AMENDED FILING EXPLANATION

During an audit, the SPIA annuities in Exhibit 5 Part B inventory was not updated from 3rd quarter to year-end 2015. This update required changes to the following pages: Page 3, 4, 6, 7, 12, 18, 21, 22, and 45.

This change also required an update to the Actuarial Opinion filed with the Annual statement.

In addition, there was a correction on Page 24 for the paid-up insurance certificate count.

* 5 6 1 9 7 2 0 1 5 2 0 1 0 0 1 0 5 *

ANNUAL STATEMENT

For the Year Ended December 31, 2015

of the Condition and Affairs of the

Alliance Of Transylvanian Saxons

NAIC Group Code..... 0, 0 (Current Period) (Prior Period) | NAIC Company Code..... 56197 | Employer's ID Number..... 34-0138510

Organized under the Laws of Ohio | State of Domicile or Port of Entry Ohio | Country of Domicile US

Incorporated/Organized..... August 31, 1902 | Commenced Business..... August 31, 1902

Statutory Home Office	5393 Pearl Road….. Cleveland ..... OH ..... US ..... 44129-1597 *(Street and Number) (City or Town, State, Country and Zip Code)*	
Main Administrative Office	5393 Pearl Road….. Cleveland ..... OH ..... US..... 44129-1597 *(Street and Number) (City or Town, State, Country and Zip Code)*	440-842-8442 *(Area Code) (Telephone Number)*
Mail Address	5393 Pearl Road….. Cleveland ..... OH ..... US ..... 44129-1597 *(Street and Number or P. O. Box) (City or Town, State, Country and Zip Code)*	
Primary Location of Books and Records	5393 Pearl Road….. Cleveland ..... OH ..... US ..... 44129-1597 *(Street and Number) (City or Town, State, Country and Zip Code)*	440-842-8442 *(Area Code) (Telephone Number)*
Internet Web Site Address	http://www.atsaxons.com	
Statutory Statement Contact	Joan Annette Miller-Malue *(Name)*	440-842-8442 *(Area Code) (Telephone Number) (Extension)*
	office@atsaxons.com *(E-Mail Address)*	440-842-5442 *(Fax Number)*

OFFICERS

Name	Title	Name	Title
1. Thomas Joseph Manning	President	2. Monica Marie Weber	Secretary
3. Denise Aeling Crawford	Treasurer	4. Heidorn Consulting, Inc.	Consulting Actuary

OTHER

Robert Burns Cunningham, III	First Vice President	Joan Annette Miller-Malue	Second Vice President
John Boehm, Jr.	Third Vice President		

DIRECTORS OR TRUSTEES

John Boehm Jr.	Denise Aeling Crawford	Robert Burns Cunningham, III	Hanz G. Hermann
Peter Karsti, II	Joan Annette Miller-Malue	Thomas Joseph Manning	Barbara A. Spack
Jacob F. Spor	Monica Marie Weber	Randall B. Floyd	

State of........ Ohio
County of..... Cuyahoga

The officers of this reporting entity being duly sworn, each depose and say that they are the described officers of said reporting entity, and that on the reporting period stated above, all of the herein described assets were the absolute property of the said reporting entity, free and clear from any liens or claims thereon, except as herein stated, and that this statement, together with related exhibits, schedules and explanations therein contained, annexed or referred to, is a full and true statement of all the assets and liabilities and of the condition and affairs of the said reporting entity as of the reporting period stated above, and of its income and deductions therefrom for the period ended, and have been completed in accordance with the NAIC *Annual Statement Instructions* and *Accounting Practices and Procedures* manual except to the extent that: (1) state law may differ; or, (2) that state rules or regulations require differences in reporting not related to accounting practices and procedures, according to the best of their information, knowledge and belief, respectively. Furthermore, the scope of this attestation by the described officers also includes the related corresponding electronic filing with the NAIC, when required, that is an exact copy (except for formatting differences due to electronic filing) of the enclosed statement. The electronic filing may be requested by various regulators in lieu of or in addition to the enclosed statement.

(Signature)	(Signature)	(Signature)
Thomas Joseph Manning	Monica Marie Weber	Denise Aeling Crawford
1. (Printed Name)	2. (Printed Name)	3. (Printed Name)
President	Secretary	Treasurer
(Title)	(Title)	(Title)

Subscribed and sworn to before me
This ______ day of ______ 2016

a. Is this an original filing?		Yes [ ] No [X]
b. If no	1. State the amendment number	1
	2. Date filed	3/16/2016
	3. Number of pages attached	18

LIABILITIES, SURPLUS AND OTHER FUNDS

		1 Current Year	2 Prior Year
1.	Aggregate reserve for life certificates and contracts (Exhibit 5, Line 9999999) (including $..........0 Modco Reserve)	65,691,717	63,229,614
2.	Aggregate reserve for accident and health contracts (Exhibit 6, Line 16, Col. 1) (including $.........0 Modco Reserve)		
3.	Liability for deposit-type contracts (Exhibit 7, Line 14, Col. 1) (including $..........0 Modco Reserve)	8,476,688	8,403,791
4.	Contract claims:		
	4.1 Life (Exhibit 8, Part 1, Line 4.4, Column 1 less sum of Columns 9, 10 and 11)	1,406,548	1,506,720
	4.2 Accident and health (Exhibit 8, Part 1, Line 4.4, sum of Columns 9, 10 and 11)		
5.	Refunds due and unpaid (Exhibit 4, Line 10)		
6.	Provision for refunds payable in following calendar year-estimated amounts:		
	6.1 Apportioned for payment		
	6.2 Not yet apportioned	55,000	55,000
7.	Premiums and annuity considerations for life and accident and health contracts received in advance less $..........0 discount; including $..........0 accident and health premiums (Exhibit 1, Part 1, Col. 1, sum of Lines 4 and 14)	1,585	1,616
8.	Contract liabilities not included elsewhere:		
	8.1 Surrender values on canceled contracts		
	8.2 Other amounts payable on reinsurance including $..........0 assumed and $..........0 ceded		
	8.3 Interest Maintenance Reserve (IMR, Line 6)	108,092	144,319
9.	Commissions to fieldworkers due or accrued-life and annuity contracts $..........0 ; accident and health $...........0 and deposit-type contract funds $..........0	340	498
10.	Commissions and expense allowances payable on reinsurance assumed		
11.	General expenses due or accrued (Exhibit 2, Line 12, Col. 7)	34,319	34,208
12.	Transfers to Separate Accounts due or accrued (net) (including $..........0 accrued for expense allowances recognized in reserves)		
13.	Taxes, licenses and fees due or accrued (Exhibit 3, Line 8, Col. 6)	2,031	4,187
14.	Unearned investment income		
15.	Amounts withheld or retained by Society as agent or trustee		
16.	Amounts held for fieldworkers' account, including $..........0 fieldworkers' credit balances		
17.	Remittances and items not allocated		
18.	Net adjustment in assets and liabilities due to foreign exchange rates		
19.	Liability for benefits for employees and fieldworkers if not included above		
20.	Borrowed money $..........0 and interest thereon $..........0		
21.	Miscellaneous liabilities:		
	21.1 Asset valuation reserve (AVR, Line 16, Col. 7)	615,002	634,844
	21.2 Reinsurance in unauthorized and certified ($..........0) companies		
	21.3 Funds held under reinsurance treaties with unauthorized and certified ($..........0) reinsurers		
	21.4 Payable to subsidiaries and affiliates		
	21.5 Drafts outstanding		
	21.6 Funds held under coinsurance		
	21.7 Derivatives		
	21.8 Payable for securities		
	21.9 Payable for securities lending		
22.	Aggregate write-ins for liabilities	496,607	433,780
23.	Total liabilities excluding Separate Accounts business (Lines 1 to 22)	76,887,929	74,448,577
24.	From Separate Accounts statement		
25.	Total liabilities (Lines 23 and 24)	76,887,929	74,448,577
26.	Aggregate write-ins for other than liabilities and surplus funds	0	0
27.	Surplus notes		
28.	Aggregate write-ins for surplus funds	0	0
29.	Unassigned funds	8,659,698	8,089,726
30.	Total (Lines 26 through 29) (Page 4, Line 47) (including $..........0 in Separate Accounts statement)	8,659,698	8,089,726
31.	Totals (Lines 25 + 30) (Page 2, Line 28, Col. 3)	85,547,627	82,538,303

DETAILS OF WRITE-INS

2201.	Scholarship Fund	496,129	432,552
2202.	Payroll Withholdings	478	1,228
2203.			
2298.	Summary of remaining write-ins for Line 22 from overflow page	0	0
2299.	Totals (Lines 2201 thru 2203 plus 2298) (Line 22 above)	496,607	433,780
2601.			
2602.			
2603.			
2698.	Summary of remaining write-ins for Line 26 from overflow page	0	0
2699.	Totals (Lines 2601 thru 2603 plus 2698) (Line 26 above)	0	0
2801.			
2802.			
2803.			
2898.	Summary of remaining write-ins for Line 28 from overflow page	0	0
2899.	Totals (Lines 2801 thru 2803 plus 2898) (Line 28 above)	0	0

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)	2,998,421	2,249,483
2. Considerations for supplementary contracts with life contingencies		
3. Net investment income (Exhibit of Net Investment Income, Line 17)	4,228,991	4,106,770
4. Amortization of Interest Maintenance Reserve (IMR, Line 5)	33,062	25,491
5. Separate Accounts net gain from operations excluding unrealized gains or losses		
6. Commissions and expense allowances on reinsurance ceded (Exhibit 1, Part 2, Line 26.1, Col. 1)		
7. Reserve adjustments on reinsurance ceded		
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		
8.3 Aggregate write-ins for miscellaneous income	11,378	24,213
9. Totals (Lines 1 to 8.3)	7,271,852	6,405,957
10. Death benefits	227,939	189,934
11. Matured endowments (excluding guaranteed annual pure endowments)	6,000	11,500
12. Annuity benefits	2,792,181	2,917,796
13. Disability benefits and benefits under accident and health contracts, including premiums waived $..........0		
14. Surrender benefits and withdrawals for life contracts	32,761	41,844
15. Interest and adjustments on contract or deposit-type contracts funds	287,198	288,078
16. Payments on supplementary contracts with life contingencies		
17. Increase in aggregate reserve for life and accident and health contracts	2,462,102	1,480,320
18. Totals (Lines 10 to 17)	5,808,181	4,929,472
19. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only) (Exhibit 1, Part 2, Line 31, Col. 1 less Col. 5)	6,872	7,931
20. Commissions and expense allowances on reinsurance assumed (Exhibit 1, Part 2, Line 26.2, Col. 1 less Col. 5)		
21. General insurance expenses and fraternal expenses (Exhibit 2, Line 10, Cols. 1, 2, 3, 4 and 6)	756,227	723,116
22. Insurance taxes, licenses and fees (Exhibit 3, Line 6, Cols. 1, 2, 3 and 5)	20,616	20,179
23. Increase in loading on deferred and uncollected premiums	(19)	(238)
24. Net transfers to or (from) Separate Accounts net of reinsurance		
25. Aggregate write-ins for deductions	0	0
26. Totals (Lines 18 to 25)	6,591,877	5,680,460
27. Net gain from operations before refunds to members (Line 9 minus Line 26)	679,975	725,497
28. Refunds to members (Exhibit 4, Line 17, Cols. 1 + 2)	55,962	50,687
29. Net gain from operations after refunds to members and before realized capital gains (losses) (Line 27 minus Line 28)	624,013	674,810
30. Net realized capital gains (losses) less capital gains tax of $..........0 (excluding $.....(3,165) transferred to the IMR)	1,399	84,926
31. Net income (Lines 29 + 30)	625,412	759,736
SURPLUS ACCOUNT		
32. Surplus, December 31, previous year (Page 3, Line 30, Col. 2)	8,089,726	7,361,058
33. Net income from operations (Line 31)	625,412	759,736
34. Change in net unrealized capital gains (losses) less capital gains tax of $..........0	(75,281)	13,218
35. Change in net unrealized foreign exchange capital gain (loss)		
36. Change in nonadmitted assets	(245,858)	
37. Change in liability for reinsurance in unauthorized and certified companies		
38. Change in reserve on account of change in valuation basis, (increase) or decrease		
39. Change in asset valuation reserve	19,841	(44,286)
40. Surplus (contributed to) withdrawn from Separate Accounts during period		
41. Other changes in surplus in Separate Accounts statement		
42. Change in surplus notes		
43. Cumulative effect of changes in accounting principles		
44. Change in surplus as a result of reinsurance		
45. Aggregate write-ins for gains and losses in surplus	245,858	0
46. Net change in surplus for the year (Lines 33 through 45)	569,972	728,668
47. Surplus December 31, current year (Lines 32 + 46) (Page 3, Line 30)	8,659,698	8,089,726

DETAILS OF WRITE-INS

08.301. Miscellaneous Income	11,378	24,213
08.302.		
08.303.		
08.398. Summary of remaining write-ins for Line 8.3 from overflow page	0	0
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)	11,378	24,213
2501.		
2502.		
2503.		
2598. Summary of remaining write-ins for Line 25 from overflow page	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598) (Line 25 above)	0	0
4501. Retirement Funds Adjusment	245,858	
4502.		
4503.		
4598. Summary of remaining write-ins for Line 45 from overflow page	0	0
4599. Totals (Lines 4501 thru 4503 plus 4598) (Line 45 above)	245,858	0

ANALYSIS OF OPERATIONS BY LINES OF BUSINESS

	1	Insurance						8	9
		2	3	4	5	6	7		
	Total	Life Insurance	Individual Annuities	Supplementary Contracts	Accident and Health	Aggregate of All Other Lines of Business	Total (Columns 2) through 6)	Fraternal	Expense
1. Premiums and annuity considerations for life and accident and health contracts	2,998,421	85,095	2,913,326				2,998,421		
2. Considerations for supplementary contracts with life contingencies	0						0		
3. Net investment income	4,228,991	662,261	3,346,332				4,008,593	220,398	
4. Amortization of interest maintenance reserve (IMR)	33,062	4,225	28,837				33,062		
5. Separate Accounts net gain from operations excluding unrealized gains or losses	0						0		
6. Commissions and expense allowances on reinsurance ceded	0						0		
7. Reserve adjustments on reinsurance ceded	0						0		
8. Miscellaneous Income:									
8.1 Fees associated with income from investment management, administration and contract guarantees from Separate Accounts	0						0		
8.2 Charges and fees for deposit-type contracts	0						0		
8.3 Aggregate write-ins for miscellaneous income	11,378	11,378	0	0	0	0	11,378	0	0
9. Totals (Lines 1 to 8.3)	7,271,852	762,959	6,288,495	0	0	0	7,051,454	220,398	0
10. Death benefits	227,939	227,939					227,939		
11. Matured endowments (excluding guaranteed annual pure endowments)	6,000	6,000					6,000		
12. Annuity benefits	2,792,181		2,792,181				2,792,181		
13. Disability benefits and benefits under accident and health contracts, including premiums waived $ 0	0						0		
14. Surrender benefits and withdrawals for life contracts	32,761	32,761					32,761		
15. Interest and adjustments on contract or deposit-type contract funds	287,198	47,120	152,766				199,886	87,312	
16. Payments on supplementary contracts with life contingencies	0						0		
17. Increase in aggregate reserve for life and accident and health certificates and contracts	2,462,102	58,345	2,403,757				2,462,102		
18. Totals (Lines 10 to 17)	5,808,181	372,165	5,348,704	0	0	0	5,720,869	87,312	0
19. Commissions on premiums and annuity considerations and deposit-type funds (direct business only)	6,872	734	6,138				6,872		
20. Commissions and expense allowances on reinsurance assumed	0						0		
21. General insurance expenses and fraternal expenses	756,227	294,801	328,340				623,141	133,086	
22. Insurance taxes, licenses and fees	20,616	10,308	10,308				20,616		
23. Increase in loading on deferred and uncollected premiums	(19)	(19)					(19)		
24. Net transfers to or (from) Separate Accounts net of reinsurance	0						0		
25. Aggregate write-ins for deductions	0	0	0	0	0	0	0	0	0
26. Totals (Lines 18 to 25)	6,591,877	677,989	5,693,490	0	0	0	6,371,479	220,398	0
27. Net gain from operations before refunds to members (Line 9 minus Line 26)	679,975	84,970	595,005	0	0	0	679,975	0	0
28. Refunds to members	55,962	55,962					55,962		
29. Net gain from operations after refunds to members and before realized capital gains or (losses) (Line 27 minus Line 28)	624,013	29,008	595,005	0	0	0	624,013	0	0

DETAILS OF WRITE-INS

	1	2	3	4	5	6	7	8	9
08.301. Miscellaneous Income	11,378	11,378					11,378		
08.302.	0						0		
08.303.	0						0		
08.398. Summary of remaining write-ins for Item 8.3 from overflow page	0	0	0	0	0	0	0	0	0
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398 above) (Line 8.3 above)	11,378	11,378	0	0	0	0	11,378	0	0
2501.	0						0		
2502.	0						0		
2503.	0						0		
2598. Summary of remaining write-ins for Item 25 from overflow page	0	0	0	0	0	0	0	0	0
2599. Totals (Lines 2501 thru 2503 plus 2598 above) (Line 25 above)	0	0	0	0	0	0	0	0	0

ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR

	1 Total	2 Life Insurance	3 Annuities	4 Supplementary Contracts
Involving Life or Disability Contingencies (Reserves)				
(Net of Reinsurance Ceded)				
1. Reserve December 31, prior year	63,229,613	7,843,981	55,385,632	
2. Tabular net premiums or considerations	2,993,158	79,832	2,913,326	
3. Present value of disability claims incurred	0			XXX
4. Tabular interest	2,469,827	312,242	2,157,585	
5. Tabular less actual reserve released	125,028		125,028	
6. Increase in reserve on account of change in valuation basis	0			
7. Other increases (net)	0			
8. Totals (Lines 1 to 7)	68,817,626	8,236,055	60,581,571	0
9. Tabular cost	182,899	182,899		XXX
10. Reserves released by death	123,811	123,811	XXX	XXX
11. Reserves released by other terminations (net)	2,819,200	27,020	2,792,180	
12. Annuity, supplementary contract and disability payments involving life contingencies	0			
13. Net transfers to or (from) separate accounts	0			
14. Total deductions (Lines 9 to 13)	3,125,910	333,730	2,792,180	0
15. Reserve December 31, current year	65,691,716	7,902,325	57,789,391	0

EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1 Valuation Standard	2 Total	3 Industrial	4 Ordinary	5 Credit (Group and Individual)	6 Group
Life Insurance:					
0100001. 1902-1947 AE 3.5% & 4% AE 2.5% & 3%	124,854		124,854		
0100002. 1948-1966 AM 2.5%	666,143		666,143		
0100003. 1958-1965 41 CSI 3%	12,604		12,604		
0100004. 1985-1988 58 CSO 2.5%	0				
0100005. 1966-1988 58 CSO 3%	1,973,639		1,973,639		
0100006. 2006-2008 80 CSO 4.00%	197,761		197,761		
0100007. 1995-2005 80 CSO 4.50%	1,998,393		1,998,393		
0100008. 1987-1994 80 CSO 4.75%	2,437,031		2,437,031		
0100009. 1993-1994 80 CSO 5%	33,622		33,622		
0100010. 1987-1992 80 CSO 5.5%	277,888		277,888		
0100011. 2009-2012 01 CSO 4.0%	101,116		101,116		
0100012. 2012- 01 CSO 3.5%	62,898		62,898		
0100013. Members Only	0				
0199997. Totals (Gross)	7,885,949	0	7,885,949	0	0
0199998. Reinsurance ceded	935		935		
0199999. Totals (Net)	7,885,014	0	7,885,014	0	0
Annuities (excluding supplementary contracts with life contingencies):					
0200001. FPDA (accumulation) (4.5% Guar)	35,476,009	XXX	35,476,009	XXX	
0200002. FPDA (accumulation) (3.0% Guar)	19,512,743	XXX	19,512,743	XXX	
0200003. FPDA (accumulation) (1.5% Guar)	1,018,666	XXX	1,018,666	XXX	
0200004. FPDA Rider (accumulation) (4.5% Guar)	191,944	XXX	191,944	XXX	
0200005.	0	XXX		XXX	
0200006.	13,993	XXX	13,993	XXX	
0200007.	0	XXX		XXX	
0200008.	116,509	XXX	116,509	XXX	
0200009.	82,341	XXX	82,341	XXX	
0200010.	0	XXX		XXX	
0200011.	879,270	XXX	879,270	XXX	
0200012.	153,163	XXX	153,163	XXX	
0200013. SPIA '83a (setback 1 yr) M/F 2.25%	344,754	XXX	344,754	XXX	
0299997. Totals (Gross)	57,789,392	XXX	57,789,392	XXX	0
0299999. Totals (Net)	57,789,392	XXX	57,789,392	XXX	0
Accidental Death Benefits:					
0400001. Interco DI with 41CSO 2.5%	875		875		
0400002. 59 ADB & 58 CSO 3%	906		906		
0400003. Dismemberment Benefits	5,979		5,979		
0499997. Totals (Gross)	7,760	0	7,760	0	0
0499999. Totals (Net)	7,760	0	7,760	0	0
Disability - Active Lives:					
0500001. 52 Disability Study, per 4, Ben 5 w/ 58 CSO 3%	1,623		1,623		
0599997. Totals (Gross)	1,623	0	1,623	0	0
0599998. Reinsurance ceded	60		60		
0599999. Totals (Net)	1,563	0	1,563	0	0
Miscellaneous Reserves:					
0700001. Non-Deduction	2,787		2,787		
0700002. Rated Premiums - ½ Annual	5,201		5,201		
0799997. Totals (Gross)	7,988	0	7,988	0	0
0799999. Totals (Net)	7,988	0	7,988	0	0
9999999. Totals (Net) - Page 3, Line 1	65,691,717	0	65,691,717	0	0

NOTES TO FINANCIAL STATEMENTS

NOTE 1 – SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES AND GOING CONCERN

A. Accounting Practices

	State of Domicile	2015	PRIOYEAR
NET INCOME			
(1) Alliance Of Transylvanian Saxons state basis (Page 4, Line 35, Columns 1 & 2)	OH	$ 625,412	$ 759,736
(2) State Prescribed Practices that increase/decrease NAIC SAP			
(3) State Permitted Practices that increase/decrease NAIC SAP			
(4) NAIC SAP (1 – 2 – 3 = 4)	OH	$ 625,412	$ 759,736
SURPLUS			
(5) Alliance Of Transylvanian Saxons state basis (Page 3, line 37, Columns 1 & 2)	OH	$ 8,659,698	$ 8,089,724
(6) State Prescribed Practices that increase/decrease NAIC SAP			
(7) State Permitted Practices that increase/decrease NAIC SAP			
(8) NAIC SAP (5 – 6 – 7 = 8)	OH	$ 8,659,698	$ 8,089,724

B. Use of Estimates in the Preparation of the Financial Statement

The preparation of financial statements in comformity with Statutory Accounting Principles requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities. It also requires disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenue and expenses during the period. Actual results could differ from those estimates.

C. Accounting Policy

Asset values are generally stated as follows:

1. Short-term investments -- Accounted for in the same manner as similar long-term investments.
2. Bonds -- Amortized cost using the scientific method, except where other values are required by the NAIC Valuations of Securities manual.
3. Common Stocks -- Market values provided by the NAIC Valuations of Securities manual.
4. Preferred Stocks -- Original cost where permitted by the NAIC Valuations of Securities manual.
5. Mortgage Loans -- Aggregate unpaid balances.
6. The Society does not have any loan-backed bonds or structured securities.
7. The Society has no subsidiaries.
8. The Society does not have minor ownership interests in joint ventures.
9. There are no derivatives.
10. The Society does not anticipate investment income to be a factor in the premium deficiency calculation.
11. The Society does not issue accident and health contracts.
12. The Society has not modified its capitalization policy from the prior period.

NOTE 2. – ACCOUNTING CHANGES AND CORRECTIONS OF ERRORS NONE

NOTE 3. – BUSINESS COMBINATIONS AND GOODWILL: NONE

NOTE 4. – DISCONTINUED OPERATIONS: NONE

NOTE 5. – INVESTMENTS

A. Mortgage Loans, including Mezzanine Real Estate Loans
   1. Maximum and minimum lending rates during 2015 were: N/A
   3. Maximum percentage of loan to the value of the security: 65.0%
   4. As of year-end, the Society held mortgages with interest more than one year over-due as follows:
      Principal amount due: $0 Total interest due: $0

B. Debt Restructuring: NONE

C. Reverse Mortgages: NONE

D. Loan-Backed Securities: NONE

E. Repurchase Agreements: NONE

F. Real Estate: NONE

NOTE 6. – JOINT VENTURES, PARTNERSHIPS AND LIMITED LIABILITY COMPANIES: NONE

NOTE 7. – INVESTMENT INCOME

Due and accrued income was excluded from investment income on the following basis:

Bonds -- where collection of interest is delayed Amount: $0
Mortgage Loans -- Interest is delinquent more than three (3) months Amount: $0
Real Estate -- Rent is in arrears more than three (3) months Amount: $0

NOTE 8. – DERIVATIVE INSTRUMENTS: NONE

NOTE 9. – INCOME TAXES: NONE

NOTE 10. – INFORMATION CONCERNING PARENT, SUBSIDIARIES, AFFILIATES AND OTHER RELATED PARTIES: NONE

NOTES TO FINANCIAL STATEMENTS

NOTE 11. – DEBT: NONE

NOTE 12. – RETIREMENT PLANS, DEFERRED COMPENSATION, POSTEMPLOYMENT BENEFITS AND COMPENSATED ABSENCES AND OTHER POSTRETIREMENT BENEFIT PLANS

E. Defined Contribution Plans: Alliance of Transylvanian Saxons employees are covered by a qualified defined contribution pension plan sponsored by the Alliance of Transylvanian Saxons.

Contributions of 10 percent of each employee's compensation are made each year. The Society's contribution for the plan was $0.02 million and $0.02 million for 2015 and 2014, respectively. At December 31, 2015, the fair value of plan assets was $1.1 million.

NOTE 13. – CAPITAL AND SURPLUS, DIVIDEND RESTRICTIONS AND QUASI-REORGANIZATIONS: NONE

NOTE 14. – CONTINGENCIES

A. Contingent Commitments: NONE
B. Assessments: NONE
C. Gain Contingencies: NONE
D. All Other Contingencies: NONE

NOTE 15. – LEASES: NONE

NOTE 16. – INFORMATION ABOUT FINANCIAL INSTRUMENTS WITH OFF-BALANCE SHEET RISK AND FINANCIAL INSTRUMENTS WITH CONCENTRATIONS OF CREDIT RISK: NONE

NOTE 17. – SALE, TRANSFER AND SERVICING OF FINANCIAL ASSETS AND EXTINGUISHMENTS OF LIABILITIES: NONE

NOTE 18. – GAIN OR LOSS TO THE REPORTING ENTITY FROM UNINSURED PLANS AND THE PORTION OF PARTIALLY INSURED PLANS: NONE

NOTE 19. – DIRECT PREMIUM WRITTEN/PRODUCED BY MANAGING GENERAL AGENTS/THIRD PARTY ADMINISTRATORS: NONE

NOTE 20. – FAIR VALUE MEASUREMENTS: NONE

NOTE 21. – OTHER ITEMS: NONE

NOTE 22. – EVENTS SUBSEQUENT: NONE

NOTE 23. – REINSURANCE

A. Ceded Reinsurance Report:

Section1 – 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? NO

(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) that is owned in excess of 10% or controlled directly or indirectly by an insured, a beneficiary, a creditor or any other person not primarily engaged in the insurance business? NO

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? NO

a. If yes, what is the estimated amount of the aggregate reduction in surplus of a unilateral cancellation by the reinsurer as of the date of this statement, for those agreements in which cancellation results in a net obligation of the reporting entity to the reinsurer, and for which such obligation is not presently accrued? Where necessary, the reporting entity may consider the current or anticipated experience of the business reinsured in making this estimate. $

b. What is the total amount of reinsurance credits taken, whether as an asset or as a reduction of liability, for these agreements in this statement? $ 995

(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? NO

Section 3 – Ceded Reinsurance Report – Part B

(1) What is the estimated amount of the aggregate reduction in surplus, (for agreements other than those under which the reinsurer may unilaterally cancel for reasons other than for nonpayment of premium or other similar credits that are 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. $__________

NOTES TO FINANCIAL STATEMENTS

(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 that were in force or which had existing reserves established by the company as of the effective date of the agreement?
NO

If yes, what is the amount of reinsurance credits, whether an asset or a reduction of liability, taken for such new agreements or amendments?
$__________

NOTE 24. – RETROSPECTIVELY RATED CONTRACTS AND CONTRACTS SUBJECT TO REDTERMINATION: NONE

NOTE 25. – CHANGE IN INCURRED LOSSES AND LOSS ADJUSTMENT EXPENSES: NONE

NOTE 26. – INTERCOMPANY POOLING ARRANGEMENTS: NONE

NOTE 27. –STRUCTURED SETTLEMENTS: NONE

NOTE 28. –HEALTH CARE RECEIVABLES: NONE

NOTE 29. – PARTICIPATING POLICIES: NONE

NOTE 30. – PREMIUM DEFICIENCY RESERVES: NONE

NOTE 31. – RESERVES FOR LIFE CONTRACTS AND ANNUITY CONRACTS

(1) The Society waives deduction of deferred fractional premiums upon death of the insured and returns any portion of the final premium beyond the date of death. A reserve has been included in Exhibit 5 in the amount of $2,787. Surrender values are not promised in excess of the legally computed reserves. The following exception is noted: NONE.
(2) Extra Premiums are charged for substandard lives. Reserves are determined by computing the regular mean reserve for the plan at the rated age and holding, in addition, one-half (1/2) of the extra annual premium. $5,201.
(3) As of December 31, 2015, the Society had $0 of insurance in force for which the gross premiums are less than the net premiums according to the standard of valuation set by the State of Ohio.
(4) The Tabular Interest (Page 7, Line 4) has been determined by formula as described in the instructions for Page 7. The Tabular Less Actual Reserve Released (Page 7, Line 5) has been determined by formula as described in the instructions for Page 7. The Tabular Cost (Page 7, Line 9) has been determined by formula as described in the instructions for Page 7.
(5) The Tabular Interest on Funds Not Involving Life Contingencies in Exhibit 7 are determined as the ending reserve plus funds withdrawan less funds added less beginning reserve. The resulting tabular interest is tested for reasonableness.

NOTE 32 – ANALYSIS OF ANNUITY ACTUARIAL RESERVES AND DEPOSIT LIABILITIES BY WITHDRAWAL CHARACTERISTICS

			General Accounts	Separate Account with Guarantees	Separate Account Nonguaranteed	Total	% of Total
A.	Subject to Discretionary Withdrawal:						
	(1)	With market value adjustment	$	$	$	$	%
	(2)	At book value less current surrender charge of 5% or more	619,629			619,629	0.935%
	(3)	At fair value					%
	(4)	Total with market value adjustment or at fair value (total of 1 through 3)	619,629			619,629	0.935%
	(5)	At book value without adjustment (minimal or no charge or adjustment)	64,056,421			64,056,421	96.665%
B.	Not subject to discretionary withdrawal		1,590,030			1,590,030	2.399%
C.	Total (gross: direct + assumed)		66,266,080			66,266,080	100.000%
D.	Reinsurance ceded						
E.	Total (net (C) - (D)		$ 66,266,080	$	$	$ 66,266,080	

F. Life and Accident & Health Annual Statement:

(1)	Exhibit 5, Annuities, Total (net)	$ 57,789,392
(2)	Exhibit 5, Supplementary contracts with life contingencies, Total (net)	
(3)	Exhibit 7, Deposit-type contracts, Line 14, Column 1	8,476,688
(4)	Subtotal	$ 66,266,080
Separate Accounts Statement:		
(5)	Exhibit 3, Line 0299999, Column 2	$
(6)	Exhibit 3, Line 0399999, Column 2	
(7)	Policyholder dividend and coupon accumulations	
(8)	Policyholder premiums	
(9)	Guaranteed interest contracts	
(10)	Other contract deposit funds	
(11)	Subtotal	$
(12)	Combined Total	$ 66,266,080

NOTES TO FINANCIAL STATEMENTS

NOTE 33 – PREMIUM AND ANNUITY CONSIDERATIONS DEFERRED AND UNCOLLECTED

A. Deferred and uncollected life insurance premiums and annuity considerations as of December 31, 2015 were:

		Gross	Net of Loading
(1)	Industrial	$	$
(2)	Ordinary new business	65	33
(3)	Ordinary renewal	4,789	3,895
(4)	Credit life		
(5)	Group life		
(6)	Group annuity		
(7)	Totals	$ 4,854	$ 3,928

NOTE 34. – SEPARATE ACCOUNTS: NONE

NOTE 35. – LOSS/CLAIM ADJUSTMENT EXPENSES: NONE

FIVE-YEAR HISTORICAL DATA

Show amounts in whole dollars only, no cents; show percentages to one decimal place, i.e. 17.6.
Amounts of life insurance in this exhibit should be shown in thousands (omit 000).

		1 2015	2 2014	3 2013	4 2012	5 2011
	Life Insurance in Force (Exhibit of Life Insurance)					
1.	Total (Line 21, Column 2)	26,352	26,363	26,281	26,399	26,304
	New Business Issued (Exhibit of Life Insurance)					
2.	Total (Line 2, Column 2)	174	302	238	302	306
	Premium Income (Exhibit 1, Part 1)					
3.	Life insurance - first year (Line 9.4, Column 2)	3,162	3,029	1,888	239	1,628
4.	Life insurance - single and renewal (Lines 10.4 and 19.4, Column 2)	81,933	81,292	85,131	97,688	86,469
5.	Annuity (Line 20.4, Column 3)	2,913,326	2,165,161	2,637,950	3,251,112	2,095,362
6.	Accident and health (Line 20.4, Column 4)					
7.	Aggregate of all other lines of business (Line 20.4, Column 5)					
8.	Total (Line 20.4, Column 1)	2,998,421	2,249,482	2,724,969	3,349,039	2,183,459
	Balance Sheet Items (Pages 2 and 3)					
9.	Total admitted assets excluding Separate Accounts business (Page 2, Line 26, Col. 3)	85,547,627	82,538,303	80,390,146	77,909,529	74,887,825
10.	Total liabilities excluding Separate Accounts business (Page 3, Line 23)	76,887,929	74,448,577	73,029,085	71,643,149	68,954,932
11.	Aggregate reserve for life certificates and contracts (Page 3, Line 1)	65,691,717	63,229,614	61,749,294	60,213,012	58,565,584
12.	Aggregate reserve for accident and health certificates (Page 3, Line 2)					
13.	Deposit-type contract funds (Page 3, Line 3)	8,476,688	8,403,791	8,630,072	5,809,321	5,104,679
14.	Asset valuation reserve (Page 3, Line 21.1)	615,002	634,844	590,553	882,086	629,554
15.	Surplus (Page 3, Line 30)	8,659,698	8,089,726	7,361,061	6,266,383	5,932,894
	Cash Flow (Page 5)					
16.	Net cash from operations (Line 11)	2,920,063	2,180,503	2,571,426	2,211,181	2,061,632
	Risk-Based Capital Analysis					
17.	Total Adjusted Capital	9,274,700	8,724,570	7,979,114	7,175,969	6,589,948
18.	50% of the Calculated RBC Amount	1,150,978	846,110	638,633	849,801	901,228
	Percentage Distribution of Cash, Cash Equivalent and Invested Assets (Page 2, Col. 3) (Line No. ÷ Page 2, Line 12, Col. 3) x 100.0					
19.	Bonds (Line 1)	79.5	80.4	76.6	74.9	74.9
20.	Stocks (Lines 2.1 and 2.2)	1.3	1.3	1.1	1.6	1.9
21.	Mortgage loans on real estate (Lines 3.1 and 3.2)					
22.	Real estate (Lines 4.1, 4.2 and 4.3)	0.0	0.0	0.0	0.0	0.0
23.	Cash, cash equivalents and short-term investments (Line 5)	16.6	15.6	19.6	20.5	20.2
24.	Contract loans (Line 6)	0.2	0.2	0.2	0.2	0.2
25.	Derivatives (Line 7)					
26.	Other invested assets (Line 8)	2.5	2.6	2.6	2.7	2.8
27.	Receivable for securities (Line 9)					
28.	Securities lending reinvested collateral assets (Line 10)					
29.	Aggregate write-ins for invested assets (Line 11)					
30.	Cash, cash equivalents and invested assets (Line 12)	100.0	100.0	100.0	100.0	100.0
	Investments in Subsidiaries and Affiliates					
31.	Affiliated bonds (Schedule D Summary, Line 12, Col. 1)					
32.	Affiliated preferred stock (Schedule D Summary, Line 18, Col. 1)					
33.	Affiliated common stock (Schedule D Summary, Line 24, Col. 1)					
34.	Affiliated short-term investments (subtotals included in Sch. DA, Verif., Col. 5, Line 10)					
35.	Affiliated mortgage loans on real estate					
36.	All other affiliated					
37.	Total of above Lines 31 to 36	0	0	0	0	0
38.	Total investment in parent included in Lines 31 to 36 above					
	Total Nonadmitted Assets and Admitted Assets					
39.	Total nonadmitted assets (Page 2, Line 28, Col. 2)	535,786	289,928	289,928	289,928	289,928
40.	Total admitted assets (Page 2, Line 28, Col. 3)	85,547,627	82,538,303	80,390,146	77,909,529	74,887,825
	Investment Data					
41.	Net investment income (Exhibit of Net Investment Income, Line 17)	4,228,991	4,106,770	3,888,325	3,879,905	3,852,328
42.	Realized capital gains (losses) (Page 4, Line 30, Column 1)	1,399	84,926	143,849	(85,703)	391,879
43.	Unrealized capital gains (losses) (Page 4, Line 34, Column 1)	(75,281)	13,218	117,046	(3,497)	(53,434)
44.	Total of above Lines 41, 42 and 43	4,155,109	4,204,914	4,149,220	3,790,705	4,190,773

FIVE-YEAR HISTORICAL DATA

(Continued)

	1 2015	2 2014	3 2013	4 2012	5 2011
Benefits and Reserve Increases (Page 6)					
45. Total Certificate Benefits - Life (Lines 10, 11, 12, 13 and 14, Column 7 less Line 13, Column 5)	3,058,881	3,161,074	3,524,840	3,790,799	3,087,091
46. Total Certificate Benefits - Accident and Health (Line 13, Column 5)					
47. Increase in Life Reserves (Line 17, Column 2)	58,345	64,780	42,113	74,827	93,689
48. Increase in Accident and Health Reserves (Line 17, Column 5)					
49. Refunds to Members (Line 28, Column 1)	55,962	50,687	51,592	52,071	52,135
Operating Percentages					
50. Insurance Expense Percent (Page 6, Column 1, Lines 19, 20 and 21 less Line 6, Column 1) ÷ (Page 6 Column 1, Line 1) x 100.0	25.5	32.5	26.9	24.1	34.4
51. Lapse Percent [(Exhibit of Life Insurance, Column 2, Lines 14 and 15) ÷ 1/2 (Exhibit of Life Insurance, Column 2, Lines 1 and 21)] x 100.0	0.3	0.4	1.1	0.3	0.3
52. Accident and Health Loss Percent (Schedule H, Part 1, Lines 5 and 6, Column 2)					
53. A&H cost containment percent (Schedule H, Part 1, Line 4, Column 2)					
54. Accident and Health Expense Percent Excluding Cost Containment Expenses (Schedule H, Part 1, Line 10, Column 2)					
Accident and Health Reserve Adequacy					
55. Incurred Losses on Prior Years' Claims (Schedule H, Part 3, Line 3.1, Column 1)					
56. Prior Years' Liability and Reserve (Schedule H, Part 3, Line 3.2, Column 1)					
Net Gains from Operations After Refunds to Members by Lines of Business (Page 6, Line 29)					
57. Life Insurance (Column 2)	29,008	83,759	100,275	29,105	54,749
58. Annuity (Column 3)	595,005	591,050	434,025	646,113	323,134
59. Supplementary Contracts (Column 4)					
60. Accident and Health (Column 5)					
61. Aggregate of All Other Lines of Business (Column 6)					
62. Fraternal (Column 8)					
63. Expense (Column 9)					
64. Total (Column 1)	624,013	674,809	534,300	675,218	377,883

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:

EXHIBIT OF LIFE INSURANCE

	1 Number of Certificates	2 Amount of Insurance (a)
1. In force end of prior year	6,118	26,363
2. Issued during year	29	174
3. Reinsurance assumed		
4. Revived during year		
5. Increased during year (net)	1	2
6. Subtotals, Lines 2 to 5	30	176
7. Additions by refunds during year	XXX	144
8. Aggregate write-ins for increases	0	0
9. Totals (Line 1 plus Line 6 to Line 8)	6,148	26,683
Deductions During Year:		
10. Death	113	224
11. Maturity		
12. Disability		
13. Expiry	11	18
14. Surrender	48	89
15. Lapse		
16. Conversion		
17. Decreased (net)	7	
18. Reinsurance		
19. Aggregate write-ins for decreases	0	0
20. Totals (Lines 10 to 19)	179	331
21. In force end of year (b) (Line 9 minus 20)	5,969	26,352
22. Reinsurance ceded end of year	XXX	461
23. Line 21 minus Line 22	XXX	25,891

DETAILS OF WRITE-INS

0801.		
0802.		
0803.		
0898. Summary of remaining write-ins for Line 8 from overflow page	0	0
0899. Totals (Lines 0801 thru 0803 plus 0898) (Line 8 above)	0	0
1901.		
1902.		
1903.		
1998. Summary of remaining write-ins for Line 19 from overflow page	0	0
1999. Totals (Lines 1901 thru 1903 plus 1998) (Line 19 above)	0	0

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

(b) Paid-up insurance included in the final totals of Line 21 (including additions to certificates), number of certificates.....5,731 , Amount, $.....24,982.
Additional accidental death benefits included in life certificates were in amount, $.....439. Does the society collect any contributions from members for general expenses of the society under fully paid-up certificates? Yes [ ] No [X]
If not, how are such expenses met?...............From general funds

EXHIBIT OF NUMBERS OF CERTIFICATES FOR SUPPLEMENTARY CONTRACTS, ANNUITIES AND ACCIDENT AND HEALTH INSURANCE

	1 Supplementary Contracts (Involving Life Contingencies)	2 Supplementary Contracts (Not Involving Life Contingencies)	3 Individual Annuities	4 Accident & Health Insurance
1. In force end of prior year			2,528	
2. Issued during year			95	
3. Reinsurance assumed				
4. Increased during year (net)				
5. TOTALS (Lines 1 to 4)	0	0	2,623	0
Deduction during year:				
6. Decreased during year (net)			100	
7. Reinsurance ceded				
8. TOTALS (Lines 6 and 7)	0	0	100	0
9. In force end of year (Line 5 minus Line 8)	0	0	2,523	0
10. Amount on deposit				XXX
Income now payable:				
11. Amount of income payable				XXX
Deferred fully paid:				
12. Account balance	XXX	XXX		XXX
Deferred not fully paid:				
13. Account balance	XXX	XXX		XXX

2015 ALPHABETICAL INDEX
FRATERNAL ANNUAL STATEMENT BLANK