

## Financial Report of KSKJ LIFE

Period Ending Dec 31, 2025

### ASSETS

12/31/2025

Bonds, Preferred Stocks, Common Stock and Other Assets	\$	469,481,982
Properties Occupied By Society	\$	1,153,835
Certificate Loans	\$	3,870,835
Cash	\$	22,089,388
Investment Income	\$	5,769,042
<b>TOTAL ADMITTED ASSETS:</b>	<b>\$</b>	<b>502,365,082</b>

### LIABILITIES, SURPLUS

Reserves-Life, Accident & Health, Annuity	\$	382,360,431
Deposit Contracts	\$	12,191,737
Refunds Payable	\$	167,499
Other Liabilities	\$	79,484,254
Asset Valuation Reserve (AVR)	\$	5,009,363
Interest Maintenance Reserve (IMR)	\$	4,151,319
Surplus	\$	19,000,476
<b>TOTAL LIABILITIES &amp; SURPLUS:</b>	<b>\$</b>	<b>502,365,082</b>

### SUMMARY OF OPERATIONS

Premiums and Annuity Income	\$	47,243,651
Supplementary Contract Considerations	\$	316,790
Net Investment Income	\$	21,870,415
Amortization of Interest Maintenance Reserve	\$	410,153
Reinsurance Ceded Commissions	\$	1,152,514
Misc. Income	\$	1,078,122
<b>TOTAL INCOME:</b>	<b>\$</b>	<b>72,071,645</b>

### EXPENSES

Certificate Benefits-Life, Accident & Health, Annuities	\$	81,860,171
Increase In Reserves	\$	(24,946,092)
General Expenses & Taxes, Licenses & Fees	\$	8,712,695
Commissions & Expense Allowance	\$	4,413,936
<b>TOTAL EXPENSES:</b>	<b>\$</b>	<b>70,040,710</b>

### NET INCOME

Net Gain Before Refunds to Members	\$	2,030,935
Refunds To Members	\$	181,826
Net Gain After Refunds to Members	\$	1,849,109
Net Realized Gains/Losses	\$	(244,620)
<b>TOTAL NET INCOME:</b>	<b>\$</b>	<b>1,604,489</b>

**TOTAL ADJUSTED SURPLUS:**  
(Surplus, AVR, IMR)

**\$ 28,161,158**