Department of the Treasury Internal Revenue Service

Information Return for Determination of Life Insurance **Company Earnings Rate Under Section 809**

► See separate instructions.

For calendar year 1991, or fiscal year beginning, 1991, and ending, 19 ...

OMB No. 1545-0927

ij	Name				A Employer identification number				
or print.	Number, street, and room or suite no. (If a P.O. box, see instructions.)					B Date incorporated			
	City or town, state, and ZIP code					C Check if a member of an affiliated group of life			
Please type						insurance companies			
Plea									
D-	Formings Date (See instructions)	Denimin	f t			E	Mutu		
Pa		Beginnin	g or tax	year		///////	ina oi	tax year	
1	Surplus and capital								
2 3	Aggregate amount of reserves for section 807(c)								
a 4a	Deficiency reserves (to the extent included on line 3).				//////////	(////////	(///////		
	Reserves relating to deferred and uncollected								
~	premiums								
С	Other adjustments or reductions				,,,,,,,,,,	,,,,,,,,	,,,,,,,		
d	Total. Add lines 4a through 4c								
5	Adjusted statutory reserves. Line 3 less line 4d								
6	Tax reserves (sections 809(b)(4)(B)(ii) and 809(g)(6))								
7	Subtract line 6 from line 5								
8	Mandatory securities valuation reserve (section 809(b)(5)(A))								
9 10	Deficiency reserves (section 809(b)(5)(B)) Voluntary reserves not included in lines 8 or 9								
11	50% of the amount of any provision for policyholder								
• •	dividends payable in the following tax year								
12	Section 842(c)(3) adjustment								
13	Add lines 7 through 12								
14	Add lines 1, 2, and 13								
15a	Equity allocable to life insurance business in noncontiguous Western Hemisphere countries								
b	Equity allocable to a contiguous country branch for								
-	which an election was made								
С	Reduction for successor of fraternal benefit society				,,,,,,,,,	7//////	,,,,,,,		
d	Total. Add lines 15a through 15c								
16	Equity base. Subtract line 15d from line 14								
17	Average equity base. Average of line 16 at								
10^	beginning and end of tax year (see instructions) . Gain or (loss) from operations before policyholder								
104	dividends and Federal income taxes								
b	Policyholder dividends. Attach schedule								
С	Reduction for contiguous country branch (section 814)				77777777	,,,,,,,,	,,,,,,,		
d	Net gain or (loss) from operations. Add lines 18b and c and subtract the total from line 18a								
	and c and subtract the total norm line roa	(a) Beginning of ta	<i>////////////x</i> vear	(b) End (//////////////////////////////////////	<u>////////</u> ear		(c) Difference	
19	Total statutory reserves	,, , , , , , , , , , , , , , , , , , , ,	<i>-</i>	• • • • • • • • • • • • • • • • • • • •				<u> </u>	
20	Tax reserves								
21	Net difference. Subtract line 20, column (c), from line	19. column (c)				21			
-									
22	Capital gains and (losses)					22			
23	Other adjustments. See instructions					23			
24	Statement gain or (loss) from operations. Add lines 1	8d, 21, 22, and 23	3	<u></u>		24			

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Part II Effects of Special Transactions (See instructions.)

						T., T		
1	1 Does the corporation have in force any reinsurance treaty entered into or amended during the tax ye					Yes	No	
•	ceding company or the reinsurer?.							
2	Has the corporation made or received any distribution or capital contribution to or from any other corporation, the value of the stock or assets of which is NOT included for purposes of determining the average equity base of any member of the affiliated group of life insurance companies (determined without regard to section 1504(b))?							
3								
4								
5	Has the	corporation changed in any manner its practices and procedures with respect to pol	licyhold	ler divic	lends?	//////		
	If the answer to any of the above questions is "Yes," and the transaction had the effect of increasing the corporation's earnings rate by .5% or more, e.g., from 12% to 12.5%, attach a schedule explaining (1) how the effect occurred; and (2) the magnitude of the effect. Note: All transactions with the same party will be considered together in determining whether the transaction had the effect of increasing the company's earnings rate by .5% or more.							
Pai	rt III	Fluctuations and Inconsistencies (See instructions.)						
1	Gain or	(loss) from operations (Part I, line 18a)		1				
2	Surplus	and capital (Part I, line 1)	.	2				
3	Earnings rate computed on annual statement basis. Divide line 1 by line 2							
4	Ratio of section 809 earnings rate to annual statement earnings rate (see instructions) 4							
5	Adjuste	d statutory reserves (Part I, line 5)		5				
6	Tax res	erves (Part I, line 6)	.	6				
7	Ratio o	f adjusted statutory reserves to tax reserves. Divide line 5 by line 6		7				
Ple Sig He	ase In	Under penalties of perjury, I declare that I have examined this return, including accompanying schedul knowledge and belief, it is true, correct, and complete. Declaration of preparer (other than taxpayer) is bas any knowledge.	les and s sed on al	statement I informat	s, and to t ion of whic	he best h prepar	of my rer has	
пе		Signature of officer Date Tit	tle					
Paid Pred	d parer's	signature	Date		Check if self-emp			
Use	Only Firm's name (or yours, if self-employed) and address ZIP cool				ode ▶			
		ile: Form 8390 must be filed no later than September 30, 1992. File: Internal Revenue Service, P.O. Box 3100, Church St. Station, New York, N.Y.	10008,					
		Attention: Group 1162, 13th Floor						

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SCHEDULE A.—Reserves (See instructions.)

Category A Individual Life Insurance Policies		(a) Opening Statutory	(b) Opening Tax	(c) Closing Statutory	(d) Closing Tax
		3	3,1	,	
1	Term life				
2	Permanent life (other than flexible premium) issued:				
а	During current year				
	During immediately preceding year .				
	During 2nd through 9th preceding years.				
d	Prior to 9th preceding year				
3	Flexible premium life issued:				
	During current year				
	During immediately preceding year .				
	During 2nd through 9th preceding years.				
	Prior to 9th preceding year				
4	Paid-up and other nonpremium				
5	paying life				
	egory B				
Gro	up Life Insurance Policies				
1	Death benefit or unearned premium.				
2	Extended death benefits, disability waiver of premium benefits, and				
	other similar benefits				
3	Premium stabilization				
4	Insurance continuance accounts for retired lives				
5	Group permanent and paid-up life insurance contracts				
	egory C				
Indi	vidual Annuity Contracts				
1	Unmatured fixed premium				
2	Unmatured flexible and single				
	premium deferred				
3	Unmatured issued pursuant to				
_	structured settlements				
4	Immediate or matured fixed, flexible, or single premium				
Cate	egory D up Annuity Contracts				
1	Guaranteed investment			<u> </u>	
2	Guaranteed investment				
3	Other, including immediate partici-				
•	pation guaranteed, deposit admini-				
	stration, and deferred annuity				
Category E Individual Accident and Health Insurance					
1	Health care:				
	Noncancelable and guaranteed renewable				
	Other				
2	Long-term disability:				
	Noncancelable and guaranteed renewable				
	Other				
3	Short-term disability:				
	Noncancelable and guaranteed renewable				
b	Other				

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SCHEDULE A.—Reserves (Continued)

Category F Group Accident and Health Insurance	(a) Opening Statutory	(b) Opening Tax	(c) Closing Statutory	(d) Closing Tax
Group Accident and Treatm mourance				
1 Health care				
2 Long-term disability				
3 Short-term disability				
Category G Credit Insurance				
1 Single pay credit life				
2 Outstanding balance credit life				
3 Single pay credit accident and health				
4 Outstanding balance credit accident and health				
Category H Supplementary Contracts				
1 Involving life, accident, or health contingencies				
2 Other				
Category I Miscellaneous				
All other reserves				
TOTAL—Enter here and on Part I, line 5.				
TOTAL—Enter here and on Part I, line 6.				