

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE AMERICAN MODERN LIFE INSURANCE COMPANY

ASSETS

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
1. Bonds (Schedule D)	34,420,281		34,420,281	36,346,740
2. Stocks (Schedule D):				
2.1 Preferred stocks				
2.2 Common stocks	12,629,796		12,629,796	12,887,758
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens				
3.2 Other than first liens				
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$ encumbrances)				
4.2 Properties held for the production of income (less \$ encumbrances)				
4.3 Properties held for sale (less \$ encumbrances)				
5. Cash (\$ 620,327 , Schedule E - Part 1), cash equivalents (\$, Schedule E - Part 2) and short-term investments (\$ 2,228,759 , Schedule DA)	2,849,086		2,849,086	7,431,087
6. Contract loans (including \$ premium notes)				
7. Derivatives (Schedule DB)				
8. Other invested assets (Schedule BA)				
9. Receivables for securities	29,250		29,250	12,063
10. Securities lending reinvested collateral assets (Schedule DL)				
11. Aggregate write-ins for invested assets				
12. Subtotals, cash and invested assets (Lines 1 to 11)	49,928,413		49,928,413	56,677,648
13. Title plants less \$ charged off (for Title insurers only)				
14. Investment income due and accrued	267,616		267,616	253,057
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection				
15.2 Deferred premiums and agents' balances and installments booked but deferred and not yet due (including \$ earned but unbilled premiums)				
15.3 Accrued retrospective premiums				
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers	635,752		635,752	613,278
16.2 Funds held by or deposited with reinsured companies				
16.3 Other amounts receivable under reinsurance contracts	582,880		582,880	523,485
17. Amounts receivable relating to uninsured plans				
18.1 Current federal and foreign income tax recoverable and interest thereon	98,515		98,515	38,288
18.2 Net deferred tax asset	1,390,320	813,618	576,702	716,083
19. Guaranty funds receivable or on deposit	36,497	36,497		
20. Electronic data processing equipment and software				
21. Furniture and equipment, including health care delivery assets (\$)				
22. Net adjustment in assets and liabilities due to foreign exchange rates				
23. Receivables from parent, subsidiaries and affiliates				
24. Health care (\$) and other amounts receivable				
25. Aggregate write-ins for other than invested assets	597,853	597,853		
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	53,537,845	1,447,968	52,089,878	58,821,838
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts				
28. Total (Lines 26 and 27)	53,537,845	1,447,968	52,089,878	58,821,838
DETAILS OF WRITE-INS				
1101.				
1102.				
1103.				
1198. Summary of remaining write-ins for Line 11 from overflow page				
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)				
2501. Interest Maintenance Reserve	278,249	278,249		
2502. Miscellaneous Accounts Receivable	319,604	319,604		
2503.				
2598. Summary of remaining write-ins for Line 25 from overflow page				
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	597,853	597,853		

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE AMERICAN MODERN LIFE INSURANCE COMPANY
LIABILITIES, SURPLUS AND OTHER FUNDS

	1 Current Year	2 Prior Year
1. Aggregate reserve for life contracts \$ 11,435,418 (Exh. 5, Line 9999999) less \$ included in Line 6.3 (including \$ Modco Reserve)	11,435,418	16,828,005
2. Aggregate reserve for accident and health contracts (including \$ 1,113,207 Modco Reserve)	7,555,562	10,732,579
3. Liability for deposit-type contracts (Exhibit 7, Line 14, Col. 1) (including \$ Modco Reserve)		
4. Contract claims:		
4.1 Life (Exhibit 8, Part 1, Line 4.4, Col. 1 less sum of Cols. 9, 10 and 11)	1,606,222	1,982,925
4.2 Accident and health (Exhibit 8, Part 1, Line 4.4, sum of Cols. 9, 10 and 11)	511,879	643,672
5. Policyholders' dividends \$ and coupons \$ due and unpaid (Exhibit 4, Line 10)		
6. Provision for policyholders' dividends and coupons payable in following calendar year - estimated amounts:		
6.1 Dividends apportioned for payment (including \$ Modco)		
6.2 Dividends not yet apportioned (including \$ Modco)		
6.3 Coupons and similar benefits (including \$ Modco)		
7. Amount provisionally held for deferred dividend policies not included in Line 6		
8. Premiums and annuity considerations for life and accident and health contracts received in advance less \$ discount; including \$ accident and health premiums (Exhibit 1, Part 1, Col. 1, sum of lines 4 and 14)		
9. Contract liabilities not included elsewhere:		
9.1 Surrender values on canceled contracts		
9.2 Provision for experience rating refunds, including the liability of \$ accident and health experience rating refunds of which \$ is for medical loss ratio rebate per the Public Health Service Act		
9.3 Other amounts payable on reinsurance including \$ assumed and \$ 878,991 ceded	878,991	
9.4 Interest maintenance reserve (IMR, Line 6)		
10. Commissions to agents due or accrued-life and annuity contracts \$ 260,648 accident and health \$ 240,121 and deposit-type contract funds \$ 0	500,769	513,429
11. Commissions and expense allowances payable on reinsurance assumed	1,105	1,282
12. General expenses due or accrued (Exhibit 2, Line 12, Col. 6)	2,000,000	2,274,452
13. Transfers to Separate Accounts due or accrued (net) (including \$ accrued for expense allowances recognized in reserves, net of reinsured allowances)		
14. Taxes, licenses and fees due or accrued, excluding federal income taxes (Exhibit 3, Line 9, Col. 5)	67,344	123,296
15.1 Current federal and foreign income taxes including \$ on realized capital gains (losses)		
15.2 Net deferred tax liability		
16. Unearned investment income		
17. Amounts withheld or retained by company as agent or trustee		
18. Amounts held for agents' account, including \$ agents' credit balances		
19. Remittances and items not allocated	228,846	394,930
20. Net adjustment in assets and liabilities due to foreign exchange rates		
21. Liability for benefits for employees and agents if not included above		
22. Borrowed money \$ and interest thereon \$		
23. Dividends to stockholders declared and unpaid		
24. Miscellaneous liabilities:		
24.01 Asset valuation reserve (AVR, Line 16, Col. 7)	58,084	43,260
24.02 Reinsurance in unauthorized and certified (\$) companies	66,075	
24.03 Funds held under reinsurance treaties with unauthorized and certified (\$) reinsurers		
24.04 Payable to parent, subsidiaries and affiliates	732,073	983,416
24.05 Drafts outstanding		
24.06 Liability for amounts held under uninsured plans		
24.07 Funds held under coinsurance		
24.08 Derivatives		
24.09 Payable for securities		
24.10 Payable for securities lending		
24.11 Capital notes \$ and interest thereon \$		
25. Aggregate write-ins for liabilities		1,232,974
26. Total Liabilities excluding Separate Accounts business (Lines 1 to 25)	25,642,367	35,754,219
27. From Separate Accounts Statement		
28. Total Liabilities (Lines 26 and 27)	25,642,367	35,754,219
29. Common capital stock	2,500,000	2,500,000
30. Preferred capital stock		
31. Aggregate write-ins for other than special surplus funds		
32. Surplus notes		
33. Gross paid in and contributed surplus (Page 3, Line 33, Col. 2 plus Page 4, Line 51.1, Col. 1)	7,000,000	7,000,000
34. Aggregate write-ins for special surplus funds		
35. Unassigned funds (surplus)	16,947,511	13,567,619
36. Less treasury stock, at cost:		
36.1 shares common (value included in Line 29 \$)		
36.2 shares preferred (value included in Line 30 \$)		
37. Surplus (Total Lines 31+32+33+34+35-36) (including \$ in Separate Accounts Statement)	23,947,511	20,567,619
38. Totals of Lines 29, 30 and 37 (Page 4, Line 55)	26,447,511	23,067,619
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3)	52,089,878	58,821,838
DETAILS OF WRITE-INS		
2501. Reinsurance balances payable		1,156,049
2502. Payable to prior parent for federal income taxes paid		76,925
2503.		
2598. Summary of remaining write-ins for Line 25 from overflow page		
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)		1,232,974
3101.		
3102.		
3103.		
3198. Summary of remaining write-ins for Line 31 from overflow page		
3199. Totals (Lines 3101 thru 3103 plus 3198)(Line 31 above)		
3401.		
3402.		
3403.		
3498. Summary of remaining write-ins for Line 34 from overflow page		
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above)		

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE AMERICAN MODERN LIFE INSURANCE COMPANY
SUMMARY OF OPERATIONS

	1 Current Year	2 Prior Year
1. Premiums and annuity considerations for life and accident and health contracts (Exhibit 1, Part 1, Line 20.4, Col. 1, less Col. 11)	4,673,499	8,120,615
2. Considerations for supplementary contracts with life contingencies	694,747	793,324
3. Net investment income (Exhibit of Net Investment Income, Line 17)	117,092	106,364
4. Amortization of interest maintenance reserve (IMR, Line 5)	4,777,880	5,472,038
5. Separate Accounts net gain from operations excluding unrealized gains or losses	14,836	(103,847)
6. Commissions and expense allowances on reinsurance ceded (Exhibit 1, Part 2, Line 26.1, Col. 1)	80,402	197,954
7. Reserve adjustments on reinsurance ceded	10,358,456	14,586,448
8. Miscellaneous Income:		
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts		
8.2 Charges and fees for deposit-type contracts	2,667,111	5,291,827
8.3 Aggregate write-ins for miscellaneous income	2,380,520	2,771,023
9. Total (Lines 1 to 8.3)	10,358,456	14,586,448
10. Death benefits		
11. Matured endowments (excluding guaranteed annual pure endowments)		
12. Annuity benefits (Exhibit 8, Part 2, Line 6.4, Cols. 4 + 8)	2,144,497	2,523,356
13. Disability benefits and benefits under accident and health contracts	527,575	606,100
14. Coupons, guaranteed annual pure endowments and similar benefits		
15. Surrender benefits and withdrawals for life contracts		
16. Group conversions		
17. Interest and adjustments on contract or deposit-type contract funds		
18. Payments on supplementary contracts with life contingencies	(8,569,605)	(5,506,799)
19. Increase in aggregate reserves for life and accident and health contracts	(3,521,974)	2,556,051
20. Totals (Lines 10 to 19)	5,458,092	8,085,974
21. Commissions on premiums, annuity considerations, and deposit-type contract funds (direct business only) (Exhibit 1, Part 2, Line 31, Col. 1)	82,738	62,439
22. Commissions and expense allowances on reinsurance assumed (Exhibit 1, Part 2, Line 26.2, Col. 1)	2,144,497	2,523,356
23. General insurance expenses (Exhibit 2, Line 10, Cols. 1, 2, 3 and 4)	527,575	606,100
24. Insurance taxes, licenses and fees, excluding federal income taxes (Exhibit 3, Line 7, Cols. 1 + 2 + 3)		
25. Increase in loading on deferred and uncollected premiums		
26. Net transfers to or (from) Separate Accounts net of reinsurance		
27. Aggregate write-ins for deductions	4,690,927	13,833,921
28. Totals (Lines 20 to 27)	5,667,529	752,528
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28)		
30. Dividends to policyholders		
31. Net gain from operations after dividends to policyholders and before federal income taxes (Line 29 minus Line 30)	5,667,529	752,528
32. Federal and foreign income taxes incurred (excluding tax on capital gains)	1,784,724	208,660
33. Net gain from operations after dividends to policyholders and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	3,882,805	543,868
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$ 3,980 (excluding taxes of \$ 20,010 transferred to the IMR)	(3,980)	1,309,449
35. Net income (Line 33 plus Line 34)	3,878,825	1,853,317
CAPITAL AND SURPLUS ACCOUNT		
36. Capital and surplus, December 31, prior year (Page 3, Line 38, Col. 2)	23,067,619	20,339,519
37. Net income (Line 35)	3,878,825	1,853,317
38. Change in net unrealized capital gains (losses) less capital gains tax of \$ 1,733	(254,745)	1,152,693
39. Change in net unrealized foreign exchange capital gain (loss)		
40. Change in net deferred income tax	(109,228)	(134,937)
41. Change in nonadmitted assets	(232,455)	(624,003)
42. Change in liability for reinsurance in unauthorized and certified companies	(66,075)	
43. Change in reserve on account of change in valuation basis, (increase) or decrease	(14,824)	285,329
44. Change in asset valuation reserve		
45. Change in treasury stock (Page 3, Lines 36.1 and 36.2, Col. 2 minus Col. 1)		
46. Surplus (contributed to) withdrawn from Separate Accounts during period		
47. Other changes in surplus in Separate Accounts Statement		
48. Change in surplus notes		
49. Cumulative effect of changes in accounting principles		195,700
50. Capital changes:		
50.1 Paid in		
50.2 Transferred from surplus (Stock Dividend)		
50.3 Transferred to surplus		
51. Surplus adjustment:		
51.1 Paid in		
51.2 Transferred to capital (Stock Dividend)		
51.3 Transferred from capital		
51.4 Change in surplus as a result of reinsurance		
52. Dividends to stockholders		
53. Aggregate write-ins for gains and losses in surplus	178,394	
54. Net change in capital and surplus for the year (Lines 37 through 53)	3,379,892	2,728,100
55. Capital and surplus, December 31, current year (Lines 36 + 54) (Page 3, Line 38)	26,447,511	23,067,619
DETAILS OF WRITE-INS		
08.301. Miscellaneous profit	80,402	197,954
08.302.		
08.303.		
08.398. Summary of remaining write-ins for Line 8.3 from overflow page		
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398)(Line 8.3 above)	80,402	197,954
2701.		
2702.		
2703.		
2798. Summary of remaining write-ins for Line 27 from overflow page		
2799. Totals (Lines 2701 thru 2703 plus 2798)(Line 27 above)		
5301. Correction of prior year error	178,394	
5302.		
5303.		
5398. Summary of remaining write-ins for Line 53 from overflow page		
5399. Totals (Lines 5301 thru 5303 plus 5398)(Line 53 above)	178,394	

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE AMERICAN MODERN LIFE INSURANCE COMPANY
CASH FLOW

	1 Current Year	2 Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance	4,396,441	7,940,412
2. Net investment income	889,032	1,009,416
3. Miscellaneous income	4,736,906	5,459,668
4. Total (Lines 1 through 3)	10,022,379	14,409,496
5. Benefit and loss related payments	5,578,601	6,793,505
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts		
7. Commissions, expenses paid and aggregate write-ins for deductions	8,288,369	10,770,304
8. Dividends paid to policyholders		
9. Federal and foreign income taxes paid (recovered) net of \$	23,990	tax on capital gains (losses)
	2,023,897	727,145
10. Total (Lines 5 through 9)	15,890,867	18,290,954
11. Net cash from operations (Line 4 minus Line 10)	(5,868,488)	(3,881,458)
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds	10,821,874	6,477,902
12.2 Stocks		2,436,066
12.3 Mortgage loans		
12.4 Real estate		
12.5 Other invested assets		
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments		
12.7 Miscellaneous proceeds	(17,187)	(4,210)
12.8 Total investment proceeds (Lines 12.1 to 12.7)	10,804,687	8,909,758
13. Cost of investments acquired (long-term only):		
13.1 Bonds	9,042,133	2,537,265
13.2 Stocks		
13.3 Mortgage loans		
13.4 Real estate		
13.5 Other invested assets		
13.6 Miscellaneous applications		
13.7 Total investments acquired (Lines 13.1 to 13.6)	9,042,133	2,537,265
14. Net increase (decrease) in contract loans and premium notes		
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14)	1,762,554	6,372,493
Cash from Financing and Miscellaneous Sources		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes		
16.2 Capital and paid in surplus, less treasury stock		
16.3 Borrowed funds		
16.4 Net deposits on deposit-type contracts and other insurance liabilities		
16.5 Dividends to stockholders		
16.6 Other cash provided (applied)	(476,066)	1,077,011
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6)	(476,066)	1,077,011
RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS		
18. Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17)	(4,582,000)	3,568,046
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year	7,431,086	3,863,040
19.2 End of year (Line 18 plus Line 19.1)	2,849,086	7,431,086

Note: Supplemental disclosures of cash flow information for non-cash transactions:

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ANNUAL STATEMENT FOR THE YEAR 2013 OF THE AMERICAN MODERN LIFE INSURANCE COMPANY
ANALYSIS OF OPERATIONS BY LINES OF BUSINESS

	1 Total	2 Industrial Life	Ordinary			6 Credit Life (Group and Individual)	Group		Accident and Health			12 Aggregate of All Other Lines of Business
			3 Life Insurance	4 Individual Annuities	5 Supplementary Contracts		7 Life Insurance (a)	8 Annuities	9 Group	10 Credit (Group and Individual)	11 Other	
1. Premiums and annuity considerations for life and accident and health contracts	4,673,499					2,899,068				1,774,432		
2. Considerations for supplementary contracts with life contingencies						431,405				263,342		
3. Net investment income	694,747					72,709				44,383		
4. Amortization of Interest Maintenance Reserve (IMR)	117,092											
5. Separate Accounts net gain from operations excluding unrealized gains or losses												
6. Commissions and expense allowances on reinsurance ceded	4,777,880					2,590,064				2,187,816		
7. Reserve adjustments on reinsurance ceded	14,836									14,836		
8. Miscellaneous Income:												
8.1 Fees associated with income from investment management, administration and contract guarantees from Separate Accounts												
8.2 Charges and fees for deposit-type contracts												
8.3 Aggregate write-ins for miscellaneous income	80,402					80,402						
9. Totals (Lines 1 to 8.3)	10,358,456					6,073,648				4,284,808		
10. Death benefits	2,667,111					2,667,111						
11. Matured endowments (excluding guaranteed annual pure endowments)												
12. Annuity benefits												
13. Disability benefits and benefits under accident and health contracts	2,380,520									2,380,520		
14. Coupons, guaranteed annual pure endowments and similar benefits												
15. Surrender benefits and withdrawals for life contracts												
16. Group conversions												
17. Interest and adjustments on contract or deposit-type contract funds												
18. Payments on supplementary contracts with life contingencies												
19. Increase in aggregate reserves for life and accident and health contracts	(8,569,605)					(5,392,587)				(3,177,018)		
20. Totals (Lines 10 to 19)	(3,521,974)					(2,725,476)				(796,498)		
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	5,458,092					3,083,466				2,374,625		
22. Commissions and expense allowances on reinsurance assumed	.82,738					38,977				.43,761		
23. General insurance expenses	2,144,497					1,071,604				1,072,893		
24. Insurance taxes, licenses and fees, excluding federal income taxes	527,575					260,680				266,895		
25. Increase in loading on deferred and uncollected premiums												
26. Net transfers to (or from) Separate Accounts net of reinsurance												
27. Aggregate write-ins for deductions												
28. Totals (Lines 20 to 27)	4,690,927					1,729,251				2,961,677		
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28)	5,667,529					4,344,397				1,323,132		
30. Dividends to policyholders												
31. Net gain from operations after dividends to policyholders and before federal income taxes (Line 29 minus Line 30)	5,667,529					4,344,397				1,323,132		
32. Federal income taxes incurred (excluding tax on capital gains)	1,784,724					1,556,636				228,088		
33. Net gain from operations after dividends to policyholders and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	3,882,805					2,787,760				1,095,044		
DETAILS OF WRITE-INS												
08.301. Miscellaneous profit	80,402					80,402						
08.302.												
08.303.												
08.398. Summary of remaining write-ins for Line 8.3 from overflow page												
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)	80,402					80,402						
2701.												
2702.												
2703.												
2798. Summary of remaining write-ins for Line 27 from overflow page												
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)												

(a) Includes the following amounts for FEGLI/SGLI: Line 1 , Line 10 , Line 16 , Line 23 , Line 24

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE AMERICAN MODERN LIFE INSURANCE COMPANY

ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR

	1 Total	2 Industrial Life	Ordinary			6 Credit Life (Group and Individual)	Group	
			3 Life Insurance	4 Individual Annuities	5 Supplementary Contracts		7 Life Insurance	8 Annuities
Involving Life or Disability Contingencies (Reserves)								
(Net of Reinsurance Ceded)								
1. Reserve December 31, prior year	16,828,004					16,828,004		
2. Tabular net premiums or considerations	2,464,908					2,464,908		
3. Present value of disability claims incurred					XXX			
4. Tabular interest	708,350					708,350		
5. Tabular less actual reserve released								
6. Increase in reserve on account of change in valuation basis								
7. Other increases (net)								
8. Totals (Lines 1 to 7)	20,001,262					20,001,262		
9. Tabular cost	7,812,683				XXX	7,812,683		
10. Reserves released by death	49,748			XXX	XXX	49,748		XXX
11. Reserves released by other terminations (net)	703,414					703,414		
12. Annuity, supplementary contract and disability payments involving life contingencies								
13. Net transfers to or (from) Separate Accounts								
14. Total Deductions (Lines 9 to 13)	8,565,845					8,565,845		
15. Reserve December 31, current year	11,435,417					11,435,417		

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE AMERICAN MODERN LIFE INSURANCE COMPANY
EXHIBIT OF NET INVESTMENT INCOME

		1 Collected During Year	2 Earned During Year
1. U.S. Government bonds	(a)	296,692	273,020
1.1 Bonds exempt from U.S. tax	(a)		
1.2 Other bonds (unaffiliated)	(a)	701,494	530,882
1.3 Bonds of affiliates	(a)		
2.1 Preferred stocks (unaffiliated)	(b)		
2.11 Preferred stocks of affiliates	(b)		
2.2 Common stocks (unaffiliated)			
2.21 Common stocks of affiliates			
3. Mortgage loans	(c)		
4. Real estate	(d)		
5. Contract loans			
6. Cash, cash equivalents and short-term investments	(e)	637	637
7. Derivative instruments	(f)		
8. Other invested assets			
9. Aggregate write-ins for investment income		(101)	(101)
10. Total gross investment income		998,722	804,438
11. Investment expenses	(g)	109,691	
12. Investment taxes, licenses and fees, excluding federal income taxes	(g)		
13. Interest expense	(h)		
14. Depreciation on real estate and other invested assets	(i)		
15. Aggregate write-ins for deductions from investment income			
16. Total deductions (Lines 11 through 15)			109,691
17. Net investment income (Line 10 minus Line 16)			694,747
DETAILS OF WRITE-INS			
0901. Miscellaneous Investment Income		(101)	(101)
0902.			
0903.			
0998. Summary of remaining write-ins for Line 9 from overflow page			
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)		(101)	(101)
1501.			
1502.			
1503.			
1598. Summary of remaining write-ins for Line 15 from overflow page			
1599. Totals (Lines 1501 thru 1503 plus 1598) (Line 15, above)			

(a) Includes \$ 26,530 accrual of discount less \$ 235,374 amortization of premium and less \$ 21,370 paid for accrued interest on purchases.

(b) Includes \$ accrual of discount less \$ amortization of premium and less \$ paid for accrued dividends on purchases.

(c) Includes \$ accrual of discount less \$ amortization of premium and less \$ paid for accrued interest on purchases.

(d) Includes \$ for company's occupancy of its own buildings; and excludes \$ interest on encumbrances.

(e) Includes \$ accrual of discount less \$ amortization of premium and less \$ paid for accrued interest on purchases.

(f) Includes \$ accrual of discount less \$ amortization of premium.

(g) Includes \$ investment expenses and \$ investment taxes, licenses and fees, excluding federal income taxes, attributable to Segregated and Separate Accounts.

(h) Includes \$ interest on surplus notes and \$ interest on capital notes.

(i) Includes \$ depreciation on real estate and \$ depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

	1 Realized Gain (Loss) On Sales or Maturity	2 Other Realized Adjustments	3 Total Realized Capital Gain (Loss) (Columns 1 + 2)	4 Change in Unrealized Capital Gain (Loss)	5 Change in Unrealized Foreign Exchange Capital Gain (Loss)
1. U.S. Government bonds	29,748		29,748	4,952	
1.1 Bonds exempt from U.S. tax					
1.2 Other bonds (unaffiliated)	27,424		27,424		
1.3 Bonds of affiliates					
2.1 Preferred stocks (unaffiliated)					
2.11 Preferred stocks of affiliates					
2.2 Common stocks (unaffiliated)					
2.21 Common stocks of affiliates				(257,963)	
3. Mortgage loans					
4. Real estate					
5. Contract loans					
6. Cash, cash equivalents and short-term investments					
7. Derivative instruments					
8. Other invested assets					
9. Aggregate write-ins for capital gains (losses)					
10. Total capital gains (losses)	57,172		57,172	(253,011)	
DETAILS OF WRITE-INS					
0901.					
0902.					
0903.					
0998. Summary of remaining write-ins for Line 9 from overflow page					
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)					

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE AMERICAN MODERN LIFE INSURANCE COMPANY

EXHIBIT - 1 PART 1 - PREMIUMS AND ANNUITY CONSIDERATIONS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

	1 Total	2 Industrial Life	Ordinary		5 Credit Life (Group and Individual)	Group		Accident and Health			11 Aggregate of All Other Lines of Business
			3 Life Insurance	4 Individual Annuities		6 Life Insurance	7 Annuities	8 Group	9 Credit (Group and Individual)	10 Other	
FIRST YEAR (other than single)											
1. Uncollected											
2. Deferred and accrued											
3. Deferred, accrued and uncollected:											
3.1 Direct											
3.2 Reinsurance assumed											
3.3 Reinsurance ceded											
3.4 Net (Line 1 + Line 2)											
4. Advance											
5. Line 3.4 - Line 4											
6. Collected during year:											
6.1 Direct											
6.2 Reinsurance assumed											
6.3 Reinsurance ceded											
6.4 Net											
7. Line 5 + Line 6.4											
8. Prior year (uncollected + deferred and accrued - advance)											
9. First year premiums and considerations:											
9.1 Direct											
9.2 Reinsurance assumed											
9.3 Reinsurance ceded											
9.4 Net (Line 7 - Line 8)											
SINGLE											
10. Single premiums and considerations:											
10.1 Direct											
10.2 Reinsurance assumed											
10.3 Reinsurance ceded											
10.4 Net											
RENEWAL											
11. Uncollected	(878,991)					(501,437)					(377,554)
12. Deferred and accrued											
13. Deferred, accrued and uncollected:											
13.1 Direct											
13.2 Reinsurance assumed											
13.3 Reinsurance ceded	878,991					501,437					377,554
13.4 Net (Line 11 + Line 12)	(878,991)					(501,437)					(377,554)
14. Advance											
15. Line 13.4 - Line 14	(878,991)					(501,437)					(377,554)
16. Collected during year:											
16.1 Direct	15,819,097					9,362,751					6,456,346
16.2 Reinsurance assumed	390,766					182,910					207,856
16.3 Reinsurance ceded	11,813,422					6,810,715					5,002,707
16.4 Net	4,396,441					2,734,947					1,661,495
17. Line 15 + Line 16.4	3,517,450					2,233,510					1,283,941
18. Prior year (uncollected + deferred and accrued - advance)	(1,156,049)					(665,558)					(490,491)
19. Renewal premiums and considerations:											
19.1 Direct	15,819,097					9,362,751					6,456,346
19.2 Reinsurance assumed	390,766					182,910					207,856
19.3 Reinsurance ceded	11,536,364					6,646,593					4,889,770
19.4 Net (Line 17 - Line 18)	4,673,499					2,899,068					1,774,432
TOTAL											
20. Total premiums and annuity considerations:											
20.1 Direct	15,819,097					9,362,751					6,456,346
20.2 Reinsurance assumed	390,766					182,910					207,856
20.3 Reinsurance ceded	11,536,364					6,646,593					4,889,770
20.4 Net (Lines 9.4 + 10.4 + 19.4)	4,673,499					2,899,068					1,774,432

**EXHIBIT - 1 PART 2 - DIVIDENDS AND COUPONS APPLIED, REINSURANCE COMMISSIONS
AND EXPENSE ALLOWANCES AND COMMISSIONS INCURRED (Direct Business Only)**

	1 Total	2 Industrial Life	Ordinary		5 Credit Life (Group and Individual)	Group		Accident and Health			11 Aggregate of All Other Lines of Business
			3 Life Insurance	4 Individual Annuities		6 Life Insurance	7 Annuities	8 Group	9 Credit (Group and Individual)	10 Other	
DIVIDENDS AND COUPONS APPLIED (included in Part 1)											
21. To pay renewal premiums											
22. All other											
REINSURANCE COMMISSIONS AND EXPENSE ALLOWANCES INCURRED											
23. First year (other than single):											
23.1 Reinsurance ceded											
23.2 Reinsurance assumed											
23.3 Net ceded less assumed											
24. Single:											
24.1 Reinsurance ceded											
24.2 Reinsurance assumed											
24.3 Net ceded less assumed											
25. Renewal:											
25.1 Reinsurance ceded	4,777,880					2,590,064				2,187,816	
25.2 Reinsurance assumed	82,738					38,977				43,761	
25.3 Net ceded less assumed	4,695,142					2,551,087				2,144,055	
26. Totals:											
26.1 Reinsurance ceded (Page 6, Line 6)	4,777,880					2,590,064				2,187,816	
26.2 Reinsurance assumed (Page 6, Line 22)	82,738					38,977				43,761	
26.3 Net ceded less assumed	4,695,142					2,551,087				2,144,055	
COMMISSIONS INCURRED (direct business only)											
27. First year (other than single)											
28. Single											
29. Renewal	5,458,092					3,083,466				2,374,625	
30. Deposit-type contract funds											
31. Totals (to agree with Page 6, Line 21)	5,458,092					3,083,466				2,374,625	

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE AMERICAN MODERN LIFE INSURANCE COMPANY
EXHIBIT 2 - GENERAL EXPENSES

	Insurance				5	6		
	1 Life	Accident and Health		4 All Other Lines of Business				
		2 Cost Containment	3 All Other					
1. Rent	36,663			36,663		.73,326		
2. Salaries and wages	609,466			609,466		1,218,932		
3.11 Contributions for benefit plans for employees	182,034			182,034		364,069		
3.12 Contributions for benefit plans for agents								
3.21 Payments to employees under non-funded benefit plans								
3.22 Payments to agents under non-funded benefit plans								
3.31 Other employee welfare	2,737			2,737		5,474		
3.32 Other agent welfare								
4.1 Legal fees and expenses								
4.2 Medical examination fees								
4.3 Inspection report fees								
4.4 Fees of public accountants and consulting actuaries	41,023			41,026		.82,049		
4.5 Expense of investigation and settlement of policy claims								
5.1 Traveling expenses	3,524			3,524		.7,048		
5.2 Advertising	6,484			6,484		.12,968		
5.3 Postage, express, telegraph and telephone	20,197			20,197		.40,394		
5.4 Printing and stationery	3,233			3,233		.6,467		
5.5 Cost or depreciation of furniture and equipment	1,917			1,917		.3,835		
5.6 Rental of equipment	2,754			2,754		.5,508		
5.7 Cost or depreciation of EDP equipment and software	50,746			50,295		.101,041		
6.1 Books and periodicals	31			31		.62		
6.2 Bureau and association fees	86			86		.173		
6.3 Insurance, except on real estate	9			9		.19		
6.4 Miscellaneous losses	17			1,755		.1,772		
6.5 Collection and bank service charges	8,341			8,341		.16,681		
6.6 Sundry general expenses	13,722			13,722		.27,444		
6.7 Group service and administration fees								
6.8 Reimbursements by uninsured plans								
7.1 Agency expense allowance								
7.2 Agents' balances charged off (less \$ recovered)								
7.3 Agency conferences other than local meetings	31			31		.62		
9.1 Real estate expenses								
9.2 Investment expenses not included elsewhere					109,691	.109,691		
9.3 Aggregate write-ins for expenses	88,587			88,587		.177,174		
10. General expenses incurred	1,071,603			1,072,893		.109,691 (a) 2,254,187		
11. General expenses unpaid December 31, prior year	1,364,671			909,781		.2,274,452		
12. General expenses unpaid December 31, current year	1,200,000			800,000		.2,000,000		
13. Amounts receivable relating to uninsured plans, prior year								
14. Amounts receivable relating to uninsured plans, current year								
15. General expenses paid during year (Lines 10+11-12-13+14)	1,236,274			1,182,674		.109,691 2,528,639		
DETAILS OF WRITE-INS								
09.301. Outside services	88,587			88,587		.177,174		
09.302.								
09.303.								
09.398. Summary of remaining write-ins for Line 9.3 from overflow page								
09.399. Totals (Lines 09.301 thru 09.303 plus 09.398) (Line 9.3 above)	88,587			88,587		.177,174		

(a) Includes management fees of \$ 105,902 to affiliates and \$ to non-affiliates.

EXHIBIT 3 - TAXES, LICENSES AND FEES (EXCLUDING FEDERAL INCOME TAXES)

	Insurance			4 Investment	5 Total
	1 Life	2 Accident and Health	3 All Other Lines of Business		
1. Real estate taxes					
2. State insurance department licenses and fees	84,261	.80,401			.164,661
3. State taxes on premiums	111,660		121,736		.233,396
4. Other state taxes, including \$ for employee benefits	22,687	.22,687			.45,373
5. U.S. Social Security taxes	42,752	.42,752			.85,504
6. All other taxes	(680)	(680)			(1,360)
7. Taxes, licenses and fees incurred	260,679	266,895			.527,575
8. Taxes, licenses and fees unpaid December 31, prior year	72,817	.50,479			.123,296
9. Taxes, licenses and fees unpaid December 31, current year	39,803	27,541			.67,344
10. Taxes, licenses and fees paid during year (Lines 7 + 8 - 9)	293,693	289,833			.583,527

EXHIBIT 4 - DIVIDENDS OR REFUNDS

	1 Life	2 Accident and Health
1. Applied to pay renewal premiums		
2. Applied to shorten the endowment or premium-paying period		
3. Applied to provide paid-up additions		
4. Applied to provide paid-up annuities		
5. Total Lines 1 through 4		
6. Paid in cash		
7. Left on deposit		
8. Aggregate write-ins for dividend or refund options		
9. Total Lines 5 through 8		
10. Amount due and unpaid		
11. Provision for dividends or refunds payable in the following calendar year		
12. Terminal dividends		
13. Provision for deferred dividend contracts		
14. Amount provisionally held for deferred dividend contracts (not included in Line 13)		
15. Total Lines 10 through 14		
16. Total from prior year		
17. Total dividends or refunds (Lines 9 + 15 - 16)		
DETAILS OF WRITE-INS		
0801.		
0802.		
0803.		
0898. Summary of remaining write-ins for Line 8 from overflow page		
0899. Totals (Lines 0801 thru 0803 plus 0898) (Line 8 above)		

NONE

EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1 Valuation Standard	2 Total	3 Industrial	4 Ordinary	5 Credit (Group and Individual)	6 Group
0100001. 1958 CET 4.50%	2,553,493			2,553,493	
0100002. 1980 CET 4.50%	1,982,678			1,982,678	
0100003. 1980 CSO 4.50% CRM 1995 & LATER	6,399,058			6,399,058	
0100004. 80CSO 3.75%	1,585,277			1,585,277	
0100005. 58CET 3.75%	195,105			195,105	
0199997. Totals (Gross)	12,715,611			12,715,611	
0199998. Reinsurance ceded	1,280,193			1,280,193	
0199999. Life Insurance: Totals (Net)	11,435,418			11,435,418	
0299998. Reinsurance ceded		XXX		XXX	
0299999. Annuities: Totals (Net)		XXX		XXX	
0300001.					
0399997. Totals (Gross)					
0399998. Reinsurance ceded					
0399999. SCWLC: Totals (Net)					
0400001.					
0499997. Totals (Gross)					
0499998. Reinsurance ceded					
0499999. Accidental Death Benefits: Totals (Net)					
0500001.					
0599997. Totals (Gross)					
0599998. Reinsurance ceded					
0599999. Disability-Active Lives: Totals (Net)					
0600001.					
0699997. Totals (Gross)					
0699998. Reinsurance ceded					
0699999. Disability-Disabled Lives: Totals (Net)					
0799998. Reinsurance ceded					
0799999. Miscellaneous Reserves: Totals (Net)					
9999999. Totals (Net) - Page 3, Line 1	11,435,418			11,435,418	

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE AMERICAN MODERN LIFE INSURANCE COMPANY
EXHIBIT 5 - INTERROGATORIES

1.1 Has the reporting entity ever issued both participating and non-participating contracts? Yes [] No [X]
 1.2 If not, state which kind is issued.

2.1 Does the reporting entity at present issue both participating and non-participating contracts? Yes [] No [X]
 2.2 If not, state which kind is issued.

3. Does the reporting entity at present issue or have in force contracts that contain non-guaranteed elements? Yes [] No [X]
 If so, attach a statement that contains the determination procedures, answers to the interrogatories and an actuarial opinion as described in the instructions.

4. Has the reporting entity any assessment or stipulated premium contracts in force? Yes [] No [X]
 If so, state:
 4.1 Amount of insurance? \$
 4.2 Amount of reserve? \$
 4.3 Basis of reserve:
 4.4 Basis of regular assessments:
 4.5 Basis of special assessments:
 4.6 Assessments collected during the year \$
 5. If the contract loan interest rate guaranteed in any one or more of its currently issued contracts is less than 5%, not in advance, state the contract loan rate guarantees on any such contracts.

6. Does the reporting entity hold reserves for any annuity contracts that are less than the reserves that would be held on a standard basis? Yes [] No [X]
 6.1 If so, state the amount of reserve on such contracts on the basis actually held: \$
 6.2 That would have been held (on an exact or approximate basis) using the actual ages of the annuitants; the interest rate(s) used in 6.1; and the same mortality basis used by the reporting entity for the valuation of comparable annuity benefits issued to standard lives. If the reporting entity has no comparable annuity benefits for standard lives to be valued, the mortality basis shall be the table most recently approved by the state of domicile for valuing individual annuity benefits: \$
 Attach statement of methods employed in their valuation.

7. Does the reporting entity have any Synthetic GIC contracts or agreements in effect as of December 31 of the current year? Yes [] No [X]
 7.1 If yes, state the total dollar amount of assets covered by these contracts or agreements \$
 7.2 Specify the basis (fair value, amortized cost, etc.) for determining the amount:
 7.3 State the amount of reserves established for this business: \$
 7.4 Identify where the reserves are reported in the blank:

8. Does the reporting entity have any Contingent Deferred Annuity contracts or agreements in effect as of December 31 of the current year? Yes [] No [X]
 8.1 If yes, state the total dollar amount of account value covered by these contracts or agreements: \$
 8.2 State the amount of reserves established for this business: \$
 8.3 Identify where the reserves are reported in the blank:

9. Does the reporting entity have any Guaranteed Lifetime Income Benefit contracts, agreements or riders in effect as of December 31 of the current year? Yes [] No [X]
 9.1 If yes, state the total dollar amount of any account value associated with these contracts, agreements or riders: \$
 9.2 State the amount of reserves established for this business: \$
 9.3 Identify where the reserves are reported in the blank:

EXHIBIT 5A - CHANGES IN BASES OF VALUATION DURING THE YEAR

1 Description of Valuation Class	Valuation Basis		4 Increase in Actuarial Reserve Due to Change
	2 Changed From	3 Changed To	
9999999 - Total (Column 4, only)			

NONE

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE AMERICAN MODERN LIFE INSURANCE COMPANY

EXHIBIT 6 - AGGREGATE RESERVES FOR ACCIDENT AND HEALTH CONTRACTS

	1 Total	2 Group Accident and Health	3 Credit Accident and Health (Group and Individual)	4 Collectively Renewable	Other Individual Contracts				
					5 Non-Cancelable	6 Guaranteed Renewable	7 Non-Renewable for Stated Reasons Only	8 Other Accident Only	9 All Other
ACTIVE LIFE RESERVE									
1. Unearned premium reserves	4,390,283								
2. Additional contract reserves (a)									
3. Additional actuarial reserves-Asset/Liability analysis									
4. Reserve for future contingent benefits									
5. Reserve for rate credits									
6. Aggregate write-ins for reserves									
7. Totals (Gross)	4,390,283		4,390,283						
8. Reinsurance ceded		55,047		55,047					
9. Totals (Net)	4,335,236		4,335,236						
CLAIM RESERVE									
10. Present value of amounts not yet due on claims	7,916,026			7,916,026					
11. Additional actuarial reserves-Asset/Liability analysis									
12. Reserve for future contingent benefits									
13. Aggregate write-ins for reserves									
14. Totals (Gross)	7,916,026		7,916,026						
15. Reinsurance ceded		4,695,700		4,695,700					
16. Totals (Net)	3,220,326		3,220,326						
17. TOTAL (Net)	7,555,562		7,555,562						
18. TABULAR FUND INTEREST	376,633		376,633						
DETAILS OF WRITE-INS									
0601.									
0602.									
0603.									
0698. Summary of remaining write-ins for Line 6 from overflow page									
0699. TOTALS (Lines 0601 thru 0603 plus 0698) (Line 6 above)									
1301.									
1302.									
1303.									
1398. Summary of remaining write-ins for Line 13 from overflow page									
1399. TOTALS (Lines 1301 thru 1303 plus 1398) (Line 13 above)									

(a) Attach statement as to valuation standard used in calculating this reserve, specifying reserve bases, interest rates and methods.

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE AMERICAN MODERN LIFE INSURANCE COMPANY

EXHIBIT 7 - DEPOSIT TYPE CONTRACTS

	1 Total	2 Guaranteed Interest Contracts	3 Annuities Certain	4 Supplemental Contracts	5 Dividend Accumulations or Refunds	6 Premium and Other Deposit Funds
1. Balance at the beginning of the year before reinsurance						
2. Deposits received during the year						
3. Investment earnings credited to the account						
4. Other net change in reserves						
5. Fees and other charges assessed						
6. Surrender charges						
7. Net surrender or withdrawal payments						
8. Other net transfers to or (from) Separate Accounts						
9. Balance at the end of current year before reinsurance (Lines 1+2+3+4-5-6-7-8)						
10. Reinsurance balance at the beginning of the year						
11. Net change in reinsurance assumed						
12. Net change in reinsurance ceded						
13. Reinsurance balance at the end of the year (Lines 10+11-12)						
14. Net balance at the end of current year after reinsurance (Lines 9 + 13)						

NONE

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE AMERICAN MODERN LIFE INSURANCE COMPANY

EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS**PART 1 - Liability End of Current Year**

	1 Total	2 Industrial Life	Ordinary			6 Credit Life (Group and Individual)	Group		Accident and Health		
			3 Life Insurance	4 Individual Annuities	5 Supplementary Contracts		7 Life Insurance	8 Annuities	9 Group	10 Credit (Group and Individual)	11 Other
1. Due and unpaid:											
1.1 Direct											
1.2 Reinsurance assumed											
1.3 Reinsurance ceded											
1.4 Net											
2. In course of settlement:											
2.1 Resisted											
2.11 Direct											
2.12 Reinsurance assumed											
2.13 Reinsurance ceded											
2.14 Net			(b)	(b)		(b)	(b)				
2.2 Other											
2.21 Direct	1,097,787					900,542				197,246	
2.22 Reinsurance assumed	24,229					8,724				15,504	
2.23 Reinsurance ceded	428,668					302,821				125,847	
2.24 Net	693,348		(b)	(b)		(b) 606,445	(b)		(b)	(b) 86,903	(b)
3. Incurred but unreported:											
3.1 Direct	2,319,701					1,474,222				845,479	
3.2 Reinsurance assumed	46,079					15,858				30,221	
3.3 Reinsurance ceded	941,027					490,303				450,724	
3.4 Net	1,424,753		(b)	(b)		(b) 999,777	(b)		(b)	(b) 424,976	(b)
4. TOTALS						2,374,764				1,042,725	
4.1 Direct	3,417,489					24,583				45,725	
4.2 Reinsurance assumed	70,307					793,124				576,571	
4.3 Reinsurance ceded	1,369,695					1,606,222	(a)			511,879	
4.4 Net	2,118,101	(a)	(a)								

(a) Including matured endowments (but not guaranteed annual pure endowments) unpaid amounting to \$ in Column 2, \$ in Column 3 and \$ in Column 7.

(b) Include only portion of disability and accident and health claim liabilities applicable to assumed "accrued" benefits. Reserves (including reinsurance assumed and net of reinsurance ceded) for unaccrued benefits for Ordinary Life Insurance \$ Individual Annuities \$ Credit Life (Group and Individual) \$ and Group Life \$ are included in Page 3, Line 1, (See Exhibit 5, Section on Disability Disabled Lives); and for Group Accident and Health \$ Credit (Group and Individual) Accident and Health \$ 3,220,326 , and Other Accident and Health \$ are included in Page 3, Line 2 (See Exhibit 6, Claim Reserve).

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE AMERICAN MODERN LIFE INSURANCE COMPANY
EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

PART 2 - Incurred During the Year

	1 Total	2 Industrial Life (a)	Ordinary			6 Credit Life (Group and Individual)	Group			Accident and Health	
			3 Life Insurance (b)	4 Individual Annuities	5 Supplementary Contracts		7 Life Insurance (c)	8 Annuities	9 Group	10 Credit (Group and Individual)	11 Other
1. Settlements During the Year:						8,861,567				5,136,812	
1.1 Direct	13,998,379					226,898				409,920	
1.2 Reinsurance assumed	636,818					6,024,549				3,032,046	
1.3 Reinsurance ceded	9,056,595					3,063,916				2,514,686	
1.4 Net	(d) 5,578,601										
2. Liability December 31, current year from Part 1:						2,374,764				1,042,725	
2.1 Direct	3,417,489					24,583				45,725	
2.2 Reinsurance assumed	70,307					793,124				576,571	
2.3 Reinsurance ceded	1,369,695					1,606,222				511,879	
2.4 Net	2,118,101										
3. Amounts recoverable from reinsurers December 31, current year	635,752					396,972				238,780	
4. Liability December 31, prior year:						3,703,719				1,343,554	
4.1 Direct	5,047,273					20,040				58,875	
4.2 Reinsurance assumed	78,915					1,740,834				758,757	
4.3 Reinsurance ceded	2,499,591					1,982,925				643,672	
4.4 Net	2,626,597										
5. Amounts recoverable from reinsurers December 31, prior year	613,278					376,870				236,408	
6. Incurred Benefits						7,532,611				4,835,983	
6.1 Direct	12,368,594					231,441				396,769	
6.2 Reinsurance assumed	628,210					5,096,941				2,852,232	
6.3 Reinsurance ceded	7,949,173					2,667,111				2,380,520	
6.4 Net	5,047,631										

(a) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$ in Line 1.1, \$ in Line 1.4.

\$..... in Line 6.1, and \$ in Line 6.4.

(b) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$ in Line 1.1, \$ in Line 1.4.

\$..... in Line 6.1, and \$ in Line 6.4.

(c) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$ in Line 1.1, \$ in Line 1.4.

\$..... in Line 6.1, and \$ in Line 6.4.

(d) Includes \$ premiums waived under total and permanent disability benefits.

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE AMERICAN MODERN LIFE INSURANCE COMPANY
EXHIBIT OF NON-ADMITTED ASSETS

	1 Current Year Total Nonadmitted Assets	2 Prior Year Total Nonadmitted Assets	3 Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D)			
2. Stocks (Schedule D):			
2.1 Preferred stocks			
2.2 Common stocks			
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens			
3.2 Other than first liens			
4. Real estate (Schedule A):			
4.1 Properties occupied by the company			
4.2 Properties held for the production of income			
4.3 Properties held for sale			
5. Cash (Schedule E - Part 1), cash equivalents (Schedule E - Part 2) and short-term investments (Schedule DA)			
6. Contract loans			
7. Derivatives (Schedule DB)			
8. Other invested assets (Schedule BA)			
9. Receivables for securities			
10. Securities lending reinvested collateral assets (Schedule DL)			
11. Aggregate write-ins for invested assets			
12. Subtotals, cash and invested assets (Lines 1 to 11)			
13. Title plants (for Title insurers only)			
14. Investment income due and accrued			
15. Premiums and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection			
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due			
15.3 Accrued retrospective premiums			
16. Reinsurance:			
16.1 Amounts recoverable from reinsurers			
16.2 Funds held by or deposited with reinsured companies			
16.3 Other amounts receivable under reinsurance contracts			
17. Amounts receivable relating to uninsured plans			
18.1 Current federal and foreign income tax recoverable and interest thereon			
18.2 Net deferred tax asset	813,618	785,198	(28,420)
19. Guaranty funds receivable or on deposit	36,497	4,130	(32,367)
20. Electronic data processing equipment and software			
21. Furniture and equipment, including health care delivery assets			
22. Net adjustment in assets and liabilities due to foreign exchange rates			
23. Receivables from parent, subsidiaries and affiliates			
24. Health care and other amounts receivable			
25. Aggregate write-ins for other than invested assets	597,853	426,185	(171,668)
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25)	1,447,968	1,215,513	(232,455)
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts			
28. Total (Lines 26 and 27)	1,447,968	1,215,513	(232,455)
DETAILS OF WRITE-INS			
1101.			
1102.			
1103.			
1198. Summary of remaining write-ins for Line 11 from overflow page			
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)			
2501. Interest Maintenance Reserve	278,249	198,318	(79,931)
2502. Miscellaneous Accounts Receivable	319,604	227,867	(91,737)
2503.			
2598. Summary of remaining write-ins for Line 25 from overflow page			
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	597,853	426,185	(171,668)

NOTES TO FINANCIAL STATEMENTS

(1) Summary of Significant Accounting Policies

A. Accounting Practices

The accompanying statutory financial statements of American Modern Life Insurance Company (the Company) have been prepared in accordance with accounting practices prescribed or permitted by the Ohio Department of Insurance (ODOI). The ODOI recognizes statutory accounting practices prescribed or permitted by the state of Ohio for determining and reporting the financial condition and results of operations of an insurance company and for determining its solvency under the Ohio Insurance Law. Prescribed statutory accounting practices are those practices that are incorporated directly or by reference in state laws, regulations and general administrative rules applicable to all insurance enterprises domiciled in a particular state. Permitted statutory accounting practices include practices not prescribed by the domiciliary state, but allowed by the domiciliary state regulatory authority. The National Association of Insurance Commissioners' (NAIC) *Accounting Practices and Procedures* manual (NAIC SAP) has been adopted as a component of prescribed or permitted practices by the state of Ohio. The state has adopted the prescribed accounting practices as stated in NAIC SAP, without modification. The Company has no material statutory accounting practices that differ from those of the state of Ohio or the NAIC accounting practices.

B. Use of Estimates

The preparation of financial statements in conformity with statutory accounting practices requires management to make certain estimates and assumptions that affect reported assets and liabilities, including reporting or disclosure of contingent assets and liabilities as of the dates of the statements of assets and liabilities, surplus and other funds and the reported amounts of revenues and expenses during the reporting period. Future events, including but not limited to, changes in mortality, morbidity, interest rates and asset valuations, could cause actual results to differ from the estimates used in the financial statements and such changes in estimates are generally recorded on the summary of operations in the period in which they are made.

The most significant estimates include those used in determining policy reserves, valuation of and impairment losses on investments and federal income taxes. Although some variability is inherent in these estimates, the recorded amounts reflect management's best estimates based on facts and circumstances as of the statements of assets and liabilities, surplus and other funds date. Management believes the amounts provided are appropriate.

C. Accounting Policy

Premiums are credited to revenue over the premium paying period of the policies, with the exception of single and flexible premium contracts which are credited to revenue when received from the policyholder. Benefits and expenses, including acquisition costs related to acquiring new and renewal business, are charged to operations as incurred. Acquisition expenses incurred are reduced for ceding allowances received or receivable.

Insurance liabilities are reported after the effects of ceded reinsurance. Reinsurance recoverables represent amounts due from reinsurers for paid and unpaid benefits, expense reimbursements, prepaid premiums and future policy benefits. Reinsurance premiums ceded and recoveries on benefits and claims incurred are deducted from the respective income and expense accounts.

1. The Company considers all money-market funds, commercial paper and bonds purchased in the current year with original maturity dates of less than twelve months to be short-term investments. Short-term investments are stated at fair value or amortized cost. Cash and cash equivalents are carried at cost, which approximates fair value. The Company places its cash and cash equivalents with high quality financial institutions and, at times, these balances may be in excess of the Federal Deposit Insurance Corporation (FDIC) insurance limit. The Company considers short-term investments that are readily convertible to known amounts of cash and have an original maturity date of three months or less to be cash equivalents.
2. Bonds are valued as prescribed by the NAIC. Bonds not backed by other loans are generally carried at cost, adjusted for the amortization of premiums, accretion of discounts and any other than temporary impairment (OTTI). Premiums and discounts are amortized and accreted over the estimated or contractual lives of the related bonds based on the interest yield method. Prepayment penalties are recorded to net investment income when collected. Bonds that have been assigned the NAIC category 6 designation are carried at the lower of cost or NAIC fair value.
3. Not applicable

NOTES TO FINANCIAL STATEMENTS

(1) Summary of Significant Accounting Policies (Continued)

C. Accounting Policy (Continued)

4. Not applicable

5. Not applicable

6. Loan-backed securities are stated at either amortized cost or the lower of amortized cost or discounted cash flows. The Company's loan-backed securities are reviewed quarterly, and as a result, the carrying value of a loan-backed security may be reduced to reflect changes in valuation resulting from discounted cash flow information. Loan-backed securities that have been assigned the NAIC category 6 designation are written down to the appropriate NAIC fair value. The Company uses a third-party pricing service in assisting the Company's determination of the fair value of most loan-backed securities. An internally developed matrix pricing model, discounted cash flow or other model is used to price a small number of holdings. The retrospective adjustment method is used to record investment income on all non-impaired securities except for interest-only securities or other non-investment grade securities where the yield had become negative. Investment income is recorded using the prospective method on these securities. Loan-backed securities that have been impaired are amortized to a new undiscounted cash flow if the security has recovered.

For loan-backed securities, the Company recognizes income using a constant effective yield method based on prepayment assumptions obtained from an outside service provider or upon analyst review of the underlying collateral and the estimated economic life of the securities. When estimated prepayments differ from the anticipated prepayments, the effective yield is recalculated to reflect actual prepayments to date and anticipated future payments. Any resulting adjustment is included in net investment income. For loan-backed securities that have a recognized OTTI, the adjusted cost basis is prospectively amortized over the remaining life of the security based on the amount and timing of future estimated cash flows. All other investment income is recorded using the interest method without anticipating the impact of prepayments.

7. Investment in subsidiary companies is accounted for using the equity method and is carried as an investment in common stocks in the statement of assets. The Company records changes in equity in its subsidiaries as credits or charges to capital and surplus. Insurance subsidiaries are recorded using statutory accounting principles.

8. Not applicable

9. Not applicable

10. Not applicable

11. The liability for unpaid losses and loss adjustment expenses includes an amount for losses incurred but unreported, based on past experience, as well as an amount for reported but unpaid losses, which is calculated on a case-by-case basis. Such liabilities are necessarily based on assumptions and estimates. While management believes that the amount is adequate, the ultimate liability may be in excess of or less than the amount estimated. The methods, including key assumptions, of making such estimates and for establishing the resulting liability are continually reviewed and any adjustments are reflected in the period such change in estimate is made. The liability for unpaid accident and health claims and claim adjustment expenses, net of reinsurance, is included in accident and health policy reserves and policy claims in process of settlement on the statements of assets and liabilities, surplus and other funds.

12. The Company has not modified its capitalization policy from the prior period.

13. Not applicable

(2) Accounting Changes and Corrections of Errors

The Company adopted SSAP 101 effective January 1, 2012. The impact of the adoption is reported as a change in accounting principle on line 49 of the Summary of Operations.

After completion of the 2012 Annual Statement and prior to the completion of the 2012 Statutory Audit, an error correction was made in the amount of \$178,394 which is reflected on line 53 on the Summary of Operations. A reconciliation between the 2012 Statutory Audit and the 2012 Annual Statement was disclosed in footnote 12 in the 2012 Statutory Audit.

(3) Business Combinations and Goodwill

Not applicable

(4) Discontinued Operations

Not applicable

ANNUAL STATEMENT FOR YEAR 2013 OF THE AMERICAN MODERN LIFE INSURANCE COMPANY

NOTES TO FINANCIAL STATEMENTS

(5) Investments

- A. Not applicable
- B. Not applicable
- C. Not applicable
- D. Loan-Backed Securities

- 1) Prepayment assumptions for single class and multi-class mortgage-backed/asset-backed securities were obtained from Bloomberg when available. Other payment speed assumptions for a small number of holdings were reviewed with the appropriate affiliated company analyst by evaluating the underlying collateral.
- 2) There were no OTTI recorded in 2013 due to management's intent to sell or inability to hold a security until recovery.
- 3) As of December 31, 2013, the Company did not hold any securities for which an OTTI has previously been recognized.
- 4) All impaired securities (fair value is less than cost or amortized cost) for which an OTTI has not been recognized in earnings as a realized loss (including securities with a recognized OTTI for non-interest related declines when a non-recognized interest related impairment remains) as of December 31, 2013:

	<u>Aggregate</u>	<u>Less than 12 months</u>	<u>12 Months or longer</u>
A. Gross Unrealized Losses	\$ (76,897)	\$ (76,897)	\$ -
B. Fair Value of Securities with Unrealized Losses	\$ 1,059,181	\$ 1,059,181	\$ -

- 5) In determining whether a decline in value is other than temporary, the Company considers several factors including, but not limited to the following: the extent and duration of the decline in value; the Company's ability or lack of intent to retain the investment for a period of time sufficient to recover the amortized cost basis; and the performance of the security's underlying collateral and projected future cash flows. In projecting future cash flows, the Company incorporates inputs from third-party sources and applies reasonable judgment in developing assumptions used to estimate the probability and timing of collecting all contractual cash flows.

- E. Not applicable
- F. Not applicable
- G. Not applicable

(6) Joint Ventures, Partnerships and Limited Liability Companies

Not applicable

(7) Investment Income

Not applicable

(8) Derivative Instruments

Not applicable

ANNUAL STATEMENT FOR YEAR 2013 OF THE AMERICAN MODERN LIFE INSURANCE COMPANY

NOTES TO FINANCIAL STATEMENTS

(9) Income Taxes

A. The components of the net deferred tax asset (liability) are as follows:

1.	<u>Current Year</u> <u>Ordinary</u>	<u>Current Year</u> <u>Capital</u>	<u>Current Year</u> <u>Total</u>	<u>Prior Year</u> <u>Ordinary</u>	<u>Prior Year</u> <u>Capital</u>	<u>Prior Year</u> <u>Total</u>
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a) Total of gross deferred tax assets(DTA)	\$ 1,414,356	\$ -	\$ 1,414,356	\$ 1,516,837	\$ -	\$ 1,516,837
b) Statutory valuation allowance adjustment	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
c) Adjusted gross DTA	\$ 1,414,356	\$ -	\$ 1,414,356	\$ 1,516,837	\$ -	\$ 1,516,837
d) Deferred tax assets nonadmitted (DTA)	\$ 813,618	\$ -	\$ 813,618	\$ 785,198	\$ -	\$ 785,198
e) Subtotal net admitted DTA	\$ 600,738	\$ -	\$ 600,738	\$ 731,639	\$ -	\$ 731,639
f) Deferred tax liabilities (DTL)	\$ 9,614	\$ 14,422	\$ 24,036	\$ 2,867	\$ 12,689	\$ 15,556
g) Net admitted DTA / (DTL)	\$ 591,124	\$ (14,422)	\$ 576,702	\$ 728,772	\$ (12,689)	\$ 716,083

<u>Change</u> <u>Ordinary</u>	<u>Change Capital</u>	<u>Change Total</u>
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a) Total of gross deferred tax assets(DTA)	\$ (102,481)	\$ -	\$ (102,481)
b) Statutory valuation allowance adjustment	\$ -	\$ -	\$ -
c) Adjusted gross DTA	\$ (102,481)	\$ -	\$ (102,481)
d) Deferred tax assets nonadmitted (DTA)	\$ 28,420	\$ -	\$ 28,420
e) Subtotal net admitted DTA	\$ (130,902)	\$ -	\$ (130,902)
f) Deferred tax liabilities (DTL)	\$ 6,747	\$ 1,733	\$ 8,480
g) Net admitted DTA / (DTL)	\$ (137,648)	\$ (1,733)	\$ (139,382)

2. Admission calculation components SSAP 101

2.	<u>Current Year</u> <u>Ordinary</u>	<u>Current Year</u> <u>Capital</u>	<u>Current Year</u> <u>Total</u>	<u>Prior Year</u> <u>Ordinary</u>	<u>Prior Year</u> <u>Capital</u>	<u>Prior Year</u> <u>Total</u>
a) Federal income taxes paid in prior years recoverable through loss carrybacks	\$ 576,702	\$ -	\$ 576,702	\$ 716,083	\$ -	\$ 716,083
b) Adjusted gross deferred tax assets expected to be realized (excluding the amount of deferred tax assets from 2(a) above) after application of the threshold limitation. (the lesser of 2(b) 1 and 2(b) 2 below)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
1. Adjusted gross DTA expected to be realized following the balance sheet date	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
2. Adjusted gross DTA allowed per limitation threshold	\$ -	\$ -	\$ 3,880,621	\$ -	\$ -	\$ 3,352,730
c) Adjusted gross DTA (excluding the amount of deferred tax assets from 2(a) and 2(b) above) offset by gross DTL	\$ 24,036	\$ -	\$ 24,036	\$ 15,556	\$ -	\$ 15,556
d. Deferred tax assets admitted as the result of application of SSAP No. 101. Total (2(a)+2(c))	\$ 600,738	\$ -	\$ 600,738	\$ 731,639	\$ -	\$ 731,639

<u>Change</u> <u>Ordinary</u>	<u>Change</u> <u>Capital</u>	<u>Change</u> <u>Total</u>	
a) Federal income taxes paid in prior years recoverable through loss carrybacks	\$ (139,382)	\$ -	\$ (139,382)
b) Adjusted gross deferred tax assets expected to be realized (excluding the amount of deferred tax assets from 2(a) above) after application of the threshold limitation. (the lesser of 2(b) 1 and 2(b) 2 below)	\$ -	\$ -	\$ -
1. Adjusted gross DTA expected to be realized following the balance sheet date	\$ -	\$ -	\$ -
2. Adjusted gross DTA allowed per limitation threshold	\$ -	\$ -	\$ 527,891
c) Adjusted gross DTA (excluding the amount of deferred tax assets from 2(a) and 2(b) above) offset by gross DTL	\$ 8,480	\$ -	\$ 8,480
d. Deferred tax assets admitted as the result of application of SSAP No. 101. Total (2(a)+2(c))	\$ (130,902)	\$ -	\$ (130,902)

<u>Current Year</u>	<u>Prior Year</u>
Ratio percentage used to determine recovery period and threshold limitation amount.	2,684%
Amount of adjusted capital and surplus used to determine recovery period and threshold limitation in 2(b)2 above.	\$ 25,870,809
	\$ 22,351,536

4. Impact of tax planning strategies

4.	<u>Current Year</u> <u>Ordinary</u>	<u>Current Year</u> <u>Capital</u>	<u>Prior Year</u> <u>Ordinary</u>	<u>Prior Year</u> <u>Capital</u>	<u>Change</u> <u>Ordinary</u>	<u>Change</u> <u>Capital</u>
Adjusted gross DTAs	\$ 1,414,356	-	\$ 1,516,837	-	\$ (102,481)	-
Percentage of adjusted gross DTAs attributable to the impact of tax planning strategies	0%	0%	6%	0%	(6%)	0%
Net admitted adjusted gross DTAs	\$ 600,738	-	\$ 731,639	-	\$ (130,902)	-
Percentage of net admitted adjusted gross DTAs attributable to the impact of tax planning strategies	0%	0%	0%	0%	0%	0%

The Company did not use any reinsurance tax planning strategies.

ANNUAL STATEMENT FOR YEAR 2013 OF THE AMERICAN MODERN LIFE INSURANCE COMPANY

NOTES TO FINANCIAL STATEMENTS

9) Income Taxes (Continued)

B. Deferred tax liabilities are not recognized for the following amounts: NONE

C. The provisions for incurred taxes on earnings for the current year and the prior year-end are:

1.

	<u>Current Year</u>	<u>Prior Year</u>	<u>Change</u>
a. Current income tax: Federal	\$ 1,807,338	\$ 226,731	\$ 1,580,607
b. Foreign	\$ -	\$ -	\$ -
c. Subtotal	\$ 1,807,338	\$ 226,731	\$ 1,580,607
d. Federal income tax on net capital gains	\$ 23,990	\$ 629,411	\$ (605,421)
e. Utilization of capital loss carry-forwards	\$ -	\$ (177,029)	\$ 177,029
f. Other	\$ (22,614)	\$ (18,071)	\$ (4,543)
g. Federal and foreign income taxes incurred	\$ 1,808,714	\$ 661,042	\$ 1,147,672

The tax effects of temporary differences that give rise to significant portions of the deferred tax assets and deferred tax liabilities are as follows:

1. Deferred tax assets

a. Ordinary

	<u>Current Year</u>	<u>Prior Year</u>	<u>Change</u>
1. Discounting of unpaid losses	\$ 7,743	\$ 21,164	\$ (13,422)
2. Unearned premium reserve	\$ 304,754	\$ 442,838	\$ (138,084)
3. Policyholder reserves	\$ 1,514	\$ 1,710	\$ (196)
4. Investments	\$ 9,620	\$ -	\$ 9,620
5. Deferred acquisition costs	\$ 199,551	\$ 179,536	\$ 20,015
6. Policyholder dividends accrual	\$ -	\$ -	\$ -
7. Fixed assets	\$ -	\$ -	\$ -
8. Compensation and benefits accrual	\$ -	\$ -	\$ -
9. Pension accrual	\$ -	\$ -	\$ -
10. Receivables – nonadmitted	\$ 124,635	\$ 81,199	\$ 43,436
11. Net operating loss carry-forward	\$ -	\$ -	\$ -
12. Tax credit carry-forward	\$ -	\$ -	\$ -
13. Other (including items <5% if total ordinary tax assets)	\$ 766,539	\$ 790,390	\$ (23,851)
99. Subtotal	\$ 1,414,356	\$ 1,516,837	\$ (102,481)
b. Statutory valuation allowance adjustment	\$ -	\$ -	\$ -
c. Nonadmitted	\$ 813,618	\$ 785,198	\$ 28,420
d. Admitted ordinary deferred tax assets (2a99-2b-2c)	\$ 600,738	\$ 731,639	\$ (130,902)

e. Capital

1. Investments	\$ -	\$ -	\$ -
2. Net capital loss carry-forward	\$ -	\$ -	\$ -
3. Real estate	\$ -	\$ -	\$ -
4. Other (including items <5% of total capital tax assets)	\$ -	\$ -	\$ -
99. Subtotal	\$ -	\$ -	\$ -
f. Statutory valuation allowance adjustment	\$ -	\$ -	\$ -
g. Nonadmitted	\$ -	\$ -	\$ -
h. Admitted capital deferred tax assets (2e99-2f-2g)	\$ -	\$ -	\$ -
i. Admitted deferred tax assets (2d+2h)	\$ 600,738	\$ 731,639	\$ (130,902)

ANNUAL STATEMENT FOR YEAR 2013 OF THE AMERICAN MODERN LIFE INSURANCE COMPANY

NOTES TO FINANCIAL STATEMENTS

9) Income Taxes (Continued)

2. Deferred tax liabilities

a. Ordinary

	<u>Current Year</u>	<u>Prior Year</u>	<u>Change</u>
1. Investments	\$ -	\$ 2,867	\$ (2,867)
2. Fixed assets	\$ -	\$ -	\$ -
3. Deferred and uncollected premium	\$ -	\$ -	\$ -
4. Policyholder reserves	\$ -	\$ -	\$ -
5. Other (including items <5% of total ordinary tax assets)	\$ 9,614	\$ -	\$ 9,614
99. Subtotal	\$ 9,614	\$ 2,867	\$ 6,747

b. Capital

1. Investments	\$ 14,422	\$ 12,689	\$ 1,733
2. Real estate	\$ -	\$ -	\$ -
3. Other (including items <5% of total capital tax assets)	\$ -	\$ -	\$ -
99. Subtotal	\$ 14,422	\$ 12,689	\$ 1,733
c. Deferred tax liabilities (3a99+3b99)	\$ 24,036	\$ 15,556	\$ 8,480
4. Net deferred tax assets/liabilities (2i-3c)	\$ 576,702	\$ 716,083	\$ (139,382)

D. The change in the net deferred income taxes is comprised of the following:

	<u>Current Year</u>	<u>Prior Year</u>	<u>Change</u>
Total deferred tax assets (DTA)	\$ 1,414,356	\$ 1,516,837	\$ (102,481)
Total deferred tax liabilities (DTL)	\$ 24,036	\$ 15,556	\$ 8,480
Net DTA (liability)	\$ 1,390,320	\$ 1,501,281	\$ (110,961)
Tax effect of DTL/DTA on unrealized capital gains/losses			\$ 1,733
Change in net DTA as reported in surplus			\$ (109,228)
Tax effect of statutory reserve surplus adjustment on DTA			\$ -
Change in net deferred income tax asset			\$ (109,228)

The provision for federal income taxes incurred is different from that which would be obtained by applying the statutory federal income tax rate to income before income taxes. The significant items causing this difference are as follows:

	<u>Current Year</u>	<u>Prior Year</u>
Provision computed at statutory rate	\$ 2,003,645	\$ 887,812
IMR amortization	\$ (40,982)	\$ (37,227)
Tax Exempt Income	\$ -	\$ (1,117)
Non-deductible Expenses	\$ 252	\$ 2,043
Nonadmitted assets	\$ (43,436)	\$ (81,199)
Prior Year Taxes and Other	\$ (1,537)	\$ 25,667
Total tax	\$ 1,917,942	\$ 795,979
Total statutory tax expense	\$ 1,784,724	\$ 208,660
Tax on capital gains/losses	\$ 23,990	\$ 452,382
Change in net deferred income taxes	\$ 109,228	\$ 134,937
Total statutory income taxes	\$ 1,917,942	\$ 795,979

E. As of December 31, 2013, the Company had no net operating loss carryforwards nor tax credit carryforwards.

Total income taxes incurred in the current and prior years of \$2,593,480 are available for recovery in the event of future net losses.

The aggregate amount of deposits reported as admitted assets under Section 6603 of the Internal Revenue Service (IRS) Code was \$0 as of December 31, 2013.

The Company believes it is reasonably possible that the liability related to any federal or foreign tax loss contingencies may significantly increase within the next 12 months. However, an estimate of the reasonably possible increase cannot be made at this time.

F. The Company's Federal Income Tax Return is not consolidated with any other entity.

ANNUAL STATEMENT FOR YEAR 2013 OF THE AMERICAN MODERN LIFE INSURANCE COMPANY

NOTES TO FINANCIAL STATEMENTS

(10) Information Concerning Parent, Subsidiaries and Affiliates

- A. The Company is a wholly-owned life subsidiary of Minnesota Life Insurance Company (Minnesota Life), is organized under the laws of the State of Ohio as a stock life company and is licensed as a life and health insurer.
- B. Not applicable
- C. Not applicable
- D. The Company has a multi-party service agreement with Minnesota Life and other affiliated companies for expenses including charges for occupancy costs, data processing, compensation and benefits, advertising and promotion, and other administrative expenses, which are incurred on behalf of the Company. As of December 31, 2013, the Company reported \$727,199 and \$4,874 as net amounts due to Minnesota Life and Securian Casualty Company, respectively. As of December 31, 2012, the Company reported \$972,006 and \$11,410 as net amounts due to Minnesota Life and Securian Casualty Company, respectively. The amount of expenses incurred by the Company related to affiliated agreements for the years ended December 31, 2013 and 2012 were \$2,281,802 and \$2,699,244, respectively. Settlements are made quarterly.
- E. Not applicable
- F. The Company also has an agreement with its affiliate Advantus Capital Management (Advantus), for advisory services performed in managing the Company's asset portfolios. Amounts paid under this advisory agreement for the years ended December 31, 2013 and 2012 were \$125,050 and \$97,871, respectively.
- G. Not applicable
- H. Not applicable
- I. Not applicable
- J. Not applicable
- K. Not applicable
- L. Not applicable
- M. Not applicable
- N. Not applicable

(11) Debt

Not applicable

(12) Retirement Plans, Deferred Compensation, Postemployment Benefits and Compensated Absences and Other Postretirement Benefit Plans

Not applicable

(13) Capital and Surplus, Shareholders' Dividend Restrictions and Quasi-Reorganizations

- 1. The Company has 1,000,000 shares of \$2.50 par value common stock authorized, and 1,000,000 shares issued and outstanding.
- 2. Not applicable
- 3. Dividend payments by the Company to its parent cannot exceed the greater of 10% of statutory capital and surplus or the statutory net gain from operations as of the preceding year-end, as well as the timing and amount of dividends paid in the preceding 12 months, without prior approval from the ODOI. Based on these limitations and 2013 statutory results, the maximum amount available for the payment of dividends during 2014 by the Company without prior regulatory approval is \$3,882,805.
- 4. Within the limit of (3) above, there are no restrictions placed on the portion of Company profits that may be paid as ordinary dividends to shareholders.
- 5. Not applicable
- 6. Not applicable
- 7. Not applicable

ANNUAL STATEMENT FOR YEAR 2013 OF THE AMERICAN MODERN LIFE INSURANCE COMPANY

NOTES TO FINANCIAL STATEMENTS

(13) Capital and Surplus, Shareholders' Dividend Restrictions and Quasi-Reorganizations (Continued)

8. Not applicable
9. Not applicable
10. The portion of unassigned funds (surplus) represented or reduced by cumulative unrealized gains and (losses) is (\$254,745).
11. Not applicable
12. Not applicable

(14) Contingencies

- A. Not applicable
- B. The Company is contingently liable under state regulatory requirements for possible assessments pertaining to future insolvencies and impairments of unaffiliated insurance companies. The Company records a liability for future guaranty fund assessments based upon known insolvencies, according to data received from the National Organization of Life and Health Insurance Guaranty Association. At December 31, 2013 and 2012, the amount was immaterial to the statutory financial statements. An asset is recorded for the amount of guaranty fund assessments paid, which can be recovered through future premium tax credits. This asset was also immaterial to the December 31, 2013 and 2012 statutory financial statements. These assets are being amortized over a five-year period.
- C. Not applicable
- D. The Company is involved in various pending or threatened legal proceedings arising out of the normal course of business. In the opinion of management, the ultimate resolution of such litigation will likely not have a material adverse effect on operations or the financial position of the Company.
- E. In the normal course of business, the Company seeks to limit its exposure to loss on any single insured and to recover a portion of benefits paid by ceding reinsurance to other insurance companies (reinsurers). To the extent that a reinsurer is unable to meet its obligations under the reinsurance agreement, the Company remains liable. The Company evaluates the financial condition of its reinsurers and monitors concentrations of credit risk to minimize its exposure to significant losses from reinsurer insolvencies. Allowances are established for amounts deemed uncollectible.

(15) Leases

Not applicable

(16) Information About Financial Instruments With Off-Balance Sheet Risk And Financial Instruments With Concentrations of Credit Risk

Certain financial instruments, consisting primarily of cash and short-term investments, potentially subject the Company to concentration of credit risk. The Company places its cash, cash equivalents and short-term investments in investment grade securities and limits the amount of credit exposure with any one institution.

Management attempts to limit the concentration of credit risk with respect to bonds by diversifying the geographic base and industries of the underlying issuers. This diversity is an integral component of the portfolio management process.

(17) Sale Transfer and Servicing of Financial Assets and Extinguishments of Liabilities

Not applicable

(18) Gain or Loss to the Reporting Entity from Uninsured A&H Plans and the Uninsured Portion of Partially Insured Plans

Not applicable

(19) Direct Premium Written/Produced by Managing General Agents/Third Party Administrators

Not Applicable

NOTES TO FINANCIAL STATEMENTS

(20) Fair Value Measurements

A. The fair value of the Company's financial assets and financial liabilities has been determined using available market information as of December 31, 2013. Although the Company is not aware of any factors that would significantly affect the fair value of financial assets and financial liabilities, such amounts have not been comprehensively revalued since those dates. Therefore, estimates of fair value subsequent to the valuation dates may differ significantly from the amounts presented herein. Considerable judgment is required to interpret market data to develop the estimates of fair value. The use of different market assumptions and/or estimation methodologies may have a material effect on the estimated fair value amounts.

Fair value is defined as the price that would be received to sell an asset or paid to transfer a liability (exit price) in an orderly transaction between market participants at the measurement date. In determining fair value, the Company primarily uses the market approach which utilizes a process and other relevant information generated by market transactions involving identical or comparable assets or liabilities. To a lesser extent, the Company also uses the income approach which uses discounted cash flows to determine fair value. When applying either approach, the Company maximizes the use of observable inputs and minimizes the use of unobservable inputs. Observable inputs reflect the assumptions market participants would use in valuing a financial instrument based on market data obtained from sources independent of the Company. Unobservable inputs reflect the Company's estimates about the assumptions market participants would use in valuing financial assets and financial liabilities based on the best information in the circumstances.

The Company is required to categorize its financial assets and financial liabilities carried at fair value on the statements of assets and liabilities, surplus and other funds according to a three-level hierarchy. A level is assigned to each financial asset and financial liability based on the lowest level input that is significant to the fair value measurement in its entirety. The levels of fair value hierarchy are as follows:

Level 1 – Fair value is based on unadjusted quoted prices for identical assets or liabilities in an active market. The types of assets and liabilities utilizing Level 1 valuations generally include money-market funds and actively-traded U.S. and international common stocks.

Level 2 – Fair value is based on significant inputs, other than quoted prices included in Level 1, that are observable in active markets for identical or similar assets and liabilities.

Level 3 – Fair value is based on at least one or more significant unobservable inputs. These inputs reflect the Company's assumptions about the inputs market participants would use in pricing the assets or liabilities. The types of assets and liabilities utilizing Level 3 valuations generally include certain non-exchange traded common stocks.

The Company uses prices and inputs that are current as of the measurement date. In periods of market disruption, the ability to observe prices and inputs may be reduced, which could cause an asset or liability to be reclassified to a lower level.

Inputs used to measure fair value of an asset or liability may fall into different levels of the fair value hierarchy. In these situations, the Company will determine the level in which the fair value falls based upon the lowest level input that is significant to the determination of the fair value.

The following table summarizes by level of fair value hierarchy the financial assets measured and reported by the Company at fair value as of December 31, 2013:

	Level 1	Level 2	Level 3	Total
a. Assets at fair value:				
Short-term investments:				
Money market mutual funds	\$ 2,228,759	\$ -	\$ -	\$ 2,228,759
Total assets at fair value	<u>\$ 2,228,759</u>	<u>\$ -</u>	<u>\$ -</u>	<u>\$ 2,228,759</u>

- (1) The Company did not have any transfers between Level 1 and Level 2 of the fair value hierarchy during 2013.
- (2) The Company did not have any Level 3 assets as of December 31, 2013.
- (3) Transfers of securities occur at the beginning of the reporting period.
- (4) Not applicable – no level 2 or 3 assets or liabilities
- (5) Not applicable – no derivative assets or liabilities

B. Not applicable

ANNUAL STATEMENT FOR YEAR 2013 OF THE AMERICAN MODERN LIFE INSURANCE COMPANY

NOTES TO FINANCIAL STATEMENTS

(20) Fair Value Measurements (Continued)

C. The following table summarizes by level of fair value hierarchy the aggregate fair value of all financial assets held by the Company as of December 31, 2013:

Type of financial instrument	Aggregate fair value	Admitted assets	Level 1	Level 2	Level 3	Not practicable carrying value
Bonds	\$34,769,154	\$34,420,281	\$11,151,447	\$23,617,707	\$ -	\$ -
Short terms	2,228,759	2,228,759	2,228,759	-	-	-
Total assets	<u>\$36,997,913</u>	<u>\$36,649,040</u>	<u>\$13,380,206</u>	<u>\$23,617,707</u>	<u>\$ -</u>	<u>\$ -</u>

D. Not applicable

(21) Other Items

A. Not applicable

B. Not applicable

C. Assets in the amount of \$5,086,932 and \$4,294,263 at December 31, 2013 and 2012, respectively, were on deposit with government authorities or trustees as required by law.

D. Not applicable

E. Not applicable

F. Not applicable

G. Subprime Mortgage Related Risk Exposure

1. The Company identifies subprime exposure through its affiliate's asset manager Advantus. The classification of an individual security as "subprime" is a designation assigned by the underwriting analyst and reviewed by the portfolio manager on a transaction-by-transaction basis.

Advantus identifies subprime exposure on a transaction-by-transaction basis primarily on the basis of a consideration of borrower credit (FICO) scores, weighted-average loan rates, loan-to-value ratios, documentation standards and loan type. Other factors, such as loan sizes, loan originators and syndication agents are considered, but are rarely determinative in isolation.

Advantus manages subprime risk for the Company in several ways.

- First and foremost, subprime risk in all portfolios is limited due to investment policy guidelines: the market value of subprime investments is small as a percentage of total assets and the majority of that market value is invested in AAA-rated securities.
- Second, Advantus' investment process includes thorough monthly surveillance of every structured finance asset, including subprime Residential Mortgage-Backed Securities. The surveillance process is designed to alert analysts and portfolio managers to deteriorations in collateral performance well in advance of any adverse impact on security market value or security losses. With this foresight, proactive trades can be executed to protect the value of the portfolio.
- Finally, Advantus actively manages portfolios to mitigate or eliminate potential adverse events.

As of December 31, 2013, the Company does not hold any subprime assets.

2. None

3. None

4. None

H. Not applicable

(22) Events Subsequent

Not applicable

ANNUAL STATEMENT FOR YEAR 2013 OF THE AMERICAN MODERN LIFE INSURANCE COMPANY

NOTES TO FINANCIAL STATEMENTS

(23) Reinsurance

A. Ceded Reinsurance Report

Section 1 - General Interrogatories

1. Are any of the reinsurers, listed in schedule S as non-affiliated, owned in excess of 10% or controlled, either directly or indirectly, by the Company or by any representative, officer, trustee, or director of the Company? Yes () No (XX)
2. Have any policies issued by the Company been reinsured with a company chartered in a country other than the United States (excluding U.S. branches of such companies) which is owned in excess of 10% or controlled directly or indirectly by an insured, a beneficiary, a creditor or an insured or any other person not primarily engaged in the insurance business? Yes () No (XX)

Section 2 – Ceded Reinsurance Report – Part A

1. Does the Company have any reinsurance agreements in effect under which the reinsurer may Unilaterally cancel any reinsurance for reasons other than for nonpayment of premium or other similar credits? Yes () No (XX)
2. Does the reporting entity have any reinsurance agreements in effect such that the amount of losses paid or accrued through the statement date may result in a payment to the reinsurer of amounts that, in aggregate and allowing for offset of mutual credits from other reinsurance agreements with the same reinsurer, exceed the total direct premium collected under the reinsured policies? Yes () No (XX)

Section 3 – Ceded Reinsurance Report – Part B

1. What is the estimated amount of the aggregate reduction in surplus, for agreements not reflected in Section 2 above, of termination of all reinsurance agreements, by either party, as of the date of this statement? Where necessary, the Company may consider the current or anticipated experience of the business reinsured in making this estimate. \$0
2. Have any new agreements been executed or existing agreements amended, since January 1 of the year of this statement, to include policies or contracts which were in-force or which had existing reserves established by the Company as of the effective date of the agreement? Yes () No (XX).
 - a. If yes, what is the amount of reinsurance credits, whether an asset or a reduction of liability, taken for such new agreements or amendments?

B. Not applicable

C. Not applicable

(24) Retrospectively Rated Contracts

Not applicable

(25) Change in Incurred Losses and Loss Adjustment Expenses.

Activity in the liability for unpaid accident and health claims and claim adjustment expenses is summarized as follows:

	<u>Current Year</u>	<u>Prior Year</u>
Balance at January 1	\$ 12,318,051	\$ 15,522,298
Less: reinsurance recoverable	<u>7,245,176</u>	<u>9,488,885</u>
Net balance at January 1	5,072,875	6,033,413
Incurred related to:		
Current year	1,914,165	2,743,192
Prior years	<u>(742,525)</u>	<u>(770,231)</u>
Total incurred	1,171,640	1,972,961
Paid related to:		
Current year	660,846	932,059
Prior years	<u>1,851,468</u>	<u>2,001,440</u>
Total paid	2,512,314	2,933,499
Net balance at December 31	3,732,201	5,072,875
Plus: reinsurance recoverable	<u>5,272,271</u>	<u>7,245,176</u>
Balance at December 31	<u>\$ 9,004,472</u>	<u>\$ 12,318,051</u>

ANNUAL STATEMENT FOR YEAR 2013 OF THE AMERICAN MODERN LIFE INSURANCE COMPANY

NOTES TO FINANCIAL STATEMENTS

(26) Intercompany Pooling Arrangements

Not applicable

(27) Structured Settlements

Not applicable

(28) Health Care Receivables

Not applicable

(29) Participating Policies

Not applicable

(30) Premium Deficiency Reserves

Not applicable

(31) Reserves for Life Contracts and Deposit-Type Contracts

Not applicable

(32) Analysis of Annuity Actuarial Reserves and Deposit Liabilities by Withdrawal Characteristics

Not applicable

(33) Premium and Annuity Considerations Deferred and Uncollected

Not applicable

(34) Separate Accounts

Not applicable

(35) Loss/Claim Adjustment Expenses

The balance in the liability for unpaid accident and health claim adjustment expenses as of December 31, 2013 was \$0.

The Company incurred \$361,917 and paid \$361,917 of claim adjustment expenses in 2013, of which \$90,480 of the paid amount was attributable to insured or covered events of prior years. The Company did not increase or decrease the provision for insured events of prior years.

The Company took into account estimated anticipated salvage value and subrogation in its determination of the liability for unpaid claims/losses and reduced such liability by \$0.

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE AMERICAN MODERN LIFE INSURANCE COMPANY
GENERAL INTERROGATORIES

**PART 1 - COMMON INTERROGATORIES
 GENERAL**

1.1 Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer? Yes [] No []
 If yes, complete Schedule Y, Parts 1, 1A and 2

1.2 If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent, or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations? Yes [] No [] N/A []

1.3 State Regulating? Ohio

2.1 Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity? Yes [] No []

2.2 If yes, date of change: _____

3.1 State as of what date the latest financial examination of the reporting entity was made or is being made. 12/31/2012

3.2 State the as of date that the latest financial examination report became available from either the state of domicile or the reporting entity. This date should be the date of the examined balance sheet and not the date the report was completed or released. 12/31/2009

3.3 State as of what date the latest financial examination report became available to other states or the public from either the state of domicile or the reporting entity. This is the release date or completion date of the examination report and not the date of the examination (balance sheet date). 12/17/2010

3.4 By what department or departments?
 The Company is being examined as part of a group level examination by the Minnesota Department of Commerce with California Department of Insurance, Ohio Department of Insurance and Arkansas Department of Insurance participating

3.5 Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with Departments? Yes [] No [] N/A []

3.6 Have all of the recommendations within the latest financial examination report been complied with? Yes [] No [] N/A []

4.1 During the period covered by this statement, did any agent, broker, sales representative, non-affiliated sales/service organization or any combination thereof under common control (other than salaried employees of the reporting entity), receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
 4.11 sales of new business? Yes [] No []
 4.12 renewals? Yes [] No []

4.2 During the period covered by this statement, did any sales/service organization owned in whole or in part by the reporting entity or an affiliate, receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:
 4.21 sales of new business? Yes [] No []
 4.22 renewals? Yes [] No []

5.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? Yes [] No []

5.2 If yes, provide the name of the entity, NAIC Company Code, and state of domicile (use two letter state abbreviation) for any entity that has ceased to exist as a result of the merger or consolidation.

1 Name of Entity	2 NAIC Company Code	3 State of Domicile
---------------------	------------------------	------------------------

6.1 Has the reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period? Yes [] No []

6.2 If yes, give full information:

7.1 Does any foreign (non-United States) person or entity directly or indirectly control 10% or more of the reporting entity? Yes [] No []

7.2 If yes,
 7.21 State the percentage of foreign control; %
 7.22 State the nationality(s) of the foreign person(s) or entity(s) or if the entity is a mutual or reciprocal, the nationality of its manager or attorney-in-fact; and identify the type of entity(s) (e.g., individual, corporation or government, manager or attorney in fact).

1 Nationality	2 Type of Entity
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ANNUAL STATEMENT FOR THE YEAR 2013 OF THE AMERICAN MODERN LIFE INSURANCE COMPANY
GENERAL INTERROGATORIES

8.1 Is the company a subsidiary of a bank holding company regulated by the Federal Reserve Board? Yes [] No [X]
 8.2 If response to 8.1 is yes, please identify the name of the bank holding company.

8.3 Is the company affiliated with one or more banks, thrifts or securities firms? Yes [X] No []
 8.4 If response to 8.3 is yes, please provide below the names and location (city and state of the main office) of any affiliates regulated by a federal regulatory services agency [i.e. the Federal Reserve Board (FRB), the Office of the Comptroller of the Currency (OCC), the Federal Deposit Insurance Corporation (FDIC) and the Securities Exchange Commission (SEC)] and identify the affiliate's primary federal regulator.

1 Affiliate Name	2 Location (City, State)	3 FRB	4 OCC	5 FDIC	6 SEC
Securian Financial Services, Inc.	St. Paul, MN	NO.	NO.	NO.	YES.
Securian Trust Company N.A.	St. Paul, MN	NO.	YES.	NO.	NO.
C.R.I. Securities LLC	St. Paul, MN	NO.	NO.	NO.	YES.
H. Beck, Inc.	Rockville, MD	NO.	NO.	NO.	YES.

9. What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?
 KPMG, 4200 Wells Fargo Center, 90 S. Seventh Street, Minneapolis, MN 55402

10.1 Has the insurer been granted any exemptions to the prohibited non-audit services provided by the certified independent public accountant requirements as allowed in Section 7H of the Annual Financial Reporting Model Regulation (Model Audit Rule), or substantially similar state law or regulation? Yes [] No [X]
 10.2 If the response to 10.1 is yes, provide information related to this exemption:

10.3 Has the insurer been granted any exemptions related to the other requirements of the Annual Financial Reporting Model Regulation as allowed for in Section 17A of the Model Regulation, or substantially similar state law or regulation? Yes [] No [X]
 10.4 If the response to 10.3 is yes, provide information related to this exemption:

10.5 Has the reporting entity established an Audit Committee in compliance with the domiciliary state insurance laws? Yes [X] No [] N/A []
 10.6 If the response to 10.5 is no or n/a, please explain:

11. What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with an actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification?
 Steven M. Perry, FSA, MAAA, Appointed Actuary of American Modern Life Insurance Company and a member of the American Academy of Actuaries, 400 Robert Street North, St. Paul, Minnesota 55101, employee of Securian Financial Group, Inc. an indirect parent of the reporting entity

12.1 Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly? Yes [] No [X]
 12.11 Name of real estate holding company
 12.12 Number of parcels involved
 12.13 Total book/adjusted carrying value \$

12.2 If, yes provide explanation:

13. **FOR UNITED STATES BRANCHES OF ALIEN REPORTING ENTITIES ONLY:**

13.1 What changes have been made during the year in the United States manager or the United States trustees of the reporting entity?

13.2 Does this statement contain all business transacted for the reporting entity through its United States Branch on risks wherever located? Yes [] No []
 13.3 Have there been any changes made to any of the trust indentures during the year? Yes [] No []
 13.4 If answer to (13.3) is yes, has the domiciliary or entry state approved the changes? Yes [] No [] N/A []

14.1 Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards? Yes [] No [] N/A []
 (a) Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;
 (b) Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;
 (c) Compliance with applicable governmental laws, rules and regulations;
 (d) The prompt internal reporting of violations to an appropriate person or persons identified in the code; and
 (e) Accountability for adherence to the code.

14.11 If the response to 14.1 is No, please explain:

14.2 Has the code of ethics for senior managers been amended? Yes [] No [X]
 14.21 If the response to 14.2 is yes, provide information related to amendment(s):

14.3 Have any provisions of the code of ethics been waived for any of the specified officers? Yes [] No [X]
 14.31 If the response to 14.3 is yes, provide the nature of any waiver(s):

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE AMERICAN MODERN LIFE INSURANCE COMPANY
GENERAL INTERROGATORIES

15.1 Is the reporting entity the beneficiary of a Letter of Credit that is unrelated to reinsurance where the issuing or confirming bank is not on the SVO Bank List? Yes [] No [X]

15.2 If the response to 15.1 is yes, indicate the American Bankers Association (ABA) Routing Number and the name of the issuing or confirming bank of the Letter of Credit and describe the circumstances in which the Letter of Credit is triggered.

1 American Bankers Association (ABA) Routing Number	2 Issuing or Confirming Bank Name	3 Circumstances That Can Trigger the Letter of Credit	4 Amount

BOARD OF DIRECTORS

16. Is the purchase or sale of all investments of the reporting entity passed upon either by the board of directors or a subordinate committee thereof? Yes [X] No []

17. Does the reporting entity keep a complete permanent record of the proceedings of its board of directors and all subordinate committees thereof? Yes [X] No []

18. Has the reporting entity an established procedure for disclosure to its board of directors or trustees of any material interest or affiliation on the part of any of its officers, directors, trustees or responsible employees that is in conflict with the official duties of such person? Yes [X] No []

FINANCIAL

19. Has this statement been prepared using a basis of accounting other than Statutory Accounting Principles (e.g., Generally Accepted Accounting Principles)? Yes [] No [X]

20.1 Total amount loaned during the year (inclusive of Separate Accounts, exclusive of policy loans):

20.11 To directors or other officers.....	\$
20.12 To stockholders not officers.....	\$
20.13 Trustees, supreme or grand (Fraternal Only)	\$

20.2 Total amount of loans outstanding at the end of year (inclusive of Separate Accounts, exclusive of policy loans):

20.21 To directors or other officers.....	\$
20.22 To stockholders not officers.....	\$
20.23 Trustees, supreme or grand (Fraternal Only)	\$

21.1 Were any assets reported in this statement subject to a contractual obligation to transfer to another party without the liability for such obligation being reported in the statement? Yes [] No [X]

21.2 If yes, state the amount thereof at December 31 of the current year:

21.21 Rented from others.....	\$
21.22 Borrowed from others.....	\$
21.23 Leased from others	\$
21.24 Other	\$

22.1 Does this statement include payments for assessments as described in the Annual Statement Instructions other than guaranty fund or guaranty association assessments? Yes [] No [X]

22.2 If answer is yes:

22.21 Amount paid as losses or risk adjustment \$	
22.22 Amount paid as expenses	\$
22.23 Other amounts paid	\$

23.1 Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement? Yes [] No [X]

23.2 If yes, indicate any amounts receivable from parent included in the Page 2 amount: \$

INVESTMENT

24.01 Were all the stocks, bonds and other securities owned December 31 of current year, over which the reporting entity has exclusive control, in the actual possession of the reporting entity on said date? (other than securities lending programs addressed in 24.03) Yes [X] No []

24.02 If no, give full and complete information relating thereto

24.03 For security lending programs, provide a description of the program including value for collateral and amount of loaned securities, and whether collateral is carried on or off-balance sheet. (an alternative is to reference Note 17 where this information is also provided)

24.04 Does the Company's security lending program meet the requirements for a conforming program as outlined in the Risk-Based Capital Instructions? Yes [] No [] N/A [X]

24.05 If answer to 24.04 is yes, report amount of collateral for conforming programs. \$

24.06 If answer to 24.04 is no, report amount of collateral for other programs. \$

24.07 Does your securities lending program require 102% (domestic securities) and 105% (foreign securities) from the counterparty at the outset of the contract? Yes [] No [] N/A [X]

24.08 Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%? Yes [] No [] N/A [X]

24.09 Does the reporting entity or the reporting entity's securities lending agent utilize the Master Securities Lending Agreement (MSLA) to conduct securities lending? Yes [] No [] N/A [X]

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE AMERICAN MODERN LIFE INSURANCE COMPANY
GENERAL INTERROGATORIES

24.10 For the reporting entity's security lending program state the amount of the following as December 31 of the current year:

24.101 Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2	\$
24.102 Total book adjusted/carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2	\$
24.103 Total payable for securities lending reported on the liability page.	\$

25.1 Were any of the stocks, bonds or other assets of the reporting entity owned at December 31 of the current year not exclusively under the control of the reporting entity, or has the reporting entity sold or transferred any assets subject to a put option contract that is currently in force? (Exclude securities subject to Interrogatory 21.1 and 24.03). Yes [] No []

25.2 If yes, state the amount thereof at December 31 of the current year:

25.21 Subject to repurchase agreements	\$
25.22 Subject to reverse repurchase agreements	\$
25.23 Subject to dollar repurchase agreements	\$
25.24 Subject to reverse dollar repurchase agreements	\$
25.25 Pledged as collateral	\$
25.26 Placed under option agreements	\$
25.27 Letter stock or other securities restricted as to sale	\$
25.28 On deposit with state or other regulatory body	\$
25.29 Other	\$

25.3 For category (25.27) provide the following:

1 Nature of Restriction	2 Description	3 Amount

26.1 Does the reporting entity have any hedging transactions reported on Schedule DB? Yes [] No []

26.2 If yes, has a comprehensive description of the hedging program been made available to the domiciliary state? Yes [] No [] N/A [] If no, attach a description with this statement.

27.1 Were any preferred stocks or bonds owned as of December 31 of the current year mandatorily convertible into equity, or, at the option of the issuer, convertible into equity? Yes [] No []

27.2 If yes, state the amount thereof at December 31 of the current year. \$

28. Excluding items in Schedule E - Part 3 - Special Deposits, real estate, mortgage loans and investments held physically in the reporting entity's offices, vaults or safety deposit boxes, were all stocks, bonds and other securities, owned throughout the current year held pursuant to a custodial agreement with a qualified bank or trust company in accordance with Section 1, III - General Examination Considerations, F. Outsourcing of Critical Functions, Custodial or Safekeeping Agreements of the NAIC Financial Condition Examiners Handbook? Yes [] No []

28.01 For agreements that comply with the requirements of the NAIC Financial Condition Examiners Handbook, complete the following:

1 Name of Custodian(s)	2 Custodian's Address
State Street Bank & Trust	801 Pennsylvania Ave, Kansas City, MO 64105

28.02 For all agreements that do not comply with the requirements of the NAIC Financial Condition Examiners Handbook, provide the name, location and a complete explanation:

1 Name(s)	2 Location(s)	3 Complete Explanation(s)

28.03 Have there been any changes, including name changes, in the custodian(s) identified in 28.01 during the current year? Yes [] No []

28.04 If yes, give full and complete information relating thereto:

1 Old Custodian	2 New Custodian	3 Date of Change	4 Reason

28.05 Identify all investment advisors, brokers/dealers or individuals acting on behalf of brokers/dealers that have access to the investment accounts, handle securities and have authority to make investments on behalf of the reporting entity:

1 Central Registration Depository Number(s)	2 Name	3 Address
109905	Advantus Capital Management, Inc.	400 Robert Street North, St. Paul, MN 55101

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE AMERICAN MODERN LIFE INSURANCE COMPANY
GENERAL INTERROGATORIES

29.1 Does the reporting entity have any diversified mutual funds reported in Schedule D, Part 2 (diversified according to the Securities and Exchange Commission (SEC) in the Investment Company Act of 1940 [Section 5(b)(1)])? Yes [] No [X]
 29.2 If yes, complete the following schedule:

1 CUSIP #	2 Name of Mutual Fund	3 Book/Adjusted Carrying Value
29.2999 - Total		

29.3 For each mutual fund listed in the table above, complete the following schedule:

1 Name of Mutual Fund (from above table)	2 Name of Significant Holding of the Mutual Fund	3 Amount of Mutual Fund's Book/Adjusted Carrying Value Attributable to the Holding	4 Date of Valuation

30. Provide the following information for all short-term and long-term bonds and all preferred stocks. Do not substitute amortized value or statement value for fair value.

	1 Statement (Admitted) Value	2 Fair Value	3 Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
30.1 Bonds	36,649,040	36,997,913	348,873
30.2 Preferred stocks			
30.3 Totals	36,649,040	36,997,913	348,873

30.4 Describe the sources or methods utilized in determining the fair values:

Bonds are valued as prescribed by the NAIC. For bonds, where quoted market prices are not available, generally private placement securities and securities that do not trade regularly, an internally developed pricing model using commercial software application is most often used. The matrix pricing model is developed by obtaining spreads versus the U.S. Treasury yield for corporate securities with varying weighted average lives and bond ratings. The weighted average life and bond rating of a particular bond to be priced are important inputs into the model and are used to determine a corresponding spread that is added to the U.S. Treasury yield to create an estimated market yield for that security. The estimated market yield, liquidity premium, and any adjustments for known credit risk, and other relevant factors are then used to estimate the fair value of the particular fixed maturity security.

31.1 Was the rate used to calculate fair value determined by a broker or custodian for any of the securities in Schedule D? Yes [] No [X]
 31.2 If the answer to 31.1 is yes, does the reporting entity have a copy of the broker's or custodian's pricing policy (hard copy or electronic copy) for all brokers or custodians used as a pricing source? Yes [] No []
 31.3 If the answer to 31.2 is no, describe the reporting entity's process for determining a reliable pricing source for purposes of disclosure of fair value for Schedule D:

 32.1 Have all the filing requirements of the Purposes and Procedures Manual of the NAIC Securities Valuation Office been followed? Yes [X] No []
 32.2 If no, list exceptions:

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE AMERICAN MODERN LIFE INSURANCE COMPANY
GENERAL INTERROGATORIES

OTHER

33.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any?\$12,800

33.2 List the name of the organization and the amount paid if any such payment represented 25% or more of the total payments to trade associations, service organizations and statistical or rating bureaus during the period covered by this statement.

1 Name	2 Amount Paid
AM Best12,800

34.1 Amount of payments for legal expenses, if any?\$

34.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payments for legal expenses during the period covered by this statement.

1 Name	2 Amount Paid
.....

35.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers or departments of government, if any?\$

35.2 List the name of the firm and the amount paid if any such payment represented 25% or more of the total payment expenditures in connection with matters before legislative bodies, officers or departments of government during the period covered by this statement.

1 Name	2 Amount Paid
.....

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE AMERICAN MODERN LIFE INSURANCE COMPANY
GENERAL INTERROGATORIES

PART 2 - LIFE INTERROGATORIES

1.1	Does the reporting entity have any direct Medicare Supplement Insurance in force?	Yes [] No [X]	
1.2	If yes, indicate premium earned on U.S. business only	\$	
1.3	What portion of Item (1.2) is not reported on the Medicare Supplement Insurance Experience Exhibit?	\$	
1.31	Reason for excluding:		
1.4	Indicate amount of earned premium attributable to Canadian and/or Other Alien not included in Item (1.2) above.	\$	
1.5	Indicate total incurred claims on all Medicare Supplement insurance.	\$	
1.6	Individual policies:	Most current three years: 1.61 Total premium earned \$.. 1.62 Total incurred claims \$.. 1.63 Number of covered lives	
1.7	Group policies:	All years prior to most current three years 1.64 Total premium earned \$.. 1.65 Total incurred claims \$.. 1.66 Number of covered lives	
2.	Health Test:	Most current three years: 1.71 Total premium earned \$.. 1.72 Total incurred claims \$.. 1.73 Number of covered lives	
		All years prior to most current three years 1.74 Total premium earned \$.. 1.75 Total incurred claims \$.. 1.76 Number of covered lives	
2.1	Premium Numerator	1 Current Year	2 Prior Year
2.2	Premium Denominator	4,673,499	8,120,615
2.3	Premium Ratio (2.1/2.2)	0.000	0.000
2.4	Reserve Numerator		
2.5	Reserve Denominator	21,109,081	30,187,181
2.6	Reserve Ratio (2.4/2.5)	0.000	0.000
3.1	Does this reporting entity have Separate Accounts?	Yes [] No [X]	
3.2	If yes, has a Separate Accounts Statement been filed with this Department?	Yes [] No [] N/A [X]	
3.3	What portion of capital and surplus funds of the reporting entity covered by assets in the Separate Accounts statement, is not currently distributable from the Separate Accounts to the general account for use by the general account?	\$	
3.4	State the authority under which Separate Accounts are maintained:		
3.5	Was any of the reporting entity's Separate Accounts business reinsured as of December 31?	Yes [] No []	
3.6	Has the reporting entity assumed by reinsurance any Separate Accounts business as of December 31?	Yes [] No []	
3.7	If the reporting entity has assumed Separate Accounts business, how much, if any, reinsurance assumed receivable for reinsurance of Separate Accounts reserve expense allowances is included as a negative amount in the liability for "Transfers to Separate Accounts due or accrued (net)"?		
4.1	Are personnel or facilities of this reporting entity used by another entity or entities or are personnel or facilities of another entity or entities used by this reporting entity (except for activities such as administration of jointly underwritten group contracts and joint mortality or morbidity studies)?	Yes [X] No []	
4.2	Net reimbursement of such expenses between reporting entities:	4.21 Paid \$ 2,406,852 4.22 Received \$	
5.1	Does the reporting entity write any guaranteed interest contracts?	Yes [] No [X]	
5.2	If yes, what amount pertaining to these lines is included in:	5.21 Page 3, Line 1 \$.. 5.22 Page 4, Line 1 \$..	
6.	FOR STOCK REPORTING ENTITIES ONLY:		
6.1	Total amount paid in by stockholders as surplus funds since organization of the reporting entity:	\$ 7,000,000	
7.	Total dividends paid stockholders since organization of the reporting entity:	7.11 Cash \$.. 7.12 Stock \$..	

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE AMERICAN MODERN LIFE INSURANCE COMPANY
GENERAL INTERROGATORIES

8.1 Does the company reinsurance any Workers' Compensation Carve-Out business defined as: Yes [] No [X]

Reinsurance (including retrocessional reinsurance) assumed by life and health insurers of medical, wage loss and death benefits of the occupational illness and accident exposures, but not the employers liability exposures, of business originally written as workers' compensation insurance.

8.2 If yes, has the reporting entity completed the Workers' Compensation Carve-Out Supplement to the Annual Statement? Yes [] No []

8.3 If 8.1 is yes, the amounts of earned premiums and claims incurred in this statement are:

1 Reinsurance Assumed	2 Reinsurance Ceded	3 Net Retained
-----------------------------	---------------------------	----------------------

8.31 Earned premium		
8.32 Paid claims		
8.33 Claim liability and reserve (beginning of year)		
8.34 Claim liability and reserve (end of year)		
8.35 Incurred claims		

8.4 If reinsurance assumed included amounts with attachment points below \$1,000,000, the distribution of the amounts reported in Lines 8.31 and 8.34 for Column (1) are:

	Attachment Point	1 Earned Premium	2 Claim Liability and Reserve
8.41 <\$25,000			
8.42 \$25,000 - 99,999			
8.43 \$100,000 - 249,999			
8.44 \$250,000 - 999,999			
8.45 \$1,000,000 or more			

8.5 What portion of earned premium reported in 8.31, Column 1 was assumed from pools? \$

9.1 Does the company have variable annuities with guaranteed benefits? Yes [] No [X]

9.2 If 9.1 is yes, complete the following table for each type of guaranteed benefit.

1 Guaranteed Death Benefit	2 Guaranteed Living Benefit	3 Waiting Period Remaining	4 Account Value Related to Col. 3	5 Total Related Account Values	6 Gross Amount of Reserve	7 Location of Reserve	8 Portion Reinsured	9 Reinsurance Reserve Credit

10. For reporting entities having sold annuities to another insurer where the insurer purchasing the annuities has obtained a release of liability from the claimant (payee) as the result of the purchase of an annuity from the reporting entity only:

10.1 Amount of loss reserves established by these annuities during the current year: \$

10.2 List the name and location of the insurance company purchasing the annuities and the statement value on the purchase date of the annuities.

1	2 Statement Value on Purchase Date of Annuities (i.e., Present Value)
P&C Insurance Company And Location	

11.1 Do you act as a custodian for health savings accounts? Yes [] No [X]

11.2 If yes, please provide the amount of custodial funds held as of the reporting date. \$

11.3 Do you act as an administrator for health savings accounts? Yes [] No [X]

11.4 If yes, please provide the balance of funds administered as of the reporting date. \$

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE AMERICAN MODERN LIFE INSURANCE COMPANY

FIVE-YEAR HISTORICAL DATA

Show amounts in whole dollars only, no cents; show percentages to one decimal place, i.e. 17.6.

Show amounts of life insurance in this exhibit in thousands (OMIT \$000)

	1 2013	2 2012	3 2011	4 2010	5 2009
Life Insurance in Force					
(Exhibit of Life Insurance)					
1. Ordinary - whole life and endowment (Line 34, Col. 4)					
2. Ordinary - term (Line 21, Col. 4, less Line 34, Col. 4)					
3. Credit life (Line 21, Col. 6)	1,033,316	1,397,665	1,941,724	1,951,144	2,019,612
4. Group, excluding FEGLI/SGLI (Line 21, Col. 9 less Lines 43 & 44, Col. 4)					
5. Industrial (Line 21, Col. 2)					
6. FEGLI/SGLI (Lines 43 & 44, Col. 4)					
7. Total (Line 21, Col. 10)	1,033,316	1,397,665	1,941,724	1,951,144	2,019,612
New Business Issued					
(Exhibit of Life Insurance)					
8. Ordinary - whole life and endowment (Line 34, Col. 2)					
9. Ordinary - term (Line 2, Col. 4, less Line 34, Col. 2)					
10. Credit life (Line 2, Col. 6)	192,011	303,663	304,603	275,686	787,729
11. Group (Line 2, Col. 9)					
12. Industrial (Line 2, Col. 2)					
13. Total (Line 2, Col. 10)	192,011	303,663	304,603	275,686	787,729
Premium Income - Lines of Business					
(Exhibit 1 - Part 1)					
14. Industrial life (Line 20.4, Col. 2)					
15.1 Ordinary-life insurance (Line 20.4, Col. 3)					
15.2 Ordinary-individual annuities (Line 20.4, Col. 4)					
16. Credit life (group and individual) (Line 20.4, Col. 5)	2,899,068	4,806,117	7,129,929	7,100,076	8,088,594
17.1 Group life insurance (Line 20.4, Col. 6)					
17.2 Group annuities (Line 20.4, Col. 7)					
18.1 A & H-group (Line 20.4, Col. 8)					
18.2 A & H-credit (group and individual) (Line 20.4, Col. 9)	1,774,432	3,314,498	7,097,783	2,649,549	2,963,447
18.3 A & H-other (Line 20.4, Col. 10)					
19. Aggregate of all other lines of business (Line 20.4, Col. 11)					
20. Total	4,673,499	8,120,615	14,227,712	9,749,625	11,052,041
Balance Sheet (Pages 2 & 3)					
21. Total admitted assets excluding Separate Accounts business (Page 2, Line 26, Col. 3)	52,089,878	58,821,838	59,968,480	62,645,477	63,388,999
22. Total liabilities excluding Separate Accounts business (Page 3, Line 26)	25,642,367	35,754,219	39,628,961	41,502,847	42,566,038
23. Aggregate life reserves (Page 3, Line 1)	11,435,418	16,828,005	19,674,669	22,261,926	25,934,269
24. Aggregate A & H reserves (Page 3, Line 2)	7,555,562	10,732,579	13,392,714	7,691,708	8,119,459
25. Deposit-type contract funds (Page 3, Line 3)					
26. Asset valuation reserve (Page 3, Line 24.01)	58,084	43,260	328,589	1,542,549	1,165,503
27. Capital (Page 3, Lines 29 and 30)	2,500,000	2,500,000	2,500,000	2,500,000	2,500,000
28. Surplus (Page 3, Line 37)	23,947,511	20,567,619	17,839,519	18,642,630	18,322,961
Cash Flow (Page 5)					
29. Net Cash from Operations (Line 11)	(5,868,488)	(3,881,458)	2,162,245	(140,097)	1,218,654
Risk-Based Capital Analysis					
30. Total adjusted capital	26,546,221	23,143,692	20,697,952	22,685,179	21,988,464
31. Authorized control level risk - based capital	967,460	1,441,983	1,521,371	1,049,125	840,814
Percentage Distribution of Cash, Cash Equivalents and Invested Assets					
(Page 2, Col. 3) (Line No. /Page 2, Line 12, Col. 3) x 100.0					
32. Bonds (Line 1)	68.9	64.1	70.7	69.3	68.1
33. Stocks (Lines 2.1 and 2.2)	25.3	22.7	22.6	26.4	26.8
34. Mortgage loans on real estate(Lines 3.1 and 3.2)					
35. Real estate (Lines 4.1, 4.2 and 4.3)					
36. Cash, cash equivalents and short-term investments (Line 5)	5.7	13.1	6.8	4.3	5.1
37. Contract loans (Line 6)					
38. Derivatives (Page 2, Line 7)					XXX
39. Other invested assets (Line 8)					
40. Receivables for securities (Line 9)	0.1	0.0	0.0		
41. Securities lending reinvested collateral assets (Line 10)					XXX
42. Aggregate write-ins for invested assets (Line 11)					
43. Cash, cash equivalents and invested assets (Line 12)	100.0	100.0	100.0	100.0	100.0

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE AMERICAN MODERN LIFE INSURANCE COMPANY
FIVE-YEAR HISTORICAL DATA

(Continued)

	1 2013	2 2012	3 2011	4 2010	5 2009
Investments in Parent, Subsidiaries and Affiliates					
44. Affiliated bonds (Schedule D Summary, Line 12, Col. 1)					
45. Affiliated preferred stocks (Schedule D Summary, Line 18, Col. 1)					
46. Affiliated common stocks (Schedule D Summary Line 24, Col. 1),	12,629,796	12,887,759	10,859,372	15,404,142	17,307,272
47. Affiliated short-term investments (subtotal included in Schedule DA Verification, Col. 5, Line 10)					
48. Affiliated mortgage loans on real estate					
49. All other affiliated					
50. Total of above Lines 44 to 49	12,629,796	12,887,759	10,859,372	15,404,142	17,307,272
51. Total Investment in Parent included in Lines 44 to 49 above					
Total Nonadmitted and Admitted Assets					
52. Total nonadmitted assets (Page 2, Line 28, Col. 2)	1,447,968	1,215,513	787,210	3,592,963	5,162,234
53. Total admitted assets (Page 2, Line 28, Col. 3)	52,089,878	58,821,838	59,968,480	62,645,477	63,388,999
Investment Data					
54. Net investment income (Exhibit of Net Investment Income)	694,747	793,324	874,076	1,035,526	1,050,386
55. Realized capital gains (losses) (Page 4, Line 34, Column 1)	(3,980)	1,309,449	(3,825,592)	573,689	77,583
56. Unrealized capital gains (losses) (Page 4, Line 38, Column 1)	(254,745)	1,152,693	(699,184)	(1,565,954)	(1,358,963)
57. Total of above Lines 54, 55 and 56	436,022	3,255,467	(3,650,700)	43,261	(230,994)
Benefits and Reserve Increases (Page 6)					
58. Total contract benefits - life (Lines 10, 11, 12, 13, 14 and 15 Col. 1, minus Lines 10, 11, 12, 13, 14 and 15 Cols. 9, 10 and 11)	2,667,111	5,291,827	3,854,944	3,922,645	3,344,860
59. Total contract benefits - A & H (Lines 13 & 14, Cols. 9, 10 & 11)	2,380,520	2,771,023	988,933	1,897,930	2,222,734
60. Increase in life reserves - other than group and annuities (Line 19, Cols. 2 and 3)					
61. Increase in A & H reserves (Line 19, Cols. 9, 10 & 11)	(3,177,018)	(2,660,135)	5,701,006	(427,752)	(387,449)
62. Dividends to policyholders (Line 30, Col. 1)					
Operating Percentages					
63. Insurance expense percent (Page 6, Col. 1, Lines 21, 22 & 23, less Line 6)/(Page 6, Col. 1, Line 1 plus Exhibit 7, Col. 2, Line 2) x 100.0	62.2	64.0	44.4	66.7	39.6
64. Lapse percent (ordinary only) [(Exhibit of Life Insurance, Col. 4, Lines 14 & 15) / 1/2 (Exhibit of Life Insurance, Col. 4, Lines 1 & 21)] x 100.0					
65. A & H loss percent (Schedule H, Part 1, Lines 5 and 6, Col. 2)	31.3	38.1	89.2	63.8	65.5
66. A & H cost containment percent (Schedule H, Pt. 1, Line 4, Col. 2)					
67. A & H expense percent excluding cost containment expenses (Schedule H, Pt. 1, Line 10, Col. 2)	42.0	54.4	89.3	68.8	37.6
A & H Claim Reserve Adequacy					
68. Incurred losses on prior years' claims - group health (Schedule H, Part 3, Line 3.1 Col. 2)					
69. Prior years' claim liability and reserve - group health (Schedule H, Part 3, Line 3.2 Col. 2)					
70. Incurred losses on prior years' claims-health other than group (Schedule H, Part 3, Line 3.1 Col. 1 less Col. 2)	4,330,353	5,263,185	5,591,933	3,316,214	2,638,515
71. Prior years' claim liability and reserve-health other than group (Schedule H, Part 3, Line 3.2 Col. 1 less Col. 2)	5,072,878	6,033,416	3,373,036	3,305,789	3,403,716
Net Gains From Operations After Federal Income Taxes by Lines of Business (Page 6, Line 33)					
72. Industrial life (Col. 2)					
73. Ordinary - life (Col. 3)					
74. Ordinary - individual annuities (Col. 4)					
75. Ordinary-supplementary contracts (Col. 5)					
76. Credit life (Col. 6)	2,787,760	135,220	2,784,361	802,343	2,691,899
77. Group life (Col. 7)					
78. Group annuities (Col. 8)					
79. A & H-group (Col. 9)					
80. A & H-credit (Col. 10)	1,095,044	408,648	(2,550,381)	(245,262)	137,103
81. A & H-other (Col. 11)					
82. Aggregate of all other lines of business (Col. 12)					
83. Total (Col. 1)	3,882,805	543,868	233,980	557,081	2,829,002

NOTE: If a party to a merger, have the two most recent years of this exhibit been restated due to a merger in compliance with the disclosure requirements of SSAP No. 3, Accounting Changes and Correction of Errors?

Yes [] No []

If no, please explain:

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE AMERICAN MODERN LIFE INSURANCE COMPANY

EXHIBIT OF LIFE INSURANCE

	Industrial		Ordinary		Credit Life (Group and Individual)		Group		10 Total Amount of Insurance (a)	
	1 Number of Policies	2 Amount of Insurance (a)	3 Number of Policies	4 Amount of Insurance (a)	5 Number of Individual Policies and Group Certificates	6 Amount of Insurance (a)	Number of			
							7 Policies	8 Certificates		
1. In force end of prior year					84,144	1,397,665			1,397,665	
2. Issued during year					16,820	192,011			192,011	
3. Reinsurance assumed										
4. Revived during year										
5. Increased during year (net)										
6. Subtotals, Lines 2 to 5					16,820	192,011			192,011	
7. Additions by dividends during year	XXX		XXX		XXX		XXX	XXX		
8. Aggregate write-ins for increases										
9. Totals (Lines 1 and 6 to 8)					100,964	1,589,676			1,589,676	
Deductions during year:										
10. Death					605	8,501	XXX		8,501	
11. Maturity							XXX			
12. Disability							XXX			
13. Expiry					61					
14. Surrender										
15. Lapse					35,252	547,859	XXX	XXX	547,859	
16. Conversion										
17. Decreased (net)										
18. Reinsurance										
19. Aggregate write-ins for decreases										
20. Totals (Lines 10 to 19)					35,918	556,360			556,360	
21. In force end of year (Line 9 minus Line 20)	XXX		XXX		65,046	1,033,316			1,033,316	
22. Reinsurance ceded end of year	XXX		XXX		XXX	571,021	XXX	XXX	571,021	
23. Line 21 minus Line 22	XXX		XXX		XXX	(b) 462,295	XXX	XXX	462,295	
DETAILS OF WRITE-INS										
0801.										
0802.										
0803.										
0898. Summary of remaining write-ins for Line 8 from overflow page										
0899. TOTALS (Lines 0801 thru 0803 plus 0898) (Line 8 above)										
1901.										
1902.										
1903.										
1998. Summary of remaining write-ins for Line 19 from overflow page										
1999. TOTALS (Lines 1901 thru 1903 plus 1998) (Line 19 above)										

(a) Amounts of life insurance in this exhibit shall be shown in thousands (omit 000)

(b) Group \$; Individual \$

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE AMERICAN MODERN LIFE INSURANCE COMPANY

EXHIBIT OF LIFE INSURANCE (Continued)

ADDITIONAL INFORMATION ON INSURANCE IN FORCE END OF YEAR

	Industrial		Ordinary	
	1 Number of Policies	2 Amount of Insurance (a)	3 Number of Policies	4 Amount of Insurance (a)
24. Additions by dividends	XXX		XXX	
25. Other paid-up insurance				
26. Debit ordinary insurance	XXX	XXX		

NONE

ADDITIONAL INFORMATION ON ORDINARY INSURANCE

Term Insurance Excluding Extended Term Insurance	Issued During Year (Included in Line 2)		In Force End of Year (Included in Line 21)	
	1 Number of Policies	2 Amount of Insurance (a)	3 Number of Policies	4 Amount of Insurance (a)
27. Term policies - decreasing				
28. Term policies - other				
29. Other term insurance - decreasing	XXX		XXX	
30. Other term insurance	X		XXX	
31. Totals (Lines 27 to 30): Reconciliation to Lines 2 and 21:				
32. Term additions	XXX		XXX	
33. Totals, extended term insurance	XXX	XXX		
34. Totals, whole life and endowment				
35. Totals (Lines 31 to 34)				

CLASSIFICATION OF AMOUNT OF INSURANCE (a) BY PARTICIPATING STATUS

	Issued During Year (Included in Line 2)		In Force End of Year (Included in Line 21)	
	1 Non-Participating	2 Participating	3 Non-Participating	4 Participating
36. Industrial				
37. Ordinary				
38. Credit Life (Group and Individual)		192,011		1,033,316
39. Group				
40. Totals (Lines 36 to 39)	192,011		1,033,316	

ADDITIONAL INFORMATION ON CREDIT LIFE AND GROUP INSURANCE

	Credit Life		Group	
	1 Number of Individual Policies and Group Certificates	2 Amount of Insurance (a)	3 Number of Certificates	4 Amount of Insurance (a)
41. Amount of insurance included in Line 2 ceded to other companies	XXX	59,314	XXX	
42. Number in force end of year if the number under shared groups is counted on a pro-rata basis		XXX		XXX
43. Federal Employees' Group Life Insurance included in Line 21				
44. Servicemen's Group Life Insurance included in Line 21				
45. Group Permanent Insurance included in Line 21				

NONE

ADDITIONAL ACCIDENT AND DEATH BENEFITS

46. Amount of additional accidental death benefits in force end of year under ordinary policies	
---	--

BASIS OF CALCULATION OF ORDINARY TERM INSURANCE

47. State basis of calculation of (47.1) decreasing term insurance contained in Family Income, Mortgage Protection, etc., policies and riders and of (47.2) term insurance on wife and children under Family, Parent and Children, etc., policies and riders included above.
47.1
47.2

NONE

POLICIES WITH DISABILITY PROVISIONS

Disability Provisions	Industrial		Ordinary		Credit		Group	
	1 Number of Policies	2 Amount of Insurance (a)	3 Number of Policies	4 Amount of Insurance (a)	5 Number of Policies	6 Amount of Insurance (a)	7 Number of Certificates	8 Amount of Insurance (a)
48. Waiver of Premium								
49. Disability Income								
50. Extended Benefits		XXX	XXX					
51. Other								
52. Total	(b)				(b)			(b)

(a) Amounts of life insurance in this exhibit shall be shown in thousands (omit 000)

(b) See Paragraph 9 of the Annual Audited Financial Reports in the General section of the annual statement instructions

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE AMERICAN MODERN LIFE INSURANCE COMPANY
EXHIBIT OF NUMBER OF POLICIES, CONTRACTS, CERTIFICATES, INCOME PAYABLE AND ACCOUNT VALUES IN FORCE FOR SUPPLEMENTARY CONTRACTS, ANNUITIES, ACCIDENT & HEALTH AND OTHER POLICIES

SUPPLEMENTARY CONTRACTS

	Ordinary		Group	
	1 Involving Life Contingencies	2 Not Involving Life Contingencies	3 Involving Life Contingencies	4 Not Involving Life Contingencies
1. In force end of prior year				
2. Issued during year				
3. Reinsurance assumed				
4. Increased during year (net)				
5. Total (Lines 1 to 4)				
Deductions during year:				
6. Decreased (net)				
7. Reinsurance ceded				
8. Totals (Lines 6 and 7)				
9. In force end of year				
10. Amount on deposit		(a)		(a)
11. Income now payable		(a)		(a)
12. Amount of income payable	(a)	(a)	(a)	(a)

NONE

ANNUITIES

	Ordinary		Group	
	1 Immediate	2 Deferred	3 Contracts	4 Certificates
1. In force end of prior year				
2. Issued during year				
3. Reinsurance assumed				
4. Increased during year (net)				
5. Totals (Lines 1 to 4)				
Deductions during year:				
6. Decreased (net)				
7. Reinsurance ceded				
8. Totals (Lines 6 and 7)				
9. In force end of year				
Income now payable:				
10. Amount of income payable	(a)	XXX	XXX	(a)
Deferred fully paid:				
11. Account balance	XXX	(a)	XXX	(a)
Deferred not fully paid:				
12. Account balance	XXX	(a)	XXX	(a)

ACCIDENT AND HEALTH INSURANCE

	Group		Credit		Other	
	1 Certificates	2 Premiums in Force	3 Policies	4 Premiums in Force	5 Policies	6 Premiums in Force
1. In force end of prior year			43,765	18,228,663		
2. Issued during year			5,567	1,687,963		
3. Reinsurance assumed						
4. Increased during year (net)	XXX		XXX		XXX	
5. Totals (Lines 1 to 4)	XXX	49,332	XXX		XXX	
Deductions during year:						
6. Conversions	XXX	XXX	XXX	XXX	XXX	XXX
7. Decreased (net)	XXX	16,570	XXX	XXX	XXX	XXX
8. Reinsurance ceded	XXX		XXX		XXX	
9. Totals (Lines 6 to 8)	XXX	16,570	XXX		XXX	
10. In force end of year	(a)	32,762	(a)	18,194,620		(a)

DEPOSIT FUNDS AND DIVIDEND ACCUMULATIONS

			1 Deposit Funds Contracts	2 Dividend Accumulations Contracts
	1 Deposit Funds Contracts	2 Dividend Accumulations Contracts		
1. In force end of prior year				
2. Issued during year				
3. Reinsurance assumed				
4. Increased during year (net)				
5. Totals (Lines 1 to 4)				
Deductions During Year:				
6. Decreased (net)				
7. Reinsurance ceded				
8. Totals (Lines 6 and 7)				
9. In force end of year				
10. Amount of account balance			(a)	(a)

(a) See Paragraph 9 of the Annual Audited Financial Reports in the General section of the annual statement instructions.

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE AMERICAN MODERN LIFE INSURANCE COMPANY
SCHEDULE T - PREMIUMS AND ANNUITY CONSIDERATIONS

Allocated by States and Territories

States, Etc.	1	Direct Business Only					
		Life Contracts		3	4	5	6
	Active Status	Life Insurance Premiums	Annuity Considerations	Accident and Health Insurance Premiums, Including Policy, Membership and Other Fees	Other Considerations	Total Columns 2 through 5	Deposit-Type Contracts
1. Alabama	AL	179,543		5,527		185,070	
2. Alaska	AK	L					
3. Arizona	AZ	L	55,519		24,359	79,878	
4. Arkansas	AR	L	272,055		176,484	448,539	
5. California	CA	L	261,727		189,220	450,947	
6. Colorado	CO	L	258,694		196,603	455,297	
7. Connecticut	CT	L	31,844		45,272	77,116	
8. Delaware	DE	L					
9. District of Columbia	DC	L					
10. Florida	FL	L	(2,682)		(23)	(2,705)	
11. Georgia	GA	L	39,551		20,728	60,279	
12. Hawaii	HI	L					
13. Idaho	ID	L	251,938		173,040	424,978	
14. Illinois	IL	L	313,497		159,171	472,668	
15. Indiana	IN	L	301,978		300,959	602,937	
16. Iowa	IA	L	321,145		241,943	563,088	
17. Kansas	KS	L	41,720		21,740	63,461	
18. Kentucky	KY	L	172,801		24,106	196,906	
19. Louisiana	LA	L					
20. Maine	ME	L					
21. Maryland	MD	L	(553)		(266)	(819)	
22. Massachusetts	MA	L	(540)		(760)	(1,300)	
23. Michigan	MI	L	281,311		112,972	394,283	
24. Minnesota	MN	L	395,579		261,426	657,005	
25. Mississippi	MS	L	64,573		16,799	81,373	
26. Missouri	MO	L	1,873,546		1,097,553	2,971,099	
27. Montana	MT	L	53,496		27,040	80,536	
28. Nebraska	NE	L	168,348		146,169	314,517	
29. Nevada	NV	L	56,626		30,385	87,012	
30. New Hampshire	NH	N					
31. New Jersey	NJ	N					
32. New Mexico	NM	L	1,054			1,054	
33. New York	NY	L	430,098		183,959	614,057	
34. North Carolina	NC	L					
35. North Dakota	ND	L	80,249		51,313	131,563	
36. Ohio	OH	L	1,678,418		1,757,936	3,436,354	
37. Oklahoma	OK	L					
38. Oregon	OR	L	538,457		404,158	942,615	
39. Pennsylvania	PA	L	19,813		24,422	44,235	
40. Rhode Island	RI	L					
41. South Carolina	SC	L					
42. South Dakota	SD	L	64,684		49,893	114,577	
43. Tennessee	TN	L	190,658		67,258	257,916	
44. Texas	TX	L	7,256		804	8,060	
45. Utah	UT	L	37,939		23,048	60,987	
46. Vermont	VT	L					
47. Virginia	VA	L	(13,849)		(23,524)	(37,373)	
48. Washington	WA	L	572,368		400,392	972,760	
49. West Virginia	WV	L	(130,322)		(47,747)	(178,069)	
50. Wisconsin	WI	L	472,773		274,401	747,174	
51. Wyoming	WY	L	21,436		19,586	41,022	
52. American Samoa	AS	N					
53. Guam	GU	N					
54. Puerto Rico	PR	N					
55. U.S. Virgin Islands	VI	N					
56. Northern Mariana Islands	MP	N					
57. Canada	CAN	N					
58. Aggregate Other Alien	OT	XXX					
59. Subtotal		(a) 49	9,362,751		6,456,346	15,819,097	
90. Reporting entity contributions for employee benefits plans		XXX					
91. Dividends or refunds applied to purchase paid-up additions and annuities		XXX					
92. Dividends or refunds applied to shorten endowment or premium paying period		XXX					
93. Premium or annuity considerations waived under disability or other contract provisions		XXX					
94. Aggregate or other amounts not allocable by State		XXX					
95. Totals (Direct Business)		XXX	9,362,751		6,456,346	15,819,097	
96. Plus reinsurance assumed		XXX	182,910		207,856	390,766	
97. Totals (All Business)		XXX	9,545,661		6,664,202	16,209,863	
98. Less reinsurance ceded		XXX	6,810,715		5,002,707	11,813,422	
99. Totals (All Business) less Reinsurance Ceded		XXX	2,734,946		(b) 1,661,495	4,396,441	
DETAILS OF WRITE-INS							
58001.		XXX					
58002.		XXX					
58003.		XXX					
58998. Summary of remaining write-ins for Line 58 from overflow page		XXX					
58999. Totals (Lines 58001 through 58003 plus 58998)(Line 94 above)		XXX					
9401.		XXX					
9402.		XXX					
9403.		XXX					
9498. Summary of remaining write-ins for Line 94 from overflow page		XXX					
9499. Totals (Lines 9401 through 9403 plus 9498)(Line 94 above)		XXX					

(L) Licensed or Chartered - Licensed Insurance Carrier or Domiciled RRG; (R) Registered - Non-domiciled RRGs; (Q) Qualified - Qualified or Accredited Reinsurer; (E) Eligible - Reporting Entities eligible or approved to write Surplus Lines in the state; (N) None of the above - Not allowed to write business in the state.

Explanation of basis of allocation by states, etc., of premiums and annuity considerations

Individual Life, A&H, and annuity considerations are allocated according to the address to which the premium notice is sent. Group life and A&H are allocated either (a) for policies covering less than 500 lives, the premium goes to the state of the policyholder; or (b) if over 500 lives, the premium goes to the state of residence of each certificate holder. Group annuity and other fund deposits are allocated by address of the contract holder.

(a) Insert the number of L responses except for Canada and Other Alien.

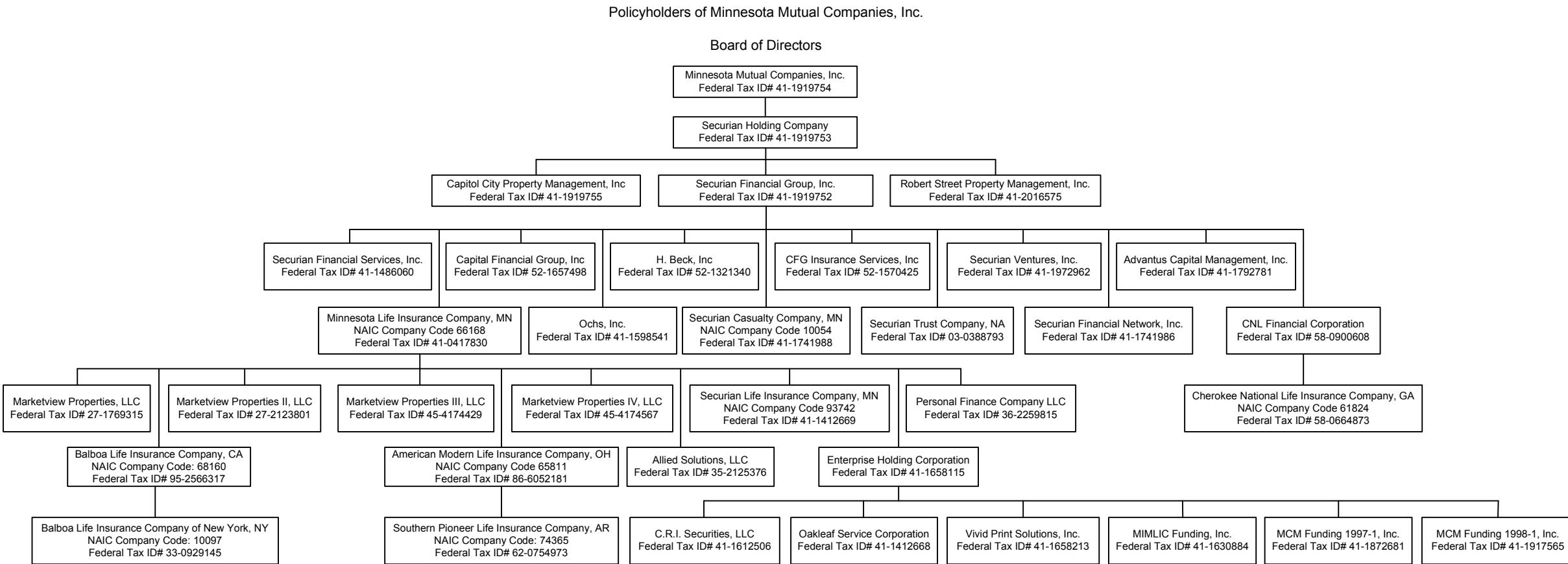
(b) Column 4 should balance with Exhibit 1, Lines 6.4, 10.4, and 16.4, Cols. 8, 9, 10, or with Schedule H, Part 1, Line 1, indicate which: Exhibit 1, Lines 6.4, 10.4, and 16.4, Cols. 8, 9, 10..

ANNUAL STATEMENT FOR THE YEAR 2013 OF THE AMERICAN MODERN LIFE INSURANCE COMPANY

SCHEDULE Y – INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP

PART 1 – ORGANIZATIONAL CHART

Organization Chart of Minnesota Mutual Companies, Inc., Subsidiaries, and Affiliates



ANNUAL STATEMENT FOR THE YEAR 2013 OF THE AMERICAN MODERN LIFE INSURANCE COMPANY
OVERFLOW PAGE FOR WRITE-INS

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