

COMPANY SUPERVISION DIVISION

2025 Annual Report of Organizations

Issuing Charitable Gift Annuities – General Instructions

Why: The annual report filing helps confirm that Washington State Certificate of Exemption holders:

- Maintain minimum net assets without donor restrictions of five hundred thousand dollars.
- Have a compliant reserve fund meeting all requirements of RCW 48.38.020. At a minimum, the reserve fund requires an actuarially determined base amount, plus a ten percent surplus.

Online: All components of the Annual Report are submitted on-line. Do not send the required paperwork by mail or attaching it to an email; ***you must*** upload the attachments as PDF files.

Due Date: Per RCW 48.38.010(10) your Organization must submit its annual report within sixty days of the end of its fiscal year. Failure to do so may result in a fine and the suspension of your Organization's Certificate of Exemption. See below for required documents and their due dates.

The annual report due date is imposed by statute and cannot be extended or waived.

Partially Complete: If you do not fill out the Annual Report completely and need to save your work to return to it later, click on the "Save" button at the bottom of the page. You may then logout and return to your partially completed Annual Report at a later time. However, the online filing system will not allow you to submit your Annual Report until all required documents for a specific due date have been uploaded.

Accuracy:

- An incomplete or inaccurate annual report filing is not acceptable and will be considered late.
- Do not file blank or placeholder paperwork instead of a final required document. Instead, review the required documents and prepare them in advance of the due date.
- Do not file an unapproved request for an exemption instead of an actuarial exemption. Instead, if you have **no CGA contracts issued in any state**, request an actuarial exemption at least 10 days prior to the Annual Report due date.
- Do not file financial information from the previous reporting cycle. Instead, file the most accurate information you have available at the time the Annual Report filing is due. You can amend that information at a later date if there is a material change in the information previously provided.
- Do not file the IRS extension request or approval notification in place of the final tax form. Instead, file the extension request or approval form online under the header Extension-IRS 990.

COMMON DOCUMENTS TO COMPLETE ANNUAL REPORTING REQUIREMENTS

In Force Listing of WA State Annuitants

Due date: 60 days after the fiscal year end

- As of the fiscal year ending 2025
- Information to include:
 - Agreement number
 - Type of annuity
 - Annual payments and payment interval
 - The end of year reserve
 - Name, age, and gender of the annuitant
 - Date of issue
 - Table and rate of interest used

Bank or Brokerage Statement(s)**Due date:** 60 days after the fiscal year end

- As of the fiscal year ending 2025
- Must be the official bank or brokerage documents including all pages. Summary pages or print screens of online account balances are not sufficient.
- Verifies the ending balance of the Separate Reserve Fund is sufficient (per RCW 48.38.020).
- The total amount entered on the annual report form in the Separate Reserve Fund Account Detail cannot differ from the total amount disclosed in the bank/brokerage statement(s) that are submitted to the state.

Separate Reserve Fund Attestation**Due date:** 60 days after the fiscal year end

- The Annual Report is a legal document and must include the attestation of the Officer responsible for maintaining the separate reserve fund.
- The attestation is in MS Word format. Print the blank form, and once signed, upload it to the portal.
- Keep the original document for your records.

Actuarial Certification**Due date:** 60 days after the fiscal year end

- As of the fiscal year ending 2025
- Prescribed Statement of Actuarial Opinion - must be issued by a qualified Actuary as defined in RCW 48.38.010(10)(b).
- Includes **All annuities** issued in **All States**.
 - Annuity reserves segregated into a State specific separate reserve fund due to that State's statutes may be excluded from the Actuarial Certification. (i.e. AR, CA, FL, HI, MD, or MT) .
 - **Entities with a Washington specific Trust, please contact OIC for specific instructions.**
- **Exemptions** to filing an Actuarial Certification
 - Must be requested each year. *They are not automatically renewable.*
 - Request exemption by sending an email to: CompanySupervisionFilings@oic.wa.gov
 - Exemption requests must state:
 - There are zero annuities in WA State.
 - Annuities issued in any other state are included in a state specific separate reserve fund due to another state's statutes.
 - Exemptions should be requested 10 business days prior to the annual report due date.
 - File the approved exemption letter with the annual report instead of the actuarial certification.

Annual Report Attestation**Due date:** 60 days after the fiscal year end

- The Annual Report is a legal document and must include the attestation of an authorized officer of the legal entity holding the Certificate of Exemption.
- The attestation is in MS Word format. Print the blank form, and once signed, upload it to the portal.
- Keep the original document for your records.

Contracts for reinsured annuities**Due date:** 60 days after the fiscal year end

- Only applicable if you have reinsured your annuities with a licensed insurance company.
- Submit a copy of the reinsurance contract or supply the date the contract was filed with the OIC. Please specify which annuity contracts are being covered by commercial insurance contract.
- Keep the original documents for your records.

IRS Form 990 Extension**Due date:** 4-1/2 months after fiscal year-end

- If you file a Form 990 extension request with the IRS, provide us with documentation.
 - File the IRS extension request or approval notification on the on-line portal.
 - On the portal use the header Extension-IRS 990 to submit this information.

IRS Form 990**Due date:** 15 days after filing with the IRS

- WAC 284-38-200 requires the filing of a complete copy of your Organization's IRS tax return (Form 990) for the previous fiscal year.
- Organizations permanently exempted by the IRS are not expected to adhere to this requirement. Notify the OIC of your exemption via email by sending the IRS approval to CompanySupervisionFilings@oic.wa.gov

Audited Financial Statement**Due date:** 15 days after its release date*

- WAC 284-38-200(2)(a)(i) requires the filing of a complete copy of your Organization's Audited Financial Statement for the previous fiscal year.
- Audited Financial Statement must be prepared in accordance with GAAP.
- Audited Financial Statement must be issued by an independent Certified Public Accountant (CPA).
- The Audited Statement must disclose the liability for annuity contracts on a separate line or provide an explanation within the Statement Notes.
- Consolidated Audited Financial Statements - *in addition to the items listed above:*
Consolidated Audited statements are not sufficient for compliance with statutory requirements.
 - Statutory requirements are specific only to the legal entity holding the Certificate.
 - A supplemental schedule reporting the breakout of the net assets for individual entities is required.

***The report is due to the OIC within 15 days of its release date.** If not received by then it is considered late and subject to fines. The date on the filing portal is 9 months from your specific year end. Under WAC 284-38-200(4), 9 months is the maximum time allowed to complete the submission.

REPORTING REQUIREMENTS**Legal Entity**

- Information in the annual report is only for the legal entity holding the Certificate of Exemption.
- Do not substitute the financial information of the:
 - Parent
 - Affiliate
 - Subsidiary
 - Division
- Do not consolidate or combine the entities financial information with:
 - Parent
 - Affiliate
 - Subsidiary
 - Division
- Partial information (such as "regional data" or "annuity fund only") is not acceptable.

Financial Information

- Please keep and be prepared to provide to OIC staff when requested, the preliminary balance sheet and income statement used to enter the data on the Annual Report form.
- Financial information provided in the Annual Report must be presented on a fiscal year basis.
- Unaudited financial information that supports the annual report summaries should be based on your internal accounting records:
 - ❖ Summary of net assets
 - ❖ Total CGA liability
 - ❖ Statement of income and expenses
- Unaudited data is identified as such on page 1 under the Financial Information header.

2. Has the data provided on this Annual Report been audited?

☐ Yes ☒ No

- Once the financial data is audited, material changes are reported by filing an amended annual report.
- If applicable, the current year beginning report values must agree with the corresponding ending values from the previous year.

Annuity Contracts, Contract Reserves, and Segregated Accounts

Summary of Annuity Contracts

- **Washington Only** column equals the number of total annuity contracts for Washington State.
- **Total** column includes all annuity contracts issued **UNLESS**:
 - They are excluded from the Actuarial Certification calculations because they are covered by a state specific separate reserve fund.
 - Annuities covered by a State's specific reserve fund outside of Washington **are included in question #4** in *Certificate Holders' Separate Reserve Fund Requirement*.

Certificate Holder's Separate Reserve Fund Requirement

- Calculations must equal the total amount shown in the Actuarial Certification, not just the Washington portion.
- *Annuities Excluded from the Actuarial Certification:*

When other States require contract reserves to be segregated into a separate fund:

 - Report this information by answering 'Yes' to question 4
 - Provide an explanation in the text box with the following information:
 - The number of gift annuity contracts by state.
 - The present value of the gift annuity contracts by state.
 - Whether a license/registration is held - allowing you to issue annuities in those states.
 - They are not included in the total number of annuities in the Summary of Annuity Contracts.
- *Annuities Included in Actuarial Certification:*
 - Report the annuities as part of the total reserve calculation.
 - They are included in the total number of annuities in the Summary of Annuity Contracts.

The amount reported in the **Separate Reserve Fund (Bank/Brokerage)** must balance to the total amount in the **Separate Reserve Fund Account Detail**.

ANNUAL FILING FEE REQUIREMENT

- The annual filing fee is due on or before March 1st of each year.
- Per RCW 48.38.010(10)(c) late or missing fee payments may result in fines, suspension, or revocation of the Certificate of Exemption.
- A \$5.00 fee will be assessed for each new annuity issued during your Exempt Organization's fiscal year in addition to a \$25 annual filing fee.
- How to make your payment:
 - Payment contact is the same person as your annual report filing contact.
 - The same user ID is used to file the annual report and to make a payment.
 - User ID's = 'FIN' followed by your WAOIC number
 - You may pay by credit card, electronic funds transfer, or by check.
 - Payments by check: please include a copy of the printed invoice with your check.

IMPORTANT DATES AND DEADLINES

Annual Report Due Dates

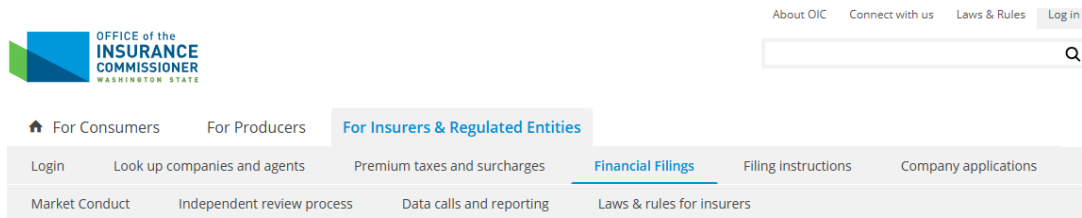
Per RCW 48.38.010(10) your Organization must submit its Annual Report, including the Actuarial Certification, within sixty days after the end of its fiscal year. Failure to do so will most likely result in a fine and the suspension of your Organization's Certificate of Exemption.

| <u>Fiscal Year-End</u> | <u>Annual Report Due Date</u> |
|------------------------|-------------------------------|
| January 31 | April 1 |
| February 28 | April 29 |
| March 31 | May 30 |
| April 30 | June 29 |
| May 31 | July 30 |
| June 30 | August 29 |
| July 31 | September 29 |
| August 31 | October 30 |
| September 30 | December 1 |
| October 31 | December 30 |
| November 30 | January 29 |
| December 31 | March 2 |

1. 60 days after the end of your Organization's fiscal year – all components of **Annual Report**
2. 15 days after its' release date, maximum time 9 months – **Audited Statement**
3. 15 days after filing with the IRS – **Form 990**
4. March 1 of every year – **Annual Filing Fee**

FORMS AND FILING INFORMATION

- To access the form for report year 2025, go to www.insurance.wa.gov
 - Once on the OIC website choose the “**For Insurers & Regulated Entities**” tab at the top of the page.
 - Hover your mouse over the ‘**Financial filings**’ option in the top row and select the ‘**Annual financial filing statements**’ link on this menu.
- Or- select the ‘**Financial filings**’ option and choose the ‘**Annual financial filing statements**’ option in the left side of the screen.



Financial filings

Annual financial filing statements

Beneficial ownership of securities

- This pulls up the Annual financial filing statements page.
- On this page choose the links under the heading “**Charitable gift annuities (CGA)**”

Charitable gift annuities (CGA)

- [Charitable gift annuity annual report filing instructions - January to December :](#)
- [Charitable gift annuity annual report filing instructions - January to December :](#)
- [Actuarial Opinion Guidance for Charitable Gift Annuity Business \(PDF, 117.99 K](#)
- [Filing information](#)
- [File annual report \(fortress.wa.gov\)](#)

Here you will find:

- Detailed instructions for each page of the Annual Report. Please select the correct year.
 - Find out who your contact person is using the “Find your Entity Contact” tool.
 - Log in and file your annual report
- Note: User ID’s always consist of the letters FIN followed by your WAOIC number.
- Retrieve/reset passwords by using the “Forgot Password?” tool.

KEEP YOUR INFORMATION CURRENT

- Notify us **immediately** if any of this information has changed:
 - Organization name
 - Organization address
 - Contact person(s)
 - Staff responsible for report preparation
- Changes in information filed with your original application for the Certificate of Exemption
 - The Service of Process form, showing the party our Office will notify in the event of suit.

Note: this form is for your Organization’s protection and can be found at:
<https://www.insurance.wa.gov/sites/default/files/2024-09/service-of-process-form.pdf>

 - The Current list of Directors or Officers of the Organization
- Changes should be emailed to CompanySupervisionFilings@oic.wa.gov

FILING TERMINOLOGY

- **“Actuarial Certification”** is a Prescribed Statement of Actuarial Opinion, issued by a qualified Actuary (as defined in statute). As a legal document, you must have access to the originally signed version. The use of actuarially-based computer programs and non-Actuaries (even if well-versed in financial matters) is not acceptable. Purporting oneself as an Actuary, without the proper qualification, is a violation of law in Washington State.
- **“Certificate Holder” or “Organization”** refers to the legal entity holding a Certificate of Exemption issued by the Washington Office of Insurance Commissioner who is the holder of the gift annuity reserve funds. Without this Certificate, an Organization cannot legally solicit or issue Gift Annuity contracts to Washington residents.
- **“Annual Report” or “Report”** refers to the annual “Washington Annual Report of Organizations Issuing Charitable Gift Annuities”, combined with the Actuarial Certification, all of which are required under RCW 48.38.010(10).
- **“Audited Statement”** refers to your Audited Financial Statement issued by an independent Certified Public Accountant (CPA). Because statutory requirements are specific to the legal entity holding the Certificate, a consolidated statement may mask statutory deficiencies and is not sufficient by itself for compliance with statutory requirements. When filing a consolidated statement, it is required that a supplemental schedule, specific to the Certificate Holder, be incorporated into the audited statement. The Audited Statement must also disclose the liability for annuity contracts on a separate line, or as an explanation within the Statement Notes. WAC 284-38-200(3) notes that the failure to file an audited financial statement within nine months following the most recent fiscal year end may subject the certificate holder to disciplinary action as allowed under RCW 48.38.050.
- **“Qualified actuary”** means a member in good standing of the American academy of actuaries or a person who has otherwise demonstrated actuarial competence to the satisfaction of the insurance regulatory official of the domiciliary state. Information about, and lists of, actuaries can be found at: <http://www.actuary.org/>
- **“Net assets without donor restrictions”** means the excess of total assets over total liabilities that are not restricted by any donor-imposed stipulations.

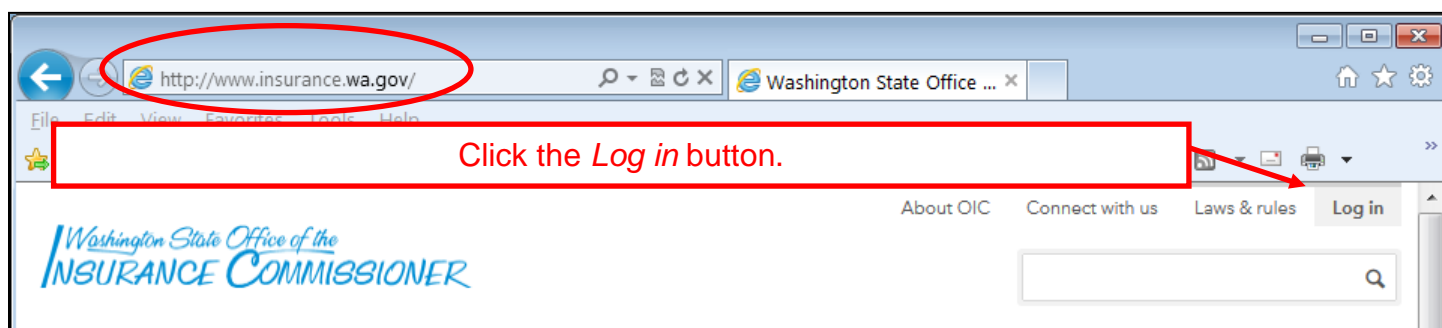
Accessing the Washington OIC Web Portal

Welcome to the OIC online portal. These instructions will walk you through the steps to log in to file your Annual Report or pay fees due.

Important! Your User ID starts with FIN, not TAX, and has a different password than you had for e-Tax.

**We created this training material on a test site.
The actual site may be slightly different.**

To get to the web portal, start at the commissioner's web site (www.insurance.wa.gov).
Click the *Log in* button.



Click the link for the type of organization that you are.



Accessing the Washington OIC Web Portal

This is what the login screen looks like:

The screenshot shows the 'Filing and Payment Center' header. On the left is a 'USER LOGIN' box with fields for 'User ID' and 'Password', a 'Go' button, and a 'Forgot Password?' link. To the right, under 'Find your Entity Contact', are input fields for 'WAOIC:' and 'OR NAIC:', 'Find' and 'Clear' buttons, and an 'Entity Name:' field with a blacked-out value.

Contact Person

To find out who your primary Financial Statement contact person is (as listed in the OIC records), you can type in your WAOIC number and then click the *Find* button.

This screenshot shows the same login interface as above. The 'WAOIC:' field now contains the text 'type here'. Below the 'Entity Name' field, the text 'Financial Statements/Auxiliary Annual Filings: Robert Ellis Orrall 000-555-0000' is circled in red. At the bottom left, there is a note: 'Need user credentials? We can help if you email us the following'.

Logging In

Your User ID starts with FIN. Enter your User ID and password, and then click the Go button.

The 'USER LOGIN' box is shown with 'fin' entered in the 'User ID' field and a masked password '*****' in the 'Password' field. The 'Go' button and 'Forgot Password?' link are also visible.

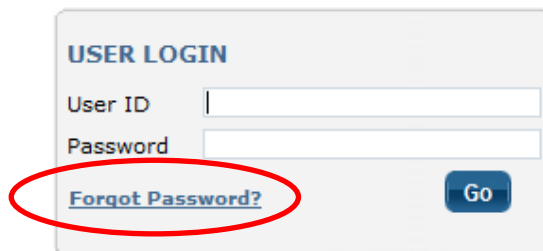
If you don't have the email that the OIC sent with your FIN password, please use the Forgot Password process discussed next.

If you are a secondary user and forgot your User ID, please contact the primary contact person at your organization.

Accessing the Washington OIC Web Portal

Passwords

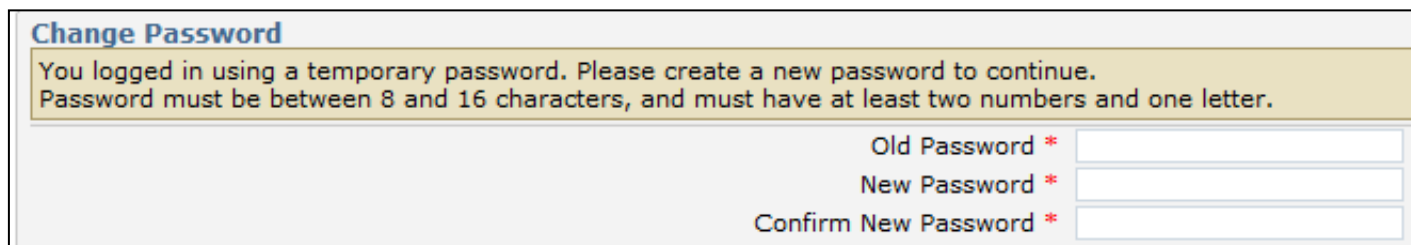
If you forget the password, or if the primary contact person has left, but **you have access** to their email account, you can use the *Forgot Password* link to get a temporary password **sent to the email address in our records.**



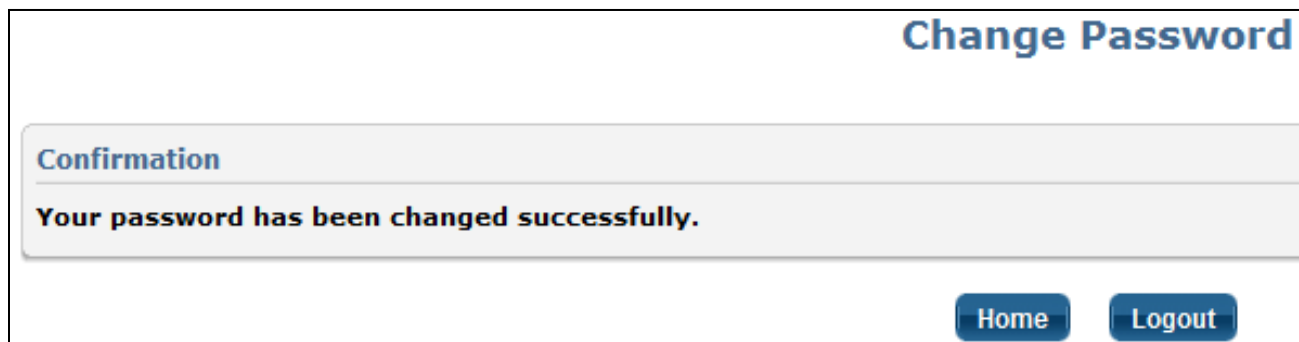
The image shows a 'USER LOGIN' form. It has two input fields: 'User ID' and 'Password'. Below the 'Password' field is a blue link labeled 'Forgot Password?' which is circled in red. To the right of the 'Password' field is a blue button labeled 'Go'.

If you don't have access to the primary contact person email account, or you get an error message indicating that the email address doesn't match, you must contact us at CompanySupervisionFilings@oic.wa.gov with the new information. After we update the email address in our records, you can then use the *Forgot Password* link to have a temporary password emailed to the new address.

When you login with a temporary password, you must immediately change the password. Enter a new password that meets the criteria and click the *Submit* button.



The image shows a 'Change Password' form. At the top, it says 'Change Password'. Below that, a yellow box contains the text: 'You logged in using a temporary password. Please create a new password to continue. Password must be between 8 and 16 characters, and must have at least two numbers and one letter.' Below this, there are three input fields: 'Old Password *', 'New Password *', and 'Confirm New Password *'. Each field has a red asterisk indicating it is required.



The image shows a 'Change Password' confirmation screen. At the top, it says 'Change Password'. Below that, there is a 'Confirmation' section with the text: 'Your password has been changed successfully.' At the bottom right, there are two buttons: 'Home' and 'Logout'.

After changing the password, click the *Home* button.

Accessing the Washington OIC Web Portal

Home Screen

This is what the main part of the home screen looks like:

| Menu Options | Company Filing Center |
|----------------------------------|-----------------------|
| Submit Filing | |
| Amend Filing | |
| Make or View Payments | |
| View Submitted Filing | |
| Add Document to Submitted Filing | |
| Change Password | |
| Update Contact Information | |
| Secondary User | |
| | |

WAOIC#: [REDACTED]

Your filing contact is the Insurance Commissioner's only point of contact for the Company Filing Center. Please take the time to verify your information using the menu option on the left.

See our agency web page for more details and complete [Filing Instructions](#).

You will need to download and complete the following documents prior to the final

Please see our separate instructions for the menu options.

The Washington OIC Web Portal Menu Options

The Menu Options

Click on a menu option word to jump to that item, or you can scroll through the document.

| Menu Options | |
|--|---|
| Submit Filing | Submit Filing |
| Add Document to Submitted Filing | Add Document to Submitted Filing |
| Make or View Payments | Make Payments • e-check • credit card • paper check View Payments |
| View Submitted Filing | View Submitted Filings |
| Amend a Submitted Filing | Amend Filing |
| Change Password | Change Password |
| Update Contact Information | Update Contact Information |
| Secondary User | Secondary Users |

Submit Filing

This option allows you to fill out and submit your Annual Report. Please see our separate instructions on filling out the Annual Report.

Add Document to Submitted (Existing) Filing

To file required documents after filing your Annual Report (such as audited financial statements), use this feature. First, select the appropriate year, then click the *Continue* button.

Add Documents to an Existing Filing

Use this to add a document such as the Audited Financial Statement that was not due at the time the Annual Report was submitted.

Select the year of the submitted filing you want to add documents.

Note: To amend data input previously submitted on the Annual Report form access the following link to [Amend a Submitted Filing](#)

[Continue](#)

Please see our *Attaching Documents to the Annual Report* instructions to see how the upload process works.

The Washington OIC Web Portal Menu Options

Make Payments

This is an **example**. The process is similar for other types of organizations, but the fee amounts and due dates may differ. For Charitable Gift Annuities only, see the [last page of this document](#) for specific information about the CGA fee structure.

The *State of Domicile* field is for retaliatory fees.

To pay, click the checkbox(es) below *Select to Pay* for the fees that you will pay now, then click the *Make Payment* link. If you need to show someone at your organization an invoice in order to authorize a payment, click the *Print Invoice* link.

For your convenience, you may pay fees prior to the due date.

| Payments Due | | | | | |
|--|-------------------------------------|---------------------|-------------|-------------------------------|------------------------------|
| Type | State of Domicile | State of Washington | Balance Due | Due On | Select to Pay |
| Filing Fee for 2014 | <input type="text" value="\$0.00"/> | \$20.00 | \$20.00 | 03/02/2015 | <input type="checkbox"/> |
| Renewal Fee for 07/01/2015-06/30/2016 (\$200) Non-Vehicle | <input type="text" value="\$0.00"/> | \$200.00 | \$200.00 | 06/30/2015 | <input type="checkbox"/> |
| | | | | Print Invoice | Make Payment |

In this example, the company chose to pay its renewal fee early, at the same time as its filing fee.

The top portion of the payment screen shows the Balance Due and the Due Date.

| Payment Detail | |
|--|-----------------|
| Filing Fee for 2014 | \$20.00 |
| Renewal Fee for 07/01/2015-06/30/2016 (\$200) Non-Vehicle | \$200.00 |
| Less Payments Made | \$0.00 |
| Balance due in our office on or before 03/02/2015 | \$220.00 |

You have three payment options:

- e-Check (deducts the amount from your bank account)
- credit card
- paper check

The Washington OIC Web Portal Menu Options

To pay by e-Check, fill in all of your account information and click the *Next* button.

| | |
|-----------------------|----------------------|
| Amount | \$ 220.00 |
| Account Details * | Business Account ▼ |
| Account Type * | Checking Account ▼ |
| Bank Routing # * | <input type="text"/> |
| Account # * | <input type="text"/> |
| Re-enter Account # * | <input type="text"/> |
| Name on the Account * | <input type="text"/> |
| Email Receipt To * | <input type="text"/> |

Please make sure that your financial institution will not block our Electronic Funds Transfer debit.

WARNING: Please verify with your bank that your account does not have a block against Debit EFT transactions.

At the confirmation screen, please review for accuracy. **Please note that you can't change the date that the payment takes place, but for regulatory purposes the payment date is the day that you authorize payment.** If everything is correct, check the box to authorize the payment and click the *Process* button.

☐ I authorize the Insurance Commissioner to charge \$ 220.00 to my Bank account on 01/12/2015 *

After processing, the screen will confirm payment.

Confirmation

Thank you for your payment of \$220.00.

The system will also send an email to the address that you provided. It looks something like this:

| | |
|----------|------------------------------------|
| Subject: | Payment Receipt: WAOIC# [REDACTED] |
|----------|------------------------------------|

[REDACTED]

Thank you for using OIC's Online Services. Displayed below are your e-Check payment details.

- Payment Detail: Filing Fee for 2014; Renewal Fee for 07/01/2015-06/30/2016
- Total Amount Paid: \$220.00
- Account Number: XXXXXXXXXXXX-0856
- Routing Number: [REDACTED]
- Payment Date: 01/08/2015 (*this is the date your payment is considered received*)
- Expected Debit Date: 01/12/2015
- Transaction Detail #: 364172
- WAOIC #: [REDACTED]

The Washington OIC Web Portal Menu Options

Or, to pay by credit card, click *Pay by credit card*. Fill in the required data and click the *Next* button.

Payment Details
(If you have a company credit card without First and Last Name, enter the name in the First Name field and the word "Company" in the Last Name field.)

| | | | | | |
|----------------------------|--|------------------------|--|--------|-----------------|
| Cardholder First Name * | <input type="text"/> | Cardholder Last Name * | <input type="text" value="Company"/> | Amount | \$100.00 |
| Credit Card # * | <input type="text"/> | Credit Card Type * | <input type="text" value="American Express"/> | | |
| (without dashes or spaces) | | | | | |
| Expiry Date * | <input type="text" value="March"/> <input type="text" value="2034"/> | CVV # * | <input type="text" value="4081"/> What is CVV? | | |
| Billing Street * | <input type="text" value="1122 Boogie Woogie Avenue"/> | Billing City * | <input type="text" value="New Orleans"/> | | |
| Country * | <input type="text" value="United States"/> | State/Province * | <input type="text" value="Louisiana"/> | | |
| Zip Code * | <input type="text" value="70130"/> | E-mail * | <input type="text"/> | | |

[Back](#) [Reset](#) [Next](#)

You'll move to a confirmation screen. If everything is correct, click the *Process* button. Otherwise, click the *Back* button to go back and make corrections.

Please wait...

Your Application is being processed; it may take some time. Please do not refresh, go back or cancel this page until the confirmation page appears.

After processing, the screen will confirm payment.

Confirmation

Thank you for your payment of \$220.00.

The system will also send an email with the transaction detail to the address that you provided.

To pay with a paper check, click the *Pay by paper check* link. This will print an invoice along with mailing instructions.

The Washington OIC Web Portal Menu Options

View Payments

You may view your payment history, which includes payments previously made under our e-Tax system. Click the *Filter by Year Billed* drop-down box to select a year, or choose “All” to see everything available.

Here’s the example of the above payment:

| Payment History | | |
|---------------------------------------|----------|------------|
| Filter by Year Billed | | All |
| 1 - 6 of 6 records | | |
| Type | Amount | Paid On |
| Filing Fee-2014 | \$20.00 | 01/08/2015 |
| Renewal Fee for 07/01/2015-06/30/2016 | \$200.00 | 01/08/2015 |
| Premium Tax Q4-2013 | \$220.00 | 03/03/2014 |
| Premium Tax Q4-2012 | \$220.00 | 03/04/2013 |
| Premium Tax Q4-2011 | \$220.00 | 03/01/2012 |
| Premium Tax Q4-2010 | \$220.00 | 05/11/2011 |

View Submitted Filings

This option allows you to view documents that you’ve filed in the past. Click the link in the *Date Entered* column to open it.

| Submitted Annual Reports and Supporting Documents | | | |
|---|-----------------|--|--|
| Date Entered | Filing for Year | Name | Description for Amendment |
| 12/18/2014 | 2013 | ANNUAL REPORT | AMENDED FILING # 1 |
| 12/18/2014 | 2013 | IRS FORM 990 | WE RECEIVED A FILING EXTENSION FROM THE IRS. |
| 12/18/2014 | 2013 | AUDITED FINANCIAL STATEMENT | OUR AUDITOR NEEDED MORE TIME TO PREPARE THESE. |
| 12/18/2014 | 2013 | BANK/BROKERAGE STATEMENT - SEPARATE RESERVE FUND (SRF) | THIS VERSION HAS THE PAGES TURNED THE CORRECT WAY. |
| 12/18/2014 | 2013 | WA CGA CONTRACTS OUTSTANDING (SAC) | INCLUDES ALL WASHINGTON RESIDENTS. |
| 12/18/2014 | 2013 | ANNUAL REPORT ATTESTATION | THIS DOCUMENT HAS A BETTER SCAN THAN PREVIOUSLY. |
| 12/18/2014 | 2013 | ACTUARIAL CERTIFICATION | JUST BECAME AVAILABLE TODAY. |
| 12/18/2014 | 2013 | ANNUAL REPORT | |

The Washington OIC Web Portal Menu Options

Amend Filing

After the OIC accepts your Annual Report, use this option to make changes to the information in the Annual Report. If you are solely filing documents that go along with your Annual Report, please use the [Add Document to Submitted Filing](#) option instead (explained later).

Select Filing Year

Select the year of the submitted filing you want to amend. 2013 ▼

Continue

Change Password

Please refer to the Passwords section in our *Accessing the Portal* instructions.

Change Password

Password must be between 8 and 16 characters, and must have at least two numbers and one letter.

Old Password *

New Password *

Confirm New Password *

Update Contact Information

Allows you to update the **primary** Financial Statement contact person data. This updates the official OIC records.

Primary Contact Information

Contact Person * Robert Ellis Orrall

Street 1 * PO Box 8888888888

City * Valley Forge

State/Province * Pennsylvania ▼

Email *

Phone # - Ext * 000-555-0000 - 2281

Fax

Other Phone #

Street 2

Country * United States ▼

Zip * 11111

The Washington OIC Web Portal Menu Options

Secondary Users

You can set up other users who can make payments, file documents, or both. You control their access (meaning whether they have any rights and what those rights are).

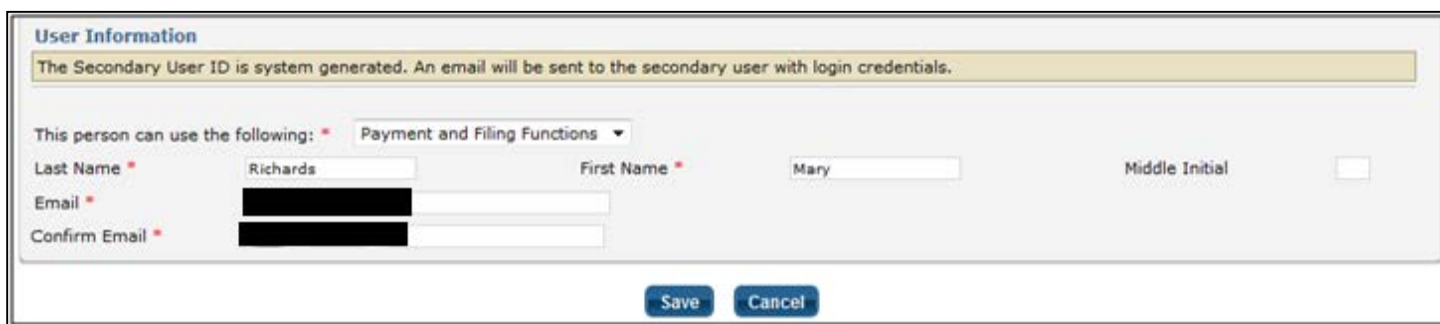
To add users, click the *Add Secondary User* link.



Filing and Payment Center Secondary Users [Add Secondary User](#)

No Secondary User found

Enter the person's name and email address, then click the Save button.



User Information

The Secondary User ID is system generated. An email will be sent to the secondary user with login credentials.

This person can use the following: * Payment and Filing Functions ▼

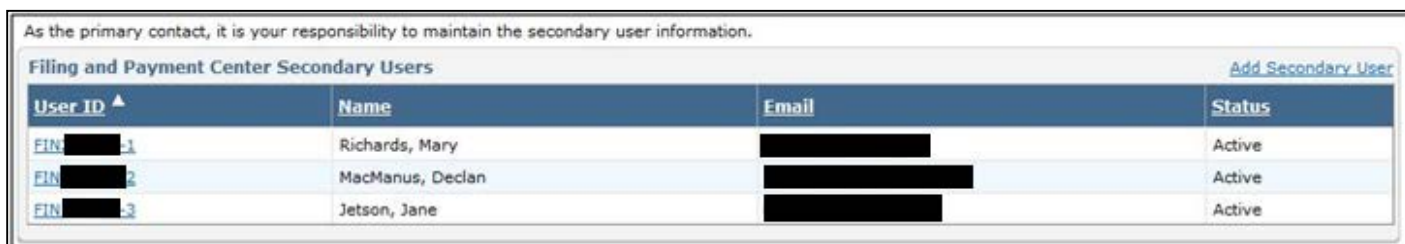
Last Name * Richards First Name * Mary Middle Initial

Email *

Confirm Email *

Save Cancel

The system lists all of your secondary users. The primary contact is the only person who can edit secondary users' information and rights.

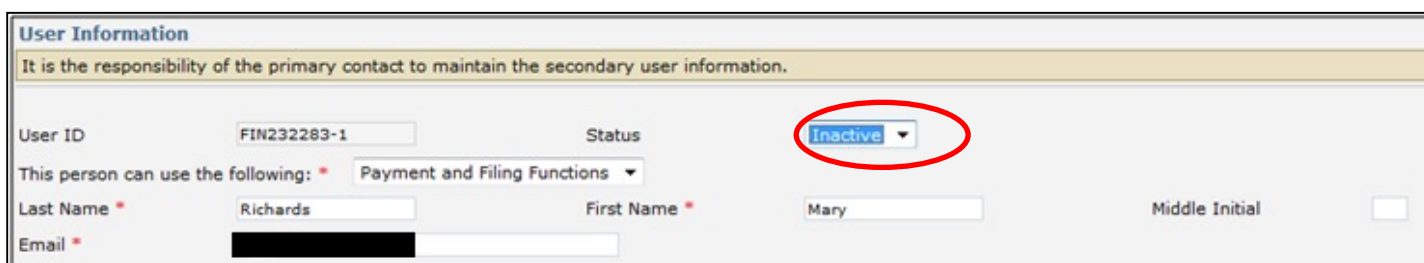


As the primary contact, it is your responsibility to maintain the secondary user information.

Filing and Payment Center Secondary Users [Add Secondary User](#)

| User ID ▲ | Name | Email | Status |
|----------------------------------|------------------|------------|--------|
| FIN [REDACTED]-1 | Richards, Mary | [REDACTED] | Active |
| FIN [REDACTED]-2 | MacManus, Declan | [REDACTED] | Active |
| FIN [REDACTED]-3 | Jetson, Jane | [REDACTED] | Active |

To edit a user, click on their User ID link. You can change their name, email address, assigned functions, and inactivate/reactivate them.



User Information

It is the responsibility of the primary contact to maintain the secondary user information.

User ID FIN232283-1 Status **Inactive** ▼

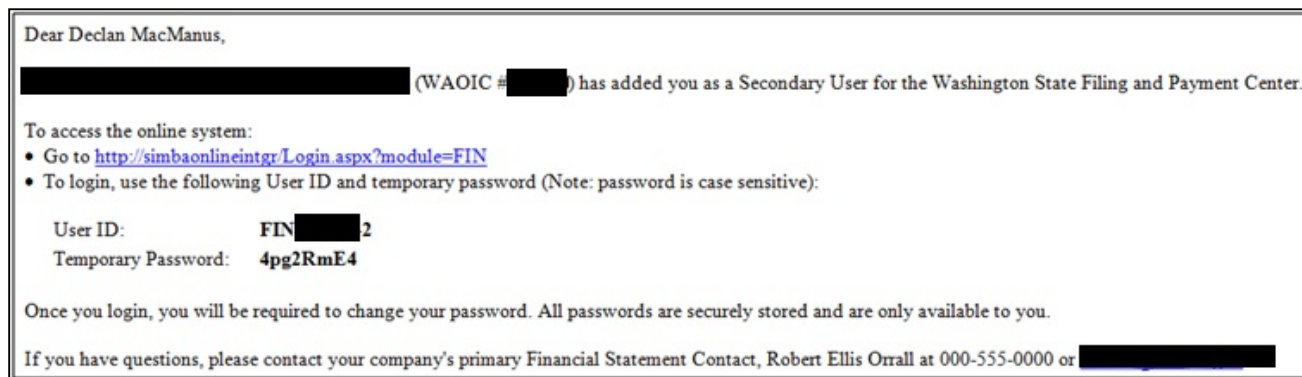
This person can use the following: * Payment and Filing Functions ▼

Last Name * Richards First Name * Mary Middle Initial

Email *

The Washington OIC Web Portal Menu Options

The first time that you set up a secondary user, our system will send them an email with their User ID and password. No email is sent if you edit the data for a secondary user.



Secondary users have different menu options, depending upon what rights are assigned to them:

Both payments and filing rights:

| Menu Options |
|--|
| Submit Filing |
| Add Document to Submitted Filing |
| Make or View Payments |
| View Submitted Filing |
| Amend a Submitted Filing |
| Change Password |

Payments only:

| Menu Options |
|---------------------------------------|
| Make or View Payments |
| Change Password |

Filings only:

| Menu Options |
|--|
| Submit Filing |
| Add Document to Submitted Filing |
| View Submitted Filing |
| Amend a Submitted Filing |
| Change Password |

Secondary users can only change their own password.

The Washington OIC Web Portal Menu Options

For Charitable Gift Annuities only

In addition to the Annual Filing Fee, there is a fee for each new annuity issued in Washington during the fiscal year.

If you have already filed the Annual Report, our system will fill in the number of new Washington annuities for you (the figure comes from your Annual Report). If that figure is not correct, then you must amend the Annual Report to change the figure.

In the example below, the Annual Report has not been filed, so in this case you must enter the number of new annuities issued in Washington in order to pay the proper amount of fees. The system then recalculates the total Balance Due.

| Payments Due | | | | | | |
|---------------------|-------------------|--|--------------------|-------------|------------|--|
| Type | Annual Filing Fee | New Annuities Issued in Washington State | | Balance Due | Due On | Select to Pay |
| Filing Fee for 2014 | \$25.00 | <input type="text" value="15"/> | X \$5.00 = \$75.00 | \$100.00 | 03/01/2015 | <input checked="" type="checkbox"/> |
| | | | | | | Print Invoice Make Payment |

How to fill out the OIC Charitable Gift Annuity Annual Report (Page 1)

This training material will help guide you through the steps to make your Charitable Gift Annuity Annual Report filing with the OIC. In this material, “FYE” means *Fiscal Year End*.

We created this training material on a test site. The actual site may look different.

The beige banner near the top shows:

Your company name; date of the Annual Report;
WAOIC number; and the Annual Report due date.

At the bottom of the page, notice the **Save** button.

You can save your work and return later to continue. In addition, the system times out after a period of inactivity. This would cause you to lose any unsaved work.

You can print your Annual Report to a PDF file using the *Print* button. Please note that it will only print what you have saved. So generally, you'll want to save before you print.

The *Validate Filing* button will check to ensure that every required item has a response. If you haven't been to pages 2 or 3 yet, you will get validation errors for things you haven't seen yet. We recommend clicking the *Validate Filing* button when you believe that you've responded to every item and attached all the required documents.

How to fill out the OIC Charitable Gift Annuity Annual Report (Page 1)

Here's what page 1 looks like:

General Interrogatories

1. Since the previous Annual Report, has there been any:
 - A. Change to your legal status?
☐ Yes
☐ No
 - B. Change in capital structure or ownership?
☐ Yes
☐ No
 - C. Change in management control?
☐ Yes
☐ No
 - D. Infraction or regulatory activity relating to gift annuities?
☐ Yes
☐ No
2. Have all the annuity contracts issued or terminated during the fiscal year covered by this Annual Report been reported and accounted for in this Annual Report?
☐ Yes
☐ No
3. At all times during the period covered by this Annual Report, was the separate annuity reserve fund:
 - A. Held in a separate account which protects the annuitants in the event of the Organization's insolvency, as required by RCW 48.38.020(2)(a) and (c)?
☐ Yes
☐ No
 - B. Invested prudently as required by RCW 48.38.020(2)(b)?
☐ Yes
☐ No
 - C. Sufficiently funded as required by RCW 48.38.020(3)?
☐ Yes
☐ No
4. Name of investment officer in charge of management of the Organization's separate annuity reserve fund, including professional designation or license, OR name of outside firm in charge of fund.

Financial Information

The Summary of Net Assets information must be presented as of the Organization's 2013 fiscal year end. The Statement of Income and Expenses must be presented for the fiscal year ending in 2013.

The information required in this section is for the **Legal Entity** holding the Certificate, and pertains to the entity as a whole, not just the separate annuity reserve fund.

1. Are the dollars in the Certificate Holder's Summary of Net Assets and Statement of Income and Expenses stated in thousands?
☐ Yes
☐ No
2. Has the data provided on this Annual Report been audited?
☐ Yes
☐ No

(Continued on next page)

How to fill out the OIC Charitable Gift Annuity Annual Report (Page 1)

Certificate Holder's Summary of Net Assets as of 12/31/2013

| | Unrestricted | Temporarily Restricted | Permanently Restricted | Total Net Assets |
|------------|--------------|------------------------|------------------------|------------------|
| Net Assets | \$0 | \$0 | \$0 | \$0 |

Did your organization have and maintain minimum unrestricted net assets of \$500,000 as required by RCW 48.38.010(6) **at all times** during the period covered by this Annual Report?

☐ Yes

☐ No

Certificate Holder's Statement of Income and Expenses for the year ending 12/31/2013

| | Unrestricted | Temporarily Restricted | Permanently Restricted | Total |
|-------------------|--------------|------------------------|------------------------|-------|
| Income | \$0 | \$0 | \$0 | \$0 |
| Expenses | \$0 | \$0 | \$0 | \$0 |
| Net Income (Loss) | \$0 | \$0 | \$0 | \$0 |

Summary of Annuity Contracts

Do you have Washington annuity contracts in force?

☐ Yes

☐ No

| | Total | Washington Only |
|--|-------|-----------------|
| Contracts as of 12/31/2012 | | |
| Number added during fiscal year ending on 12/31/2013 | | |
| Number deleted during fiscal year ending on 12/31/2013 | | |
| Contracts as of 12/31/2013 | 0 | 0 |

Certificate Holder's Separate Reserve Fund Requirement

1. Balance of separate reserve fund that includes Washington State annuitants as of your FYE **(Must match Separate Reserve Fund Account Detail total below)**

\$0.00

2. Total reserve calculation as of your FYE per Actuarial Certification in accordance with RCW 48.38.020(3)(a) and (b) - this amount does not include the 10% surplus required by RCW 48.38.020(3)(c).

\$0.00

3. Total separate reserve fund requirement per RCW 48.38.020(3) - includes 10% surplus required by RCW 48.38.020(3)(c).

\$0.00

Sufficient

4. Has the Certificate Holder issued annuity contracts not covered within the Actuarial Certification?

☐ Yes

☐ No

5. Has your Organization purchased a commercial annuity to satisfy all or part of the separate annuity reserve fund requirement, as specified under RCW 48.38.020 (5)?

☐ Yes

☐ No

Separate Reserve Fund Account Detail

Do you have bank/brokerage accounts that make up your Separate Reserve Fund?

☐ Yes

☐ No

Total of Separate Reserve Fund Account Detail \$0.00

(Total must match balance of separate reserve fund on Line 1 in Certificate Holder's Separate Reserve Fund Requirement section.)

Total CGA Liability as stated on Certificate Holder's Financial Books as of its fiscal year-end. (This is the liability for issued annuities usually calculated in accordance with Generally Accepted Accounting Principles.) \$0

Please enter the name of the Officer responsible for the separate reserve fund. This person is responsible for ensuring the stated amount of funds were deposited in a separate reserve fund in accordance with RCW 48.38.020 at the financial institution(s) listed above as of 12/31/2013.

Print

Validate Filing

Save

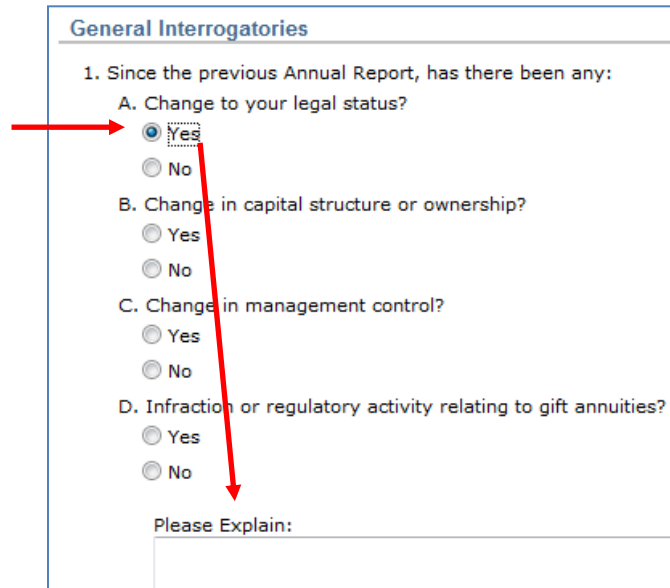
Next

How to fill out the OIC Charitable Gift Annuity Annual Report (Page 1)

Flexible Format

Click a radio button to mark your response. Certain responses may ask for more information or documents.

For example, if you answer Yes in General Interrogatory #1A, a box will appear asking you to explain further. Click in that box to type your explanation.



General Interrogatories

1. Since the previous Annual Report, has there been any:

A. Change to your legal status?

☒ Yes

☐ No

B. Change in capital structure or ownership?

☐ Yes

☐ No

C. Change in management control?

☐ Yes

☐ No

D. Infraction or regulatory activity relating to gift annuities?

☐ Yes

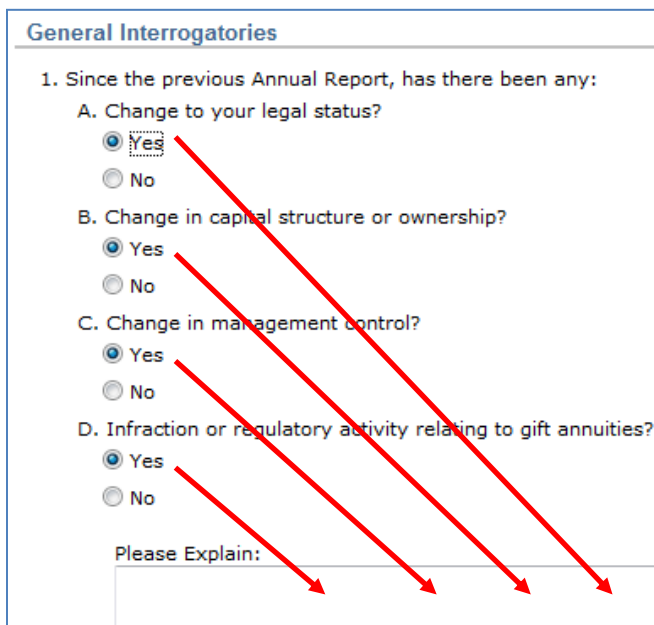
☐ No

Please Explain:

General Interrogatories

General Interrogatory #1 — Changes

Please note that only one explanation box appears for Interrogatory #1. Therefore, if you answer Yes more than once, you must type your responses for each Yes answer in the single *Please Explain* box.



General Interrogatories

1. Since the previous Annual Report, has there been any:

A. Change to your legal status?

☒ Yes

☐ No

B. Change in capital structure or ownership?

☒ Yes

☐ No

C. Change in management control?

☒ Yes

☐ No

D. Infraction or regulatory activity relating to gift annuities?

☒ Yes

☐ No

Please Explain:

How to fill out the OIC Charitable Gift Annuity Annual Report (Page 1)

General Interrogatory #2 — Annuity Contract Changes

If any annuity contracts are left out of the Annual Report, you will need to explain the circumstances.

2. Have all the annuity contracts issued or terminated during the fiscal year covered by this Annual Report been reported and accounted for in this Annual Report?

☐ Yes

☒ No

Please Explain:

More

General Interrogatory #3 — Reserve Fund

These interrogatories ask about your separate annuity reserve fund compliance.

3. At all times during the period covered by this Annual Report, was the separate annuity reserve fund:

A. Held in a separate account which protects the annuitants in the event of the Organization's insolvency, as required by RCW 48.38.020(2)(a) and (c)?

☐ Yes

☒ No

Please Explain:

More

B. Invested prudently as required by RCW 48.38.020(2)(b)?

☐ Yes

☒ No

Please Explain:

More

C. Sufficiently funded as required by RCW 48.38.020(3)?

☐ Yes

☒ No

Please Explain:

More

How to fill out the OIC Charitable Gift Annuity Annual Report (Page 1)

General Interrogatory #4 — Investment officer

Enter the name of the investment officer, or the outside firm that is in charge of the fund.

4. Name of investment officer in charge of management of the Organization's separate annuity reserve fund, including professional designation or license, OR name of outside firm in charge of fund.

Milo Minderbinder Investments, Inc.

Financial Information

Here, the Report asks whether the dollar amounts that you enter are in thousands.

Also, indicate if the amounts are audited.

Financial Information

The Summary of Net Assets information must be presented as of the Organization's 2013 fiscal year end. The Statement of Income and Expenses must be presented for the fiscal year ending in 2013.

The information required in this section is for the **Legal Entity** holding the Certificate, and pertains to the entity as a whole, not just the separate annuity reserve fund.

1. Are the dollars in the Certificate Holder's Summary of Net Assets and Statement of Income and Expenses stated in thousands?

☐ Yes

☒ No

2. Has the data provided on this Annual Report been audited?

☐ Yes

☒ No

Net Assets

Enter the amount of unrestricted net assets, temporarily restricted net assets, and permanently restricted net assets. The form will sum those three for you.

In addition, you must confirm whether the unrestricted net assets were at least \$500,000 at all times during the year. If unrestricted net assets were below \$500,000, you must explain the circumstances.

Certificate Holder's Summary of Net Assets as of (your fiscal year end)

| | Unrestricted | Temporarily Restricted | Permanently Restricted | Total Net Assets |
|------------|--------------|------------------------|------------------------|------------------|
| Net Assets | \$1,312,587 | \$15,730 | \$5,625 | \$1,333,942 |

Did your organization have and maintain minimum unrestricted net assets of \$500,000 as required by RCW 48.38.010(6) **at all times** during the period covered by this Annual Report?

☐ Yes

☒ No

Please Explain:

More

How to fill out the OIC Charitable Gift Annuity Annual Report (Page 1)

Net Income

Enter your income and expense figures. The form will calculate the totals and the net income.

| Certificate Holder's Statement of Income and Expenses for the year ending | | | | (your fiscal year end) |
|---|--------------|------------------------|------------------------|------------------------|
| | Unrestricted | Temporarily Restricted | Permanently Restricted | Total |
| Income | \$130,018 | \$256 | \$0 | \$130,274 |
| Expenses | \$12,980 | \$0 | \$0 | \$12,980 |
| Net Income (Loss) | \$117,038 | \$256 | \$0 | \$117,294 |

Annuity Contracts — Listing

If you have any annuity contracts in force with Washington residents, you must upload a listing of them. Please do not include annuities issued to residents of other states in that list.

The listing must include: the agreement number; name, age, and gender of the annuitant; date of issue; type of annuity; annual payment; payment interval; table and rate of interest used; and the end-of-the-year reserve.

| Summary of Annuity Contracts |
|--|
| Do you have Washington annuity contracts in force? |
| <input checked="" type="radio"/> Yes |
| <input type="radio"/> No |
| Attach a listing of all Washington annuity contracts. (The listing should be for annuity contracts issued to Washington State residents only, and should not include annuities issued to residents of other states.) |
| (0) Documents |

Annuity Contracts — Count

Enter the contracts as stated in your prior year Annual Report. List the number added and deleted during the year. The form will calculate the year-end balance.

If you only have Washington annuitants, the *Total* column will equal the *Washington Only* column.

| | Total | Washington Only |
|---|-------|-----------------|
| Contracts as of prior FYE | 56 | 14 |
| Number added during fiscal year ending on FYE | 3 | 0 |
| Number deleted during fiscal year ending on FYE | 2 | 1 |
| Contracts as of current FYE | 57 | 13 |

How to fill out the OIC Charitable Gift Annuity Annual Report (Page 1)

Separate Reserve Fund Calculation

Enter the balance of the reserve fund for Washington annuitants. Then enter the reserves from your Actuarial Certification. The form will calculate the reserve fund requirement and show you whether the reserve fund is sufficient or deficient.

| Certificate Holder's Separate Reserve Fund Requirement | |
|---|---|
| 1. Balance of separate reserve fund that includes Washington State annuitants as of FYE 1 , (Must match Separate Reserve Fund Account Detail total below) | <input type="text" value="\$300,740.00"/> |
| 2. Total reserve calculation as of FYE 3 per Actuarial Certification in accordance with RCW 48.38.020(3)(a) and (b) - this amount does not include the 10% surplus required by RCW 48.38.020(3)(c). | <input type="text" value="\$260,501.00"/> |
| 3. Total separate reserve fund requirement per RCW 48.38.020(3) - includes 10% surplus required by RCW 48.38.020(3)(c). | <input type="text" value="\$286,551.00"/> |
| <div>Sufficient</div> | |

If your reserve fund is deficient, and you've cured the deficiency after your FYE, upload the document that confirms the new balance.

| Certificate Holder's Separate Reserve Fund Requirement | |
|--|---|
| 1. Balance of separate reserve fund that includes Washington State annuitants as of FYE 1 , (Must match Separate Reserve Fund Account Detail total below) | <input type="text" value="\$300,740.00"/> |
| 2. Total reserve calculation as of FYE 3 per Actuarial Certification in accordance with RCW 48.38.020(3)(a) and (b) - this amount does not include the 10% surplus required by RCW 48.38.020(3)(c). | <input type="text" value="\$275,901.00"/> |
| 3. Total separate reserve fund requirement per RCW 48.38.020(3) - includes 10% surplus required by RCW 48.38.020(3)(c). | <input type="text" value="\$303,491.00"/> |
| <div>Deficient</div> | |
| <div>The Separate Reserve Fund is Deficient. If you were able to cure the deficiency after your fiscal year end, attach a bank or brokerage account statement(s) showing the new sufficient balance. (0) Documents</div> | |

If you've issued annuity contracts that aren't in your Actuarial Certification, you must explain why. We don't need a copy of those documents—just an explanation.

| | |
|--|--|
| 4. Has the Certificate Holder issued annuity contracts not covered within the Actuarial Certification? | |
| <input checked="" type="radio"/> Yes | |
| <input type="radio"/> No | |
| Please Explain: | |
| We issued 78 gift annuity contracts to residents of California, and the present value of those contracts is \$2,508,141. | |

How to fill out the OIC Charitable Gift Annuity Annual Report (Page 1)

Commercial Annuities

If you bought a commercial annuity to satisfy the separate annuity reserve fund requirement, explain those circumstances here (if you haven't, answer "No" and skip ahead to the next section).

5. Has your Organization purchased a commercial annuity to satisfy all or part of the separate annuity reserve fund requirement, as specified under RCW 48.38.020 (5)?

☒ Yes
☐ No

Please explain and provide the dates that the annuity contracts were submitted to our office.

Six Washington annuities were reinsured with Tappa Kegga Insurance Company. We filed those contracts with the OIC on January 17, 2009.

More

If you haven't filed a copy of that commercial annuity contract with our office, please file it with your Annual Report.

A. Have you provided a copy of the commercial annuity contract(s) to our office?

☐ Yes
☒ No

Please provide a copy of the commercial annuity contract(s).
[\(0\) Documents](#)

If your Actuarial Certification includes the reinsured annuities, please identify which annuities.

B. Are the reinsured annuities included in the Actuarial Statement?

☒ Yes
☐ No

Please identify the specific annuities:

More

How to fill out the OIC Charitable Gift Annuity Annual Report (Page 1)

Further, if your company is taking credit for the reinsured annuities, show the credit in the calculation (the credit line does not display if you don't take credit).

C. Are you taking a credit for these reinsured annuities in the required separate reserve fund balance per RCW 48.38.020(5)?

☒ Yes
☐ No

Please indicate the amount of the credit on the line provided in the Separate Reserve Fund Account Detail in the next section.

Separate Reserve Fund Account Detail

Do you have bank/brokerage accounts that make up your Separate Reserve Fund?

☐ Yes
☐ No

Credit for Reinsured Annuities \$0.00

Total of Separate Reserve Fund Account Detail \$0.00

Separate Reserve Fund Account Details

When your account is in a bank or brokerage firm, list that account(s) and its balance at FYE. Enter the bank/brokerage name, last four digits of the account number and the **market value** at FYE.

Separate Reserve Fund Account Detail

Do you have bank/brokerage accounts that make up your Separate Reserve Fund?

☒ Yes
☐ No

Please provide a copy of bank/brokerage statements.
[\(0\) Documents](#)

List the account(s) that make up the separate reserve fund and the balance of those account(s) as of **FYE** . Include copies of all bank/brokerage statements referenced below as of **FYE** .

[Add Bank/Brokerage](#)

| Bank/Brokerage | Last 4 Digits of Account Number | Market Value at Fiscal Year-End | |
|----------------------|---------------------------------|--|------------------------|
| <input type="text"/> | <input type="text"/> | <input type="text" value="\$0.00"/> \$0.00 | Delete |

Total of Bank/Brokerage Statements \$0.00

The market value that you enter must tie to the statement that you upload.

How to fill out the OIC Charitable Gift Annuity Annual Report (Page 1)

If you have more than one account to enter, click the *Add Bank/Brokerage* link. Each time you click the link, it will add an additional line.

The screenshot shows the first step of the form. At the top right, there is a blue link labeled "Add Bank/Brokerage" which is circled in red. Below this is a table with three columns: "Bank/Brokerage", "Last 4 Digits of Account Number", and "Market Value at Fiscal Year-End". The first row contains the text "Big City National Bank", the number "5980", and the value "\$75,903.00". To the right of the value is a blue "Delete" link. Below the table, there is a summary section with two lines: "Total of Bank/Brokerage Statements" with a value of "\$75,903.00" and "Total of Separate Reserve Fund Account Detail" with a value of "\$75,903.00".

| Bank/Brokerage | Last 4 Digits of Account Number | Market Value at Fiscal Year-End | |
|------------------------|---------------------------------|---------------------------------|------------------------|
| Big City National Bank | 5980 | \$75,903.00 | Delete |

Total of Bank/Brokerage Statements: \$75,903.00

Total of Separate Reserve Fund Account Detail: \$75,903.00

The form will calculate the total from the individual entries that you make.

The screenshot shows the second step of the form. At the top right, there is a blue link labeled "Add Bank/Brokerage". The table now has two rows. The first row is "Big City National Bank" with "5980" and "\$75,903.00". The second row is "QWERTY Investments, Ltd." with "0100" and "\$224,837.00". Both rows have a blue "Delete" link to their right. Below the table, the summary section shows "Total of Bank/Brokerage Statements" as "\$300,740.00" and "Total of Separate Reserve Fund Account Detail" as "\$300,740.00". The total values are circled in red.

| Bank/Brokerage | Last 4 Digits of Account Number | Market Value at Fiscal Year-End | |
|--------------------------|---------------------------------|---------------------------------|------------------------|
| Big City National Bank | 5980 | \$75,903.00 | Delete |
| QWERTY Investments, Ltd. | 0100 | \$224,837.00 | Delete |

Total of Bank/Brokerage Statements: \$300,740.00

Total of Separate Reserve Fund Account Detail: \$300,740.00

Click the *Delete* link to remove an unneeded row.

The screenshot shows the third step of the form. The table now has three rows. The first row is "Big City National Bank" with "5980" and "\$75,903.00". The second row is "QWERTY Investments, Ltd." with "0100" and "\$224,834.00". The third row is empty, with the value "\$0.00". The third row is highlighted in light blue, and its "Delete" link is circled in red. Below the table, the summary section shows "Total of Bank/Brokerage Statements" as "\$300,737.00".

| Bank/Brokerage | Last 4 Digits of Account Number | Market Value at Fiscal Year-End | |
|--------------------------|---------------------------------|---------------------------------|------------------------|
| Big City National Bank | 5980 | \$75,903.00 | Delete |
| QWERTY Investments, Ltd. | 0100 | \$224,834.00 | Delete |
| | | \$0.00 | Delete |

Total of Bank/Brokerage Statements: \$300,737.00

How to fill out the OIC Charitable Gift Annuity Annual Report (Page 1)

When you've made all your entries, make sure that the Total Separate Reserve Fund Account Detail ties to Line 1 in your Certificate Holder's Separate Reserve Fund Requirement section. You will not be able to submit your Annual Report if they don't match.

| Certificate Holder's Separate Reserve Fund Requirement | |
|--|---|
| 1. Balance of separate reserve fund that includes Washington State annuitants as of 12/31/2013. (Must match Separate Reserve Fund Account Detail total below) | <input type="text" value="\$300,740.00"/> |
| Total of Separate Reserve Fund Account Detail <input type="text" value="\$300,737.00"/> Total must match Certificate Holder's Reserve Fund Requirement question #1. | |

Now enter the total CGA liability that you recorded on your financial books at FYE.

| | |
|---|--|
| Total CGA Liability as stated on Certificate Holder's Financial Books as of its fiscal year-end. (This is the liability for issued annuities usually calculated in accordance with Generally Accepted Accounting Principles.) | <input type="text" value="\$245,400"/> |
|---|--|

Finally, identify the Officer responsible for the Separate Reserve Fund. This person must sign the Separate Reserve Fund Attestation.

| |
|--|
| Please enter the name of the Officer responsible for the separate reserve fund. This person is responsible for ensuring the stated amount of funds were deposited in a separate reserve fund in accordance with RCW 48.38.020 at the financial institution(s) listed above as of 12/31/2013. |
| <input type="text" value="Archie Galloway"/> |

That concludes the question-and-answer portion of the Annual Report. Now would be a good time to click the Save button to save your work.

| | | |
|---|--|-------------------------------------|
| <input type="button" value="Print"/> | <input type="button" value="Validate Filing"/> | <input type="button" value="Save"/> |
| The record has been saved on 2/13/2014 8:00:22 AM | | |

Next up: Attaching your supplements (Page 2).

How to upload documents for your OIC Charitable Gift Annuity Annual Report

Here is a sample of the Documents screen (Page 2):

1

2

3

Annual FilingDocumentsFinal Submission

PreviousNext

Washington Filings

Filings marked with asterisk (*) are required to be filed unless waived

| Due | Documents to be filed | Signature Required | Attachments | Last Uploaded Date |
|-------------------|-------------------------------------|--------------------|----------------------------------|--------------------|
| 09/30/2014 | Audited Financial Statements * | Yes | 0 Uploaded Files | |
| 09/30/2014 | IRS Form 990 * | Yes | 0 Uploaded Files | |
| At Time of Filing | Separate Reserve Fund Attestation * | Yes | 0 Uploaded Files | |
| At Time of Filing | Annual Report Attestation * | Yes | 0 Uploaded Files | |
| At Time of Filing | Actuarial Certification * | Yes | 0 Uploaded Files | |

Supporting Documents from Answers on Annual Report Due at Time of Filing

| Documents to be filed | Attachments | Last Uploaded Date |
|---|----------------------------------|--------------------|
| Summary of Annuity Contracts - Attach a listing of all Washington annuity contracts. (The listing should be for annuity contracts issued to Washington State residents only, and should not include annuities issued to residents of other states.) * | 0 Uploaded Files | |
| Separate Reserve Fund Account Detail - Please provide a copy of bank/brokerage statements. * | 0 Uploaded Files | |

There are certain documents that every Registrant must file. We show those in the upper area titled “Washington Filings”. The *Due* column shows when the document must be filed.

Washington Filings

Filings marked with asterisk (*) are required to be filed unless waived

| Due | Documents to be filed | Signature Required | Attachments | Last Uploaded Date |
|-------------------|-------------------------------------|--------------------|----------------------------------|--------------------|
| 09/30/2014 | Audited Financial Statements * | Yes | 0 Uploaded Files | |
| 09/30/2014 | IRS Form 990 * | Yes | 0 Uploaded Files | |
| At Time of Filing | Separate Reserve Fund Attestation * | Yes | 0 Uploaded Files | |
| At Time of Filing | Annual Report Attestation * | Yes | 0 Uploaded Files | |
| At Time of Filing | Actuarial Certification * | Yes | 0 Uploaded Files | |

If there are other documents that you must file, those appear in the lower area under “Supporting Documents”. You must file these documents at the same time as the Annual Report.

Supporting Documents from Answers on Annual Report Due at Time of Filing

| Documents to be filed | Attachments | Last Uploaded Date |
|---|----------------------------------|--------------------|
| Summary of Annuity Contracts - Attach a listing of all Washington annuity contracts. (The listing should be for annuity contracts issued to Washington State residents only, and should not include annuities issued to residents of other states.) * | 0 Uploaded Files | |
| Separate Reserve Fund Account Detail - Please provide a copy of bank/brokerage statements. * | 0 Uploaded Files | |

How to upload documents for your OIC Charitable Gift Annuity Annual Report

To upload a document, click the link for that Document in the *Attachments* column.

| Supporting Documents from Answers on Annual Report Due at Time of Filing | |
|---|---|
| Documents to be filed | Attachments |
| Summary of Annuity Contracts - Attach a listing of all Washington annuity contracts. (The listing should be for annuity contracts issued to Washington State residents only, and should not include annuities issued to residents of other states.) * | 0 Uploaded Files Click |

The screen changes to the Upload screen. Notice that the name of the document that you selected appears on the Upload screen. That's your reminder of which document you are going to upload.

Washington State
Office of the
Insurance Commissioner

Welcome Your Company Name

[Home] | [Logout]

OIC Online Services

Your Company Name

WAOIC#: NAIC#: Charitable Gift Annuity

Filing for Year Ending 06/30/2013

WA CGA Contracts Outstanding

Attach a listing of all Washington annuity contracts. (The listing should be for annuity contracts issued to Washington State residents only, and should not include annuities issued to residents of other states.)

No documents have been filed yet.

Upload PDF File

Browse...

Upload

Return to Filing

If you're on the correct document, click the *Browse* button.
If you need to cancel, click the *Return to Filing* button.

WA CGA Contracts Outstanding

Attach a listing of all Washington annuity contracts. (The listing should be for annuity contracts issued to Washington State residents only, and should not include annuities issued to residents of other states.)

No documents have been filed yet.

Upload PDF File

Browse...

Click to browse to your file

Upload

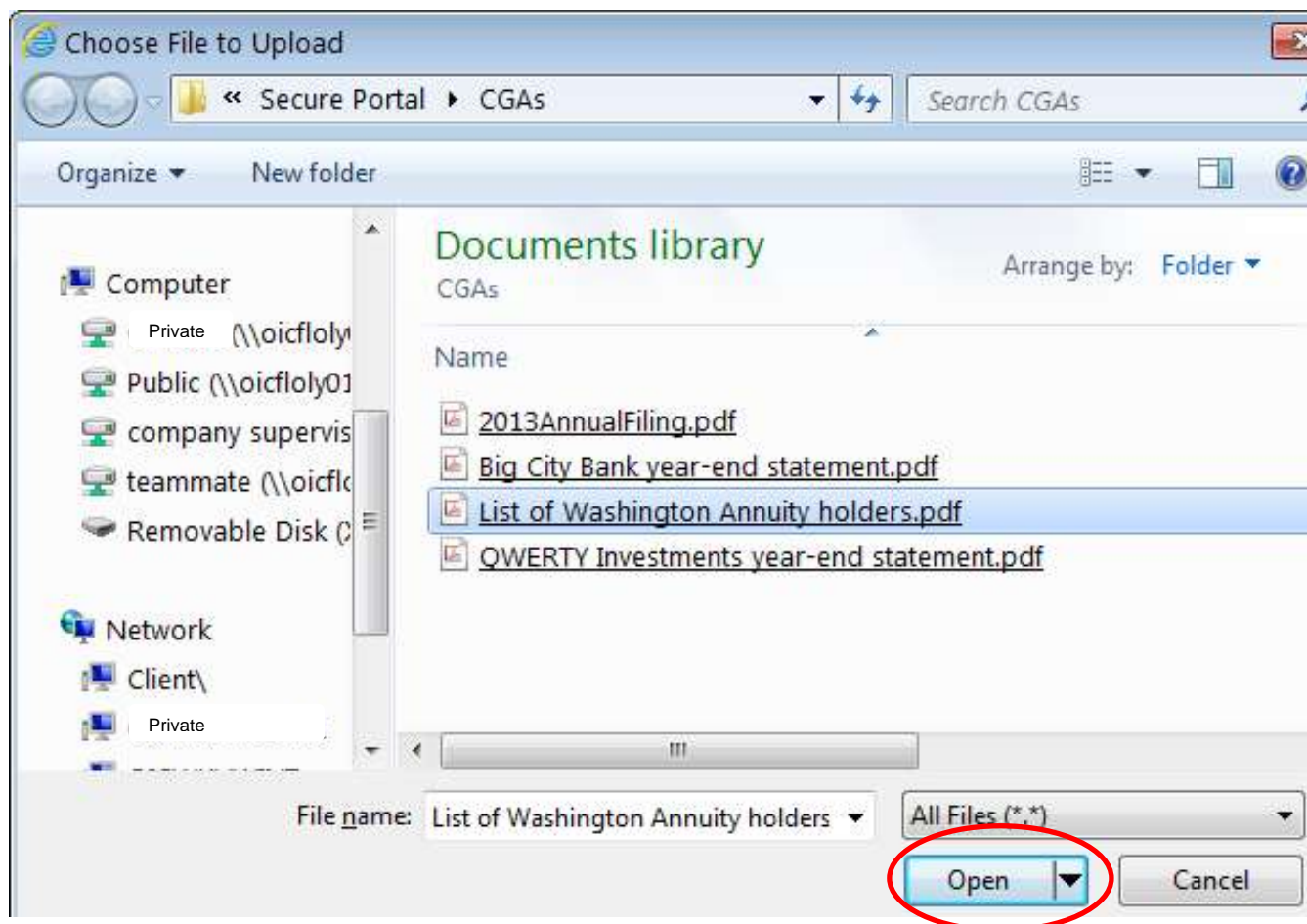
Return to Filing

Or click to cancel

How to upload documents for your OIC Charitable Gift Annuity Annual Report

After you click *Browse*, a window will pop up and allow you to choose which file you want to upload. The file must exist somewhere that you have access to on your system. If you need help finding the document, please contact your company's computer support personnel.

After you find the correct file, click on the *Open* button. That tells our system where to find the file.

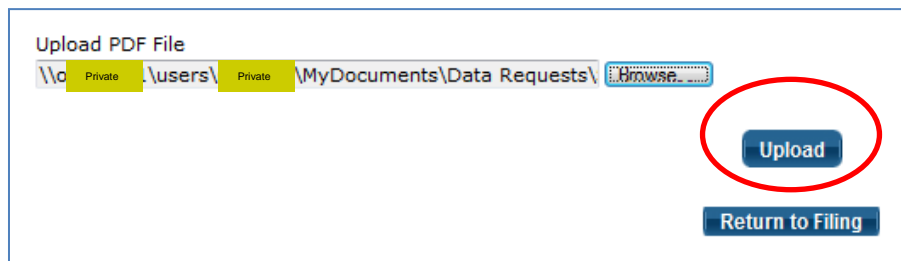


**It's important to ensure that you select the correct document.
Once you upload it, it becomes part of the OIC records.**

If you're not sure that you have the correct file, either *Browse* again or click the *Return to Filing* button to cancel without uploading.

How to upload documents for your OIC Charitable Gift Annuity Annual Report

When you're sure you have the correct file. Click the *Upload* button.



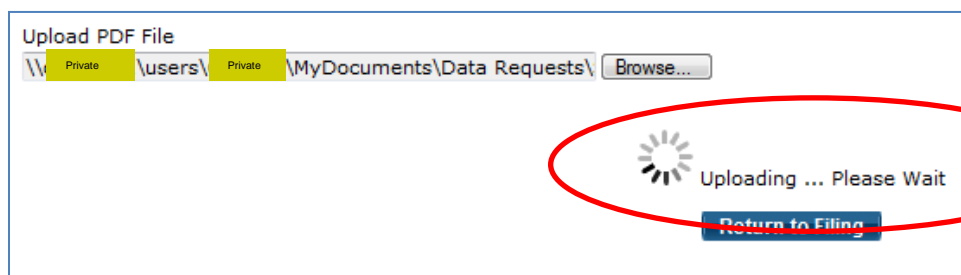
Upload PDF File

\\c:\Private\users\Private\MyDocuments\Data Requests\ Browse...

Upload

Return to Filing

The system will indicate that it's uploading your file. If you get an error message, please consult with your company's computer security or support personnel to help you ensure that you have the rights to access and upload your file.



Upload PDF File

\\c:\Private\users\Private\MyDocuments\Data Requests\ Browse...

Uploading ... Please Wait

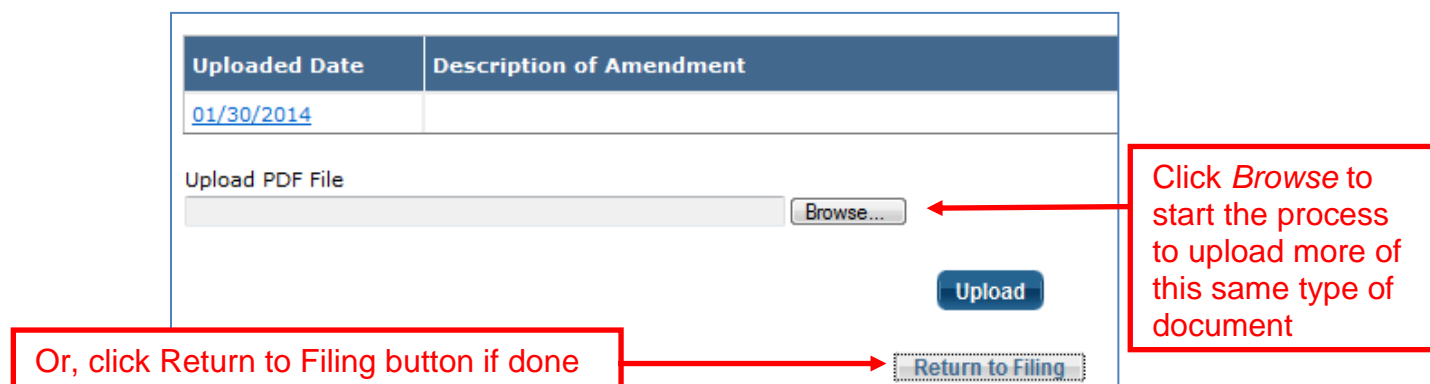
Return to Filing

After uploading the document, the area that previously said, "No documents have been filed yet", now shows the upload date.

| Uploaded Date | Description of Amendment |
|----------------------------|--------------------------|
| 01/30/2014 | |

If there is more than one document of this same type to upload, click *Browse* again and upload more documents of the same type.

If you have no more of that type of document to upload, click the *Return to Filing* button.



| Uploaded Date | Description of Amendment |
|----------------------------|--------------------------|
| 01/30/2014 | |

Upload PDF File

Browse...

Upload

Return to Filing

Click *Browse* to start the process to upload more of this same type of document

Or, click Return to Filing button if done

How to upload documents for your OIC Charitable Gift Annuity Annual Report

The Documents page now shows an uploaded file and the date of the upload. Each time you upload another file, the link will update to show the count.

Supporting Documents from Answers on Annual Report Due at Time of Filing

| Documents to be filed | Attachments | Last Uploaded Date |
|---|----------------------------------|--------------------|
| Summary of Annuity Contracts - Attach a listing of all Washington annuity contracts. (The listing should be for annuity contracts issued to Washington State residents only, and should not include annuities issued to residents of other states.) * | 1 Uploaded Files | 02/13/2014 |
| Separate Reserve Fund Account Detail - Please provide a copy of bank/brokerage statements. * | 0 Uploaded Files | |

Continue with this process until you have uploaded all required documents, in the proper category.

! It's important that you upload only the document that the system indicates.
! This means: DON'T upload different documents into the same category.

Next up: Final Submission

How to Submit your OIC Charitable Gift Annuity Annual Report

After you answer all the questions on page 1, and upload all required documents, go to the third tab (Page 3). This is what it looks like:

1

2

3

Annual FilingDocumentsFinal Submission

Previous

Declaration

By submitting these documents electronically to the Office of the Insurance Commissioner, Company Supervision Division, the below Annual Report Preparer certifies they have the authorization to submit the electronic documents to the Office of the Insurance Commissioner, Company Supervision Division, on behalf of the entity.

Under the penalties of perjury, by submitting the documents the Preparer below and the entity on whose behalf the documents are submitted declare that these documents have been examined by the officer providing the Annual Report Attestation and to the best of this Preparer's knowledge and belief the information contained in the submitted documents are in all aspects true, correct, and complete.

Preparer Name *

Preparer Title *

Annual Report Contact Address

Contact Person *

Street 1 *

City *

State/Province *

Email *

Phone # - Ext * -

Fax

Other Phone #

Street 2

Country *

Zip *

Compliance Officer Contact Address

Contact Person *

Street 1 *

City *

State/Province *

Email *

Phone # - Ext * -

Fax

Other Phone #

Street 2

Country *

Zip *

FINAL SUBMISSION button - to submit the completed annual filing to the Office of Insurance Commissioner (OIC). Once this button is clicked and the validation confirms there are no errors detected with the filing, the form will be sent to the OIC and will be considered the official annual filing. **Once you select Final Submission, the form can only be changed by amendment.**

PrintValidate FilingSaveFinal SubmissionPrevious

How to Submit your OIC Charitable Gift Annuity Annual Report

Please review the information for the Annual Report (Financial Statement) Contact and update as necessary. **We send the confirmation of Annual Report filing to the email address in this section**, so you'll want to make sure that it's correct.

| Annual Report Contact Address | | | |
|-------------------------------|----------------------------|---------------|---------------|
| Contact Person * | Mary Richards | Street 2 | |
| Street 1 * | 219 Oak Ridge Ave | Country * | United States |
| City * | Denver | Zip * | 80201 |
| State/Province * | Colorado | | |
| Email * | email sent to this address | | |
| Phone # - Ext * | 303-555-1212 - | Fax | 303-555-0000 |
| | | Other Phone # | |

Review and update, if needed.

Next, add or update the Compliance Officer contact information.

| Compliance Officer Contact Address | | | |
|------------------------------------|----------------------|---------------|---------------|
| Contact Person * | Sandy Flagstone | Street 2 | |
| Street 1 * | 5515 West 3rd Street | Country * | United States |
| City * | Providence | Zip * | 02904 |
| State/Province * | Rhode Island | | |
| Email * | hidden | | |
| Phone # - Ext * | 401-555-1212 - 151 | Fax | |
| | | Other Phone # | |

Add the information, or update.

Read the declaration; then sign the Annual Report by adding your name and title.

By submitting these documents electronically to the Office of the Insurance Commissioner, Company Supervision Division, the below Annual Report Preparer certifies they have the authorization to submit the electronic documents to the Office of the Insurance Commissioner, Company Supervision Division, on behalf of the entity.

Under the penalties of perjury, by submitting the documents the Preparer below and the entity on whose behalf the documents are submitted declare that these documents have been examined by the officer providing the Annual Report Attestation and to the best of this Preparer's knowledge and belief the information contained in the submitted documents are in all aspects true, correct, and complete.

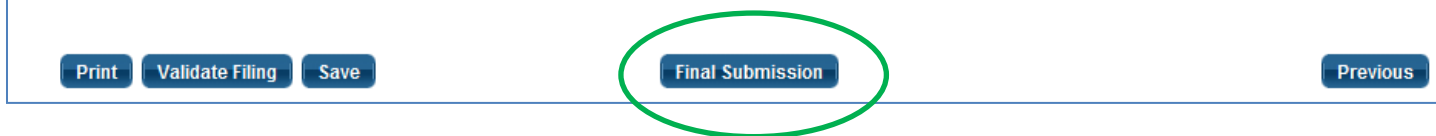
Preparer Name * Mary Richards

Preparer Title * President

How to Submit your OIC Charitable Gift Annuity Annual Report

When you're ready to submit your Annual Report, click the *Final Submission* button.

FINAL SUBMISSION button – to submit the completed annual filing to the Office of Insurance Commissioner (OIC). Once this button is clicked and the validation confirms there are no errors detected with the filing, the form will be sent to the OIC and will be considered the official annual filing. **Once you select Final Submission, the form can only be changed by amendment.**

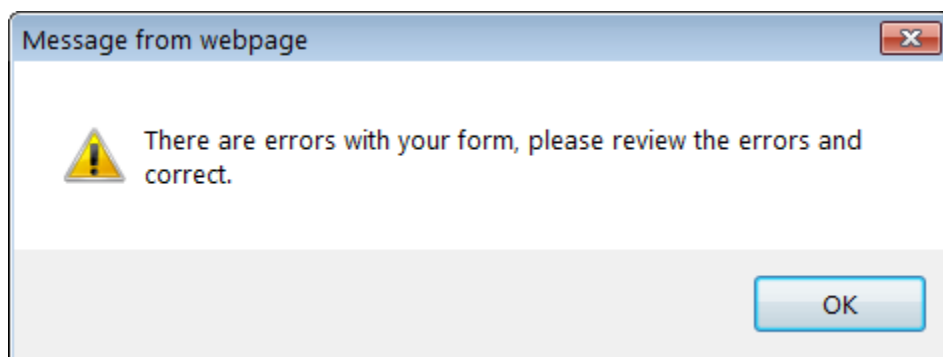


A horizontal bar containing five buttons: 'Print', 'Validate Filing', 'Save', 'Final Submission', and 'Previous'. The 'Final Submission' button is circled in green.

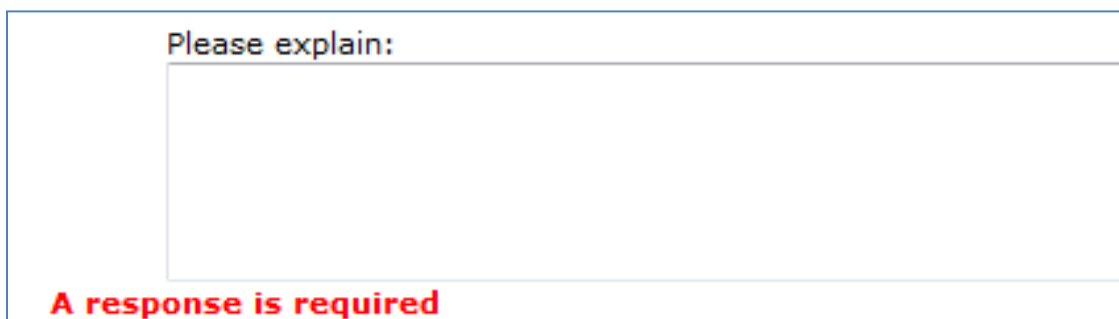
Validation Checks

The system runs validation checks to confirm that responses were made and documents uploaded.

If anything is missing, a pop up message will let you know. If that happens, click the OK button. Then correct the error(s).



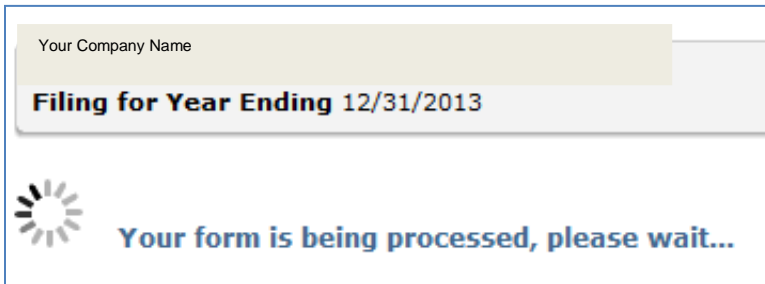
The Annual Report will highlight where the error(s) occurred with red text. For example:



A form field with the label 'Please explain:' in red text. Below the label is a large empty text area. At the bottom left of the form, the text 'A response is required' is displayed in red.


How to Submit your OIC Charitable Gift Annuity Annual Report

After you correct the error(s), click the Final Submission button again. If there are no validation errors, the system will process your Annual Report.



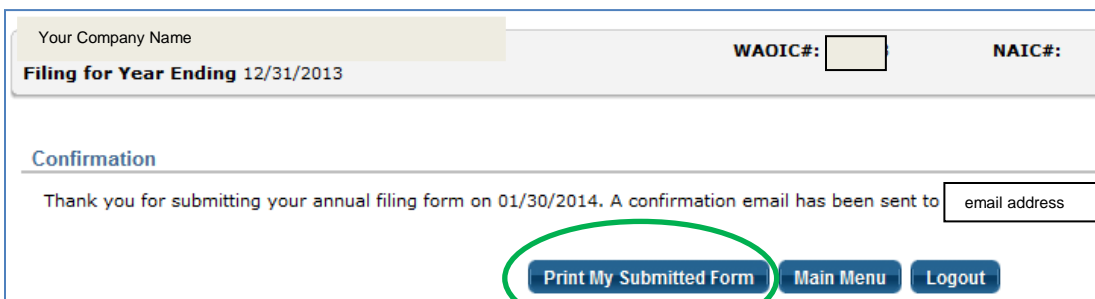
Your Company Name

Filing for Year Ending 12/31/2013

 **Your form is being processed, please wait...**

After accepting your filing, the system confirms receipt on the screen and sends a confirmation email to the Annual Report Contact Address.

The system now offers you the option to print your Annual Report to a PDF file. You can also return and print it later.



Your Company Name

Filing for Year Ending 12/31/2013

WAOIC#: NAIC#:

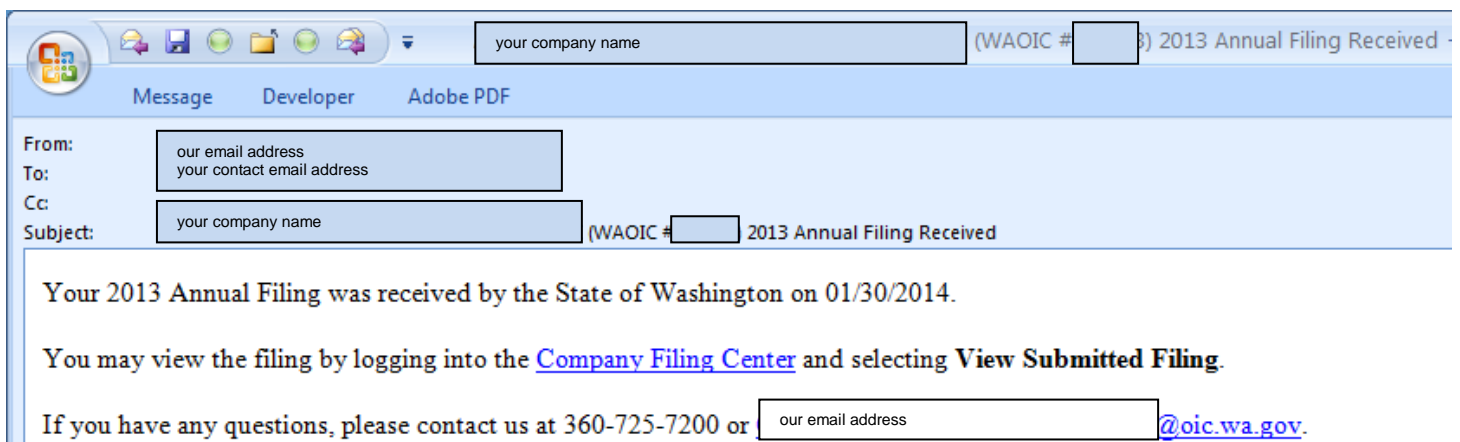
Confirmation

Thank you for submitting your annual filing form on 01/30/2014. A confirmation email has been sent to email address

[Print My Submitted Form](#) [Main Menu](#) [Logout](#)

You may now exit by clicking the *Logout* button or you can go back to the Main Menu.

Here is a sample of the confirmation email:



your company name (WAOIC #) 2013 Annual Filing Received

Message Developer Adobe PDF

From: our email address
To: your contact email address
Cc:
Subject: your company name (WAOIC #) 2013 Annual Filing Received

Your 2013 Annual Filing was received by the State of Washington on 01/30/2014.

You may view the filing by logging into the [Company Filing Center](#) and selecting **View Submitted Filing**.

If you have any questions, please contact us at 360-725-7200 or our email address [@oic.wa.gov](#).

Actuarial Opinion Guidance for Charitable Gift Annuity (CGA) Business

Section A: General Guidance

The statement of actuarial opinion submitted in accordance with RCW 48.38.010 (10)(b) should include the following information:

- (1) A paragraph identifying the qualified actuary and his or her qualifications to issue an actuarial opinion related to Charitable Gift Annuity (CGA) Business (see Section B(1));
- (2) A scope paragraph identifying the subjects on which an opinion is to be expressed and describing the scope of the qualified actuary's work, including but not limiting to the following:
 - A tabulation delineating the reserves and related actuarial items that have been analyzed and the method of analysis, (see Section B(2)), and
 - Identifying the reserves and related actuarial items covered by the opinion that have not been so analyzed, if any
- (3) A reliance paragraph describing those areas, if any, where the qualified actuary has deferred to other experts in developing data, procedures or assumptions, e.g., the underlying data on the annuity holders' age, sex, and type of annuity issued (see Section B(3)), supported by a statement of each such expert in the form outlined by Section C; and
- (4) An opinion paragraph expressing the qualified actuary's opinion with respect to the adequacy of the reserves (see Section B(5)).
- (5) Additional paragraphs should be included under the following circumstances:
 - (a) The qualified actuary considers it necessary to state a qualification of his or her opinion;
 - (b) The qualified actuary knows that the method of analysis changed from the previous year, in which case the opinion should include a notification or description of the change.;
 - (c) If additional reserves as of the prior opinion date are released as of this opinion date, and the extent of the release; or
 - (d) The qualified actuary chooses to add a paragraph briefly describing the assumptions that form the basis for the actuarial opinion.

Section B: Recommended Language

The following paragraphs should be included in the statement of actuarial opinion. Language is that which in typical circumstances should be included in a statement of actuarial opinion. The language may be modified as needed to meet the circumstances of a particular case. However, the qualified actuary must use language that clearly expresses his or her professional judgment. In any event the actuarial opinion should retain all pertinent aspects of the language provided here.

(1) The opening paragraph should generally indicate the qualified actuary's relationship to the company and his or her qualifications to sign the opinion. For example, the opening paragraph of the actuarial opinion could include a statement such as:

"I, [name], am [title] of [actuary's company name] and a member of the American Academy of Actuaries. I was assigned to certify the liabilities of [name of company conducting CGA business] by, or by the authority of [name of officer], [title], of [CGA company] to render this opinion to the commissioner dated [insert date, within sixty days of the end of the company's fiscal year]. I meet the Academy qualification standards for rendering the opinion and am familiar with the valuation requirements applicable to institutions conducting charitable gift annuity business in Washington state."

(2) The scope paragraph should include a statement such as:

"I have examined the actuarial assumptions and actuarial methods used in determining reserves and related actuarial items listed below, as shown in the annual report of [CGA company], as prepared for filing with the insurance commissioner of the State of Washington, as of [end date of the fiscal year].

If the qualified actuary has relied on other experts to develop certain portions of the analysis, the reliance paragraph should include a statement such as:

"I have relied on [name], [title] for [e.g., "appropriateness of currently owned assets" or "certain critical aspects of the analysis performed in conjunction with forming my opinion"], as certified in the attached statement. I have reviewed the information relied upon for reasonableness."

A statement of reliance on other experts should be accompanied by a statement by each of the experts in the form prescribed by Section C.

(3) If the qualified actuary has examined the underlying asset and liability records, the reliance paragraph should include a statement such as:

"My examination included such review of the actuarial assumptions and actuarial methods and of the underlying basic asset and liability records and such tests of the actuarial calculations as I considered necessary. I also reconciled the underlying basic asset and liability records to [exhibits and schedules listed as applicable] of the company's current annual report."

(4) If the qualified actuary has not examined the underlying records, but has relied upon data (e.g., listings and summaries of annuities in force or asset records) prepared by the company, the reliance paragraph should include a statement such as:

"In forming my opinion on the liabilities, I relied upon data prepared by [name and title of company officer certifying in force records or other data] as certified in the attached statements. I evaluated that data for reasonableness and consistency. I also reconciled that data to [exhibits and schedules to be listed as applicable] of the company's current annual report. In other respects, my examination included review of the actuarial assumptions and actuarial methods used and tests of the calculations I considered necessary."

The section shall be accompanied by a statement by each person relied upon as prescribed by Section C.

(5) The opinion paragraph should include a statement such as:

“In my opinion the reserves and related actuarial values concerning the report items identified above:

- (a) Are computed in accordance with presently accepted actuarial standards consistently applied and are in accordance with sound actuarial principles;
- (b) Are based on actuarial assumptions that produce reserves at least as great as those called for in any contract provision as to reserve basis and method, and are in accordance with all other contract provisions;
- (c) Meet the requirements of the Insurance Law and regulation of the State of Washington; and are at least as great as the minimum aggregate amounts required by the State of Washington;
- (d) Are computed on the basis of assumptions consistent with those used in computing the corresponding items in the annual report of the preceding year-end (with any exceptions noted below); and
- (e) Include provision for all actuarial reserves and related report items which ought to be established.

The reserves and related items make adequate provision, according to presently accepted actuarial standards of practice, for the contractual obligations and related expenses of the company.

The actuarial methods, considerations and analyses used in forming my opinion conform to the appropriate Actuarial Standards of Practice as promulgated by the Actuarial Standards Board, which standards form the basis of this statement of opinion.

This opinion is updated annually as required by statute.

[One of these two paragraphs should be included:]

- (i) To the best of my knowledge, there have been no material changes from the applicable date of the annual report to the date of the rendering of this opinion which should be considered in reviewing this opinion; or
- (ii) The following material changes which occurred between the date of the report for which this opinion is applicable and the date of this opinion should be considered in reviewing this opinion: [If this paragraph is included, an appropriate explanation and description should also be included or attached.]

The impact of unanticipated events subsequent to the date of this opinion is beyond the scope of this opinion. This opinion should be viewed recognizing that the company’s future experience may not follow all the assumptions used in the analysis.

Signature of Qualified Actuary

Telephone Number of Qualified Actuary

Date

Section C: Reliance on Information Furnished by Other Persons

If the qualified actuary relies on the certification of others on matters concerning the accuracy or completeness of any data underlying the actuarial opinion, or the appropriateness of any other information used by the qualified actuary in forming the actuarial opinion, the actuarial opinion should indicate the persons the actuary is relying upon and a precise identification of the items subject to reliance. In addition, the persons on whom the qualified actuary relies shall provide a certification that precisely identifies the items on which the person is providing information and a statement as to the accuracy, completeness or reasonableness, as applicable, of the items. This certification should include the signature, title, company, and telephone number of the person rendering the certification, as well as the date on which it is signed.

Annual Report Attestation

By my signature, I certify that all information contained in this Annual Report as of **mm/dd/yyyy** is complete and accurate to the best of my knowledge.

Name: <Enter Name of Officer>

Title:

Mailing Address:

Direct Phone #:

Email Address:

Signed _____

Date _____

Separate Reserve Fund Attestation

I, <Enter Name of Officer>, being the proper Officer responsible for the Separate Reserve Fund, affirm that the stated amount of funds were deposited in a separate reserve fund in accordance with RCW 48.38.020 at the financial institution(s) listed in the Annual Report as of <Fiscal Year End>.

Signed _____

Date _____