

**FILE NOW: FILING FEE AFTER MAY 1 IS \$225.00**

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PROFIT CORPORATION  
ANNUAL REPORT  
1996



FLORIDA DEPARTMENT OF STATE  
Sandra B. Mortham  
Secretary of State  
DIVISION OF CORPORATIONS

DOCUMENT # **815180** (5)

1. Corporation Name

**ROYAL MACCABEES LIFE INSURANCE COMPANY**



|   |   |
|---|---|
| Principal Place of Business   | Mailing Address   |
| 25800 NORTHWESTERN HIGHWAY<br>PO BOX 2165<br>SOUTHFIELD MI 48037-9165 | 25800 NORTHWESTERN HIGHWAY<br>PO BOX 2165<br>SOUTHFIELD MI 48037-2165<br>US |

|   |  |
|---|--|
| 3. Date Incorporated or Qualified<br><b>04/03/1961</b>  | 3a. Date of Last Report<br><b>03/22/1995</b> |
| 4. FEI Number<br><b>38-0779740</b>  | Applied For<br>Not Applicable                |
| 5. Certificate of Status Desired <input type="checkbox"/>   | <b>\$8.75</b> Additional Fee Required        |
| 6. Election Campaign Financing Trust Fund Contribution <input type="checkbox"/>   | <b>\$5.00</b> May Be Added to Fees           |
| 8. This corporation has liability for intangible tax under s. 199.032, Florida Statutes <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No |  |

|                                |                        |
|--------------------------------|------------------------|
| 2. Principal Place of Business | 2a. Mailing Address    |
| 21 Suite, Apt. #, etc.         | 26 Suite, Apt. #, etc. |
| 22 City & State                | 27 City & State        |
| 23 Zip                         | 28 Zip                 |
| 24 <b>2165</b>                 | 29 <b>2165</b>         |
| Country                        | 30 Country             |
|                                |                        |

**9. Name and Address of Current Registered Agent**

**10. Name and Address of New Registered Agent**

**INSURANCE COMMISSIONER  
THE CAPITOL BUILDING  
TALLAHASSEE FL 32304**

|   |             |
|---|-------------|
| 81 Name   | 85 Zip Code |
| 82 Street Address (P.O. Box Number is Not Acceptable) | <b>FL</b>   |
| 83  |             |
| 84 City   |             |

11. Pursuant to the provisions of Sections 607.0502 and 607.1508, Florida Statutes, the above-named corporation submits this statement for the purpose of changing its registered office or registered agent, or both, in the State of Florida. Such change was authorized by the corporation's board of directors. I hereby accept the appointment as registered agent. I am familiar with, and accept the obligations of, Section 607.0505, Florida Statutes.

SIGNATURE \_\_\_\_\_ DATE \_\_\_\_\_  
Signature typed or printed name of registered agent and the corporation (Required Agent signature is required when missing)

| 12. OFFICERS AND DIRECTORS |                            | 13. ADDITIONS/CHANGES TO OFFICERS AND DIRECTORS IN 12 |  |
|----------------------------|----------------------------|---|--|
| TITLE                      | V                          | 1.1 TITLE   | <input type="checkbox"/> Change <input checked="" type="checkbox"/> Addition |
| NAME                       | <b>KELLAR, STEPHEN H</b>   | 1.2 NAME  |  |
| STREET ADDRESS             | <b>541 MORGAN CIR</b>      | 1.3 STREET ADDRESS                                    | <b>48167</b>   |
| CITY - ST - ZIP            | <b>NORTHVILLE MI</b>       | 1.4 CITY - ST - ZIP                                   |  |
| TITLE                      | VSD                        | 2.1 TITLE   | <input type="checkbox"/> Change <input checked="" type="checkbox"/> Addition |
| NAME                       | <b>MCGRATH, MICHAEL A</b>  | 2.2 NAME  |  |
| STREET ADDRESS             | <b>7270 KINGSWOOD</b>      | 2.3 STREET ADDRESS                                    | <b>48301</b>   |
| CITY - ST - ZIP            | <b>BLOOMFIELD HILLS MI</b> | 2.4 CITY - ST - ZIP                                   |  |
| TITLE                      | SEE ATTACHED LIST          | 3.1 TITLE   | <input type="checkbox"/> Change <input type="checkbox"/> Addition            |
| NAME                       |                            | 3.2 NAME  |  |
| STREET ADDRESS             |                            | 3.3 STREET ADDRESS                                    |  |
| CITY - ST - ZIP            |                            | 3.4 CITY - ST - ZIP                                   |  |
| TITLE                      |                            | 4.1 TITLE   | <input type="checkbox"/> Change <input type="checkbox"/> Addition            |
| NAME                       |                            | 4.2 NAME  |  |
| STREET ADDRESS             |                            | 4.3 STREET ADDRESS                                    |  |
| CITY - ST - ZIP            |                            | 4.4 CITY - ST - ZIP                                   |  |
| TITLE                      |                            | 5.1 TITLE   | <input type="checkbox"/> Change <input type="checkbox"/> Addition            |
| NAME                       |                            | 5.2 NAME  |  |
| STREET ADDRESS             |                            | 5.3 STREET ADDRESS                                    |  |
| CITY - ST - ZIP            |                            | 5.4 CITY - ST - ZIP                                   |  |
| TITLE                      |                            | 6.1 TITLE   | <input type="checkbox"/> Change <input type="checkbox"/> Addition            |
| NAME                       |                            | 6.2 NAME  |  |
| STREET ADDRESS             |                            | 6.3 STREET ADDRESS                                    |  |
| CITY - ST - ZIP            |                            | 6.4 CITY - ST - ZIP                                   |  |

14. I do hereby certify that the information supplied with this filing is voluntarily furnished and does not qualify for the exemption stated in Section 119.07(3)(k), Florida Statutes. I further certify that the information indicated on this annual report or supplemental annual report is true and accurate and that my signature shall have the same legal effect as if made under oath; that I am an officer or director of the corporation or the receiver or trustee empowered to execute this report as required by Chapter 607, Florida Statutes; and that my name appears in Block 12 or Block 13 if changed, or on an attachment with an address.

SIGNATURE: **CHRISTOPHER G. RONAYNE**  
V.P. & CONTROLLER  
3/18/96 (810) 357-4800  
SIGNATURE AND TYPED OR PRINTED NAME OF SIGNING OFFICER OR DIRECTOR

CR2E034 (12/95)

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1/17/96

**ROYAL MACCABEES LIFE INSURANCE COMPANY  
LIST OF DIRECTORS AND OFFICERS  
AS OF 12/31/95**

| <b>DIERCTORS/OFFICERS</b>  | <b>TITLE</b>  | <b>APPOINTED<br/>ELECTED</b> |
|--|---|------------------------------|
| David Albert Bourgeois<br>6738 Wynfaire Lane<br>Charlotte, NC 28210<br>SS: 303-44-8674<br>DOB: 11/24/43                                  | Director<br>Senior Vice President - Marketing   | 11/94                        |
| Rex Laird Critzer<br>16221 Woolwine Road<br>Charlotte, NC 28278<br>SS: 512-48-2158<br>DOB: 9/10/47                                       | Director<br>Senior Vice President - Administration  | 11/94                        |
| Douglas (NMI) D'Agostino<br>6591 Mountain<br>Troy, MI 48098<br>SS: 372-60-0034<br>DOB: 12/4/52<br>Employment Ceased: 3/8/95              | Second Vice President - Assistant Controller<br>Vice President - Planning, Analysis & Tax             | 2/88<br>12/94                |
| Michael Anthony Delizia<br>4410 Hardwoods Drive<br>West Bloomfield, MI 48323<br>SS: 028-32-3085<br>DOB: 9/16/42                          | Second Vice President -<br>Disability Underwriting  | 2/86                         |
| Michael Simon Donenfeld<br>2236 Kiev Court<br>West Bloomfield, MI 48324<br>SS: 118-24-3778<br>DOB: 11/1/33<br>Employment Ceased: 9/29/95 | Vice President -<br>Administrative Operations   | 10/76                        |
| Leo Norman Juip<br>4391 Ravinewood<br>Commerce Twp, MI 48382<br>SS: 366-48-3817<br>DOB: 11/4/47  | Vice President<br>Management<br>Information Services<br>Director & Senior Vice President - Technology | 7/85<br>7/84<br>11/94        |

|  |  |   |
|--|--|---|
| <p>Stephen Howard Kellar<br/>541 Morgan Circle<br/>Northville, MI 48167<br/>SS: 485-60-6275<br/>DOB: 9/1/55</p>            | <p>Vice President - Group Actuary<br/>Vice President - Product Management</p>  | <p>7/83<br/>12/94</p>                   |
| <p>Scott Douglas Kremer<br/>18100 Maple Hill Court<br/>Northville, MI 48167<br/>SS: 386-64-0576<br/>DOB: 6/20/57</p>       | <p>Vice President - Pension Sales</p>  | <p>4/92</p>                             |
| <p>James Tyler Lee<br/>875 Pond Island Court<br/>Northville, MI 48167<br/>SS: 224-68-7734<br/>DOB: 7/2/51</p>              | <p>Senior Vice President<br/>Chief Financial Officer<br/>Director<br/>President &amp; CEO</p>  | <p>11/89<br/><br/>7/91<br/>11/94</p>    |
| <p>Sean Henry Maloney<br/>69 Willow Tree Place<br/>Grosse Pointe Shores, MI 48236<br/>SS: 375-58-8482<br/>DOB: 7/29/57</p> | <p>Vice President - Financial Performance</p>  | <p>3/95</p>                             |
| <p>Thomas John Marr<br/>889 Lakepointe<br/>Grosse Pointe Park, MI 48230<br/>SS: 149-36-3763<br/>DOB: 8/29/46</p>           | <p>Second Vice President -<br/>New Business and<br/>Administration<br/>Vice President - Administration</p>                             | <p>12/93<br/>7/94</p>                   |
| <p>Michael Anthony McGrath<br/>7270 Kingswood<br/>Bloomfield Hills, MI 48301<br/>SS: 377-44-9023<br/>DOB: 10/9/44</p>      | <p>Vice President -<br/>Corporate Counsel and Secretary<br/>Director<br/>Senior Vice President<br/>Secretary &amp; General Counsel</p> | <p>7/86<br/>7/84<br/>4/93<br/>11/94</p> |
| <p>Gerald Herman Moser<br/>28819 W. Kalong Circle<br/>Southfield, MI 48034<br/>SS: 291-34-7060<br/>DOB: 9/24/40</p>        | <p>Second Vice President -<br/>Group Administration<br/>Vice President - Claims</p>  | <p>7/84<br/><br/>12/94</p>              |
| <p>James Francis Noonan<br/>4301 Shepherdleas Lane<br/>Charlotte, NC 28277<br/>SS: 118-26-9158<br/>DOB: 3/2/36</p>         | <p>Senior Vice President<br/>Chief Investment Officer<br/>Director</p>   | <p>11/89<br/><br/>7/91</p>              |

|  |   |
|--|---|
| Thomas Joseph Ores<br>9038 Hillcrest<br>Livonia, MI 48150<br>SS: 360-26-5522<br>DOB: 6/1/35                                | Second Vice President - Life Underwriting 2/86<br>Second Vice President - Life Risk Management 12/92<br>Second Vice President - Individual Underwriting 12/94 |
| Paul James Rodeheffer<br>4424 Elderberry Drive<br>Brighton, MI 48116<br>SS: 304-60-7087<br>DOB: 9/22/52                    | Second Vice President - Internal Auditor 7/91   |
| Christopher Gerard Ronayne<br>12177 Wildwing<br>Plymouth, MI 48170<br>SS: 386-72-6752<br>DOB: 10/31/57                     | Vice President & Controller 11/94   |
| Daniel William Russie<br>573 Langley<br>Clawson, MI 48017<br>SS: 534-36-1312<br>DOB: 9/1/40                                | Second Vice President - Annuity Operations 7/91<br>Second Vice President - Employee Relations 3/92  |
| Richard Jay Slavens<br>38 Ginger Terrace<br>Clifton Park, NY 12065<br>SS: 102-40-8581<br>DOB: 5/18/49                      | Assistant Treasurer 9/95  |
| James Ronald Sopha<br>22042 Picadilly Circle<br>Novi, MI 48375<br>SS: 373-78-6088<br>DOB: 1/24/62                          | Director & Senior Vice President & CFO 11/94  |
| Mary Huetteman Stone<br>24945 Winona<br>Dearborn, MI 48124<br>SS: 376-76-0298<br>DOB: 9/1/59<br>Employment Ceased: 2/17/95 | Vice President - Individual Products 2/92<br>Vice President - Life Insurance 12/92  |
| John Anthony Tardera<br>149 Scarlett Drive<br>Commack, NY 11725<br>SS: 091-26-9396<br>DOS: 9/17/32                         | Vice President - Individual Annuity Sales 2/95  |

Larry Edward Vanderburg  
39281 Horton Drive  
Farmington Hills, MI 48331  
SS: 367-40-2590  
DOB: 11/16/40

Second Vice President - Group Marketing 8/90  
Vice President - Group Insurance Marketing 12/91

James Robert Vavra  
1990 Hopkins Drive  
Wixom, MI 48096  
SS: 287-44-2120  
DOB: 10/11/48

Vice President - 4/89  
Underwriting & Administration 2/87

Robert Allan Ward  
1772 Earlmont  
Berkley, MI 48072  
SS: 375-54-1072  
DOB: 3/8/50

Appointed Actuary 4/93  
Vice President 11/94

John Edward Winterbauer  
6686 Westridge Drive  
Washington, MI 48094  
SS: 143-28-8850  
DOB: 9/3/38

Vice President - Human Resources 2/89

John Adam Zelinske  
5571 Abington  
West Bloomfield, MI 48322  
SS: 386-58-7017  
DOB: 7/21/62

Vice President & Treasurer 11/94