

FILE NOW: FILING FEE AFTER MAY 1ST IS \$550.00

FILED
Apr 01 1998 8:00am
Secretary of State

PROFIT CORPORATION ANNUAL REPORT 1998		FLORIDA DEPARTMENT OF STATE Sandra B. Mortham Secretary of State DIVISION OF CORPORATIONS
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DOCUMENT # 836005 (9)

1. Corporation Name
VISTA LIFE INSURANCE COMPANY



Principal Place of Business PO BOX 6044 DEARBORN MI 48121 US	Mailing Address PO. BOX 6044 DEARBOR MI 48121 US
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DO NOT WRITE IN THIS SPACE

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. Country	29. Country
25. Country	30. Country

3. Date Incorporated or Qualified 03/23/1976	
4. FEI Number 38-2044243	Applied For <input type="checkbox"/> Not Applicable
6. Certificate of Status Desired <input type="checkbox"/>	\$8.75 Additional Fee Required
6. Election Campaign Financing Trust Fund Contribution <input type="checkbox"/>	\$5.00 May Be Added to Fees
8. This corporation owes or has paid the current year Intangible Personal Property Tax due June 30. <input type="checkbox"/> Yes <input type="checkbox"/> No	

9. Name and Address of Current Registered Agent

**STATE INSURANCE COMMISSIONER
 CAPITOL BLDG.
 TALLAHASSEE FL 32304**

10. Name and Address of New Registered Agent

81. Name	85. Zip Code
82. Street Address (P.O. Box Number is Not Acceptable)	FL
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 _____ (NOTE: Registered Agent signature required when reinstating) _____ DATE _____

12. OFFICERS AND DIRECTORS

TITLE	NAME	STREET ADDRESS	CITY-ST-ZIP	<input type="checkbox"/> DELETE
S	SMITH, H D	THE AMERICAN ROAD	DEARBORN MI	<input type="checkbox"/>
P	TRAPP, PETER P.	THE AMERICAN ROAD	DEARBORN MI	<input checked="" type="checkbox"/>
T	BURKHARD, JOHN P.	THE AMERICAN ROAD	DEARBORN MI	<input type="checkbox"/>
EV	COATES, K J	THE AMERICAN ROAD	DEARBORN MI	<input type="checkbox"/>
V	O'REAR, MICHAEL R	THE AMERICAN ROAD	DEARBORN MI	<input type="checkbox"/>
AS	ROGOFF, CAROL V	THE AMERICAN RD	DEARBORN MI	<input checked="" type="checkbox"/>

13. ADDITIONS/CHANGES TO OFFICERS AND DIRECTORS IN 12

1.1 TITLE	<input type="checkbox"/> Change <input type="checkbox"/> Addition
1.2 NAME	
1.3 STREET ADDRESS	
1.4 CITY-ST-ZIP	
2.1 TITLE	President <input type="checkbox"/> Change <input checked="" type="checkbox"/> Addition
2.2 NAME	James Moritz
2.3 STREET ADDRESS	The American Road
2.4 CITY-ST-ZIP	Dearborn, Michigan 48121
3.1 TITLE	
3.2 NAME	
3.3 STREET ADDRESS	
3.4 CITY-ST-ZIP	
4.1 TITLE	
4.2 NAME	
4.3 STREET ADDRESS	
4.4 CITY-ST-ZIP	
5.1 TITLE	Vice President <input checked="" type="checkbox"/> Change <input type="checkbox"/> Addition
5.2 NAME	
5.3 STREET ADDRESS	
5.4 CITY-ST-ZIP	
6.1 TITLE	
6.2 NAME	AS
6.3 STREET ADDRESS	CONRAD, RICHARD P.
6.4 CITY-ST-ZIP	THE AMERICAN RD. DEARBORN MI, 48121

14. I hereby certify that the information supplied with this filing does not qualify for the exemption stated in Section 119.07(3)(i), 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 if an attachment with an address.

SIGNATURE: *R.P. Conrad* **R.P. Conrad Assistant Secretary 3/24/98 (313)24-8078**

CR2E034 (10/97)

VISTA LIFE INSURANCE COMPANYP.O. BOX 6044 - LEGAL OFFICE
DEARBORN, MI 48121-6044

Date of Incorporation: 03-29-74 Purpose of Business: Reinsures credit life and disability insurance.
 Jurisdiction of Incorporation: Michigan
 Federal ID: 38-2514806
 Parent Company: The American Road Insurance Company
 FC-1 Date (Kelel/Corporate): 03/06/88

TITLE	NAME/SS#	RESIDENCE ADDRESS	BUSINESS ADDRESS
DIRECTORS			
DIRECTOR	JOHN P. BURKHARD 407-58-3959	630 FLORENCE ANN ARBOR, MI 48103	THE AMERICAN ROAD DEARBORN, MI 48121
DIRECTOR	KENNETH J. COATES 539-38-1292	1221 NORTH GLENGARRY ROAD BLOOMFIELD HILLS, MI 48301	THE AMERICAN ROAD DEARBORN, MI 48121
DIRECTOR	JAMES M. MORITZ 364-52-6029	1013 AUDUBON GROSSE POINTE PARK, MI 48230	THE AMERICAN ROAD DEARBORN, MI 48121
DIRECTOR	GREGORY C. SMITH 296-44-0226	2626 HUNTERS BLUFF BLOOMFIELD HILLS, MI 48304	THE AMERICAN ROAD DEARBORN, MI 48121
OFFICERS			
CHAIRMAN OF THE BOARD	GREGORY C. SMITH 296-44-0226	2626 HUNTERS BLUFF BLOOMFIELD HILLS, MI 48304	THE AMERICAN ROAD DEARBORN, MI 48121
PRESIDENT	JAMES M. MORITZ 364-52-6029	1013 AUDUBON GROSSE POINTE PARK, MI 48230	THE AMERICAN ROAD DEARBORN, MI 48121
EXECUTIVE VICE PRESIDENT	KENNETH J. COATES 539-38-1292	1221 NORTH GLENGARRY ROAD BLOOMFIELD HILLS, MI 48301	THE AMERICAN ROAD DEARBORN, MI 48121
VICE PRESIDENT	ELIZABETH S. ACTON 305-60-4945	4982 HARDWOODS DRIVE WEST BLOOMFIELD, MI 48323	THE AMERICAN ROAD DEARBORN, MI 48121
VICE PRESIDENT / GENERAL COUNSEL	JERRY D. BRINGARD 376-34-4658	20136 EAST RIVER ROAD GROSSE ILE, MI 48138	THE AMERICAN ROAD DEARBORN, MI 48121
VICE PRESIDENT / TREASURER	JOHN P. BURKHARD 407-58-3959	630 FLORENCE ANN ARBOR, MI 48103	THE AMERICAN ROAD DEARBORN, MI 48121
VICE PRESIDENT	MICKEY C. CRUCE 365-52-4151	15901 HUFF LIVONIA, MI 48154	THE AMERICAN ROAD DEARBORN, MI 48121
VICE PRESIDENT	GARRY B. NELSON 345-44-0412	28503 GREEN WILLOW FARMINGTON HILLS, MI 48331	THE AMERICAN ROAD DEARBORN, MI 48121
VICE PRESIDENT	MICHAEL R. O'REAR 532-42-0749	4850 WHITMAN CIRCLE N. ANN ARBOR, MI 48103	THE AMERICAN ROAD DEARBORN, MI 48121
VICE PRESIDENT / CONTROLLER	THOMAS F. RACKLEY 160-36-0218	265 LARCHLEA BIRMINGHAM, MI 48009	THE AMERICAN ROAD DEARBORN, MI 48121
SECRETARY	HURLEY D. SMITH 313-44-2768	8205 VALLEYVIEW CLARKSTON, MI 48348	THE AMERICAN ROAD DEARBORN, MI 48121
ASSISTANT SECRETARY	RICHARD P. CONRAD 269-38-2204	11301 BERWICK LIVONIA, MI 48150	THE AMERICAN ROAD DEARBORN, MI 48121
ASSISTANT SECRETARY	STEPHEN F. GANTNER 307-42-3325	16489 EDGEWOOD LIVONIA, MI 48154	THE AMERICAN ROAD DEARBORN, MI 48121
ASSISTANT SECRETARY	ANN O. LEE 202-44-5769	737 BEDFORD GROSSE POINTE PARK, MI 48230	THE AMERICAN ROAD DEARBORN, MI 48121

VISTA LIFE INSURANCE COMPANYP.O. BOX 6044 - LEGAL OFFICE
DEARBORN, MI 48121-6044

TITLE	NAME/SS#	RESIDENCE ADDRESS	BUSINESS ADDRESS
OFFICERS (CON'T)			
ASSISTANT SECRETARY	THOMAS W. PARKINSON 362-48-7948	25879 TIMBER TRAIL DEARBORN HEIGHTS, MI 48127	THE AMERICAN ROAD DEARBORN, MI 48121
ASSISTANT SECRETARY	PAUL A. SWAN, JR. 307-40-8293	30594 FOX CLUB DRIVE FARMINGTON HILLS, MI 48331	THE AMERICAN ROAD DEARBORN, MI 48121
ASSISTANT TREASURER	JAMES W. BOSSCHER 384-46-3445	881 POND ISLAND DRIVE NORTHVILLE, MI 48167	THE AMERICAN ROAD DEARBORN, MI 48121
ASSISTANT TREASURER	SIDNEY L. HOCKETT 322-46-5882	1803 KINGS HIGHWAY LINCOLN PARK, MI 48146	THE AMERICAN ROAD DEARBORN, MI 48121
ASSISTANT TREASURER	JAMES A. KURTZ 386-42-4747	47558 NORTH SHORE DRIVE BELLEVILLE, MI 48111	THE AMERICAN ROAD DEARBORN, MI 48121
ASSISTANT TREASURER	NEIL M. SCHLOSS 559-90-3850	4380 PATRICK ROAD WEST BLOOMFIELD, MI 48322	THE AMERICAN ROAD DEARBORN, MI 48121
ASSISTANT TREASURER	MARK R. TURNER 349-44-6287	29703 CITATION TRIANGLE #10-201 FARMINGTON HILLS, MI 48331	THE AMERICAN ROAD DEARBORN, MI 48121
ASSISTANT TREASURER	MARK D. WRASE 385-62-8957	8990 PARK AVENUE ALLEN PARK, MI 48101	THE AMERICAN ROAD DEARBORN, MI 48121

CAPITAL STOCK

Common:

Price/Par Value: \$12.50
Authorized: 200,000
Outstanding: 200,000# Shares: 200,000.00
From: 03/29/74