ANNUAL STATEMENT

OF THE

SEPARATE ACCOUNTS

OF THE

National Life Insurance Company

OF

Montpelier

in the state of VT

to the Insurance Department

of the state of

For the Year Ended

December 31, 2015

2015

66680201520200100

ANNUAL STATEMENT

For the Year Ended December 31, 2015
of the Condition and Affairs of the
SEPARATE ACCOUNTS of the

National Life Insurance Company

NAIC Group Code.....634, 634 (Current Period) (Prior Period) NAIC Company Code..... 66680 Employer's ID Number..... 03-0144090

Organized under the Laws of Vermont State of Domicile or Port of Entry Vermont Country of Domicile US

Type of Separate Accounts... Insulated

Incorporated/Organized..... November 13, 1848 Commenced Business..... January 17, 1850

Statutory Home Office	1 National Life Drive..... Montpelier ..... VT ..... US ..... 05604 *(Street and Number) (City or Town, State, Country and Zip Code)*	
Main Administrative Office	1 National Life Drive..... Montpelier ..... VT ..... US ..... 05604 *(Street and Number) (City or Town, State, Country and Zip Code)*	802-229-3333 *(Area Code) (Telephone Number)*
Mail Address	1 National Life Drive..... Montpelier ..... VT ..... US ..... 05604 *(Street and Number or P. O. Box) (City or Town, State, Country and Zip Code)*	
Primary Location of Books and Records	1 National Life Drive..... Montpelier ..... VT ..... US ..... 05604 *(Street and Number) (City or Town, State, Country and Zip Code)*	802-229-3333 *(Area Code) (Telephone Number)*
Internet Web Site Address	www.nationallifegroup.com	
Statutory Statement Contact	Jaime Lauren Steinhart *(Name)*	802-229-3770 *(Area Code) (Telephone Number) (Extension)*
	Statereporting@nationallifegroup.com *(E-Mail Address)*	802-229-7282 *(Fax Number)*

OFFICERS

Name	Title	Name	Title
1. Mehran (nmn) Assadi	President & CEO	2. Kerry Anne Jung	Secretary
3. Matthew Charles Frazee	VP, Treasurer & Controller	4. Eric Gustave Sandberg #	SVP, Chief Actuary, Chief Risk Officer & Appointed Actuary

OTHER

Thomas Hyde Brownell	EVP & Chief Investment Officer	Gregory Donald Woodworth	SVP & General Counsel
Ruth Barra Smith	Executive Vice President	Robert Earl Cotton	EVP & Chief Financial Officer
William David Whitsell	SVP	Sean Nigel Woodroffe	SVP & Chief People Officer
Thomas David Anfuso	SVP & Chief Information Officer		

DIRECTORS OR TRUSTEES

Mehran (nmn) Assadi	David Rudolph Coates	Bruce Michael Lisman	Thomas Henry MacLeay
Vera Louise McCarren	Roger Blaine Porter	Eugene Miles Prentice III	Harris Henry Simmons
James Holly Douglas			

State of........ Vermont
County of..... Washington

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.

Mehran Assadi	Kerry A Jung	Matt
(Signature)	(Signature)	(Signature)
Mehran (nmn) Assadi	Kerry Anne Jung	Matthew Charles Frazee
1. (Printed Name)	2. (Printed Name)	3. (Printed Name)
President & CEO	Secretary	VP, Treasurer & Controller
(Title)	(Title)	(Title)

Subscribed and sworn to before me
This 23 day of February 2016

Janice D. Ellis

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

ASSETS

	Current Year 1 General Account Basis	2 Fair Value Basis	3 Total (Cols. 1 + 2)	Prior Year 4 Total
1. Bonds (Schedule D)	0	29,453,443	29,453,443	26,002,020
2. Stocks (Schedule D):				
2.1 Preferred stocks	0	0	0	0
2.2 Common stocks	0	678,215,933	678,215,933	735,443,980
3. Mortgage loans on real estate (Schedule B)	0	0	0	0
4. Real estate (Schedule A):				
4.1 Properties held for the production of income (less $.........0 encumbrances)	0	0	0	0
4.2 Properties held for sale (less $.........0 encumbrances)	0	0	0	0
5. Contract loans	0	0	0	0
6. Cash ($.....832,495 Sch. E-Part 1) and cash equivalents ($.........0 Sch. E-Part 2)	0	832,495	832,495	459,312
7. Short-term investments (Schedule DA)	0	0	0	4,660,000
8. Derivatives (Schedule DB)	0	0	0	0
9. Other invested assets (Schedule BA)	0	12,072,330	12,072,330	10,909,163
10. Securities lending reinvested collateral assets (Schedule DL)	0	0	0	0
11. Aggregate write-ins for invested assets	0	0	0	782
12. Subtotals - Cash and invested assets (Lines 1 to 11)	0	720,574,201	720,574,201	777,475,257
13. Investment income due and accrued	0	279,207	279,207	251,155
14. Receivables for securities	0	0	0	0
15. Net adjustment in assets and liabilities due to foreign exchange rates	0	0	0	0
16. Aggregate write-ins for other than invested assets	0	0	0	0
17. Lines 12 to 16	0	720,853,408	720,853,408	777,726,412

DETAILS OF WRITE-INS

1101. Investment transactions in process	0	0	0	782
1102.	0	0	0	0
1103.	0	0	0	0
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	782
1601.	0	0	0	0
1602.	0	0	0	0
1603.	0	0	0	0
1698. Summary of remaining write-ins for Line 16 from overflow page	0	0	0	0
1699. Totals (Lines 1601 thru 1603 plus 1698) (Line 16 above)	0	0	0	0

LIABILITIES AND SURPLUS

	Current Year 1 General Account Basis	2 Fair Value Basis	3 Total (Cols. 1 + 2)	Prior Year 4 Total
1. Aggregate reserve for life, annuity and accident and health contracts (Exhibit 3, Line 9999999, Col. 2)	0	712,795,754	712,795,754	768,281,193
2. Liability for deposit-type contracts (Exhibit 4, Line 9, Col. 1)	0	0	0	0
3. Interest maintenance reserve	0	0	0	0
4. Charges for investment management, administration and contract guarantees due or accrued	0	0	0	0
5. Investment expenses due or accrued (Exhibit 1, Line 24)	0	0	0	0
6. Investment taxes, licenses and fees due or accrued, excluding federal income taxes (Exhibit 2, Line 8)	0	0	0	0
7. Federal and foreign income taxes due or accrued (excluding deferred taxes)	0	0	0	0
8. Reserve for future federal income taxes	0	0	0	0
9. Unearned investment income	0	0	0	0
10. Other transfers to general account due or accrued (net) (including $..........0 accrued expense allowances recognized in reserves)	0	1,958,836	1,958,836	3,349,538
11. Remittances and items not allocated	0	0	0	0
12. Derivatives	0	0	0	0
13. Payable for securities	0	0	0	0
14. Payable for securities lending	0	0	0	0
15. Net adjustment in assets and liabilities due to foreign exchange rates	0	0	0	0
16. Aggregate write-ins for liabilities	0	10,425	10,425	37,904
17. Total liabilities (including $.....1,958,836 due or accrued net transfers to or (from) the general account)	0	714,765,015	714,765,015	771,668,635
18. Contributed surplus	0	0	0	0
19. Aggregate write-ins for special surplus funds	0	6,088,394	6,088,394	6,057,777
20. Unassigned funds	0	0	0	0
21. Surplus (Lines 18 through 20)	0	6,088,394	6,088,394	6,057,777
22. Totals	0	720,853,408	720,853,408	777,726,412

DETAILS OF WRITE-INS

1601. Investment transactions in process	0	10,425	10,425	37,904
1602.	0	0	0	0
1603.	0	0	0	0
1698. Summary of remaining write-ins for Line 16 from overflow page	0	0	0	0
1699. Totals (Lines 1601 thru 1603 plus 1698) (Line 16 above)	0	10,425	10,425	37,904
1901. Annuity Mortality Fluctuation Fund	0	6,088,394	6,088,394	6,057,777
1902.	0	0	0	0
1903.	0	0	0	0
1998. Summary of remaining write-ins for Line 19 from overflow page	0	0	0	0
1999. Totals (Lines 1901 thru 1903 plus 1998) (Line 19 above)	0	6,088,394	6,088,394	6,057,777

SUMMARY OF OPERATIONS

		1 Current Year	2 Prior Year
1.	Transfers to Separate Accounts:		
	1.1 Net premiums and annuity considerations for life and accident and health contracts	23,718,288	26,021,682
	1.2 Considerations for supplementary contracts with life contingencies	0	0
	1.3 Aggregate write-ins for other transfers to Separate Accounts	1,453,127	1,377,462
	1.4 Totals (Lines 1.1 to 1.3)	25,171,415	27,399,144
2.	Transfers on account of deposit-type contracts (including $..........0 deposits less $..........0 withdrawals)	0	0
3.	Net investment income and capital gains and losses	(6,972,562)	45,501,566
4.	Aggregate write-ins for other income	0	(6)
5.	Totals (Lines 1.4 to 4)	18,198,853	72,900,704
	DEDUCT:		
6.	Transfers from the Separate Account on account of contract benefits:		
	6.1 Death benefits	2,398,869	2,986,277
	6.2 Matured endowments	0	0
	6.3 Annuity benefits	32,945,156	37,087,760
	6.4 Payments on supplementary contracts with life contingencies	0	0
	6.5 Accident and health benefits	0	0
	6.6 Surrender benefits and withdrawals for life contracts	18,980,259	20,341,254
	6.7 Aggregate write-ins for other transfers from Separate Accounts on account of contract benefits	0	0
7.	Transfers on account of policy loans	2,878,932	4,816,399
8.	Net transfer of reserves from or (to) Separate Accounts	(3,758,330)	(13,631,334)
9.	Other transfers from the Separate Accounts:		
	9.1 Federal and foreign income taxes incurred	0	0
	9.2 Change in expense allowances recognized in reserves	(1,390,702)	(1,245,554)
	9.3 Aggregate write-ins for other transfers from Separate Accounts	367,896	553,020
10.	Subtotals (Lines 6.1 to 9.3)	52,422,080	50,907,822
11.	Fees associated with charges for investment management, administration and contract guarantees	21,231,596	22,286,773
12.	Increase in aggregate reserve for life and accident and health contracts	(55,485,439)	(806,537)
13.	Increase in liability for deposit-type contracts	0	0
14.	Increase in reserve for future federal income taxes	0	0
15.	Aggregate write-ins for reserves and funds	0	0
16.	Totals (Lines 10 to 15)	18,168,237	72,388,058
17.	Net gain from operations (including $..........0 unrealized capital gains) (Line 5 minus Line 16)	30,617	512,646
	SURPLUS ACCOUNT		
18.	Surplus, December 31, prior year	6,057,777	5,545,131
19.	Net gain from operations (Line 17)	30,617	512,646
20.	Surplus contributed or (withdrawn) during year	0	0
21.	Change in reserve on account of change in valuation basis, (increase) or decrease	0	0
22.	Transfer from Separate Accounts of the change in expense allowances recognized in Line 21	0	0
23.	Aggregate write-ins for gains and losses in surplus	0	0
24.	Surplus, December 31, current year (Page 3, Line 21)	6,088,394	6,057,777

DETAILS OF WRITE-INS

01.301	Loan Collateral Interest Transactions	1,453,127	1,377,462
01.302		0	0
01.303		0	0
01.398	Summary of remaining write-ins for Line 1.3 from overflow page	0	0
01.399	Totals (Lines 01.301 thru 01.303 plus 01.398) (Line 1.3 above)	1,453,127	1,377,462
0401.	Miscellaneous	0	(6)
0402.		0	0
0403.		0	0
0498.	Summary of remaining write-ins for Line 4 from overflow page	0	0
0499.	Totals (Lines 0401 thru 0404 plus 0498) (Line 4 above)	0	(6)
06.701		0	0
06.702		0	0
06.703		0	0
06.798	Summary of remaining write-ins for Line 6.7 from overflow page	0	0
06.799	Totals (Lines 06.701 thru 06.703 plus 06.798) (Line 6.7 above)	0	0
09.301	HOEPP/AEPP Expenses	419,851	541,739
09.302	Other Transfers	(51,954)	11,281
09.303		0	0
09.398	Summary of remaining write-ins for Line 9.3 from overflow page	0	0
09.399	Totals (Lines 09.301 thru 09.303 plus 09.398) (Line 9.3 above)	367,896	553,020
1501.		0	0
1502.		0	0
1503.		0	0
1598.	Summary of remaining write-ins for Line 15 from overflow page	0	0
1599.	Totals (Lines 1501 thru 1503 plus 1598) (Line 15 above)	0	0
2301.		0	0
2302.		0	0
2303.		0	0
2398.	Summary of remaining write-ins for Line 23 from overflow page	0	0
2399.	Totals (Lines 2301 thru 2303 plus 2398) (Line 23 above)	0	0

ANALYSIS OF OPERATIONS BY LINES OF BUSINESS

	1	Ordinary			Group		Accident and Health		9
	Total	2 Life Insurance	3 Individual Annuities	4 Supp. Contracts	5 Life Insurance	6 Annuities	7 Group	8 Other	Aggregate of All Other Lines of Business
1. Transfers to Separate Accounts:									
1.1 Net premiums and annuity considerations for life and accident and health contracts	23,718,288	19,448,741	4,269,548	0	0	0	0	0	0
1.2 Considerations for supplementary contracts with life contingencies	0	0	0	0	0	0	0	0	0
1.3 Aggregate write-ins for other transfers to Separate Accounts	1,453,127	1,450,265	2,862	0	0	0	0	0	0
1.4 Totals (Lines 1.1 to 1.3)	25,171,415	20,899,006	4,272,409	0	0	0	0	0	0
2. Transfers on account of deposit-type contracts (including $..........0 deposits less $..........0 withdrawals)	0	0	0	0	0	0	0	0	0
3. Net investment income and capital gains and losses	(6,972,562)	(401,223)	(1,062,421)	0	0	(5,508,918)	0	0	0
4. Aggregate write-ins for other income	0	0	0	0	0	0	0	0	0
5. Totals (Lines 1.4 to 4)	18,198,854	20,497,783	3,209,988	0	0	(5,508,918)	0	0	0
DEDUCT:									
6. Transfers from the Separate Account on account of contract benefits:									
6.1 Death benefits	2,398,869	1,256,242	1,142,627	0	0	0	0	0	0
6.2 Matured endowments	0	0	0	0	0	0	0	0	0
6.3 Annuity benefits	32,945,156	0	32,945,156	0	0	0	0	0	0
6.4 Payments on supplementary contracts with life contingencies	0	0	0	0	0	0	0	0	0
6.5 Accident and health benefits	0	0	0	0	0	0	0	0	0
6.6 Surrender benefits and withdrawals for life contracts	18,980,259	18,980,259	0	0	0	0	0	0	0
6.7 Aggregate write-ins for other transfers from separate accounts on account of contract benefits	0	0	0	0	0	0	0	0	0
7. Transfers on account of policy loans	2,878,932	2,886,342	(7,410)	0	0	0	0	0	0
8. Net transfer of reserves from or (to) Separate Accounts	(3,758,330)	1,016,777	(5,525,107)	0	0	750,000	0	0	0
9. Other transfers from the Separate Accounts:									
9.1 Federal and foreign income taxes incurred	0	0	0	0	0	0	0	0	0
9.2 Change in expense allowances recognized in reserves	(1,390,702)	(949,421)	(441,282)	0	0	0	0	0	0
9.3 Aggregate write-ins for other transfers from Separate Accounts	367,896	(23,362)	(28,593)	0	0	419,851	0	0	0
10. Subtotals (Lines 6.1 to 9.3)	52,422,080	23,166,838	28,085,391	0	0	1,169,851	0	0	0
11. Fees associated with charges for investment management, administration and contract guarantees	21,231,596	18,372,172	2,859,424	0	0	0	0	0	0
12. Increase in aggregate reserve for life and accident and health contracts	(55,485,439)	(21,041,227)	(27,765,444)	0	0	(6,678,768)	0	0	0
13. Increase in liability for deposit-type contracts	0	0	0	0	0	0	0	0	0
14. Increase in reserve for future federal income taxes	0	0	0	0	0	0	0	0	0
15. Aggregate write-ins for reserves and funds	0	0	0	0	0	0	0	0	0
16. Totals (Lines 10 to 15)	18,168,237	20,497,783	3,179,371	0	0	(5,508,917)	0	0	0
17. Net gain from operations (including $..........0 unrealized capital gains) (Line 5 minus Line 16)	30,617	0	30,617	0	0	(0)	0	0	0

DETAILS OF WRITE-INS

	1	2	3	4	5	6	7	8	9
01.301 Loan Collateral Interest Transactions	1,453,127	1,450,265	2,862	0	0	0	0	0	0
01.302	0	0	0	0	0	0	0	0	0
01.303	0	0	0	0	0	0	0	0	0
01.398 Summary of remaining write-ins for Line 1.3 from overflow page	0	0	0	0	0	0	0	0	0
01.399 Totals (Lines 01.301 thru 01.303 plus 01.398) (Line 1.3 above)	1,453,127	1,450,265	2,862	0	0	0	0	0	0
0401.	0	0	0	0	0	0	0	0	0
0402.	0	0	0	0	0	0	0	0	0
0403.	0	0	0	0	0	0	0	0	0
0498. Summary of remaining write-ins for Line 4 from overflow page	0	0	0	0	0	0	0	0	0
0499. Totals (Lines 0401 thru 0403 plus 0498) (Line 4 above)	0	0	0	0	0	0	0	0	0
06.701	0	0	0	0	0	0	0	0	0
06.702	0	0	0	0	0	0	0	0	0
06.703	0	0	0	0	0	0	0	0	0
06.798 Summary of remaining write-ins for Line 6.7 from overflow page	0	0	0	0	0	0	0	0	0
06.799 Totals (Lines 06.701 thru 06.703 plus 06.798) (Line 6.7 above)	0	0	0	0	0	0	0	0	0
09.301 HOEPP/AEPP Expenses	419,851	0	0	0	0	419,851	0	0	0
09.302 Other Transfers	(51,954)	(23,362)	(28,593)	0	0	0	0	0	0
09.303	0	0	0	0	0	0	0	0	0
09.398 Summary of remaining write-ins for Line 9.3 from overflow page	0	0	0	0	0	0	0	0	0
09.399 Totals (Lines 09.301 thru 09.303 plus 09.398) (Line 9.3 above)	367,896	(23,362)	(28,593)	0	0	419,851	0	0	0
1501.	0	0	0	0	0	0	0	0	0
1502.	0	0	0	0	0	0	0	0	0
1503.	0	0	0	0	0	0	0	0	0
1598. Summary of remaining write-ins for Line 15 from overflow page	0	0	0	0	0	0	0	0	0
1599. Totals (Lines 1501 thru 1503 plus 1598) (Line 15 above)	0	0	0	0	0	0	0	0	0

ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR

	1 Total	Ordinary 2 Life Insurance	Ordinary 3 Individual Annuities	Ordinary 4 Supplementary Contracts	Group 5 Life Insurance	Group 6 Annuities
1. Reserve December 31 of prior year	768,281,193	297,816,092	205,505,665	0	0	264,959,436
2. Tabular net premiums and considerations for annuities and supplementary contracts with life contingencies	23,718,288	19,448,741	4,269,548	0	0	0
3. Increase or (decrease) from investment results after provision for federal income taxes	(7,003,179)	(401,223)	(1,093,038)	0	0	(5,508,918)
4. Tabular less actual reserve released	0	0	0	0	0	0
5. Increase in reserve on account of change in valuation basis	0	0	0	0	0	0
6. Other increases (net)	1,453,127	1,450,265	2,862	0	0	0
7. Totals (Lines 1 to 6)	786,449,429	318,313,876	208,685,036	0	0	259,450,518
8. Net transfer of reserves from or (to) Separate Accounts	(3,758,330)	1,016,777	(5,525,107)	0	0	750,000
9. Tabular cost	0	0	0	0	0	0
10. Reserves released by death	35,344,025	1,256,242	34,087,783	0	0	0
11. Reserves released by other terminations (net)	18,980,259	18,980,259	0	0	0	0
12. Transfers on account of annuity and supplementary contract payments involving life contingencies	2,878,932	2,886,342	(7,410)	0	0	0
13. Charges for investment management, administration and contract guarantees	21,231,596	18,372,172	2,859,424	0	0	0
14. Aggregate write-ins for other decreases in reserves	(1,022,806)	(972,782)	(469,874)	0	0	419,851
15. Totals deductions (Lines 8 to 14)	73,653,676	41,539,010	30,944,815	0	0	1,169,851
16. Reserve December 31 of current year	712,795,754	276,774,866	177,740,220	0	0	258,280,667

DETAILS OF WRITE-INS

1401. Change in expense allowance recognized in reserves	(1,390,702)	(949,421)	(441,282)	0	0	0
1402. HOEPP/AEPP Expenses	419,851	0	0	0	0	419,851
1403. Other Transfers	(51,954)	(23,362)	(28,593)	0	0	0
1498. Summary of remaining write-ins for Line 14 from overflow page	0	0	0	0	0	0
1499. Totals (Lines 1401 thru 1403 plus 1498) (Line 14 above)	(1,022,806)	(972,782)	(469,874)	0	0	419,851

EXHIBIT OF NET INVESTMENT INCOME

		1 Collected During Year	2 Earned During Year
1.	U.S. government bonds	(a) 0	0
1.1	Bonds exempt from U.S. tax	(a) 0	0
1.2	Other bonds (unaffiliated)	(a) 1,103,530	1,131,584
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)	42,034,007	42,034,007
2.21	Common stocks of affiliates	0	0
3.	Mortgage loans	(c) 0	0
4.	Real estate	(d) 0	0
5.	Contract loans	0	0
6.	Cash, cash equivalents and short-term investments	(e) 662	662
7.	Derivative instruments	(f) 0	0
8.	Other invested assets	0	0
9.	Aggregate write-ins for investment income	7,594	7,594
10.	Total gross investment income	43,145,794	43,173,847
11.	Investment expenses		(g) 30
12.	Investment taxes, licenses and fees, excluding federal income taxes		(g) 0
13.	Interest expense		(h) 0
14.	Depreciation on real estate and other invested assets		(i) 0
15.	Aggregate write-ins for deductions from investment income		0
16.	Total deductions (Lines 11 through 15)		30
17.	Net investment income (Line 10 minus Line 16)		43,173,817
	DETAILS OF WRITE-INS		
0901.	Litigation Settlement	7,594	7,594
0902.		0	0
0903.		0	0
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)	7,594	7,594
1501.			0
1502.			0
1503.			0
1598.	Summary of remaining write-ins for Line 15 from overflow page		0
1599.	Totals (Lines 1501 thru 1503 plus 1598) (Line 15 above)		0

(a) Includes $.....8,432 accrual of discount less $.....20,083 amortization of premium and less $.....68,692 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 $.....30 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 Realized Gain (Loss) on Sales or Maturity	2 Other Realized Adjustments	3 Total Realized Capital Gain (Loss) (Columns 1 + 2)	4 Change in Unrealized Capital Gain (Loss)	5 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)	59,695	0	59,695	(2,179,879)	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)	20,290,242	0	20,290,242	(68,045,008)	0
2.21	Common stocks of affiliates	0	0	0	0	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	(271,428)	0
9.	Aggregate write-ins for capital gains (losses)	0	0	0	0	0
10.	Total capital gains (losses)	20,349,937	0	20,349,937	(70,496,316)	0
	DETAILS OF WRITE-INS					
0901.		0	0	0	0	0
0902.		0	0	0	0	0
0903.		0	0	0	0	0
0998.	Summary of remaining write-ins for Line 9 from overflow page	0	0	0	0	0
0999.	Totals (Lines 0901 thru 0903 plus 0998) (Line 9 above)	0	0	0	0	0

EXHIBIT 1 - INVESTMENT EXPENSES

	1 Amount
1. Rent	0
2. Salaries and wages	0
3. Contributions for benefit plans for employees (a)	0
4. Payments to employees under non-funded benefit plans	0
5. Other employee welfare	0
6. Legal fees and expenses	0
7. Fees of public accountants and consulting actuaries	0
8. Traveling expenses	0
9. Postage, express, telegraph and telephone	0
10. Printing and stationery	0
11. Cost or depreciation of furniture and equipment	0
12. Rental of equipment	0
13. Books and periodicals	0
14. Bureau and association fees	0
15. Insurance, except on real estate	0
16. Miscellaneous losses	0
17. Collection and bank service changes	30
18. Sundry general expenses	0
19. Real estate expenses	0
20. Investment expenses not included elsewhere	0
21. Aggregate write-ins for other investment expenses	0
22. Investment expenses incurred	30
Reconciliation with Exhibit 5	
23. Investment expenses unpaid December 31, prior year	0
24. Investment expenses unpaid December 31, current year	0
25. Investment expenses paid during year (Lines 22 + 23 - 24) (Exhibit 5, Line 12)	30

DETAILS OF WRITE-INS

2101.	0
2102.	0
2103.	0
2198. Summary of remaining write-ins for Line 21 from overflow page	0
2199. Total (Lines 2101 thru 2103 plus 2198) (Line 21 above)	0

(a) Includes $..........0 on account of prior service.

EXHIBIT 2 - INVESTMENT TAXES, LICENSES AND FEES (EXCLUDING FEDERAL INCOME TAXES)

NONE

	1 Amount
1. Real estate taxes	0
2. State insurance department fees	0
3. Other state taxes, including $..........0 for employee benefits	0
4. U.S. Social Security taxes	0
5. All other taxes	0
6. Taxes, licenses and fees incurred	0
Reconciliation with Exhibit 5	
7. Taxes, licenses and fees unpaid December 31, prior year	0
8. Taxes, licenses and fees unpaid December 31, current year	0
9. Taxes, licenses and fees paid during year (Lines 6 + 7 - 8) (to Exhibit 5, Line 13)	0

EXHIBIT 3 - AGGREGATE RESERVE FOR LIFE, ANNUITY AND ACCIDENT AND HEALTH CONTRACTS

1 Description of Valuation Basis	2 Total	3 Ordinary	4 Group
A. Life insurance:			
0100001. Variable NAV MV	660,352	660,352	0
0100002. CRVM 80 CSO 4%	260,409,580	260,409,580	0
0100003. California Method	11,998,291	11,998,291	0
0100004. CRVM 2001 CSO 3%	3,228,674	3,228,674	0
0100005. CRVM 2001 CSO 3.5%	713	713	0
0100006. CRVM 2001 CSO 4%	477,258	477,258	0
0199999. Totals	276,774,868	276,774,868	0
B. Annuities (excluding supplementary contracts):			
0200001. Home Office and Agency Employees' Pension Plan	258,280,667	0	258,280,667
0200002. Immediate-Progressive Annuity Table Since 1971	203,908	203,908	0
0200003. Deferred-Progressive Annuity Table Since 1971	694,371	694,371	0
0200004. CARVM	176,841,941	176,841,941	0
0299999. Totals	436,020,887	177,740,220	258,280,667
9999999. Totals (to Page 3, Line 1)	712,795,755	454,515,088	258,280,667

EXHIBIT 3 - INTERROGATORIES

1.1 Has the reporting entity ever issued both participating and non-participating variable life insurance contracts? Yes [ ] No [X]

2.1 Does the reporting entity at present issue both participating and non-participating variable life insurance contracts? Yes [ ] No [X]

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

3.1 Is any surrender value promised in excess of the reserve as legally computed? Yes [ ] No [ ] N/A [X]

3.2 If so, the amount of such excess must be included in surrender values in excess of reserves otherwise required and carried in this schedule. Has this been done? Yes [ ] No [ ] N/A [X]

Attach a statement of methods employed in the valuation of variable life insurance contracts issued at, or subsequently subject to, an extra premium or in the valuation of contracts otherwise issued on lives classified as substandard for the plan of contract issued or on special class lives (including paid-up variable life insurance).

EXHIBIT 3A - CHANGES IN BASIS OF VALUATION DURING THE YEAR

(Including supplementary contracts set up on a basis other than that used to determine benefits)

1	Valuation Basis		4
	2	3	Increase in Actuarial Reserve
Description of Valuation Class	Changed From	Changed To	Due to Change

NONE

EXHIBIT 4 - DEPOSIT-TYPE CONTRACTS

	1 Total	2 Guaranteed Interest Contracts	3 Annuities Certain	4 Supplemental Contracts	5 Dividend Accumulations or Refunds	6 Premium and Other Deposit Funds
1. Balance at the beginning of the year	0	0	0	0	0	0
2. Deposits received during the year	0	0	0	0	0	0
3. Investment earnings credited to account	0	0	0	0	0	0
4. Other net change in reserves	0	0	0	0	0	0
5. Fees and other charges assessed	0	0	0	0	0	0
6. Surrender charges	0	0	0	0	0	0
7. Net surrender or withdrawal payments	0	0	0	0	0	0
8. Other net transfer to or (from) general account	0	0	0	0	0	0
9. Balance at the end of the current year (Lines 1 + 2 + 3 + 4 - 5 - 6 - 7 - 8)	0	0	0	0	0	0

NONE

EXHIBIT 5 - RECONCILIATION OF CASH AND INVESTED ASSETS

	DEVELOPMENT OF INCREASE IN CASH	1 Amount
1.	Transfers to Separate Accounts on account of:	
	1.1 Net premiums and considerations for annuities and supplementary contracts with life contingencies	23,718,288
	1.2 Aggregate write-ins for other transfers to Separate Accounts	1,453,127
2.	Deposits on deposit-type contract funds and other liabilities without life or disability contingencies	0
3.	Investment income collected	43,145,794
4.	Consideration on disposal of short-term bonds net of purchases	4,660,000
5.	Consideration on disposal of investments (excluding short-term bonds)	100,834,080
6.	Aggregate write-ins for other increases in funds from operations	(15,042)
7.	Total (Lines 1 to 6)	173,796,247
8.	Cost of investments acquired (excluding short-term bonds)	98,378,656
9.	Transfers from Separate Accounts on account of contract benefits:	
	9.1 Death benefits	2,398,869
	9.2 Matured endowments	0
	9.3 Annuity benefits	32,945,156
	9.4 Supplementary contract benefits with life contingencies	0
	9.5 Accident and health benefits	0
	9.6 Surrender benefits and withdrawals for life contracts	18,980,259
	9.7 Policy loans (net)	2,878,932
	9.8 Transfers of reserves (net)	(3,758,330)
	9.9 Aggregate write-ins for other transfers from Separate Accounts on account of contract benefits	0
10.	Other transfers from Separate Accounts:	
	10.1 Federal income taxes	0
	10.2 Aggregate write-ins for other transfers from Separate Accounts	367,896
11.	Withdrawals on deposit-type contract funds and other liabilities without life or disability contingencies	0
12.	Investment expenses (Exhibit 1, Line 25)	30
	12.1 Fees associated with investment management, administration and contract guarantees	21,231,596
13.	Investment taxes, licenses and fees, excluding federal income taxes (Exhibit 2, Line 9)	0
14.	Total (Lines 8 to 13)	173,423,064
15.	Funds from operations (Line 7 minus Line 14)	373,183
16.	Surplus contributed or (withdrawn) during year	0
17.	Aggregate write-ins for other changes in funds	0
18.	Total funds (includes $..........0 net transfers from general account) (Lines 15 to 17)	373,183
19.	Increase in payable for investments acquired, net of receivable for investments sold	0
20.	Decrease in policy loans	0
21.	Aggregate write-ins for other reconciling items	0
22.	Increase in cash (Line 18 to 21)	373,183
	RECONCILIATION BETWEEN YEARS	
23.	Cash and invested assets, December 31st of prior year	777,475,257
24.	Increase in cash (Line 22)	373,183
25.	Cost of invested assets acquired	107,478,656
26.	Adjusted cost of assets disposed of	94,244,142
27.	Increase in policy loans	0
28.	Accrual of discount less amortization of premium	(11,650)
29.	Depreciation on real estate and other invested assets	0
30.	Increase in net unrealized gains	(70,496,316)
31.	Aggregate write-ins for other reconciling items	(787)
32.	Cash and invested assets, December 31st of current year	720,574,201
	DETAILS OF WRITE-INS	
01.201	Loan Collateral Interest Transactions	1,453,127
01.202		0
01.203		0
01.298	Summary of remaining write-ins for Line 1.2 from overflow page	0
01.299	Total (Lines 01.201 thru 01.203 plus 01.298) (Line 1.2 above)	1,453,127
0601.	Miscellanous Adjustment	(15,042)
0602.		0
0603.		0
0698.	Summary of remaining write-ins for Line 6 from overflow page	0
0699.	Total (Lines 0601 thru 0603 plus 0698) (Line 6 above)	(15,042)
09.901.	Miscellanous Adjustment	0
09.902.		0
09.903.		0
09.998.	Summary of remaining write-ins for Line 9.9 from overflow page	0
09.999.	Total (Lines 09.901 thru 09.903 plus 09.998) (Line 9.9 above)	0
10.201	HOEPP/AEPP Expenses	419,851
10.202	Other Transfers	(51,954)
10.203		0
10.298	Summary of remaining write-ins for Line 10.2 from overflow page	0
10.299	Total (Lines 10.201 thru 10.203 plus 10.298) (Line 10.2 above)	367,896
1701.		0
1702.		0
1703.		0
1798.	Summary of remaining write-ins for Line 17 from overflow page	0
1799.	Total (Lines 1701 thru 1703 plus 1798) (Line 17 above)	0
2101.		0
2102.		0
2103.		0
2198.	Summary of remaining write-ins for Line 21 from overflow page	0
2199.	Total (Lines 2101 thru 2103 plus 2198) (Line 21 above)	0
3101.	Investment Transactions in Process	(787)
3102.		0
3103.		0
3198.	Summary of remaining write-ins for Line 31 from overflow page	0
3199.	Total (Lines 3101 thru 3103 plus 3198) (Line 31 above)	(787)

EXHIBIT 6 - GUARANTEED INSURANCE AND ANNUITY PRODUCTS

	1 Amount	2 Percent of Total
1. Aggregate reserve for life, annuity and accident and health contracts (Included in Exhibit 3):		
1.1 Life insurance	0	0.00
1.2 Annuities	0	0.00
1.3 Supplementary contracts with life contingencies	0	0.00
1.4 Accident and health	0	0.00
1.5 Miscellaneous reserves	0	0.00
1.6 Total	0	0.00
2. Liability for deposit-type contracts (included in Exhibit 4):		
2.1 Guaranteed interest contracts	0	0.00
2.2 Annuities certain	0	0.00
2.3 Supplemental contracts	0	0.00
2.4 Dividend accumulations or refunds	0	0.00
2.5 Premium and other deposit funds	0	0.00
2.6 Total	0	0.00
3. Other liabilities (included in Page 3, Lines 4, 10, 13 & 14)	0	0.00
4. Total liabilities associated with guarantees (Lines 1.6 + 2.6 + 3)	0	0.00
5. Total liabilities not associated with guarantees	714,765,015	100.00
6. Total Separate Accounts liabilities (Lines 4 + 5 = Page 3, Line 17)	714,765,015	100.00

GENERAL INTERROGATORIES

Product Mix

1.01 Identify the product types in the separate account, quantify the assets associated with those products, indicate if there are any guarantees associated with those products, quantify seed money and quantify other fees and expenses due to the general account.

Note: A distinct product identifier shall be used for each product and shall be used consistently throughout the interrogatory.

1 Product Identifier	2 Separate Account Assets	3 Guarantees Associated with the Product Yes/No	4 Seed Money	5 Fees and Expenses Due to the General Account	6 Additional Required Surplus Amounts
National Variable Annuity Account II	178,563,876	Yes	0	0	0
National Variable Life Insurance Account	276,204,688	No	0	0	0
Vermont Variable Life Insurance Account	660,352	No	0	0	0
National Variable Annuity Account I	7,130,244	No	6,088,394	0	0
Benefit Plans	258,294,249	No	0	0	0
Totals.......................	720,853,408	XXX	6,088,394	0	0

Note: Additional Required Surplus Amounts is defined as additional or permanent surplus that is required to be retained in the separate account in accordance with state law or regulation. These amounts should not include reinvested separate account investment proceeds that have not been allocated to separate account contract holders.

1.02 Did the reporting entity remit seed money, other fees and expenses or additional required surplus amounts to the general account during the current year? Yes [ ] No [X]

1.03 If yes, provide information on the total gross amount of seed money, other fees and expenses or additional required surplus amounts remitted to the general account during the current year, (these should not be reflected in the seed money totals in 1.01):

1.031 Seed Money ....

1.032 Other Fees and Expenses ....

1.033 Additional Required Surplus Amounts ....

1.04 Did the reporting entity receive seed money from the general account in the current year? Yes [ ] No [X]

1.05 If yes, provide information on the total gross amount of seed money received in the current year: (If amounts were both received and remitted in the current year, include the gross amounts in both 1.301 and 1.051).

1.051 Seed Money Received ....

1.06 Does the reporting entity consider any of the seed money reflected in the separate accounts to be insulated from the general account? Yes [ ] No [X] N/A [ ]

1.07 If yes, provide information on the amount of seed money the reporting entity considers insulated from the general account:

1.071 Insulated Seed Money ....

1.08 Does the reporting entity have a policy for repatriating seed money or remitting fees and expenses due and additional required surplus amounts to the general account:

1.081 Seed Money Yes [ ] No [X]

1.082 Other Fees and Expenses Yes [ ] No [X]

1.083 Additional Required Surplus Amounts Yes [ ] No [X]

1.09 Provide detail on the time duration for which seed money, other fees and expenses due to the general account and additional required surplus amounts have been held in the separate account:

	1 Seed Money	2 Fees and Expenes Due to the General Account	3 Additional Required Surplus Amounts
1.091 Under 1 Year	0	0	0
1.092 1 Year - 3 Years	0	0	0
1.093 Over 3 Years - 5 Years	0	0	0
1.094 Over 5 Years	6,088,394	0	0
1.095 Total	6,088,394	0	0

1.10 For seed money, other fees and expenses, and additional required surplus amounts held in the separate account, does the reporting entity invest these funds in accordance with investment directives of the general account:

1.101 Seed Money Yes [X] No [ ]

1.102 Other Fees and Expenses Yes [ ] No [X]

1.103 Additional Required Surplus Amounts Yes [ ] No [X]

1.11 If no, does the reporting entity have stated policy and procedures for the investment of seed money, other fees and expenses, and additional required surplus amounts that are retained with the separate account:

1.111 Seed Money Yes [ ] No [ ] N/A [X]

1.112 Other Fees and Expenses Yes [ ] No [ ] N/A [X]

1.113 Additional Required Surplus Amounts Yes [ ] No [ ] N/A [X]

Separate Account Products with General Account Guarantees

2.1 Does the reporting entity have products with guarantees provided by the general account? Yes [X] No [ ]

2.2 If yes, what is the current total maximum guarantee the general account would provide to the separate account? 4,416,757

2.3 Has the separate account collected amounts from the general account within the past five years related to separate account guarantees? Yes [X] No [ ]

2.4 If yes, provide detail on these guarantees paid by the general account:

2.401 As of December 31, 2015 $.......................72,356

2.402 As of December 31, 2014 $..............................89

2.403 As of December 31, 2013 $....................127,084

2.404 As of December 31, 2012 $....................105,380

2.405 As of December 31, 2011 $....................105,523

2.5 To compensate the general account for the risk taken, for any separate account products with general account guarantees, does the separate account remit risk charges to the general account related to separate account guarantees? Yes [X] No [ ]

GENERAL INTERROGATORIES

2.6 If yes, identify the separate account products with risk charges that are remitted to the general account and whether the risk charge for that product is reviewed and opined upon:

1 Product Identifier with Risk Charges	2 Risk Charge Reviewed and Opined Upon	1 Name and Title of Individual who Provided Opinion on Risk Charges
National Variable Annuity Account II	No	

2.7 Provide detail on the risk charges paid to the general account related to separate account guarantees for the past five years:

2.701 As of December 31, 2015 $........................57,215
2.702 As of December 31, 2014 $........................59,021
2.703 As of December 31, 2013 $........................63,295
2.704 As of December 31, 2012 $........................73,322
2.705 As of December 31, 2011 $........................80,672

Investment Directive of Separate Account Activity

3.1 Does the reporting entity have products classified within the separate account for which the investment directive is not determined by the contract holder? (Situations in which the investments directive mirrors the general account would not be considered determined by the contract holder, however, having the contract holder select an investment direction from multiple options would meet this criteria.) Yes [ ] No [X]

3.2 If yes, if these investments would have been included in the general account, would the reporting entity have exceeded the investment limitations imposed on the general account? Yes [ ] No [ ] N/A [X]

3.3 Provide detail on the separate account investment portfolio and state investment limitations. (This includes the combined separate account and general investments, excluding separate account assets with investment direction determined by the contract holder):

1 Investment Type	2 State Investment Limitations	3 Combined Investment (Separate and General Account)
	0	0

Allocation of Investment Proceeds of Separate Account Activity

4.1 Does the reporting entity have separate account assets in which less than 100% of investment proceeds (net of contract fees and assessments) are attributed to a contract holder? (This should identify any situations where there is a ceiling on investment performance results.) Yes [ ] No [X]

4.2 If yes, provide detail on the net investment proceeds that were attributed to the contract holder, transferred to the general account and reinvested within the separate account:

1 Product Identifier	2 Net Investment Proceeds	3 Attributed to Contract Holder	4 Transferred to General Account	5 Reinvested Within the Separate Account
	0	0	0	0

4.3 For items reinvested within the Separate account, does the reporting entity invest these assets in accordance with investment directives of the general account? Yes [ ] No [ ] N/A [X]

4.4 If no, does the reporting entity have a stated policy and procedure for the reinvestment of investment proceeds within the separate account? Yes [ ] No [ ] N/A [X]

4.5 Did the reinvestment of investment proceeds within the separate account result with the company having a combined investment portfolio that exceeded the state investment limitations imposed on the general account? Yes [ ] No [X] N/A [ ]

Measure of Separate Account Assets

5.1 Does the reporting entity report all separate account assets at fair value? Yes [X] No [ ]

5.2 For items not reported at fair value, does the reporting entity report separate account assets at amortized cost, and/or under different measurement methods?

5.21 Amortized cost Yes [ ] No [ ]
5.22 Other measurement methods Yes [ ] No [ ]

5.3 If other measurement methods are used, provide explanation on these measurement methods

5.4 Identify the assets measured at fair value, amortized cost or another measurement method and the percentage of separate account assets measured under each measurement method:

	1 Amount	2 Percentage
5.41 Fair value	$..........720,853,408	.....................100.00 %
5.42 Amortized cost	$.............................0	..........................0.00 %
5.43 Other measurement methods	$.............................0	..........................0.00 %

5.5 For the assets not measured at fair value, provide a comparison of the reported value to current fair value and identify the unrealized gain or loss that would have been recorded if the assets had been reported at fair value:

	1 Assets Held at Amortized Cost	2 Fair Value	3 Unrecorded Unrealized Gain/Loss
5.51	0	0	0

	1 Assets Held at Other Measurement Method	2 Fair Value	3 Unrecorded Unrealized Gain/Loss
5.52	0	0	0

GENERAL INTERROGATORIES

Securities Lending Transactions Within Separate Accounts

6.1 Does the reporting entity engage in securities lending transactions with separate account assets? Yes [ ] No [X]

6.2 If yes, does the reporting entity have written policies and procedures for such transactions? Yes [ ] No [ ] N/A [X]

6.3 Does the reporting entity obtain approval, or otherwise provide notification to contract holders, regarding securities lending transactions that occur with separate account assets? Yes [ ] No [ ] N/A [X]

6.4 Are all securities lending transactions reported on balance sheet? Yes [ ] No [ ] N/A [X]

6.5 Provide a description of the reporting entity's securities lending transaction program, specifically identifying any variations from the securities lending transaction program administered by the general account:

6.6 Provide detail on the current status of separate account transactions by separate account product:

6.61 Amount of any loaned securities within the separate account and the percentage of separate account assets lent:

6.611 Amount $.................................0

6.612 Percentages 0.00

6.62 Identify whether securities lent are reported at book value or market value:

6.621 Book value $.................................0

6.622 Market value $.................................0

6.63 Detail on collateral received:

6.631 Aggregate amount collateral received:

6.6311 Open $.................................0

6.6312 30 days or less $.................................0

6.6313 31 to 60 days $.................................0

6.6314 61 to 90 days $.................................0

6.6315 Greater than 90 days $.................................0

6.6316 Total collateral received $.................................0

6.632 The aggregate fair value of all securities acquired from the sale, trade or use of the accepted collateral (reinvested collateral). $.................................0

6.633 Narrative discussion about sources and uses of collateral:

6.634 Collateral for transactions that extend beyond one year from the reporting date $.................................0

6.7 For the reporting entity's security lending program, state the amount of the following as of December 31 of the current year:

6.71 Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2. (Sum of Schedule DL, Parts 1 and 2, Column 5) $.................................0

6.72 Total book adjusted/carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2. (Sum of Schedule DL, Parts 1 and 2, Column 6) $.................................0

6.73 Total payable for securities lending reported on the liability page. (Page 3, Line 14, Column 3) $.................................0

FHLB Funding Agreements

7.1 Does the reporting entity report Federal Home Loan Bank (FHLB) funding agreements within the separate account? Yes [ ] No [X]

7.2 Provide detail on the elements that support the classification of FHLB funding agreements within the separate account:

7.3 Provide detail regarding the FHLB funding agreements classified within the separate account:

1 Amount of FHLB Stock Purchased or Owned	2 Amount of Collateral Pledged to the FHLB	3 Total Borrowing or Funding Capacity Currently Available	4 Total Reserves Related to FHLB Agreements
0	0	0	0

7.4 For funding agreements within the separate account, provide a general description on the nature of the agreement, type of funding (lines of credit, borrowed money, etc.) and intended use of funding:

Reporting Differences Between GAAP and SAP Financial Statements (This disclosure is applicable to all reporting entities regardless if they file GAAP financial statements)

8.1 Does the reporting entity file GAAP financial statements? Yes [ ] No [X]

8.2 In accordance with the different separate account reporting requirements between GAAP (SOP 03-1) and statutory accounting, does the reporting entity have products that are classified within the separate account that were, or would have been if GAAP financial statements had been completed, required to be reported within the general account under GAAP financials? Pursuant to SOP 03-1, all of the following conditions must be met to receive separate account reporting classification under GAAP: Yes [ ] No [X] N/A [ ]

a. Legal Recognition - The separate account is legally recognized. That is, the separate account is established, approved, and regulated under special rules such as state insurance laws, federal securities laws, or similar foreign laws.

b. Legally Insulated - The separate account assets supporting the contract liabilities are legally insulated from the general account liabilities of the insurance enterprise (that is, the contract holder is not subject to insurer default risk to the extent of the assets held in the separate account).

c. Investment Directive - The insurer must, as a result of contractual, statutory, or regulatory requirements, invest the contract holder's funds within the separate account as directed by the contract holder in designated investment alternatives or in accordance with specific investment objectives or policies.

d. Investment Performance - All investment performance, net of contract fees and assessments, must as a result of contractual, statutory, or regulatory requirements be passed through to the individual contract holder. Contracts may specify conditions under which there may be a minimum guarantee, but not a ceiling, as a ceiling would prohibit all investment performance from being passed through to the contract holder.

GENERAL INTERROGATORIES

8.3 Identify all separate account products and identify whether each product was classified within a separate account for GAAP reporting purposes. (For non-GAAP filers, this disclosure should reflect whether the GAAP classification would have been the same if GAAP financials had been completed.) For products that were (or would have been) reported differently, identify which SOP 03-1 condition prevented separate account GAAP classification for that particular product.

1 Product Identifier	2 Same as GAAP / Condition that Requires GAAP General Accounting Reporting
National Variable Annuity Account II	Same as GAAP
National Variable Life Insurance Account	Same as GAAP
Vermont Variable Life Insurance Account	Same as GAAP
National Variable Annuity Account I	Same as GAAP
Benefit Plans	Same as GAAP

Form for Calculating IMR
NONE

Amortization
NONE

Asset Valuation Reserve - Default
NONE

Asset Valuation Reserve - Default
NONE

Asset Valuation Reserve - Equity
NONE

Asset Valuation Reserve - Equity
NONE

Asset Valuation Reserve - Equity
NONE

Asset Valuation Reserve - Replications (Synthetic) Assets
NONE

Overflow Page
NONE

Overflow Page
NONE

Summary Investment Schedule
NONE

Sch. A - Verification
NONE

Sch. B - Verification
NONE

SCHEDULE BA - VERIFICATION BETWEEN YEARS

Other Long-Term Invested Assets

1.	Book/adjusted carrying value, December 31 of prior year		10,909,163
2.	Cost of acquired:		
	2.1 Actual cost at time of acquisition (Part 2, Column 8)	349,537	
	2.2 Additional investment made after acquisition (Part 2, Column 9)	1,172,186	1,521,723
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	(271,428)	
	5.2 Totals, Part 3, Column 9	0	(271,428)
6.	Total gain (loss) on disposals, Part 3, Column 19		0
7.	Deduct amounts received on disposals, Part 3, Column 16		87,128
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)		12,072,330
12.	Deduct total nonadmitted amounts		0
13.	Statement value at end of current period (Line 11 minus Line 12)		12,072,330

SCHEDULE D - VERIFICATION BETWEEN YEARS

Bonds and Stocks

1.	Book/adjusted carrying value, December 31 of prior year		761,445,992
2.	Cost of bonds and stocks acquired, Part 3, Column 7		96,856,933
3.	Accrual of discount		8,432
4.	Unrealized valuation increase (decrease):		
	4.1 Part 1, Column 12	(2,165,227)	
	4.2 Part 2, Section 1, Column 15	0	
	4.3 Part 2, Section 2, Column 13	(47,554,476)	
	4.4 Part 4, Column 11	(20,505,182)	(70,224,885)
5.	Total gain (loss) on disposals, Part 4, Column 19		20,349,939
6.	Deduct consideration for bonds and stocks disposed of, Part 4, Column 7		100,746,953
7.	Deduct amortization of premium		20,082
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	0	
	9.2 Part 2, Section 1, Column 17	0	
	9.3 Part 2, Section 2, Column 14	0	
	9.4 Part 4, Column 13	0	0
10.	Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9)		707,669,376
11.	Deduct total nonadmitted amounts		0
12.	Statement value at end of current period (Line 10 minus Line 11)		707,669,376

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	1. United States	0	0	0	0
Governments (Including all obligations	2. Canada	0	0	0	0
guaranteed by governments)	3. Other Countries	0	0	0	0
	4. Totals	0	0	0	0
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	0	0	0	0
Industrial and Miscellaneous and Hybrid	8. United States	27,582,723	27,666,185	28,879,061	28,000,000
Securities (Unaffiliated)	9. Canada	0	0	0	0
	10. Other Countries	1,870,720	1,875,540	1,912,175	2,000,000
	11. Totals	29,453,443	29,541,725	30,791,236	30,000,000
Parent, Subsidiaries and Affiliates	12. Totals	0	0	0	0
	13. Total Bonds	29,453,443	29,541,725	30,791,236	30,000,000
PREFERRED STOCKS	14. United States	0	0	0	
Industrial and Miscellaneous (Unaffiliated)	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	20. United States	678,215,937	678,215,937	639,082,756	
Industrial and Miscellaneous (Unaffiliated)	21. Canada	0	0	0	
	22. Other Countries	0	0	0	
	23. Totals	678,215,937	678,215,937	639,082,756	
Parent, Subsidiaries and Affiliates	24. Totals	0	0	0	
	25. Total Common Stocks	678,215,937	678,215,937	639,082,756	
	26. Total Stocks	678,215,937	678,215,937	639,082,756	
	27. Total Bonds and Stocks	707,669,380	707,757,662	669,873,992	

SCHEDULE D-PART 1A-SECTIONS 1 AND 2
NOT APPLICABLE FOR THIS STATEMENT

SCHEDULE DA - VERIFICATION BETWEEN YEARS

Short-Term Investments

	1 Total	2 Bonds	3 Mortgage Loans	4 Other Short-term Investment Assets (a)	5 Investments in Parent, Subsidiaries and Affiliates
1. Book/adjusted carrying value, December 31 of prior year	4,660,000	4,660,000	0	0	0
2. Cost of short-term investments acquired	9,100,000	9,100,000	0	0	0
3. Accrual of discount	0	0	0	0	0
4. Unrealized valuation increase (decrease)	0	0	0	0	0
5. Total gain (loss) on disposals	0	0	0	0	0
6. Deduct consideration received on disposals	13,760,000	13,760,000	0	0	0
7. Deduct amortization of premium	0	0	0	0	0
8. Total foreign exchange change in book/adjusted carrying value	0	0	0	0	0
9. Deduct current year's other-than-temporary impairment recognized	0	0	0	0	0
10. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9)	0	0	0	0	0
11. Deduct total nonadmitted amounts	0	0	0	0	0
12. Statement value at end of current period (Line 10 minus Line 11)	0	0	0	0	0

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

Sch. DB - Pt. A - Verification
NONE

Sch. DB - Pt. B - Verification
NONE

Sch. DB - Pt. C - Sn. 1
NONE

Sch. DB - Pt. C - Sn. 2
NONE

Sch. DB - Verification
NONE

Sch. E - Verification
NONE

Sch. A - Pt. 1
NONE

Sch. A - Pt. 2
NONE

Sch. A - Pt. 3
NONE

Sch. B - Pt. 1
NONE

Sch. B - Pt. 2
NONE

Sch. B - Pt. 3
NONE

SCHEDULE BA - PART 1

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

1	2	3	Location		6	7	8	9	10	11	12	Change in Book/Adjusted Carrying Value					18	19	20
			4	5								13	14	15	16	17			
CUSIP Identification	Name or Description	Code	City	State	Name of Vendor or General Partner	NAIC Desig-nation	Date Originally Acquired	Type and Strategy	Actual Cost	Fair Value	Book/Adjusted Carrying Value Less Encumbrances	Unrealized Valuation Increase (Decrease)	Current Year's (Depreciation) or (Amortization) / Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Capitalized Deferred Interest and Other	Total Foreign Exchange Change in B./A.C.V.	Investment Income	Commitment for Additional Investment	Percentage of Ownership
Joint Venture or Partnership Interests That Have Underlying Characteristics of Common Stocks - Unaffiliated																			
720810 00 1	ArcLight Energy Partners Fd VI		Wilmington	DE	ArcLight Energy Partners Fd VI		08/14/2015.	0	298,461	2,829	2,829	(295,632)	0	0	0	0	0	14,030,784	0.020
720510 00 7	Centerbridge Capital Ptner III		Wilmington	DE	Centerbridge Capital Ptner III		05/21/2015.	0	220,735	222,237	222,237	1,502	0	0	0	0	0	7,792,633	0.020
718110 00 0	Energy XVI LP		Wilmington	DE	Energy XVI LP		12/13/2013.	0	362,655	248,897	248,897	(76,596)	0	0	0	0	0	8,887,500	0.020
718300 00 7	Grosvenor Institutional		Wilmington	DE	Grosvenor Institutional		10/31/2013.	0	10,000,000	10,635,125	10,635,125	66,297	0	0	0	0	0	0	0.000
721110 00 5	MSouth Equity Partners III LP		Wilmington	DE	MSouth Equity Partners III LP		11/09/2015.	0	40,513	37,021	37,021	(3,492)	0	0	0	0	0	8,635,385	0.170
719810 00 4	New Mountain Partners IV LP		Wilmington	DE	New Mountain Partners IV LP		12/10/2014.	0	366,871	411,214	411,214	44,343	0	0	0	0	0	9,187,708	0.020
719710 00 6	North Haven Credit Ptners II		Wilmington	DE	North Haven Credit Ptners II		12/01/2014.	0	316,514	320,693	320,693	4,179	0	0	0	0	0	13,218,508	0.100
720300 00 3	Welsh Carson Anderson & Stowe XII LP		Wilmington	DE	Welsh Carson Anderson & Stowe XII LP		04/20/2015.	0	206,344	194,315	194,315	(12,029)	0	0	0	0	0	11,904,854	0.030
1599999. Total - Joint Venture or Partnership Interests That Have Underlying Characteristics of Common Stocks - Unaffiliated									11,812,093	12,072,331	12,072,331	(271,428)	0	0	0	0	0	73,657,372	XXX
4499999. Subtotal - Unaffiliated									11,812,093	12,072,331	12,072,331	(271,428)	0	0	0	0	0	73,657,372	XXX
4699999. Totals									11,812,093	12,072,331	12,072,331	(271,428)	0	0	0	0	0	73,657,372	XXX

SCHEDULE BA - PART 2

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

1	2	Location 3	Location 4	5	6	7	8	9	10	11
CUSIP Identification	Name or Description	City	State	Name of Vendor or General Partner	Date Acquired	Type and Strategy	Actual Cost at Time of Acquisition	Additional Investment Made After Acquisition	Amount of Encumbrances	Percentage of Ownership
Joint Venture or Partnership Interests That Have Underlying Characteristics of Common Stocks - Unaffiliated										
720810 00 1	ArcLight Energy Partners Fd VI	Wilmington	DE	ArcLight Energy Partners Fd VI	08/14/2015	0	183,482	114,979	0	0.020
720510 00 7	Centerbridge Capital Ptner III	Wilmington	DE	Centerbridge Capital Ptner III	05/21/2015	0	22,370	198,365	0	0.020
718110 00 0	Energy XVI LP	Wilmington	DE	Energy XVI LP	12/13/2013	0	0	250,000	0	0.020
721110 00 5	MSouth Equity Partners III LP	Wilmington	DE	MSouth Equity Partners III LP	11/09/2015	0	40,513	0	0	0.170
719810 00 4	New Mountain Partners IV LP	Wilmington	DE	New Mountain Partners IV LP	12/10/2014	0	0	238,195	0	0.020
719710 00 6	North Haven Credit Ptners II	Wilmington	DE	North Haven Credit Ptners II	12/01/2014	0	0	267,475	0	0.100
720300 00 3	Welsh Carson Anderson & Stowe XII LP	Wilmington	DE	Welsh Carson Anderson & Stowe XII LP	04/20/2015	0	103,172	103,172	0	0.030
1599999. Total - Joint Venture or Partnership Interests That Have Underlying Characteristics of Common Stocks - Unaffiliated							349,537	1,172,186	0	XXX
4499999. Subtotal - Unaffiliated							349,537	1,172,186	0	XXX
4699999. Totals							349,537	1,172,186	0	XXX

SCHEDULE BA - PART 3

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

1	2	Location		5	6	7	8	Change in Book/Adjusted Carrying Value						15	16	17	18	19	20
		3	4					9	10	11	12	13	14						
CUSIP Identification	Name or Description	City	State	Name of Purchaser or Nature of Disposal	Date Originally Acquired	Disposal Date	Book/Adjusted Carrying Value Less Encumbrances, Prior Year	Unrealized Valuation Increase (Decrease)	Current Year's (Depreciation) or (Amortization) / Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Capitalized Deferred Interest and Other	Total Change in B./A.C.V. (9+10-11+12)	Total Foreign Exchange Change in B./A.C.V	Book/Adjusted Carrying Value Less Encumbrances on Disposal	Consideration	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Investment Income
Joint Venture or Partnership Interests That Have Underlying Characteristics of Common Stocks - Unaffiliated																			
718110 00 0	Energy XVI LP	Wilmington	DE	Capital Distribution	12/13/2013	07/30/2015	5,588	0	0	0	0	0	0	5,588	5,588	0	0	0	0
718110 00 0	Energy XVI LP	Wilmington	DE	Capital Distribution	12/13/2013	05/05/2015	20,000	0	0	0	0	0	0	20,000	20,000	0	0	0	0
718110 00 0	Energy XVI LP	Wilmington	DE	Capital Distribution	12/13/2013	11/12/2015	2,757	0	0	0	0	0	0	2,757	2,757	0	0	0	0
718110 00 0	Energy XVI LP	Wilmington	DE	Capital Distribution	12/13/2013	06/26/2015	16,500	0	0	0	0	0	0	16,500	16,500	0	0	0	0
719810 00 4	New Mountain Partners IV LP	Wilmington	DE	Capital Distribution	12/10/2014	02/18/2015	20,614	0	0	0	0	0	0	20,614	20,614	0	0	0	0
719710 00 6	North Haven Credit Ptners II	Wilmington	DE	Capital Distribution	12/01/2014	04/17/2015	4,102	0	0	0	0	0	0	4,102	4,102	0	0	0	0
719710 00 6	North Haven Credit Ptners II	Wilmington	DE	Capital Distribution	12/01/2014	07/17/2015	5,457	0	0	0	0	0	0	5,457	5,457	0	0	0	0
719710 00 6	North Haven Credit Ptners II	Wilmington	DE	Capital Distribution	12/01/2014	10/16/2015	8,031	0	0	0	0	0	0	8,031	8,031	0	0	0	0
719710 00 6	North Haven Credit Ptners II	Wilmington	DE	Capital Distribution	12/01/2014	01/15/2015	4,078	0	0	0	0	0	0	4,079	4,079	0	0	0	0
1599999. Total - Joint Venture or Partnership Interests That Have Underlying Characteristics of Common Stocks - Unaffiliated							87,127	0	0	0	0	0	0	87,128	87,128	0	0	0	0
4499999. Subtotal - Unaffiliated							87,127	0	0	0	0	0	0	87,128	87,128	0	0	0	0
4699999. Totals							87,127	0	0	0	0	0	0	87,128	87,128	0	0	0	0

SCHEDULE D - PART 1

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

1 CUSIP Identification	2 Description	Codes 3 Code	Codes 4 Foreign	Codes 5 Bond CHAR	6 NAIC Designation	7 Actual Cost	Fair Value 8 Rate Used to Obtain Fair Value	Fair Value 9 Fair Value	10 Par Value	11 Book/Adjusted Carrying Value	Change in Book/Adjusted Carrying Value 12 Unrealized Valuation Increase (Decrease)	Change in Book/Adjusted Carrying Value 13 Current Year's (Amortization) / Accretion	Change in Book/Adjusted Carrying Value 14 Current Year's Other-Than-Temporary Impairment Recognized	Change in Book/Adjusted Carrying Value 15 Total Foreign Exchange Change in B./A.C.V.	Interest 16 Rate of	Interest 17 Effective Rate of	Interest 18 When Paid	Interest 19 Admitted Amount Due & Accrued	Interest 20 Amount Rec. During Year	Dates 21 Acquired	Dates 22 Stated Contractual Maturity Date
Industrial & Miscellaneous (Unaffiliated) - Issuer Obligations																					
00440E AQ 0	Ace Ina Holdings				1FE	1,010,039	98.472	984,720	1,000,000	980,830	(73,729)	(171)	0	0	4.150	4.090	MS	12,450	41,500	10/31/2014.	03/13/2043.
03524B AF 3	ANHEUSER-BUSCH INBEV FIN				1FE	1,054,090	99.685	996,850	1,000,000	996,270	(94,951)	(939)	0	0	4.625	4.298	FA	19,271	46,250	10/31/2014.	02/01/2044.
071813 BG 3	Baxter International Inc.			1	2FE	1,057,465	100.076	1,000,760	1,000,000	1,007,010	(70,134)	(1,116)	0	0	4.500	4.151	JD	2,000	45,000	10/31/2014.	06/15/2043.
084670 BK 3	Berkshire Hathaway Inc/Cl A				1FE	1,049,404	101.651	1,016,510	1,000,000	1,009,290	(87,909)	(921)	0	0	4.500	4.199	FA	17,500	45,000	10/31/2014.	02/11/2043.
149123 CD 1	Caterpillar Inc.			1	1FE	1,037,820	96.575	965,750	1,000,000	968,040	(103,656)	(704)	0	0	4.300	4.077	MN	5,494	43,000	10/31/2014.	05/15/2044.
20030N BK 6	Comcast Corp.				1FE	1,074,635	102.751	1,027,510	1,000,000	1,041,160	(76,542)	(1,288)	0	0	4.750	4.299	MS	15,833	47,500	10/31/2014.	03/01/2044.
244199 BF 1	Deere & Company			1	1FE	981,800	96.085	960,850	1,000,000	958,310	(57,022)	372	0	0	3.900	4.009	JD	2,383	39,000	10/31/2014.	06/09/2042.
25468P CX 2	Disney (Walt) Co.				1FE	971,445	93.282	932,820	1,000,000	933,720	(54,720)	580	0	0	3.700	3.867	JD	3,083	37,000	10/31/2014.	12/01/2042.
369604 BF 9	General Electric Co.				1FE	1,012,460	98.718	987,180	1,000,000	979,130	(60,167)	(233)	0	0	4.125	4.050	AO	9,396	41,250	10/31/2014.	10/09/2042.
370334 BP 8	General Mills Inc.			1	2FE	973,945	93.135	931,350	1,000,000	937,910	(64,952)	512	0	0	4.150	4.310	FA	15,678	41,500	10/31/2014.	02/15/2043.
478160 BK 9	Johnson & Johnson			1	1FE	1,511,825	110.139	1,376,738	1,250,000	1,362,913	(144,674)	(4,238)	0	0	4.500	3.346	JD	4,063	56,250	03/25/2015.	12/05/2043.
50076Q AE 6	KRAFT FOODS GROUP INC				2FE	1,070,600	101.396	1,013,960	1,000,000	1,010,580	(93,158)	(1,332)	0	0	5.000	4.548	JD	3,750	50,000	10/31/2014.	06/04/2042.
589331 AS 6	Merck & Co Inc.			1	1FE	949,765	92.155	921,550	1,000,000	913,060	(57,118)	1,048	0	0	3.600	3.897	MS	10,600	36,000	10/31/2014.	09/15/2042.
594918 BL 7	Microsoft Corp.			1	1FE	1,009,510	103.378	1,033,780	1,000,000	1,033,780	24,282	(12)	0	0	4.450	4.392	MN	7,169	0	11/18/2015.	11/03/2045.
61166W AJ 0	Monsanto Co.			1	1FE	894,515	74.826	748,260	1,000,000	726,300	(190,547)	2,077	0	0	3.600	4.251	JJ	16,600	36,000	10/31/2014.	07/15/2042.
654106 AE 3	Nike Inc.			1	1FE	724,553	97.065	727,988	750,000	725,640	1,036	52	0	0	3.875	4.072	MN	5,005	0	11/18/2015.	11/01/2045.
713448 DD 7	Pepsico Inc.			1	1FE	1,014,580	103.442	1,034,420	1,000,000	1,035,540	20,975	(15)	0	0	4.450	4.362	AO	9,518	0	11/18/2015.	04/14/2046.
717081 DK 6	Pfizer Inc.				1FE	1,034,000	102.206	1,022,060	1,000,000	1,018,020	(73,738)	(602)	0	0	4.400	4.198	MN	5,622	44,000	10/31/2014.	05/15/2044.
74005P BD 5	Praxair Inc.			1	1FE	927,945	88.923	889,230	1,000,000	892,430	(86,705)	1,445	0	0	3.550	3.979	MN	5,325	35,500	10/31/2014.	11/07/2042.
740189 AH 8	Precision Castparts			1	1FE	990,085	92.960	929,600	1,000,000	932,960	(77,285)	205	0	0	3.900	3.958	JJ	17,983	39,000	10/31/2014.	01/15/2043.
743315 AP 8	Progressive Corp OH				1FE	1,042,180	101.717	1,017,170	1,000,000	1,010,660	(75,825)	(755)	0	0	4.350	4.102	AO	7,975	43,500	10/31/2014.	04/25/2044.
90131H AH 8	21ST CENTURY FOX AMERICA			1	2FE	1,039,300	96.426	964,260	1,000,000	965,550	(131,051)	(639)	0	0	4.750	4.507	MS	13,986	47,500	10/31/2014.	09/15/2044.
907818 DU 9	Union Pacific Corp.			1	1FE	1,136,700	108.140	1,081,400	1,000,000	1,077,190	(57,768)	(1,742)	0	0	4.750	3.941	JD	2,111	47,500	04/30/2015.	12/15/2043.
911312 AN 6	United Parcel Service			1	1FE	1,161,760	112.617	1,126,170	1,000,000	1,111,320	(47,883)	(2,557)	0	0	4.875	3.861	MN	6,229	48,750	04/30/2015.	11/15/2040.
913017 BT 5	United Technologies Corp.				1FE	1,079,435	102.261	1,022,610	1,000,000	1,009,370	(82,214)	(1,626)	0	0	4.500	4.021	JD	3,750	45,000	10/31/2014.	06/01/2042.
91324P CD 2	UnitedHealth Group Inc.			1	1FE	998,890	97.242	972,420	1,000,000	973,400	(79,348)	48	0	0	4.250	4.256	MS	12,514	42,500	10/31/2014.	03/15/2043.
92343V CK 8	Verizon Communications				2FE	1,020,200	95.654	956,540	1,000,000	950,390	(79,097)	(253)	0	0	4.862	4.738	FA	17,557	48,620	10/31/2014.	08/21/2046.
931142 DQ 3	Wal-Mart Stores Inc.			1	1FE	1,050,115	102.373	1,023,730	1,000,000	1,021,950	(73,311)	(939)	0	0	4.300	4.006	AO	8,242	43,000	10/31/2014.	04/22/2044.
046353 AG 3	ASTRAZENECA PLC		F		1FE	963,955	93.971	939,710	1,000,000	936,230	(62,694)	724	0	0	4.000	4.221	MS	11,444	40,000	10/31/2014.	09/18/2042.
25243Y AV 1	Diageo Capital PLC		F	1	1FE	948,220	93.583	935,830	1,000,000	934,490	(55,322)	982	0	0	3.875	4.188	AO	6,674	38,750	10/31/2014.	04/29/2043.
3299999.	Industrial & Miscellaneous (Unaffiliated) - Issuer Obligations					30,791,236	XXX	29,541,726	30,000,000	29,453,443	(2,165,227)	(12,037)	0	0	XXX	XXX	XXX	279,205	1,168,870	XXX	XXX
3899999.	Total - Industrial & Miscellaneous (Unaffiliated)					30,791,236	XXX	29,541,726	30,000,000	29,453,443	(2,165,227)	(12,037)	0	0	XXX	XXX	XXX	279,205	1,168,870	XXX	XXX
Totals																					
7799999.	Total - Issuer Obligations					30,791,236	XXX	29,541,726	30,000,000	29,453,443	(2,165,227)	(12,037)	0	0	XXX	XXX	XXX	279,205	1,168,870	XXX	XXX
8399999.	Grand Total - Bonds					30,791,236	XXX	29,541,726	30,000,000	29,453,443	(2,165,227)	(12,037)	0	0	XXX	XXX	XXX	279,205	1,168,870	XXX	XXX

SCHEDULE D - PART 2 - SECTION 1

Showing all PREFERRED STOCKS Owned December 31 of Current Year

1	2	Codes		5	6	7	8	Fair Value		11	Dividends			Change in Book/Adjusted Carrying Value					20	21
		3	4					9	10		12	13	14	15	16	17	18	19		
CUSIP Identification	Description	Code	Foreign	Number of Shares	Par Value per Share	Rate per Share	Book/Adjusting Carrying Value	Rate per Share Used to Obtain Fair Value	Fair Value	Actual Cost	Declared but Unpaid	Amount Received During Year	Nonadmitted Declared but Unpaid	Unrealized Valuation Increase (Decrease)	Current Year's (Amortization) / Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Change in B./A.C.V. (15+16-17)	Total Foreign Exchange Change in B./A.C.V.	NAIC Designation	Date Acquired

NONE

SCHEDULE D - PART 2 - SECTION 2

Showing all COMMON STOCKS Owned December 31 of Current Year

1 CUSIP Identification	2 Description	Codes 3 Code	Codes 4 Foreign	5 Number of Shares	6 Book/Adjusted Carrying Value	Fair Value 7 Rate per Share Used to Obtain Fair Value	Fair Value 8 Fair Value	9 Actual Cost	Dividends 10 Declared but Unpaid	Dividends 11 Amount Received During Year	Dividends 12 Nonadmitted Declared but Unpaid	Change in Book/Adjusted Carrying Value 13 Unrealized Valuation Increase (Decrease)	Change in Book/Adjusted Carrying Value 14 Current Year's Other-Than-Temporary Impairment Recognized	Change in Book/Adjusted Carrying Value 15 Total Change in B./A.C.V. (13-14)	Change in Book/Adjusted Carrying Value 16 Total Foreign Exchange Change in B./A.C.V.	17 NAIC Market Indicator (a)	18 Date Acquired
Common Stocks - Industrial and Miscellaneous (Unaffiliated)																	
003021 71 4	Aberdeen Emer Mkts Inst			1,115,096.760	12,667,499	11.360	12,667,499	16,962,017	0	301,663	0	(2,144,355)	0	(2,144,355)	0	L	12/18/2015.
31617H 60 7	Fidelity Invsts Govt MM Fund			2,091.640	2,092	1.000	2,092	2,092	0	1	0	0	0	0	0		12/31/2015.
464287 47 3	iShares			185,710.000	12,754,563	68.680	12,754,563	12,896,457	0	266,674	0	(922,252)	0	(922,252)	0	L	11/18/2015.
464287 59 8	iShares			259,680.000	25,412,285	97.860	25,412,285	25,786,456	0	620,250	0	(1,671,732)	0	(1,671,732)	0	L	11/18/2015.
464287 61 4	iShares Russell 1000 Growth Index Fund			257,150.000	25,581,282	99.480	25,581,282	23,312,859	0	353,003	0	995,171	0	995,171	0	L	10/07/2014.
693390 13 0	Pimco Global Bd USD Hedge Bond Fund			1,322,735.850	12,962,811	9.800	12,962,811	13,793,618	0	718,129	0	(734,528)	0	(734,528)	0	L	12/29/2015.
817270 30 9	Sentinel Group Fds Inc Common Stock A			183,014.470	7,130,244	38.960	7,130,244	7,198,169	0	636,341	0	(600,660)	0	(600,660)	0	L	12/16/2015.
817270 31 7	Sentinel Group Fds Inc Low Duration Bond			2,305,019.220	19,477,412	8.450	19,477,412	20,315,919	0	486,654	0	(457,746)	0	(457,746)	0	L	12/16/2015.
817270 33 3	Sentinel Group Fds Inc Total Return Bond			4,188,241.910	42,887,597	10.240	42,887,597	45,922,391	0	944,619	0	(1,370,435)	0	(1,370,435)	0	L	12/16/2015.
641222 10 4	AMT Large Cap Value Portfolio			222,334.849	2,932,597	13.190	2,932,597	2,384,808	0	268,489		(641,909)		(641,909)	0	A	12/31/2015.
641222 85 6	AMT Mid Cap Growth Portfolio Class S			46,310.584	988,731	21.350	988,731	1,027,811	0	0		(39,080)		(39,080)	0	A	12/28/2015.
641222 50 0	AMT Mid-Cap Growth Class I			53,281.304	1,211,084	22.730	1,211,084	1,318,224	0	98,376		(96,405)		(96,405)	0	A	12/28/2015.
007575 30 1	AMT Short Duration Bond			681,634.391	7,170,794	10.520	7,170,794	7,461,607	0	101,942		(92,420)		(92,420)	0	A	12/29/2015.
015544 70 3	Alger Capital Appreciation			71,825.957	4,842,506	67.420	4,842,506	4,435,448	0	535,181		(272,808)		(272,808)	0	A	12/29/2015.
015544 50 5	Alger Large Cap Growth			446,204.708	23,764,863	53.260	23,764,863	19,395,872	0	2,626,576		(2,229,005)		(2,229,005)	0	A	12/28/2015.
015544 40 6	Alger Small Cap Growth			429,328.420	8,788,353	20.470	8,788,353	11,354,594	0	2,556,048		(2,854,288)		(2,854,288)	0	A	12/29/2015.
81730D 70 2	Balanced			1,082,010.971	13,514,317	12.490	13,514,317	13,566,965	0	973,340		(980,775)		(980,775)	0	A	12/31/2015.
77954T 87 8	Blue Chip Growth			167,271.666	3,741,867	22.370	3,741,867	1,960,762	0	0		335,225		335,225	0	A	12/24/2015.
81730D 60 3	Bond			1,618,770.967	15,184,072	9.380	15,184,072	16,426,617	0	505,442		(707,271)		(707,271)	0	A	12/31/2015.
81730D 10 8	Common Stock			2,998,207.205	46,352,283	15.460	46,352,283	43,536,736	0	6,007,927		(5,928,314)		(5,928,314)	0	A	12/31/2015.
683811 77 2	Conservative Balanced Fund/VA			22,453.469	320,636	14.280	320,636	315,030	0	4,273		(6,425)		(6,425)	0	A	12/22/2015.
91359U 71 1	Core Plus Fixed Income			253,266.305	2,595,980	10.250	2,595,980	2,627,047	0	87,440		(104,321)		(104,321)	0	A	09/15/2015.
25155X 10 7	Deutsche Equity 500 Index VIP A			34,418.525	667,719	19.400	667,719	611,576	0	29,135		(18,598)		(18,598)	0	A	11/10/2015.
25159W 60 0	Deutsche Large Cap Value VIP B			39,327.855	602,109	15.310	602,109	550,417	0	33,657		(80,059)		(80,059)	0	A	12/22/2015.
25155X 40 4	Deutsche Small Cap Index VIP A			56,429.560	856,601	15.180	856,601	823,108	0	71,026		(111,854)		(111,854)	0	A	12/24/2015.
25159W 87 3	Deutsche Small Mid Cap Value VIP B			220,890.227	3,523,199	15.950	3,523,199	2,570,495	0	299,905		(390,295)		(390,295)	0	A	12/30/2015.
91359U 83 6	Emerging Markets Equity			30,194.861	374,114	12.390	374,114	401,040	0	3,132		(45,577)		(45,577)	0	A	12/24/2015.
77954T 86 0	Equity Income			338,090.131	9,037,149	26.730	9,037,149	6,562,867	0	351,187		(1,025,482)		(1,025,482)	0	A	12/30/2015.
355150 64 0	Franklin Global Real Estate VIP Fund			136,339.946	2,115,996	15.520	2,115,996	1,863,148	0	60,454		(47,568)		(47,568)	0	A	12/23/2015.
355150 69 9	Franklin Mutual Global Discovery VIP Fund			64,824.347	1,286,763	19.850	1,286,763	1,383,084	0	110,288		(160,900)		(160,900)	0	A	12/29/2015.
355150 55 8	Franklin Mutual Shares VIP Fund			90,049.044	1,728,942	19.200	1,728,942	1,585,838	0	180,031		(270,833)		(270,833)	0	A	12/29/2015.
355150 59 0	Franklin Small Cap Value VIP Fund			53,985.799	954,469	17.680	954,469	948,464	0	145,826		(220,912)		(220,912)	0	A	12/29/2015.
355150 52 5	Franklin Small-Mid Cap Growth VIP Fund			34,860.647	616,685	17.690	616,685	745,280	0	141,616		(164,136)		(164,136)	0	A	12/28/2015.
355150 87 1	Franklin US Government Securities VIP Fund			131,350.037	1,673,399	12.740	1,673,399	1,740,118	0	42,419		(31,109)		(31,109)	0	A	12/31/2015.
683811 83 0	Global Strategic Income			330,500.198	1,652,501	5.000	1,652,501	1,833,763	0	81,315		(131,460)		(131,460)	0	A	12/28/2015.
77954T 88 6	Health Sciences			144,356.333	5,437,903	37.670	5,437,903	4,464,920	0	408,911		105,080		105,080	0	A	12/28/2015.
480906 78 3	IT Small Cap Core			97,350.325	2,001,523	20.560	2,001,523	1,590,241	0	202,338		(312,579)		(312,579)	0	A	12/29/2015.
683811 82 2	Main Street Small Cap			12,637.829	266,026	21.050	266,026	310,714	0	41,094		(59,731)		(59,731)	0	A	12/24/2015.
81730D 20 7	Mid Cap			1,132,632.115	12,730,785	11.240	12,730,785	12,990,352	0	1,104,389		(1,269,392)		(1,269,392)	0	A	12/29/2015.
77954T 30 8	Personal Strategy			37,404.171	700,580	18.730	700,580	777,911	0	62,397		(63,949)		(63,949)	0	A	12/24/2015.
81730D 30 6	Small Company			2,395,892.203	29,086,131	12.140	29,086,131	33,156,614	0	4,788,577		(5,191,203)		(5,191,203)	0	A	12/30/2015.
26201X 10 9	Socially Responsible Growth			16,538.549	637,726	38.560	637,726	531,730	0	86,834		(108,027)		(108,027)	0	A	12/15/2015.

SCHEDULE D - PART 2 - SECTION 2

Showing all COMMON STOCKS Owned December 31 of Current Year

1	2	Codes 3	Codes 4	5	6	Fair Value 7	Fair Value 8	9	Dividends 10	Dividends 11	Dividends 12	Change in Book/Adjusted Carrying Value 13	Change in Book/Adjusted Carrying Value 14	Change in Book/Adjusted Carrying Value 15	Change in Book/Adjusted Carrying Value 16	17	18
CUSIP Identification	Description	Code	Foreign	Number of Shares	Book/Adjusted Carrying Value	Rate per Share Used to Obtain Fair Value	Fair Value	Actual Cost	Declared but Unpaid	Amount Received During Year	Nonadmitted Declared but Unpaid	Unrealized Valuation Increase (Decrease)	Current Year's Other-Than-Temporary Impairment Recognized	Total Change in B./A.C.V. (13-14)	Total Foreign Exchange Change in B./A.C.V.	NAIC Market Indicator (a)	Date Acquired
641222 60 9	Socially Responsive			2,077.512	44,583	21.460	44,583	48,030	0	4,116		(5,393)		(5,393)	0	A	12/22/2015.
355150 39 2	Templeton Foreign VIP Fund			258,054.513	3,406,320	13.200	3,406,320	3,617,829	0	228,218		(474,210)		(474,210)	0	A	12/29/2015.
91359U 79 4	U.S. Real Estate			5,463.396	110,798	20.280	110,798	87,221	0	1,353		1,031		1,031	0	A	12/04/2015.
921082 50 9	Unconstrained Emerging Markets Fd			330,455.654	2,521,377	7.630	2,521,377	3,395,938	0	149,874		(509,736)		(509,736)	0	A	12/30/2015.
008892 41 6	V.I. Global Health Care			155,719.389	4,944,091	31.750	4,944,091	3,220,381	0	424,912		(295,566)		(295,566)	0	A	12/31/2015.
00888X 59 1	V.I. Mid Cap Growth			299,892.311	1,613,421	5.380	1,613,421	1,272,297	0	125,158		(107,783)		(107,783)	0	A	12/30/2015.
008892 32 5	V.I. Technology			149,693.325	2,818,725	18.830	2,818,725	2,379,276	0	269,816		(100,024)		(100,024)	0	A	12/23/2015.
261976 80 7	VIF Appreciation			22,099.683	999,569	45.230	999,569	866,108	0	61,660		(86,048)		(86,048)	0	A	12/22/2015.
261976 70 8	VIF Opportunistic Small Cap			11,149.274	513,090	46.020	513,090	396,725	0	7,653		(18,948)		(18,948)	0	A	12/29/2015.
261976 60 9	VIF Quality Bond			167,977.672	1,968,698	11.720	1,968,698	2,031,863	0	38,553		(72,128)		(72,128)	0	A	12/29/2015.
921082 60 8	VIP Emerging Markets			292,331.497	3,069,481	10.500	3,069,481	3,678,770	0	165,924		(667,768)		(667,768)	0	A	12/29/2015.
922174 30 5	VIP Equity Income			729,914.817	14,934,057	20.460	14,934,057	14,685,413	0	1,869,047		(2,485,064)		(2,485,064)	0	A	12/31/2015.
921082 30 1	VIP Global Hard Assets			134,127.648	2,264,075	16.880	2,264,075	3,532,054	0	634		(1,000,230)		(1,000,230)	0	A	12/30/2015.
922174 10 7	VIP Government Money Market 153			48,337.850	48,338	1.000	48,338	48,338	0	14		0		0	0	A	00/00/0000.
922174 82 6	VIP Government Money Market 713			19,006,960.500	19,006,961	1.000	19,006,961	19,006,961	0	1,267		0		0	0	A	12/31/2015.
922174 40 4	VIP Growth			326,426.730	21,462,558	65.750	21,462,558	12,244,796	0	669,510		749,238		749,238	0	A	12/31/2015.
922174 20 6	VIP High Income			1,572,735.577	7,785,041	4.950	7,785,041	8,505,485	0	542,243		(844,300)		(844,300)	0	A	12/29/2015.
922175 50 0	VIP II Contrafund			638,165.999	21,646,591	33.920	21,646,591	16,575,627	0	2,072,986		(1,936,312)		(1,936,312)	0	A	12/31/2015.
922175 30 2	VIP II Index 500			265,014.948	54,707,036	206.430	54,707,036	37,565,506	0	1,138,453		(428,953)		(428,953)	0	A	12/31/2015.
922176 40 9	VIP III Mid Cap			218,130.682	7,121,967	32.650	7,121,967	6,603,082	0	846,622		(952,682)		(952,682)	0	A	12/29/2015.
922175 10 4	VIP Investment Grade Bond			964,944.249	11,936,360	12.370	11,936,360	12,419,607	0	323,929		(398,612)		(398,612)	0	A	12/24/2015.
922174 50 3	VIP Overseas			667,710.329	12,739,913	19.080	12,739,913	10,867,606	0	190,642		206,103		206,103	0	A	12/29/2015.
024936 60 1	VP Income & Growth			624,485.916	5,351,844	8.570	5,351,844	4,366,446	0	547,690		(851,328)		(851,328)	0	A	12/31/2015.
02507T 30 8	VP Inflation Protection I			268,819.481	2,677,442	9.960	2,677,442	3,016,309	0	60,564		(122,955)		(122,955)	0	A	12/29/2015.
02507T 20 9	VP Inflation Protection II			9,019.776	89,657	9.940	89,657	108,533	0	1,781		(4,049)		(4,049)	0	A	00/00/0000.
024936 20 5	VP International			799,505.219	8,011,042	10.020	8,011,042	6,232,924	0	29,549		14,592		14,592	0	A	12/29/2015.
024936 88 2	VP Ultra			12,118.730	187,477	15.470	187,477	146,624	0	13,522		(5,141)		(5,141)	0	A	12/22/2015.
024936 10 6	VP Value			1,205,146.403	10,665,546	8.850	10,665,546	7,358,697	0	227,646		(639,404)		(639,404)	0	A	12/24/2015.
018792 82 0	VPS International Growth			25,996.504	484,055	18.620	484,055	462,301	0	1,579		(10,645)		(10,645)	0	A	12/23/2015.
018792 55 6	VPS International Value			362,943.205	4,906,992	13.520	4,906,992	4,650,944	0	126,084		(22,386)		(22,386)	0	A	12/30/2015.
018792 53 1	VPS Small Mid Cap			195,191.655	3,374,864	17.290	3,374,864	3,392,845	0	570,158		(766,343)		(766,343)	0	A	12/30/2015.
018792 51 5	VPS Value			8,863.763	125,068	14.110	125,068	122,050	0	2,816		(12,129)		(12,129)	0	A	12/22/2015.
949756 85 2	VT Discovery II			358,384.363	9,314,410	25.990	9,314,410	7,922,970	0	1,407,914		(1,568,094)		(1,568,094)	0	A	12/31/2015.
949756 84 5	VT Opportunity			272,205.348	6,818,744	25.050	6,818,744	5,058,618	0	717,526		(932,448)		(932,448)	0	A	12/30/2015.
922176 71 4	Value Strategies			27,532.633	400,324	14.540	400,324	369,192	0	5,212		(18,525)		(18,525)	0	A	12/22/2015.
9099999. Total - Common Stocks - Industrial and Miscellaneous (Unaffiliated)					614,304,703	XXX	614,304,703	573,700,545	0	39,181,524	0	(44,489,157)	0	(44,489,157)	0	XXX	XXX
Common Stocks - Mutual Funds																	
52106N 59 0	LAZARD INTER STRAT EQ INST			1,926,735.830	25,683,389	13.330	25,683,389	27,289,863	0	294,194	0	(748,221)	0	(748,221)	0	L	12/21/2015.
9299999. Total - Common Stocks - Mutual Funds					25,683,389	XXX	25,683,389	27,289,863	0	294,194	0	(748,221)	0	(748,221)	0	XXX	XXX
Common Stocks - Money Market Mutual Funds																	
233203 59 5	DFA US TARGETED VALUE			645,512.210	12,748,866	19.750	12,748,866	13,616,437	0	702,786	0	(1,468,256)	0	(1,468,256)	0	L	12/16/2015.
742935 12 5	AKRE FOCUS FUND INSTL			549,927.320	12,884,797	23.430	12,884,797	11,630,750	0	0	0	336,908	0	336,908	0	L	11/18/2015.
742935 22 4	Hodges Small Cap Instl Fd			690,470.510	12,594,182	18.240	12,594,182	12,845,161	0	42,594	0	(1,185,750)	0	(1,185,750)	0	L	12/10/2015.

SCHEDULE D - PART 2 - SECTION 2

Showing all COMMON STOCKS Owned December 31 of Current Year

1 CUSIP Identification	2 Description	Codes 3 Code	4 Foreign	5 Number of Shares	6 Book/Adjusted Carrying Value	Fair Value 7 Rate per Share Used to Obtain Fair Value	8 Fair Value	9 Actual Cost	Dividends 10 Declared but Unpaid	11 Amount Received During Year	12 Nonadmitted Declared but Unpaid	Change in Book/Adjusted Carrying Value 13 Unrealized Valuation Increase (Decrease)	14 Current Year's Other-Than-Temporary Impairment Recognized	15 Total Change in B./A.C.V. (13-14)	16 Total Foreign Exchange Change in B./A.C.V.	17 NAIC Market Indicator (a)	18 Date Acquired
9399999. Total - Common Stocks - Money Market Mutual Funds					38,227,845	XXX	38,227,845	38,092,348	0	745,380	0	(2,317,098)	0	(2,317,098)	0	XXX	XXX
9799999. Total - Common Stock					678,215,937	XXX	678,215,937	639,082,756	0	40,221,098	0	(47,554,476)	0	(47,554,476)	0	XXX	XXX
9899999. Total Common and Preferred Stock					678,215,937	XXX	678,215,937	639,082,756	0	40,221,098	0	(47,554,476)	0	(47,554,476)	0	XXX	XXX

(a) For all common stocks bearing the NAIC market indicator "U" provide: the number of such issues.........0, the total $ value (included in Column 8) of all such issues $.........0.

SCHEDULE D - PART 3

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

1 CUSIP Identification	2 Description	3 Foreign	4 Date Acquired	5 Name of Vendor	6 Number of Shares of Stock	7 Actual Cost	8 Par Value	9 Paid for Accrued Interest and Dividends
Bonds - Industrial and Miscellaneous								
478160 BK 9	Johnson & Johnson 4.500% 12/05/43		03/25/2015	Citigroup Global		1,511,825	1,250,000	17,969
594918 BL 7	Microsoft Corp 4.450% 11/03/45		11/18/2015	Citigroup Global		1,009,510	1,000,000	2,472
654106 AE 3	Nike Inc 3.875% 11/01/45		11/18/2015	Citigroup Global		724,553	750,000	1,938
713448 DD 7	Pepsico Inc 4.450% 04/14/46		11/18/2015	Citigroup Global		1,014,580	1,000,000	4,821
907818 DU 9	Union Pacific Corp 4.750% 12/15/43		04/30/2015	JP Morgan		1,136,700	1,000,000	18,472
911312 AN 6	United Parcel Service 4.875% 11/15/40		04/30/2015	JP Morgan		1,161,760	1,000,000	23,021
3899999. Total - Bonds - Industrial and Miscellaneous						6,558,928	6,000,000	68,693
8399997. Total - Bonds - Part 3						6,558,928	6,000,000	68,693
8399999. Total - Bonds						6,558,928	6,000,000	68,693
Common Stocks - Industrial and Miscellaneous								
003021 71 4	Aberdeen Emer Mkts Inst		12/18/2015	Various	222,569.650	2,771,663	XXX	0
31617H 60 7	Fidelity Invsts Govt MM Fund		12/31/2015	Direct	1,242,014.340	1,242,014	XXX	0
31617H 60 7	Fidelity Invsts Govt MM Fund		11/13/2015	Tax Free Exchange	2,612,092.300	2,612,092	XXX	0
464287 47 3	iShares		11/18/2015	Cantor Fitzgerald	7,100.000	500,621	XXX	0
464287 59 8	iShares		11/18/2015	Cantor Fitzgerald	6,250.000	625,563	XXX	0
693390 13 0	Pimco Global Bd USD Hedge Bond Fund		12/29/2015	Various	201,018.550	2,065,156	XXX	0
817270 30 9	Sentinel Group Fds Inc Common Stock A		12/16/2015	Sentinel Group Fds	17,581.720	706,630	XXX	0
817270 31 7	Sentinel Group Fds Inc Low Duration Bond		12/16/2015	Various	57,519.360	494,238	XXX	0
817270 33 3	Sentinel Group Fds Inc Total Return Bond		12/16/2015	Various	108,369.580	1,133,646	XXX	0
015544 70 3	Alger Capital Appreciation		12/29/2015	Alger Shareholder Services	14,234.607	1,006,171	XXX	0
015544 50 5	Alger Large Cap Growth		12/28/2015	Alger Shareholder Services	63,548.658	3,512,825	XXX	0
015544 40 6	Alger Small Cap Growth		12/29/2015	Alger Shareholder Services	140,177.404	3,037,505	XXX	0
018792 82 0	VPS International Growth		12/23/2015	Alliance Bernstein	7,522.459	142,953	XXX	0
018792 55 6	VPS International Value		12/30/2015	Alliance Bernstein	37,503.490	526,178	XXX	0
018792 53 1	VPS Small Mid Cap		12/30/2015	Alliance Bernstein	44,190.546	826,731	XXX	0
018792 51 5	VPS Value		12/22/2015	Alliance Bernstein	2,164.807	33,363	XXX	0
024936 60 1	VP Income & Growth		12/31/2015	American Century	103,122.974	932,193	XXX	0
02507T 30 8	VP Inflation Protection I		12/29/2015	American Century	22,543.902	231,742	XXX	0
02507T 20 9	VP Inflation Protection II		00/00/0000	American Century	173.582	1,793	XXX	0
024936 20 5	VP International		12/29/2015	American Century	49,412.601	510,525	XXX	0
024936 88 2	VP Ultra		12/22/2015	American Century	4,028.717	62,125	XXX	0
024936 10 6	VP Value		12/24/2015	American Century	90,059.001	811,977	XXX	0
25155X 10 7	Deutsche Equity 500 Index VIP A		11/10/2015	DWS	12,531.292	239,598	XXX	0
25159W 60 0	Deutsche Large Cap Value VIP B		12/22/2015	DWS	4,577.676	77,515	XXX	0
25155X 40 4	Deutsche Small Cap Index VIP A		12/24/2015	DWS	8,849.189	144,363	XXX	0
25159W 87 3	Deutsche Small Mid Cap Value VIP B		12/30/2015	DWS	29,287.588	508,714	XXX	0
26201X 10 9	Socially Responsible Growth		12/15/2015	Dreyfus	2,887.865	118,231	XXX	0
261976 80 7	VIF Appreciation		12/22/2015	Dreyfus	2,847.451	132,439	XXX	0
261976 70 8	VIF Opportunistic Small Cap		12/29/2015	Dreyfus	1,229.861	58,088	XXX	0
261976 60 9	VIF Quality Bond		12/29/2015	Dreyfus	22,366.324	270,192	XXX	0
922174 30 5	VIP Equity Income		12/31/2015	Fidelity Investments	110,005.842	2,373,930	XXX	0
922174 10 7	VIP Government Money Market 153		00/00/0000	Fidelity Investments	13.900	13	XXX	0
922174 82 6	VIP Government Money Market 713		12/31/2015	Fidelity Investments	9,362,283.950	9,362,283	XXX	0
922174 40 4	VIP Growth		12/31/2015	Fidelity Investments	18,572.425	1,170,728	XXX	0
922174 20 6	VIP High Income		12/29/2015	Fidelity Investments	194,050.992	1,019,001	XXX	0
922175 50 0	VIP II Contrafund		12/31/2015	Fidelity Investments	86,915.723	2,988,192	XXX	0

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
922175 30 2	VIP II Index 500		12/31/2015	Fidelity Investments	15,381.891	3,182,357	XXX	0
922176 40 9	VIP III Mid Cap		12/29/2015	Fidelity Investments	37,298.589	1,260,895	XXX	0
922175 10 4	VIP Investment Grade Bond		12/24/2015	Fidelity Investments	65,296.351	828,475	XXX	0
922174 50 3	VIP Overseas		12/29/2015	Fidelity Investments	57,666.945	1,125,998	XXX	0
922176 71 4	Value Strategies		12/22/2015	Fidelity Investments	8,744.811	133,462	XXX	0
355150 64 0	Franklin Global Real Estate VIP Fund		12/23/2015	Franklin Templeton	22,828.606	353,057	XXX	0
355150 69 9	Franklin Mutual Global Discovery VIP Fund		12/29/2015	Franklin Templeton	16,710.179	359,801	XXX	0
355150 55 8	Franklin Mutual Shares VIP Fund		12/29/2015	Franklin Templeton	13,913.960	279,122	XXX	0
355150 59 0	Franklin Small Cap Value VIP Fund		12/29/2015	Franklin Templeton	11,324.206	223,174	XXX	0
355150 52 5	Franklin Small-Mid Cap Growth VIP Fund		12/28/2015	Franklin Templeton	11,885.453	239,525	XXX	0
355150 87 1	Franklin US Government Securities VIP Fund		12/31/2015	Franklin Templeton	12,851.533	164,028	XXX	0
355150 39 2	Templeton Foreign VIP Fund		12/29/2015	Franklin Templeton	42,668.171	638,964	XXX	0
008892 41 6	V.I. Global Health Care		12/31/2015	Invesco	25,467.090	839,733	XXX	0
00888X 59 1	V.I. Mid Cap Growth		12/30/2015	Invesco	35,009.036	190,177	XXX	0
008892 32 5	V.I. Technology		12/23/2015	Invesco	28,158.385	518,434	XXX	0
480906 78 3	IT Small Cap Core		12/29/2015	J.P. Morgan	15,268.551	339,214	XXX	0
91359U 71 1	Core Plus Fixed Income		09/15/2015	Morgan Stanley	11,033.467	113,253	XXX	0
91359U 83 6	Emerging Markets Equity		12/24/2015	Morgan Stanley	4,793.692	64,583	XXX	0
91359U 79 4	U.S. Real Estate		12/04/2015	Morgan Stanley	514.670	10,148	XXX	0
641222 10 4	AMT Large Cap Value Portfolio		12/31/2015	Neuberger Berman	33,941.749	486,743	XXX	0
641222 85 6	AMT Mid Cap Growth Portfolio Class S		12/28/2015	Neuberger Berman	46,310.584	1,027,811	XXX	0
641222 50 0	AMT Mid-Cap Growth Class I		12/28/2015	Neuberger Berman	11,337.833	279,874	XXX	0
007575 30 1	AMT Short Duration Bond		12/29/2015	Neuberger Berman	86,456.236	918,615	XXX	0
641222 60 9	Socially Responsive		12/22/2015	Neuberger Berman	1,566.734	37,778	XXX	0
683811 77 2	Conservative Balanced Fund/VA		12/22/2015	Oppenheimer	15,075.430	220,153	XXX	0
683811 83 0	Global Strategic Income		12/28/2015	Oppenheimer	103,231.157	552,162	XXX	0
683811 82 2	Main Street Small Cap		12/24/2015	Oppenheimer	4,756.682	118,798	XXX	0
81730D 70 2	Balanced		12/31/2015	Sentinel VPT	154,691.520	2,022,645	XXX	0
81730D 60 3	Bond		12/31/2015	Sentinel VPT	120,292.808	1,161,301	XXX	0
81730D 10 8	Common Stock		12/31/2015	Sentinel VPT	443,758.176	7,092,394	XXX	0
81730D 20 7	Mid Cap		12/29/2015	Sentinel VPT	124,282.349	1,446,222	XXX	0
81730D 30 6	Small Company		12/30/2015	Sentinel VPT	420,833.107	5,382,219	XXX	0
77954T 87 8	Blue Chip Growth		12/24/2015	T. Rowe Price	17,753.164	387,863	XXX	0
77954T 86 0	Equity Income		12/30/2015	T. Rowe Price	31,132.364	872,315	XXX	0
77954T 88 6	Health Sciences		12/28/2015	T. Rowe Price	28,066.181	1,117,305	XXX	0
77954T 30 8	Personal Strategy		12/24/2015	T. Rowe Price	6,053.511	119,959	XXX	0
921082 50 9	Unconstrained Emerging Markets Fd		12/30/2015	Van Eck Insurance Group	66,375.821	567,247	XXX	0
921082 60 8	VIP Emerging Markets		12/29/2015	Van Eck Insurance Group	70,066.287	858,914	XXX	0
921082 30 1	VIP Global Hard Assets		12/30/2015	Van Eck Insurance Group	47,738.420	1,072,609	XXX	0
949756 85 2	VT Discovery II		12/31/2015	Wells Fargo	63,199.863	1,817,387	XXX	0
949756 84 5	VT Opportunity		12/30/2015	Wells Fargo	37,469.981	976,731	XXX	0
9099999. Total - Common Stocks - Industrial and Miscellaneous						81,652,436	XXX	0
Common Stocks - Mutual Funds								
52106N 59 0	LAZARD INTER STRAT EQ INST		12/21/2015	Various	151,874.380	2,080,443	XXX	0
9299999. Total - Common Stocks - Mutual Funds						2,080,443	XXX	0
Common Stocks - Money Market Mutual Funds								

SCHEDULE D - PART 3

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

1 CUSIP Identification	2 Description	3 Foreign	4 Date Acquired	5 Name of Vendor	6 Number of Shares of Stock	7 Actual Cost	8 Par Value	9 Paid for Accrued Interest and Dividends
233203 59 5	DFA US TARGETED VALUE		12/16/2015	Various	74,944.040	1,578,931	XXX	0
742935 12 5	AKRE FOCUS FUND INSTL		11/18/2015	Direct	9,743.800	232,000	XXX	0
742935 22 4	Hodges Small Cap Instl Fd		12/10/2015	Various	54,353.610	1,057,594	XXX	0
9399999. Total - Common Stocks - Money Market Mutual Funds						2,868,525	XXX	0
9799997. Total - Common Stocks - Part 3						86,601,404	XXX	0
9799998. Total - Common Stocks - Summary Item from Part 5						3,696,601	XXX	0
9799999. Total - Common Stocks						90,298,005	XXX	0
9899999. Total - Preferred and Common Stocks						90,298,005	XXX	0
9999999. Total - Bonds, Preferred and Common Stocks						96,856,933	XXX	68,693

SCHEDULE D - PART 4

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

1	2	3	4	5	6	7	8	9	10	Change in Book/Adjusted Carrying Value					16	17	18	19	20	21
										11	12	13	14	15						
CUSIP Identification	Description	Foreign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Prior Year Book/Adjusted Carrying Value	Unrealized Valuation Increase (Decrease)	Current Year's (Amortization) / Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Change in B./A.C.V. (11+12-13)	Total Foreign Exchange Change in B./A.C.V.	Book/Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest / Stock Dividends Received During Year	Stated Contractual Maturity Date
Bonds - Industrial and Miscellaneous																				
58013M ER 1	McDonalds Corp 3.625% 05/01/43	..	03/26/2015.	JP Morgan		975,670	1,000,000	915,335	930,240	(14,652)	387	0	(14,265)	0	915,975	0	59,695	59,695	15,003	05/01/2043.
3899999.	Total - Bonds - Industrial and Miscellaneous					975,670	1,000,000	915,335	930,240	(14,652)	387	0	(14,265)	0	915,975	0	59,695	59,695	15,003	XXX
8399997.	Total - Bonds - Part 4					975,670	1,000,000	915,335	930,240	(14,652)	387	0	(14,265)	0	915,975	0	59,695	59,695	15,003	XXX
8399999.	Total - Bonds					975,670	1,000,000	915,335	930,240	(14,652)	387	0	(14,265)	0	915,975	0	59,695	59,695	15,003	XXX
Common Stocks - Industrial and Miscellaneous																				
233809 10 2	Fidelity Prime Fnd Daily Money Market	..	04/30/2015.	Direct	344,859.370	344,859	XXX	344,859	344,859	0	0	0	0	0	344,859	0	0	0	11	XXX
31617H 60 7	Fidelity Invsts Govt MM Fund	..	12/30/2015.	Direct	3,852,015.000	3,852,015	XXX	3,852,015	3,852,015	0	0	0	0	0	3,852,015	0	0	0	3	XXX
464287 47 3	iShares	..	12/28/2015.	Various	6,390.000	473,525	XXX	443,524	471,257	(27,733)	0	0	(27,733)	0	443,524	0	30,001	30,001	2,571	XXX
464287 59 8	iShares	..	12/28/2015.	Various	5,570.000	560,604	XXX	553,067	581,146	(28,079)	0	0	(28,079)	0	553,067	0	7,537	7,537	7,142	XXX
464287 61 4	iShares Russell 1000 Growth Index Fund	..	12/28/2015.	Various	24,850.000	2,498,934	XXX	2,252,866	2,375,909	(123,042)	0	0	(123,042)	0	2,252,866	0	246,068	246,068	14,781	XXX
693390 13 0	Pimco Global Bd USD Hedge Bond Fund	..	12/28/2015.	Direct	25,445.540	257,000	XXX	265,803	263,896	1,907	0	0	1,907	0	265,803	0	(8,803)	(8,803)	7,028	XXX
817270 30 9	Sentinel Group Fds Inc Common Stock A	..	12/31/2015.	Sentinel Group Fds	7,283.360	310,232	XXX	129,604	309,252	(179,648)	0	0	(179,648)	0	129,604	0	180,629	180,629	1,770	XXX
817270 31 7	Sentinel Group Fds Inc Low Duration Bond	..	12/24/2015.	Sentinel Group Fds	37,258.340	315,000	XXX	328,401	322,238	6,163	0	0	6,163	0	328,401	0	(13,401)	(13,401)	7,584	XXX
817270 33 3	Sentinel Group Fds Inc Total Return Bond	..	12/24/2015.	Sentinel Group Fds	48,876.000	500,000	XXX	535,910	516,484	19,426	0	0	19,426	0	535,910	0	(35,910)	(35,910)	11,027	XXX
58933Y 10 5	Merck & Co Inc	..		Merck & Co Inc		0	XXX	0	0	0	0	0	0	0	0	0	0	0	1,305	XXX
806605 10 1	Schering Plough Corp	..		Schering Plough Corp		0	XXX	0	0	0	0	0	0	0	0	0	0	0	1,062	XXX
771195 10 4	Roche Holdings Ltd ADR	F		Roche Holdings Ltd ADR		0	XXX	0	0	0	0	0	0	0	0	0	0	0	1	XXX
G5960L 10 3	Medtronic PLC	R		Medtronic PLC		0	XXX	0	0	0	0	0	0	0	0	0	0	0	464	XXX
015544 70 3	Alger Capital Appreciation	..	12/31/2015.	Alger Shareholder Services	11,132.759	833,622	XXX	492,913	794,322	(301,409)	0	0	(301,409)	0	833,622		340,709	340,709	5,652	XXX
015544 50 5	Alger Large Cap Growth	..	12/31/2015.	Alger Shareholder Services	87,457.498	5,330,295	XXX	2,882,222	5,138,128	(2,255,906)	0	0	(2,255,906)	0	5,330,295		2,448,073	2,448,073	31,439	XXX
015544 40 6	Alger Small Cap Growth	..	12/31/2015.	Alger Shareholder Services	50,240.615	1,521,166	XXX	1,388,975	1,495,161	(106,186)	0	0	(106,186)	0	1,521,166		132,191	132,191	3,087	XXX
018792 82 0	VPS International Growth	..	12/31/2015.	Alliance Bernstein	14,744.766	295,555	XXX	240,730	280,740	(40,010)	0	0	(40,010)	0	295,555		54,825	54,825	177	XXX
018792 55 6	VPS International Value	..	12/31/2015.	Alliance Bernstein	96,913.267	1,381,354	XXX	1,205,207	1,311,237	(106,030)	0	0	(106,030)	0	1,381,354		176,147	176,147	3,800	XXX
018792 53 1	VPS Small Mid Cap	..	12/31/2015.	Alliance Bernstein	51,199.466	1,013,388	XXX	658,193	1,123,828	(465,635)	0	0	(465,635)	0	1,013,388		355,195	355,195	103,350	XXX
018792 51 5	VPS Value	..	12/31/2015.	Alliance Bernstein	2,529.379	37,799	XXX	30,426	39,205	(8,779)	0	0	(8,779)	0	37,799		7,373	7,373	448	XXX
024936 60 1	VP Income & Growth	..	12/31/2015.	American Century	51,035.466	466,468	XXX	311,230	515,969	(204,739)	0	0	(204,739)	0	466,468		155,238	155,238	37,081	XXX
02507T 30 8	VP Inflation Protection I	..	12/31/2015.	American Century	49,441.035	505,594	XXX	570,357	515,670	54,687	0	0	54,687	0	505,594		(64,763)	(64,763)	7,819	XXX
02507T 20 9	VP Inflation Protection II	..	12/31/2015.	American Century	95.552	978	XXX	1,167	993	174	0	0	174	0	978		(189)	(189)	13	XXX
024936 20 5	VP International	..	12/31/2015.	American Century	154,885.893	1,610,076	XXX	1,024,200	1,545,761	(521,561)	0	0	(521,561)	0	1,610,076		585,876	585,876	5,247	XXX
024936 88 2	VP Ultra	..	12/31/2015.	American Century	909.747	14,540	XXX	7,353	14,674	(7,321)	0	0	(7,321)	0	14,540		7,187	7,187	1,005	XXX
024936 10 6	VP Value	..	12/31/2015.	American Century	138,824.371	1,270,136	XXX	763,816	1,306,337	(542,521)	0	0	(542,521)	0	1,270,136		506,320	506,320	13,317	XXX
25155X 10 7	Deutsche Equity 500 Index VIP A	..	12/31/2015.	DWS	56,665.227	1,122,008	XXX	773,130	1,156,537	(383,407)	0	0	(383,407)	0	1,122,008		348,878	348,878	67,709	XXX
25159W 60 0	Deutsche Large Cap Value VIP B	..	12/31/2015.	DWS	3,016.468	50,060	XXX	37,739	52,487	(14,748)	0	0	(14,748)	0	50,060		12,321	12,321	2,092	XXX
25155X 40 4	Deutsche Small Cap Index VIP A	..	12/31/2015.	DWS	23,632.529	394,578	XXX	280,670	409,315	(128,645)	0	0	(128,645)	0	394,578		113,908	113,908	19,939	XXX
25159W 87 3	Deutsche Small Mid Cap Value VIP B	..	12/31/2015.	DWS	45,132.231	779,929	XXX	394,624	802,000	(407,376)	0	0	(407,376)	0	779,929		385,305	385,305	51,232	XXX
26201X 10 9	Socially Responsible Growth	..	12/31/2015.	Dreyfus	2,978.885	119,129	XXX	80,794	136,939	(56,145)	0	0	(56,145)	0	119,129		38,335	38,335	16,437	XXX
261976 80 7	VIF Appreciation	..	12/31/2015.	Dreyfus	4,395.413	210,212	XXX	140,529	217,617	(77,088)	0	0	(77,088)	0	210,212		69,683	69,683	7,962	XXX
261976 70 8	VIF Opportunistic Small Cap	..	12/31/2015.	Dreyfus	1,102.864	53,950	XXX	27,771	52,695	(24,924)	0	0	(24,924)	0	53,950		26,179	26,179	741	XXX
261976 60 9	VIF Quality Bond	..	12/31/2015.	Dreyfus	29,022.082	346,647	XXX	339,589	352,909	(13,320)	0	0	(13,320)	0	346,647		7,058	7,058	4,846	XXX
922174 30 5	VIP Equity Income	..	12/31/2015.	Fidelity Investments	76,589.617	1,696,902	XXX	1,492,030	1,858,830	(366,800)	0	0	(366,800)	0	1,696,902		204,872	204,872	155,316	XXX
922174 10 7	VIP Government Money Market 153	..	12/31/2015.	Fidelity Investments	2,622.170	2,622	XXX	2,622	2,622	0	0	0	0	0	2,622		0	0	0	XXX
922174 82 6	VIP Government Money Market 713	..	12/31/2015.	Fidelity Investments	9,229,873.407	9,229,873	XXX	9,229,873	9,229,873	0	0	0	0	0	9,229,873		0	0	506	XXX

SCHEDULE D - PART 4

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

1	2	3	4	5	6	7	8	9	10	Change in Book/Adjusted Carrying Value					16	17	18	19	20	21
										11	12	13	14	15						
CUSIP Identification	Description	Foreign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Prior Year Book/Adjusted Carrying Value	Unrealized Valuation Increase (Decrease)	Current Year's (Amortization) / Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Change in B./A.C.V. (11+12-13)	Total Foreign Exchange Change in B./A.C.V.	Book/Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest / Stock Dividends Received During Year	Stated Contractual Maturity Date
922174 40 4	VIP Growth	..	12/31/2015.	Fidelity Investments	38,695.872	2,504,041	XXX	1,284,033	2,456,414	(1,172,381)	0	0	(1,172,381)	0	2,504,041		1,220,008	1,220,008	71,148	XXX
922174 20 6	VIP High Income	..	12/31/2015.	Fidelity Investments	198,395.077	1,111,057	XXX	1,010,072	1,095,141	(85,069)	0	0	(85,069)	0	1,111,057		100,985	100,985	6,188	XXX
922175 50 0	VIP II Contrafund	..	12/31/2015.	Fidelity Investments	79,888.983	2,792,782	XXX	1,869,098	2,984,652	(1,115,554)	0	0	(1,115,554)	0	2,792,782		923,684	923,684	236,204	XXX
922175 30 2	VIP II Index 500	..	12/31/2015.	Fidelity Investments	26,090.808	5,456,730	XXX	3,365,196	5,430,019	(2,064,823)	0	0	(2,064,823)	0	5,456,730		2,091,534	2,091,534	12,867	XXX
922176 40 9	VIP III Mid Cap	..	12/31/2015.	Fidelity Investments	39,445.419	1,373,274	XXX	874,034	1,486,303	(612,269)	0	0	(612,269)	0	1,373,274		499,240	499,240	148,828	XXX
922175 10 4	VIP Investment Grade Bond	..	12/31/2015.	Fidelity Investments	162,021.130	2,074,084	XXX	2,022,057	2,072,250	(50,193)	0	0	(50,193)	0	2,074,084		52,027	52,027	5,304	XXX
922174 50 3	VIP Overseas	..	12/31/2015.	Fidelity Investments	101,122.704	1,996,891	XXX	1,581,105	1,890,995	(309,890)	0	0	(309,890)	0	1,996,891		415,786	415,786	2,599	XXX
922176 71 4	Value Strategies	..	12/31/2015.	Fidelity Investments	6,708.252	99,768	XXX	83,889	101,898	(18,009)	0	0	(18,009)	0	99,768		15,879	15,879	227	XXX
355150 64 0	Franklin Global Real Estate VIP Fund	..	12/31/2015.	Franklin Templeton	24,502.397	383,361	XXX	261,084	390,813	(129,729)	0	0	(129,729)	0	383,361		122,277	122,277	7,785	XXX
355150 69 9	Franklin Mutual Global Discovery VIP Fund	..	12/31/2015.	Franklin Templeton	4,919.183	109,081	XXX	100,020	111,223	(11,203)	0	0	(11,203)	0	109,081		9,061	9,061	3,758	XXX
355150 55 8	Franklin Mutual Shares VIP Fund	..	12/31/2015.	Franklin Templeton	8,037.063	177,797	XXX	124,141	181,638	(57,497)	0	0	(57,497)	0	177,797		53,656	53,656	5,056	XXX
355150 59 0	Franklin Small Cap Value VIP Fund	..	12/31/2015.	Franklin Templeton	7,893.565	155,124	XXX	99,708	176,184	(76,476)	0	0	(76,476)	0	155,124		55,416	55,416	18,972	XXX
355150 52 5	Franklin Small-Mid Cap Growth VIP Fund	..	12/31/2015.	Franklin Templeton	4,318.500	92,570	XXX	78,370	101,744	(23,374)	0	0	(23,374)	0	92,570		14,200	14,200	14,153	XXX
355150 87 1	Franklin US Government Securities VIP Fund	..	12/31/2015.	Franklin Templeton	21,808.413	279,485	XXX	293,292	283,509	9,783	0	0	9,783	0	279,485		(13,807)	(13,807)	5,733	XXX
355150 39 2	Templeton Foreign VIP Fund	..	12/31/2015.	Franklin Templeton	42,625.027	639,727	XXX	522,281	641,507	(119,226)	0	0	(119,226)	0	639,727		117,446	117,446	22,484	XXX
008892 41 6	V.I. Global Health Care	..	12/31/2015.	Invesco	24,362.342	873,483	XXX	373,466	822,960	(449,494)	0	0	(449,494)	0	873,483		500,017	500,017	15,699	XXX
00888X 59 1	V.I. Mid Cap Growth	..	12/31/2015.	Invesco	43,037.201	256,170	XXX	175,004	248,755	(73,751)	0	0	(73,751)	0	256,170		81,166	81,166	3,844	XXX
008892 32 5	V.I. Technology	..	12/31/2015.	Invesco	16,622.848	331,304	XXX	199,534	328,301	(128,767)	0	0	(128,767)	0	331,304		131,770	131,770	12,074	XXX
480906 78 3	IT Small Cap Core	..	12/31/2015.	J.P. Morgan	10,730.561	247,404	XXX	136,318	258,177	(121,859)	0	0	(121,859)	0	247,404		111,086	111,086	12,341	XXX
91359U 71 1	Core Plus Fixed Income	..	12/31/2015.	Morgan Stanley	11,308.886	120,594	XXX	117,860	120,779	(2,919)	0	0	(2,919)	0	120,594		2,734	2,734	515	XXX
91359U 83 6	Emerging Markets Equity	..	12/31/2015.	Morgan Stanley	4,679.813	64,415	XXX	60,384	65,424	(5,040)	0	0	(5,040)	0	64,415		4,031	4,031	269	XXX
91359U 79 4	U.S. Real Estate	..	12/31/2015.	Morgan Stanley	858.830	17,151	XXX	11,872	17,288	(5,416)	0	0	(5,416)	0	17,151		5,279	5,279	175	XXX
641222 10 4	AMT Large Cap Value Portfolio	..	12/31/2015.	Neuberger Berman	40,586.808	604,257	XXX	375,828	665,218	(289,390)	0	0	(289,390)	0	604,257		228,429	228,429	17,362	XXX
641222 50 0	AMT Mid-Cap Growth Class I	..	12/31/2015.	Neuberger Berman	6,527.446	164,657	XXX	151,272	159,922	(8,650)	0	0	(8,650)	0	164,657		13,385	13,385	2,661	XXX
007575 30 1	AMT Short Duration Bond	..	12/31/2015.	Neuberger Berman	202,409.915	2,155,606	XXX	2,334,191	2,157,690	176,501	0	0	176,501	0	2,155,606		(178,585)	(178,585)	10,107	XXX
641222 88 0	AMT Small Cap Growth	..	11/05/2015.	Neuberger Berman	66,884.496	1,040,693	XXX	777,937	1,199,239	(421,302)	0	0	(421,302)	0	1,040,693		262,756	262,756	144,354	XXX
641222 60 9	Socially Responsive	..	12/31/2015.	Neuberger Berman	512.275	11,188	XXX	11,225	12,233	(1,008)	0	0	(1,008)	0	11,188		(37)	(37)	851	XXX
683811 77 2	Conservative Balanced Fund/VA	..	12/31/2015.	Oppenheimer	627.711	9,041	XXX	7,359	9,096	(1,737)	0	0	(1,737)	0	9,041		1,682	1,682	142	XXX
683811 83 0	Global Strategic Income	..	12/31/2015.	Oppenheimer	93,288.591	488,029	XXX	516,443	505,624	10,819	0	0	10,819	0	488,029		(28,414)	(28,414)	21,563	XXX
683811 82 2	Main Street Small Cap	..	12/31/2015.	Oppenheimer	1,640.984	38,874	XXX	31,029	43,092	(12,063)	0	0	(12,063)	0	38,874		7,845	7,845	4,788	XXX
81730D 70 2	Balanced	..	12/31/2015.	Sentinel VPT	111,155.816	1,500,280	XXX	1,258,046	1,495,046	(237,000)	0	0	(237,000)	0	1,500,280		242,234	242,234	49	XXX
81730D 60 3	Bond	..	12/31/2015.	Sentinel VPT	340,529.600	3,354,380	XXX	3,491,786	3,347,406	144,380	0	0	144,380	0	3,354,380		(137,406)	(137,406)	147	XXX
81730D 10 8	Common Stock	..	12/31/2015.	Sentinel VPT	423,571.410	7,519,232	XXX	5,189,527	7,492,978	(2,303,451)	0	0	(2,303,451)	0	7,519,232		2,329,705	2,329,705	21,601	XXX
81730D 20 7	Mid Cap	..	12/31/2015.	Sentinel VPT	173,907.492	2,234,376	XXX	1,629,870	2,165,148	(535,278)	0	0	(535,278)	0	2,234,376		604,506	604,506	921	XXX
81730D 30 6	Small Company	..	12/31/2015.	Sentinel VPT	349,792.325	5,262,437	XXX	4,258,953	5,117,462	(858,509)	0	0	(858,509)	0	5,262,437		1,003,484	1,003,484	38,114	XXX
77954T 87 8	Blue Chip Growth	..	12/31/2015.	T. Rowe Price	31,843.994	676,674	XXX	276,081	642,930	(366,849)	0	0	(366,849)	0	676,674		400,593	400,593	0	XXX
77954T 86 0	Equity Income	..	12/31/2015.	T. Rowe Price	71,092.263	2,020,256	XXX	1,079,997	2,128,502	(1,048,505)	0	0	(1,048,505)	0	2,020,256		940,259	940,259	15,344	XXX
77954T 88 6	Health Sciences	..	12/31/2015.	T. Rowe Price	24,986.858	1,031,350	XXX	381,899	905,774	(523,875)	0	0	(523,875)	0	1,031,350		649,451	649,451	5,359	XXX
77954T 30 8	Personal Strategy	..	12/31/2015.	T. Rowe Price	6,903.941	142,632	XXX	130,598	141,945	(11,347)	0	0	(11,347)	0	142,632		12,034	12,034	1,500	XXX
921082 50 9	Unconstrained Emerging Markets Fd	..	12/31/2015.	Van Eck Insurance Group	61,053.051	496,422	XXX	711,496	569,625	141,871	0	0	141,871	0	496,422		(215,074)	(215,074)	33,737	XXX
921082 60 8	VIP Emerging Markets	..	12/31/2015.	Van Eck Insurance Group	55,823.168	652,707	XXX	625,010	722,910	(97,900)	0	0	(97,900)	0	652,707		27,697	27,697	39,828	XXX
921082 30 1	VIP Global Hard Assets	..	12/31/2015.	Van Eck Insurance Group	16,059.044	354,181	XXX	443,216	407,418	35,798	0	0	35,798	0	354,181		(89,035)	(89,035)	112	XXX
949756 85 2	VT Discovery II	..	12/31/2015.	Wells Fargo	46,914.758	1,330,476	XXX	735,231	1,440,752	(705,521)	0	0	(705,521)	0	1,330,476		595,245	595,245	172,571	XXX

SCHEDULE D - PART 4

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

1	2	3	4	5	6	7	8	9	10	Change in Book/Adjusted Carrying Value					16	17	18	19	20	21
										11	12	13	14	15						
CUSIP Identification	Description	Foreign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Consideration	Par Value	Actual Cost	Prior Year Book/Adjusted Carrying Value	Unrealized Valuation Increase (Decrease)	Current Year's (Amortization) / Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Change in B./A.C.V. (11+12-13)	Total Foreign Exchange Change in B./A.C.V.	Book/Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest / Stock Dividends Received During Year	Stated Contractual Maturity Date
949756 84 5	VT Opportunity	..	12/31/2015.	Wells Fargo	32,398.110	876,431	XXX	531,370	935,009	(403,639)	0	0	(403,639)	0	876,431		345,061	345,061	56,511	XXX
9099999.	Total - Common Stocks - Industrial and Miscellaneous					90,519,522	XXX	70,673,391	90,921,898	(20,248,506)	0	0	(20,248,506)	0	90,113,402	0	19,846,132	19,846,132	1,787,809	XXX
Common Stocks - Mutual Funds																				
52106N 59 0	LAZARD INTER STRAT EQ INST	..	12/28/2015.	Various	78,708.240	1,113,000	XXX	1,116,279	1,079,810	36,469	0	0	36,469	0	1,116,279	0	(3,279)	(3,279)	6,249	XXX
9299999.	Total - Common Stocks - Mutual Funds					1,113,000	XXX	1,116,279	1,079,810	36,469	0	0	36,469	0	1,116,279	0	(3,279)	(3,279)	6,249	XXX
Common Stocks - Money Market Mutual Funds																				
233203 59 5	DFA US TARGETED VALUE	..	12/28/2015.	Various	62,907.910	1,457,000	XXX	1,327,527	1,393,304	(65,778)	0	0	(65,778)	0	1,327,527	0	129,473	129,473	6,145	XXX
742935 12 5	AKRE FOCUS FUND INSTL	..	12/28/2015.	Various	74,962.750	1,790,000	XXX	1,582,735	1,709,446	(126,711)	0	0	(126,711)	0	1,582,735	0	207,265	207,265	0	XXX
742935 22 4	Hodges Small Cap Instl Fd	..	06/25/2015.	Various	58,525.550	1,237,000	XXX	1,084,507	1,170,511	(86,004)	0	0	(86,004)	0	1,084,507	0	152,493	152,493	0	XXX
9399999.	Total - Common Stocks - Money Market Mutual Funds					4,484,000	XXX	3,994,769	4,273,261	(278,493)	0	0	(278,493)	0	3,994,769	0	489,231	489,231	6,145	XXX
9799997.	Total - Common Stocks - Part 4					96,116,522	XXX	75,784,439	96,274,969	(20,490,530)	0	0	(20,490,530)	0	95,224,450	0	20,332,084	20,332,084	1,800,203	XXX
9799998	Total - Common Stocks - Summary Item from Part 5					3,654,761	XXX	3,696,601	0	0	0	0	0	0	3,696,601	0	(41,840)	(41,840)	12,707	XXX
9799999.	Total - Common Stocks					99,771,283	XXX	79,481,040	96,274,969	(20,490,530)	0	0	(20,490,530)	0	98,921,051	0	20,290,244	20,290,244	1,812,910	XXX
9899999.	Total - Preferred and Common Stocks					99,771,283	XXX	79,481,040	96,274,969	(20,490,530)	0	0	(20,490,530)	0	98,921,051	0	20,290,244	20,290,244	1,812,910	XXX
9999999.	Total - Bonds, Preferred and Common Stocks					100,746,953	XXX	80,396,375	97,205,209	(20,505,182)	387	0	(20,504,795)	0	99,837,026	0	20,349,939	20,349,939	1,827,913	XXX

SCHEDULE D - PART 5

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

1	2	3	4	5	6	7	8	9	10	11	Change in Book/Adjusted Carrying Value					17	18	19	20	21
											12	13	14	15	16					
CUSIP Identification	Description	Foreign	Date Acquired	Name of Vendor	Disposal Date	Name of Purchaser	Par Value (Bonds) or Number of Shares (Stock)	Actual Cost	Consideration	Book/Adjusted Carrying Value at Disposal	Unrealized Valuation Increase (Decrease)	Current Year's (Amortization) / Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Change in B./A.C.V. (12+13-14)	Total Foreign Exchange Change in B./A.C.V.	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Interest and Dividends Received During Year	Paid for Accrued Interest and Dividends
Common Stocks - Industrial and Miscellaneous																				
233809 10 2	Fidelity Prime Fnd Daily Money Market	..	04/30/2015.	Direct	04/30/2015.	Direct	8.510	9	9	9	0	0	0	0	0	0	0	0	0	0
233809 10 2	Fidelity Prime Fnd Daily Money Market	..	10/30/2015.	Direct	11/13/2015.	Tax Free Exchange	2,612,092.300	2,612,092	2,612,092	2,612,092	0	0	0	0	0	0	0	0	78	0
015544 70 3	Alger Capital Appreciation	..	12/29/2015.	Alger Shareholder Services	12/31/2015.	Alger Shareholder Services	265.312	20,548	18,706	20,548	0	0	0	0	0	0	(1,842)	(1,842)	0	0
015544 50 5	Alger Large Cap Growth	..	12/28/2015.	Alger Shareholder Services	12/31/2015.	Alger Shareholder Services	2,005.214	127,795	115,297	127,795	0	0	0	0	0	0	(12,498)	(12,498)	0	0
015544 40 6	Alger Small Cap Growth	..	12/29/2015.	Alger Shareholder Services	12/31/2015.	Alger Shareholder Services	11.523	345	345	345	0	0	0	0	0	0	0	0	0	0
018792 82 0	VPS International Growth	..	12/23/2015.	Alliance Bernstein	12/31/2015.	Alliance Bernstein	5,919.131	112,285	121,429	112,285	0	0	0	0	0	0	9,144	9,144	5	0
024936 10 6	VP Value	..	12/24/2015.	American Century	12/31/2015.	American Century	15,653.209	147,368	134,969	147,368	0	0	0	0	0	0	(12,399)	(12,399)	422	0
25155X 10 7	Deutsche Equity 500 Index VIP A	..	11/10/2015.	DWS	12/31/2015.	DWS	7,662.708	152,141	142,613	152,141	0	0	0	0	0	0	(9,528)	(9,528)	5	0
25155X 40 4	Deutsche Small Cap Index VIP A	..	12/24/2015.	DWS	12/31/2015.	DWS	1,347.184	22,321	20,853	22,321	0	0	0	0	0	0	(1,468)	(1,468)	6	0
26201X 10 9	Socially Responsible Growth	..	12/15/2015.	Dreyfus	12/31/2015.	Dreyfus	155.879	6,824	5,947	6,824	0	0	0	0	0	0	(877)	(877)	653	0
922174 82 6	VIP Government Money Market 713	..	12/31/2015.	Fidelity Investments	12/31/2015.	Fidelity Investments	255,746.860	255,747	255,747	255,747	0	0	0	0	0	0	0	0	3	0
008892 41 6	V.I. Global Health Care	..	12/31/2015.	Invesco	12/31/2015.	Invesco	27.854	888	884	888	0	0	0	0	0	0	(4)	(4)	0	0
00888X 59 1	V.I. Mid Cap Growth	..	12/30/2015.	Invesco	12/31/2015.	Invesco	2,128.507	12,131	11,462	12,131	0	0	0	0	0	0	(669)	(669)	981	0
91359U 79 4	U.S. Real Estate	..	12/04/2015.	Morgan Stanley	12/31/2015.	Morgan Stanley	5.145	98	102	98	0	0	0	0	0	0	4	4	0	0
641222 10 4	AMT Large Cap Value Portfolio	..	12/31/2015.	Neuberger Berman	12/31/2015.	Neuberger Berman	14.382	228	208	228	0	0	0	0	0	0	(20)	(20)	0	0
641222 85 6	AMT Mid Cap Growth Portfolio Class S	..	12/28/2015.	Neuberger Berman	12/31/2015.	Neuberger Berman	958.363	21,285	20,712	21,285	0	0	0	0	0	0	(573)	(573)	0	0
641222 88 0	AMT Small Cap Growth	..	11/02/2015.	Neuberger Berman	11/05/2015.	Neuberger Berman	12,173.915	192,795	182,609	192,795	0	0	0	0	0	0	(10,186)	(10,186)	10,554	0
81730D 10 8	Common Stock	..	12/31/2015.	Sentinel VPT	12/31/2015.	Sentinel VPT	19.023	318	342	318	0	0	0	0	0	0	24	24	0	0
81730D 20 7	Mid Cap	..	12/29/2015.	Sentinel VPT	12/31/2015.	Sentinel VPT	802.775	10,557	9,609	10,557	0	0	0	0	0	0	(948)	(948)	0	0
949756 84 5	VT Opportunity	..	12/30/2015.	Wells Fargo	12/31/2015.	Wells Fargo	31.794	826	826	826	0	0	0	0	0	0	0	0	0	0
9099999.	Total - Common Stocks - Industrial and Miscellaneous							3,696,601	3,654,761	3,696,601	0	0	0	0	0	0	(41,840)	(41,840)	12,707	0
9799998.	Total - Common Stocks							3,696,601	3,654,761	3,696,601	0	0	0	0	0	0	(41,840)	(41,840)	12,707	0
9899999.	Total - Preferred and Common Stocks							3,696,601	3,654,761	3,696,601	0	0	0	0	0	0	(41,840)	(41,840)	12,707	0
9999999.	Total - Bonds, Preferred and Common Stocks							3,696,601	3,654,761	3,696,601	0	0	0	0	0	0	(41,840)	(41,840)	12,707	0

Sch. D-Pt. 6
NONE

Sch. DA - Pt. 1
NONE

Sch. DB - Pt. A - Sn. 1
NONE

Sch. DB - Pt. A - Sn. 2
NONE

Sch. DB - Pt. B - Sn. 1
NONE

Sch. DB - Pt. B - Sn. 2
NONE

Sch. DB - Pt. D - Sn. 1
NONE

Sch. DB - Pt. D - Sn. 2
NONE

Sch. DL - Pt. 1
NONE

Sch. DL - Pt. 2
NONE

SCHEDULE E - PART 1 - CASH

1 Depository		2 Code	3 Rate of Interest	4 Amount of Interest Received During Year	5 Amount of Interest Accrued December 31 of Current Year	6 Balance	7 *
Open Depositories							
JP Mortgan Chase Bank			0.000	0	0	832,495	XXX
0199999. Total - Open Depositories		XXX	XXX	0	0	832,495	XXX
0399999. Total Cash on Deposit		XXX	XXX	0	0	832,495	XXX
0599999. Total Cash		XXX	XXX	0	0	832,495	XXX

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

1. January	454,789	4. April	988,273	7. July	905,374	10. October	3,797,470
2. February	472,714	5. May	488,886	8. August	8,035,510	11. November	557,045
3. March	196,914	6. June	540,101	9. September	3,636,694	12. December	832,495

Sch. E - Pt. 2
NONE

Sch. E - Pt. 3
NONE

2015 ALPHABETICAL INDEX
ANNUAL STATEMENT BLANK