

CFU 2025 Annual Statement

ASSETS	12/31/2025
Bonds	\$ 440,459,341
Preferred Stocks	19,608,020
Common Stocks	33,594,411
Home Office	841,146
Cash/Short Term Investments	11,196,103
Policy Loans	2,655,947
Investment Income Due	5,351,423
Premiums Due	15,239
Electronic Data Processing Software	335,457
Miscellaneous	47,534
TOTAL ASSETS	\$ 514,104,621

LIABILITIES	12/31/2025
Life and Annuity Reserves	\$ 415,092,500
A & H Reserves	28,600
Deposit-Type Contracts	2,339,402
Life Claims Unpaid	414,239
A & H Claims Unpaid	1,585
Future Dividends	250,000
Premiums Paid in Advance	529,216
Interest Maintenance Reserve	808,814
Commissions Accrued	31,183
General Expense Accrued	276,026
Amounts on Deposit	6,503,412
Remittances not Allocated	50,602
Asset Valuation Reserve	12,501,093
Trust Fund	1,016,096
Miscellaneous	260,072
TOTAL LIABILITIES	\$ 440,102,840
Surplus	74,001,781
TOTAL LIABILITIES & SURPLUS	\$ 514,104,621

SUMMARY OF OPERATIONS	12/31/2025
Premiums	\$ 24,420,012
Net Investment Income	23,372,738
Interest Maintenance Reserve	150,431
Miscellaneous Income	59,336
Total Income	\$ 48,002,517

Death Benefits	\$ 2,981,570
Matured Benefits	207,098
Annuity Benefits	37,562,843
A & H Benefits	17,058
Surrenders	1,124,434
Interest and Adjustment on Contracts	224,913
Increase on Reserves	(2,946,200)
Commissions on Premiums	68,971
General Insurance Expenses	5,538,179
Taxes, Licenses, Fees	221,217
Miscellaneous	963,095
Total Expense/Reserves	\$ 45,963,178

Gain from Operations	\$ 2,039,339
Less Dividends to Members	(188,320)
Capital Gains (Losses)	104,131
NET INCOME	\$ 1,955,150

SURPLUS ACCOUNT	
Surplus 12/31/2024	\$ 68,409,522
Net Income	1,955,150
Change in Unrealized Cap Gains	5,544,772
Change in Unrealized Foreign Exchange	(2,946)
Change in nonadmitted assets	(120,244)
Change in Asset Valuation Reserve	(1,784,473)
Surplus 12/31/2025	\$ 74,001,781