	28,473,353
10. Death benefits .....	40,015,679	292,632	0	0	0	XXX	XXX	0	39,723,047
11. Matured endowments (excluding guaranteed annual pure endowments) .....	0	0	0	0	0	XXX	XXX	0	0
12. Annuity benefits .....	10,998,475	XXX	XXX	10,998,475	0	XXX	XXX	0	XXX
13. Disability benefits and benefits under accident and health contracts .....	0	0	0	0	0	0	XXX	0	0
14. Coupons, guaranteed annual pure endowments and similar benefits .....	0	0	0	0	0	0	XXX	0	0
15. Surrender benefits and withdrawals for life contracts .....	12,011,887	81,097	0	11,930,790	0	XXX	XXX	0	0
16. Group conversions .....	0	0	0	0	0	0	XXX	0	0
17. Interest and adjustments on contract or deposit-type contract funds .....	(93,960)	0	0	(93,960)	0	0	XXX	0	0
18. Payments on supplementary contracts with life contingencies .....	0	0	0	0	0	XXX	XXX	0	0
19. Increase in aggregate reserves for life and accident and health contracts .....	(2,820,203)	(773,935)	0	(1,530,037)	0	0	XXX	0	(516,231)
20. Totals (Lines 10 to 19) .....	60,111,878	(400,206)	0	21,305,268	0	0	XXX	0	39,206,816
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only) .....	162,849	0	0	162,849	0	0	0	0	XXX
22. Commissions and expense allowances on reinsurance assumed .....	1,775	1,775	0	0	0	0	XXX	0	0
23. General insurance expenses and fraternal expenses .....	478,452	101,107	0	369,452	0	0	0	0	7,893
24. Insurance taxes, licenses and fees, excluding federal income taxes .....	3,403	2,584	0	805	0	0	0	0	14
25. Increase in loading on deferred and uncollected premiums .....	(442)	(442)	0	0	0	0	XXX	0	0
26. Net transfers to or (from) Separate Accounts net of reinsurance .....	0	0	0	0	0	0	XXX	0	0
27. Aggregate write-ins for deductions .....	0	0	0	0	0	0	0	0	0
28. Totals (Lines 20 to 27) .....	60,757,915	(295,182)	0	21,838,374	0	0	0	0	39,214,723
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28) .....	(108,753,788)	(5,509,398)	0	(92,503,020)	0	0	0	0	(10,741,370)
30. Dividends to policyholders and refunds to members .....	9,727	9,727	0	0	0	0	XXX	0	0
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30) .....	(108,763,515)	(5,519,125)	0	(92,503,020)	0	0	0	0	(10,741,370)
32. Federal income taxes incurred (excluding tax on capital gains) .....	(23,692,875)	(1,202,277)	0	(20,150,714)	0	0	0	0	(2,339,884)
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) .....	(85,070,640)	(4,316,848)	0	(72,352,306)	0	0	0	0	(8,401,486)
34. Policies/certificates in force end of year .....	3,121	34	0	3,087	0	0	XXX	0	0
DETAILS OF WRITE-INS									
08.301. ....									
08.302. ....									
08.303. ....									
08.398. Summary of remaining write-ins for Line 8.3 from overflow page .....	0	0	0	0	0	0	0	0	0
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above) .....	0	0	0	0	0	0	0	0	0
2701. ....									
2702. ....									
2703. ....									
2798. Summary of remaining write-ins for Line 27 from overflow page .....	0	0	0	0	0	0	0	0	0
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above) .....	0	0	0	0	0	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2020 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)	19,459,977	0	24,731	32,500	0	18,834	0	0	0	0	0	19,383,912
2. Considerations for supplementary contracts with life contingencies	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. Net investment income	(6,703,668)	0	(2,675,025)	(16,804)	0	(2,720,440)	0	0	0	0	0	(1,291,399)
4. Amortization of Interest Maintenance Reserve (IMR)	63,312	0	24,021	151	0	24,428	0	0	0	0	0	14,712
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	89,961	0	44,464	279	0	45,218	0	0	0	0	0	0
7. Reserve adjustments on reinsurance ceded	(606,937)	0	(299,980)	(1,884)	0	(305,073)	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	0	0	0	0	0	0	0	0	0	0	0	0
9. Totals (Lines 1 to 8.3)	12,302,645	0	(2,881,789)	14,242	0	(2,937,033)	0	0	0	0	0	18,107,225
10. Death benefits	27,869,269	0	59,115	118,131	0	115,386	0	0	0	0	0	27,576,637
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	81,097	0	41,293	12,357	0	27,447	0	0	0	0	0	0
16. Group conversions	0	0	0	0	0	0	0	0	0	0	0	0
17. Interest and adjustments on contract or deposit-type contract funds	0	0	0	0	0	0	0	0	0	0	0	0
18. Payments on supplementary contracts with life contingencies	0	0	0	0	0	0	0	0	0	0	0	0
19. Increase in aggregate reserves for life and accident and health contracts	(1,289,996)	0	(382,461)	(15,366)	0	(376,108)	0	0	0	0	0	(516,061)
20. Totals (Lines 10 to 19)	26,660,370	0	(282,053)	115,122	0	(233,275)	0	0	0	0	0	27,060,576
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	1,775	0	640	2	0	1,133	0	0	0	0	0	0
23. General insurance expenses	108,803	0	49,972	314	0	50,821	0	0	0	0	0	7,696
24. Insurance taxes, licenses and fees, excluding federal income taxes	2,598	0	1,277	8	0	1,299	0	0	0	0	0	14
25. Increase in loading on deferred and uncollected premiums	(442)	0	(183)	(259)	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)	26,773,104	0	(230,347)	115,187	0	(180,022)	0	0	0	0	0	27,068,286
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28)	(14,470,459)	0	(2,651,442)	(100,945)	0	(2,757,011)	0	0	0	0	0	(8,961,061)
30. Dividends to policyholders and refunds to members	9,727	0	9,391	336	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)	(14,480,186)	0	(2,660,833)	(101,281)	0	(2,757,011)	0	0	0	0	0	(8,961,061)
32. Federal income taxes incurred (excluding tax on capital gains)	(3,154,341)	0	(579,632)	(22,063)	0	(600,582)	0	0	0	0	0	(1,952,064)
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)	(11,325,845)	0	(2,081,201)	(79,218)	0	(2,156,429)	0	0	0	0	0	(7,008,997)
34. Policies/certificates in force end of year	34	0	33	1	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	0	0	0
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)	0	0	0	0	0	0	0	0	0	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	0	0	0
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)	0	0	0	0	0	0	0	0	0	0	0	0

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

(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 2020 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 <sup>(b)</sup> .....	10,398,777	.0	.0	.0	.0	.0	.0	.0	10,398,777
2. Considerations for supplementary contracts with life contingencies .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. Net investment income .....	(33,025)	.0	.0	.0	.0	.0	.0	.0	(33,025)
4. Amortization of Interest Maintenance Reserve (IMR) .....	376	.0	.0	.0	.0	.0	.0	.0	376
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) .....	10,366,128	0	0	0	0	0	0	0	10,366,128
10. Death benefits .....	12,146,410	.0	.0	.0	.0	.0	.0	.0	12,146,410
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 .....	(170)	.0	.0	.0	.0	.0	.0	.0	(170)
20. Totals (Lines 10 to 19) .....	12,146,240	.0	.0	.0	.0	.0	.0	.0	12,146,240
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 .....	197	.0	.0	.0	.0	.0	.0	.0	197
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) .....	12,146,437	0	0	0	0	0	0	0	12,146,437
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28) .....	(1,780,309)	.0	.0	.0	.0	.0	.0	.0	(1,780,309)
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) .....	(1,780,309)	.0	.0	.0	.0	.0	.0	.0	(1,780,309)
32. Federal income taxes incurred (excluding tax on capital gains) .....	(387,820)	0	0	0	0	0	0	0	(387,820)
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) .....	(1,392,489)	0	0	0	0	0	0	0	(1,392,489)
34. Policies/certificates in force end of year .....	0	0	0	0	0	0	0	0	0
<b>DETAILS OF WRITE-INS</b>									
08.301. ....									
08.302. ....									
08.303. ....									
08.398. Summary of remaining write-ins for Line 8.3 from overflow page .....	.0	.0	.0	.0	.0	.0	.0	.0	.0
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above) .....	0	0	0	0	0	0	0	0	0
2701. ....									
2702. ....									
2703. ....									
2798. Summary of remaining write-ins for Line 27 from overflow page .....	.0	.0	.0	.0	.0	.0	.0	.0	.0
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above) .....	0	0	0	0	0	0	0	0	0

(a) Includes the following amounts for FEGLI/SGLI: Line 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 2020 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 .....	3,340,523	3,340,523	0	0	0	0	0
2. Considerations for supplementary contracts with life contingencies .....	0	XXX	XXX	XXX	XXX	0	XXX
3. Net investment income .....	(74,694,825)	(73,595,919)	0	0	0	(1,098,906)	0
4. Amortization of Interest Maintenance Reserve (IMR) .....	850,944	838,425	0	0	0	12,519	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 .....	4,735	4,665	0	0	0	70	0
7. Reserve adjustments on reinsurance ceded .....	(186,667)	(183,921)	0	0	0	(2,746)	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 .....	20,644	20,644	0	0	0	0	0
8.3 Aggregate write-ins for miscellaneous income .....	0	0	0	0	0	0	0
9. Totals (Lines 1 to 8.3) .....	(70,664,646)	(69,575,583)	0	0	0	(1,089,063)	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 .....	10,998,475	10,836,666	0	0	0	161,809	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 .....	11,930,790	11,920,041	0	0	0	10,749	0
16. Group conversions .....	0	0	0	0	0	0	0
17. Interest and adjustments on contract or deposit-type contract funds .....	(93,960)	(93,960)	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 .....	(1,530,037)	(1,480,816)	0	0	0	(49,221)	0
20. Totals (Lines 10 to 19) .....	21,305,268	21,181,931	0	0	0	123,337	0
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only) .....	162,849	160,453	0	0	0	2,396	0
22. Commissions and expense allowances on reinsurance assumed .....	0	0	0	0	0	0	0
23. General insurance expenses .....	369,452	364,017	0	0	0	5,435	0
24. Insurance taxes, licenses and fees, excluding federal income taxes .....	805	793	0	0	0	12	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) .....	21,838,374	21,707,194	0	0	0	131,180	0
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28) .....	(92,503,020)	(91,282,777)	0	0	0	(1,220,243)	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) .....	(92,503,020)	(91,282,777)	0	0	0	(1,220,243)	0
32. Federal income taxes incurred (excluding tax on capital gains) .....	(20,150,714)	(19,884,898)	0	0	0	(265,816)	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) .....	(72,352,306)	(71,397,879)	0	0	0	(954,427)	0
34. Policies/certificates in force end of year .....	3,087	3,034	0	0	0	53	0
<b>DETAILS OF WRITE-INS</b>							
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
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above) .....	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
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above) .....	0	0	0	0	0	0	0

(a) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which 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 2020 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 <sup>(b)</sup> (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 .....	20,439,322	0	7,599,668	161,128	0	7,820,815	0	0	0	0	0	4,857,711
2. Tabular net premiums or considerations .....	19,714,804	0	40,672	105,872	0	184,348	0	0	0	0	0	19,383,912
3. Present value of disability claims incurred .....	0	0	0	0	0	0	0	0	0	0	0	0
4. Tabular interest .....	1,229,446	0	313,263	8,570	0	325,626	0	0	0	0	0	581,987
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) .....	41,383,572	0	7,953,603	275,570	0	8,330,789	0	0	0	0	0	24,823,610
9. Tabular cost .....	21,859,121	0	605,184	114,679	0	675,688	0	0	0	0	0	20,463,570
10. Reserves released by death .....	294,028	0	89,918	2,771	0	182,947	0	0	0	0	0	18,392
11. Reserves released by other terminations (net) .....	81,097	0	41,293	12,357	0	27,447	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) .....	22,234,246	0	736,395	129,807	0	886,082	0	0	0	0	0	20,481,962
15. Reserve December 31 of current year .....	19,149,326	0	7,217,208	145,763	0	7,444,707	0	0	0	0	0	4,341,648
Cash Surrender Value and Policy Loans												
16. CSV Ending balance December 31, current year .....	10,263,238	0	2,820,291	0	0	7,442,947	0	0	0	0	0	0
17. Amount Available for Policy Loans Based upon Line 16 CSV .....	7,737,659	0	1,515,929	0	0	6,221,730	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 2020 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	Variable Life	Universal Life	Variable Universal Life	Credit Life <sup>(b)</sup>	Other Group Life	YRT Mortality Risk Only
<b>Involving Life or Disability Contingencies (Reserves)</b> (Net of Reinsurance Ceded)									
1. Reserve December 31 of prior year .....	117,713	0	0	0	0	0	0	0	117,713
2. Tabular net premiums or considerations .....	10,398,777	0	0	0	0	0	0	0	10,398,777
3. Present value of disability claims incurred .....	0	0	0	0	0	0	0	0	0
4. Tabular interest .....	212,684	0	0	0	0	0	0	0	212,684
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) .....	10,729,174	0	0	0	0	0	0	0	10,729,174
9. Tabular cost .....	10,611,237	0	0	0	0	0	0	0	10,611,237
10. Reserves released by death .....	394	0	0	0	0	0	0	0	394
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) .....	10,611,631	0	0	0	0	0	0	0	10,611,631
15. Reserve December 31 of current year .....	117,543	0	0	0	0	0	0	0	117,543
<b>Cash Surrender Value and Policy Loans</b>									
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 2020 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		
<b>Involving Life or Disability Contingencies (Reserves)</b> (Net of Reinsurance Ceded)							
1. Reserve December 31 of prior year .....	266,811,480	262,531,019	0	0	0	4,280,461	0
2. Tabular net premiums or considerations .....	3,129,676	3,129,676	0	0	0	0	0
3. Present value of disability claims incurred .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4. Tabular interest .....	12,799,838	12,660,101	0	0	0	139,737	0
5. Tabular less actual reserve released .....	(4,305,397)	(4,288,997)	0	0	0	(16,400)	0
6. Increase in reserve on account of change in valuation basis .....	0	0	0	0	0	0	0
7. Other increases (net) .....	9,775,111	9,775,111	0	0	0	0	0
8. Totals (Lines 1 to 7) .....	288,210,708	283,806,910	0	0	0	4,403,798	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) .....	11,930,790	11,920,041	0	0	0	10,749	0
12. Annuity, supplementary contract and disability payments involving life contingencies .....	10,998,475	10,836,666	0	0	0	161,809	0
13. Net transfers to or (from) Separate Accounts .....	0	0	0	0	0	0	0
14. Total Deductions (Lines 9 to 13) .....	22,929,265	22,756,707	0	0	0	172,558	0
15. Reserve December 31 of current year .....	265,281,443	261,050,203	0	0	0	4,231,240	0
<b>Cash Surrender Value and Policy Loans</b>							
16. CSV Ending balance December 31, current year .....	250,024,068	250,024,068	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 2020 OF THE BROOKE LIFE INSURANCE COMPANY

**ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR - GROUP ANNUITIES (a)**

**(N/A Fraternal)**

	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		
<b>Involving Life or Disability Contingencies (Reserves)</b> (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 .....							
<b>Cash Surrender Value and Policy Loans</b>							
16. CSV Ending balance December 31, current year .....							
17. Amount Available for Policy Loans Based upon Line 16 CSV .....							

(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 2020 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) .....9,106	.....9,106
1.1	Bonds exempt from U.S. tax .....	(a) .....0	.....0
1.2	Other bonds (unaffiliated) .....	(a) .....10,797,837	.....9,919,947
1.3	Bonds of affiliates .....	(a) .....0	.....0
2.1	Preferred stocks (unaffiliated) .....	(b) .....0	.....0
2.11	Preferred stocks of affiliates .....	(b) .....0	.....0
2.2	Common stocks (unaffiliated) .....	.....0	.....0
2.21	Common stocks of affiliates .....	.....0	.....0
3.	Mortgage loans .....	(c) .....0	.....0
4.	Real estate .....	(d) .....0	.....0
5	Contract loans .....	.....80,990	.....83,250
6	Cash, cash equivalents and short-term investments .....	(e) .....84,846	.....57,715
7	Derivative instruments .....	(f) .....0	.....0
8.	Other invested assets .....	.....0	.....0
9.	Aggregate write-ins for investment income .....	.....41	.....41
10.	Total gross investment income .....	10,972,820	10,070,059
11.	Investment expenses .....		(g) .....312,075
12.	Investment taxes, licenses and fees, excluding federal income taxes .....		(g) .....0
13.	Interest expense .....		(h) .....89,960,010
14.	Depreciation on real estate and other invested assets .....		(i) .....0
15.	Aggregate write-ins for deductions from investment income .....		.....1,229,492
16.	Total deductions (Lines 11 through 15) .....		.....91,501,577
17.	Net investment income (Line 10 minus Line 16) .....		(81,431,518)
DETAILS OF WRITE-INS			
0901.	Miscellaneous Investment Income .....	.....41	.....41
0902.	.....		
0903.	.....		
0998.	Summary of remaining write-ins for Line 9 from overflow page .....	.....0	.....0
0999.	Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above) .....	41	41
1501.	Reinsurance ceded investment expense .....		.....1,229,492
1502.	.....		
1503.	.....		
1598.	Summary of remaining write-ins for Line 15 from overflow page .....		.....0
1599.	Totals (Lines 1501 thru 1503 plus 1598) (Line 15, above) .....		1,229,492

- (a) Includes \$ .....227,962 accrual of discount less \$ .....323,638 amortization of premium and less \$ .....31,886 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 \$ .....0 investment expenses and \$ .....0 investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
- (h) Includes \$ .....0 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) .....	.....4,715,084	.....(85,189)	.....4,629,895	.....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	.....(479,067,459)	.....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	.....106,627	.....0
9.	Aggregate write-ins for capital gains (losses) .....	.....32	.....0	.....32	.....0	.....0
10.	Total capital gains (losses) .....	4,715,116	(85,189)	4,629,927	(478,960,832)	0
DETAILS OF WRITE-INS						
0901.	Litigation proceeds .....	.....32	.....0	.....32	.....0	.....0
0902.	.....					
0903.	.....					
0998.	Summary of remaining write-ins for Line 9 from overflow page .....	.....0	.....0	.....0	.....0	.....0
0999.	Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above) .....	32	0	32	0	0



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE BROOKE LIFE INSURANCE COMPANY

EXHIBIT - 1 PART 1 - PREMIUMS AND ANNUITY CONSIDERATIONS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

	Insurance											
	1	2	Ordinary		5	Group		Accident and Health			11	12
			3	4		6	7	8	9	10		
	Total	Industrial Life	Life Insurance	Individual Annuities	Credit Life (Group and Individual)	Life Insurance	Annuities	Group	Credit (Group and Individual)	Other	Aggregate of All Other Lines of Business	Fraternal (Fraternal Benefit Societies Only)
FIRST YEAR (other than single)												
1. Uncollected	0	0	0	0	0	0	0	0	0	0	0	0
2. Deferred and accrued	0	0	0	0	0	0	0	0	0	0	0	0
3. Deferred , accrued and uncollected:												
3.1 Direct	0	0	0	0	0	0	0	0	0	0	0	0
3.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0	0
3.3 Reinsurance ceded	0	0	0	0	0	0	0	0	0	0	0	0
3.4 Net (Line 1 + Line 2)	0	0	0	0	0	0	0	0	0	0	0	0
4. Advance	0	0	0	0	0	0	0	0	0	0	0	0
5. Line 3.4 - Line 4	0	0	0	0	0	0	0	0	0	0	0	0
6. Collected during year:												
6.1 Direct	0	0	0	0	0	0	0	0	0	0	0	0
6.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0	0
6.3 Reinsurance ceded	0	0	0	0	0	0	0	0	0	0	0	0
6.4 Net	0	0	0	0	0	0	0	0	0	0	0	0
7. Line 5 + Line 6.4	0	0	0	0	0	0	0	0	0	0	0	0
8. Prior year (uncollected + deferred and accrued - advance)	0	0	0	0	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	0	0	0	0
9.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0	0
9.3 Reinsurance ceded	0	0	0	0	0	0	0	0	0	0	0	0
9.4 Net (Line 7 - Line 8)	0	0	0	0	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	0	0	0	0
10.2 Reinsurance assumed	0	0	0	0	0	0	0	0	0	0	0	0
10.3 Reinsurance ceded	0	0	0	0	0	0	0	0	0	0	0	0
10.4 Net	0	0	0	0	0	0	0	0	0	0	0	0
RENEWAL												
11. Uncollected	6,952,869	0	6,171,471	0	0	781,398	0	0	0	0	0	0
12. Deferred and accrued	59,083	0	59,083	0	0	0	0	0	0	0	0	0
13. Deferred, accrued and uncollected:												
13.1 Direct	621	0	621	0	0	0	0	0	0	0	0	0
13.2 Reinsurance assumed	7,071,144	0	6,289,746	0	0	781,398	0	0	0	0	0	0
13.3 Reinsurance ceded	59,813	0	59,813	0	0	0	0	0	0	0	0	0
13.4 Net (Line 11 + Line 12)	7,011,952	0	6,230,554	0	0	781,398	0	0	0	0	0	0
14. Advance	1,319	0	1,319	0	0	0	0	0	0	0	0	0
15. Line 13.4 - Line 14	7,010,633	0	6,229,235	0	0	781,398	0	0	0	0	0	0
16. Collected during year:												
16.1 Direct	3,340,914	0	3,692	3,337,222	0	0	0	0	0	0	0	0
16.2 Reinsurance assumed	30,918,787	0	20,497,793	23,012	0	10,397,982	0	0	0	0	0	0
16.3 Reinsurance ceded	490,211	0	470,500	19,711	0	0	0	0	0	0	0	0
16.4 Net	33,769,490	0	20,030,985	3,340,523	0	10,397,982	0	0	0	0	0	0
17. Line 15 + Line 16.4	40,780,123	0	26,260,220	3,340,523	0	11,179,380	0	0	0	0	0	0
18. Prior year (uncollected + deferred and accrued - advance)	7,580,846	0	6,800,243	0	0	780,603	0	0	0	0	0	0
19. Renewal premiums and considerations:												
19.1 Direct	3,340,462	0	3,240	3,337,222	0	0	0	0	0	0	0	0
19.2 Reinsurance assumed	30,324,942	0	19,903,153	23,012	0	10,398,777	0	0	0	0	0	0
19.3 Reinsurance ceded	466,127	0	446,416	19,711	0	0	0	0	0	0	0	0
19.4 Net (Line 17 - Line 18)	33,199,277	0	19,459,977	3,340,523	0	10,398,777	0	0	0	0	0	0
TOTAL												
20. Total premiums and annuity considerations:												
20.1 Direct	3,340,462	0	3,240	3,337,222	0	0	0	0	0	0	0	0
20.2 Reinsurance assumed	30,324,942	0	19,903,153	23,012	0	10,398,777	0	0	0	0	0	0
20.3 Reinsurance ceded	466,127	0	446,416	19,711	0	0	0	0	0	0	0	0
20.4 Net (Lines 9.4 + 10.4 + 19.4)	33,199,277	0	19,459,977	3,340,523	0	10,398,777	0	0	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2020 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)

	Insurance											
	1	2	Ordinary		5	Group		Accident and Health			11	12
			3	4		6	7	8	9	10		
	Total	Industrial Life	Life Insurance	Individual Annuities	Credit Life (Group and Individual)	Life Insurance	Annuities	Group	Credit (Group and Individual)	Other	Aggregate of All Other Lines of Business	Fraternal (Fraternal Benefit Societies Only)
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	0	0	0	0
22. All other .....	7,022	0	7,022	0	0	0	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	0	0	0	0
23.2 Reinsurance assumed .....	0	0	0	0	0	0	0	0	0	0	0	0
23.3 Net ceded less assumed .....	0	0	0	0	0	0	0	0	0	0	0	0
24. Single:												
24.1 Reinsurance ceded .....	0	0	0	0	0	0	0	0	0	0	0	0
24.2 Reinsurance assumed .....	0	0	0	0	0	0	0	0	0	0	0	0
24.3 Net ceded less assumed .....	0	0	0	0	0	0	0	0	0	0	0	0
25. Renewal:												
25.1 Reinsurance ceded .....	94,696	0	89,961	4,735	0	0	0	0	0	0	0	0
25.2 Reinsurance assumed .....	1,775	0	1,775	0	0	0	0	0	0	0	0	0
25.3 Net ceded less assumed .....	92,921	0	88,186	4,735	0	0	0	0	0	0	0	0
26. Totals:												
26.1 Reinsurance ceded (Page 6, Line 6) .....	94,696	0	89,961	4,735	0	0	0	0	0	0	0	0
26.2 Reinsurance assumed (Page 6, Line 22) .....	1,775	0	1,775	0	0	0	0	0	0	0	0	0
26.3 Net ceded less assumed .....	92,921	0	88,186	4,735	0	0	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	0	0	0	0
28. Single .....	0	0	0	0	0	0	0	0	0	0	0	0
29. Renewal .....	162,849	0	0	162,849	0	0	0	0	0	0	0	0
30. Deposit-type contract funds .....	0	0	0	0	0	0	0	0	0	0	0	0
31. Totals (to agree with Page 6, Line 21)	162,849	0	0	162,849	0	0	0	0	0	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE BROOKE LIFE INSURANCE COMPANY

EXHIBIT 2 - GENERAL EXPENSES

Insurance					5	6	7
1	Accident and Health			4 All Other Lines of Business	Investment	Fraternal	Total
	2 Life	3 Cost Containment	3 All Other				
1. Rent .....	7,048	0	0	0	0	0	7,048
2. Salaries and wages .....	131,095	0	0	0	0	0	131,095
3.11 Contributions for benefit plans for employees .....	22,056	0	0	0	0	0	22,056
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 .....	3,162	0	0	0	0	0	3,162
3.32 Other agent welfare .....	0	0	0	0	0	0	0
4.1 Legal fees and expenses .....	9,413	0	0	0	0	0	9,413
4.2 Medical examination fees .....	0	0	0	0	0	0	0
4.3 Inspection report fees .....	0	0	0	0	0	0	0
4.4 Fees of public accountants and consulting actuaries .....	57,000	0	0	0	0	0	57,000
4.5 Expense of investigation and settlement of policy claims .....	10	0	0	0	0	0	10
5.1 Traveling expenses .....	2,980	0	0	0	0	0	2,980
5.2 Advertising .....	1,527	0	0	0	0	0	1,527
5.3 Postage, express, telegraph and telephone .....	6,564	0	0	0	0	0	6,564
5.4 Printing and stationery .....	812	0	0	0	0	0	812
5.5 Cost or depreciation of furniture and equipment .....	14,164	0	0	0	0	0	14,164
5.6 Rental of equipment .....	2,097	0	0	0	0	0	2,097
5.7 Cost or depreciation of EDP equipment and software .....	16,223	0	0	0	0	0	16,223
6.1 Books and periodicals .....	121	0	0	0	0	0	121
6.2 Bureau and association fees .....	1,755	0	0	0	0	0	1,755
6.3 Insurance, except on real estate .....	0	0	0	0	0	0	0
6.4 Miscellaneous losses .....	0	0	0	0	0	0	0
6.5 Collection and bank service charges .....	(615)	0	0	0	0	0	(615)
6.6 Sundry general expenses .....	3,544	0	0	0	0	0	3,544
6.7 Group service and administration fees .....	48,452	0	0	0	0	0	48,452
6.8 Reimbursements by uninsured plans .....	0	0	0	0	0	0	0
7.1 Agency expense allowance .....	26	0	0	0	0	0	26
7.2 Agents' balances charged off (less \$ _____ recovered) .....	0	0	0	0	0	0	0
7.3 Agency conferences other than local meetings .....	0	0	0	0	0	0	0
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	312,075	0	312,075
9.3 Aggregate write-ins for expenses .....	151,018	0	0	0	0	0	151,018
10. General expenses incurred .....	478,452	0	0	0	312,075	(b) 0	(a) 790,527
11. General expenses unpaid Dec. 31, prior year .....	0	0	0	0	0	0	0
12. General expenses unpaid Dec. 31, current year .....	0	0	0	0	0	0	0
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) .....	478,452	0	0	0	312,075	0	790,527
DETAILS OF WRITE-INS							
09.301. Administrator fees .....	108,818	0	0	0	0	0	108,818
09.302. Rating agency fees .....	42,200	0	0	0	0	0	42,200
09.303. ....							
09.398. Summary of remaining write-ins for Line 9.3 from overflow page.....	0	0	0	0	0	0	0
09.399. Totals (Lines 09.301 thru 09.303 plus 09.398) (Line 9.3 above) .....	151,018	0	0	0	0	0	151,018

(a) Includes management fees of \$ 579,905 to affiliates and \$ 108,818 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	5	6
		1	2	3			
		Life	Accident and Health	All Other Lines of Business	Investment	Fraternal	Total
1.	Real estate taxes .....	.0	.0	.0	.0	.0	.0
2.	State insurance department licenses and fees .....	865	.0	.0	.0	.0	865
3.	State taxes on premiums .....	2,538	.0	.0	.0	.0	2,538
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 .....	3,403	.0	.0	.0	.0	3,403
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) .....	3,403	.0	.0	.0	.0	3,403

EXHIBIT 4 - DIVIDENDS OR REFUNDS

	1	2
	Life	Accident and Health
1. Applied to pay renewal premiums .....	.0	.0
2. Applied to shorten the endowment or premium-paying period .....	6,915	.0
3. Applied to provide paid-up additions .....	107	.0
4. Applied to provide paid-up annuities .....	.0	.0
5. Total Lines 1 through 4 .....	7,022	.0
6. Paid in cash .....	.87	.0
7. Left on deposit .....	2,961	.0
8. Aggregate write-ins for dividend or refund options .....	.0	.0
9. Total Lines 5 through 8 .....	10,070	.0
10. Amount due and unpaid .....	.0	.0
11. Provision for dividends or refunds payable in the following calendar year .....	9,397	.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 .....	9,397	.0
16. Total from prior year .....	9,740	.0
17. Total dividends or refunds (Lines 9 + 15 - 16) .....	9,727	.0
DETAILS OF WRITE-INS		
0801. ....		
0802. ....		
0803. ....		
0898. Summary of remaining write-ins for Line 8 from overflow page .....	.0	.0
0899. Totals (Lines 0801 thru 0803 plus 0898) (Line 8 above) .....	.0	.0

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE BROOKE LIFE INSURANCE COMPANY

**EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS**

1	2	3	4	5	6
Valuation Standard	Total <sup>(a)</sup>	Industrial	Ordinary	Credit (Group and Individual)	Group
LIFE INSURANCE:					
0100001. 1941 CSO 2.50% CRVM	855	0	855	0	0
0100002. 1941 CSO 2.50% NLP	5,918	0	5,918	0	0
0100003. 1941 CSO 3.00% CRVM	56,667	0	56,667	0	0
0100004. 1941 CSO 3.00% NLP	183,175	0	183,175	0	0
0100005. 130% 1941 CSO 3.00% NLP	752	0	752	0	0
0100006. 1958 CSO 0.00% CRVM	30,252	0	30,252	0	0
0100007. 1958 CSO 0.00% NLP	21,781	0	21,781	0	0
0100008. 1958 CSO 2.25% CRVM	160,664	0	160,664	0	0
0100009. 1958 CSO 2.25% NLP	11,231	0	11,231	0	0
0100010. 1958 CSO 2.625% NLP	34,321	0	34,321	0	0
0100011. 1958 CSO 3.00% CRVM	2,339,862	0	2,339,862	0	0
0100012. 1958 CSO 3.00% NLP	1,319,113	0	1,319,113	0	0
0100013. 1958 CSO 3.25% CRVM	3,562	0	3,562	0	0
0100014. 1958 CSO 3.50% CRVM	1,864,443	0	1,864,443	0	0
0100015. 1958 CSO 3.50% NLP	900,381	0	900,381	0	0
0100016. 1958 CSO 4.00% CRVM	2,074,685	0	2,074,685	0	0
0100017. 1958 CSO 4.00% NLP	1,859,347	0	1,859,347	0	0
0100018. 1958 CSO 4.50% CRVM	3,126,988	0	3,126,988	0	0
0100019. 1958 CSO 4.50% NLP	52,549	0	52,549	0	0
0100020. 1980 CSO 4.00% NLP	5,584,530	0	5,466,987	0	117,543
0100021. 1980 CSO 4.50% CRVM	1,406,724	0	1,406,724	0	0
0100022. 1980 CSO 5.00% NLP	620,024	0	620,024	0	0
0100023. 1980 CSO 5.50% CRVM	2,279,261	0	2,279,261	0	0
0100024. 1980 CSO 5.50% NLP	391,482	0	391,482	0	0
0100025. 1980 CSO 6.00% NLP	742,313	0	742,313	0	0
0100026. 1958 CET 3.00% NLP	2,109	0	2,109	0	0
0100027. 1958 CET 4.00% NLP	2,454	0	2,454	0	0
0100028. Substandard	7,516	0	7,516	0	0
0199997. Totals (Gross)	25,082,959	0	24,965,416	0	117,543
0199998. Reinsurance ceded	5,945,959	0	5,945,959	0	0
0199999. Life Insurance: Totals (Net)	19,137,000	0	19,019,457	0	117,543
ANNUITIES (excluding supplementary contracts with life contingencies):					
0200001. DEFERRED ANNUITIES:	0	XXX	0	XXX	0
0200002. 1937 Standard Annuity Table 3.50% CRVM	111,387	XXX	111,387	XXX	0
0200003. 1971 IAM 4.00% CARVM	62,613	XXX	62,613	XXX	0
0200004. 1971 IAM 4.50% CARVM	255,984	XXX	255,984	XXX	0
0200005. 1971 IAM 7.25% CARVM	893,490	XXX	893,490	XXX	0
0200006. 1971 IAM 8.50% CARVM	890,875	XXX	890,875	XXX	0
0200007. 1971 IAM 8.75% CARVM	607,491	XXX	607,491	XXX	0
0200008. 1971 IAM 10.00% CARVM	237,175	XXX	237,175	XXX	0
0200009. 1983A 4.50% CARVM	90,125	XXX	90,125	XXX	0
0200010. 1983A 5.75% CARVM	1,803	XXX	1,803	XXX	0
0200011. 1983A 6.50% CARVM	918,582	XXX	918,582	XXX	0
0200012. 1983A 6.75% CARVM	39,743	XXX	39,743	XXX	0
0200013. 1983A 7.00% CARVM	899,779	XXX	899,779	XXX	0
0200014. Annuity 2000 3.75% CARVM	441,772	XXX	441,772	XXX	0
0200015. Annuity 2000 4.00% CARVM	324,114	XXX	324,114	XXX	0
0200016. Annuity 2000 4.25% CARVM	2,309,840	XXX	2,309,840	XXX	0
0200017. Annuity 2000 4.50% CARVM	6,136,512	XXX	6,136,512	XXX	0
0200018. Annuity 2000 4.75% CARVM	212,238,408	XXX	212,238,408	XXX	0
0200019. Annuity 2000 5.00% CARVM	15,221,223	XXX	15,221,223	XXX	0
0200020. Annuity 2000 5.50% CARVM	10,455,200	XXX	10,455,200	XXX	0
0200021. Annuity 2000 5.75% CARVM	778,685	XXX	778,685	XXX	0
0200022. IMMEDIATE ANNUITIES:	0	XXX	0	XXX	0
0200023. 1983A 4.00%	860,208	XXX	860,208	XXX	0
0200024. 1983A 5.25%	77,843	XXX	77,843	XXX	0
0200025. 1983A 6.00%	11,322	XXX	11,322	XXX	0
0200026. Annuity 2000 4.00%	92,522	XXX	92,522	XXX	0
0200027. Annuity 2000 4.25%	81,851	XXX	81,851	XXX	0
0200028. Annuity 2000 5.25%	21,559	XXX	21,559	XXX	0
0200029. Annuity 2000 5.50%	8,773	XXX	8,773	XXX	0
0200030. Annuity 2000 6.00%	4,334	XXX	4,334	XXX	0
0200031. IAR 2012 1.50%	152,076	XXX	152,076	XXX	0
0200032. IAR 2012 1.75%	351,404	XXX	351,404	XXX	0
0200033. IAR 2012 2.25%	52,131	XXX	52,131	XXX	0
0200034. IAR 2012 2.50%	49,249	XXX	49,249	XXX	0
0200035. IAR 2012 2.75%	91,320	XXX	91,320	XXX	0
0200036. IAR 2012 3.00%	447,307	XXX	447,307	XXX	0
0200037. IAR 2012 3.25%	26,710	XXX	26,710	XXX	0
0200038. IAR 2012 3.50%	1,242,277	XXX	1,242,277	XXX	0
0200039. IAR 2012 3.75%	532,928	XXX	532,928	XXX	0
0200040. IAR 2012 4.00%	139,531	XXX	139,531	XXX	0
0299997. Totals (Gross)	257,158,146	XXX	257,158,146	XXX	0
0299998. Reinsurance ceded	1,876,702	XXX	1,876,702	XXX	0
0299999. Annuities: Totals (Net)	255,281,444	XXX	255,281,444	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%	1,556	0	1,556	0	0
0499997. Totals (Gross)	1,556	0	1,556	0	0
0499998. Reinsurance ceded	112	0	112	0	0
0499999. Accidental Death Benefits: Totals (Net)	1,444	0	1,444	0	0
DISABILITY-ACTIVE LIVES:					
0500001. 1952 Dis Study 1958 CSO 3.00% Benefit 5	224	0	224	0	0
0599997. Totals (Gross)	224	0	224	0	0
0599998. Reinsurance ceded	42	0	42	0	0

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE BROOKE LIFE INSURANCE COMPANY

EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1	2	3	4	5	6
Valuation Standard	Total <sup>(a)</sup>	Industrial	Ordinary	Credit (Group and Individual)	Group
0599999. Disability-Active Lives: Totals (Net)	182	0	182	0	0
DISABILITY-DISABLED LIVES:					
0600001. 1952 Dis Study 1958 CS0 3.00% Benefit 5 .....	126,373	0	126,373	0	0
0699997. Totals (Gross)	126,373	0	126,373	0	0
0699998. Reinsurance ceded	8,583	0	8,583	0	0
0699999. Disability-Disabled Lives: Totals (Net)	117,790	0	117,790	0	0
MISCELLANEOUS RESERVES:					
0700001. For non-ded of deferred fractional prem or return of prem at death .....	26,610	0	26,610	0	0
0700002. Additional actuarial reserves – asset adequacy analysis .....	10,000,000	0	10,000,000	0	0
0799997. Totals (Gross)	10,026,610	0	10,026,610	0	0
0799998. Reinsurance ceded	16,158	0	16,158	0	0
0799999. Miscellaneous Reserves: Totals (Net)	10,010,452	0	10,010,452	0	0
9999999. Totals (Net) - Page 3, Line 1	284,548,312	0	284,430,769	0	117,543

(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 \$ .....140,040 ; Supplementary Contracts with Life Contingencies \$ .....0 ; Accidental Death Benefits \$ .....0 ; Disability - Active Lives \$ .....0 ; Disability - Disabled Lives \$ .....0 ; Miscellaneous Reserves \$ .....0 .

EXHIBIT 5 - INTERROGATORIES

1.1

Has the reporting entity ever issued both participating and non-participating contracts?.....

Yes [ ] No [ X ]

1.2

If not, state which kind is issued.  
Non-participating .....

2.1

Does the reporting entity at present issue both participating and non-participating contracts?.....

Yes [ ] No [ X ]

2.2

If not, state which kind is issued.  
Non-participating .....

3.

Does the reporting entity at present issue or have in force contracts that contain non-guaranteed elements?.....

Yes [ X ] No [ ]

If so, attach a statement that contains the determination procedures, answers to the interrogatories and an actuarial opinion as described in the instructions.

4.

Has the reporting entity any assessment or stipulated premium contracts in force?.....

Yes [ ] No [ X ]

If so, state:

4.1

Amount of insurance? .....

\$ 0

4.2

Amount of reserve? .....

\$ 0

4.3

Basis of reserve: .....

4.4

Basis of regular assessments: .....

4.5

Basis of special assessments: .....

4.6

Assessments collected during the year .....

\$ 0

5.

If the contract loan interest rate guaranteed in any one or more of its currently issued contracts is less than 5%, not in advance, state the contract loan rate guarantees on any such contracts.  
N/A .....

6.

Does the reporting entity hold reserves for any annuity contracts that are less than the reserves that would be held on a standard basis? .....

Yes [ ] No [ X ]

6.1

If so, state the amount of reserve on such contracts on the basis actually held: .....

\$ 0

6.2

That would have been held (on an exact or approximate basis) using the actual ages of the annuitants; the interest rate(s) used in 6.1; and the same mortality basis used by the reporting entity for the valuation of comparable annuity benefits issued to standard lives. If the reporting entity has no comparable annuity benefits for standard lives to be valued, the mortality basis shall be the table most recently approved by the state of domicile for valuing individual annuity benefits: .....

\$ 0

Attach statement of methods employed in their valuation.

7.

Does the reporting entity have any Synthetic GIC contracts or agreements in effect as of December 31 of the current year? .....

Yes [ ] No [ X ]

7.1

If yes, state the total dollar amount of assets covered by these contracts or agreements .....

\$ 0

7.2

Specify the basis (fair value, amortized cost, etc.) for determining the amount: .....

7.3

State the amount of reserves established for this business: .....

\$ 0

7.4

Identify where the reserves are reported in the blank: .....

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: .....

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: .....

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

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

Exhibit 6 - Aggregate Reserves for Accident and Health Contracts

**N O N E**

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 .....	973,441	0	973,441	0	0	0
2. Deposits received during the year .....	0	0	0	0	0	0
3. Investment earnings credited to the account .....	41,293	0	41,293	0	0	0
4. Other net change in reserves .....	399,975	0	399,975	0	0	0
5. Fees and other charges assessed .....	20,644	0	20,644	0	0	0
6. Surrender charges .....	0	0	0	0	0	0
7. Net surrender or withdrawal payments .....	237,111	0	237,111	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) .....	1,156,954	0	1,156,954	0	0	0
10. Reinsurance balance at the beginning of the year .....	1,482,419	0	0	0	1,466,530	15,889
11. Net change in reinsurance assumed .....	(4,936)	0	0	0	(5,571)	635
12. Net change in reinsurance ceded .....	2,074	0	0	0	2,074	0
13. Reinsurance balance at the end of the year (Lines 10+11-12) .....	1,475,409	0	0	0	1,458,885	16,524
14. Net balance at the end of current year after reinsurance (Lines 9 + 13)	2,632,363	0	1,156,954	0	1,458,885	16,524



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE BROOKE LIFE INSURANCE COMPANY

**EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS**

**PART 1 - Liability End of Current Year**

	1	2	Ordinary			6	Group		Accident and Health		
			3	4	5		7	8	9	10	11
	Total	Industrial Life	Life Insurance	Individual Annuities	Supplementary Contracts	Credit Life (Group and Individual)	Life Insurance	Annuities	Group	Credit (Group and Individual)	Other
1. Due and unpaid:											
1.1 Direct .....	0	0	0	0	0	0	0	0	0	0	0
1.2 Reinsurance assumed .....	0	0	0	0	0	0	0	0	0	0	0
1.3 Reinsurance ceded .....	0	0	0	0	0	0	0	0	0	0	0
1.4 Net .....	0	0	0	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	0	0	0
2.12 Reinsurance assumed .....	0	0	0	0	0	0	0	0	0	0	0
2.13 Reinsurance ceded .....	0	0	0	0	0	0	0	0	0	0	0
2.14 Net .....	0	0	(b) 0	(b) 0	0	(b) 0	(b) 0	0	0	0	0
2.2 Other .....											
2.21 Direct .....	4,338,956	0	4,302	4,334,654	0	0	0	0	0	0	0
2.22 Reinsurance assumed .....	12,142,052	0	8,669,644	0	0	0	3,472,408	0	0	0	0
2.23 Reinsurance ceded .....	253,995	0	253,995	0	0	0	0	0	0	0	0
2.24 Net .....	16,227,013	0	(b) 8,419,951	(b) 4,334,654	0	(b) 0	(b) 3,472,408	0	(b) 0	(b) 0	(b) 0
3. Incurred but unreported:											
3.1 Direct .....	0	0	0	0	0	0	0	0	0	0	0
3.2 Reinsurance assumed .....	4,409,268	0	4,322,964	0	0	0	86,304	0	0	0	0
3.3 Reinsurance ceded .....	40,000	0	40,000	0	0	0	0	0	0	0	0
3.4 Net .....	4,369,268	0	(b) 4,282,964	(b) 0	0	(b) 0	(b) 86,304	0	(b) 0	(b) 0	(b) 0
4. TOTALS .....											
4.1 Direct .....	4,338,956	0	4,302	4,334,654	0	0	0	0	0	0	0
4.2 Reinsurance assumed .....	16,551,320	0	12,992,608	0	0	0	3,558,712	0	0	0	0
4.3 Reinsurance ceded .....	293,995	0	293,995	0	0	0	0	0	0	0	0
4.4 Net .....	20,596,281	(a) 0	(a) 12,702,915	4,334,654	0	0	(a) 3,558,712	0	0	0	0

(a) Including matured endowments (but not guaranteed annual pure endowments) unpaid amounting to \$ 0 in Column 2, \$ 0 in Column 3 and \$ 0 in Column 7.

(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 Ordinary Life Insurance \$ 0

Individual Annuities \$ 0 , Credit Life (Group and Individual) \$ 0 , and Group Life \$ 0 , are included in Page 3, Line 1, (See Exhibit 5, Section on Disability Disabled Lives); and for Group Accident and Health \$ 0

Credit (Group and Individual) Accident and Health \$ 0 , and Other Accident and Health \$ 0 are included in Page 3, Line 2 (See Exhibit 6, Claim Reserve).

ANNUAL STATEMENT FOR THE YEAR 2020 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  Industrial Life (a)	Ordinary			6  Credit Life (Group and Individual)	Group		Accident and Health		
			3 Life Insurance (b)	4 Individual Annuities	5 Supplementary Contracts		7 Life Insurance (c)	8 Annuities	9 Group	10 Credit (Group and Individual)	11 Other
1. Settlements During the Year:											
1.1 Direct .....	10,832,490	0	10,010	10,822,480	0	0	0	0	0	0	0
1.2 Reinsurance assumed .....	36,761,192	0	26,668,013	105,141	0	0	9,988,038	0	0	0	0
1.3 Reinsurance ceded .....	1,440,986	0	1,346,594	94,392	0	0	0	0	0	0	0
1.4 Net (d) .....	46,152,696	0	25,331,429	10,833,229	0	0	9,988,038	0	0	0	0
2. Liability December 31, current year from Part 1:											
2.1 Direct .....	4,338,956	0	4,302	4,334,654	0	0	0	0	0	0	0
2.2 Reinsurance assumed .....	16,551,320	0	12,992,608	0	0	0	3,558,712	0	0	0	0
2.3 Reinsurance ceded .....	293,995	0	293,995	0	0	0	0	0	0	0	0
2.4 Net .....	20,596,281	0	12,702,915	4,334,654	0	0	3,558,712	0	0	0	0
3. Amounts recoverable from reinsurers December 31, current year .....	35,000	0	35,000	0	0	0	0	0	0	0	0
4. Liability December 31, prior year:											
4.1 Direct .....	4,169,408	0	0	4,169,408	0	0	0	0	0	0	0
4.2 Reinsurance assumed .....	11,613,121	0	10,212,781	0	0	0	1,400,340	0	0	0	0
4.3 Reinsurance ceded .....	82,706	0	82,706	0	0	0	0	0	0	0	0
4.4 Net .....	15,699,823	0	10,130,075	4,169,408	0	0	1,400,340	0	0	0	0
5. Amounts recoverable from reinsurers December 31, prior year .....	0	0	0	0	0	0	0	0	0	0	0
6. Incurred Benefits											
6.1 Direct .....	11,002,038	0	14,312	10,987,726	0	0	0	0	0	0	0
6.2 Reinsurance assumed .....	41,699,391	0	29,447,840	105,141	0	0	12,146,410	0	0	0	0
6.3 Reinsurance ceded .....	1,687,275	0	1,592,883	94,392	0	0	0	0	0	0	0
6.4 Net .....	51,014,154	0	27,869,269	10,998,475	0	0	12,146,410	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) 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.

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

ANNUAL STATEMENT FOR THE YEAR 2020 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) .....	1,286,384	1,179,757	(106,627)
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) .....	1,286,384	1,179,757	(106,627)
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) .....	1,286,384	1,179,757	(106,627)
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts .....	0	0	0
28. Total (Lines 26 and 27) .....	1,286,384	1,179,757	(106,627)
DETAILS OF WRITE-INS			
1101. ....			
1102. ....			
1103. ....			
1198. Summary of remaining write-ins for Line 11 from overflow page .....	0	0	0
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above) .....	0	0	0
2501. ....			
2502. ....			
2503. ....			
2598. Summary of remaining write-ins for Line 25 from overflow page .....	0	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above) .....	0	0	0

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE BROOKE LIFE INSURANCE COMPANY

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.

There were no differences in surplus or net income between NAIC SAP and practices prescribed or permitted by the State of Michigan, as illustrated in the following tables:

	<u>SSAP #</u>	<u>F/S Page</u>	<u>F/S Line #</u>	<u>12/31/2020</u>	<u>12/31/2019</u>
<u>Net Income</u>					
Brooke Life Insurance Company, Michigan basis				\$ (85,070,614)	\$ 511,318,826
Michigan Prescribed Practices that increase/(decrease) NAIC SAP:				-	-
Michigan Permitted Practices that increase/(decrease) NAIC SAP:				-	-
NAIC SAP				<u>\$ (85,070,614)</u>	<u>\$ 511,318,826</u>
<u>Capital and Surplus</u>					
Brooke Life Insurance Company, Michigan basis				\$4,722,457,128	\$4,760,494,896
Michigan Prescribed Practices that increase/(decrease) NAIC SAP:				-	-
Michigan Permitted Practices that increase/(decrease) NAIC SAP:				-	-
NAIC SAP				<u>\$4,722,457,128</u>	<u>\$4,760,494,896</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 when earned. Expenses incurred in connection with acquiring new insurance business, including acquisition costs such as sales commissions, are charged to operations as incurred.

In addition, the Company uses the following accounting policies:

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

## NOTES TO FINANCIAL STATEMENTS

- 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 \$1,286,384 in unaudited equity in a limited liability subsidiary with a carrying value of \$1,286,384 on Schedule BA – Part 1.
- (8) The Company carries ownership interests in partnerships and limited liability companies at fair value based on the GAAP equity of the investee.
- (9) The Company does not have investments in derivative instruments.
- (10) The Company does not write accident and health business and, therefore, 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 any 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, 2020 and 2019.

## 3. Business Combinations and Goodwill

### A. Statutory Purchase Method

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

### B. Statutory Merger

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

### C. Assumption Reinsurance

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

### D. Impairment Loss

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

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE BROOKE LIFE INSURANCE COMPANY

**NOTES TO FINANCIAL STATEMENTS**

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 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 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, 2020:

	Total	<12 Months	12+ Months
Fair Value	\$ 458,461	\$ 458,461	\$ -
Unrealized Loss	\$ 979	\$ 979	\$ -

The carrying value and fair value of loan-backed securities and structured securities, regardless of whether the security is in an unrealized loss position, was \$19,384,577 and \$20,860,533 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 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 the 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 the value of the security; a significant covenant related to the security has been breached; or an issuer has filed or indicated a possibility of filing for bankruptcy, has missed or announced it intends to miss a scheduled interest or principal payment, or has experienced a specific material adverse change that may impair its creditworthiness.

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

E. Dollar Repurchase Agreements and/or Securities Lending Transactions

The Company had no dollar repurchase agreements and/or securities lending transactions during 2020 or 2019.

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.

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE BROOKE LIFE INSURANCE COMPANY

NOTES TO FINANCIAL STATEMENTS

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)

Restricted Asset Category	Gross (Admitted & Nonadmitted) Restricted						
	Current Year					6	7
	1	2	3	4	5		
	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	\$ 297,735	\$ -	\$ -	\$ -	\$ 297,735	\$ 297,254	\$ 481
o. Total Restricted Assets	\$ 297,735	\$ -	\$ -	\$ -	\$ 297,735	\$ 297,254	\$ 481

(a) Subset of column 1

(b) Subset of column 3

Restricted Asset Category	Current Year			
	8	9	Percentage	
			10	11
	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	\$ -	\$ 297,735	0.01%	0.01%
o. Total Restricted Assets	\$ -	\$ 297,735	0.01%	0.01%

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

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

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

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

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

M. Working Capital Finance Investments

The Company does not have working capital finance investments.

N. Offsetting and Netting of Assets and Liabilities

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

O. 5GI Securities

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

P. Short Sales

The Company did not sell any securities short during 2020 or 2019.

Q. Prepayment Penalty and Acceleration Fees

During 2020, the Company sold, redeemed, or otherwise disposed of 10 securities due to the exercise of a callable feature, generating investment income of \$12,724 as a result of the associated prepayment penalty and/or acceleration fees. The Company sold, redeemed, or otherwise disposed of 12 securities due to the exercise of a callable feature, generating investment income of \$149,735 as a result of the associated prepayment penalty and/or acceleration fees during 2019.

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE BROOKE LIFE INSURANCE COMPANY

NOTES TO FINANCIAL STATEMENTS

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 2020 and 2019, 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, 2020, no income due and accrued on investments where collection is not likely was excluded from net investment income as all accrued income has been deemed to be collectible.
8. Derivative Instruments
- A. Derivatives under SSAP No. 86-Derivatives  
  
The Company does not have any investments in financial derivative instruments.

B. Derivatives under SSAP No. 108-Derivatives Hedging Variable Annuity Guarantees  
  
The Company does not have any derivative hedging variable annuity guarantees.
9. Income Taxes

- A.
1. The components of the net deferred tax asset at December 31 are as follows:

	December 31, 2020			December 31, 2019			Change		
	Ordinary	Capital	Total	Ordinary	Capital	Total	Ordinary	Capital	Total
Total gross DTA	\$ 2,511,600	\$ 7,244	\$ 2,518,844	\$ 3,357,042	\$ -	\$ 3,357,042	\$ (845,442)	\$ 7,244	\$ (838,198)
Statutory valuation allowance	269,090	-	269,090	-	-	-	269,090	-	269,090
Adjusted gross DTA	2,242,510	7,244	2,249,754	3,357,042	-	3,357,042	(1,114,532)	7,244	(1,107,288)
DTA nonadmitted	-	-	-	-	-	-	-	-	-
Subtotal net admitted DTA	2,242,510	7,244	2,249,754	3,357,042	-	3,357,042	(1,114,532)	7,244	(1,107,288)
Deferred tax liabilities	(1,876,635)	(373,119)	(2,249,754)	(2,077,145)	(955,282)	(3,032,427)	200,510	582,163	782,673
Net admitted DTA	\$ 365,875	\$ (365,875)	\$ -	\$ 1,279,897	\$ (955,282)	\$ 324,615	\$ (914,022)	\$ 589,407	\$ (324,615)

- 
2. Admission Calculation Components SSAP 101:

	December 31, 2020			December 31, 2019			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)	-	-	-	3,007,190	-	3,007,190	(3,007,190)	-	(3,007,190)
1. Adjusted gross DTA expected to be realized following the balance sheet date			-			3,007,190			(3,007,190)
2. Adjusted gross DTA allowed per limitation threshold			708,368,569			714,025,542			(5,656,973)
(c) Adjusted gross DTA (excluding the amount of DTA from 2(a) and 2(b) above) offset by gross DTL	2,242,510	7,244	2,249,754	349,852	-	349,852	1,892,658	7,244	1,899,902
(d) DTA admitted as the result of application of SSAP No. 101	\$ 2,242,510	\$ 7,244	\$ 2,249,754	\$ 3,357,042	\$ -	\$ 3,357,042	\$ (1,114,532)	\$ 7,244	\$ (1,107,288)



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE BROOKE LIFE INSURANCE COMPANY

**NOTES TO FINANCIAL STATEMENTS**

3.

	2020	2019
(a) Ratio percentage used to determine recovery period and threshold limitation amount	680.0%	704.6%
(b) Amount of adjusted capital and surplus used to determine recovery period and threshold limitation amount	\$ 4,722,457,128	\$ 4,760,170,281

4. Impact of tax planning strategies

	December 31, 2020		December 31, 2019		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	\$ 2,242,510	\$ 7,244	\$ 3,357,042	\$ -	\$ (1,114,532)	\$ 7,244
2. Percentage of adjusted gross DTAs by tax character attributable to the impact of tax planning strategies	41%	0%	0%	0%	41%	0%
3. Net admitted adjusted gross DTAs	\$ 2,242,510	\$ 7,244	\$ 3,357,042	\$ -	\$ (1,114,532)	\$ 7,244
4. Percentage of net admitted adjusted gross DTAs by tax character admitted because of the impact of tax planning strategies	41%	0%	0%	0%	41%	0%
(b) 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:

	2020	2019	Change
Operations			
Federal taxes from operations	\$ (23,708,187)	\$ (124,985)	\$ (23,583,202)
Prior year under/(over) accrual of tax liabilities	15,312	-	15,312
Subtotal	(23,692,875)	(124,985)	(23,567,890)
Federal taxes on capital gains	1,582,959	228,141	1,354,818
Total federal current taxes incurred	<u>\$ (22,109,916)</u>	<u>\$ 103,156</u>	<u>\$ (22,213,072)</u>

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

	2020	2019	Change
Federal taxes incurred	\$ (23,692,875)	\$ (124,985)	\$ (23,567,890)
Capital gains tax transferred to AVR	7	(36,970)	36,977
Taxes transferred to IMR	1,582,952	265,111	1,317,841
Total federal current taxes incurred	<u>\$ (22,109,916)</u>	<u>\$ 103,156</u>	<u>\$ (22,213,072)</u>

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE BROOKE LIFE INSURANCE COMPANY

**NOTES TO FINANCIAL STATEMENTS**

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

	2020	2019	Change
Deferred tax assets resulting from book/tax differences in:			
Ordinary:			
Insurance reserves	\$ 2,504,376	\$ 462,962	\$ 2,041,414
Deferred and uncollected premium	1,584	1,676	(92)
Accrued interest expense	-	2,886,217	(2,886,217)
Other	5,640	6,187	(547)
Total ordinary gross & adjusted gross deferred tax assets	2,511,600	3,357,042	(845,442)
Statutory valuation allowance adjustment	(269,090)	-	(269,090)
Deferred tax assets nonadmitted	-	-	-
Admitted ordinary gross deferred tax assets	2,242,510	3,357,042	(1,114,532)
Capital:			
Investments	7,244	-	7,244
Unrealized capital losses	-	-	-
Total capital gross & adjusted gross deferred tax assets	7,244	-	7,244
Deferred tax assets nonadmitted	-	-	-
Admitted capital gross deferred tax assets	7,244	-	7,244
Total admitted deferred tax assets	\$ 2,249,754	\$ 3,357,042	\$ (1,107,288)
(3) Deferred tax liabilities resulting from book/tax differences in:			
Ordinary:			
Insurance reserves	\$ 404,125	\$ 484,944	\$ (80,819)
Due and deferred premium	1,472,510	1,592,201	(119,691)
Total ordinary deferred tax liabilities	1,876,635	2,077,145	(200,510)
Total capital deferred tax liabilities	373,119	955,282	(582,163)
Total deferred tax liabilities	2,249,754	3,032,427	(782,673)
(4) Total net admitted deferred tax asset	\$ -	\$ 324,615	\$ (324,615)

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 the decrease in 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 difference and therefore, a valuation allowance in the amount of \$269,090 was recorded against the net deferred tax asset balance as of December 31, 2020, due to the uncertainty of its ultimate realization. At the beginning of the year there was no valuation allowance recorded.

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):

	2020	2019	Change
Total deferred tax assets	\$ 2,518,844	\$ 3,357,042	\$ (838,198)
Total deferred tax liabilities	(2,249,754)	(3,032,427)	782,673
Net deferred tax assets/liabilities	269,090	324,615	(55,525)
Statutory valuation allowance adjustment	(269,090)	-	(269,090)
Net DTA after statutory valuation allowance adjustment	-	324,615	(324,615)
Tax effect of unrealized gains (losses)	-	-	-
Change in net deferred income tax	\$ -	\$ 324,615	\$ (324,615)

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:

	Amount	Tax Effect at a 21%	Effective Tax Rate
Income before taxes	\$ (104,133,597)	\$ (21,868,055)	21.0%
Interest maintenance reserve	(914,632)	(192,073)	0.2%
Valuation Allowance	1,281,381	269,090	-0.3%
Other	27,318	5,737	0.0%
Taxable income	<u>\$ (103,739,530)</u>	<u>\$ (21,785,301)</u>	<u>20.9%</u>
Federal and foreign income taxed incurred		\$ (23,692,875)	22.7%
Tax on capital gains		1,582,959	-1.5%
Change in net deferred taxes		324,615	-0.3%
Total tax on income items		<u>\$ (21,785,301)</u>	<u>20.9%</u>

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE BROOKE LIFE INSURANCE COMPANY

**NOTES TO FINANCIAL STATEMENTS**

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

- (1) At December 31, 2020, the Company had no ordinary or capital loss carry forwards available for tax purposes.
- (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
2020	\$ -	\$ 1,560,772	\$ 1,560,772
2019	\$ -	\$ 216,995	\$ 216,995
2018	\$ -	\$ -	\$ -

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

F. Federal income tax allocations

- (1) The Company files a consolidated federal income tax return with Jackson National Life Insurance Company, Jackson National Life Insurance Company of New York and Squire Reassurance Company II, Inc.
- (2) The Company has entered into separate written agreements with Jackson National Life Insurance Company, Jackson National Life Insurance Company of New York and Squire Reassurance Company II, Inc. These agreements are generally based on separate return calculations.

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
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=2-3-4)	\$ -
(6) Reduction for Sequestration	\$ -
(7) Nonadmitted by Reporting Entity	\$ -
(8) Reporting Entity Ending Balance (8=5-6-7)	\$ -

10. Information Concerning Parent, Subsidiaries and Affiliates

A.& B. On December 30, 2020, the Company received a capital contribution of \$12,000,000 from its parent, JH LLC. On December 31, 2020, the Company received an additional capital contribution of \$14,000,000 from its parent, JH LLC, that was non-cash and reported as a receivable to be settled within the first quarter of 2021.

On August 31, 2020, the Company received a capital contribution of \$500,000,000 from its parent, JH LLC. As of the same date, the Company contributed \$500,000,000 to its subsidiary, Jackson.

On June 18, 2020, Jackson announced that it had entered into a funds withheld coinsurance agreement with Athene Life Re Ltd. effective June 1, 2020 to fully reinsure \$26,722,725,194 of in-force book of fixed and fixed index annuity liabilities in exchange for a \$1,231,133,274 ceding commission, subject to a post-closing adjustment. The \$1,016,252,014 ceding commission, net of tax, was reported direct to surplus and will be amortized into income over the life of the business. In September, the post closing settlement resulted in ceded premium of \$6,275,611 and a \$28,535,680 decrease in ceding commission.

During 2019, the Company received dividends totaling \$525,000,000 million from its subsidiary, Jackson National Life Insurance Company (“Jackson”).

During 2019, the Company paid dividends to its parent company, Jackson Holdings, LLC (“JH LLC”), totaling \$525,000,000, of which \$44,903,957 was extraordinary.

At December 31, 2020 and 2019, as part of a reserve financing transaction executed by Brooke Life’s subsidiary, Jackson, Brooke Life assumed \$4,459,192 and \$4,975,423 of reserves, respectively (\$9,663,700,131 and \$11,053,271,378, respectively, of face value) under a monthly renewable term reinsurance agreement with Jackson’s captive subsidiary, Squire Reassurance Company II, Inc.

## NOTES TO FINANCIAL STATEMENTS

On December 30, 2019, the Company received a capital contribution of \$70,000,000 from its parent company, JH LLC. As of the same date, the Company contributed \$120,000,000 to its subsidiary, Jackson.

As described in Note 13(11), on November 6, 2019, the Company issued a surplus note in the amount of \$2,000,000,000 to its ultimate parent, Prudential, plc. As of the same date, the Company made a \$2,000,000,000 return of capital payment to its parent, JH LLC. On June 17, 2020, the \$2,000,000,000 surplus note issued to Prudential, plc was assigned to Jackson Finance, LLC, a subsidiary of Jackson Financial, Inc.

- C. The Company does not have any other transactions with related parties who are not reported on Schedule Y.
- D. The Company did not have material amounts due from or to related parties as of the date of each balance sheet included in these financial statements that require further disclosure.
- E. The Company has various agreements with its affiliates, Jackson National Life Insurance Company and Squire Reassurance Company II, Inc., including reinsurance agreements and agreements to obtain administrative and management services. The Company has contracted to receive investment management services from an affiliate, PPM America, Inc.
- F. The Company has not made any guarantees or undertakings, written or otherwise, for the benefit of an affiliate or related party that result in a 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 is a member of the Prudential plc group incorporated in England. The group structure is shown in Schedule Y.
- H. The Company does not own 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 National Life Insurance Company total assets and liabilities as of December 31, 2020, was \$280,802,361,754 and \$276,021,851,475, respectively.

For the year ended December 31, 2020, Jackson National Life Insurance Company recorded a net loss of \$1,933,472,973.

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

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

- (1) The value of the book of business arising from the acquisition of a subsidiary or through reinsurance may be recognized as an admitted asset if certain criteria are met. In NAIC SAP, goodwill may be admitted in amounts not to exceed 10% of an insurer's capital and surplus, as adjusted, and is eliminated in the event of a merger. The commissioner of insurance has the right to permit other specific practices that deviate from prescribed practices.
- (2) The Valuation of Life Insurance Policies Model Regulation ("Model 830", also known as Regulation XXX), was effective for NAIC SAP in 2000. The State of Michigan did not permit Model 830 for reserve calculations until January 1, 2002. Thus, reserves for life business issued in calendar years 2000 and 2001 are not valued according to Model 830 and NAIC SAP, but rather, are valued under the prior method of the Standard Valuation Law, referred to as the 'unitary' method.
- (3) Actuarial Guideline XXXV ("Actuarial Guideline 35" or the "Guideline") was adopted by the NAIC in December 1998. The purpose of Actuarial Guideline 35 is to interpret the standards for the valuation of statutory reserves for fixed index annuities. NAIC SAP requires application of Actuarial Guideline 35 for all fixed index annuities issued after December 31, 2000. Michigan law prescribes the valuation of fixed index annuities without consideration of the Guideline. As a result, the Guideline is not reflected in the accounts as of December 31, 2020 and 2019.

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE BROOKE LIFE INSURANCE COMPANY

NOTES TO FINANCIAL STATEMENTS

- (4) As a result of an acquisitions of business through statutory purchase or reinsurance, Jackson National Life Insurance Company has an admitted asset attributed to the value of the books of business acquired (“VOBA”). The VOBA value is fully recoverable by the present value of the future cash flows of the business acquired. Under Michigan law, the entire balance is recognized as an admitted asset. Under statutory goodwill accounting in accordance with paragraph 13 of SSAP No. 68, the entire VOBA at December 31, 2020, would be a reduction from the Michigan basis capital and surplus.
- (5) Effective December 31, 2020, Jackson National Life Insurance Company received approval from the Department of Insurance and Financial Services regarding the use of a permitted practice, which allows early adoption of an exemption for ordinary life insurance certificates issued during 2020 that would be subject to VM-20 of the NAIC Valuation Manual. The exemption for companies meeting the conditions of APF 2020-09 will be part of the 2022 Valuation Manual. The permitted practice does not result in differences in net income or capital and surplus between NAIC SAP and practices prescribed or permitted by the state of Michigan, as reserves are established utilizing the same methodology as prior years. However, the additional PBR requirements are eliminated.

The following table details the monetary effect at December 31, 2020 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 and as if the subsidiary financial statements had been prepared in accordance with NAIC SAP. 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	\$ (129,092,408)	\$ 105,235,075	\$ 4,780,510,279	\$ 4,675,275,204

\* 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, 2020 or 2019.
- 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, 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 has no preferred stock authorized, issued or outstanding.
- C. Under Michigan insurance law, while the Company must provide notification to the Michigan commissioner of insurance prior to payment of any dividend, ordinary dividends on capital stock may only be distributed out of earned surplus, excluding any unrealized capital gains and the effect of permitted practices (referred to as adjusted earned surplus). At December 31, 2020, adjusted earned surplus was \$1,259,113,800. Ordinary dividends in any twelve month period are also limited to the greater of 10% of statutory surplus as of the preceding year-end, excluding any increase arising from the application of permitted practices, or the statutory net income, excluding any net realized investment gains, for the twelve month period ended on the preceding December 31. The commissioner may approve payment of dividends in excess of these amounts, which would be deemed an extraordinary dividend. The maximum dividend that can be paid to parent in 2021, subject to the availability of earned surplus, without prior approval of the commissioner is approximately \$377,135,713.
- D. The Company paid a dividend of \$525,000,000 in June 2019, of which \$44,903,957 was extraordinary.
- E. Within the limitations of (3) 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.

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE BROOKE LIFE INSURANCE COMPANY

**NOTES TO FINANCIAL STATEMENTS**

- H. The Company held no stock, including stock of affiliated companies, for special purposes.
- I. The Company had no special surplus funds.
- J. The portion of unassigned funds (surplus) represented by cumulative unrealized gains is \$693,437,608.
- K. The Company issued the following surplus debentures or similar obligations:

1	2	3	4	5	6	7	8
Item Number	Date Issued	Interest Rate	Original Issue Amount of Note	Is Surplus Note Holder a Related Party (Y/N)	Carrying Value of Note Prior Year	Carrying Value of Note Current Year *	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	\$ -

1	9	10	11	12	13	14
Item Number	Current Year Interest Expense Recognized	Life-To-Date Interest Expense Recognized	Current Year Interest Offset Percentage (not including amounts paid to a 3rd party liquidity provider)	Current Year Principal Paid	Life-To-Date Principal Paid	Date of Maturity
0001	\$ 89,960,010	\$ 103,703,899	0.000%	\$ -	\$ -	11/6/2059
Total	\$ 89,960,010	\$ 103,703,899	XXX	\$ -	\$ -	XXX

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

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

The surplus note in the amount of \$2,000,000,000, listed in the above table, was issued to the Company’s ultimate parent, Prudential plc. On June 17, 2020, the surplus note was assigned to Jackson Finance, LLC, a subsidiary of Jackson Financial, Inc.

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 the 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 (30<sup>th</sup>) anniversary on November 6, 2049.

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

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

- 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.

NOTES TO FINANCIAL STATEMENTS

14.

Liabilities, Contingencies and Assessments

A.

Contingent Commitments

At December 31, 2020, the Company had no commitments or contingent commitments to an SCA entity, joint venture, partnership, or limited liability company.

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. 5R, Liabilities, Contingencies and Impairments of Assets - Revised. The Company did not realize a gain subsequent to the balance sheet date but prior to the issuance of the financial statements that requires disclosure.

D.

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

The Company did not pay 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, 2020.
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 occurred during the year.
18.

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

The Company does not write accident and health insurance.
19.

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

There was no direct premium written or produced by managing general agents or third party administrators.
20.

Fair Value Measurements

A.

The Company does not have assets that are carried at fair value.

B.

The Company provides additional fair value information in Note 5.

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE BROOKE LIFE INSURANCE COMPANY

NOTES TO FINANCIAL STATEMENTS

C. The following table details the aggregate fair value of the Company’s financial instruments:

December 31, 2020						
Description	Aggregate Fair Value	Admitted Value	Level 1	Level 2	Level 3	Net Asset Value (NAV)
Assets at fair value:						
Bonds	\$ 229,865,949	\$ 207,823,034	\$ 333,306	\$ 229,532,643	\$ -	\$ -
Cash and cash equivalents	31,924,249	31,924,249	31,924,249	-	-	-
Policy loans	681,826	681,826	-	-	681,826	-
Total assets at fair value	<u>\$ 262,472,024</u>	<u>\$ 240,429,109</u>	<u>\$ 32,257,555</u>	<u>\$ 229,532,643</u>	<u>\$ 681,826</u>	<u>\$ -</u>
Liabilities at fair value:						
Reserves for life insurance and annuities (1)	\$ 253,494,903	\$ 261,050,203	\$ -	\$ -	\$ 253,494,903	\$ -
Liability for deposit-type contracts	2,701,096	2,632,363	-	-	2,701,096	-
Total liabilities at fair value	<u>\$ 256,195,999</u>	<u>\$ 263,682,566</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 256,195,999</u>	<u>\$ -</u>
December 31, 2019						
Description	Aggregate Fair Value	Admitted Value	Level 1	Level 2	Level 3	Net Asset Value (NAV)
Assets at fair value:						
Bonds	\$ 321,777,248	\$ 306,088,671	\$ 317,684	\$ 321,459,564	\$ -	\$ -
Cash and cash equivalents	6,176,128	6,176,128	6,176,128	-	-	-
Policy loans	812,527	812,527	-	-	812,527	-
Total assets at fair value	<u>\$ 328,765,903</u>	<u>\$ 313,077,326</u>	<u>\$ 6,493,812</u>	<u>\$ 321,459,564</u>	<u>\$ 812,527</u>	<u>\$ -</u>
Liabilities at fair value:						
Reserves for life insurance and annuities (1)	\$ 242,293,108	\$ 262,531,019	\$ -	\$ -	\$ 242,293,108	\$ -
Liability for deposit-type contracts	2,489,407	2,455,860	-	-	2,489,407	-
Total liabilities at fair value	<u>\$ 244,782,515</u>	<u>\$ 264,986,879</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 244,782,515</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, 2020 and 2019, the Company had no financial instruments where it was not practicable to estimate fair value.

21. Other Items

A. Extraordinary Items

The Company did not have an extraordinary event or transaction during the year.

B. Troubled Debt Restructuring

The Company did not restructure its debt during the year.

C. Other Disclosures and Unusual Items

At December 31, 2019, Jackson, the Company’s wholly-owned subsidiary, early adopted the provisions of the National Association of Insurance Commissioners Valuation Manual Minimum Standards No. VM-21: Requirements for Principles-Based Reserves for Variable Annuities (VM-21). During 2020, Jackson determined that a simplifying modelling assumption was not consistent with its intent in the adoption of VM-21. The total impact to the 2019 statutory financial statements of the adjustment resulting from this correction and related modelling changes, net of tax was a reduction to net income and ending capital and surplus of \$72,395,249 and \$83,254,537, respectively.

As a result of the spread of the COVID-19 coronavirus, economic uncertainties have arisen which are likely to impact the Company’s capital position. As the economic uncertainties are on-going, the potential impact continues to vary and is unknown at this time. The Company has implemented business continuity plans that were already in place to ensure the availability of services for our customers, work at home capabilities for our staff, where appropriate, and other ongoing risk management activities related to the current ongoing market stress.

On March 27, 2020, the Coronavirus Aid, Relief, and Economic Security Act, “the CARES Act”, was signed into legislation. Some of the significant changes include reducing the interest expense disallowance for 2019 and 2020, allowing the five year carryback of net operating losses for 2018-2020, suspension of the 80% limitation of taxable income for net operating loss carryforwards for 2018-2020, and the acceleration of depreciation expense from 2018 and forward on qualified improvement property. The Company is required to recognize the effect on the financial statements in the period the law was enacted. As of December 31, 2020, the impact of the CARES Act on the Company’s financial position was a net increase to capital and surplus of \$35,831,413.

On November 6, 2019, with the approval of the Director of the Michigan Department of Insurance and Financial Services (“DIFS”), the Company issued a \$2.0 billion surplus note to Prudential plc. The note pays interest at 4.498% and matures November 6, 2059. The surplus note is unsecured and subordinated to all present and future indebtedness, policy claims and other creditor claims and may be redeemed at the option of the Company after November 6, 2049. Under Michigan law, the surplus note is not part of the legal liabilities of the Company and is considered capital and surplus for statutory reporting purposes. Payments of interest or principal may only be made with the prior approval of the Director of DIFS.

On November 6, 2019, in conjunction with the issuance of the \$2.0 billion surplus note and with the approval of the Director of DIFS, the Company made a return of paid-in surplus payment of \$2.0 billion to its parent, Jackson Holdings LLC.

On June 17, 2020, the \$2.0 billion surplus note issued to Prudential, plc was assigned to Jackson Finance, LLC, a subsidiary of Brooke (Holdco 1) Inc.



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE BROOKE LIFE INSURANCE COMPANY

**NOTES TO FINANCIAL STATEMENTS**

Effective July 17, 2020, Brooke (Holdco1) Inc., changed its name to Jackson Financial Inc., and completed a \$500,000,000 equity investment from Athene Life Re Ltd. in exchange for shares representing a 9.9% voting interest. The shares were then immediately transferred to an affiliate of Athene, Athene Co-Invest Reinsurance Affiliate 1A Ltd.

On January 28, 2021, the Company’s ultimate parent Prudential announced that they plan to pursue the separation of its US business in the second quarter of 2021 through a demerger. The demerger, which is subject to shareholder and regulatory approval, would result in a significantly earlier separation of the US business operations than originally announced in 2020. At the point of demerger, Prudential is anticipated to retain a 19.9% non-controlling interest in the Company.

The Company does not have any other unusual 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 transferable or non-transferable state tax credits.

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. All of the current holdings of subprime collateralized mortgage-backed securities are in senior tranches, with collateral consisting of primarily fixed-rate and first-lien mortgages.

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

(3) The following table summarizes the Company’s direct exposure through investments in subprime RMBS at December 31, 2020:

	Actual Cost	Book Adjusted Carrying Value	Fair Value	Other-than-temporary Impairment Losses
Residential mortgage-backed securities	\$ 5,588	\$ 5,949	\$ 6,202	\$ -

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

G. Retained Assets

The Company does not have retained asset accounts.

H. Insurance-Linked Securities (ILS) Contracts

The Company does not have insurance-linked securities contracts.

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

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

22. Events Subsequent

Effective February 11, 2021, Laura Prieskorn was appointed Chief Executive Officer (CEO) and Marcia Wadsten was appointed Chief Financial Officer (CFO). Michael Falcon (CEO at December 31, 2020) and Axel Andre (CFO at December 31, 2020) are no longer with the Company. As of the same date, Andrew Bowden resigned his position as General Counsel and Secretary and is no longer with the Company.

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

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

NOTES TO FINANCIAL STATEMENTS

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 reinsurance for reasons other than for nonpayment of premium or other similar credits.
	(2) The Company does not have reinsurance agreements in effect such that the amount of losses paid or accrued through the statement date may result in a payment to the reinsurer of amounts that, in aggregate and allowing for offset of mutual credits from other reinsurance agreements with the same reinsurer, exceed the total direct premium collected under the reinsured policies.
	Section 3 - Ceded Reinsurance Report - Part B
	(1) The estimated amount of the aggregate reduction in surplus (for agreements other than those under which the reinsurer may unilaterally cancel for reasons other than for nonpayment of premium or other similar credits that are reflected in Section 2 above) from termination of all reinsurance agreements, by either party, as of the date of this statement, is \$0.
	(2) The Company has not executed new agreements or amended existing agreements, since January 1 of the year of this statement, to include policies or contracts that were in force or which had existing reserves established by the Company as of the effective date of the agreement.
B.	Uncollectible Reinsurance
	The Company did not write off reinsurance balances due from reinsurers.
C.	Commutation of Ceded Reinsurance
	The Company did not commute reinsurance during the period covered by this annual statement.
D.	Certified Reinsurer Rating Downgraded or Status Subject to Revocation
	The Company does not cede reinsurance transactions to a certified reinsurer whose rating was downgraded or whose status is subject to revocation.
E.,F.	Reinsurance of Variable Annuity Contracts with an Affiliated Captive Reinsurer
	The Company does not reinsure variable annuity contracts with an affiliated captive reinsurer.
G.	Ceding Entities That Utilize Captive Reinsurers to Assume Reserves Subject to XXX/AXXX Captive Framework
	(1) The Company does not have captive reinsurers for which a risk-based capital shortfall exists for the reporting period.
	(2) The Company does not have captive reinsurers for which a non-zero Primary Security Shortfall exists for the reporting period.
H.	Reinsurance Credit
	The Company does not have any reinsurance contracts that require disclosure.
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.

NOTES TO FINANCIAL STATEMENTS

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 reporting year ended 2020, the Company’s participating policies, acquired through reinsurance assumed, represented less than 0% of total inforce. The Company accounts for its policyholder dividends based upon recent experience factors. In 2020, the Company paid dividends in the amount of \$10,070 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 Reserve 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, 2020, 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 sections.

(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	\$ -	\$ -	\$ -	\$ -	0.0%
b. At book value less surrender charge of 5% or more	1,056,452	-	-	1,056,452	0.4%
c. At fair value	-	-	-	-	0.0%
d. Total with market value adjustment or at fair value	1,056,452	-	-	1,056,452	0.4%
e. At book value without adjustment (minimal or no charge or adjustment)	252,807,723	-	-	252,807,723	98.3%
(2) Not subject to discretionary withdrawal	3,293,971	-	-	3,293,971	1.3%
(3) Total (gross)	257,158,146	-	-	257,158,146	100.0%
(4) Reinsurance Ceded	1,876,702	-	-	1,876,702	
(5) Total (net) (3) - (4)	\$ 255,281,444	\$ -	\$ -	\$ 255,281,444	
(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:	\$ 820,750	\$ -	\$ -	\$ 820,750	

NOTES TO FINANCIAL STATEMENTS

B. Group Annuities

The company does not have group annuities.

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

	General <u>Account</u>	Separate Account with <u>Guarantees</u>	Separate Account <u>Nonguaranteed</u>	<u>Total</u>	<u>% of Total</u>
(1) Subject to discretionary withdrawal:					
a. With market value adjustment	\$ -	\$ -	\$ -	\$ -	0.0%
b. At book value less surrender charge of 5% or more	1,156,954	-	-	1,156,954	37.9%
c. At fair value	-	-	-	-	0.0%
d. Total with market value adjustment or at fair value	1,156,954	-	-	1,156,954	37.9%
e. At book value without adjustment (minimal or no charge or adjustment)	1,895,460	-	-	1,895,460	62.1%
(2) Not subject to discretionary withdrawal	-	-	-	-	0.0%
(3) Total (gross)	3,052,414	-	-	3,052,414	100.0%
(4) Reinsurance Ceded	420,051	-	-	420,051	
(5) Total (net) (3) - (4)	\$ 2,632,363	\$ -	\$ -	\$ 2,632,363	
(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:	\$ -	\$ -	\$ -	\$ -	

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

Life & Accident & Health Annual Statement:

1.	Exhibit 5, Annuities Section, Total (net)	\$ 255,281,444
2.	Exhibit 5, Supplementary Contracts with Life Contingencies Section, Total (net)	-
3.	Exhibit 7, Deposit-Type Contracts, Line 14, Column 1	2,632,363
4.	Subtotal	257,913,807

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	-
12.	Combined Total	\$ 257,913,807

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	7,443,158	7,443,158	7,443,158
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	-	5,719,862	5,719,862
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	11,919,939
b. Accidental Death Benefits	XXX	XXX	1,556
c. Disability - Active Lives	XXX	XXX	224
d. Disability - Disabled Lives	XXX	XXX	126,373
e. Miscellaneous Reserves	XXX	XXX	10,026,610
(3) Total (gross: direct + assumed)	7,443,158	13,163,020	35,237,722
(4) Reinsurance Ceded	3,963,831	3,963,831	5,970,854
(5) Total (net) (3) - (4)	\$ 3,479,327	\$ 9,199,189	\$ 29,266,868

NOTES TO FINANCIAL STATEMENTS

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

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

D. Reconciliation of total life insurance actuarial reserves.

Life & Accident & Health Annual Statement:

1.	Exhibit 5, Life Insurance Section, Total (net)	\$ 19,137,000
2.	Exhibit 5, Accidental Death Benefits Section, Total (net)	1,444
3.	Exhibit 5, Disability - Active Lives Section, Total (net)	182
4.	Exhibit 5, Disability - Disabled Lives Section, Total (net)	117,790
5.	Exhibit 5, Miscellaneous Reserves Section, Total (net)	10,010,452
6.	Subtotal	29,266,868

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 (Lines (7) through (9))	-
11.	Combined Total ((6) and (10))	\$ 29,266,868

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE BROOKE LIFE INSURANCE COMPANY

**NOTES TO FINANCIAL STATEMENTS**

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34. Premium and Annuity Considerations Deferred and Uncollected

A. Deferred and uncollected life insurance premiums and annuity considerations as of December 31, 2020 were as follows:

	Type	Gross	Net of Loading
(1)	Industrial	\$ -	\$ -
(2)	Ordinary new business	-	-
(3)	Ordinary renewal	7,011,952	7,004,413
(4)	Credit Life	-	-
(5)	Group Life	-	-
(6)	Group Annuity	-	-
(7)	Totals	<u>\$ 7,011,952</u>	<u>\$ 7,004,413</u>

35. Separate Accounts

The Company does not have Separate Accounts 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?  
If yes, complete Schedule Y, Parts 1, 1A and 2

Yes ☒ No ☐

1.2

If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent, or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations?

Yes ☒ No ☐ N/A ☐

1.3

State Regulating?

Michigan

1.4

Is the reporting entity publicly traded or a member of a publicly traded group?

Yes ☒ No ☐

1.5

If the response to 1.4 is yes, provide the CIK (Central Index Key) code issued by the SEC for the entity/group.

0001116578

2.1

Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity?

Yes ☐ No ☒

2.2

If yes, date of change:

3.1

State as of what date the latest financial examination of the reporting entity was made or is being made.

12/31/2018

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.

12/31/2018

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).

04/22/2020

3.4

By what department or departments?  
Michigan Department of Insurance and Financial Services

3.5

Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with Departments?

Yes ☐ No ☐ N/A ☒

3.6

Have all of the recommendations within the latest financial examination report been complied with?

Yes ☐ No ☐ N/A ☒

4.1

During the period covered by this statement, did any agent, broker, sales representative, non-affiliated sales/service organization or any combination thereof under common control (other than salaried employees of the reporting entity), receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:  
4.11 sales of new business?  
4.12 renewals?

Yes ☐ No ☒  
Yes ☒ No ☐

4.2

During the period covered by this statement, did any sales/service organization owned in whole or in part by the reporting entity or an affiliate, receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:  
4.21 sales of new business?  
4.22 renewals?

Yes ☐ No ☒  
Yes ☐ No ☒

5.1

Has the reporting entity been a party to a merger or consolidation during the period covered by this statement?  
If yes, complete and file the merger history data file with the NAIC.

Yes ☐ No ☒

5.2

If yes, provide the name of the entity, NAIC Company Code, and state of domicile (use two letter state abbreviation) for any entity that has ceased to exist as a result of the merger or consolidation.

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

6.1

Has the reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period?

Yes ☐ No ☒

6.2

If yes, give full information:

7.1

Does any foreign (non-United States) person or entity directly or indirectly control 10% or more of the reporting entity?

Yes ☒ No ☐

7.2

If yes,  
7.21 State the percentage of foreign control;  
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 or government, manager or attorney in fact).

100.0 %  

1 Nationality	2 Type of Entity
United Kingdom	Corporation

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE BROOKE LIFE INSURANCE COMPANY

GENERAL INTERROGATORIES

- 8.1

Is the company a subsidiary of a bank holding company regulated by the Federal Reserve Board?

Yes [ ] No [ X ]
- 8.2

If response to 8.1 is yes, please identify the name of the bank holding company.
- 8.3

Is the company affiliated with one or more banks, thrifts or securities firms?

Yes [ X ] No [ ]
- 8.4

If response to 8.3 is yes, please provide below the names and location (city and state of the main office) of any affiliates regulated by a federal regulatory services agency [i.e. the Federal Reserve Board (FRB), the Office of the Comptroller of the Currency (OCC), the Federal Deposit Insurance Corporation (FDIC) and the Securities Exchange Commission (SEC)] and identify the affiliate's primary federal regulator.

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

9.

What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?

KPMG, LLP  
Suite 1400  
2323 Ross Avenue  
Dallas, TX 75201-2721
- 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?

Marcia Lynn Wadsten  
1 Corporate Way  
Lansing, MI 48951  
Senior Vice President/Chief Actuary and Appointed Actuary
- 12.1

Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly?

Yes [ ] No [ X ]
- 12.11

Name of real estate holding company
- 12.12

Number of parcels involved

0
- 12.13

Total book/adjusted carrying value

\$0
- 12.2

If, yes provide explanation:
13.

FOR UNITED STATES BRANCHES OF ALIEN REPORTING ENTITIES ONLY:
- 13.1

What changes have been made during the year in the United States manager or the United States trustees of the reporting entity?
- 13.2

Does this statement contain all business transacted for the reporting entity through its United States Branch on risks wherever located?

Yes [ ] No [ ]
- 13.3

Have there been any changes made to any of the trust indentures during the year?

Yes [ ] No [ ]
- 13.4

If answer to (13.3) is yes, has the domiciliary or entry state approved the changes?

Yes [ ] No [ ] N/A [ ]
- 14.1

Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards?

Yes [ X ] No [ ]
- a.

Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;
- b.

Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;
- c.

Compliance with applicable governmental laws, rules and regulations;
- d.

The prompt internal reporting of violations to an appropriate person or persons identified in the code; and
- e.

Accountability for adherence to the code.
- 14.11

If the response to 14.1 is No, please explain:
- 14.2

Has the code of ethics for senior managers been amended?

Yes [ ] No [ X ]
- 14.21

If the response to 14.2 is yes, provide information related to amendment(s).
- 14.3

Have any provisions of the code of ethics been waived for any of the specified officers?

Yes [ ] No [ X ]
- 14.31

If the response to 14.3 is yes, provide the nature of any waiver(s).



## 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 [ <input type="checkbox"/> ] No [ <input type="checkbox"/> ] |
| 17. | Does the reporting entity keep a complete permanent record of the proceedings of its board of directors and all subordinate committees thereof? .....  | Yes [ <input type="checkbox"/> ] No [ <input type="checkbox"/> ] |
| 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 with the official duties of such person? ..... | Yes [ <input type="checkbox"/> ] No [ <input type="checkbox"/> ] |

## 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<br>(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<br>(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 [ X ]  | No [    ]  |
| 23.2 | If yes, indicate any amounts receivable from parent included in the Page 2 amount: .....   |  | \$ .....   | 14,000,000 |

## INVESTMENT

- |       |   |     |                                     |   |    |                          |   |
|-------|---|-----|-------------------------------------|---|----|--------------------------|---|
| 24.01 | 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 24.03)              | Yes | <input checked="" type="checkbox"/> | X | No | <input type="checkbox"/> |   |
| 24.02 | If no, give full and complete information relating thereto  |     |                                     |   |    |                          |   |
| 24.03 | 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) |     |                                     |   |    |                          |   |
| 24.04 | For the reporting entity's securities lending program, report amount of collateral for conforming programs as outlined in the Risk-Based Capital Instructions.  | \$  |                                     |   |    |                          | 0                                       |
| 24.05 | For the reporting entity's securities lending program, report amount of collateral for other programs.  | \$  |                                     |   |    |                          | 0                                       |
| 24.06 | Does your securities lending program require 102% (domestic securities) and 105% (foreign securities) from the counterparty at the outset of the contract?  | Yes | <input type="checkbox"/>            |   | No | <input type="checkbox"/> | N/A <input checked="" type="checkbox"/> |
| 24.07 | Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%?  | Yes | <input type="checkbox"/>            |   | No | <input type="checkbox"/> | N/A <input checked="" type="checkbox"/> |
| 24.08 | Does the reporting entity or the reporting entity's securities lending agent utilize the Master Securities lending Agreement (MSLA) to conduct securities lending?  | Yes | <input type="checkbox"/>            |   | No | <input type="checkbox"/> | N/A <input checked="" type="checkbox"/> |

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE BROOKE LIFE INSURANCE COMPANY

GENERAL INTERROGATORIES

24.09 For the reporting entity's securities lending program state the amount of the following as of December 31 of the current year:

24.091	Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2.	\$	0
24.092	Total book adjusted/carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2.	\$	0
24.093	Total payable for securities lending reported on the liability page.	\$	0

25.1 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 24.03).

Yes [ X ] No [ ]

25.2	If yes, state the amount thereof at December 31 of the current year:	25.21 Subject to repurchase agreements	\$	0
		25.22 Subject to reverse repurchase agreements	\$	0
		25.23 Subject to dollar repurchase agreements	\$	0
		25.24 Subject to reverse dollar repurchase agreements	\$	0
		25.25 Placed under option agreements	\$	0
		25.26 Letter stock or securities restricted as to sale - excluding FHLB Capital Stock	\$	0
		25.27 FHLB Capital Stock	\$	0
		25.28 On deposit with states	\$	297,735
		25.29 On deposit with other regulatory bodies	\$	0
		25.30 Pledged as collateral - excluding collateral pledged to an FHLB	\$	0
		25.31 Pledged as collateral to FHLB - including assets backing funding agreements	\$	0
		25.32 Other	\$	0

25.3 For category (25.26) provide the following:

1 Nature of Restriction	2 Description	3 Amount

26.1 Does the reporting entity have any hedging transactions reported on Schedule DB? Yes [ ] No [ X ]

26.2 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 26.3 through 26.5: FOR LIFE/FRATERNAL REPORTING ENTITIES ONLY:

26.3 Does the reporting entity utilize derivatives to hedge variable annuity guarantees subject to fluctuations as a result of interest rate sensitivity? Yes [ ] No [ X ]

26.4 If the response to 26.3 is YES, does the reporting entity utilize:

26.41 Special accounting provision of SSAP No. 108	Yes [ ] No [ ]
26.42 Permitted accounting practice	Yes [ ] No [ ]
26.43 Other accounting guidance	Yes [ ] No [ ]

26.5 By responding YES to 26.41 regarding utilizing the special accounting provisions of SSAP No. 108, the reporting entity attests to the following:

- 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.

27.1 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 ]

27.2 If yes, state the amount thereof at December 31 of the current year. \$ 0

28. 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 [ ]

28.01 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, 14th Floor, New York, NY 10286

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE BROOKE LIFE INSURANCE COMPANY

GENERAL INTERROGATORIES

28.02 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)

28.03 Have there been any changes, including name changes, in the custodian(s) identified in 28.01 during the current year?..... Yes [ ] No [ X ]

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

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

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

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

28.0597 For those firms/individuals listed in the table for Question 28.05, 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 ]

28.0598 For firms/individuals unaffiliated with the reporting entity (i.e. designated with a "U") listed in the table for Question 28.05, does the total assets under management aggregate to more than 50% of the reporting entity's invested assets?..... Yes [ ] No [ X ]

28.06 For those firms or individuals listed in the table for 28.05 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 Securities and Exchange Commission	5 Investment Management Agreement (IMA) Filed
107269 .....	PPM America, Inc. ....	JJRYDUHUMCZ72M58YS96 .....	DS.....	

29.1 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 ]

29.2 If yes, complete the following schedule:

1 CUSIP #	2 Name of Mutual Fund	3 Book/Adjusted Carrying Value
29.2999 - Total		0

29.3 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 2020 OF THE BROOKE LIFE INSURANCE COMPANY

GENERAL INTERROGATORIES

30. 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 (+)
30.1 Bonds .....	207,823,034	229,865,949	22,042,915
30.2 Preferred stocks .....	0	0	0
30.3 Totals	207,823,034	229,865,949	22,042,915

30.4 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. ....

31.1 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 [ ]

31.2 If the answer to 31.1 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 ]

31.3 If the answer to 31.2 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. ....

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

32.2 If no, list exceptions: .....  
.....

33. 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 ]

34. By self-designating PLGI securities, the reporting entity is certifying the following elements of each self-designated PLGI security:  
a. The security was purchased prior to January 1, 2018.  
b. The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.  
c. The NAIC Designation was derived from the credit rating assigned by an NAIC CRP in its legal capacity as a NRSRO which is shown on a current private letter rating held by the insurer and available for examination by state insurance regulators.  
d. The reporting entity is not permitted to share this credit rating of the PL security with the SVO.  
Has the reporting entity self-designated PLGI securities? ..... Yes [ ] No [ X ]

35. 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 ]

36. 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 36.a - 36.c are reported as long-term investments.  
Has the reporting entity rolled/renewed short-term or cash equivalent investments in accordance with these criteria? ..... Yes [ ] No [ ] N/A [ X ]

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE BROOKE LIFE INSURANCE COMPANY

GENERAL INTERROGATORIES

OTHER

37.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any? .....\$ .....42,200

37.2 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. ....	42,200
.....	.....

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

38.2 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
.....	.....
.....	.....

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

39.2 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 2020 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 lives

0

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 lives

0

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 lives

0

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 lives

0

2.

Health Test:

1

Current Year

2

Prior Year

2.1

Premium Numerator

0

0

2.2

Premium Denominator

33,199,277

32,501,469

2.3

Premium Ratio (2.1/2.2)

0.000

0.000

2.4

Reserve Numerator

0

0

2.5

Reserve Denominator

295,134,141

303,056,986

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

21

ANNUAL STATEMENT FOR THE YEAR 2020 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 [ X ] N/A [ ]
- 6.2 If the answer to 6.1 is yes, please provide the following:

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

7. Provide the following for individual ordinary life insurance\* policies (U.S. business only) for the current year (prior to reinsurance assumed or ceded):
- 7.1 Direct Premium Written .....\$ .....3,692
- 7.2 Total Incurred Claims .....\$ .....14,312
- 7.3 Number of Covered Lives .....34

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

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

Life, Accident and Health Companies Only:

- 9.1 Are personnel or facilities of this reporting entity used by another entity or entities or are personnel or facilities of another entity or entities used by this reporting entity (except for activities such as administration of jointly underwritten group contracts and joint mortality or morbidity studies)? ..... Yes [ X ] No [ ]
- 9.2 Net reimbursement of such expenses between reporting entities:
- 9.21 Paid .....\$ .....271,245
- 9.22 Received .....\$ .....0
- 10.1 Does the reporting entity write any guaranteed interest contracts? ..... Yes [ ] No [ X ]
- 10.2 If yes, what amount pertaining to these lines is included in:
- 10.21 Page 3, Line 1 .....\$ .....0
- 10.22 Page 4, Line 1 .....\$ .....0
11. For stock reporting entities only:
- 11.1 Total amount paid in by stockholders as surplus funds since organization of the reporting entity: .....\$ .....651,188,014
12. Total dividends paid stockholders since organization of the reporting entity:
- 12.11 Cash .....\$ .....5,351,812,297
- 12.12 Stock .....\$ .....0
- 13.1 Does the reporting entity reinsure any Workers' Compensation Carve-Out business defined as: ..... Yes [ ] No [ X ]  
Reinsurance (including retrocessional reinsurance) assumed by life and health insurers of medical, wage loss and death  
benefits of the occupational illness and accident exposures, but not the employers liability exposures, of business originally  
written as workers' compensation insurance.
- 13.2 If yes, has the reporting entity completed the Workers' Compensation Carve-Out Supplement to the Annual Statement? ..... Yes [ ] No [ ]
- 13.3 If 13.1 is yes, the amounts of earned premiums and claims incurred in this statement are:

	1 Reinsurance Assumed	2 Reinsurance Ceded	3 Net Retained
13.31 Earned premium .....0	.....0	.....0	.....0
13.32 Paid claims .....0	.....0	.....0	.....0
13.33 Claim liability and reserve (beginning of year) .....0	.....0	.....0	.....0
13.34 Claim liability and reserve (end of year) .....0	.....0	.....0	.....0
13.35 Incurred claims .....0	.....0	.....0	.....0

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE BROOKE LIFE INSURANCE COMPANY

GENERAL INTERROGATORIES

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

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

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

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

Fraternal Benefit Societies Only:

14. Is the reporting entity organized and conducted on the lodge system, with ritualistic form of work and representative form of government? ..... Yes [ ] No [ ]

15. How often are meetings of the subordinate branches required to be held?  
.....

16. How are the subordinate branches represented in the supreme or governing body?  
.....

17. What is the basis of representation in the governing body?  
.....

18.1 How often are regular meetings of the governing body held?  
.....

18.2 When was the last regular meeting of the governing body held? .....

18.3 When and where will the next regular or special meeting of the governing body be held?  
.....

18.4 How many members of the governing body attended the last regular meeting? ..... 0

18.5 How many of the same were delegates of the subordinate branches? ..... 0

19. How are the expenses of the governing body defrayed?  
.....

20. When and by whom are the officers and directors elected?  
.....

21. What are the qualifications for membership?  
.....

22. What are the limiting ages for admission?  
.....

23. What is the minimum and maximum insurance that may be issued on any one life?  
.....

24. Is a medical examination required before issuing a benefit certificate to applicants? ..... Yes [ ] No [ ]

25. Are applicants admitted to membership without filing an application with and becoming a member of a local branch by ballot and initiation? ..... Yes [ ] No [ ]

26.1 Are notices of the payments required sent to the members? ..... Yes [ ] No [ ] N/A [ ]

26.2 If yes, do the notices state the purpose for which the money is to be used? ..... Yes [ ] No [ ]

27. What proportion of first and subsequent year's payments may be used for management expenses?  
27.11 First Year ..... 0.0 %  
27.12 Subsequent Years ..... 0.0 %

28.1 Is any part of the mortuary, disability, emergency or reserve fund, or the accretions from or payments for the same, used for expenses? ..... Yes [ ] No [ ]

28.2 If so, what amount and for what purpose? .....\$ .....0

29.1 Does the reporting entity pay an old age disability benefit? ..... Yes [ ] No [ ]

29.2 If yes, at what age does the benefit commence? ..... 0

30.1 Has the constitution or have the laws of the reporting entity been amended during the year? ..... Yes [ ] No [ ]

30.2 If yes, when?  
.....

31. Have you filed with this Department all forms of benefit certificates issued, a copy of the constitution and all of the laws, rules and regulations in force at the present time? ..... Yes [ ] No [ ]

32.1 State whether all or a portion of the regular insurance contributions were waived during the current year under premium-paying certificates on account of meeting attained age or membership requirements? ..... Yes [ ] No [ ]

32.2 If so, was an additional reserve included in Exhibit 5? ..... Yes [ ] No [ ] N/A [ ]

32.3 If yes, explain  
.....

33.1 Has the reporting entity reinsured, amalgamated with, or absorbed any company, order, society, or association during the year? ..... Yes [ ] No [ ]

33.2 If yes, was there any contract agreement, or understanding, written or oral, expressed or implied, by means of which any officer, director, trustee, or any other person, or firm, corporation, society or association, received or is to receive any fee, commission, emolument, or compensation of any nature whatsoever in connection with, on an account of such reinsurance, amalgamation, absorption, or transfer of membership or funds? ..... Yes [ ] No [ ] N/A [ ]

34. Has any present or former officer, director, trustee, incorporator, or any other persons, or any firm, corporation, society or association, any claims of any nature whatsoever against this reporting entity, which is not included in the liabilities on Page 3 of this statement? ..... Yes [ ] No [ ]

35.1 Does the reporting entity have outstanding assessments in the form of liens against policy benefits that have increased surplus? ..... Yes [ ] No [ ]

35.2 If yes, what is the date of the original lien and the total outstanding balance of liens that remain in surplus?

Date	Outstanding Lien Amount
.....	.....



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 2020	2 2019	3 2018	4 2017	5 2016
<b>Life Insurance in Force</b> (Exhibit of Life Insurance)					
1. Ordinary - whole life and endowment (Line 34, Col. 4) .....	40,645	43,677	46,723	51,120	53,922
2. Ordinary - term (Line 21, Col. 4, less Line 34, Col. 4) .....	9,430,642	10,811,378	11,603,556	12,690,232	13,951,007
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) .....	243,091	253,493	274,053	309,803	334,358
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) .....	9,714,378	11,108,548	11,924,332	13,051,155	14,339,287
7.1 Total in force for which VM-20 deterministic/stochastic reserves are calculated .....	0	0	0	0	XXX
<b>New Business Issued</b> (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
<b>Premium Income - Lines of Business</b> (Exhibit 1 - Part 1)					
14. Industrial life (Line 20.4, Col. 2) .....	0	0	0	0	0
15.1 Ordinary-life insurance (Line 20.4, Col. 3) .....	19,459,977	23,445,309	28,868,161	25,148,256	88,978
15.2 Ordinary-individual annuities (Line 20.4, Col. 4) .....	3,340,523	2,262,573	2,135,582	5,574,979	9,073,422
16. Credit life (group and individual) (Line 20.4, Col. 5) .....	0	0	0	0	0
17.1 Group life insurance (Line 20.4, Col. 6) .....	10,398,777	6,793,587	2,084,753	8,623,371	0
17.2 Group annuities (Line 20.4, Col. 7) .....	0	0	0	0	0
18.1 A & H-group (Line 20.4, Col. 8) .....	0	0	0	0	0
18.2 A & H-credit (group and individual) (Line 20.4, Col. 9) .....	0	0	0	0	0
18.3 A & H-other (Line 20.4, Col. 10) .....	0	0	0	0	0
19. Aggregate of all other lines of business (Line 20.4, Col. 11) .....	0	0	0	0	0
20. Total .....	33,199,277	32,501,469	33,088,496	39,346,606	9,162,400
<b>Balance Sheet (Pages 2 &amp; 3)</b>					
21. Total admitted assets excluding Separate Accounts business (Page 2, Line 26, Col. 3) .....	5,066,080,756	5,087,850,480	5,178,319,979	4,299,680,990	5,326,724,199
22. Total liabilities excluding Separate Accounts business (Page 3, Line 26) .....	343,623,628	327,355,584	325,859,550	363,157,943	359,955,973
23. Aggregate life reserves (Page 3, Line 1) .....	284,548,312	287,368,515	304,231,755	332,344,632	346,904,395
23.1 Excess VM-20 deterministic/stochastic reserve over NPR related to Line 7.1 .....	0	0	0	0	XXX
24. Aggregate A & H reserves (Page 3, Line 2) .....	0	0	0	0	0
25. Deposit-type contract funds (Page 3, Line 3) .....	2,632,363	2,455,860	2,586,915	2,226,016	2,311,467
26. Asset valuation reserve (Page 3, Line 24.01) .....	2,060,063	2,484,982	2,738,534	2,829,800	2,654,080
27. Capital (Page 3, Lines 29 and 30) .....	51,500,000	51,500,000	51,500,000	51,500,000	51,500,000
28. Surplus (Page 3, Line 37) .....	4,670,957,128	4,708,994,896	4,800,960,429	3,885,023,047	4,915,268,226
<b>Cash Flow (Page 5)</b>					
29. Net Cash from Operations (Line 11) .....	(93,216,091)	510,219,803	425,777,200	599,464,082	552,181,089
<b>Risk-Based Capital Analysis</b>					
30. Total adjusted capital .....	5,207,689,816	5,224,358,457	5,585,770,169	4,306,856,104	5,358,006,594
31. Authorized control level risk - based capital .....	765,830,561	741,431,236	628,939,460	527,925,117	554,889,347
<b>Percentage Distribution of Cash, Cash Equivalents and Invested Assets</b> (Page 2, Col. 3) (Line No. /Page 2, Line 12, Col. 3) x 100.0					
32. Bonds (Line 1) .....	4.1	6.0	7.2	9.0	7.4
33. Stocks (Lines 2.1 and 2.2) .....	95.2	93.8	92.7	90.6	92.4
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) .....	0.6	0.1	0.1	0.4	0.2
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) .....	0.0	0.0	0.0	0.0	0.0
40. Receivables for securities (Line 9) .....	0.0	0.0	0.0	0.0	0.0
41. Securities lending reinvested collateral assets (Line 10) .....	0.0	0.0	0.0	0.0	0.0
42. Aggregate write-ins for invested assets (Line 11) .....	0.0	0.0	0.0	0.0	0.0
43. Cash, cash equivalents and invested assets (Line 12) .....	100.0	100.0	100.0	100.0	100.0

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE BROOKE LIFE INSURANCE COMPANY

FIVE-YEAR HISTORICAL DATA

(Continued)

	1 2020	2 2019	3 2018	4 2017	5 2016
<b>Investments in Parent, Subsidiaries and Affiliates</b>					
44. Affiliated bonds (Schedule D Summary, Line 12, Col. 1) .....	0	0	0	0	0
45. Affiliated preferred stocks (Schedule D Summary, Line 18, Col. 1) .....	0	0	0	0	0
46. Affiliated common stocks (Schedule D Summary Line 24, Col. 1), .....	4,780,510,279	4,759,577,738	4,788,440,263	3,884,108,506	4,918,867,814
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 .....	1,286,384	1,179,757	1,095,343	1,084,399	1,050,639
50. Total of above Lines 44 to 49 .....	4,781,796,663	4,760,757,495	4,789,535,606	3,885,192,905	4,919,918,453
51. Total Investment in Parent included in Lines 44 to 49 above .....	0	0	0	0	0
<b>Total Nonadmitted and Admitted Assets</b>					
52. Total nonadmitted assets (Page 2, Line 28, Col. 2) .....	1,286,384	1,179,757	1,095,343	1,084,399	1,050,639
53. Total admitted assets (Page 2, Line 28, Col. 3) .....	5,066,080,756	5,087,850,480	5,178,319,979	4,299,680,990	5,326,724,199
<b>Investment Data</b>					
54. Net investment income (Exhibit of Net Investment Income) .....	(81,431,518)	524,485,490	464,738,189	617,514,043	568,362,588
55. Realized capital gains (losses) (Page 4, Line 34, Column 1 ) .....	26	(155,562)	599	0	0
56. Unrealized capital gains (losses) (Page 4, Line 38, Column 1) .....	(478,960,831)	(148,778,111)	752,099,186	(1,034,725,549)	200,416,761
57. Total of above Lines 54, 55 and 56 .....	(560,392,323)	375,551,817	1,216,837,974	(417,211,506)	768,779,349
<b>Benefits and Reserve Increases (Page 6)</b>					
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) .....	63,026,041	61,199,083	63,495,888	65,318,055	26,826,082
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) .....	(773,935)	(984,374)	(867,758)	(818,031)	3,885,681
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) .....	9,727	9,713	10,441	12,594	10,077
<b>Operating Percentages</b>					
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 .....	1.7	1.7	1.7	1.8	10.1
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 .....	13.2	6.8	8.6	9.2	0.1
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
<b>A &amp; H Claim Reserve Adequacy</b>					
68. Incurred losses on prior years' claims - group health (Schedule H, Part 3, Line 3.1 Col. 2) .....	0	0	0	0	0
69. Prior years' claim liability and reserve - group health (Schedule H, Part 3, Line 3.2 Col. 2) .....	0	0	0	0	0
70. Incurred losses on prior years' claims-health other than group (Schedule H, Part 3, Line 3.1 Col. 1 less Col. 2) .....	0	0	0	0	0
71. Prior years' claim liability and reserve-health other than group (Schedule H, Part 3, Line 3.2 Col. 1 less Col. 2) .....	0	0	0	0	0
<b>Net Gains From Operations After Dividends to Policyholders/Members' Refunds and Federal Income Taxes by Lines of Business (Page 6.x, Line 33)</b>					
72. Industrial life (Page 6.1, Col. 2) .....	0	0	0	0	0
73. Ordinary - life (Page 6.1, Col. 1 less Cols. 2, 10 and 12) .....	(4,316,848)	27,331,606	44,430,845	34,440,872	33,365,628
74. Ordinary - individual annuities (Page 6, Col. 4) .....	(72,352,306)	480,753,373	424,203,144	567,426,797	524,440,006
75. Ordinary-supplementary contracts .....	XXX	XXX	0	0	0
76. Credit life (Page 6.1, Col. 10 plus Page 6.2, Col. 7) .....	0	0	0	0	0
77. Group life (Page 6.2, Col. 1 Less Cols. 7 and 9) .....	0	0	(7,120,233)	2,822,181	0
78. Group annuities (Page 6, Col. 5) .....	0	0	0	0	0
79. A & H-group (Page 6.5, Col. 3) .....	0	0	0	0	0
80. A & H-credit (Page 6.5, Col. 10) .....	0	0	0	0	0
81. A & H-other (Page 6.5, Col. 1 less Cols. 3 and 10) .....	0	0	0	0	0
82. Aggregate of all other lines of business (Page 6, Col. 8) .....	0	0	0	0	0
83. Fraternal (Page 6, Col. 7) .....	0	0	0	0	0
84. Total (Page 6, Col. 1) .....	(85,070,640)	511,474,388	461,513,756	604,689,850	557,805,634

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 2020 OF THE BROOKE LIFE INSURANCE COMPANY

DIRECT BUSINESS IN THE STATE OF Grand Total

DURING THE YEAR 2020

NAIC Group Code 0918

LIFE INSURANCE

NAIC Company Code 78620

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....	3,692	0	0	0	3,692
2. Annuity considerations .....	3,337,222	0	0	0	3,337,222
3. Deposit-type contract funds .....	0	XXX	0	XXX	0
4. Other considerations .....	0	0	0	0	0
5. Totals (Sum of Lines 1 to 4) .....	3,340,914	0	0	0	3,340,914
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
Life insurance:					
6.1 Paid in cash or left on deposit .....	0	0	0	0	0
6.2 Applied to pay renewal premiums .....	0	0	0	0	0
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....	0	0	0	0	0
6.4 Other .....	0	0	0	0	0
6.5 Totals (Sum of Lines 6.1 to 6.4) .....	0	0	0	0	0
Annuities:					
7.1 Paid in cash or left on deposit .....	0	0	0	0	0
7.2 Applied to provide paid-up annuities .....	0	0	0	0	0
7.3 Other .....	0	0	0	0	0
7.4 Totals (Sum of Lines 7.1 to 7.3) .....	0	0	0	0	0
8. Grand Totals (Lines 6.5 plus 7.4) .....	0	0	0	0	0
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits .....	10,010	0	0	0	10,010
10. Matured endowments .....	0	0	0	0	0
11. Annuity benefits .....	10,822,480	0	0	0	10,822,480
12. Surrender values and withdrawals for life contracts .....	11,897,495	0	0	0	11,897,495
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....	0	0	0	0	0
14. All other benefits, except accident and health .....	0	0	0	0	0
15. Totals .....	22,729,985	0	0	0	22,729,985
DETAILS OF WRITE-INS					
1301. ....					
1302. ....					
1303. ....					
1398. Summary of Line 13 from overflow page .....	0	0	0	0	0
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....	0	0	0	0	0

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year .....	0	0	0	0	0	0	0	0	0	0
17. Incurred during current year .....	2	14,312	0	0	0	0	0	0	2	14,312
Settled during current year:										
18.1 By payment in full .....	1	10,010	0	0	0	0	0	0	1	10,010
18.2 By payment on compromised claims .....	0	0	0	0	0	0	0	0	0	0
18.3 Totals paid .....	1	10,010	0	0	0	0	0	0	1	10,010
18.4 Reduction by compromise .....	0	0	0	0	0	0	0	0	0	0
18.5 Amount rejected .....	0	0	0	0	0	0	0	0	0	0
18.6 Total settlements .....	1	10,010	0	0	0	0	0	0	1	10,010
19. Unpaid Dec. 31, current year (16+17-18.6) .....	1	4,302	0	0	0	0	0	0	1	4,302
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	37	338,306	0	(a) 0	0	0	0	0	37	338,306
21. Issued during year .....	0	0	0	0	0	0	0	0	0	0
22. Other changes to in force (Net) .....	(3)	(39,302)	0	0	0	0	0	0	(3)	(39,302)
23. In force December 31 of current year .....	34	299,004	0	(a) 0	0	0	0	0	34	299,004

(a) Includes Individual Credit Life Insurance prior year \$ 0 , current year \$ 0

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

ACCIDENT AND HEALTH INSURANCE

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b) .....					
24.1 Federal Employees Health Benefits Plan premium (b) .....					
24.2 Credit (Group and Individual) .....					
24.3 Collectively renewable policies/certificates (b) .....					
24.4 Medicare Title XVIII exempt from state taxes or fees Other Individual Policies:					
25.1 Non-cancelable (b) .....					
25.2 Guaranteed renewable (b) .....					
25.3 Non-renewable for stated reasons only (b) .....					
25.4 Other accident only .....					
25.5 All other (b) .....					
25.6 Totals (sum of Lines 25.1 to 25.5) .....					
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....					

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

insured under indemnity only products

ANNUAL STATEMENT FOR THE YEAR 2020 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	160,972	10,855,055	0	0	2	3,602	253,493	11,108,548
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	97	6,094	0	0	0	2	108	6,202
5. Increased during year (net) .....	0	0	34	8,577	0	0	0	0	35	8,612
6. Subtotals, Lines 2 to 5 .....	0	0	131	14,671	0	0	0	2	143	14,814
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	161,103	10,869,726	0	0	2	3,604	253,636	11,123,362
Deductions during year:										
10. Death .....	0	0	724	41,367	0	0	XXX	13	814	42,181
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	1	531	0	0	0	0	2	533
14. Surrender .....	0	0	3,729	264,378	0	0	0	23	1,546	265,924
15. Lapse .....	0	0	9,583	1,076,559	0	0	0	126	8,122	1,084,681
16. Conversion .....	0	0	49	2,695	0	0	XXX	XXX	XXX	2,695
17. Decreased (net) .....	0	0	8	12,909	0	0	0	0	61	12,970
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	14,094	1,398,439	0	0	0	162	10,545	1,408,984
21. In force end of year (b) (Line 9 minus Line 20) .....	0	0	147,009	9,471,287	0	0	2	3,442	243,091	9,714,378
22. Reinsurance ceded end of year .....	XXX	0	XXX	44,056	XXX	0	XXX	XXX	0	44,056
23. Line 21 minus Line 22 .....	XXX	0	XXX	9,427,231	XXX	(a) 0	XXX	XXX	243,091	9,670,322
<b>DETAILS OF WRITE-INS</b>										
0801. ....										
0802. ....										
0803. ....										
0898. Summary of remaining write-ins for Line 8 from overflow page .....	0	0	0	0	0	0	0	0	0	0
0899. TOTALS (Lines 0801 thru 0803 plus 0898) (Line 8 above) .....	0	0	0	0	0	0	0	0	0	0
1901. ....										
1902. ....										
1903. ....										
1998. Summary of remaining write-ins for Line 19 from overflow page .....	0	0	0	0	0	0	0	0	0	0
1999. TOTALS (Lines 1901 thru 1903 plus 1998) (Line 19 above) .....	0	0	0	0	0	0	0	0	0	0

Life, Accident and Health Companies Only:  
(a) Group \$ .....0 ; Individual \$ .....0

Fraternal Benefit Societies Only:  
(b) Paid-up insurance included in the final totals of Line 21 (including additions to certificates) number of certificates .....0 , 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 2020 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	167
25. Other paid-up insurance .....	0	0	1,153	10,372
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	75	817
28. Term policies - other .....	0	0	143,946	9,429,785
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	144,021	9,430,602
Reconciliation to Lines 2 and 21:				
32. Term additions .....	XXX	0	XXX	0
33. Totals, extended term insurance .....	XXX	XXX	17	40
34. Totals, whole life and endowment .....	0	0	2,971	40,645
35. Totals (Lines 31 to 34) .....	0	0	147,009	9,471,287

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	9,468,092	3,195
38. Credit Life (Group and Individual) .....	0	0	0	0
39. Group .....	0	0	243,091	0
40. Totals (Lines 36 to 39) .....	0	0	9,711,183	3,195

ADDITIONAL INFORMATION ON CREDIT LIFE AND GROUP INSURANCE

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

ADDITIONAL ACCIDENTAL DEATH BENEFITS

46. Amount of additional accidental death benefits in force end of year under ordinary policies .....	3,133
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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	26	784	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	26	(a) 784	0	(a) 0	0	(a) 0

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

ANNUAL STATEMENT FOR THE YEAR 2020 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 .....	136	3,521	0	0
2. Issued during year .....	0	0	0	0
3. Reinsurance assumed .....	0	0	0	0
4. Increased during year (net) .....	10	0	0	0
5. Totals (Lines 1 to 4) .....	146	3,521	0	0
Deductions during year:				
6. Decreased (net) .....	21	250	0	0
7. Reinsurance ceded .....	0	0	0	0
8. Totals (Lines 6 and 7) .....	21	250	0	0
9. In force end of year (line 5 minus line 8) .....	125	3,271	0	0
Income now payable:				
10. Amount of income payable .....	(a) 1,012,483	XXX	XXX	(a) 0
Deferred fully paid:				
11. Account balance .....	XXX	(a) 20,903,914	XXX	(a) 0
Deferred not fully paid:				
12. Account balance .....	XXX	(a) 232,492,527	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 .....		XX				XXX
9. Totals (Lines 6 to 8) .....		XXX		XXX		XXX
10. In force end of year (line 5 minus line 9) .....		(a)		(a)		(a)

NONE

DEPOSIT FUNDS AND DIVIDEND ACCUMULATIONS		
	1	2
	Deposit Funds Contracts	Dividend Accumulations Contracts
1. In force end of prior year .....	4	882
2. Issued during year .....	0	0
3. Reinsurance assumed .....	0	0
4. Increased during year (net) .....	0	0
5. Totals (Lines 1 to 4) .....	4	882
Deductions During Year:		
6. Decreased (net) .....	0	24
7. Reinsurance ceded .....	0	0
8. Totals (Lines 6 and 7) .....	0	24
9. In force end of year (line 5 minus line 8) .....	4	858
10. Amount of account balance .....	(a) 16,524	(a) 1,458,885

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

ANNUAL STATEMENT FOR THE YEAR 2020 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 .....	4,794,906
2.	Current year's realized pre-tax capital gains/(losses) of \$ .....4,629,887 transferred into the reserve net of taxes of \$ .....1,582,952	3,046,934
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) .....	7,841,840
5.	Current year's amortization released to Summary of Operations (Amortization, Line 1, Column 4) .....	914,632
6.	Reserve as of December 31, current year (Line 4 minus Line 5)	6,927,208

AMORTIZATION				
	1	2	3	4
Year of Amortization	Reserve as of December 31, Prior Year	Current Year's Realized Capital Gains/(Losses) Transferred into the Reserve Net of Taxes	Adjustment for Current Year's Liability Gains/(Losses) Released From the Reserve	Balance Before Reduction for Current Year's Amortization (Cols. 1 + 2 + 3)
1. 2020 .....	517,271	397,361	0	914,632
2. 2021 .....	435,442	636,203	0	1,071,644
3. 2022 .....	356,843	482,963	0	839,805
4. 2023 .....	303,341	409,882	0	713,222
5. 2024 .....	257,950	330,518	0	588,468
6. 2025 .....	248,515	250,422	0	498,937
7. 2026 .....	276,036	191,103	0	467,139
8. 2027 .....	284,402	150,955	0	435,357
9. 2028 .....	281,580	109,202	0	390,782
10. 2029 .....	273,288	65,842	0	339,130
11. 2030 .....	257,997	22,483	0	280,479
12. 2031 .....	232,863	0	0	232,863
13. 2032 .....	211,354	0	0	211,354
14. 2033 .....	186,441	0	0	186,441
15. 2034 .....	165,634	0	0	165,634
16. 2035 .....	149,467	0	0	149,467
17. 2036 .....	133,985	0	0	133,985
18. 2037 .....	103,573	0	0	103,573
19. 2038 .....	70,159	0	0	70,159
20. 2039 .....	37,937	0	0	37,937
21. 2040 .....	10,742	0	0	10,742
22. 2041 .....	88	0	0	88
23. 2042 .....	0	0	0	0
24. 2043 .....	0	0	0	0
25. 2044 .....	0	0	0	0
26. 2045 .....	0	0	0	0
27. 2046 .....	0	0	0	0
28. 2047 .....	0	0	0	0
29. 2048 .....	0	0	0	0
30. 2049 .....	0	0	0	0
31. 2050 and Later	0	0	0	0
32. Total (Lines 1 to 31)	4,794,906	3,046,934	0	7,841,841

ANNUAL STATEMENT FOR THE YEAR 2020 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 .....	2,322,388	0	2,322,388	0	162,594	162,594	2,484,982
2. Realized capital gains/(losses) net of taxes - General Account .....	0	0	0	0	25	25	25
3. Realized capital gains/(losses) net of taxes - Separate Accounts .....	0	0	0	0	0	0	0
4. Unrealized capital gains/(losses) net of deferred taxes - General Account .....	0	0	0	0	84,236	84,236	84,236
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 .....	379,680	0	379,680	0	0	0	379,680
8. Accumulated balances (Lines 1 through 5 - 6 + 7) .....	2,702,067	0	2,702,067	0	246,855	246,855	2,948,923
9. Maximum reserve .....	1,856,814	0	1,856,814	0	203,249	203,249	2,060,063
10. Reserve objective .....	1,119,642	0	1,119,642	0	203,249	203,249	1,322,891
11. 20% of (Line 10 - Line 8) .....	(316,485)	0	(316,485)	0	(8,721)	(8,721)	(325,206)
12. Balance before transfers (Lines 8 + 11) .....	2,385,582	0	2,385,582	0	238,134	238,134	2,623,716
13. Transfers .....	0	0	0	0	0	0	0
14. Voluntary contribution .....	0	0	0	0	0	0	0
15. Adjustment down to maximum/up to zero .....	(528,768)	0	(528,768)	0	(34,885)	(34,885)	(563,653)
16. Reserve as of December 31, current year (Lines 12 + 13 + 14 + 15)	1,856,814	0	1,856,814	0	203,249	203,249	2,060,063



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

Line Num- ber	NAIC Desig- nation	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)
LONG-TERM BONDS												
1.		Exempt Obligations	297,735	XXX	XXX	297,735	0.0000	0	0.0000	0	0.0000	0
2.1	1	NAIC Designation Category 1.A	18,070,211	XXX	XXX	18,070,211	0.0005	9,035	0.0016	28,912	0.0033	59,632
2.2	1	NAIC Designation Category 1.B	0	XXX	XXX	0	0.0005	0	0.0016	0	0.0033	0
2.3	1	NAIC Designation Category 1.C	995,101	XXX	XXX	995,101	0.0005	498	0.0016	1,592	0.0033	3,284
2.4	1	NAIC Designation Category 1.D	4,300,372	XXX	XXX	4,300,372	0.0005	2,150	0.0016	6,881	0.0033	14,191
2.5	1	NAIC Designation Category 1.E	10,498,396	XXX	XXX	10,498,396	0.0005	5,249	0.0016	16,797	0.0033	34,645
2.6	1	NAIC Designation Category 1.F	22,866,315	XXX	XXX	22,866,315	0.0005	11,433	0.0016	36,586	0.0033	75,459
2.7	1	NAIC Designation Category 1.G	23,026,640	XXX	XXX	23,026,640	0.0005	11,513	0.0016	36,843	0.0033	75,988
2.8		Subtotal NAIC 1 (2.1+2.2+2.3+2.4+2.5+2.6+2.7)	79,757,035	XXX	XXX	79,757,035	XXX	39,879	XXX	127,611	XXX	263,198
3.1	2	NAIC Designation Category 2.A	43,881,021	XXX	XXX	43,881,021	0.0021	92,150	0.0064	280,839	0.0106	465,139
3.2	2	NAIC Designation Category 2.B	58,164,865	XXX	XXX	58,164,865	0.0021	122,146	0.0064	372,255	0.0106	616,548
3.3	2	NAIC Designation Category 2.C	18,936,939	XXX	XXX	18,936,939	0.0021	39,768	0.0064	121,196	0.0106	200,732
3.4		Subtotal NAIC 2 (3.1+3.2+3.3)	120,982,825	XXX	XXX	120,982,825	XXX	254,064	XXX	774,290	XXX	1,282,418
4.1	3	NAIC Designation Category 3.A	2,826,024	XXX	XXX	2,826,024	0.0099	27,978	0.0263	74,324	0.0376	106,259
4.2	3	NAIC Designation Category 3.B	938,861	XXX	XXX	938,861	0.0099	9,295	0.0263	24,692	0.0376	35,301
4.3	3	NAIC Designation Category 3.C	1,749,233	XXX	XXX	1,749,233	0.0099	17,317	0.0263	46,005	0.0376	65,771
4.4		Subtotal NAIC 3 (4.1+4.2+4.3)	5,514,118	XXX	XXX	5,514,118	XXX	54,590	XXX	145,021	XXX	207,331
5.1	4	NAIC Designation Category 4.A	20,000	XXX	XXX	20,000	0.0245	490	0.0572	1,144	0.0817	1,634
5.2	4	NAIC Designation Category 4.B	751,653	XXX	XXX	751,653	0.0245	18,415	0.0572	42,995	0.0817	61,410
5.3	4	NAIC Designation Category 4.C	499,668	XXX	XXX	499,668	0.0245	12,242	0.0572	28,581	0.0817	40,823
5.4		Subtotal NAIC 4 (5.1+5.2+5.3)	1,271,321	XXX	XXX	1,271,321	XXX	31,147	XXX	72,720	XXX	103,867
6.1	5	NAIC Designation Category 5.A	0	XXX	XXX	0	0.0630	0	0.1128	0	0.1880	0
6.2	5	NAIC Designation Category 5.B	0	XXX	XXX	0	0.0630	0	0.1128	0	0.1880	0
6.3	5	NAIC Designation Category 5.C	0	XXX	XXX	0	0.0630	0	0.1128	0	0.1880	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)	207,823,034	XXX	XXX	207,823,034	XXX	379,680	XXX	1,119,642	XXX	1,856,814
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 Num- ber	NAIC Desig- nation	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)
SHORT-TERM BONDS												
18.		Exempt Obligations .....	0	XXX	XXX	0	0.0000	0	0.0000	0	0.0000	0
19.1	1	NAIC Designation Category 1.A .....	0	XXX	XXX	0	0.0005	0	0.0016	0	0.0033	0
19.2	1	NAIC Designation Category 1.B .....	0	XXX	XXX	0	0.0005	0	0.0016	0	0.0033	0
19.3	1	NAIC Designation Category 1.C .....	0	XXX	XXX	0	0.0005	0	0.0016	0	0.0033	0
19.4	1	NAIC Designation Category 1.D .....	0	XXX	XXX	0	0.0005	0	0.0016	0	0.0033	0
19.5	1	NAIC Designation Category 1.E .....	0	XXX	XXX	0	0.0005	0	0.0016	0	0.0033	0
19.6	1	NAIC Designation Category 1.F .....	0	XXX	XXX	0	0.0005	0	0.0016	0	0.0033	0
19.7	1	NAIC Designation Category 1.G .....	0	XXX	XXX	0	0.0005	0	0.0016	0	0.0033	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	0.0064	0	0.0106	0
20.2	2	NAIC Designation Category 2.B .....	0	XXX	XXX	0	0.0021	0	0.0064	0	0.0106	0
20.3	2	NAIC Designation Category 2.C .....	0	XXX	XXX	0	0.0021	0	0.0064	0	0.0106	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	0.0099	0	0.0263	0	0.0376	0
21.2	3	NAIC Designation Category 3.B .....	0	XXX	XXX	0	0.0099	0	0.0263	0	0.0376	0
21.3	3	NAIC Designation Category 3.C .....	0	XXX	XXX	0	0.0099	0	0.0263	0	0.0376	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	0.0245	0	0.0572	0	0.0817	0
22.2	4	NAIC Designation Category 4.B .....	0	XXX	XXX	0	0.0245	0	0.0572	0	0.0817	0
22.3	4	NAIC Designation Category 4.C .....	0	XXX	XXX	0	0.0245	0	0.0572	0	0.0817	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	0.0630	0	0.1128	0	0.1880	0
23.2	5	NAIC Designation Category 5.B .....	0	XXX	XXX	0	0.0630	0	0.1128	0	0.1880	0
23.3	5	NAIC Designation Category 5.C .....	0	XXX	XXX	0	0.0630	0	0.1128	0	0.1880	0
23.4		Subtotal NAIC 5 (23.1+23.2+23.3) .....	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0
24.	6	NAIC 6 .....	0	XXX	XXX	0	0.0000	0	0.2370	0	0.2370	0
25.		Total Short-Term Bonds (18+19.8+20.4+21.4+22.4+23.4+24) .....	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0
DERIVATIVE INSTRUMENTS												
26.		Exchange Traded .....	0	XXX	XXX	0	0.0005	0	0.0016	0	0.0033	0
27.	1	Highest Quality .....	0	XXX	XXX	0	0.0005	0	0.0016	0	0.0033	0
28.	2	High Quality .....	0	XXX	XXX	0	0.0021	0	0.0064	0	0.0106	0
29.	3	Medium Quality .....	0	XXX	XXX	0	0.0099	0	0.0263	0	0.0376	0
30.	4	Low Quality .....	0	XXX	XXX	0	0.0245	0	0.0572	0	0.0817	0
31.	5	Lower Quality .....	0	XXX	XXX	0	0.0630	0	0.1128	0	0.1880	0
32.	6	In or Near Default .....	0	XXX	XXX	0	0.0000	0	0.2370	0	0.2370	0
33.		Total Derivative Instruments .....	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0
34.		Total (Lines 9 + 17 + 25 + 33) .....	207,823,034	XXX	XXX	207,823,034	XXX	379,680	XXX	1,119,642	XXX	1,856,814

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

Line Num- ber	NAIC Desig- nation	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)
		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 Num- ber	NAIC Desig- nation	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 .....	4,780,510,279	XXX	XXX	4,780,510,279	0.0000	.0	0.0000	.0	0.0000	.0
Affiliated - Investment Subsidiary:												
5.		Fixed Income - Exempt Obligations .....	.0	.0	.0	.0	XXX	.0	XXX	.0	XXX	.0
6.		Fixed Income - Highest Quality .....	.0	.0	.0	.0	XXX	.0	XXX	.0	XXX	.0
7.		Fixed Income - High Quality .....	.0	.0	.0	.0	XXX	.0	XXX	.0	XXX	.0
8.		Fixed Income - Medium Quality .....	.0	.0	.0	.0	XXX	.0	XXX	.0	XXX	.0
9.		Fixed Income - Low Quality .....	.0	.0	.0	.0	XXX	.0	XXX	.0	XXX	.0
10.		Fixed Income - Lower Quality .....	.0	.0	.0	.0	XXX	.0	XXX	.0	XXX	.0
11.		Fixed Income - In/Near Default .....	.0	.0	.0	.0	XXX	.0	XXX	.0	XXX	.0
12.		Unaffiliated Common Stock - Public .....	.0	.0	.0	.0	0.0000	.0	0.1580 (a)	.0	0.1580 (a)	.0
13.		Unaffiliated Common Stock - Private .....	.0	.0	.0	.0	0.0000	.0	0.1945	.0	0.1945	.0
14.		Real Estate .....	.0	.0	.0	.0	0.0000 (b)	.0	0.0000 (b)	.0	0.0000 (b)	.0
15.		Affiliated - Certain Other (See SVO Purposes and Procedures Manual) .....	.0	XXX	XXX	.0	0.0000	.0	0.1580	.0	0.1580	.0
16.		Affiliated - All Other .....	.0	XXX	XXX	.0	0.0000	.0	0.1945	.0	0.1945	.0
17.		Total Common Stock (Sum of Lines 1 through 16)	4,780,510,279	0	0	4,780,510,279	XXX	0	XXX	0	XXX	0
REAL ESTATE												
18.		Home Office Property (General Account only) .....	.0	.0	.0	.0	0.0000	.0	0.0912	.0	0.0912	.0
19.		Investment Properties .....	.0	.0	.0	.0	0.0000	.0	0.0912	.0	0.0912	.0
20.		Properties Acquired in Satisfaction of Debt .....	.0	.0	.0	.0	0.0000	.0	0.1337	.0	0.1337	.0
21.		Total Real Estate (Sum of Lines 18 through 20)	.0	.0	.0	.0	XXX	0	XXX	0	XXX	0
OTHER INVESTED ASSETS												
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF BONDS												
22.		Exempt Obligations .....	.0	XXX	XXX	.0	0.0000	.0	0.0000	.0	0.0000	.0
23.	1	Highest Quality .....	.0	XXX	XXX	.0	0.0005	.0	0.0016	.0	0.0033	.0
24.	2	High Quality .....	.0	XXX	XXX	.0	0.0021	.0	0.0064	.0	0.0106	.0
25.	3	Medium Quality .....	.0	XXX	XXX	.0	0.0099	.0	0.0263	.0	0.0376	.0
26.	4	Low Quality .....	.0	XXX	XXX	.0	0.0245	.0	0.0572	.0	0.0817	.0
27.	5	Lower Quality .....	.0	XXX	XXX	.0	0.0630	.0	0.1128	.0	0.1880	.0
28.	6	In or Near Default .....	.0	XXX	XXX	.0	0.0000	.0	0.2370	.0	0.2370	.0
29.		Total with Bond Characteristics (Sum of Lines 22 through 28)	0	XXX	XXX	0	XXX	0	XXX	0	XXX	0

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

Line Num- ber	NAIC Desig- nation	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)
		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 Num- ber	NAIC Desig- nation	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)
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) .....	1,286,384	XXX	XXX	1,286,384	0.0000	.0	0.1580	203,249	0.1580	203,249
69.		Affiliated Other - All Other .....	0	XXX	XXX	0	0.0000	0	0.1945	0	0.1945	0
70.		Total with Common Stock Characteristics (Sum of Lines 65 through 69)	1,286,384	XXX	XXX	1,286,384	XXX	0	XXX	203,249	XXX	203,249
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
ALL OTHER INVESTMENTS												
81.		NAIC 1 Working Capital Finance Investments .....	.0	XXX	.0	.0	0.0000	.0	0.0042	.0	0.0042	.0
82.		NAIC 2 Working Capital Finance Investments .....	.0	XXX	.0	.0	0.0000	.0	0.0137	.0	0.0137	.0
83.		Other Invested Assets - Schedule BA .....	.0	XXX	.0	.0	0.0000	.0	0.1580	.0	0.1580	.0
84.		Other Short-Term Invested Assets - Schedule DA .....	0	XXX	0	0	0.0000	0	0.1580	0	0.1580	0
85.		Total All Other (Sum of Lines 81, 82, 83 and 84) .....	0	XXX	0	0	XXX	0	XXX	0	XXX	0
86.		Total Other Invested Assets - Schedules BA & DA (Sum of Lines 29, 37, 64, 70, 74, 80 and 85)	1,286,384	0	0	1,286,384	XXX	0	XXX	203,249	XXX	203,249

(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  
**N O N E**

Schedule F - Claims  
**N O N E**

Schedule H - Part 1 - Analysis of Underwriting Operations  
**N O N E**

Schedule H - Part 2 - Reserves and Liabilities  
**N O N E**

Schedule H - Part 3 - Test of Prior Year's Claim Reserves and Liabilities  
**N O N E**

Schedule H - Part 4 - Reinsurance  
**N O N E**

Schedule H - Part 5 - Health Claims  
**N O N E**

ANNUAL STATEMENT FOR THE YEAR 2020 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	13,849,246	10,282,424	225,156	365,701	0	0
65056	38-1659835	12/30/1988	Jackson National Life Insurance Company	MI	CO/I	OL	36,530,209	18,228,969	317,096	255,878	0	0
16094	81-4741212	12/31/2016	Squire Reassurance Company II, Inc.	MI	YRT/I	XXXL	9,420,610,619	4,341,649	18,603,310	12,371,029	0	0
16094	81-4741212	12/31/2016	Squire Reassurance Company II, Inc.	MI	YRT/G	XXXL	243,089,512	117,543	11,179,380	3,558,712	0	0
0199999. General Account - U.S. Affiliates - Captive							9,714,079,586	32,970,585	30,324,942	16,551,320	0	0
0399999. Total General Account - U.S. Affiliates							9,714,079,586	32,970,585	30,324,942	16,551,320	0	0
0699999. Total General Account - Non-U.S. Affiliates							0	0	0	0	0	0
0799999. Total General Account - Affiliates							9,714,079,586	32,970,585	30,324,942	16,551,320	0	0
1099999. Total General Account - Non-Affiliates							0	0	0	0	0	0
1199999. Total General Account							9,714,079,586	32,970,585	30,324,942	16,551,320	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)							9,714,079,586	32,970,585	30,324,942	16,551,320	0	0
2499999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999 and 2099999)							0	0	0	0	0	0
9999999 - Totals							9,714,079,586	32,970,585	30,324,942	16,551,320	0	0



## ANNUAL STATEMENT FOR THE YEAR 2020 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

[illegible]

## SCHEDULE S - PART 2

[illegible]

ANNUAL STATEMENT FOR THE YEAR 2020 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	10		12	13		
								Current Year	Prior Year		Current Year	Prior Year		
65056	38-1659835	10/01/1990	Jackson National Life Insurance Company	MI	CO/I	OL	0	0	0	1,239	0	0	0	0
0199999. General Account - Authorized U.S. Affiliates - Captive							0	0	0	1,239	0	0	0	0
0399999. Total General Account - Authorized U.S. Affiliates							0	0	0	1,239	0	0	0	0
0699999. Total General Account - Authorized Non-U.S. Affiliates							0	0	0	0	0	0	0	0
0799999. Total General Account - Authorized Affiliates							0	0	0	1,239	0	0	0	0
11121	43-1917728	10/01/1997	Unified Life Insurance Company	TX	CO/I	OL	99,662	41,668	49,385	1,080	0	0	0	0
11121	43-1917728	10/01/1997	Unified Life Insurance Company	TX	CO/I	OL	11,079,468	8,225,940	8,458,541	180,125	0	0	0	0
11121	43-1917728	10/01/1997	Unified Life Insurance Company	TX	MCO/I	OL	32,877,000	0	0	283,683	0	0	18,228,969	0
0899999. General Account - Authorized U.S. Non-Affiliates							44,056,130	8,267,608	8,507,926	464,888	0	0	18,228,969	0
1099999. Total General Account - Authorized Non-Affiliates							44,056,130	8,267,608	8,507,926	464,888	0	0	18,228,969	0
1199999. Total General Account Authorized							44,056,130	8,267,608	8,507,926	466,127	0	0	18,228,969	0
1499999. Total General Account - Unauthorized U.S. Affiliates							0	0	0	0	0	0	0	0
1799999. Total General Account - Unauthorized Non-U.S. Affiliates							0	0	0	0	0	0	0	0
1899999. Total General Account - Unauthorized Affiliates							0	0	0	0	0	0	0	0
2199999. Total General Account - Unauthorized Non-Affiliates							0	0	0	0	0	0	0	0
2299999. Total General Account Unauthorized							0	0	0	0	0	0	0	0
2599999. Total General Account - Certified U.S. Affiliates							0	0	0	0	0	0	0	0
2899999. Total General Account - Certified Non-U.S. Affiliates							0	0	0	0	0	0	0	0
2999999. Total General Account - Certified Affiliates							0	0	0	0	0	0	0	0
3299999. Total General Account - Certified Non-Affiliates							0	0	0	0	0	0	0	0
3399999. Total General Account Certified							0	0	0	0	0	0	0	0
3699999. Total General Account - Reciprocal Jurisdiction U.S. Affiliates							0	0	0	0	0	0	0	0
3999999. Total General Account - Reciprocal Jurisdiction Non-U.S. Affiliates							0	0	0	0	0	0	0	0
4099999. Total General Account - Reciprocal Jurisdiction Affiliates							0	0	0	0	0	0	0	0
4399999. Total General Account - Reciprocal Jurisdiction Non-Affiliates							0	0	0	0	0	0	0	0
4499999. Total General Account Reciprocal Jurisdiction							0	0	0	0	0	0	0	0
4599999. Total General Account Authorized, Unauthorized, Reciprocal Jurisdiction, and Certified							44,056,130	8,267,608	8,507,926	466,127	0	0	18,228,969	0
4899999. Total Separate Accounts - Authorized U.S. Affiliates							0	0	0	0	0	0	0	0
5199999. Total Separate Accounts - Authorized Non-U.S. Affiliates							0	0	0	0	0	0	0	0
5299999. Total Separate Accounts - Authorized Affiliates							0	0	0	0	0	0	0	0
5599999. Total Separate Accounts - Authorized Non-Affiliates							0	0	0	0	0	0	0	0
5699999. Total Separate Accounts Authorized							0	0	0	0	0	0	0	0
5999999. Total Separate Accounts - Unauthorized U.S. Affiliates							0	0	0	0	0	0	0	0
6299999. Total Separate Accounts - Unauthorized Non-U.S. Affiliates							0	0	0	0	0	0	0	0
6399999. Total Separate Accounts - Unauthorized Affiliates							0	0	0	0	0	0	0	0
6699999. Total Separate Accounts - Unauthorized Non-Affiliates							0	0	0	0	0	0	0	0
6799999. Total Separate Accounts Unauthorized							0	0	0	0	0	0	0	0
7099999. Total Separate Accounts - Certified U.S. Affiliates							0	0	0	0	0	0	0	0
7399999. Total Separate Accounts - Certified Non-U.S. Affiliates							0	0	0	0	0	0	0	0
7499999. Total Separate Accounts - Certified Affiliates							0	0	0	0	0	0	0	0
7799999. Total Separate Accounts - Certified Non-Affiliates							0	0	0	0	0	0	0	0
7899999. Total Separate Accounts Certified							0	0	0	0	0	0	0	0
8199999. Total Separate Accounts - Reciprocal Jurisdiction U.S. Affiliates							0	0	0	0	0	0	0	0
8499999. Total Separate Accounts - Reciprocal Jurisdiction Non-U.S. Affiliates							0	0	0	0	0	0	0	0
8599999. Total Separate Accounts - Reciprocal Jurisdiction Affiliates							0	0	0	0	0	0	0	0
8899999. Total Separate Accounts - Reciprocal Jurisdiction Non-Affiliates							0	0	0	0	0	0	0	0
8999999. Total Separate Accounts Reciprocal Jurisdiction							0	0	0	0	0	0	0	0
9099999. Total Separate Accounts Authorized, Unauthorized, Reciprocal Jurisdiction and Certified							0	0	0	0	0	0	0	0
9199999. Total U.S. (Sum of 0399999, 0899999, 1499999, 1999999, 2599999, 3099999, 3699999, 4199999, 4899999, 5399999, 5999999, 6499999, 7099999, 7599999, 8199999 and 8699999)							44,056,130	8,267,608	8,507,926	466,127	0	0	18,228,969	0
9299999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999, 2099999, 2899999, 3199999, 3999999, 4299999, 5199999, 5499999, 6299999, 6599999, 7399999, 7699999, 8499999 and 8799999)							0	0	0	0	0	0	0	0
9999999 - Totals							44,056,130	8,267,608	8,507,926	466,127	0	0	18,228,969	0

Schedule S - Part 3 - Section 2

**N O N E**

Schedule S - Part 4

**N O N E**

Schedule S - Part 4 - Bank Footnote

**N O N E**

Schedule S - Part 5

**N O N E**

Schedule S - Part 5 - Bank Footnote

**N O N E**

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE BROOKE LIFE INSURANCE COMPANY

SCHEDULE S - PART 6

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

	1 2020	2 2019	3 2018	4 2017	5 2016
A. OPERATIONS ITEMS					
1. Premiums and annuity considerations for life and accident and health contracts .....	466	480	466	597	479
2. Commissions and reinsurance expense allowances .....	95	102	109	118	126
3. Contract claims .....	1,687	1,133	1,413	2,022	1,340
4. Surrender benefits and withdrawals for life contracts .....	491	597	469	449	775
5. Dividends to policyholders and refunds to members .....	40	41	43	51	47
6. Reserve adjustments on reinsurance ceded .....	(794)	(1,220)	(547)	(998)	(1,130)
7. Increase in aggregate reserve for life and accident and health contracts .....	(242)	(273)	(341)	(350)	(495)
B. BALANCE SHEET ITEMS					
8. Premiums and annuity considerations for life and accident and health contracts deferred and uncollected .....	60	82	83	103	62
9. Aggregate reserves for life and accident and health contracts .....	7,848	8,090	8,363	8,704	9,054
10. Liability for deposit-type contracts .....	420	418	404	443	444
11. Contract claims unpaid .....	294	83	90	125	151
12. Amounts recoverable on reinsurance .....	35	0	28	220	153
13. Experience rating refunds due or unpaid .....	0	0	0	0	0
14. Policyholders' dividends and refunds to members (not included in Line 10) .....	37	39	41	43	43
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 2020 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)
<b>ASSETS (Page 2, Col. 3)</b>			
1. Cash and invested assets (Line 12) .....	5,020,939,388	(1,213,670)	5,019,725,718
2. Reinsurance (Line 16) .....	35,000	(35,000)	0
3. Premiums and considerations (Line 15) .....	7,004,413	59,813	7,064,226
4. Net credit for ceded reinsurance .....	XXX	10,312,157	10,312,157
5. All other admitted assets (balance) .....	38,101,955	(511,759)	37,590,196
6. Total assets excluding Separate Accounts (Line 26) .....	5,066,080,756	8,611,541	5,074,692,297
7. Separate Account assets (Line 27) .....	0	0	0
8. Total assets (Line 28)	5,066,080,756	8,611,541	5,074,692,297
<b>LIABILITIES, CAPITAL AND SURPLUS (Page 3)</b>			
9. Contract reserves (Lines 1 and 2) .....	284,548,312	7,847,556	292,395,868
10. Liability for deposit-type contracts (Line 3) .....	2,632,363	420,051	3,052,414
11. Claim reserves (Line 4) .....	20,596,281	293,995	20,890,276
12. Policyholder dividends/member refunds/reserves (Lines 5 through 7) .....	9,397	37,408	46,805
13. Premium & annuity considerations received in advance (Line 8) .....	1,319	3,285	4,604
14. Other contract liabilities (Line 9) .....	6,927,208	0	6,927,208
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) .....	28,908,748	9,246	28,917,994
20. Total liabilities excluding Separate Accounts (Line 26) .....	343,623,628	8,611,541	352,235,169
21. Separate Account liabilities (Line 27) .....	0	0	0
22. Total liabilities (Line 28) .....	343,623,628	8,611,541	352,235,169
23. Capital & surplus (Line 38) .....	4,722,457,128	XXX	4,722,457,128
24. Total liabilities, capital & surplus (Line 39)	5,066,080,756	8,611,541	5,074,692,297
<b>NET CREDIT FOR CEDED REINSURANCE</b>			
25. Contract reserves .....	7,847,556		
26. Claim reserves .....	293,995		
27. Policyholder dividends/reserves .....	37,408		
28. Premium & annuity considerations received in advance .....	3,285		
29. Liability for deposit-type contracts .....	420,051		
30. Other contract liabilities .....	0		
31. Reinsurance ceded assets .....	35,000		
32. Other ceded reinsurance recoverables .....	1,725,429		
33. Total ceded reinsurance recoverables .....	10,362,724		
34. Premiums and considerations .....	59,813		
35. Reinsurance in unauthorized companies .....	0		
36. Funds held under reinsurance treaties with unauthorized reinsurers .....	0		
37. Reinsurance with Certified Reinsurers .....	0		
38. Funds held under reinsurance treaties with Certified Reinsurers .....	0		
39. Other ceded reinsurance payables/offsets .....	(9,246)		
40. Total ceded reinsurance payable/offsets .....	50,567		
41. Total net credit for ceded reinsurance	10,312,157		

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE BROOKE LIFE INSURANCE COMPANY  
**SCHEDULE T - PREMIUMS AND ANNUITY CONSIDERATIONS (b)**

Allocated by States and Territories

States, Etc.			1	Direct Business Only					
				Life Contracts		4	5	6	7
				2	3				
			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	0
2.	Alaska	AK	N	0	0	0	0	0	0
3.	Arizona	AZ	N	0	0	0	0	0	0
4.	Arkansas	AR	N	0	0	0	0	0	0
5.	California	CA	N	0	34,802	0	0	34,802	0
6.	Colorado	CO	N	0	0	0	0	0	0
7.	Connecticut	CT	N	182	0	0	0	182	0
8.	Delaware	DE	N	0	0	0	0	0	0
9.	District of Columbia	DC	N	0	0	0	0	0	0
10.	Florida	FL	N	201	74,000	0	0	74,201	0
11.	Georgia	GA	N	0	5,000	0	0	5,000	0
12.	Hawaii	HI	N	0	0	0	0	0	0
13.	Idaho	ID	N	0	20,000	0	0	20,000	0
14.	Illinois	IL	N	189	0	0	0	189	0
15.	Indiana	IN	N	201	0	0	0	201	0
16.	Iowa	IA	N	0	0	0	0	0	0
17.	Kansas	KS	N	45	0	0	0	45	0
18.	Kentucky	KY	N	0	0	0	0	0	0
19.	Louisiana	LA	N	0	0	0	0	0	0
20.	Maine	ME	N	0	0	0	0	0	0
21.	Maryland	MD	N	0	20,000	0	0	20,000	0
22.	Massachusetts	MA	N	0	0	0	0	0	0
23.	Michigan	MI	L	2,325	3,103,420	0	0	3,105,745	0
24.	Minnesota	MN	N	0	0	0	0	0	0
25.	Mississippi	MS	N	0	0	0	0	0	0
26.	Missouri	MO	N	0	0	0	0	0	0
27.	Montana	MT	N	0	0	0	0	0	0
28.	Nebraska	NE	N	0	0	0	0	0	0
29.	Nevada	NV	N	0	0	0	0	0	0
30.	New Hampshire	NH	N	0	0	0	0	0	0
31.	New Jersey	NJ	N	0	0	0	0	0	0
32.	New Mexico	NM	N	0	0	0	0	0	0
33.	New York	NY	N	75	0	0	0	75	0
34.	North Carolina	NC	N	0	75,000	0	0	75,000	0
35.	North Dakota	ND	N	0	0	0	0	0	0
36.	Ohio	OH	N	282	0	0	0	282	0
37.	Oklahoma	OK	N	25	0	0	0	25	0
38.	Oregon	OR	N	0	0	0	0	0	0
39.	Pennsylvania	PA	N	85	0	0	0	85	0
40.	Rhode Island	RI	N	0	0	0	0	0	0
41.	South Carolina	SC	N	0	5,000	0	0	5,000	0
42.	South Dakota	SD	N	0	0	0	0	0	0
43.	Tennessee	TN	N	0	0	0	0	0	0
44.	Texas	TX	N	82	0	0	0	82	0
45.	Utah	UT	N	0	0	0	0	0	0
46.	Vermont	VT	N	0	0	0	0	0	0
47.	Virginia	VA	N	0	0	0	0	0	0
48.	Washington	WA	N	0	0	0	0	0	0
49.	West Virginia	WV	N	0	0	0	0	0	0
50.	Wisconsin	WI	N	0	0	0	0	0	0
51.	Wyoming	WY	N	0	0	0	0	0	0
52.	American Samoa	AS	N	0	0	0	0	0	0
53.	Guam	GU	N	0	0	0	0	0	0
54.	Puerto Rico	PR	N	0	0	0	0	0	0
55.	U.S. Virgin Islands	VI	N	0	0	0	0	0	0
56.	Northern Mariana Islands	MP	N	0	0	0	0	0	0
57.	Canada	CAN	N	0	0	0	0	0	0
58.	Aggregate Other Alien	OT	XXX	0	0	0	0	0	0
59.	Subtotal	XXX		3,692	3,337,222	0	0	3,340,914	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		3,692	3,337,222	0	0	3,340,914	0
96.	Plus reinsurance assumed	XXX		30,895,775	23,012	0	0	30,918,787	0
97.	Totals (All Business)	XXX		30,899,467	3,360,234	0	0	34,259,701	0
98.	Less reinsurance ceded	XXX		470,500	19,711	0	0	490,211	0
99.	Totals (All Business) less Reinsurance Ceded	XXX		30,428,967	3,340,523	(c) 0	0	33,769,490	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:  
L - Licensed or Chartered - Licensed insurance carrier or domiciled RRG.....1 R - Registered - Non-domiciled RRGs.....0  
E - Eligible - Reporting entities eligible or approved to write surplus lines in the state.....0 Q - Qualified - Qualified or accredited reinsurer.....0  
N - None of the above - Not allowed to write business in the state.....56

(b) Explanation of basis of allocation by states, etc., of premiums and annuity considerations  
Premiums and annuity considerations are allocated by state according to the residency of the policy or contract holder on the date the premium/consideration is received.

(c) Column 4 should balance with Exhibit 1, Lines 6.4, 10.4, and 16.4, Cols. 8, 9, 10, or with Schedule H, Part 1, Line 1, indicate which: Exhibit 1, Lines 6.4, 10.4, and 16.4, Cols. 8, 9, 10.

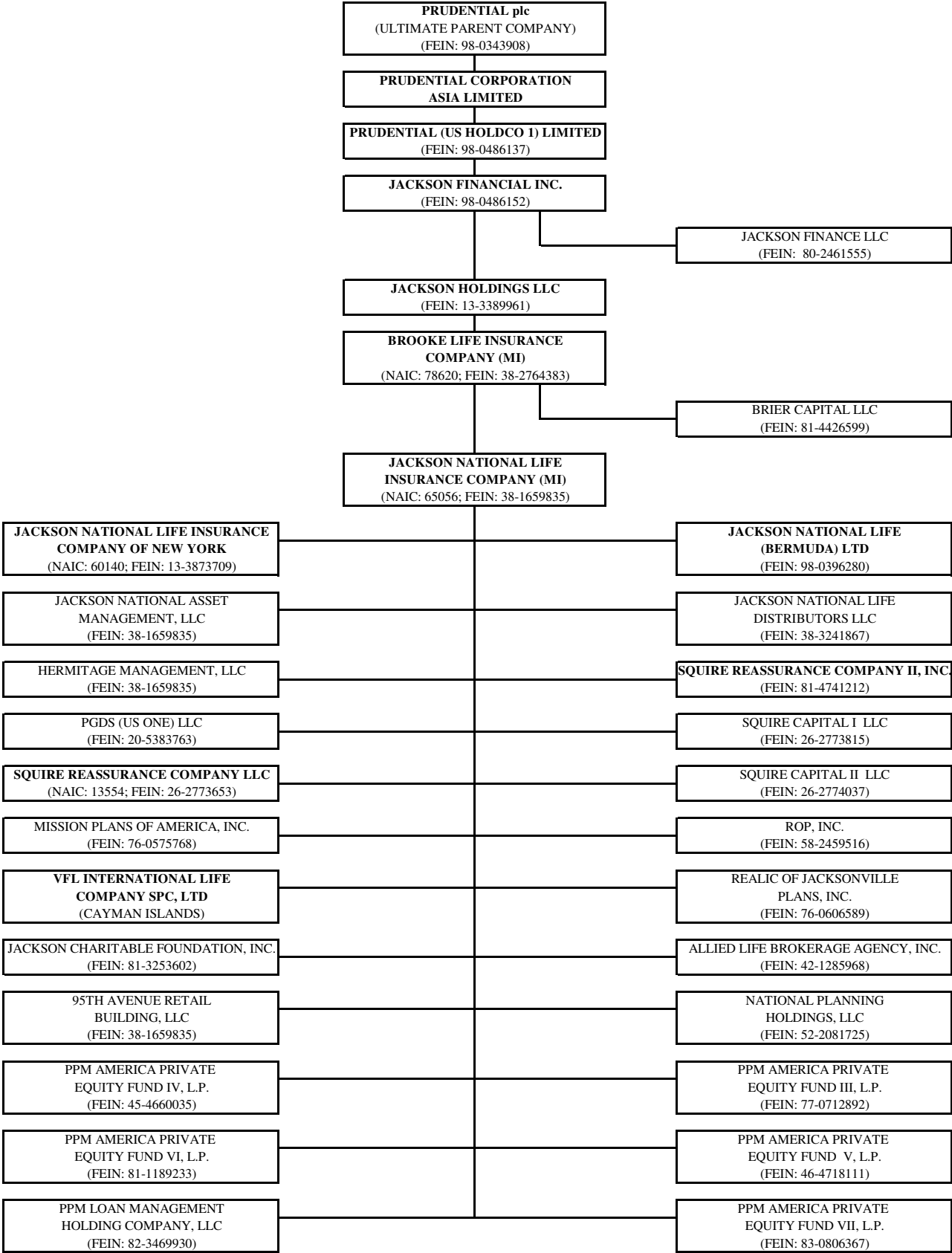
SCHEDULE T - PART 2  
INTERSTATE COMPACT - EXHIBIT OF PREMIUMS WRITTEN

Allocated by States and Territories

			Direct Business Only					
			1	2	3	4	5	6
States, Etc.			Life (Group and Individual)	Annuities (Group and Individual)	Disability Income (Group and Individual)	Long-Term Care (Group and Individual)	Deposit-Type Contracts	Totals
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	34,802	0	0	0	34,802
6.	Colorado .....	CO	0	0	0	0	0	0
7.	Connecticut .....	CT	182	0	0	0	0	182
8.	Delaware .....	DE	0	0	0	0	0	0
9.	District of Columbia .....	DC	0	0	0	0	0	0
10.	Florida .....	FL	201	74,000	0	0	0	74,201
11.	Georgia .....	GA	0	5,000	0	0	0	5,000
12.	Hawaii .....	HI	0	0	0	0	0	0
13.	Idaho .....	ID	0	20,000	0	0	0	20,000
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	45	0	0	0	0	45
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	20,000	0	0	0	20,000
22.	Massachusetts .....	MA	0	0	0	0	0	0
23.	Michigan .....	MI	2,325	3,103,420	0	0	0	3,105,745
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	75	0	0	0	0	75
34.	North Carolina .....	NC	0	75,000	0	0	0	75,000
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	5,000	0	0	0	5,000
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		3,692	3,337,222	0	0	0	3,340,914



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



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE BROOKE LIFE INSURANCE COMPANY

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domi-ciliary Location	Relation-ship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Owner-ship Provide Percen-tage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Re-quired? (Y/N)	*
.0918	JACKSON	.65056	38-1659835				JACKSON NATIONAL LIFE INSURANCE COMPANY	.MI.	.DS.	BROOKE LIFE INSURANCE COMPANY	Ownership.....	100.000	PRUDENTIAL plc	.N.	
.0918	JACKSON	.78620	38-2764383				BROOKE LIFE INSURANCE COMPANY	.MI.	.RE.	JACKSON HOLDINGS LLC	Ownership.....	100.000	PRUDENTIAL plc	.N.	
							JACKSON NATIONAL LIFE INSURANCE COMPANY OF NEW YORK	.NY.	.DS.	JACKSON NATIONAL LIFE INSURANCE COMPANY	Ownership.....	100.000	PRUDENTIAL plc	.N.	
.0918	JACKSON	.60140	13-3873709				SQUIRE REASSURANCE COMPANY LLC	.MI.	.DS.	JACKSON NATIONAL LIFE INSURANCE COMPANY	Ownership.....	100.000	PRUDENTIAL plc	.N.	
.0918	JACKSON	.13554	26-2773653				SQUIRE REASSURANCE COMPANY II, INC.	.MI.	.DS.	JACKSON NATIONAL LIFE INSURANCE COMPANY	Ownership.....	100.000	PRUDENTIAL plc	.N.	
.0918	JACKSON	.16094	81-4741212				BRIER CAPITAL LLC	.MI.	.DS.	BROOKE LIFE INSURANCE COMPANY	Ownership.....	100.000	PRUDENTIAL plc	.N.	
			13-3389961				JACKSON HOLDINGS LLC	.DE.	.UIP.	JACKSON FINANCIAL INC	Ownership.....	100.000	PRUDENTIAL plc	.N.	
			98-0486152				JACKSON FINANCIAL INC	.DE.	.UIP.	PRUDENTIAL (US HOLDCO 1) LIMITED	Ownership.....	90.100	PRUDENTIAL plc	.N.	
			80-2461555				JACKSON FINANCE LLC	.MI.	.NIA.	JACKSON FINANCIAL INC	Ownership.....	100.000	PRUDENTIAL plc	.N.	
			98-0486137				PRUDENTIAL (US HOLDCO 1) LIMITED	.GBR.	.UIP.	PRUDENTIAL CORPORATION ASIA LIMITED	Ownership.....	100.000	PRUDENTIAL plc	.N.	
							PRUDENTIAL CORPORATION ASIA LIMITED	.HKG.	.UIP.	PRUDENTIAL plc	Ownership.....	100.000	PRUDENTIAL plc	.N.	
			98-0343908			NEW YORK STOCK EXCHANGE	PRUDENTIAL plc	.GBR.	.UIP.	PUBLICLY TRADED	Board of Directors.....	0.000	PRUDENTIAL plc	.N.	
			38-1659835				HERMITAGE MANAGEMENT, LLC	.MI.	.DS.	JACKSON NATIONAL LIFE INSURANCE COMPANY	Ownership.....	100.000	PRUDENTIAL plc	.N.	
			38-1659835				JACKSON NATIONAL ASSET MANAGEMENT, LLC	.MI.	.DS.	JACKSON NATIONAL LIFE INSURANCE COMPANY	Ownership.....	100.000	PRUDENTIAL plc	.N.	
			38-3241867				JACKSON NATIONAL LIFE DISTRIBUTORS LLC	.MI.	.DS.	JACKSON NATIONAL LIFE INSURANCE COMPANY	Ownership.....	100.000	PRUDENTIAL plc	.N.	
			98-0396280				JACKSON NATIONAL LIFE (BERMUDA) LTD.	.BMU.	.DS.	JACKSON NATIONAL LIFE INSURANCE COMPANY	Ownership.....	100.000	PRUDENTIAL plc	.N.	
			20-5383763				PGDS (US ONE) LLC	.DE.	.DS.	JACKSON NATIONAL LIFE INSURANCE COMPANY	Ownership.....	100.000	PRUDENTIAL plc	.N.	
			26-2773815				SQUIRE CAPITAL I LLC	.MI.	.DS.	JACKSON NATIONAL LIFE INSURANCE COMPANY	Ownership.....	100.000	PRUDENTIAL plc	.N.	
			26-2774037				SQUIRE CAPITAL II LLC	.MI.	.DS.	JACKSON NATIONAL LIFE INSURANCE COMPANY	Ownership.....	100.000	PRUDENTIAL plc	.N.	
			76-0575768				MISSION PLANS OF AMERICA, INC.	.TX.	.DS.	JACKSON NATIONAL LIFE INSURANCE COMPANY	Ownership.....	100.000	PRUDENTIAL plc	.N.	
			58-2459516				ROP, INC.	.DE.	.DS.	JACKSON NATIONAL LIFE INSURANCE COMPANY	Ownership.....	100.000	PRUDENTIAL plc	.N.	
							VFL INTERNATIONAL LIFE COMPANY SPC, LTD.	.CYM.	.DS.	JACKSON NATIONAL LIFE INSURANCE COMPANY	Ownership.....	100.000	PRUDENTIAL plc	.N.	
			76-0606589				REALIC OF JACKSONVILLE PLANS, INC.	.TX.	.DS.	JACKSON NATIONAL LIFE INSURANCE COMPANY	Ownership.....	100.000	PRUDENTIAL plc	.N.	
			42-1285968				ALLIED LIFE BROKERAGE AGENCY, INC.	.IA.	.DS.	JACKSON NATIONAL LIFE INSURANCE COMPANY	Ownership.....	100.000	PRUDENTIAL plc	.N.	
			81-3253602				JACKSON CHARITABLE FOUNDATION, INC.	.MI.	.DS.	JACKSON NATIONAL LIFE INSURANCE COMPANY	Ownership.....	100.000	PRUDENTIAL plc	.N.	
			52-2081725				NATIONAL PLANNING HOLDINGS, LLC	.DE.	.DS.	JACKSON NATIONAL LIFE INSURANCE COMPANY	Ownership.....	100.000	PRUDENTIAL plc	.N.	
			38-1659835				95TH AVENUE RETAIL BUILDING, LLC	.IL.	.NIA.	JACKSON NATIONAL LIFE INSURANCE COMPANY	Management.....	0.000	PRUDENTIAL plc	.N.	
			77-0712892				PPM AMERICA PRIVATE EQUITY FUND III L.P.	.DE.	.NIA.	PPM AMERICA, INC	Management.....	0.000	PRUDENTIAL plc	.N.	
			45-4660035				PPM AMERICA PRIVATE EQUITY FUND IV L.P.	.DE.	.NIA.	PPM AMERICA, INC	Management.....	0.000	PRUDENTIAL plc	.N.	
			46-4718111				PPM AMERICA PRIVATE EQUITY FUND V L.P.	.DE.	.NIA.	PPM AMERICA, INC	Management.....	0.000	PRUDENTIAL plc	.N.	
			81-1189233				PPM AMERICA PRIVATE EQUITY FUND VI L.P.	.DE.	.NIA.	PPM AMERICA, INC	Management.....	0.000	PRUDENTIAL plc	.N.	
			83-0806367				PPM AMERICA PRIVATE EQUITY FUND VII L.P.	.DE.	.NIA.	PPM AMERICA, INC	Management.....	0.000	PRUDENTIAL plc	.N.	
			82-3469930				PPM LOAN MANAGEMENT HOLDING COMPANY, LLC	.DE.	.NIA.	PPM AMERICA, INC	Management.....	0.000	PRUDENTIAL plc	.N.	

Asterisk	Explanation

## ANNUAL STATEMENT FOR THE YEAR 2020 OF THE BROOKE LIFE INSURANCE COMPANY

## SCHEDULE Y

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

[illegible]

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

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 Model Act Assessment Base Reconciliation Exhibit be filed with the state of domicile and the NAIC by April 1? (Not applicable to fraternal benefit societies) .....	YES
7. Will the Adjustments to the Life, Health & Annuity Guaranty Association Model Act Assessment Base Reconciliation Exhibit (if required) be filed with the state of domicile and the NAIC by April 1? (Not applicable to fraternal benefit societies) .....	YES
8. Will the Supplemental Investment Risks Interrogatories be filed by April 1? .....	YES
JUNE FILING	
9. Will an audited financial report be filed by June 1? .....	YES
10. Will Accountant’s Letter of Qualifications be filed with the state of domicile and electronically with the NAIC by June 1? .....	YES
AUGUST FILING	
11. Will the regulator-only (non-public) Communication of Internal Control Related Matters Noted in Audit be filed with the state of domicile and electronically with the NAIC (as a regulator-only non-public document) by August 1? .....	YES

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	
12. Will Schedule SIS (Stockholder Information Supplement) be filed with the state of domicile by March 1? (Not applicable to fraternal benefit societies) ...	NO
13. Will the Medicare Supplement Insurance Experience Exhibit be filed with the state of domicile and the NAIC by March 1? .....	NO
14. Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC by March 1? .....	NO
15. 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
16. 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
17. Will the actuarial opinion on X-Factors be filed with the state of domicile and electronically with the NAIC by March 1? .....	NO
18. 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
19. 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
20. 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
21. 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
22. 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
23. 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
24. 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
25. 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
26. 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

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE BROOKE LIFE INSURANCE COMPANY

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

27.	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
28.	Will the actuarial opinion required by the Modified Guaranteed Annuity Model Regulation be filed with the state of domicile and electronically with the NAIC by March 1? .....	NO
29.	<del>Will the Actuarial Certifications Related to Hedging required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1? .....</del>	
30.	<del>Will the Financial Officer Certification Related to Clearly Defined Hedging Strategy required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1? .....</del>	
31.	<del>Will the Management Certification That the Valuation Reflects Management's Intent required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1? .....</del>	
32.	<del>Will the Actuarial Certification Related to the Reserves required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1? .....</del>	
33.	Will the Actuarial Certification regarding the use of 2001 Preferred Class Tables required by the Model Regulation Permitting the Recognition of Preferred Mortality Tables for Use in Determining Minimum Reserve Liabilities be filed with the state of domicile and electronically with the NAIC by March 1? .....	NO
34.	Will the Worker's Compensation Carve-Out Supplement be filed by March 1? (Not applicable to fraternal benefit societies) .....	NO
35.	Will Supplemental Schedule O be filed with the state of domicile and the NAIC by March 1? .....	YES
36.	Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC by March 1? .....	NO
37.	Will an approval from the reporting entity's state of domicile for relief related to the five-year rotation requirement for lead audit partner be filed electronically with the NAIC by March 1? .....	NO
38.	Will an approval from the reporting entity's state of domicile for relief related to the one-year cooling off period for independent CPA be filed electronically with the NAIC by March 1? .....	NO
39.	Will an approval from the reporting entity's state of domicile for relief related to the Requirements for Audit Committees be filed electronically with the NAIC by March 1? .....	NO
40.	Will the VM-20 Reserves Supplement be filed with the state of domicile and the NAIC by March 1? .....	NO

APRIL FILING

41.	Will the confidential Regulatory Asset Adequacy Issues Summary (RAAIS) required by the Valuation Manual be filed with the state of domicile by April 1? .....	YES
42.	Will the Long-Term Care Experience Reporting Forms be filed with the state of domicile and the NAIC by April 1? .....	NO
43.	Will the Credit Insurance Experience Exhibit be filed with the state of domicile and the NAIC by April 1? (Not applicable to fraternal benefit societies) ...	NO
44.	Will the Accident and Health Policy Experience Exhibit be filed by April 1? .....	NO
45.	Will the Supplemental Health Care Exhibit (Parts 1, 2 and 3) be filed with the state of domicile and the NAIC by April 1? .....	NO
46.	Will the regulator only (non-public) Supplemental Health Care Exhibit's Expense Allocation Report be filed with the state of domicile and the NAIC by April 1? .....	NO
47.	Will the confidential Actuarial Memorandum required by Actuarial Guideline XXXVIII 8D be filed with the state of domicile by April 30? .....	NO
48.	Will the Supplemental Term and Universal Life Insurance Reinsurance Exhibit be filed with the state of domicile and the NAIC by April 1? .....	YES
49.	Will the Variable Annuities Supplement be filed with the state of domicile and the NAIC by April 1? .....	NO
50.	Will the confidential Executive Summary of the PBR Actuarial Report be filed with the state of domicile by April 1? .....	NO
51.	Will the confidential Life Summary of the PBR Actuarial Report be filed with the state of domicile by April 1? .....	NO
52.	Will the confidential Variable Annuities Summary of the PBR Actuarial Report be filed with the state of domicile by April 1? .....	NO

AUGUST FILING

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

12. SIS Stockholder Information Supplement [Document Identifier 420]



13. Medicare Supplement Insurance Experience Exhibit [Document Identifier 360]



14. Trusteed Surplus Statement [Document Identifier 490]



15. Participating Opinion for Exhibit 5 [Document Identifier 371]











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



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE BROOKE LIFE INSURANCE COMPANY

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

18.	Actuarial Opinion on Separate Accounts Funding Guaranteed Minimum Benefit [Document Identifier 443]	 <div>7 8 6 2 0 2 0 2 0 4 4 3 0 0 0 0 0</div>
19.	Actuarial Opinion on Synthetic Guaranteed Investment Contracts [Document Identifier 444]	 <div>7 8 6 2 0 2 0 2 0 4 4 4 0 0 0 0 0</div>
20.	Reasonableness of Assumptions Certification required by Actuarial Guideline XXXV [Document Identifier 445]	 <div>7 8 6 2 0 2 0 2 0 4 4 5 0 0 0 0 0</div>
21.	Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXV [Document Identifier 446]	 <div>7 8 6 2 0 2 0 2 0 4 4 6 0 0 0 0 0</div>
22.	Reasonableness of Assumptions Certification for Implied Guaranteed Rate Method required by Actuarial Guideline XXXVI [Document Identifier 447]	 <div>7 8 6 2 0 2 0 2 0 4 4 7 0 0 0 0 0</div>
23.	Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI [Document Identifier 448]	 <div>7 8 6 2 0 2 0 2 0 4 4 8 0 0 0 0 0</div>
24.	Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Market Value) [Document Identifier 449]	 <div>7 8 6 2 0 2 0 2 0 4 4 9 0 0 0 0 0</div>
25.	C-3 RBC Certifications Required Under C-3 Phase I [Document Identifier 450]	 <div>7 8 6 2 0 2 0 2 0 4 5 0 0 0 0 0 0</div>
26.	C-3 RBC Certifications Required Under C-3 Phase II [Document Identifier 451]	 <div>7 8 6 2 0 2 0 2 0 4 5 1 0 0 0 0 0</div>
27.	Actuarial Certifications Related to Annuity Nonforfeiture Ongoing Compliance for Equity Indexed Annuities [Document Identifier 452]	 <div>7 8 6 2 0 2 0 2 0 4 5 2 0 0 0 0 0</div>
28.	Modified Guaranteed Annuity Model Regulation [Document Identifier 453]	 <div>7 8 6 2 0 2 0 2 0 4 5 3 0 0 0 0 0</div>
33.	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]	 <div>7 8 6 2 0 2 0 2 0 4 5 4 0 0 0 0 0</div>
34.	Workers' Compensation Carve-Out Supplement [Document Identifier 495]	 <div>7 8 6 2 0 2 0 2 0 4 9 5 0 0 0 0 0</div>
36.	Medicare Part D Coverage Supplement [Document Identifier 365]	 <div>7 8 6 2 0 2 0 2 0 3 6 5 0 0 0 0 0</div>
37.	Relief from the five-year rotation requirement for lead audit partner [Document Identifier 224]	 <div>7 8 6 2 0 2 0 2 0 2 2 4 0 0 0 0 0</div>
38.	Relief from the one-year cooling off period for independent CPA [Document Identifier 225]	 <div>7 8 6 2 0 2 0 2 0 2 2 5 0 0 0 0 0</div>
39.	Relief from the Requirements for Audit Committees [Document Identifier 226]	 <div>7 8 6 2 0 2 0 2 0 2 2 6 0 0 0 0 0</div>
40.	VM-20 Reserves Supplement [Document Identifier 456]	 <div>7 8 6 2 0 2 0 2 0 4 5 6 0 0 0 0 0</div>
42.	Long-Term Care Experience Reporting Forms [Document Identifier 306]	 <div>7 8 6 2 0 2 0 2 0 3 0 6 0 0 0 0 0</div>
43.	Credit Insurance Experience Exhibit [Document Identifier 230]	 <div>7 8 6 2 0 2 0 2 0 2 3 0 0 0 0 0 0</div>
44.	Accident and Health Policy Experience Exhibit [Document Identifier 210]	 <div>7 8 6 2 0 2 0 2 0 2 1 0 0 0 0 0 0</div>
45.	Supplemental Health Care Exhibit (Parts 1, 2 and 3) [Document Identifier 216]	 <div>7 8 6 2 0 2 0 2 0 2 1 6 0 0 0 0 0</div>
46.	Supplemental Health Care Exhibit's Expense Allocation Report [Document Identifier 217]	 <div>7 8 6 2 0 2 0 2 0 2 1 7 0 0 0 0 0</div>
47.	Actuarial Memorandum Required by Actuarial Guideline XXXVIII 8D [Document Identifier 435]	 <div>7 8 6 2 0 2 0 2 0 4 3 5 0 0 0 0 0</div>
49.	Variable Annuities Supplement [Document Identifier 286]	 <div>7 8 6 2 0 2 0 2 0 2 8 6 0 0 0 0 0</div>
50.	Executive Summary of the PBR Actuarial Report [Document Identifier 457]	 <div>7 8 6 2 0 2 0 2 0 4 5 7 0 0 0 0 0</div>
51.	Life Summary of the PBR Actuarial Report [Document Identifier 458]	 <div>7 8 6 2 0 2 0 2 0 4 5 8 0 0 0 0 0</div>
52.	Variable Annuities Summary of the PBR Actuarial Report [Document Identifier 459]	 <div>7 8 6 2 0 2 0 2 0 4 5 9 0 0 0 0 0</div>
53.	Management's Report of Internal Control Over Financial Reporting [Document Identifier 223]	 <div>7 8 6 2 0 2 0 2 0 2 2 3 0 0 0 0 0</div>

SUMMARY INVESTMENT SCHEDULE

Investment Categories	Gross Investment Holdings		Admitted Assets as Reported in the Annual Statement			
	1	2	3	4	5	6
	Amount	Percentage of Column 1 Line 13	Amount	Securities Lending Reinvested Collateral Amount	Total (Col. 3 + 4) Amount	Percentage of Column 5 Line 13
1. Long-Term Bonds (Schedule D, Part 1):						
1.01 U.S. governments .....	297,735	0.006	297,735	0	297,735	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 .....	1,285,623	0.026	1,285,623	0	1,285,623	0.026
1.06 Industrial and miscellaneous .....	206,239,676	4.107	206,239,676	0	206,239,676	4.108
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 Total long-term bonds .....	207,823,034	4.138	207,823,034	0	207,823,034	4.139
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 .....	0	0.000	0	0	0	0.000
3.04 Parent, subsidiaries and affiliates Other .....	4,780,510,279	95.187	4,780,510,279	0	4,780,510,279	95.211
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 Total common stocks .....	4,780,510,279	95.187	4,780,510,279	0	4,780,510,279	95.211
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) .....	216,369	0.004	216,369	0	216,369	0.004
6.02 Cash equivalents (Schedule E, Part 2) .....	31,707,880	0.631	31,707,880	0	31,707,880	0.632
6.03 Short-term investments (Schedule DA) .....	0	0.000	0	0	0	0.000
6.04 Total cash, cash equivalents and short-term investments .....	31,924,249	0.636	31,924,249	0	31,924,249	0.636
7. Contract loans .....	681,826	0.014	681,826	0	681,826	0.014
8. Derivatives (Schedule DB) .....	0	0.000	0	0	0	0.000
9. Other invested assets (Schedule BA) .....	1,286,384	0.026	0	0	0	0.000
10. Receivables for securities .....	0	0.000	0	0	0	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	5,022,225,772	100.000	5,020,939,388	0	5,020,939,388	100.000

Schedule A - Verification - Real Estate

**N O N E**

Schedule B - Verification - Mortgage Loans

**N O N E**



ANNUAL STATEMENT FOR THE YEAR 2020 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 .....		1,179,757
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) .....	0	0
3.	Capitalized deferred interest and other:		
	3.1 Totals, Part 1, Column 16 .....	0	
	3.2 Totals, Part 3, Column 12 .....	0	0
4.	Accrual of discount .....		0
5.	Unrealized valuation increase (decrease):		
	5.1 Totals, Part 1, Column 13 .....	106,627	
	5.2 Totals, Part 3, Column 9 .....	0	106,627
6.	Total gain (loss) on disposals, Part 3, Column 19 .....		0
7.	Deduct amounts received on disposals, Part 3, Column 16 .....		0
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	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	0
11.	Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5+6-7-8+9-10) .....		1,286,384
12.	Deduct total nonadmitted amounts .....		1,286,384
13.	Statement value at end of current period (Line 11 minus Line 12) .....		0

SCHEDULE D - VERIFICATION BETWEEN YEARS

Bonds and Stocks

1.	Book/adjusted carrying value, December 31 of prior year .....	5,065,666,410	
2.	Cost of bonds and stocks acquired, Part 3, Column 7 .....	510,782,958	
3.	Accrual of discount .....	227,962	
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 .....	(479,067,459)	
	4.4. Part 4, Column 11 .....	0	(479,067,459)
5.	Total gain (loss) on disposals, Part 4, Column 19 .....		4,715,084
6.	Deduction consideration for bonds and stocks disposed of, Part 4, Column 7 .....		113,595,539
7.	Deduct amortization of premium .....		323,638
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	0
9.	Deduct current year's other than temporary impairment recognized:		
	9.1. Part 1, Column 14 .....	42,311	
	9.2. Part 2, Section 1, Column 17 .....	0	
	9.3. Part 2, Section 2, Column 14 .....	0	
	9.4. Part 4, Column 13 .....	42,878	85,189
10.	Total investment income recognized as a result of prepayment penalties and/or acceleration fees, Note 5Q, Line 2 .....		12,724
11.	Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9+10) .....		4,988,333,313
12.	Deduct total nonadmitted amounts .....		0
13.	Statement value at end of current period (Line 11 minus Line 12) .....		4,988,333,313

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 .....	297,735	333,306	296,509	300,000
	2. Canada .....	0	0	0	0
	3. Other Countries	0	0	0	0
	4. Totals	297,735	333,306	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	1,285,623	1,374,412	1,293,468	1,267,040
Industrial and Miscellaneous, SVO Identified Funds, Unaffiliated Bank Loans and Hybrid Securities (unaffiliated)	8. United States .....	166,791,927	184,957,070	166,710,424	167,532,414
	9. Canada .....	4,949,190	5,465,620	4,935,525	5,000,000
	10. Other Countries	34,498,559	37,735,538	34,468,938	34,478,351
	11. Totals	206,239,676	228,158,228	206,114,887	207,010,765
Parent, Subsidiaries and Affiliates	12. Totals	0	0	0	0
	13. Total Bonds	207,823,034	229,865,946	207,704,864	208,577,805
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)	20. United States .....	0	0	0	
	21. Canada .....	0	0	0	
	22. Other Countries	0	0	0	
	23. Totals	0	0	0	
Parent, Subsidiaries and Affiliates	24. Totals	4,780,510,279	4,780,510,279	4,087,072,671	
	25. Total Common Stocks	4,780,510,279	4,780,510,279	4,087,072,671	
	26. Total Stocks	4,780,510,279	4,780,510,279	4,087,072,671	
	27. Total Bonds and Stocks	4,988,333,313	5,010,376,225	4,294,777,535	

ANNUAL STATEMENT FOR THE YEAR 2020 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 11.7	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
1. U.S. Governments												
1.1 NAIC 1	0	297,735	0	0	0	XXX	297,735	0.1	297,254	0.1	297,735	0
1.2 NAIC 2	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
1.3 NAIC 3	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
1.4 NAIC 4	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
1.5 NAIC 5	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
1.6 NAIC 6	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
1.7 Totals	0	297,735	0	0	0	XXX	297,735	0.1	297,254	0.1	297,735	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	339,913	537,713	238,349	167,112	2,536	XXX	1,285,623	0.6	1,760,023	0.6	1,285,623	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	339,913	537,713	238,349	167,112	2,536	XXX	1,285,623	0.6	1,760,023	0.6	1,285,623	0

ANNUAL STATEMENT FOR THE YEAR 2020 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 11.7	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 .....	6,378,023	31,260,146	36,852,932	3,954,526	25,786	XXX	78,471,413	37.8	163,921,444	53.6	56,553,975	21,917,438
6.2 NAIC 2 .....	9,233,760	58,884,058	49,871,470	2,993,537	0	XXX	120,982,825	58.2	132,620,282	43.3	95,764,787	25,218,038
6.3 NAIC 3 .....	0	2,709,437	1,987,475	817,205	0	XXX	5,514,117	2.7	5,488,476	1.8	2,493,541	3,020,576
6.4 NAIC 4 .....	499,668	771,653	0	0	0	XXX	1,271,321	0.6	2,001,192	0.7	749,668	521,653
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	16,111,451	93,625,294	88,711,877	7,765,268	25,786	XXX	206,239,676	99.2	304,031,394	99.3	155,561,971	50,677,705
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

ANNUAL STATEMENT FOR THE YEAR 2020 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 11.7	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
11. Total Bonds Current Year												
11.1 NAIC 1	(d) 6,717,936	32,095,594	37,091,281	4,121,638	28,322	0	80,054,771	38.5	XXX	XXX	58,137,333	21,917,438
11.2 NAIC 2	(d) 9,233,760	58,884,058	49,871,470	2,993,537	0	0	120,982,825	58.2	XXX	XXX	95,764,787	25,218,038
11.3 NAIC 3	(d) 0	2,709,437	1,987,475	817,205	0	0	5,514,117	2.7	XXX	XXX	2,493,541	3,020,576
11.4 NAIC 4	(d) 499,668	771,653	0	0	0	0	1,271,321	0.6	XXX	XXX	749,668	521,653
11.5 NAIC 5	(d) 0	0	0	0	0	(c) 0	0	0.0	XXX	XXX	0	0
11.6 NAIC 6	(d) 0	0	0	0	0	(c) 0	0	0.0	XXX	XXX	0	0
11.7 Totals	16,451,364	94,460,742	88,950,226	7,932,380	28,322	0	(b) 207,823,034	100.0	XXX	XXX	157,145,329	50,677,705
11.8 Line 11.7 as a % of Col. 7	7.9	45.5	42.8	3.8	0.0	0.0	100.0	XXX	XXX	XXX	75.6	24.4
12. Total Bonds Prior Year												
12.1 NAIC 1	18,721,941	70,704,145	72,171,943	4,329,293	51,399	0	XXX	XXX	165,978,721	54.2	131,620,587	34,358,134
12.2 NAIC 2	8,641,014	64,375,685	58,103,944	1,499,639	0	0	XXX	XXX	132,620,282	43.3	109,107,391	23,512,891
12.3 NAIC 3	0	2,417,812	3,070,664	0	0	0	XXX	XXX	5,488,476	1.8	3,712,218	1,776,258
12.4 NAIC 4	0	1,501,192	500,000	0	0	0	XXX	XXX	2,001,192	0.7	749,128	1,252,064
12.5 NAIC 5	0	0	0	0	0	0	XXX	XXX	(c) 0	0.0	0	0
12.6 NAIC 6	0	0	0	0	0	0	XXX	XXX	(c) 0	0.0	0	0
12.7 Totals	27,362,955	138,998,834	133,846,551	5,828,932	51,399	0	XXX	XXX	(b) 306,088,671	100.0	245,189,324	60,899,347
12.8 Line 12.7 as a % of Col. 9	8.9	45.4	43.7	1.9	0.0	0.0	XXX	XXX	100.0	XXX	80.1	19.9
13. Total Publicly Traded Bonds												
13.1 NAIC 1	5,097,273	22,820,304	27,013,459	3,203,761	2,536	0	58,137,333	28.0	131,620,587	43.0	58,137,333	XXX
13.2 NAIC 2	4,999,613	49,927,359	38,841,325	1,996,490	0	0	95,764,787	46.1	109,107,391	35.6	95,764,787	XXX
13.3 NAIC 3	0	688,861	987,475	817,205	0	0	2,493,541	1.2	3,712,218	1.2	2,493,541	XXX
13.4 NAIC 4	499,668	250,000	0	0	0	0	749,668	0.4	749,128	0.2	749,668	XXX
13.5 NAIC 5	0	0	0	0	0	0	0	0.0	0	0.0	0	XXX
13.6 NAIC 6	0	0	0	0	0	0	0	0.0	0	0.0	0	XXX
13.7 Totals	10,596,554	73,686,524	66,842,259	6,017,456	2,536	0	157,145,329	75.6	245,189,324	80.1	157,145,329	XXX
13.8 Line 13.7 as a % of Col. 7	6.7	46.9	42.5	3.8	0.0	0.0	100.0	XXX	XXX	XXX	100.0	XXX
13.9 Line 13.7 as a % of Line 11.7, Col. 7, Section 11	5.1	35.5	32.2	2.9	0.0	0.0	75.6	XXX	XXX	XXX	75.6	XXX
14. Total Privately Placed Bonds												
14.1 NAIC 1	1,620,663	9,275,290	10,077,822	917,877	25,786	0	21,917,438	10.5	34,358,134	11.2	XXX	21,917,438
14.2 NAIC 2	4,234,147	8,956,699	11,030,145	997,047	0	0	25,218,038	12.1	23,512,891	7.7	XXX	25,218,038
14.3 NAIC 3	0	2,020,576	1,000,000	0	0	0	3,020,576	1.5	1,776,258	0.6	XXX	3,020,576
14.4 NAIC 4	0	521,653	0	0	0	0	521,653	0.3	1,252,064	0.4	XXX	521,653
14.5 NAIC 5	0	0	0	0	0	0	0	0.0	0	0.0	XXX	0
14.6 NAIC 6	0	0	0	0	0	0	0	0.0	0	0.0	XXX	0
14.7 Totals	5,854,810	20,774,218	22,107,967	1,914,924	25,786	0	50,677,705	24.4	60,899,347	19.9	XXX	50,677,705
14.8 Line 14.7 as a % of Col. 7	11.6	41.0	43.6	3.8	0.1	0.0	100.0	XXX	XXX	XXX	XXX	100.0
14.9 Line 14.7 as a % of Line 11.7, Col. 7, Section 11	2.8	10.0	10.6	0.9	0.0	0.0	24.4	XXX	XXX	XXX	XXX	24.4

(a) Includes \$ 50,677,705 freely tradable under SEC Rule 144 or qualified for resale under SEC Rule 144A.  
(b) Includes \$ 0 current year of bonds with Z designations and \$ 0 prior year of bonds with Z designations. The letter "Z" means the NAIC designation was not assigned by the Securities Valuation Office (SVO) at the date of the statement.  
(c) Includes \$ 0 current year, \$ 0 prior year of bonds with 5GI designations and \$ 0 current year, \$ 0 prior year of bonds with 6\* designations. "5GI" means the NAIC designation was assigned by the (SVO) in reliance on the insurer's certification that the issuer is current in all principal and interest payments. "6\*" means the NAIC designation was assigned by the SVO due to inadequate certification of principal and interest payments.  
(d) Includes the following amount of short-term and cash equivalent bonds by NAIC designation: NAIC 1 \$ 0 ; NAIC 2 \$ 0 ; NAIC 3 \$ 0 ; NAIC 4 \$ 0 ; NAIC 5 \$ 0 ; NAIC 6 \$ 0

ANNUAL STATEMENT FOR THE YEAR 2020 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 11.08	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed
1. U.S. Governments												
1.01 Issuer Obligations .....	0	297,735	0	0	0	XXX	297,735	0.1	297,254	0.1	297,735	0
1.02 Residential Mortgage-Backed Securities .....	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
1.03 Commercial Mortgage-Backed Securities .....	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
1.04 Other Loan-Backed and Structured Securities .....	0	0	0	0	0	XXX	0	0.0	0	0.0	0	0
1.05 Totals	0	297,735	0	0	0	XXX	297,735	0.1	297,254	0.1	297,735	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 .....	339,913	537,713	238,349	167,112	2,536	XXX	1,285,623	0.6	1,760,023	0.6	1,285,623	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	339,913	537,713	238,349	167,112	2,536	XXX	1,285,623	0.6	1,760,023	0.6	1,285,623	0
6. Industrial and Miscellaneous												
6.01 Issuer Obligations .....	13,178,731	77,297,807	75,555,868	6,828,894	0	XXX	172,861,300	83.2	239,386,726	78.2	135,286,851	37,574,449
6.02 Residential Mortgage-Backed Securities .....	929,920	1,179,367	281,021	85,434	0	XXX	2,475,742	1.2	5,337,970	1.7	925,986	1,549,756
6.03 Commercial Mortgage-Backed Securities .....	0	0	7,602,001	2,070	0	XXX	7,604,071	3.7	30,182,989	9.9	3,569,715	4,034,356
6.04 Other Loan-Backed and Structured Securities .....	2,002,800	15,148,120	5,272,987	848,870	25,786	XXX	23,298,563	11.2	29,123,709	9.5	15,779,419	7,519,144
6.05 Totals	16,111,451	93,625,294	88,711,877	7,765,268	25,786	XXX	206,239,676	99.2	304,031,394	99.3	155,561,971	50,677,705
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 2020 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

	1	2	3	4	5	6	7	8	9	10	11	12
Distribution by Type	1 Year or Less	Over 1 Year Through 5 Years	Over 5 Years Through 10 Years	Over 10 Years Through 20 Years	Over 20 Years	No Maturity Date	Total Current Year	Col. 7 as a % of Line 11.08	Total from Col. 7 Prior Year	% From Col. 8 Prior Year	Total Publicly Traded	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
9.02 Bond Mutual Funds Identified by the SVO	XXX	XXX	XXX	XXX	XXX	0	0	0.0	0	0.0	0	0
9.03 Totals	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. Total Bonds Current Year												
11.01 Issuer Obligations	13,178,731	77,595,542	75,555,868	6,828,894	0	XXX	173,159,035	83.3	XXX	XXX	135,584,586	37,574,449
11.02 Residential Mortgage-Backed Securities	1,269,833	1,717,080	519,370	252,546	2,536	XXX	3,761,365	1.8	XXX	XXX	2,211,609	1,549,756
11.03 Commercial Mortgage-Backed Securities	0	0	7,602,001	2,070	0	XXX	7,604,071	3.7	XXX	XXX	3,569,715	4,034,356
11.04 Other Loan-Backed and Structured Securities	2,002,800	15,148,120	5,272,987	848,870	25,786	XXX	23,298,563	11.2	XXX	XXX	15,779,419	7,519,144
11.05 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX	0	0	0.0	XXX	XXX	0	0
11.06 Affiliated Bank Loans	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
11.07 Unaffiliated Bank Loans	0	0	0	0	0	XXX	0	0.0	XXX	XXX	0	0
11.08 Totals	16,451,364	94,460,742	88,950,226	7,932,380	28,322	0	207,823,034	100.0	XXX	XXX	157,145,329	50,677,705
11.09 Line 11.08 as a % of Col. 7	7.9	45.5	42.8	3.8	0.0	0.0	100.0	XXX	XXX	XXX	75.6	24.4
12. Total Bonds Prior Year												
12.01 Issuer Obligations	21,543,699	104,589,279	108,991,884	4,559,118	0	XXX	XXX	XXX	239,683,980	78.3	195,958,081	43,725,899
12.02 Residential Mortgage-Backed Securities	2,610,151	3,472,830	717,830	285,478	11,704	XXX	XXX	XXX	7,097,993	2.3	2,994,215	4,103,778
12.03 Commercial Mortgage-Backed Securities	850,050	11,597,858	17,735,081	0	0	XXX	XXX	XXX	30,182,989	9.9	25,269,926	4,913,063
12.04 Other Loan-Backed and Structured Securities	2,359,055	19,338,867	6,401,756	984,336	39,695	XXX	XXX	XXX	29,123,709	9.5	20,967,102	8,156,607
12.05 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX	0	XXX	XXX	0	0.0	0	0
12.06 Affiliated Bank Loans	0	0	0	0	0	XXX	XXX	XXX	0	0.0	0	0
12.07 Unaffiliated Bank Loans	0	0	0	0	0	XXX	XXX	XXX	0	0.0	0	0
12.08 Totals	27,362,955	138,998,834	133,846,551	5,828,932	51,399	0	XXX	XXX	306,088,671	100.0	245,189,324	60,899,347
12.09 Line 12.08 as a % of Col. 9	8.9	45.4	43.7	1.9	0.0	0.0	XXX	XXX	100.0	XXX	80.1	19.9
13. Total Publicly Traded Bonds												
13.01 Issuer Obligations	9,121,016	61,416,546	59,215,179	5,831,845	0	XXX	135,584,586	65.2	195,958,081	64.0	135,584,586	XXX
13.02 Residential Mortgage-Backed Securities	597,833	1,051,968	375,731	183,541	2,536	XXX	2,211,609	1.1	2,994,215	1.0	2,211,609	XXX
13.03 Commercial Mortgage-Backed Securities	0	0	3,567,645	2,070	0	XXX	3,569,715	1.7	25,269,926	8.3	3,569,715	XXX
13.04 Other Loan-Backed and Structured Securities	877,705	11,218,010	3,683,704	0	0	XXX	15,779,419	7.6	20,967,102	6.9	15,779,419	XXX
13.05 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX	0	0	0.0	0	0.0	0	XXX
13.06 Affiliated Bank Loans	0	0	0	0	0	XXX	0	0.0	0	0.0	0	XXX
13.07 Unaffiliated Bank Loans	0	0	0	0	0	XXX	0	0.0	0	0.0	0	XXX
13.08 Totals	10,596,554	73,686,524	66,842,259	6,017,456	2,536	0	157,145,329	75.6	245,189,324	80.1	157,145,329	XXX
13.09 Line 13.08 as a % of Col. 7	6.7	46.9	42.5	3.8	0.0	0.0	100.0	XXX	XXX	XXX	100.0	XXX
13.10 Line 13.08 as a % of Line 11.08, Col. 7, Section 11	5.1	35.5	32.2	2.9	0.0	0.0	75.6	XXX	XXX	XXX	75.6	XXX
14. Total Privately Placed Bonds												
14.01 Issuer Obligations	4,057,715	16,178,996	16,340,689	997,049	0	XXX	37,574,449	18.1	43,725,899	14.3	XXX	37,574,449
14.02 Residential Mortgage-Backed Securities	672,000	665,112	143,639	69,005	0	XXX	1,549,756	0.7	4,103,778	1.3	XXX	1,549,756
14.03 Commercial Mortgage-Backed Securities	0	0	4,034,356	0	0	XXX	4,034,356	1.9	4,913,063	1.6	XXX	4,034,356
14.04 Other Loan-Backed and Structured Securities	1,125,095	3,930,110	1,589,283	848,870	25,786	XXX	7,519,144	3.6	8,156,607	2.7	XXX	7,519,144
14.05 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX	0	0	0.0	0	0.0	XXX	0
14.06 Affiliated Bank Loans	0	0	0	0	0	XXX	0	0.0	0	0.0	XXX	0
14.07 Unaffiliated Bank Loans	0	0	0	0	0	XXX	0	0.0	0	0.0	XXX	0
14.08 Totals	5,854,810	20,774,218	22,107,967	1,914,924	25,786	0	50,677,705	24.4	60,899,347	19.9	XXX	50,677,705
14.09 Line 14.08 as a % of Col. 7	11.6	41.0	43.6	3.8	0.1	0.0	100.0	XXX	XXX	XXX	XXX	100.0
14.10 Line 14.08 as a % of Line 11.08, Col. 7, Section 11	2.8	10.0	10.6	0.9	0.0	0.0	24.4	XXX	XXX	XXX	XXX	24.4

Schedule DA - Verification - Short-Term Investments

**N O N E**

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 2020 OF THE BROOKE LIFE INSURANCE COMPANY

SCHEDULE E - PART 2 - VERIFICATION BETWEEN YEARS

(Cash Equivalents)

	1	2	3	4
	Total	Bonds	Money Market Mutual funds	Other (a)
1. Book/adjusted carrying value, December 31 of prior year .....	6,309,183	0	6,309,183	0
2. Cost of cash equivalents acquired .....	115,808,998	0	115,808,998	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 .....	90,410,301	0	90,410,301	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) .....	31,707,880	0	31,707,880	0
11. Deduct total nonadmitted amounts .....	0	0	0	0
12. Statement value at end of current period (Line 10 minus Line 11)	31,707,880	0	31,707,880	0

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

Schedule A - Part 1 - Real Estate Owned

**N O N E**

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

**N O N E**

Schedule A - Part 3 - Real Estate Disposed

**N O N E**

Schedule B - Part 1 - Mortgage Loans Owned

**N O N E**

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

**N O N E**

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

**N O N E**

## SCHEDULE BA - PART 1

[illegible]

1A ..\$.....0	1B ..\$.....0	1C ..\$.....0	1D ..\$.....0	1E ..\$.....0	1F ..\$.....0	1G ..\$.....0
2A ..\$.....0	2B ..\$.....0	2C ..\$.....0				
3A ..\$.....0	3B ..\$.....0	3C ..\$.....0				
4A ..\$.....0	4B ..\$.....0	4C ..\$.....0				
5A ..\$.....0	5B ..\$.....0	5C ..\$.....0				
6 ..\$.....0						

Schedule BA - Part 2 - Other Long-Term Invested Assets Acquired and Additions Made

**N O N E**

Schedule BA - Part 3 - Other Long-Term Invested Assets Disposed, Transferred or Repaid

**N O N E**

ANNUAL STATEMENT FOR THE YEAR 2020 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	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
912828-4M-9	US TREASURY NOTES	SD			1.A	296,509	111.1020	333,306	300,000	297,735	0	481	0	0	2.875	3.062	AO	1,477	8,625	05/17/2018	04/30/2025
01999999. Subtotal - Bonds - U.S. Governments - Issuer Obligations						296,509	XXX	333,306	300,000	297,735	0	481	0	0	XXX	XXX	XXX	1,477	8,625	XXX	XXX
05999999. Total - U.S. Government Bonds						296,509	XXX	333,306	300,000	297,735	0	481	0	0	XXX	XXX	XXX	1,477	8,625	XXX	XXX
10999999. Total - All Other Government Bonds						0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX
17999999. Total - U.S. States, Territories and Possessions Bonds						0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX
24999999. 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 605472			4	1.A FE	161,069	110.9920	177,223	159,672	160,925	0	(144)	0	0	4.500	4.201	MON	599	7,185	07/10/2009	06/01/2039
3128MJ-MB-3	FREDDIE MAC GOLD POOL 608353			4	1.A FE	349,409	111.8510	387,788	346,701	348,927	0	(174)	0	0	4.500	4.306	MON	1,300	15,602	07/10/2009	07/01/2039
31398N-QII-7	FANNIE MAE REMICS 2010-116 BD			4	1.A FE	200,464	106.1660	208,524	196,413	198,503	0	39	0	0	4.500	4.050	MON	737	8,839	09/17/2010	10/25/2040
31412Y-TT-9	FANNIE MAE POOL 938962			4	1.A FE	11,094	100.6090	11,212	11,144	11,094	0	0	0	0	2.466	5.220	MON	23	377	08/20/2007	08/01/2037
31417D-TE-3	FANNIE MAE POOL AB6848			4	1.A FE	571,432	106.6090	589,665	553,110	566,174	0	(2,044)	0	0	3.000	2.455	MON	1,383	16,593	01/30/2013	11/01/2042
26999999. Subtotal - Bonds - U.S. Special Revenues - Residential Mortgage-Backed Securities						1,293,468	XXX	1,374,412	1,267,040	1,285,623	0	(2,323)	0	0	XXX	XXX	XXX	4,042	48,596	XXX	XXX
31999999. Total - U.S. Special Revenues Bonds						1,293,468	XXX	1,374,412	1,267,040	1,285,623	0	(2,323)	0	0	XXX	XXX	XXX	4,042	48,596	XXX	XXX
00206R-DQ-2	AT&T			1	2.B FE	510,040	116.9730	584,865	500,000	506,656	0	(978)	0	0	4.250	3.995	MS	7,083	21,250	04/28/2017	03/01/2027
00206R-GL-0	AT&T			1	2.B FE	1,058,287	117.5660	1,261,483	1,073,000	1,062,744	0	1,204	0	0	4.100	4.256	FA	16,620	43,993	12/01/2017	02/15/2028
002824-BF-6	ABBOTT LABORATORIES			1	1.G FE	1,125,563	117.1440	1,328,413	1,134,000	1,128,615	0	792	0	0	3.750	3.840	MM	3,662	42,525	11/17/2016	11/30/2026
00287Y-AL-3	ABBVIE			1	2.B FE	1,990,530	104.6080	2,092,160	2,000,000	1,997,975	0	1,028	0	0	2.900	2.955	MM	8,861	58,000	03/06/2013	11/06/2022
00287Y-CT-4	ABBVIE			1	2.A FE	1,028,743	104.1550	1,041,550	1,000,000	1,031,911	0	3,168	0	0	3.250	1.100	AO	3,972	16,250	05/14/2020	10/01/2022
00440E-AP-2	CHUBB INA HOLDINGS			1	1.F FE	498,305	105.3060	526,530	500,000	499,576	0	180	0	0	2.700	2.739	MS	4,050	13,500	03/06/2013	03/13/2023
00912X-BF-0	AIR LEASE CORP			1	2.B FE	493,590	114.8730	574,365	500,000	494,771	0	542	0	0	4.625	4.787	AO	5,781	23,125	09/10/2018	10/01/2028
009158-AR-7	AIR PRODUCTS & CHEMICALS			1	1.F FE	999,400	102.2720	1,022,720	1,000,000	999,918	0	67	0	0	3.000	3.007	MM	4,833	30,000	10/31/2011	11/03/2021
02209S-AN-3	ALTRIA GROUP			1	2.B FE	983,050	103.8480	1,038,480	1,000,000	996,748	0	1,936	0	0	2.850	3.058	FA	11,242	28,500	02/26/2013	08/09/2022
02209S-AP-8	ALTRIA GROUP			1	2.B FE	499,225	105.3830	526,915	500,000	499,786	0	82	0	0	2.950	2.968	MM	2,417	14,750	04/29/2013	05/02/2023
02343U-AG-0	AMCOR FINANCE USA			1	2.B FE	501,983	112.6990	563,495	500,000	501,534	0	(271)	0	0	3.625	3.558	AO	3,172	18,125	06/13/2019	04/28/2026
025816-CG-2	AMERICAN EXPRESS			2	1.G FE	996,780	106.6810	1,066,810	1,000,000	997,642	0	618	0	0	2.500	2.569	JJ	10,486	25,000	07/25/2019	07/30/2024
0258MO-EL-9	AMERICAN EXPRESS CREDIT			1	1.G FE	502,485	114.0940	570,470	500,000	501,681	0	(239)	0	0	3.300	3.240	MM	2,658	16,500	06/28/2017	05/03/2027
03073E-AM-7	AMERISOURCEBERGEN			1	2.B FE	745,988	109.6570	822,428	750,000	748,152	0	402	0	0	3.250	3.313	MS	8,125	24,375	02/17/2015	03/01/2025
03265A-AJ-4	ANALOG DEVICES			1	2.A FE	498,850	114.0480	570,240	500,000	499,367	0	112	0	0	3.900	3.928	JD	867	19,500	12/03/2015	12/15/2025
035240-AJ-4	ANHEUSER-BUSCH INBEV			1	2.B FE	499,085	117.8960	589,480	500,000	499,286	0	80	0	0	4.000	4.022	AO	4,333	20,000	06/19/2018	04/13/2028
037411-AW-5	APACHE			1	3.A FE	815,000	106.6250	1,066,250	1,000,000	817,205	0	2,205	0	0	5.100	6.798	MS	17,000	25,500	06/29/2020	09/01/2040
045054-AD-5	ASHTAD CAPITAL			1	2.C FE	469,375	102.7000	513,500	500,000	478,117	0	4,084	0	0	4.125	5.201	FA	7,792	20,625	10/15/2018	08/15/2025
05369A-AF-8	AVIATION CAPITAL			1	2.B FE	494,205	105.5220	527,610	500,000	496,391	0	1,061	0	0	4.375	4.628	JJ	9,175	21,875	11/28/2018	01/30/2024
05526D-BB-0	BAT CAPITAL			1	2.B FE	1,000,000	111.3480	1,113,480	1,000,000	1,000,000	0	0	0	0	3.557	3.557	FA	13,438	35,570	08/08/2017	08/15/2027
05531F-BE-2	TRUIST FIN			2	1.G FE	498,990	113.0650	565,325	500,000	499,321	0	136	0	0	3.700	3.733	JD	1,336	18,500	05/31/2018	06/05/2025
06053F-AA-7	BANK OF AMERICA			1	1.G FE	499,595	109.4420	547,210	500,000	499,869	0	43	0	0	4.100	4.110	JJ	8,940	20,500	07/18/2013	07/24/2023
06406H-CS-6	BANK OF NEW YORK MELLON			2	1.F FE	498,175	109.6460	548,230	500,000	499,350	0	191	0	0	3.650	3.694	FA	7,452	18,250	01/28/2014	02/04/2024
07177M-AB-9	BAXALTA			1	2.B FE	295,986	112.9500	336,591	298,000	296,994	0	200	0	0	4.000	4.083	JD	265	11,920	06/18/2015	06/23/2025
07274N-AW-3	BAYER US FINANCE I I			1	2.A FE	1,920,398	108.1120	2,162,240	2,000,000	1,950,644	0	12,694	0	0	3.375	4.131	JJ	31,125	67,500	07/16/2018	07/15/2024
08576P-AA-9	BERRY GLOBAL			1	3.B FE	250,000	102.2500	255,625	250,000	250,000	0	0	0	0	4.500	4.500	FA	4,250	11,250	01/19/2018	02/15/2026
09247X-AP-6	BLACKROCK			1	1.D FE	495,950	115.2690	576,345	500,000	496,522	0	355	0	0	3.250	3.346	AO	2,753	16,250	04/17/2019	04/30/2029
10373Q-AZ-3	BP CAP MARKETS AMERICA			1	1.F FE	480,684	113.7330	568,665	500,000	484,826	0	2,070	0	0	3.588	4.140	AO	3,837	17,940	12/14/2018	04/14/2027
110122-DB-1	BRISTOL-MYERS SQUIBB			1	1.F FE	1,052,181	109.6320	1,096,320	1,000,000	1,038,989	0	(11,903)	0	0	3.625	2.323	MM	4,632	36,250	11/22/2019	05/15/2024
11133T-AC-7	BROADRIDGE FINANCIAL			1	2.A FE	479,170	112.5350	562,675	500,000	483,764	0	2,590	0	0	3.400	4.066	JD	189	17,000	03/13/2019	06/27/2026
11134L-AH-2	BROADCOM			1	2.C FE	497,790	112.2310	561,155	500,000	499,361	0	91	0	0	3.875	3.899	JJ	8,934	19,375	01/11/2017	01/15/2027
124857-AG-8	VIAACOMCBS			1	2.B FE	478,015	102.5400	512,700	500,000	496,532	0	2,833	0	0	3.375	3.986	MS	5,625	16,875	08/06/2013	03/01/2022
12527G-AA-9	CF INDUSTRIES			1	2.C FE	507,685	118.4760	592,380	500,000	505,499	0	(803)	0	0	4.500	4.287	JD	1,875	22,500	02/22/2018	12/01/2026
125523-AH-3	CIGNA			1	2.B FE	998,670	120.8690	1,208,690	1,000,000	998,899	0	110	0	0	4.375	4.391	AO	9,236	43,750	09/06/2018	10/15/2028
12636Y-AA-0	CRH AMERICA FINANCE			1	2.A FE	496,355	111.4200	557,100	500,000	497,525	0	340	0	0	3.400	3.487	MM	17,000	17,000	05/02/2017	05/09/2027
12640H-HM-8	CSX			1	2.A FE	1,029,040	121.1450	1,211,450	1,000,000	1,024,159	0	(2,545)	0	0	4.250	3.894	MS	12,514	42,500	02/21/2019	03/15/2029
14040H-BF-1	CAPITAL ONE FINANCIAL			2	2.B FE	499,545	109.5040	547,520	500,000	499,810	0	47	0	0	3.750	3.761	AO	3,490	18,750	04/21/2014	04/24/2024

ANNUAL STATEMENT FOR THE YEAR 2020 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	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
14040H-BG-9	CAPITAL ONE FINANCIAL			2	2.B FE	498,770	109.1150	545,575	500,000	499,439	.0	124	.0	.0	3.200	3.229	FA	6,489	16,000	02/02/2015	02/05/2025
14149Y-BJ-6	CARDINAL HEALTH			1	2.B FE	498,305	112.9160	564,580	500,000	498,559	.0	195	.0	.0	3.410	3.460	JD	758	17,050	10/01/2019	06/15/2027
144141-CY-2	DUKE ENERGY PROGRESS			1	1.F FE	499,105	153.5290	767,645	500,000	499,260	.0	21	.0	.0	6.300	6.313	AO	7,875	31,500	03/10/2008	04/01/2038
166754-AS-0	CHEVRON PHILLIPS CHEMICAL			1	2.A FE	999,020	114.2620	1,142,620	1,000,000	999,202	.0	89	.0	.0	3.700	3.712	JD	3,083	37,000	02/05/2019	06/01/2028
17252M-AN-0	CINTAS			1	1.G FE	498,080	115.2180	576,090	500,000	498,707	.0	177	.0	.0	3.700	3.746	AO	4,625	18,500	03/09/2017	04/01/2027
186108-CJ-3	CLEVELAND ELECTRIC			1	2.B FE	994,660	115.1650	1,151,650	1,000,000	998,216	.0	416	.0	.0	5.500	5.553	FA	20,778	55,000	08/13/2009	08/15/2024
186108-CL-8	CLEVELAND ELECTRIC			1	2.B FE	499,625	115.2900	576,450	500,000	499,662	.0	25	.0	.0	4.550	4.558	MN	2,907	22,750	10/30/2018	11/15/2030
198280-AF-6	COLUMBIA PIPELINE GROUP			1	1.G FE	499,429	115.0040	575,020	500,000	499,684	.0	60	.0	.0	4.500	4.533	JD	1,875	22,500	05/19/2015	06/01/2025
20030N-CA-7	COMCAST			1	1.G FE	955,670	112.8610	1,128,610	1,000,000	966,789	.0	4,006	.0	.0	3.150	3.684	FA	11,900	31,500	02/13/2018	02/15/2028
205887-BJ-0	CONAGRA BRANDS			1	2.C FE	994,420	104.5680	1,045,680	1,000,000	998,882	.0	609	.0	.0	3.250	3.316	MS	9,569	32,500	09/10/2012	09/15/2022
205887-BR-2	CONAGRA BRANDS			1	2.C FE	147,636	105.1750	155,659	148,000	147,350	.0	297	.0	.0	3.200	3.421	JJ	2,052	4,736	01/15/2013	01/25/2023
233293-AQ-2	DPL			1	3.A FE	249,620	112.1770	280,443	250,000	249,630	.0	3	.0	.0	4.350	4.371	AO	2,296	10,875	04/08/2019	04/15/2029
233851-AF-1	DAIMLER FINANCE NORTH AMERICA			1	2.A FE	493,500	102.4100	512,050	500,000	499,415	.0	769	.0	.0	3.875	4.038	MS	5,705	19,375	01/04/2012	09/15/2021
233851-BJ-2	DAIMLER FINANCE NORTH AMERICA			1	2.A FE	990,390	108.4220	1,084,220	1,000,000	996,164	.0	986	.0	.0	3.250	3.364	FA	13,542	32,500	07/24/2014	08/01/2024
24422E-TH-2	JOHN DEERE CAPITAL			1	1.F FE	1,999,660	109.5930	2,191,860	2,000,000	1,999,787	.0	33	.0	.0	2.650	2.652	JD	3,092	53,000	06/07/2016	06/10/2026
25466A-AE-1	DISCOVER BANK			1	2.B FE	997,020	115.0470	1,150,470	1,000,000	998,467	.0	249	.0	.0	4.250	4.282	MS	12,750	42,500	03/10/2014	03/13/2026
254687-DK-9	WALT DISNEY			1	2.A FE	502,653	112.9750	564,875	500,000	502,051	.0	(326)	.0	.0	3.375	3.295	MN	2,156	16,875	03/20/2019	11/15/2026
25468P-DK-9	TWDC ENTERPRISES 18			1	2.A FE	1,992,000	111.0440	2,220,880	2,000,000	1,995,629	.0	771	.0	.0	3.000	3.046	FA	23,000	60,000	01/05/2016	02/13/2026
25470X-AE-5	DISH DBS			1	4.C FE	495,465	102.0210	510,105	500,000	499,668	.0	539	.0	.0	6.750	6.875	JD	2,813	33,750	05/02/2011	06/01/2021
256677-AC-9	DOLLAR GENERAL			1	2.B FE	498,685	105.8090	529,045	500,000	499,645	.0	140	.0	.0	3.250	3.281	AO	3,431	16,250	04/08/2013	04/15/2023
263901-AB-6	DUKE ENERGY INDIANA			1	1.F FE	997,080	155.3840	1,553,840	1,000,000	997,535	.0	66	.0	.0	6.450	6.472	AO	16,125	64,500	03/18/2009	04/01/2039
266233-AG-0	DUQUESNE LIGHT HOLDINGS			1	2.C FE	1,000,000	110.6190	1,106,190	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
26875P-AK-7	EOG RESOURCES			1	1.G FE	465,103	104.3570	468,391	468,000	467,313	.0	294	.0	.0	2.625	2.693	MS	3,617	12,285	09/05/2012	03/15/2023
278865-BD-1	ECOLAB			1	1.G FE	498,475	113.4830	567,415	500,000	503,411	.0	(436)	.0	.0	3.250	3.139	JD	1,354	16,250	11/16/2017	12/01/2027
28370T-AG-4	KINDER MORGAN ENERGY PARTNERS			1	2.B FE	499,840	110.7230	553,615	500,000	499,913	.0	17	.0	.0	4.300	4.304	MN	3,583	21,500	04/29/2014	05/01/2024
28932M-AA-3	ELM ROAD GENERATING STATION SUPERCRITICAL			1	1.F FE	620,165	109.5770	679,558	620,165	620,165	.0	.0	.0	.0	5.209	5.209	FA	12,563	32,304	02/03/2010	02/11/2030
29278N-AN-3	ENERGY TRANSFER PARTNERS			1	2.C FE	263,438	117.7000	294,250	250,000	260,890	.0	(1,491)	.0	.0	5.500	4.679	JD	1,146	13,750	03/22/2019	06/01/2027
29364N-AT-5	ENTERGY MISSISSIPPI			1	1.F FE	999,680	110.4160	1,104,160	1,000,000	999,784	.0	24	.0	.0	2.850	2.853	JD	2,375	28,500	05/10/2016	06/01/2028
294429-AJ-4	EQUIFAX			1	2.B FE	986,440	104.6860	1,046,860	1,000,000	996,932	.0	1,486	.0	.0	3.300	3.463	JD	1,467	33,000	01/25/2013	12/15/2022
30040W-AF-5	EVERSOURCE ENERGY			1	2.A FE	496,525	119.8010	599,005	500,000	497,049	.0	289	.0	.0	4.250	4.335	AO	5,313	21,250	12/10/2018	04/01/2029
31620M-AK-2	FIDELITY NATIONAL INFORMATION SERVICES			1	2.B FE	519,865	106.1250	548,666	517,000	517,672	.0	(317)	.0	.0	3.500	3.432	AO	3,820	18,095	04/25/2013	04/15/2023
31620R-AK-1	FIDELITY NATIONAL TITLE			1	2.B FE	996,420	101.7120	1,017,120	1,000,000	996,490	.0	70	.0	.0	2.450	2.489	MS	7,214	.0	09/10/2020	03/15/2031
34964C-AA-4	FORTUNE BRANDS HOME & SECURITY			1	2.B FE	993,570	113.1440	1,131,440	1,000,000	996,797	.0	640	.0	.0	4.000	4.079	JD	1,778	40,000	06/08/2015	06/15/2025
35805B-AB-4	FRESENIUS MED CARE III			1	2.C FE	996,990	101.6350	1,016,350	1,000,000	997,048	.0	58	.0	.0	2.375	2.408	FA	6,927	.0	09/09/2020	02/16/2031
361448-AN-3	GATX			1	2.B FE	990,500	105.7370	1,057,370	1,000,000	998,297	.0	1,088	.0	.0	4.750	4.871	JD	2,111	47,500	06/05/2012	06/15/2022
361448-AY-9	GATX			1	2.B FE	993,150	111.2440	1,112,440	1,000,000	995,788	.0	655	.0	.0	3.250	3.331	MS	9,569	32,500	09/08/2016	09/15/2026
37045X-BQ-8	GENERAL MOTORS FINANCIAL			1	2.C FE	998,610	112.5870	1,125,870	1,000,000	999,083	.0	131	.0	.0	4.000	4.017	AO	9,444	40,000	10/03/2016	10/06/2026
373334-KE-0	GEORGIA POWER			1	1.G FE	1,992,480	111.8610	2,237,220	2,000,000	1,995,725	.0	723	.0	.0	3.250	3.294	AO	16,250	65,000	03/02/2016	04/01/2026
37555B-BF-9	GILEAD SCIENCES			1	2.A FE	1,006,120	113.4480	1,134,480	1,000,000	1,003,220	.0	(588)	.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	1,027,230	157.8900	1,578,900	1,000,000	1,021,355	.0	(675)	.0	.0	6.375	6.172	MN	8,146	63,750	05/01/2009	05/15/2038
378272-AF-5	GLENORE FUNDING			1	2.A FE	1,950,355	108.1450	2,162,900	2,000,000	1,985,283	.0	5,540	.0	.0	4.125	4.446	MN	7,104	82,500	07/17/2013	05/30/2023
38141G-VM-3	GOLDMAN SACHS GROUP			1	2.A FE	996,980	110.4970	1,104,970	1,000,000	998,863	.0	316	.0	.0	4.000	4.037	MS	13,111	40,000	02/26/2014	03/03/2024
38148L-AC-0	GOLDMAN SACHS GROUP			2	2.A FE	985,490	110.3660	1,103,660	1,000,000	993,066	.0	1,552	.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	116.7480	1,167,480	1,000,000	998,585	.0	222	.0	.0	4.500	4.529	AO	9,500	45,000	04/05/2016	04/15/2026
436106-AA-6	HOLLYFRONTIER			1	2.C FE	536,100	111.6700	558,350	500,000	525,351	.0	(4,400)	.0	.0	5.875	4.724	AO	7,344	29,375	06/18/2018	04/01/2026
437076-BM-3	HOME DEPOT			1	1.F FE	496,780	111.7950	558,975	500,000	498,205	.0	308	.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	111.8710	1,118,710	1,000,000	996,858	.0	319	.0	.0	2.700	2.741	FA	10,200	27,525	07/30/2019	08/15/2029
444859-BF-8	HUMANA			1	2.C FE	998,770	115.0870	1,150,870	1,000,000	999,133	.0	114	.0	.0	3.950	3.965	MS	11,631	39,500	03/13/2017	03/15/2027
445658-CF-2	JB HUNT TRANSPORTATION			1	2.A FE	499,970	114.8290	574,145	500,000	499,956	.0	4	.0	.0	3.875	3.876	MS	6,458	19,375	02/26/2019	03/01/2026
446150-AJ-3	HUNTINGTON BANCSHARES			2	2.A FE	621,773	100.3090	624,925	623,000	622,909	.0	241	.0	.0	3.150	3.193	MS	5,833	19,625	03/09/2016	03/14/2021
446150-AQ-7	HUNTINGTON BANCSHARES			1	2.A FE	997,810	106.8630	1,068,630	1,000,000	998,382	.0	420	.0	.0	2.625	2.672	FA	10,573	26,250	07/30/2019	08/06/2024
459506-AC-5	INTL FLAVOR & FRAGRANCES			1	2.C FE	999,120	104.4280	1,044,280	1,000,000	999,748	.0	91	.0	.0	3.200	3.210	MN	5,333	32,000	04/01/2013	05/01/2023
460146-CP-6	INTERNATIONAL PAPER			1	2.B FE	996,240	110.1000	1,101,000	1,000,000	997,647	.0	342	.0	.0	3.000	3.042	FA	11,333	30,000	08/02/2016	02/15/2027

ANNUAL STATEMENT FOR THE YEAR 2020 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	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
460690-BK-5	INTERPUBLIC GROUP			1	2.B FE	498,495		106,8380	500,000	499,641	.0	.152	.0	.0	3.750	3.784	FA	7,083	18,750	11/05/2012	02/15/2023
48250N-AC-9	KFC/PIZZA HUT/TACO BELL			1	3.C FE	254,375		105,6010	250,000	252,608	.0	(.525)	.0	.0	4.750	4.486	JD	.990		06/14/2017	06/01/2027
49326E-EG-4	KEYCORP				2.A FE	998,290		118,6450	1,000,000	998,634	.0	.151	.0	.0	4.100	4.121	AO	6,947	41,000	04/23/2018	04/30/2028
494550-BM-7	KINDER MORGAN ENERGY PARTNERS			1	2.B FE	497,990		105,2440	500,000	499,519	.0	.208	.0	.0	3.450	3.496	FA	6,517	17,250	08/08/2012	02/15/2023
501044-CY-5	KROGER			1	2.A FE	498,980		109,8670	500,000	499,628	.0	.107	.0	.0	4.000	4.025	FA	9,333	20,000	01/23/2014	02/01/2024
502431-AK-5	L3HARRIS TECH			1	2.B FE	533,140		110,1630	513,000	526,956	.0	(4,146)	.0	.0	3.950	3.041	MN	1,857	20,264	07/02/2019	05/28/2024
50540R-AL-6	LAB CORP OF AMERICA HOLDINGS			1	2.B FE	998,840		104,6100	1,000,000	999,742	.0	.128	.0	.0	3.750	3.764	FA	13,333	37,500	08/20/2012	08/23/2022
53079E-BG-8	LIBERTY MUTUAL GROUP			1	2.B FE	1,558,320		122,8740	1,500,000	1,548,828	.0	(5,009)	.0	.0	4.569	4.091	FA	28,556	68,535	01/28/2019	02/01/2029
532457-BH-0	ELI LILLY			1	1.F FE	471,089		108,8420	472,000	471,564	.0	.90	.0	.0	2.750	2.772	JD	1,082	12,980	02/24/2015	06/01/2025
534187-BF-5	LINCOLN NATIONAL			1	2.A FE	998,820		115,4300	1,000,000	999,198	.0	.119	.0	.0	3.625	3.640	MS	10,976	36,250	12/05/2016	12/12/2026
534187-BH-1	LINCOLN NATIONAL			1	2.A FE	997,670		115,6860	1,000,000	998,210	.0	.215	.0	.0	3.800	3.829	JD	3,167	38,000	02/07/2018	03/01/2028
548661-DP-9	LOJES			1	2.A FE	499,230		112,1910	500,000	499,472	.0	.72	.0	.0	3.100	3.118	MN	2,497	15,500	04/19/2017	05/03/2027
55279H-AK-6	MANUFACTURERS & TRADERS TRUST			2	1.F FE	499,440		108,7750	500,000	499,743	.0	.56	.0	.0	2.900	2.913	FA	5,840	14,500	02/03/2015	02/06/2025
55336V-AJ-9	MPLX			1	2.B FE	1,046,490		115,5070	1,000,000	1,025,919	.0	(5,576)	.0	.0	4.875	4.191	JD	4,063	48,750	01/25/2017	06/01/2025
55336V-AK-6	MPLX			1	2.B FE	505,835		115,3340	500,000	503,917	.0	(576)	.0	.0	4.125	3.975	MS	6,875	20,625	06/22/2017	03/01/2027
56585A-BC-5	MARATHON PETROLEUM			1	2.B FE	260,869		119,1980	250,000	258,188	.0	(1,233)	.0	.0	5.125	4.469	JD	.569		10/02/2018	12/15/2026
58156R-BM-9	METLIFE			1	1.G FE	497,140		109,8540	500,000	498,687	.0	.288	.0	.0	3.000	3.067	MS	5,000	15,000	03/02/2015	03/01/2025
591894-BY-5	METROPOLITAN EDISON			1	3.A FE	998,580		104,3190	1,000,000	999,606	.0	.153	.0	.0	3.500	3.517	MS	10,306	35,000	03/12/2013	03/15/2023
594918-BJ-2	MICROSOFT			1	1.A FE	999,740		111,7940	1,000,000	999,838	.0	.26	.0	.0	3.125	3.128	MN	5,035	31,250	10/29/2015	11/03/2025
594918-BR-4	MICROSOFT			1	1.A FE	1,497,210		109,0990	1,500,000	1,498,337	.0	.271	.0	.0	2.400	2.421	FA	14,300	36,000	08/01/2016	08/08/2026
609207-AT-2	MONDELEZ INTERNATIONAL			1	2.B FE	1,055,340		109,8370	1,000,000	1,052,299	.0	(3,041)	.0	.0	2.750	2.110	AO	5,958	13,750	05/29/2020	04/13/2030
62944T-AE-5	NVR			1	2.A FE	998,270		105,1860	1,000,000	999,609	.0	.191	.0	.0	3.950	3.971	MS	11,631	39,500	09/05/2012	09/15/2022
636180-BK-6	NATIONAL FUEL GAS			1	2.C FE	998,670		102,7570	1,000,000	999,808	.0	.157	.0	.0	4.900	4.917	JD	4,083	49,000	11/28/2011	12/01/2021
637432-NN-1	NATIONAL RURAL UTILITIES COOPERATIVE FINANCE			1	1.E FE	1,496,925		111,2280	1,500,000	1,497,910	.0	.290	.0	.0	3.050	3.074	AO	8,388	45,750	04/18/2017	04/25/2027
638612-AK-7	NATIONWIDE FINANCIAL SERVICES			1	2.A FE	1,667,745		101,0860	1,500,000	1,505,427	.0	(23,464)	.0	.0	5.375	3.757	MS	21,500	80,625	02/21/2013	03/25/2021
649840-CO-6	NEW YORK STATE ELECTRIC & GAS			1	1.G FE	992,820		111,9560	1,000,000	995,453	.0	.682	.0	.0	3.250	3.335	JD	2,708	32,500	11/21/2016	12/01/2026
651229-AV-8	NEWELL BRANDS			1	3.B FE	229,929		104,8890	230,000	229,961	.0	.7	.0	.0	4.350	4.355	AO	2,501	9,430	03/18/2016	04/01/2023
65364U-AB-2	NIAGARA MOHAWK POWER			1	1.G FE	1,000,000		104,1910	1,000,000	1,000,000	.0	.0	.0	.0	2.721	2.721	MN	2,494	27,210	11/20/2012	11/28/2022
65364U-AL-0	NIAGARA MOHAWK POWER			1	1.G FE	999,990		119,1490	1,000,000	999,985	.0	.0	.0	.0	4.278	4.278	JD	1,901	42,780	11/29/2018	12/15/2028
655044-AH-8	NOBLE ENERGY			1	2.C FE	489,235		111,5930	500,000	492,829	.0	1,663	.0	.0	3.900	4.305	MN	2,492	19,500	10/10/2018	11/15/2024
655844-BG-2	NORFOLK SOUTHERN RAILWAY			1	2.A FE	994,220		101,8440	1,000,000	999,372	.0	.644	.0	.0	3.250	3.318	JD	2,708	32,500	11/14/2011	12/01/2021
664397-AK-2	EVERSOURCE ENERGY			1	2.A FE	997,420		104,9240	1,000,000	999,306	.0	.275	.0	.0	2.800	2.830	MN	4,667	28,000	05/08/2013	05/01/2023
666807-BE-1	NORTHROP GRUMMAN			1	2.B FE	996,680		100,6190	1,000,000	999,848	.0	.332	.0	.0	3.500	3.538	MS	10,306	35,000	11/01/2010	03/15/2021
67079B-AD-2	NUTRITION & BIOSCIENCES			1	2.B FE	999,980		103,0020	1,000,000	999,964	.0	(.16)	.0	.0	2.300	2.300	MN	6,708	.0	09/09/2020	11/01/2030
67080L-AA-3	NUVEEN			1	1.C FE	994,030		119,4660	1,000,000	995,101	.0	.516	.0	.0	4.000	4.073	MN	6,667	40,000	10/17/2018	11/01/2028
67103H-AF-4	O'REILLY AUTOMOTIVE			1	2.B FE	993,460		113,8580	1,000,000	994,631	.0	.694	.0	.0	3.600	3.691	MS	12,000	36,000	04/09/2019	09/01/2027
677050-AG-1	OGLETHORPE POWER			1	2.A FE	1,000,000		132,1410	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
68268N-AJ-2	ONEOK PARTNERS			1	2.B FE	995,760		104,0790	1,000,000	999,121	.0	.460	.0	.0	3.375	3.425	AO	8,438	33,750	09/10/2012	10/01/2022
693475-AL-9	PNC FINANCIAL SERVICES GROUP				1.G FE	1,011,867		104,6600	1,000,000	1,002,449	.0	(1,268)	.0	.0	2.854	2.718	JD	1,665	28,540	11/01/2012	11/09/2022
713448-BY-3	PEPSICO			1	1.E FE	499,130		102,9370	500,000	499,874	.0	.95	.0	.0	2.750	2.770	MS	4,431	13,750	02/29/2012	03/05/2022
718172-CJ-6	PHILIP MORRIS INTERNATIONAL			1	1.F FE	493,335		114,5930	500,000	494,230	.0	.562	.0	.0	3.375	3.531	FA	6,375	16,875	04/29/2019	08/15/2029
718546-AC-8	PHILLIPS 66			1	2.A FE	997,630		104,7270	1,000,000	999,593	.0	.267	.0	.0	4.300	4.329	AO	10,750	43,000	03/07/2012	04/01/2022
718546-AR-5	PHILLIPS 66			1	2.A FE	499,500		115,1480	500,000	499,605	.0	.44	.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		166,1160	500,000	500,000	.0	.0	.0	.0	7.900	7.900	JD	1,756	39,500	12/03/2008	12/15/2038
74368C-AP-9	PROTECTIVE LIFE GLOBAL			1	1.E FE	500,000		107,8110	500,000	500,000	.0	.0	.0	.0	3.104	3.104	AO	3,276	15,520	04/08/2019	04/15/2024
747525-AU-7	QUALCOMM			1	1.G FE	1,496,070		113,5070	1,500,000	1,497,302	.0	.369	.0	.0	3.250	3.281	MN	5,552	48,750	05/19/2017	05/20/2027
74834L-BA-7	QUEST DIAGNOSTICS			1	2.B FE	997,070		119,0450	1,000,000	997,450	.0	.245	.0	.0	4.200	4.236	JD	.117	42,000	03/07/2019	06/30/2029
749685-AV-5	RPM INTERNATIONAL			1	2.C FE	499,290		110,9530	500,000	499,513	.0	.65	.0	.0	3.750	3.767	MS	5,521	18,750	02/27/2017	03/15/2027
761735-AT-6	REYNOLDS GROUP			1	4.A FE	20,000		101,2300	20,000	20,000	.0	.0	.0	.0	5.125	5.125	JJ	.473	1,025	06/13/2016	07/15/2023
776696-AE-6	ROPER TECHNOLOGIES			1	2.A FE	1,455,465		104,5520	1,500,000	1,488,994	.0	5,570	.0	.0	3.125	3.532	MN	5,990	46,875	05/07/2014	11/15/2022
78355H-KK-4	RYDER SYSTEM			1	2.B FE	999,380		109,1580	1,000,000	999,620	.0	.113	.0	.0	3.875	3.888	JD	3,229	38,750	10/30/2018	12/01/2023
785592-AU-0	SABINE PASS LIQUEFACTION			1	2.C FE	1,011,070		114,6640	1,000,000	1,009,032	.0	(1,158)	.0	.0	4.200	4.044	MS	12,367	42,000	03/27/2019	03/15/2028
797440-BR-4	SAN DIEGO GAS & ELECTRIC			1	1.F FE	999,840		107,5240	1,000,000	999,914	.0	.18	.0	.0	3.600	3.602	MS	12,000	36,000	09/04/2013	09/01/2023

ANNUAL STATEMENT FOR THE YEAR 2020 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	Bond Char	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization) Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
824348-AW-6	SHERWIN-WILLIAMS			1	2.C FE	473,295	112.9740	564,870	500,000	480,120	.0	2,650	.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	106.2510	265,628	250,000	250,000	.0	.0	.0	.0	5.000	5.000	FA	5,208	12,500	06/26/2017	08/01/2027
854502-AH-4	STANLEY BLACK & DECKER			1	1.G FE	999,260	121.8270	1,218,270	1,000,000	999,361	.0	63	.0	.0	4.250	4.259	MN	5,431	42,500	10/30/2018	11/15/2028
872540-AP-4	TJX			1	1.F FE	999,110	104.6030	1,046,030	1,000,000	999,756	.0	.0	.0	.0	2.500	2.510	MN	3,194	25,000	04/29/2013	05/15/2023
87901J-AF-2	TEGNA			1	3.C FE	500,000	106.7800	533,900	500,000	500,000	.0	.0	.0	.0	4.750	4.750	MS	7,323	.0	09/08/2020	03/15/2026
88033G-CJ-2	THC ESCROW			1	4.B FE	250,000	101.9490	254,873	250,000	250,000	.0	.0	.0	.0	5.125	5.125	MN	2,135	12,813	06/12/2017	05/01/2025
883203-BW-0	TEXTRON			1	2.B FE	992,420	112.7450	1,127,450	1,000,000	995,631	.0	731	.0	.0	4.000	4.093	MS	11,778	40,000	03/04/2016	03/15/2026
89233P-AS-2	TOYOTA MOTOR CREDIT			1	1.E FE	1,996,940	100.0650	2,001,300	2,000,000	1,999,942	.0	343	.0	.0	4.250	4.269	JJ	40,139	85,000	01/05/2011	01/11/2021
898813-AP-5	TUCSON ELECTRIC POWER			1	1.G FE	996,730	108.8700	998,700	1,000,000	998,485	.0	326	.0	.0	3.050	3.088	MS	8,981	30,500	02/24/2015	03/15/2025
907818-DK-1	UNION PACIFIC RAILROAD			1	2.A FE	263,442	104.9070	242,335	231,000	235,377	.0	(3,290)	.0	.0	4.163	2.660	JJ	4,434	9,617	06/23/2011	07/15/2022
907818-DR-6	UNION PACIFIC RAILROAD			1	2.A FE	1,024,955	108.5450	1,240,669	1,143,000	1,101,325	.0	12,052	.0	.0	3.646	4.919	FA	15,743	41,674	08/16/2013	02/15/2024
911312-BR-6	UNITED PARCEL SERVICE			1	1.G FE	998,820	116.5060	1,165,060	1,000,000	998,969	.0	104	.0	.0	3.400	3.414	MS	10,011	34,000	03/13/2019	03/15/2029
91159H-HG-8	US BANCORP			2	1.E FE	499,460	109.6250	548,125	500,000	499,801	.0	57	.0	.0	3.700	3.713	JJ	7,760	18,500	01/27/2014	01/30/2024
91159H-HR-4	US BANCORP			2	1.E FE	1,006,550	112.6420	1,126,420	1,000,000	1,005,259	.0	(781)	.0	.0	3.150	3.054	AO	5,600	31,500	05/07/2019	04/27/2027
91913J-AU-4	VALERO ENERGY			1	2.B FE	996,550	109.6450	1,096,450	1,000,000	997,857	.0	329	.0	.0	3.400	3.441	MS	10,011	34,000	09/07/2016	09/15/2026
927804-FQ-2	VIRGINIA ELECTRIC & POWER			1	1.F FE	997,980	107.8770	1,078,770	1,000,000	999,269	.0	210	.0	.0	3.450	3.474	FA	13,033	34,500	02/04/2014	02/15/2024
92826C-AD-4	VISA			1	1.D FE	996,340	112.1850	1,121,850	1,000,000	998,032	.0	359	.0	.0	3.150	3.193	JD	1,488	31,500	12/09/2015	12/14/2025
94973V-BJ-5	ANTHEM			1	2.B FE	994,980	109.7230	1,097,230	1,000,000	997,948	.0	515	.0	.0	3.500	3.560	FA	13,222	35,000	08/07/2014	08/15/2024
96145D-AD-7	WESTROCK			1	2.B FE	999,560	111.7930	1,117,930	1,000,000	999,669	.0	39	.0	.0	3.375	3.380	MS	9,938	33,750	08/21/2017	09/15/2027
969457-BU-3	WILLIAMS COMPANIES			1	2.C FE	244,063	105.9330	264,833	250,000	247,656	.0	1,078	.0	.0	3.700	4.184	JJ	4,265	9,250	06/23/2017	01/15/2023
970648-AG-6	WILLIS NORTH AMERICA			1	2.B FE	499,835	120.5300	602,650	500,000	499,839	.0	14	.0	.0	4.500	4.504	MS	6,625	22,500	09/05/2018	09/15/2028
98389B-AV-2	XCEL ENERGY			1	2.A FE	496,555	117.7290	588,645	500,000	497,286	.0	305	.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	109.4860	1,094,860	1,000,000	996,949	.0	469	.0	.0	3.250	3.308	AO	8,125	32,500	09/15/2016	10/01/2026
125094-AQ-5	SERVICES FINANCIERS CDPQ			1	1.A FE	1,494,390	109.4500	1,641,750	1,500,000	1,497,773	.0	576	.0	.0	3.150	3.194	JJ	20,606	47,250	07/21/2014	07/24/2024
59151K-AK-4	METHANEX			1	3.B FE	454,375	105.2800	526,400	500,000	458,899	.0	4,859	42,311	.0	4.250	4.416	JD	1,771	21,250	01/23/2015	12/01/2024
67077M-AK-4	NUTRIEN			1	2.B FE	995,955	106.3280	1,063,280	1,000,000	997,970	.0	739	.0	.0	3.500	3.588	JD	2,917	35,000	04/10/2018	06/01/2023
775109-BE-0	ROGERS COMMUNICATIONS			1	2.A FE	496,260	113.2080	566,040	500,000	497,973	.0	365	.0	.0	3.625	3.715	JD	806	18,125	12/01/2015	12/15/2025
87971M-BF-9	TELUS			1	2.A FE	499,475	114.6580	573,290	500,000	499,625	.0	46	.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	1.E FE	498,950	113.2080	500,000	499,266	.0	97	.0	.0	3.450	3.475	JJ	7,858	17,250	07/11/2017	07/17/2027
01959E-AC-2	ALLIED WORLD ASSURANCE			C	1	2.B FE	999,520	108.6210	1,000,000	999,690	.0	47	.0	.0	4.350	4.356	AO	7,492	43,500	10/26/2015	10/29/2025
034863-AG-5	ANGLO AMERICAN CAPITAL			C	1	2.B FE	496,240	105.2970	500,000	499,202	.0	419	.0	.0	4.125	4.218	MS	5,385	20,625	09/20/2012	09/27/2022
034863-AT-7	ANGLO AMERICAN CAPITAL			C	1	2.B FE	485,950	114.8300	500,000	489,536	.0	1,316	.0	.0	4.000	4.363	MS	6,111	20,000	02/22/2018	09/11/2027
03835V-AD-8	APTIV			C	1	2.B FE	499,710	114.5890	500,000	499,820	.0	30	.0	.0	4.250	4.258	JJ	9,799	21,250	11/09/2015	01/15/2026
046353-AL-2	ASTRAZENECA			C	1	2.A FE	1,499,205	112.2540	1,683,810	1,499,560	.0	74	.0	.0	3.375	3.381	MN	6,328	50,625	01/21/2016	11/16/2025
05523R-AB-3	BAE SYSTEMS			C	1	2.B FE	998,980	103.2110	1,000,000	999,833	.0	120	.0	.0	4.750	4.763	AO	10,556	47,500	10/05/2011	10/11/2021
05579H-AE-2	BNZ INTERNATIONAL FUNDING			C	1	1.E FE	998,240	102.9430	1,000,000	999,555	.0	361	.0	.0	2.900	2.938	FA	10,472	29,000	02/13/2017	02/21/2022
05583J-AE-2	BPCE			C	1	1.G FE	486,840	119.3660	500,000	489,231	.0	1,120	.0	.0	4.625	4.964	MS	7,002	23,125	10/12/2018	09/12/2028
111021-AM-3	BRITISH TELECOMMUNICATIONS			C	1	2.B FE	999,730	110.7360	1,000,000	999,803	.0	52	.0	.0	4.500	4.506	JD	3,375	45,000	11/29/2018	12/04/2023
225433-AM-3	CREDIT SUISSE GROUP FUNDING			C	1	2.A FE	999,960	100.9160	1,000,000	999,959	.0	.0	.0	.0	3.450	3.081	AO	6,996	34,500	04/13/2016	04/16/2021
22546Q-AP-2	CREDIT SUISSE NEW YORK			C	1	1.F FE	994,360	110.9610	1,000,000	997,637	.0	578	.0	.0	3.625	3.693	MS	11,278	36,250	09/04/2014	09/09/2024
30251G-AU-1	FMC RESOURCES			C	1	3.A FE	255,000	102.8750	250,000	251,428	.0	(1,214)	.0	.0	4.750	4.225	MN	1,517	12,500	12/05/2017	05/15/2022
314890-AA-2	FERGUSON FINANCE			C	1	2.B FE	996,500	119.8470	1,000,000	997,078	.0	299	.0	.0	4.500	4.544	AO	8,375	45,000	10/17/2018	10/24/2028
377373-AD-7	GLAXOSMITHKLINE CAPITAL			C	1	1.F FE	993,200	103.4250	1,000,000	998,939	.0	743	.0	.0	2.850	2.929	MN	4,196	28,500	05/02/2012	05/08/2022
404280-BK-4	HSBC HOLDINGS			C	2	1.F FE	520,215	114.1970	500,000	513,701	.0	(1,947)	.0	.0	4.041	3.544	MS	6,062	20,205	06/28/2017	03/13/2028
404280-BX-6	HSBC HOLDINGS			C	2	1.F FE	1,519,520	113.9680	1,500,000	1,514,808	.0	(2,849)	.0	.0	4.292	4.057	MS	19,493	64,380	04/25/2019	09/12/2026
44962L-AJ-6	IHS MARKIT			1	3.A FE	248,555	121.4860	303,715	250,000	248,756	.0	120	.0	.0	4.250	4.321	MN	1,771	10,625	04/03/2019	05/01/2029
453140-AB-1	IMPERIAL BRANDS FINANCE			C	1	2.B FE	999,000	104.6880	1,000,000	999,733	.0	108	.0	.0	3.500	3.512	FA	13,611	35,000	02/05/2013	02/11/2023
50247V-AA-7	LYB INTERNATIONAL FINANCE			C	1	2.C FE	986,780	108.4530	1,000,000	996,096	.0	1,424	.0	.0	4.000	4.163	JJ	18,444	40,000	07/11/2013	07/15/2023
62854A-AN-4	MYLAN NV			C	1	2.C FE	1,044,205	114.4130	1,000,000	1,035,969	.0	(5,813)	.0	.0	3.950	3.190	JD	1,756	39,500	02/03/2020	06/15/2026
63861V-AB-3	NATIONWIDE BLDG SOCIETY			C	2	2.B FE	500,000	116.1990	500,000	500,000	.0	.0	.0	.0	4.302	4.302	MS	6,752	21,510	03/01/2018	03/08/2029
67054K-AA-7	ALTICE FRANCE SA			C	1	4.B FE	503,125	105.2500	500,000	501,653	.0	(410)	.0	.0	7.375	7.264	JJ	17,003	36,875	04/07/2016	05/01/2026
68620Y-AA-0	ORIGIN ENERGY FINANCE			C	1	2.B FE	1,011,790	103.5060	1,000,000	1,001,083	.0	(1,421)	.0	.0	5.450	5.296	AO	11,657	54,500	10/19/2011	10/14/2021
80105N-AG-0	SANOFI			C	1	1.E FE	989,760	100.8790	1,000,000	999,593	.0	1,157	.0	.0	4.000	4.126	MS	10,222	40,000	03/22/2011	03/29/2021



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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	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
81725W-AJ-2	SENSATA TECHNOLOGIES	C	1		3.C FE	262,188	111.2500	278,125	250,000	257,535	.0	(1,405)	.0	.0	5.000	4.290	AO	3,125	12,500	06/29/2017	10/01/2025
822582-BT-8	SHELL INTERNATIONAL FINANCE BV	C	1		1.D FE	1,993,440	110.5960	2,211,920	2,000,000	1,996,208	.0	.638	.0	.0	2.875	2.913	MN	8,146	57,500	05/05/2016	05/10/2026
82481L-AD-1	SHIRE ACQUISITIONS INVESTMENTS IRELAND	C	1		2.B FE	998,810	111.8680	1,118,680	1,000,000	999,241	.0	.114	.0	.0	3.200	3.214	MS	8,711	32,000	09/19/2016	09/23/2026
82620K-AE-3	SIEMENS FINANCIERING	C	1		1.E FE	1,996,120	111.0030	2,220,060	2,000,000	1,997,197	.0	.574	.0	.0	3.250	3.284	MN	6,139	65,000	02/20/2019	05/27/2025
87124V-AF-6	SYDNEY AIRPORT FINANCE	C	1		2.A FE	499,750	109.8350	549,175	500,000	499,837	.0	.24	.0	.0	3.625	3.631	AO	3,172	18,125	04/21/2016	04/28/2026
87927Y-AA-0	TELECOM ITALIA	C	1		3.A FE	267,813	108.7500	271,875	250,000	259,399	.0	(2,518)	.0	.0	5.303	4.110	MN	1,142	13,258	06/21/2017	05/30/2024
89400P-AG-8	TRANSURBAN FINANCE	C	1		2.A FE	496,370	111.2590	556,295	500,000	497,674	.0	.327	.0	.0	3.375	3.458	MS	4,641	16,875	09/15/2016	03/22/2027
89641U-AA-9	TRINITY ACQUISITION PLC	C	1		2.B FE	994,390	110.1950	1,101,950	1,000,000	998,219	.0	.607	.0	.0	4.625	4.696	FA	17,472	46,250	08/08/2013	08/15/2023
89641U-AC-5	TRINITY ACQUISITION PLC	C	1		2.B FE	497,890	116.5090	582,545	500,000	498,753	.0	.204	.0	.0	4.400	4.453	MS	6,478	22,000	03/17/2016	03/15/2026
902133-AM-9	TYCO ELECTRONICS GROUP	C	1		2.A FE	996,070	102.7410	1,027,410	1,000,000	999,480	.0	.441	.0	.0	3.500	3.547	FA	14,389	35,000	01/31/2012	02/03/2022
92857W-AZ-3	VODAFONE GROUP	C	1		2.B FE	986,990	103.5200	1,035,200	1,000,000	997,468	.0	1.395	.0	.0	2.500	2.649	MS	6,597	25,000	09/19/2012	09/26/2022
92857W-BK-5	VODAFONE GROUP	C	1		2.B FE	988,940	119.7660	1,197,660	1,000,000	991,290	.0	.965	.0	.0	4.375	4.514	MN	3,767	43,750	06/19/2018	05/30/2028
92936H-AC-1	WPP FINANCE 2010	C	1		2.B FE	1,377,374	105.0510	1,459,158	1,389,000	1,386,677	.0	1.283	.0	.0	3.625	3.726	MS	15,945	50,351	09/04/2012	09/07/2022
980236-AQ-6	WOODSIDE FINANCE	C	1		2.A FE	998,170	111.6110	1,116,110	1,000,000	998,389	.0	.154	.0	.0	4.500	4.523	MS	14,625	45,000	02/25/2019	03/04/2029
32999999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated) - Issuer Obligations						172,691,279	XXX	191,967,300	173,129,165	172,861,300	0	27,556	42,311	0	XXX	XXX	XXX	1,556,554	6,314,508	XXX	XXX
12652C-AC-3	CSMC 2017-HL2 A3			4	1.D FM	108,271	99.9970	108,082	108,086	108,086	.0	(41)	.0	.0	3.500	3.222	MON	315	3,783	04/04/2019	10/25/2047
12667F-HI-8	CWALT 2004-9T1 A13			4	1.D FM	605,602	103.2240	634,719	614,897	610,414	.0	.677	.0	.0	5.500	5.708	MON	2,818	33,819	04/22/2004	07/25/2034
17310N-AF-5	CRMSI 2006-3 A6			4	1.D FM	5,588	102.6600	6,202	6,041	5,949	.0	.53	.0	.0	5.083	7.242	MON	26	276	06/17/2008	11/25/2036
19687X-AA-5	COLT 2019-A A1			4	1.D FM	341,652	100.9770	344,993	341,657	341,657	.0	.4	.0	.0	3.705	0.785	MON	1,055	12,658	01/30/2019	03/25/2049
46649Y-AC-9	JPIMT 2018-9 A3			4	1.D FM	499,377	103.1500	512,782	497,124	499,377	.0	.456	.0	.0	4.000	3.647	MON	1,657	17,842	02/08/2019	02/25/2049
46650P-AC-4	JPIMT 2019-LTV1 A3			4	1.D FM	600,636	102.6880	614,569	598,485	600,636	.0	.983	.0	.0	4.000	3.717	MON	1,995	21,458	02/20/2019	06/25/2049
92922F-MH-8	WAMU 2004-S1 B2			4	1.D FM	426,220	63.5810	557,874	877,421	309,623	.0	(109,736)	.0	.0	5.816	5.782	MON	4,253	66,241	04/21/2004	03/25/2034
33999999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated) - Residential Mortgage-Backed Securities						2,587,346	XXX	2,779,221	3,043,711	2,475,742	0	(107,604)	0	0	XXX	XXX	XXX	12,119	156,077	XXX	XXX
060352-AJ-0	BANK 2017-BNK6 AS			4	1.D FM	1,029,961	112.1970	1,121,969	1,000,000	1,020,216	.0	(2,985)	.0	.0	3.741	3.390	MON	3,118	37,410	07/14/2017	07/15/2060
06427D-AV-5	BACM 2017-BNK3 AS			4	1.D FM	1,029,988	112.5700	1,125,698	1,000,000	1,018,794	.0	(3,120)	.0	.0	3.748	3.395	MON	3,123	37,480	02/02/2017	02/15/2050
44965L-AA-2	ILPT 2019-SURF A			4	1.D FM	2,059,862	117.1060	2,342,119	2,000,000	2,050,115	.0	(5,442)	.0	.0	4.145	3.798	MON	6,908	82,900	03/01/2019	02/11/2041
55375K-AS-5	MSSG 2017-237P A			4	1.D FM	1,980,938	108.3350	2,166,705	2,000,000	1,984,241	.0	1.777	.0	.0	3.397	3.537	MON	5,662	67,940	02/08/2019	09/13/2039
90276C-AH-4	UBSOM 2017-C2 AS			4	1.D FM	514,992	111.3940	556,971	500,000	510,163	.0	(1,533)	.0	.0	3.740	3.387	MON	1,558	18,700	07/31/2017	08/15/2050
95001M-AK-6	WFCM 2017-C3B B			4	1.D FM	1,029,930	109.6560	1,096,558	1,000,000	1,020,542	.0	(2,562)	.0	.0	3.917	3.577	MON	3,264	39,170	06/27/2017	07/15/2050
34999999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated) - Commercial Mortgage-Backed Securities						7,645,671	XXX	8,410,020	7,500,000	7,604,071	0	(13,865)	0	0	XXX	XXX	XXX	23,633	283,600	XXX	XXX
03027X-AD-2	AMERICAN TOWER			1	2.C FE	499,440	113.1790	565,895	500,000	499,772	.0	.58	.0	.0	5.000	5.014	FA	9,444	25,000	08/14/2013	02/15/2024
03027X-AK-6	AMERICAN TOWER			1	2.C FE	990,040	112.3350	1,123,350	1,000,000	993,982	.0	.917	.0	.0	3.375	3.490	AO	7,125	33,750	05/10/2016	10/15/2026
05588U-AA-0	HGVGI 2019-A A			4	1.F FE	335,273	103.7160	347,820	335,358	335,273	.0	.0	.0	.0	3.280	3.354	MON	183	11,000	04/03/2019	09/26/2033
05607B-AB-7	BXGNT 2017-A B			4	2.C FE	428,193	100.4120	429,984	428,218	428,201	.0	.3	.0	.0	3.590	3.619	MON	1,238	15,373	05/24/2017	10/04/2032
126650-BP-4	CVS			1	2.B	484,345	116.1780	599,595	516,100	501,795	.0	1,619	.0	.0	6.036	6.922	MON	1,817	31,152	03/27/2008	12/10/2028
133131-AS-1	CAMDEN PROPERTY TRUST			1	1.G FE	1,977,560	108.9740	2,179,480	2,000,000	1,994,241	.0	2,134	.0	.0	4.875	5.000	JD	4,333	97,500	05/31/2011	06/15/2023
26441Y-AX-5	DUKE REALTY			1	2.A FE	991,790	106.0150	1,060,150	1,000,000	997,828	.0	.876	.0	.0	3.625	3.723	AO	7,653	36,250	03/12/2013	04/15/2023
26884A-BA-0	ERP OPERATING			1	1.G FE	1,486,650	105.3000	1,579,500	1,500,000	1,496,535	.0	1,421	.0	.0	3.000	3.104	AO	9,500	45,000	04/03/2013	04/15/2023
29444U-AR-7	EQUINIX			1	2.C FE	521,250	108.9990	544,995	500,000	512,496	.0	(2,522)	.0	.0	5.375	4.734	MN	3,434	26,875	04/25/2017	05/15/2027
29717P-AE-7	ESSEX PORTFOLIO			1	2.A FE	495,760	105.3960	526,980	500,000	498,956	.0	.417	.0	.0	3.250	3.342	MN	2,708	16,250	04/08/2013	05/01/2023
36256U-AG-3	GMALT 2019-1 C			4	1.D FE	499,948	101.6530	508,267	500,000	499,987	.0	.19	.0	.0	3.560	3.591	MON	544	17,800	02/13/2019	12/20/2022
38217V-AA-8	GOODG 2017-1A A			1	1.A FE	1,066,828	105.4280	1,125,261	1,067,324	1,066,831	.0	.13	.0	.0	3.740	3.748	AO	8,427	47,720	04/21/2017	10/15/2052
40414L-AK-5	HCP			1	2.A FE	995,370	109.7580	1,097,580	1,000,000	998,277	.0	.484	.0	.0	4.200	4.257	MS	14,000	42,000	02/12/2014	03/01/2024
42770X-AA-5	HERO 2016-3A A1			1	1.A FE	167,379	102.6390	171,811	167,393	167,406	.0	.0	.0	.0	3.080	3.078	MS	1,446	5,382	09/15/2016	09/20/2042
42771T-AA-3	HERO 2015-3A A1			4	1.A FE	289,621	107.0090	309,942	289,641	289,627	.0	.30	.0	.0	4.280	4.274	MON	375	20,357	11/18/2015	09/20/2041
42771X-AA-4	HERO 2017-1A A1			1	1.A FE	433,944	104.4600	453,481	434,118	433,932	.0	.4	.0	.0	3.710	3.719	MS	4,519	16,778	04/21/2017	09/20/2047
431282-AN-2	HIGHWOODS REALTY			1	2.B FE	322,685	100.6970	328,272	326,000	325,755	.0	.507	.0	.0	3.200	3.363	JD	.464	10,432	05/19/2014	06/15/2021
44107T-AU-0	HOST HOTELS & RESORTS			1	2.C FE	939,140	105.5890	1,055,890	1,000,000	980,009	.0	6,566	.0	.0	3.750	4.519	AO	7,917	37,500	11/19/2013	10/15/2023
49446R-AU-3	KIMCO REALTY			1	2.A FE	998,430	109.3070	1,093,070	1,000,000	999,072	.0	.205	.0	.0	3.300	3.324	FA	13,750	33,000	08/01/2017	02/01/2025

ANNUAL STATEMENT FOR THE YEAR 2020 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	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
53949K-AA-7	LPSLT 2020-26F A			4	1.F FE	960,733	103.5780	969,834	936,337	960,733	.0	.0	.0	.0	2.750	2.283	MON	787	8,591	09/10/2020	07/20/2047
55303X-AB-1	MGM GROWTH/MGM FINANCE			1	3.C FE	483,125	107.5900	537,950	500,000	489,090	.0	1,626	.0	.0	4.500	4.945	MS	7,500	22,500	02/16/2017	09/01/2026
59523U-AN-7	MID-AMERICA APARTMENTS			1	2.A FE	497,900	113.1230	565,615	500,000	498,570	.0	193	.0	.0	3.600	3.650	JD	1,500	18,000	05/02/2017	06/01/2027
61946C-AA-0	MSAIC 2019-1A			4	1.F FE	644,688	107.4950	693,238	644,902	644,688	.0	.0	.0	.0	4.370	4.471	MON	861	28,182	01/25/2019	12/21/2043
61946F-AA-3	MSAIC 2018-1A A			4	1.F FE	570,060	107.9360	615,333	570,089	570,060	.0	(1)	.0	.0	4.010	4.044	MON	699	22,861	04/11/2018	06/22/2043
62942Q-CZ-4	NRART NRART 2020-T2			4	2.B FE	999,998	100.4330	1,004,325	1,000,000	999,998	.0	.0	.0	.0	2.863	2.880	MON	1,272	7,157	09/10/2020	09/15/2053
754907-AA-1	RAYONIER			1	2.C FE	997,810	102.8760	1,028,760	1,000,000	999,642	.0	241	.0	.0	3.750	3.776	AO	9,375	37,500	02/29/2012	04/01/2022
756109-AP-9	REALTY INCOME			1	1.G FE	997,750	109.5800	1,095,800	1,000,000	999,288	.0	240	.0	.0	4.650	4.678	FA	19,375	46,500	07/09/2013	08/01/2023
75973L-AA-6	RENEW 2017-1A A				1.A FE	471,412	103.0350	485,849	471,536	471,387	.0	3	.0	.0	3.670	3.675	MS	4,855	17,996	04/21/2017	09/20/2052
82653E-AB-3	SRFC 2019-1A B			4	1.F FE	210,390	103.0600	216,876	210,436	210,397	.0	3	.0	.0	3.420	3.455	MON	220	7,197	03/12/2019	01/20/2036
828807-DC-8	SIMON PROPERTY GROUP			1	1.G FE	496,920	111.0700	555,350	500,000	497,899	.0	285	.0	.0	3.375	3.448	JD	750	16,875	05/22/2017	06/15/2027
94945P-AB-1	WILKRG 2017-AA B			4	2.C FE	351,326	99.7140	350,379	351,385	351,355	.0	13	.0	.0	3.410	3.441	MON	533	11,982	06/15/2017	06/15/2033
95040Q-AH-7	WELLTOWER			1	2.A FE	995,550	116.6580	1,166,580	1,000,000	996,227	.0	373	.0	.0	4.125	4.179	MS	12,146	41,250	02/13/2019	03/15/2029
38218Q-AA-8	GOODG 2017-2A A	C			1.A FE	589,283	104.2630	614,475	589,052	589,254	.0	2	.0	.0	3.260	3.262	AO	4,056	19,790	11/08/2017	10/15/2053
3599999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated) - Other Loan-Backed and Structured Securities						23,190,591	XXX	25,001,687	23,337,889	23,298,563	0	15,729	0	0	XXX	XXX	XXX	162,806	875,500	XXX	XXX
3899999. Total - Industrial and Miscellaneous (Unaffiliated) Bonds						206,114,887	XXX	228,158,228	207,010,765	206,239,676	0	(78,184)	42,311	0	XXX	XXX	XXX	1,755,112	7,629,685	XXX	XXX
4899999. Total - Hybrid Securities						0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX
5599999. Total - Parent, Subsidiaries and Affiliates Bonds						0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX
6099999. Subtotal - SVO Identified Funds						0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX
6599999. Subtotal - Unaffiliated Bank Loans						0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX
7699999. Total - Issuer Obligations						172,987,788	XXX	192,300,606	173,429,165	173,159,035	0	28,037	42,311	0	XXX	XXX	XXX	1,558,031	6,323,133	XXX	XXX
7799999. Total - Residential Mortgage-Backed Securities						3,880,814	XXX	4,153,633	4,310,751	3,761,365	0	(109,927)	0	0	XXX	XXX	XXX	16,161	204,673	XXX	XXX
7899999. Total - Commercial Mortgage-Backed Securities						7,645,671	XXX	8,410,020	7,500,000	7,604,071	0	(13,865)	0	0	XXX	XXX	XXX	23,633	283,600	XXX	XXX
7999999. Total - Other Loan-Backed and Structured Securities						23,190,591	XXX	25,001,687	23,337,889	23,298,563	0	15,729	0	0	XXX	XXX	XXX	162,806	875,500	XXX	XXX
8099999. Total - SVO Identified Funds						0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX
8199999. Total - Affiliated Bank Loans						0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX
8299999. Total - Unaffiliated Bank Loans						0	XXX	0	0	0	0	0	0	0	XXX	XXX	XXX	0	0	XXX	XXX
8399999 - Total Bonds						207,704,864	XXX	229,865,946	208,577,805	207,823,034	0	(80,026)	42,311	0	XXX	XXX	XXX	1,760,631	7,686,906	XXX	XXX

Book/Adjusted Carrying Value by NAIC Designation Category Footnote:

1A ...\$ 8,597,743 1B ...\$ 0 1C ...\$ 995,101 1D ...\$ 14,070,562 1E ...\$ 10,498,397 1F ...\$ 22,866,320 1G ...\$ 23,026,642  
2A ...\$ 43,881,022 2B ...\$ 58,164,867 2C ...\$ 18,936,942  
3A ...\$ 2,826,024 3B ...\$ 938,860 3C ...\$ 1,749,233  
4A ...\$ 20,000 4B ...\$ 751,653 4C ...\$ 499,668  
5A ...\$ 0 5B ...\$ 0 5C ...\$ 0  
6 ...\$ 0

## SCHEDULE D - PART 2 - SECTION 1

[illegible]

1A ..\$ .....	1B ..\$ .....	1C ..\$ .....	1D ..\$ .....	1E ..\$ .....	1F ..\$ .....	1G ..\$ .....
2A ..\$ .....	2B ..\$ .....	2C ..\$ .....				
3A ..\$ .....	3B ..\$ .....	3C ..\$ .....				
4A ..\$ .....	4B ..\$ .....	4C ..\$ .....				
5A ..\$ .....	5B ..\$ .....	5C ..\$ .....				
6 ..\$ .....						

## SCHEDULE D - PART 2 - SECTION 2

[illegible]

1A	\$	0	1B	\$	0	1C	\$	0	1D	\$	0	1E	\$	0	1F	\$	0	1G	\$	0
2A	\$	0	2B	\$	0	2C	\$	0												
3A	\$	0	3B	\$	0	3C	\$	0												
4A	\$	0	4B	\$	0	4C	\$	0												
5A	\$	0	5B	\$	0	5C	\$	0												
6	\$	0																		

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE BROOKE LIFE INSURANCE COMPANY

SCHEDULE D - PART 3

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

1	2	3	4	5	6	7	8	9
CUSIP Identification	Description	Foreign	Date Acquired	Name of Vendor	Number of Shares of Stock	Actual Cost	Par Value	Paid for Accrued Interest and Dividends
00287Y-CT-4	ABBVIE 3.250% 10/01/22		.05/14/2020	Tax Free Exchange		1,028,743	1,000,000	3,882
037411-AW-5	APACHE 5.100% 09/01/40		.06/29/2020	GOLDMAN SACHS		815,000	1,000,000	17,000
31620R-AK-1	FIDELITY NATIONAL TITLE 2.450% 03/15/31		.09/10/2020	BANK OF AMERICA MERRILL LYNCH		996,420	1,000,000	.0
35805B-AB-4	FRESENIUS MED CARE III 2.375% 02/16/31		.09/09/2020	JP MORGAN SECURITIES		996,990	1,000,000	.0
53948K-AA-7	LPSLT 2020-23F A 2.750% 07/20/47		.09/10/2020	BARCLAYS CAPITAL		960,732	936,337	1,717
609207-AT-2	MONDELEZ INTERNATIONAL 2.750% 04/13/30		.05/29/2020	BARCLAYS CAPITAL		1,055,340	1,000,000	3,743
629420-CZ-4	NRART NRART 2020-T2 2.863% 09/15/53		.09/10/2020	BARCLAYS CAPITAL		999,998	1,000,000	.0
67079B-AD-2	NUTRITION & BIOSCIENCES 2.300% 11/01/30		.09/09/2020	MORGAN STANLEY DEAN WITTER		999,980	1,000,000	.0
87901J-AF-2	TEGNA 4.750% 03/15/26		.09/08/2020	JP MORGAN SECURITIES		500,000	500,000	.0
62854A-AN-4	MYLAN NV 3.950% 06/15/26	C	.02/03/2020	WELLS FARGO INVESTMENTS		534,730	500,000	2,743
3899999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)						8,887,933	8,936,337	29,085
8399997. Total - Bonds - Part 3						8,887,933	8,936,337	29,085
8399998. Total - Bonds - Part 5						1,895,025	2,046,727	2,801
8399999. Total - Bonds						10,782,958	10,983,064	31,886
8999997. Total - Preferred Stocks - Part 3						0	XXX	0
8999998. Total - Preferred Stocks - Part 5						0	XXX	0
8999999. Total - Preferred Stocks						0	XXX	0
468502-10-9	JACKSON NATIONAL LIFE		.12/31/2020	JNL	0.000	500,000,000		.0
9399999. Subtotal - Common Stocks - Parent, Subsidiaries and Affiliates Other						500,000,000	XXX	0
9799997. Total - Common Stocks - Part 3						500,000,000	XXX	0
9799998. Total - Common Stocks - Part 5						0	XXX	0
9799999. Total - Common Stocks						500,000,000	XXX	0
9899999. Total - Preferred and Common Stocks						500,000,000	XXX	0
9999999 - Totals						510,782,958	XXX	31,886

ANNUAL STATEMENT FOR THE YEAR 2020 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	Con- sideration	Par Value	Actual Cost	Prior Year Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ Decrease	Current Year's (Amor- tization)/ 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 Con- tractual Maturity Date	
3128M7-MV-5	FREDDIE MAC GOLD		12/01/2020	Paydown		79,503	79,503	80,198	80,198	0		(696)	0	(696)	0	79,503	0	0	0	2,067	06/01/2039
3128MJ-MB-3	FREDDIE MAC GOLD		12/01/2020	Paydown		148,119	148,119	149,276	149,144	0		(1,025)	0	(1,025)	0	148,119	0	0	0	3,974	07/01/2039
31398N-QW-7	FANNIE MAE POOL		12/01/2020	Paydown		66,140	66,140	67,504	66,830	0		(690)	0	(690)	0	66,140	0	0	0	1,357	10/25/2040
31412Y-TT-9	FANNIE MAE POOL 938962		12/01/2020	Paydown		471	471	469	469	0		2	2	0	471	0	0	0	0	10	08/01/2037
31417D-TE-3	FANNIE MAE POOL AB6848		12/01/2020	Paydown		170,772	170,772	176,429	175,437	0		(4,667)	0	(4,667)	0	170,772	0	0	0	3,244	11/01/2042
3199999. Subtotal - Bonds - U.S. Special Revenues						465,005	465,005	473,876	472,078	0		(7,076)	0	(7,076)	0	465,005	0	0	0	10,652	XXX
00724F-AB-7	ADOBE SYSTEMS		02/01/2020	Maturity		500,000	500,000	494,645	499,903	0		97	0	97	0	500,000	0	0	0	11,875	02/01/2020
008686-AA-5	AHOLD LEASE 2001-A-1 PASS		01/02/2020	Redemption		694	694	743	694	0		0	0	0	694	0	0	0	0	27	01/02/2020
023135-BC-9	AMAZON		09/15/2020	CITICORP		1,143,600	1,000,000	998,210	1,005,903	0		(483)	0	(483)	0	1,005,420	0	138,180	138,180	33,600	08/22/2027
026874-CU-9	AMERICAN INTERNATIONAL		09/15/2020	MORGAN STANLEY		1,073,520	1,000,000	1,019,420	1,005,548	0		(1,603)	0	(1,603)	0	1,003,945	0	69,575	69,575	38,594	06/01/2022
03073E-AM-7	AMERISOURCEBERGEN		08/11/2020	BARCLAYS CAPITAL		825,848	750,000	745,988	747,750	0		260	0	260	0	748,010	0	77,838	77,838	23,156	03/01/2025
03076C-AE-6	AMERIPRISE FINANCIAL		03/15/2020	Maturity		1,000,000	1,000,000	997,610	999,768	0		232	0	232	0	1,000,000	0	0	0	26,500	03/15/2020
037411-AX-3	APACHE		04/03/2020	JP MORGAN SECURITIES		186,750	225,000	181,889	224,705	0		822	42,878	(42,056)	0	182,648	0	4,102	4,102	5,573	02/01/2021
037833-CJ-7	APPLE		03/10/2020	GOLDMAN SACHS		1,105,390	1,000,000	1,000,000	1,000,000	0		0	0	0	1,000,000	0	105,390	105,390	19,821	02/09/2027	
038522-AN-8	ARAMARK SERVICES		03/10/2020	RBC CAPITAL MARKETS		487,501	500,000	482,500	484,525	0		385	0	385	0	484,909	0	2,591	2,591	6,663	06/01/2026
053332-AP-7	AUTOZONE		03/10/2020	MILLENNIUM ADVISORS		1,050,810	1,000,000	994,470	997,897	0		93	0	93	0	997,990	0	52,820	52,820	20,573	07/15/2023
05348E-AX-7	AVALONBAY COMMUNITIES		10/14/2020	TRUIST		1,105,260	1,000,000	999,660	999,751	0		32	0	32	0	999,783	0	105,477	105,477	27,124	05/11/2026
05588U-AA-0	HVGI 2019-A A		12/25/2020	Paydown		95,678	95,678	95,653	95,653	0		24	0	24	0	95,678	0	0	0	1,828	09/26/2033
05606U-AA-8	BXGNT 2012-A A		09/02/2020	Paydown		36,133	36,133	36,133	36,133	0		0	0	0	0	36,133	0	0	0	384	12/02/2027
05606U-AA-8	BXGNT 2012-A A		10/02/2020	Redemption		50,250	50,250	50,250	50,250	0		0	0	0	0	50,250	0	0	0	1,114	12/02/2027
05607B-AB-7	BXGNT 2017-A B		12/02/2020	Paydown		115,332	115,332	115,325	115,327	0		5	0	5	0	115,332	0	0	0	2,087	10/04/2032
06406F-AC-7	BANK OF NEW YORK MELLON		05/18/2020	DAIWA		2,174,940	2,000,000	1,992,900	1,995,229	0		291	0	291	0	1,995,520	0	179,420	179,420	30,489	05/04/2026
075887-AW-9	BECTON DICKINSON		09/29/2020	DIRECT		1,001,032	1,000,000	999,490	999,923	0		19	0	19	0	999,942	0	1,090	1,090	30,474	11/12/2020
075887-BW-8	BECTON DICKINSON		03/10/2020	BANK OF AMERICA		728,682	652,000	652,000	652,000	0		0	0	0	652,000	0	76,682	76,682	6,433	06/06/2027	
10112R-AU-8	BOSTON PROPERTIES		03/10/2020	MARKET AXESS		1,585,635	1,500,000	1,496,685	1,498,839	0		58	0	58	0	1,498,897	0	86,738	86,738	35,452	02/01/2023
10373Q-AG-5	BP CAP MARKETS AMERICA		09/15/2020	BARCLAYS CAPITAL		1,021,470	1,000,000	1,026,079	1,014,145	0		(8,307)	0	(8,307)	0	1,005,839	0	15,632	15,632	48,079	03/11/2021
110122-DA-3	BRISTOL-MYERS SQUIBB		09/15/2020	SIG		1,103,540	1,000,000	1,059,336	1,057,691	0		(10,903)	0	(10,903)	0	1,046,788	0	56,752	56,752	43,444	08/15/2023
120568-AW-0	BUNGE LTD FINANCE		11/24/2020	Maturity		500,000	500,000	499,570	499,905	0		95	0	95	0	500,000	0	0	0	17,500	11/24/2020
12189L-AT-8	BURLINGTON NORTHERN		09/15/2020	MARKET AXESS		1,106,380	1,000,000	997,710	998,811	0		185	0	185	0	998,996	0	107,384	107,384	35,417	09/01/2024
125523-BR-0	CIGNA		09/15/2020	JANE STREET ES		1,047,870	1,000,000	1,036,772	1,033,345	0		(10,936)	0	(10,936)	0	1,022,409	0	25,461	25,461	42,358	02/15/2022
12593P-AW-2	COMM 2015-CR25 A4		09/15/2020	BARCLAYS CAPITAL		559,883	500,000	523,984	514,765	0		(1,802)	0	(1,802)	0	512,963	0	46,919	46,919	14,879	08/10/2048
12595F-AE-2	CSAIL 2017-CX9 A5		09/15/2020	BARCLAYS CAPITAL		1,122,891	1,000,000	974,102	976,658	0		1,836	0	1,836	0	978,494	0	144,396	144,396	27,278	09/15/2050
12626G-AF-0	COMM 2013-LC13 A5		09/15/2020	CREDIT SUISSE FIRST		2,177,188	2,000,000	2,084,688	2,034,340	0		(9,535)	0	(9,535)	0	2,024,806	0	152,382	152,382	66,579	08/10/2046
12652C-AC-3	CSMC 2017-HL2 A3		12/01/2020	Paydown		577,601	577,601	578,593	577,821	0		(220)	0	(220)	0	577,601	0	0	0	12,097	10/25/2047
126650-BP-4	CVS		12/10/2020	Redemption		49,702	49,702	46,643	48,168	0		1,534	0	1,534	0	49,701	0	0	0	1,640	12/10/2028
12667F-HW-8	CWALT 2004-9T1 A13		12/01/2020	Paydown		138,633	138,633	136,537	137,470	0		1,163	0	1,163	0	138,633	0	0	0	4,726	07/25/2034
14040H-BW-4	CAPITAL ONE FINANCIAL		01/23/2020	WELLS FARGO		541,905	500,000	499,010	499,160	0		17	0	17	0	499,177	0	42,728	42,728	9,342	01/31/2028
166764-BL-3	CHEVRON		10/13/2020	BARCLAYS CAPITAL		2,226,600	2,000,000	2,000,000	2,000,000	0		0	0	0	2,000,000	0	226,600	226,600	53,993	05/16/2026	
17275R-AH-5	CISCO SYSTEMS		01/15/2020	Maturity		2,500,000	2,500,000	2,686,425	2,500,863	0		(863)	0	(863)	0	2,500,000	0	0	0	55,625	01/15/2020
172967-KY-6	CITIGROUP		03/11/2020	Various		2,101,121	2,000,000	1,998,820	1,999,097	0		40	0	40	0	1,999,136	0	101,984	101,984	25,156	10/21/2026
17310N-AF-5	CRMSI 2006-3 A6		12/01/2020	Paydown		8,861	8,861	8,197	8,649	0		212	0	212	0	8,861	0	0	0	191	11/25/2036
19687X-AA-5	COLT 2019-A A1		12/01/2020	Paydown		324,529	324,529	324,525	324,525	0		4	0	4	0	324,529	0	0	0	5,123	03/25/2049
205887-BL-5	CONAGRA BRANDS		08/15/2020	Maturity		186,000	186,000	185,763	185,967	0		33	0	33	0	186,000	0	0	0	9,207	08/15/2020
205887-BR-2	CONAGRA BRANDS		12/23																		

ANNUAL STATEMENT FOR THE YEAR 2020 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 Identi- fication	Description	For- eign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Con- sideration	Par Value	Actual Cost	Prior Year Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ Decrease	Current Year's (Amor- tization)/ 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 Con- tractual Maturity Date
38217V-AA-8	GOODS 2017-1A A		12/15/2020	Redemption		230,980	230,980	230,873	230,871	0	110	0	110	0	230,980	0	0	0	6,398	10/15/2052
42770X-AA-5	HERO 2016-3A A1		12/20/2020	Redemption		58,738	58,738	58,734	58,743	0	(5)	0	(5)	0	58,738	0	0	0	1,313	09/20/2042
42771T-AA-3	HERO 2015-3A A		12/20/2020	Paydown		41,518	41,518	41,515	41,512	0	6	0	6	0	41,518	0	0	0	2,918	09/20/2041
42771T-AA-3	HERO 2015-3A A		11/20/2020	Redemption		48,333	48,333	48,330	48,326	0	7	0	7	0	48,333	0	0	0	1,819	09/20/2041
42771X-AA-4	HERO 2017-1A A1		12/20/2020	Redemption		122,808	122,808	122,759	122,754	0	54	0	54	0	122,808	0	0	0	3,148	09/20/2047
428236-BF-9	HEWLETT-PACKARD		06/17/2020	Call 101.5500		163,496	161,000	160,721	160,966	0	14	0	14	0	160,980	0	20	20	5,783	12/01/2020
431282-AN-2	HIGHWOODS REALTY		08/14/2020	Call 98.9080		666,640	674,000	667,145	672,445	0	637	0	637	0	673,082	0	0	0	28,097	06/15/2021
44106M-AQ-5	HOSPITALITY PROPERTIES		05/18/2020	MARKET AXESS		919,820	1,000,000	983,950	994,904	0	679	0	679	0	995,583	0	(75,763)	(75,763)	38,194	08/15/2022
446150-AJ-3	HUNTINGTON BANCSHARES		11/04/2020	Call 97.8110		368,747	377,000	376,257	376,799	0	124	0	124	0	376,923	0	0	0	16,659	03/14/2021
465968-AE-5	JPMCC 2017-JP7 A5		09/15/2020	BARCLAYS CAPITAL		1,137,578	1,000,000	1,029,997	1,023,266	0	(2,085)	0	(2,085)	0	1,021,181	0	116,397	116,397	27,344	09/15/2050
46649Y-AC-9	JPMIT 2018-9 A3		12/01/2020	Paydown		767,816	767,816	771,295	770,591	0	(2,776)	0	(2,776)	0	767,816	0	0	0	16,783	02/25/2049
46650P-AC-4	JPMIT 2019-LTV1 A3		12/01/2020	Paydown		880,770	880,770	883,935	882,488	0	(1,718)	0	(1,718)	0	880,770	0	0	0	16,745	06/25/2049
50077L-AK-2	KRAFT HEINZ FOODS		04/08/2020	MORGAN STANLEY		1,007,500	1,000,000	998,670	999,197	0	2	0	2	0	999,199	0	8,301	8,301	29,406	07/15/2025
501044-OH-2	KROGER		01/15/2020	Maturity		1,000,000	1,000,000	997,490	999,920	0	80	0	80	0	1,000,000	0	0	0	30,750	01/15/2020
548661-DD-6	LOWES		09/15/2020	MARKET AXESS		1,092,920	1,000,000	991,330	995,551	0	653	0	653	0	996,204	0	96,716	96,716	31,337	09/15/2024
55448Q-AS-5	MACC-CALI REALTY		05/20/2020	BANK OF AMERICA		842,500	1,000,000	977,920	991,696	0	934	0	934	0	992,630	0	(150,130)	(150,130)	16,363	05/15/2023
58933Y-AF-2	MERCK		05/18/2020	MARKET AXESS		2,136,360	2,000,000	1,998,260	1,999,320	0	104	0	104	0	1,999,424	0	136,936	136,936	28,311	05/18/2023
609207-AM-7	MONDELEZ INTERNATIONAL		05/29/2020	CANTOR FITZGERALD		1,173,850	1,000,000	990,220	991,519	0	376	0	376	0	991,895	0	181,955	181,955	23,490	05/07/2028
61690G-AE-1	MSBAM 2014-C14 A4		09/15/2020	CITICORP		2,057,109	2,000,000	2,019,900	2,005,404	0	(4,227)	0	(4,227)	0	2,001,177	0	55,932	55,932	59,961	02/15/2047
61745H-AG-9	MSC 2011-C1 A4		10/01/2020	Paydown		874,206	874,206	905,110	875,042	0	(836)	0	(836)	0	874,206	0	0	0	19,471	09/15/2047
61747Y-OM-5	MORGAN STANLEY		01/26/2020	Maturity		2,200,000	2,200,000	2,186,646	2,199,677	0	323	0	323	0	2,200,000	0	0	0	60,500	01/26/2020
61763K-BA-1	MSBAM 2014-C15 A4		09/15/2020	BARCLAYS CAPITAL		1,096,484	1,000,000	1,029,974	1,012,980	0	(2,373)	0	(2,373)	0	1,010,607	0	85,878	85,878	32,070	04/15/2047
61768H-AV-8	MSC 2019-L2 A3		09/15/2020	BARCLAYS CAPITAL		2,282,500	2,000,000	2,019,949	2,018,362	0	(1,839)	0	(1,839)	0	2,016,523	0	265,977	265,977	60,262	03/15/2052
61946C-AA-0	MSAIC 2019-1A		12/20/2020	Paydown		145,906	145,906	145,857	145,857	0	49	0	49	0	145,906	0	0	0	3,360	12/21/2043
61946F-AA-3	MSAIC 2018-1A A		12/20/2020	Paydown		116,532	116,532	116,526	116,526	0	6	0	6	0	116,532	0	0	0	2,597	06/22/2043
61980A-AC-7	MOTIVA ENTERPRISES		01/15/2020	Maturity		446,000	446,000	468,447	446,089	0	(89)	0	(89)	0	446,000	0	0	0	12,823	01/15/2020
637071-AJ-0	NATIONAL OILWELL VARCO		08/26/2020	call		442,980	428,000	426,459	427,505	0	102	0	102	0	427,607	0	393	393	23,171	12/01/2022
637417-AE-6	NATIONAL RETAIL PROPERTIES		03/20/2020	DIRECT		1,000,000	1,000,000	984,650	995,141	0	383	0	383	0	995,524	0	4,476	4,476	67,682	10/15/2022
637432-MU-6	NATIONAL RURAL UTILITIES COO		06/15/2020	Maturity		500,000	500,000	499,290	499,945	0	55	0	55	0	500,000	0	0	0	5,875	06/15/2020
651229-AV-8	NEWELL BRANDS		11/30/2020	call		440,798	429,000	428,867	428,914	0	15	0	15	0	428,929	0	71	71	45,315	04/01/2023
665859-AL-8	NORTHERN TRUST		05/18/2020	MARKET AXESS		1,520,505	1,500,000	1,498,245	1,499,780	0	91	0	91	0	1,499,870	0	20,635	20,635	28,175	11/04/2020
66989H-AD-0	NOVARTIS CAPITAL		04/24/2020	Maturity		1,000,000	1,000,000	992,370	999,594	0	406	0	406	0	1,000,000	0	0	0	22,000	04/24/2020
674599-CP-8	OCCIDENTAL PETROLEUM		03/23/2020	BANK OF AMERICA		600,000	1,000,000	1,006,780	1,006,654	0	(574)	0	(574)	0	1,006,080	0	(406,080)	(406,080)	17,025	08/15/2022
680665-AK-2	OLIN		05/14/2020	GOLDMAN SACHS		258,400	320,000	322,400	321,959	0	(100)	0	(100)	0	321,859	0	(63,459)	(63,459)	12,756	02/01/2030
68268G-AA-6	OMFIT 2016-1A A		04/18/2020	Paydown		75,961	75,961	75,941	75,953	0	8	0	8	0	75,961	0	0	0	481	02/20/2029
68389X-AU-9	ORACLE		05/18/2020	MARKET AXESS		3,255,780	3,000,000	2,993,190	2,996,619	0	199	0	199	0	2,996,818	0	258,962	258,962	88,400	07/08/2024
68504R-AA-6	ONGT 2014-AA A		09/09/2020	Paydown		136,747	136,747	136,723	136,742	0	6	0	6	0	136,747	0	0	0	1,981	07/09/2029
72925P-AD-7	WEYERHAEUSER		09/28/2020	DIRECT		1,069,350	1,000,000	991,900	997,134	0	653	0	653	0	997,786	0	71,564	71,564	33,674	03/15/2023
74432Q-BZ-7	PRUDENTIAL FINANCIAL		09/15/2020	CITICORP		1,112,520	1,000,000	999,140	999,569	0	56	0	56	0	999,625	0	112,895	112,895	29,264	05/15/2024
75973L-AA-6	RENEW 2017-1A A		12/20/2020	Redemption		102,723	102,723	102,696	102,723	0	33	0	33	0	102,723	0	0	0	2,519	09/20/2052
760759-AH-3	REPUBLIC SERVICES		03/01/2020	Maturity		1,000,000	1,000,000	999,850	999,859	0	141	0	141	0	1,000,000	0	0	0	25,000	03/01/2020
761735-AT-6	REYNOLDS GROUP		11/23/2020	Call		486,149	480,000	480,000	480,000	0	0	0	0	0	480,000	0	0	0	36,657	07/15/2023
808513-AD-7	CHARLES SCHWAB		07/22/2020	Maturity		2,000,000	2,000,000	1,997,440	1,999,775	0	225	0	225	0	2,000,000	0	0	0	89,000	07/22/2020
82653E-AB-3	SFFC 2019-1A B		1																	

ANNUAL STATEMENT FOR THE YEAR 2020 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 Identi- fication	Description	For- eign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Con- sideration	Par Value	Actual Cost	Prior Year Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ Decrease	Current Year's (Amor- tization)/ 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 Con- tractual Maturity Date	
92938C-AD-9	WFBS 2013-C15 A4		.09/15/2020	BARCLAYS CAPITAL		1,625,625	1,500,000	1,544,885	1,513,800	0	(3,131)	0	(3,131)	0	1,510,669	0	114,956	114,956	49,317	.08/15/2046	
942683-AF-0	ALLERGAN FINANCE		.05/14/2020	Tax Free Exchange		1,028,743	1,000,000	999,070	999,681	0	46	0	46	0	999,727	0	29,016	29,016	21,132	.10/01/2022	
94945P-AB-1	WLKRG 2017-AA B		.12/15/2020	Paydown		155,930	155,930	155,903	155,910	0	19	0	19	0	155,930	0	0	0	2,733	.06/15/2033	
94988Q-AG-6	WFCM 2013-LC12 A4		.09/15/2020	BARCLAYS CAPITAL		2,158,438	2,000,000	2,059,848	2,021,348	0	(4,851)	0	(4,851)	0	2,016,497	0	141,941	141,941	66,785	.07/15/2046	
95001J-AW-7	WFCM 2018-C44 A4		.09/15/2020	WELLS FARGO		1,137,383	1,000,000	1,006,914	1,006,090	0	(619)	0	(619)	0	1,005,471	0	131,912	131,912	31,255	.05/15/2051	
95001J-AX-5	WFCM 2018-C44 A5		.09/15/2020	BANK OF AMERICA		1,191,641	1,000,000	1,046,758	1,045,504	0	(3,522)	0	(3,522)	0	1,041,982	0	149,659	149,659	33,345	.05/15/2051	
15135U-AG-4	CENOVUS ENERGY		.05/06/2020	JP MORGAN SECURITIES		900,000	1,000,000	991,290	997,429	0	324	0	324	0	997,752	0	(97,752)	(97,752)	21,917	.08/15/2022	
893526-DK-6	TRANSCANADA PIPELINES		.10/01/2020	Maturity		500,000	500,000	498,715	499,864	0	136	0	136	0	500,000	0	0	0	19,000	.10/01/2020	
38218Q-AA-8	GOODG 2017-2A A	C.	.12/15/2020	Redemption		121,405	121,405	121,392	121,387	0	18	0	18	0	121,405	0	0	0	2,358	.10/15/2053	
478375-AD-0	JOHNSON CONTROLS	C.	.03/30/2020	Maturity		1,000,000	1,000,000	997,259	999,625	0	375	0	375	0	1,000,000	0	0	0	25,000	.03/30/2020	
714264-AD-0	PERNOD RICARD	C.	.11/06/2020	DIRECT		1,000,000	1,000,000	997,460	999,366	0	209	0	209	0	999,574	0	426	426	105,201	.01/15/2022	
75625Q-AE-9	RECKITT BENCKISER	C.	.12/03/2020	DEUTSCHE BANK SEC		2,219,461	2,000,000	1,994,000	1,995,337	0	510	0	510	0	1,995,846	0	223,614	223,614	56,833	.06/26/2027	
85771P-AF-9	EQUINOR ASA	C.	.09/15/2020	TD SECURITIES (USA)		1,556,250	1,500,000	1,497,450	1,499,386	0	181	0	181	0	1,499,567	0	56,683	56,683	54,206	.01/23/2022	
89152U-AB-8	TOTAL CAPITAL SA	C.	.09/15/2020	MARKET AXESS		2,097,940	2,000,000	1,977,960	1,995,549	0	1,478	0	1,478	0	1,997,027	0	100,913	100,913	63,986	.12/15/2021	
91832V-AA-2	VOC ESCROW	C.	.02/28/2020	BNP PARIBAS		225,000	250,000	250,000	250,000	0	0	0	0	0	250,000	0	(25,000)	(25,000)	6,875	.02/15/2028	
3899999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)						111,103,617	106,362,318	106,894,161	106,559,158	0	(9,924)	42,878	(52,802)	0	106,506,347	0	4,584,541	4,584,541	3,217,331	XXX	
8399997. Total - Bonds - Part 4						111,568,622	106,827,323	107,368,037	107,031,236	0	(17,000)	42,878	(59,878)	0	106,971,352	0	4,584,541	4,584,541	3,227,983	XXX	
8399998. Total - Bonds - Part 5						2,026,917	2,046,727	1,895,025	0	0	1,350	0	1,350	0	1,896,374	0	130,543	130,543	19,621	XXX	
8399999. Total - Bonds						113,595,539	108,874,050	109,263,062	107,031,236	0	(15,650)	42,878	(58,528)	0	108,867,726	0	4,715,084	4,715,084	3,247,604	XXX	
8999997. Total - Preferred Stocks - Part 4						0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX
8999998. Total - Preferred Stocks - Part 5						0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX
8999999. Total - Preferred Stocks						0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX
9799997. Total - Common Stocks - Part 4						0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX
9799998. Total - Common Stocks - Part 5						0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX
9799999. Total - Common Stocks						0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX
9899999. Total - Preferred and Common Stocks						0	XXX	0	0	0	0	0	0	0	0	0	0	0	0	0	XXX
9999999 - Totals						113,595,539	XXX	109,263,062	107,031,236	0	(15,650)	42,878	(58,528)	0	108,867,726	0	4,715,084	4,715,084	3,247,604	XXX	



## SCHEDULE D - PART 5

[illegible]

## SCHEDULE D - PART 6 - SECTION 1

### Valuation of Shares of Subsidiary, Controlled or Affiliated Companies

1. Amount of insurer's capital and surplus from the prior period's statutory statement reduced by any admitted EDP, goodwill and net deferred tax assets included therein: \$ 4,760,170,281

2. Total amount of intangible assets nonadmitted \$ 0

1	2	3	4	Stock in Lower-Tier Company Owned Indirectly by Insurer on Statement Date	
CUSIP Identification	Name of Lower-Tier Company	Name of Company Listed in Section 1 Which Controls Lower-Tier Company	Total Amount of Intangible Assets Included in Amount Shown in Column 8, Section 1	5 Number of Shares	6 % of Outstanding
01915*-10-2	ALLIED LIFE BROKERAGE AGENCY, INC.	JACKSON NATIONAL LIFE INSURANCE COMPANY	0	900,000,000	100.0
466600-10-2	JACKSON CHARITABLE FOUNDATION, INC.	JACKSON NATIONAL LIFE INSURANCE COMPANY	0	1,000	100.0
46852*-10-2	JACKSON NATIONAL LIFE INSURANCE COMPANY OF NEW YORK	JACKSON NATIONAL LIFE INSURANCE COMPANY	0	2,000,000	100.0
605100-10-5	MISSION PLANS OF AMERICA, INC.	JACKSON NATIONAL LIFE INSURANCE COMPANY	0	100,000	100.0
750010-10-9	ROP, INC.	JACKSON NATIONAL LIFE INSURANCE COMPANY	0	100,000	100.0
75604#-10-8	REALIC OF JACKSONVILLE PLANS, INC.	JACKSON NATIONAL LIFE INSURANCE COMPANY	0	10,000,000	100.0
85226#-10-5	SQUIRE REASSURANCE COMPANY II, INC.	JACKSON NATIONAL LIFE INSURANCE COMPANY	0	1,000,000	100.0
69310*-10-9	VFL INTERNATIONAL LIFE COMPANY SPC, LTD.	JACKSON NATIONAL LIFE INSURANCE COMPANY	0	100,000	100.0
64987#-10-8	JACKSON NATIONAL LIFE (BERMUDA) LTD.	JACKSON NATIONAL LIFE INSURANCE COMPANY	0	250,000,000	100.0
0299999. Subtotal - Common Stock			0	XXX	XXX
0399999 - Total			0	XXX	XXX

Schedule DA - Part 1 - Short-Term Investments Owned

**NONE**

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

**NONE**

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

**NONE**

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

**NONE**

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

**NONE**

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

**NONE**

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

**NONE**

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

**NONE**

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

**NONE**

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

**NONE**

Schedule DL - Part 1 - Reinvested Collateral Assets Owned

**NONE**

Schedule DL - Part 2 - Reinvested Collateral Assets Owned

**NONE**

SCHEDULE E - PART 1 - CASH

1	2	3	4	5	6	7
Depository	Code	Rate of Interest	Amount of Interest Received During Year	Amount of Interest Accrued December 31 of Current Year	Balance	*
Northern Trust ..... Chicago, IL .....		0.000	0	0	164,801	XXX
Bank of America ..... Troy, MI .....		0.000	0	0	19,708	XXX
Wells Fargo ..... Sioux Falls, SD .....		0.000	0	0	31,860	XXX
0199998 Deposits in ... 0 depositories which do not exceed the allowable limit in any one depository (See instructions) - open depositories	XXX	XXX	0	0	0	XXX
0199999. Totals - Open Depositories	XXX	XXX	0	0	216,369	XXX
0299998 Deposits in ... 0 depositories which do not exceed the allowable limit in any one depository (See instructions) - suspended depositories	XXX	XXX	0	0	0	XXX
0299999. Totals - Suspended Depositories	XXX	XXX	0	0	0	XXX
0399999. Total Cash on Deposit	XXX	XXX	0	0	216,369	XXX
0499999. Cash in Company's Office	XXX	XXX	XXX	XXX	0	XXX
.....						
.....						
.....						
.....						
.....						
.....						
.....						
.....						
0599999 Total - Cash	XXX	XXX	0	0	216,369	XXX

TOTALS OF DEPOSITORY BALANCES ON THE LAST DAY OF EACH MONTH DURING THE CURRENT YEAR

1. January.....(354,110)	4. April.....(251,799)	7. July.....(1,344,739)	10. October.....(260,860)
2. February.....(492,198)	5. May.....(97,787)	8. August.....(589,409)	11. November.....(502,786)
3. March.....(8,034)	6. June.....(326,305)	9. September.....(631,007)	12. December.....216,369

## SCHEDULE E - PART 2 - CASH EQUIVALENTS

[illegible]

1A \$.....0	1B \$.....0	1C \$.....0	1D \$.....0	1E \$.....0	1F \$.....0	1G \$.....0
2A \$.....0	2B \$.....0	2C \$.....0				
3A \$.....0	3B \$.....0	3C \$.....0				
4A \$.....0	4B \$.....0	4C \$.....0				
5A \$.....0	5B \$.....0	5C \$.....0				
6 \$.....0						

6 \$ 0

SCHEDULE E - PART 3 - SPECIAL DEPOSITS

	1	2	Deposits For the Benefit of All Policyholders		All Other Special Deposits	
			3	4	5	6
States, Etc.	Type of Deposit	Purpose of Deposit	Book/Adjusted Carrying Value	Fair Value	Book/Adjusted Carrying Value	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 .....	297,735	333,306	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	297,735	333,306	0	.0
DETAILS OF WRITE-INS						
5801. ....						
5802. ....						
5803. ....						
5898. Summary of remaining write-ins for Line 58 from overflow page .....	XXX	XXX	0	.0	0	.0
5899. Totals (Lines 5801 thru 5803 plus 5898)(Line 58 above)	XXX	XXX	0	0	0	.0

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