



LIFE, AND ACCIDENT AND HEALTH COMPANIES/FRATERNAL BENEFIT SOCIETIES - ASSOCIATION EDITION

# ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2020  
OF THE CONDITION AND AFFAIRS OF THE

## American Mutual Life Association

NAIC Group Code	<u>  </u>	NAIC Company Code	<u>56286</u>	Employer's ID Number	<u>34-6577472</u>
Organized under the Laws of	(Current) <u>Ohio</u>	(Prior) <u>  </u>	State of Domicile or Port of Entry <u>OH</u>		
Country of Domicile	<u>United States of America</u>				
Licensed as business type:	<u>Life, Accident and Health</u> <input type="checkbox"/> <u>Fraternal Benefit Societies</u> <input checked="" type="checkbox"/>				
Incorporated/Organized	<u>03/13/1914</u>		Commenced Business	<u>11/13/1910</u>	
Statutory Home Office	<u>19424 South Waterloo Road</u> (Street and Number)		<u>Cleveland, OH, US 44119</u> (City or Town, State, Country and Zip Code)		
Main Administrative Office	<u>19424 South Waterloo Road</u> (Street and Number)		<u>216-531-1900</u> (Area Code) (Telephone Number)		
Cleveland, OH, US 44119					
Mail Address	<u>19424 South Waterloo Road</u> (Street and Number or P.O. Box)		<u>Cleveland, OH, US 44119</u> (City or Town, State, Country and Zip Code)		
Primary Location of Books and Records	<u>19424 South Waterloo Road</u> (Street and Number)		<u>216-531-1900</u> (Area Code) (Telephone Number)		
Cleveland, OH, US 44119					
Internet Website Address	<u>www.AmericanMutual.org</u>				
Statutory Statement Contact	<u>Bronwyn Salo Young</u> (Name)		<u>216-531-1900</u> (Area Code) (Telephone Number)		
<u>b.young@Americanmutual.org</u>					
(E-mail Address)	(FAX Number)				

## OFFICERS

President Timothy J Percic  
Secretary-Treasurer Bronwyn Salo Young

**OTHER**

DIRECTORS OR TRUSTEES		
Joseph Zab	James Czeck	Ronald Zab
Kenneth Shine	Alyce Kane	Jaime Loncar
James Mannion	Charles Kohli	Jacob Young
Cade Jeric		

State of Ohio SS: \_\_\_\_\_  
County of \_\_\_\_\_

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.

Timothy J. Percic  
President

Bronwyn Young  
Secretary-Treasurer

Subscribed and sworn to before me this  
\_\_\_\_ day of \_\_\_\_\_

a. Is this an original filing? ..... Yes [  ] No [  ]  
b. If no,  
1. State the amendment number.....  
2. Date filed ..... 03/01/2021  
3. Number of pages attached



**ANNUAL STATEMENT FOR THE YEAR 2020 OF THE American Mutual Life Association**

DIRECT BUSINESS IN THE STATE OF Ohio

NAIC Group Code 0000

DURING THE YEAR 2020

NAIC Company Code 56286

**LIFE INSURANCE**

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....		76,307				76,307
2. Annuity considerations .....		1,392,149				1,392,149
3. Deposit-type contract funds .....		180,339	XXX		XXX	180,339
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4) .....		1,648,795				1,648,795
<b>DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS</b>						
Life insurance:						
6.1 Paid in cash or left on deposit .....		29,160				29,160
6.2 Applied to pay renewal premiums .....		2,244				2,244
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....		61,298				61,298
6.4 Other .....						
6.5 Totals (Sum of Lines 6.1 to 6.4) .....		92,701				92,701
Annuites:						
7.1 Paid in cash or left on deposit .....						
7.2 Applied to provide paid-up annuities .....						
7.3 Other .....						
7.4 Totals (Sum of Lines 7.1 to 7.3) .....						
8. Grand Totals (Lines 6.5 plus 7.4) .....		92,701				92,701
<b>DIRECT CLAIMS AND BENEFITS PAID</b>						
9. Death benefits .....		238,089				238,089
10. Matured endowments .....		8,070				8,070
11. Annuity benefits .....		1,486,889				1,486,889
12. Surrender values and withdrawals for life contracts .....		50,920				50,920
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....						
14. All other benefits, except accident and health .....						
15. Totals .....		1,783,968				1,783,968
<b>DETAILS OF WRITE-INS</b>						
1301. ....						
1302. ....						
1303. ....						
1398. Summary of Line 13 from overflow page .....						
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....						

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
16. Unpaid December 31, prior year .....	85	168,919							.85	.168,919
17. Incurred during current year .....	124	83,424							124	83,424
Settled during current year:										
18.1 By payment in full .....	10	119,867							10	119,867
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	10	119,867							10	119,867
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	10	119,867							10	119,867
19. Unpaid Dec. 31, current year (16+17-18.6) .....	199	132,476							199	132,476
<b>POLICY EXHIBIT</b>				No. of Policies						
20. In force December 31, prior year .....	20,355	33,364,911	(a)						20,355	33,364,911
21. Issued during year .....	.64	613,895							.64	613,895
22. Other changes to in force (Net) .....	(1,018)	(320,311)							(1,018)	(320,311)
23. In force December 31 of current year .....	19,401	33,658,495	(a)						19,401	33,658,495

(a) Includes Individual Credit Life Insurance prior year \$ ..... , current year \$ .....  
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ ..... , current year \$ .....  
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ ..... , current year \$ .....

**ACCIDENT AND HEALTH INSURANCE**

	1 Direct Premiums	2 Direct Premiums Earned	3 Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b) .....					
24.1 Federal Employees Health Benefits Plan premium (b) .....					
24.2 Credit (Group and Individual) .....					
24.3 Collectively renewable policies/certificates (b) .....	6,477	6,477			
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancellable (b) .....					
25.2 Guaranteed renewable (b) .....					
25.3 Non-renewable for stated reasons only (b) .....					
25.4 Other accident only .....					
25.5 All other (b) .....					
25.6 Totals (sum of Lines 25.1 to 25.5) .....	6,477	6,477			
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....				1,804	1,804

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products ..... 0 and number of persons insured under indemnity only products ..... 0 .



**ANNUAL STATEMENT FOR THE YEAR 2020 OF THE American Mutual Life Association**

DIRECT BUSINESS IN THE STATE OF Grand Total

NAIC Group Code 0000

DURING THE YEAR 2020

NAIC Company Code 56286

**LIFE INSURANCE**

<b>DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS</b>		1 Ordinary	2 Credit Life (Group and Individual)	3 Group	4 Industrial	5 Total
1. Life insurance .....		76,307				76,307
2. Annuity considerations .....		1,392,149				1,392,149
3. Deposit-type contract funds .....		180,339	XXX		XXX	180,339
4. Other considerations .....						
5. Totals (Sum of Lines 1 to 4) .....		1,648,795				1,648,795
<b>DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS</b>						
Life insurance:						
6.1 Paid in cash or left on deposit .....		29,160				29,160
6.2 Applied to pay renewal premiums .....		2,244				2,244
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period .....		61,298				61,298
6.4 Other .....						
6.5 Totals (Sum of Lines 6.1 to 6.4) .....		92,701				92,701
Annuities:						
7.1 Paid in cash or left on deposit .....						
7.2 Applied to provide paid-up annuities .....						
7.3 Other .....						
7.4 Totals (Sum of Lines 7.1 to 7.3) .....						
8. Grand Totals (Lines 6.5 plus 7.4) .....		92,701				92,701
<b>DIRECT CLAIMS AND BENEFITS PAID</b>						
9. Death benefits .....		238,089				238,089
10. Matured endowments .....		8,070				8,070
11. Annuity benefits .....		1,486,889				1,486,889
12. Surrender values and withdrawals for life contracts .....		50,920				50,920
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....						
14. All other benefits, except accident and health .....						
15. Totals .....		1,783,968				1,783,968
<b>DETAILS OF WRITE-INS</b>						
1301. ....						
1302. ....						
1303. ....						
1398. Summary of Line 13 from overflow page .....						
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....						

<b>DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED</b>	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1 No. of Pols. & Certifs.	2 Amount	3 No. of Ind.Pols. & Gr. Certifs.	4 Amount	5 No. of Certifs.	6 Amount	7 No. of Pols. & Certifs.	8 Amount	9 No. of Pols. & Certifs.	10 Amount
16. Unpaid December 31, prior year .....	85	168,919							.85	.168,919
17. Incurred during current year .....	124	83,424							124	83,424
Settled during current year:										
18.1 By payment in full .....	10	119,867							10	119,867
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	10	119,867							10	119,867
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	10	119,867							10	119,867
19. Unpaid Dec. 31, current year (16+17-18.6) .....	199	132,476							199	132,476
<b>POLICY EXHIBIT</b>				No. of Policies						
20. In force December 31, prior year .....	20,355	33,364,911	(a)						20,355	33,364,911
21. Issued during year .....	.64	613,895							.64	613,895
22. Other changes to in force (Net) .....	(1,018)	(320,311)							(1,018)	(320,311)
23. In force December 31 of current year .....	19,401	33,658,495	(a)						19,401	33,658,495

(a) Includes Individual Credit Life Insurance prior year \$ ..... , current year \$ .....  
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ ..... , current year \$ .....  
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ ..... , current year \$ .....

**ACCIDENT AND HEALTH INSURANCE**

		1 Direct Premiums	2 Direct Premiums Earned	3 Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	4 Direct Losses Paid	5 Direct Losses Incurred
24. Group Policies (b) .....						
24.1 Federal Employees Health Benefits Plan premium (b) .....						
24.2 Credit (Group and Individual) .....						
24.3 Collectively renewable policies/certificates (b) .....		6,477	6,477			
24.4 Medicare Title XVIII exempt from state taxes or fees						
Other Individual Policies:						
25.1 Non-cancellable (b) .....						
25.2 Guaranteed renewable (b) .....						
25.3 Non-renewable for stated reasons only (b) .....						
25.4 Other accident only .....						
25.5 All other (b) .....						
25.6 Totals (sum of Lines 25.1 to 25.5) .....		6,477	6,477			
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....					1,804	1,804

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products ..... 0 and number of persons insured under indemnity only products ..... 0 .

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE American Mutual Life Association  
**FORM FOR CALCULATING THE INTEREST MAINTENANCE RESERVE**

**INTEREST MAINTENANCE RESERVE**

	1 Amount
1. Reserve as of December 31, Prior Year .....	280,080
2. Current year's realized pre-tax capital gains/(losses) of \$ ..... transferred into the reserve net of taxes of \$ .....	136,588
3. Adjustment for current year's liability gains/(losses) released from the reserve .....	
4. Balance before reduction for amount transferred to Summary of Operations (Line 1 + Line 2 + Line 3) .....	416,668
5. Current year's amortization released to Summary of Operations (Amortization, Line 1, Column 4) .....	83,554
6. Reserve as of December 31, current year (Line 4 minus Line 5) .....	333,114

**AMORTIZATION**

Year of Amortization	1 Reserve as of December 31, Prior Year	2 Current Year's Realized Capital Gains/(Losses) Transferred into the Reserve Net of Taxes	3 Adjustment for Current Year's Liability Gains/(Losses) Released From the Reserve	4 Balance Before Reduction for Current Year's Amortization (Cols. 1 + 2 + 3)
1. 2020 .....	81,505	2,049		83,554
2. 2021 .....	63,818	4,234		68,052
3. 2022 .....	43,504	4,507		48,011
4. 2023 .....	23,318	4,507		27,825
5. 2024 .....	12,318	4,644		16,962
6. 2025 .....	5,890	4,781		10,671
7. 2026 .....	(1,097)	5,054		3,957
8. 2027 .....	(6,046)	5,054		(992)
9. 2028 .....	(8,012)	5,190		(2,822)
10. 2029 .....	(7,063)	5,464		(1,599)
11. 2030 .....	(3,645)	5,600		1,955
12. 2031 .....	1,320	5,737		7,057
13. 2032 .....	5,776	5,873		11,649
14. 2033 .....	8,940	6,146		15,086
15. 2034 .....	10,810	6,283		17,093
16. 2035 .....	10,311	6,420		16,731
17. 2036 .....	9,399	6,693		16,092
18. 2037 .....	8,475	6,966		15,441
19. 2038 .....	7,136	6,966		14,102
20. 2039 .....	5,734	7,376		13,110
21. 2040 .....	4,361	7,512		11,873
22. 2041 .....	2,905	6,966		9,871
23. 2042 .....	1,356	5,327		6,683
24. 2043 .....	300	3,961		4,261
25. 2044 .....	(224)	2,459		2,235
26. 2045 .....	(437)	820		383
27. 2046 .....	(314)			(314)
28. 2047 .....	(191)			(191)
29. 2048 .....				
30. 2049 .....				
31. 2050 and Later				
32. Total (Lines 1 to 31)	280,147	136,588		416,735

## ANNUAL STATEMENT FOR THE YEAR 2020 OF THE American Mutual Life Association

**ASSET VALUATION RESERVE**

	Default Component			Equity Component			7 Total Amount (Cols. 3 + 6)
	1 Other Than Mortgage Loans	2 Mortgage Loans	3 Total (Cols. 1 + 2)	4 Common Stock	5 Real Estate and Other Invested Assets	6 Total (Cols. 4 + 5)	
1. Reserve as of December 31, prior year .....	395,787	132	395,919	682	10,820	11,502	407,421
2. Realized capital gains/(losses) net of taxes - General Account .....							
3. Realized capital gains/(losses) net of taxes - Separate Accounts .....							
4. Unrealized capital gains/(losses) net of deferred taxes - General Account .....	(115,002)		(115,002)	680		680	(114,322)
5. Unrealized capital gains/(losses) net of deferred taxes - Separate Accounts .....							
6. Capital gains credited/(losses charged) to contract benefits, payments or reserves .....							
7. Basic contribution .....	87,124	16	87,140				87,140
8. Accumulated balances (Lines 1 through 5 - 6 + 7) .....	367,909	148	368,057	1,362	10,820	12,182	380,239
9. Maximum reserve .....	423,430	109	423,539	11,324	15,869	27,193	450,732
10. Reserve objective .....	283,115	84	283,200	11,324	15,869	27,193	310,393
11. 20% of (Line 10 - Line 8) .....	(16,959)	(13)	(16,972)	1,993	1,010	3,002	(13,969)
12. Balance before transfers (Lines 8 + 11) .....	350,950	135	351,086	3,354	11,830	15,184	366,270
13. Transfers .....							
14. Voluntary contribution .....							
15. Adjustment down to maximum/up to zero .....	72,480	(26)	72,453	7,970	4,039	12,009	84,462
16. Reserve as of December 31, current year (Lines 12 + 13 + 14 + 15)	423,430	109	423,539	11,324	15,869	27,193	450,732

## ANNUAL STATEMENT FOR THE YEAR 2020 OF THE American Mutual Life Association

# ASSET VALUATION RESERVE BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS DEFAULT COMPONENT

**ASSET VALUATION RESERVE (Continued)**  
**BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS**  
**DEFAULT COMPONENT**

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
18.		SHORT-TERM BONDS										
19.1	1	Exempt Obligations		XXX	XXX		0.0000		0.0000		0.0000	
19.1	1	NAIC Designation Category 1.A		XXX	XXX		0.0005		0.0016		0.0033	
19.2	1	NAIC Designation Category 1.B		XXX	XXX		0.0005		0.0016		0.0033	
19.3	1	NAIC Designation Category 1.C		XXX	XXX		0.0005		0.0016		0.0033	
19.4	1	NAIC Designation Category 1.D		XXX	XXX		0.0005		0.0016		0.0033	
19.5	1	NAIC Designation Category 1.E		XXX	XXX		0.0005		0.0016		0.0033	
19.6	1	NAIC Designation Category 1.F		XXX	XXX		0.0005		0.0016		0.0033	
19.7	1	NAIC Designation Category 1.G		XXX	XXX		0.0005		0.0016		0.0033	
19.8		Subtotal NAIC 1 (19.1+19.2+19.3+19.4+19.5+19.6+19.7)		XXX	XXX		XXX		XXX		XXX	
20.1	2	NAIC Designation Category 2.A		XXX	XXX		0.0021		0.0064		0.0106	
20.2	2	NAIC Designation Category 2.B		XXX	XXX		0.0021		0.0064		0.0106	
20.3	2	NAIC Designation Category 2.C		XXX	XXX		0.0021		0.0064		0.0106	
20.4		Subtotal NAIC 2 (20.1+20.2+20.3)		XXX	XXX		XXX		XXX		XXX	
21.1	3	NAIC Designation Category 3.A		XXX	XXX		0.0099		0.0263		0.0376	
21.2	3	NAIC Designation Category 3.B		XXX	XXX		0.0099		0.0263		0.0376	
21.3	3	NAIC Designation Category 3.C		XXX	XXX		0.0099		0.0263		0.0376	
21.4		Subtotal NAIC 3 (21.1+21.2+21.3)		XXX	XXX		XXX		XXX		XXX	
22.1	4	NAIC Designation Category 4.A		XXX	XXX		0.0245		0.0572		0.0817	
22.2	4	NAIC Designation Category 4.B		XXX	XXX		0.0245		0.0572		0.0817	
22.3	4	NAIC Designation Category 4.C		XXX	XXX		0.0245		0.0572		0.0817	
22.4		Subtotal NAIC 4 (22.1+22.2+22.3)		XXX	XXX		XXX		XXX		XXX	
23.1	5	NAIC Designation Category 5.A		XXX	XXX		0.0630		0.1128		0.1880	
23.2	5	NAIC Designation Category 5.B		XXX	XXX		0.0630		0.1128		0.1880	
23.3	5	NAIC Designation Category 5.C		XXX	XXX		0.0630		0.1128		0.1880	
23.4		Subtotal NAIC 5 (23.1+23.2+23.3)		XXX	XXX		XXX		XXX		XXX	
24.	6	NAIC 6		XXX	XXX		0.0000		0.2370		0.2370	
25.		Total Short-Term Bonds (18+19.8+20.4+21.4+22.4+23.4+24)		XXX	XXX		XXX		XXX		XXX	
		DERIVATIVE INSTRUMENTS										
26.		Exchange Traded		XXX	XXX		0.0005		0.0016		0.0033	
27.	1	Highest Quality		XXX	XXX		0.0005		0.0016		0.0033	
28.	2	High Quality		XXX	XXX		0.0021		0.0064		0.0106	
29.	3	Medium Quality		XXX	XXX		0.0099		0.0263		0.0376	
30.	4	Low Quality		XXX	XXX		0.0245		0.0572		0.0817	
31.	5	Lower Quality		XXX	XXX		0.0630		0.1128		0.1880	
32.	6	In or Near Default		XXX	XXX		0.0000		0.2370		0.2370	
33.		Total Derivative Instruments		XXX	XXX		XXX		XXX		XXX	
34.		Total (Lines 9 + 17 + 25 + 33)	41,527,981	XXX	XXX	41,527,981	XXX	87,124	XXX	283,115	XXX	423,430

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE American Mutual Life Association

## ASSET VALUATION RESERVE (Continued)

## **BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS DEFAULT COMPONENT**

## ANNUAL STATEMENT FOR THE YEAR 2020 OF THE American Mutual Life Association

**ASSET VALUATION RESERVE**  
**BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS**  
**EQUITY AND OTHER INVESTED ASSET COMPONENT**

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
33		COMMON STOCK	71,674	XXX	XXX	71,674	0.0000		0.1580 (a)	11,324	0.1580 (a)	11,324
		Unaffiliated - Public	71,674	XXX	XXX	71,674	0.0000		0.1945		0.1945	
		Unaffiliated - Private		XXX	XXX		0.0000		0.0061		0.0097	
		Federal Home Loan Bank		XXX	XXX		0.0000		0.0000		0.0000	
		Affiliated - Life with AVR		XXX	XXX		0.0000					
		Affiliated - Investment Subsidiary:										
		Fixed Income - Exempt Obligations					XXX		XXX		XXX	
		Fixed Income - Highest Quality					XXX		XXX		XXX	
		Fixed Income - High Quality					XXX		XXX		XXX	
		Fixed Income - Medium Quality					XXX		XXX		XXX	
		Fixed Income - Low Quality					XXX		XXX		XXX	
		Fixed Income - Lower Quality					XXX		XXX		XXX	
		Fixed Income - In/Near Default					XXX		XXX		XXX	
		Unaffiliated Common Stock - Public					0.0000		0.1580 (a)		0.1580 (a)	
		Unaffiliated Common Stock - Private					0.0000		0.1945		0.1945	
		Real Estate					(b)		(b)		(b)	
		Affiliated - Certain Other (See SVO Purposes and Procedures Manual)		XXX	XXX		0.0000		0.1580		0.1580	
		Affiliated - All Other		XXX	XXX		0.0000		0.1945		0.1945	
		Total Common Stock (Sum of Lines 1 through 16)	71,674			71,674	XXX		XXX	11,324	XXX	11,324
		REAL ESTATE										
		Home Office Property (General Account only)	174,002			174,002	0.0000		0.0912	15,869	0.0912	15,869
		Investment Properties					0.0000		0.0912		0.0912	
		Properties Acquired in Satisfaction of Debt					0.0000		0.1337		0.1337	
		Total Real Estate (Sum of Lines 18 through 20)	174,002			174,002	XXX		XXX	15,869	XXX	15,869
		OTHER INVESTED ASSETS										
		INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF BONDS										
		Exempt Obligations		XXX	XXX		0.0000		0.0000		0.0000	
		Highest Quality		XXX	XXX		0.0005		0.0016		0.0033	
		High Quality		XXX	XXX		0.0021		0.0064		0.0106	
		Medium Quality		XXX	XXX		0.0099		0.0263		0.0376	
		Low Quality		XXX	XXX		0.0245		0.0572		0.0817	
		Lower Quality		XXX	XXX		0.0630		0.1128		0.1880	
		In or Near Default		XXX	XXX		0.0000		0.2370		0.2370	
		Total with Bond Characteristics (Sum of Lines 22 through 28)		XXX	XXX		XXX		XXX		XXX	

**ASSET VALUATION RESERVE (Continued)**  
**BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS**  
**EQUITY AND OTHER INVESTED ASSET COMPONENT**

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
		INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF PREFERRED STOCKS										
30.	1	Highest Quality .....		XXX	XXX			0.0005		0.0016		0.0033
31.	2	High Quality .....		XXX	XXX			0.0021		0.0064		0.0106
32.	3	Medium Quality .....		XXX	XXX			0.0099		0.0263		0.0376
33.	4	Low Quality .....		XXX	XXX			0.0245		0.0572		0.0817
34.	5	Lower Quality .....		XXX	XXX			0.0630		0.1128		0.1880
35.	6	In or Near Default .....		XXX	XXX			0.0000		0.2370		0.2370
36.		Affiliated Life with AVR .....		XXX	XXX			0.0000		0.0000		0.0000
37.		Total with Preferred Stock Characteristics (Sum of Lines 30 through 36)		XXX	XXX			XXX		XXX		XXX
		INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF MORTGAGE LOANS										
		In Good Standing Affiliated:										
38.		Mortgages - CM1 - Highest Quality .....			XXX			0.0011		0.0057		0.0074
39.		Mortgages - CM2 - High Quality .....			XXX			0.0040		0.0114		0.0149
40.		Mortgages - CM3 - Medium Quality .....			XXX			0.0069		0.0200		0.0257
41.		Mortgages - CM4 - Low Medium Quality .....			XXX			0.0120		0.0343		0.0428
42.		Mortgages - CM5 - Low Quality .....			XXX			0.0183		0.0486		0.0628
43.		Residential Mortgages - Insured or Guaranteed .....			XXX			0.0003		0.0007		0.0011
44.		Residential Mortgages - All Other .....			XXX			0.0015		0.0034		0.0046
45.		Commercial Mortgages - Insured or Guaranteed .....			XXX			0.0003		0.0007		0.0011
		Overdue, Not in Process Affiliated:										
46.		Farm Mortgages .....			XXX			0.0480		0.0868		0.1371
47.		Residential Mortgages - Insured or Guaranteed .....			XXX			0.0006		0.0014		0.0023
48.		Residential Mortgages - All Other .....			XXX			0.0029		0.0066		0.0103
49.		Commercial Mortgages - Insured or Guaranteed .....			XXX			0.0006		0.0014		0.0023
50.		Commercial Mortgages - All Other .....			XXX			0.0480		0.0868		0.1371
		In Process of Foreclosure Affiliated:										
51.		Farm Mortgages .....			XXX			0.0000		0.1942		0.1942
52.		Residential Mortgages - Insured or Guaranteed .....			XXX			0.0000		0.0046		0.0046
53.		Residential Mortgages - All Other .....			XXX			0.0000		0.0149		0.0149
54.		Commercial Mortgages - Insured or Guaranteed .....			XXX			0.0000		0.0046		0.0046
55.		Commercial Mortgages - All Other .....			XXX			0.0000		0.1942		0.1942
56.		Total Affiliated (Sum of Lines 38 through 55) .....			XXX			XXX		XXX		XXX
57.		Unaffiliated - In Good Standing With Covenants .....			XXX			(c)		(c)		(c)
58.		Unaffiliated - In Good Standing Defeased With Government Securities .....			XXX			0.0011		0.0057		0.0074
59.		Unaffiliated - In Good Standing Primarily Senior .....			XXX			0.0040		0.0114		0.0149
60.		Unaffiliated - In Good Standing All Other .....			XXX			0.0069		0.0200		0.0257
61.		Unaffiliated - Overdue, Not in Process .....			XXX			0.0480		0.0868		0.1371
62.		Unaffiliated - In Process of Foreclosure .....			XXX			0.0000		0.1942		0.1942
63.		Total Unaffiliated (Sum of Lines 57 through 62) .....			XXX			XXX		XXX		XXX
64.		Total with Mortgage Loan Characteristics (Lines 56 + 63) .....			XXX			XXX		XXX		XXX

## ANNUAL STATEMENT FOR THE YEAR 2020 OF THE American Mutual Life Association

**ASSET VALUATION RESERVE (Continued)**  
**BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS**  
**EQUITY AND OTHER INVESTED ASSET COMPONENT**

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
65.		INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF COMMON STOCK										
66.		Unaffiliated Public .....		XXX	XXX		0.0000		0.1580 (a)		0.1580 (a)	
67.		Unaffiliated Private .....		XXX	XXX		0.0000		0.1945		0.1945	
68.		Affiliated Life with AVR .....		XXX	XXX		0.0000		0.0000		0.0000	
69.		Affiliated Certain Other (See SVO Purposes & Procedures Manual) .....		XXX	XXX		0.0000		0.1580		0.1580	
70.		Affiliated Other - All Other .....		XXX	XXX		0.0000		0.1945		0.1945	
		Total with Common Stock Characteristics (Sum of Lines 65 through 69)		XXX	XXX		XXX		XXX		XXX	
71.		INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF REAL ESTATE										
72.		Home Office Property (General Account only) .....					0.0000		0.0912		0.0912	
73.		Investment Properties .....					0.0000		0.0912		0.0912	
74.		Properties Acquired in Satisfaction of Debt .....					0.0000		0.1337		0.1337	
		Total with Real Estate Characteristics (Sum of Lines 71 through 73)					XXX		XXX		XXX	
75.		LOW INCOME HOUSING TAX CREDIT INVESTMENTS										
76.		Guaranteed Federal Low Income Housing Tax Credit .....					0.0003		0.0006		0.0010	
77.		Non-guaranteed Federal Low Income Housing Tax Credit .....					0.0063		0.0120		0.0190	
78.		Guaranteed State Low Income Housing Tax Credit .....					0.0003		0.0006		0.0010	
79.		Non-guaranteed State Low Income Housing Tax Credit .....					0.0063		0.0120		0.0190	
80.		All Other Low Income Housing Tax Credit .....					0.0273		0.0600		0.0975	
		Total LIHTC (Sum of Lines 75 through 79)					XXX		XXX		XXX	
81.		ALL OTHER INVESTMENTS										
82.		NAIC 1 Working Capital Finance Investments .....		XXX			0.0000		0.0042		0.0042	
83.		NAIC 2 Working Capital Finance Investments .....		XXX			0.0000		0.0137		0.0137	
84.		Other Invested Assets - Schedule BA .....		XXX			0.0000		0.1580		0.1580	
85.		Other Short-Term Invested Assets - Schedule DA .....		XXX			0.0000		0.1580		0.1580	
		Total All Other (Sum of Lines 81, 82, 83 and 84)		XXX			XXX		XXX		XXX	
		Total Other Invested Assets - Schedules BA & DA (Sum of Lines 29, 37, 64, 70, 74, 80 and 85)					XXX		XXX		XXX	

(a) Times the company's weighted average portfolio beta (Minimum .1215, Maximum .2431).

(b) Determined using the same factors and breakdowns used for directly owned real estate.

(c) This will be the factor associated with the risk category determined in the company generated worksheet.

Asset Valuation Reserve - Replications (Synthetic) Assets

**N O N E**

Schedule F - Claims

**N O N E**

## ANNUAL STATEMENT FOR THE YEAR 2020 OF THE American Mutual Life Association

**SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT**

	Total		Group Accident and Health		Credit Accident and Health (Group and Individual)		Collectively Renewable		Other Individual Contracts									
	1 Amount	2 %							11 Amount	12 %	13 Amount	14 %	15 Amount	16 %	17 Amount	18 %		
<b>PART 1. - ANALYSIS OF UNDERWRITING OPERATIONS</b>																		
1. Premiums written .....	6,453	XXX		XXX		XXX		6,453	XXX		XXX		XXX		XXX		XXX	
2. Premiums earned .....	5,223	XXX		XXX		XXX		5,223	XXX		XXX		XXX		XXX		XXX	
3. Incurred claims .....	1,804	34.5						1,804	34.5									
4. Cost containment expenses .....																		
5. Incurred claims and cost containment expenses (Lines 3 and 4) .....	1,804	34.5						1,804	34.5									
6. Increase in contract reserves .....	(2,000)	(38.3)	(40,125)					38,125	730.0									
7. Commissions (a) .....																		
8. Other general insurance expenses .....																		
9. Taxes, licenses and fees .....																		
10. Total other expenses incurred .....																		
11. Aggregate write-ins for deductions .....																		
12. Gain from underwriting before dividends or refunds .....	5,419	103.8	40,125					(34,706)	(664.6)									
13. Dividends or refunds .....																		
14. Gain from underwriting after dividends or refunds .....	5,419	103.8	40,125					(34,706)	(664.6)									
<b>DETAILS OF WRITE-INS</b>																		
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) .....																		

(a) Includes \$ ..... reported as "Contract, membership and other fees retained by agents."

## ANNUAL STATEMENT FOR THE YEAR 2020 OF THE American Mutual Life Association

**SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT (Continued)**

	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
<b>PART 2. - RESERVES AND LIABILITIES</b>									
A. Premium Reserves:									
1. Unearned premiums .....	1,230				1,230				
2. Advance premiums .....									
3. Reserve for rate credits .....									
4. Total premium reserves, current year .....	1,230				1,230				
5. Total premium reserves, prior year .....	1,338		1,338						
6. Increase in total premium reserves .....	(108)		(1,338)		1,230				
B. Contract Reserves:									
1. Additional reserves (a) .....									
2. Reserve for future contingent benefits .....	38,125				38,125				
3. Total contract reserves, current year .....	38,125				38,125				
4. Total contract reserves, prior year .....	40,125		40,125						
5. Increase in contract reserves .....	(2,000)		(40,125)		38,125				
C. Claim Reserves and Liabilities:									
1. Total current year .....									
2. Total prior year .....									
3. Increase .....									

PART 3. - TEST OF PRIOR YEAR'S CLAIM RESERVES AND LIABILITIES									
1. Claims paid during the year:									
1.1 On claims incurred prior to current year .....									
1.2 On claims incurred during current year .....	1,804				1,804				
2. Claim reserves and liabilities, December 31, current year:									
2.1 On claims incurred prior to current year .....									
2.2 On claims incurred during current year .....									
3. Test:									
3.1 Lines 1.1 and 2.1 .....									
3.2 Claim reserves and liabilities, December 31, prior year .....									
3.3 Line 3.1 minus Line 3.2 .....									

PART 4. - REINSURANCE									
A. Reinsurance Assumed:									
1. Premiums written .....									
2. Premiums earned .....									
3. Incurred claims .....									
4. Commissions .....									
B. Reinsurance Ceded:									
1. Premiums written .....									
2. Premiums earned .....									
3. Incurred claims .....									
4. Commissions .....									

NONE

(a) Includes \$ ..... premium deficiency reserve.

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE American Mutual Life Association  
**SCHEDULE H - PART 5 - HEALTH CLAIMS**

	1 Medical	2 Dental	3 Other	4 Total
A. Direct:				
1. Incurred Claims .....			1,804	1,804
2. Beginning Claim Reserves and Liabilities .....				
3. Ending Claim Reserves and Liabilities .....				
4. Claims Paid			1,804	1,804
B. Assumed Reinsurance:				
5. Incurred Claims.....				
6. Beginning Claim Reserves and Liabilities .....				
7. Ending Claim Reserves and Liabilities .....				
8. Claims Paid				
C. Ceded Reinsurance:				
9. Incurred Claims.....				
10. Beginning Claim Reserves and Liabilities .....				
11. Ending Claim Reserves and Liabilities .....				
12. Claims Paid				
D. Net:				
13. Incurred Claims.....			1,804	1,804
14. Beginning Claim Reserves and Liabilities .....				
15. Ending Claim Reserves and Liabilities .....				
16. Claims Paid			1,804	1,804
E. Net Incurred Claims and Cost Containment Expenses:				
17. Incurred Claims and Cost Containment Expenses			1,804	1,804
18. Beginning Reserves and Liabilities .....				
19. Ending Reserves and Liabilities .....				
20. Paid Claims and Cost Containment Expenses			1,804	1,804

Schedule S - Part 1 - Section 1

**N O N E**

Schedule S - Part 1 - Section 2

**N O N E**

Schedule S - Part 2

**N O N E**

## ANNUAL STATEMENT FOR THE YEAR 2020 OF THE American Mutual Life Association

**SCHEDULE S - PART 3 - SECTION 1**

Reinsurance Ceded Life Insurance, Annuities, Deposit Funds and Other Liabilities Without Life or Disability Contingencies, and Related Benefits Listed by Reinsuring Company as of December 31, Current Year

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domi- ciliary Juris- diction	6 Type of Reinsurance Ceded	7 Type of Business Ceded	8 Amount in Force at End of Year	Reserve Credit Taken		11 Premiums	12 Current Year	13 Prior Year	14 Modified Coinsurance Reserve	15 Funds Withheld Under Coinsurance
								9 Current Year	10 Prior Year					
88099	75-1608507	07/01/2005	OptimumRe	TX	CO/I	ADB	3,408,342			1,641				
88099	75-1608507	07/01/2005	OptimumRe	TX	YRT/I	OL	771,064			1,502				
0199999.	General Account - Authorized U.S. Affiliates - Captive						4,179,406			3,143				
0399999.	Total General Account - Authorized U.S. Affiliates						4,179,406			3,143				
0699999.	Total General Account - Authorized Non-U.S. Affiliates													
0799999.	Total General Account - Authorized Affiliates						4,179,406			3,143				
1099999.	Total General Account - Authorized Non-Affiliates													
1199999.	Total General Account Authorized						4,179,406			3,143				
1499999.	Total General Account - Unauthorized U.S. Affiliates													
1799999.	Total General Account - Unauthorized Non-U.S. Affiliates													
1899999.	Total General Account - Unauthorized Affiliates													
2199999.	Total General Account - Unauthorized Non-Affiliates													
2299999.	Total General Account Unauthorized													
2599999.	Total General Account - Certified U.S. Affiliates													
2899999.	Total General Account - Certified Non-U.S. Affiliates													
2999999.	Total General Account - Certified Affiliates													
3299999.	Total General Account - Certified Non-Affiliates													
3399999.	Total General Account Certified													
3699999.	Total General Account - Reciprocal Jurisdiction U.S. Affiliates													
3999999.	Total General Account - Reciprocal Jurisdiction Non-U.S. Affiliates													
4099999.	Total General Account - Reciprocal Jurisdiction Affiliates													
4399999.	Total General Account - Reciprocal Jurisdiction Non-Affiliates													
4499999.	Total General Account Reciprocal Jurisdiction													
4599999.	Total General Account Authorized, Unauthorized, Reciprocal Jurisdiction, and Certified						4,179,406			3,143				
4899999.	Total Separate Accounts - Authorized U.S. Affiliates													
5199999.	Total Separate Accounts - Authorized Non-U.S. Affiliates													
5299999.	Total Separate Accounts - Authorized Affiliates													
5599999.	Total Separate Accounts - Authorized Non-Affiliates													
5699999.	Total Separate Accounts Authorized													
5999999.	Total Separate Accounts - Unauthorized U.S. Affiliates													
6299999.	Total Separate Accounts - Unauthorized Non-U.S. Affiliates													
6399999.	Total Separate Accounts - Unauthorized Affiliates													
6699999.	Total Separate Accounts - Unauthorized Non-Affiliates													
6799999.	Total Separate Accounts Unauthorized													
7099999.	Total Separate Accounts - Certified U.S. Affiliates													
7399999.	Total Separate Accounts - Certified Non-U.S. Affiliates													
7499999.	Total Separate Accounts - Certified Affiliates													
7799999.	Total Separate Accounts - Certified Non-Affiliates													
7899999.	Total Separate Accounts Certified													
8199999.	Total Separate Accounts - Reciprocal Jurisdiction U.S. Affiliates													
8499999.	Total Separate Accounts - Reciprocal Jurisdiction Non-U.S. Affiliates													
8599999.	Total Separate Accounts - Reciprocal Jurisdiction Affiliates													
8899999.	Total Separate Accounts - Reciprocal Jurisdiction Non-Affiliates													
8999999.	Total Separate Accounts Reciprocal Jurisdiction													
9099999.	Total Separate Accounts Authorized, Unauthorized, Reciprocal Jurisdiction and Certified													
9199999.	Total U.S. (Sum of 0399999, 0899999, 1499999, 1999999, 2599999, 3099999, 3699999, 4199999, 4899999, 5399999, 5999999, 6499999, 7099999, 7599999, 8199999 and 8699999)						4,179,406			3,143				
9299999.	Total Non-U.S. (Sum of 0699999, 0999999, 1799999, 2099999, 2899999, 3199999, 3999999, 4299999, 5199999, 5499999, 6299999, 6599999, 7399999, 7699999, 8499999 and 8799999)													
9999999.	Totals						4,179,406			3,143				

Schedule S - Part 3 - Section 2

**N O N E**

Schedule S - Part 4

**N O N E**

Schedule S - Part 4 - Bank Footnote

**N O N E**

Schedule S - Part 5

**N O N E**

Schedule S - Part 5 - Bank Footnote

**N O N E**

**SCHEDULE S - PART 6**Five Year Exhibit of Reinsurance Ceded Business  
(\$000 Omitted)

	1 2020	2 2019	3 2018	4 2017	5 2016
<b>A. OPERATIONS ITEMS</b>					
1. Premiums and annuity considerations for life and accident and health contracts .....	3	4	3	4	4
2. Commissions and reinsurance expense allowances .....					
3. Contract claims .....					
4. Surrender benefits and withdrawals for life contracts .....					
5. Dividends to policyholders and refunds to members .....					
6. Reserve adjustments on reinsurance ceded .....					
7. Increase in aggregate reserve for life and accident and health contracts .....					
<b>B. BALANCE SHEET ITEMS</b>					
8. Premiums and annuity considerations for life and accident and health contracts deferred and uncollected .....					
9. Aggregate reserves for life and accident and health contracts .....					
10. Liability for deposit-type contracts .....					
11. Contract claims unpaid .....					
12. Amounts recoverable on reinsurance .....					
13. Experience rating refunds due or unpaid .....					
14. Policyholders' dividends and refunds to members (not included in Line 10) .....					
15. Commissions and reinsurance expense allowances due .....					
16. Unauthorized reinsurance offset .....					
17. Offset for reinsurance with Certified Reinsurers .....					
<b>C. UNAUTHORIZED REINSURANCE (DEPOSITS BY AND FUNDS WITHHELD FROM)</b>					
18. Funds deposited by and withheld from (F) .....					
19. Letters of credit (L) .....					
20. Trust agreements (T) .....					
21. Other (O) .....					
<b>D. REINSURANCE WITH CERTIFIED REINSURERS (DEPOSITS BY AND FUNDS WITHHELD FROM)</b>					
22. Multiple Beneficiary Trust .....					
23. Funds deposited by and withheld from (F) .....					
24. Letters of credit (L) .....					
25. Trust agreements (T) .....					
26. Other (O)					

**SCHEDULE S - PART 7**

Restatement of Balance Sheet to Identify Net Credit for Ceded Reinsurance

	1 As Reported (net of ceded)	2 Restatement Adjustments	3 Restated (gross of ceded)
<b>ASSETS (Page 2, Col. 3)</b>			
1. Cash and invested assets (Line 12) .....	43,537,951		43,537,951
2. Reinsurance (Line 16) .....			
3. Premiums and considerations (Line 15) .....	3,068		3,068
4. Net credit for ceded reinsurance .....	XXX		
5. All other admitted assets (balance) .....	693,849		693,849
6. Total assets excluding Separate Accounts (Line 26) .....	44,234,868		44,234,868
7. Separate Account assets (Line 27) .....			
8. Total assets (Line 28) .....	44,234,868		44,234,868
<b>LIABILITIES, CAPITAL AND SURPLUS (Page 3)</b>			
9. Contract reserves (Lines 1 and 2) .....	29,181,444		29,181,444
10. Liability for deposit-type contracts (Line 3) .....	1,399,306		1,399,306
11. Claim reserves (Line 4) .....	132,476		132,476
12. Policyholder dividends/member refunds/reserves (Lines 5 through 7) .....	100,000		100,000
13. Premium & annuity considerations received in advance (Line 8) .....			
14. Other contract liabilities (Line 9) .....	333,114		333,114
15. Reinsurance in unauthorized companies (Line 24.02 minus inset amount) .....			
16. Funds held under reinsurance treaties with unauthorized reinsurers (Line 24.03 minus inset amount) .....			
17. Reinsurance with Certified Reinsurers (Line 24.02 inset amount) .....			
18. Funds held under reinsurance treaties with Certified Reinsurers (Line 24.03 inset amount) .....			
19. All other liabilities (balance) .....	820,053		820,053
20. Total liabilities excluding Separate Accounts (Line 26) .....	31,966,393		31,966,393
21. Separate Account liabilities (Line 27) .....			
22. Total liabilities (Line 28) .....	31,966,393		31,966,393
23. Capital & surplus (Line 38) .....	12,268,475	XXX	12,268,475
24. Total liabilities, capital & surplus (Line 39) .....	44,234,868		44,234,868
<b>NET CREDIT FOR CEDED REINSURANCE</b>			
25. Contract reserves .....			
26. Claim reserves .....			
27. Policyholder dividends/reserves .....			
28. Premium & annuity considerations received in advance .....			
29. Liability for deposit-type contracts .....			
30. Other contract liabilities .....			
31. Reinsurance ceded assets .....			
32. Other ceded reinsurance recoverables .....			
33. Total ceded reinsurance recoverables .....			
34. Premiums and considerations .....			
35. Reinsurance in unauthorized companies .....			
36. Funds held under reinsurance treaties with unauthorized reinsurers .....			
37. Reinsurance with Certified Reinsurers .....			
38. Funds held under reinsurance treaties with Certified Reinsurers .....			
39. Other ceded reinsurance payables/offsets .....			
40. Total ceded reinsurance payable/offsets .....			
41. Total net credit for ceded reinsurance .....			

**SCHEDULE T - PART 2**  
**INTERSTATE COMPACT - EXHIBIT OF PREMIUMS WRITTEN**

Allocated by States and Territories

States, Etc.	Life (Group and Individual)	Direct Business Only				
		2 Annuities (Group and Individual)	3 Disability Income (Group and Individual)	4 Long-Term Care (Group and Individual)	5 Deposit-Type Contracts	6 Totals
1. Alabama	AL					
2. Alaska	AK					
3. Arizona	AZ					
4. Arkansas	AR					
5. California	CA					
6. Colorado	CO					
7. Connecticut	CT					
8. Delaware	DE					
9. District of Columbia	DC					
10. Florida	FL					
11. Georgia	GA					
12. Hawaii	HI					
13. Idaho	ID					
14. Illinois	IL					
15. Indiana	IN					
16. Iowa	IA					
17. Kansas	KS					
18. Kentucky	KY					
19. Louisiana	LA					
20. Maine	ME					
21. Maryland	MD					
22. Massachusetts	MA					
23. Michigan	MI					
24. Minnesota	MN					
25. Mississippi	MS					
26. Missouri	MO					
27. Montana	MT					
28. Nebraska	NE					
29. Nevada	NV					
30. New Hampshire	NH					
31. New Jersey	NJ					
32. New Mexico	NM					
33. New York	NY					
34. North Carolina	NC					
35. North Dakota	ND					
36. Ohio	OH	76,307	1,392,149	6,477		180,339 1,655,272
37. Oklahoma	OK					
38. Oregon	OR					
39. Pennsylvania	PA					
40. Rhode Island	RI					
41. South Carolina	SC					
42. South Dakota	SD					
43. Tennessee	TN					
44. Texas	TX					
45. Utah	UT					
46. Vermont	VT					
47. Virginia	VA					
48. Washington	WA					
49. West Virginia	WV					
50. Wisconsin	WI					
51. Wyoming	WY					
52. American Samoa	AS					
53. Guam	GU					
54. Puerto Rico	PR					
55. U.S. Virgin Islands	VI					
56. Northern Mariana Islands	MP					
57. Canada	CAN					
58. Aggregate Other Alien	OT					
59. Total		76,307	1,392,149	6,477		180,339 1,655,272

Schedule Y - Part 1A - Detail of Insurance Holding Company System

**N O N E**

Schedule Y - Part 1A - Explanations

**N O N E**

Schedule Y - Part 2

**N O N E**

**SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES**

The following supplemental reports are required to be filed as part of your statement filing unless specifically waived by the domiciliary state. However, in the event that your domiciliary state waives the filing requirement, your response of WAIVED to the specific interrogatory will be accepted in lieu of filing a "NONE" report and a bar code will be printed below. If the supplement is required of your company but is not being filed for whatever reason enter SEE EXPLANATION and provide an explanation following the interrogatory questions.

		Responses
<b>MARCH FILING</b>		
1.	Will the Supplemental Compensation Exhibit be filed with the state of domicile by March 1?	YES
2.	Will the confidential Risk-based Capital Report be filed with the NAIC by March 1?	YES
3.	Will the confidential Risk-based Capital Report be filed with the state of domicile, if required, by March 1?	YES
4.	Will an actuarial opinion be filed by March 1?	YES
<b>APRIL FILING</b>		
5.	Will Management's Discussion and Analysis be filed by April 1?	YES
6.	Will the Life, Health & Annuity Guaranty Association Model Act Assessment Base Reconciliation Exhibit be filed with the state of domicile and the NAIC by April 1? (Not applicable to fraternal benefit societies)	WAIVED
7.	Will the Adjustments to the Life, Health & Annuity Guaranty Association Model Act Assessment Base Reconciliation Exhibit (if required) be filed with the state of domicile and the NAIC by April 1? (Not applicable to fraternal benefit societies)	WAIVED
8.	Will the Supplemental Investment Risks Interrogatories be filed by April 1?	YES
<b>JUNE FILING</b>		
9.	Will an audited financial report be filed by June 1?	YES
10.	Will Accountant's Letter of Qualifications be filed with the state of domicile and electronically with the NAIC by June 1?	YES
<b>AUGUST FILING</b>		
11.	Will the regulator-only (non-public) Communication of Internal Control Related Matters Noted in Audit be filed with the state of domicile and electronically with the NAIC (as a regulator-only non-public document) by August 1?	YES
<p>The following supplemental reports are required to be filed as part of your annual statement filing <u>if your company is engaged in the type of business covered by the supplement. However, in the event that your company does not transact the type of business for which the special report must be filed, your response of NO to the specific interrogatory will be accepted in lieu of filing a "NONE" report and a bar code will be printed below.</u> If the supplement is required of your company but is not being filed for whatever reason enter SEE EXPLANATION and provide an explanation following the interrogatory questions.</p>		
<b>MARCH FILING</b>		
12.	Will Schedule SIS (Stockholder Information Supplement) be filed with the state of domicile by March 1? (Not applicable to fraternal benefit societies) ...	NO
13.	Will the Medicare Supplement Insurance Experience Exhibit be filed with the state of domicile and the NAIC by March 1?	NO
14.	Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC by March 1?	NO
15.	Will the actuarial opinion on participating and non-participating policies as required in Interrogatories 1 and 2 to Exhibit 5 be filed with the state of domicile and electronically with the NAIC by March 1?	YES
16.	Will the actuarial opinion on non-guaranteed elements as required in interrogatory #3 to Exhibit 5 be filed with the state of domicile and electronically with the NAIC by March 1?	YES
17.	Will the actuarial opinion on X-Factors be filed with the state of domicile and electronically with the NAIC by March 1?	NO
18.	Will the actuarial opinion on Separate Accounts Funding Guaranteed Minimum Benefit be filed with the state of domicile and electronically with the NAIC by March 1?	NO
19.	Will the actuarial opinion on Synthetic Guaranteed Investment Contracts be filed with the state of domicile and electronically with the NAIC by March 1?	NO
20.	Will the Reasonableness of Assumptions Certification required by Actuarial Guideline XXXV be filed with the state of domicile and electronically with the NAIC by March 1?	NO
21.	Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXV be filed with the state of domicile and electronically with the NAIC by March 1?	NO
22.	Will the Reasonableness of Assumptions Certification for Implied Guaranteed Rate Method required by Actuarial Guideline XXXVI be filed with the state of domicile and electronically with the NAIC by March 1?	NO
23.	Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Average Market Value) be filed with the state of domicile and electronically with the NAIC by March 1?	NO
24.	Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Market Value) be filed with the state of domicile and electronically with the NAIC by March 1?	NO
25.	Will the C-3 RBC Certifications required under C-3 Phase I be filed with the state of domicile and electronically with the NAIC by March 1?	YES
26.	Will the C-3 RBC Certifications required under C-3 Phase II be filed with the state of domicile and electronically with the NAIC by March 1?	NO

ANNUAL STATEMENT FOR THE YEAR 2020 OF THE American Mutual Life Association

## **SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES**

27.	Will the Actuarial Certifications Related to Annuity Nonforfeiture Ongoing Compliance for Equity Indexed Annuities be filed with the state of domicile and electronically with the NAIC by March 1?	.....	NO
28.	Will the actuarial opinion required by the Modified Guaranteed Annuity Model Regulation be filed with the state of domicile and electronically with the NAIC by March 1?	.....	NO
29.	Will the Actuarial Certifications Related to Hedging required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1?	.....	
30.	Will the Financial Officer Certification Related to Clearly Defined Hedging Strategy required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1?	.....	
31.	Will the Management Certification That the Valuation Reflects Management's Intent required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1?	.....	
32.	Will the Actuarial Certification Related to the Reserves required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1?	.....	
33.	Will the Actuarial Certification regarding the use of 2001 Preferred Class Tables required by the Model Regulation Permitting the Recognition of Preferred Mortality Tables for Use in Determining Minimum Reserve Liabilities be filed with the state of domicile and electronically with the NAIC by March 1?	.....	
34.	Will the Worker's Compensation Carve-Out Supplement be filed by March 1? (Not applicable to fraternal benefit societies)	.....	NO
35.	Will Supplemental Schedule O be filed with the state of domicile and the NAIC by March 1?	.....	NO
36.	Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC by March 1?	.....	
37.	Will an approval from the reporting entity's state of domicile for relief related to the five-year rotation requirement for lead audit partner be filed electronically with the NAIC by March 1?	.....	NO
38.	Will an approval from the reporting entity's state of domicile for relief related to the one-year cooling off period for independent CPA be filed electronically with the NAIC by March 1?	.....	NO
39.	Will an approval from the reporting entity's state of domicile for relief related to the Requirements for Audit Committees be filed electronically with the NAIC by March 1?	.....	NO
40.	Will the VM-20 Reserves Supplement be filed with the state of domicile and the NAIC by March 1?	.....	NO
<b>APRIL FILING</b>			
41.	Will the confidential Regulatory Asset Adequacy Issues Summary (RAAIS) required by the Valuation Manual be filed with the state of domicile by April 1?	.....	NO
42.	Will the Long-Term Care Experience Reporting Forms be filed with the state of domicile and the NAIC by April 1?	.....	NO
43.	Will the Credit Insurance Experience Exhibit be filed with the state of domicile and the NAIC by April 1? (Not applicable to fraternal benefit societies)	.....	NO
44.	Will the Accident and Health Policy Experience Exhibit be filed by April 1?	.....	NO
45.	Will the Supplemental Health Care Exhibit (Parts 1, 2 and 3) be filed with the state of domicile and the NAIC by April 1?	.....	NO
46.	Will the regulator only (non-public) Supplemental Health Care Exhibit's Expense Allocation Report be filed with the state of domicile and the NAIC by April 1?	.....	NO
47.	Will the confidential Actuarial Memorandum required by Actuarial Guideline XXXVIII 8D be filed with the state of domicile by April 30?	.....	NO
48.	Will the Supplemental Term and Universal Life Insurance Reinsurance Exhibit be filed with the state of domicile and the NAIC by April 1?	.....	NO
49.	Will the Variable Annuities Supplement be filed with the state of domicile and the NAIC by April 1?	.....	NO
50.	Will the confidential Executive Summary of the PBR Actuarial Report be filed with the state of domicile by April 1?	.....	NO
51.	Will the confidential Life Summary of the PBR Actuarial Report be filed with the state of domicile by April 1?	.....	NO
52.	Will the confidential Variable Annuities Summary of the PBR Actuarial Report be filed with the state of domicile by April 1?	.....	NO

## AUGUST FILING

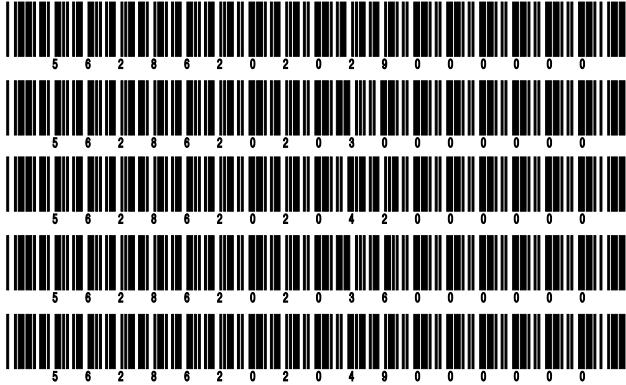
53. Will Management's Report of Internal Control Over Financial Reporting be filed with the state of domicile by August 1? ..... YES  
Explanations: 12

12.  
13

13.  
14.  
17.  
18.  
19.  
20.  
21.  
22.  
23.  
24.  
26.  
27.  
28.  
33.  
34.  
35.  
36.  
37.  
38.  
39.  
40.  
41.  
42.  
43.  
44.  
45.  
46.  
47.  
48.  
49.  
50.  
51.  
52.

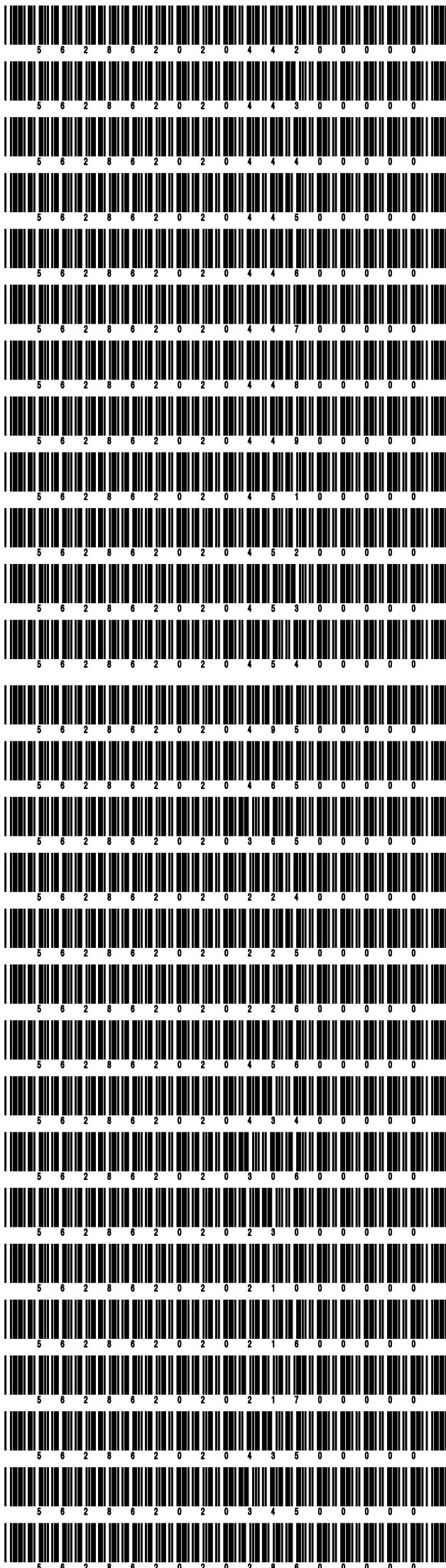
### Bar Codes:

6. Life, Health & Annuity Guaranty Association Model Act Assessment Base Reconciliation Exhibit [Document Identifier 290]
7. Adjustments to the Life, Health & Annuity Guaranty Association Model Act Assessment Base Reconciliation Exhibit [Document Identifier 300]
12. SIS Stockholder Information Supplement [Document Identifier 420]
13. Medicare Supplement Insurance Experience Exhibit [Document Identifier 360]
14. Trusted Surplus Statement [Document Identifier 490]



## **SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES**

17. Actuarial Opinion on X-Factors [Document Identifier 442]
18. Actuarial Opinion on Separate Accounts Funding Guaranteed Minimum Benefit [Document Identifier 443]
19. Actuarial Opinion on Synthetic Guaranteed Investment Contracts [Document Identifier 444]
20. Reasonableness of Assumptions Certification required by Actuarial Guideline XXXV [Document Identifier 445]
21. Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXV [Document Identifier 446]
22. Reasonableness of Assumptions Certification for Implied Guaranteed Rate Method required by Actuarial Guideline XXXVI [Document Identifier 447]
23. Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI [Document Identifier 448]
24. Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Market Value) [Document Identifier 449]
26. C-3 RBC Certifications Required Under C-3 Phase II [Document Identifier 451]
27. Actuarial Certifications Related to Annuity Nonforfeiture Ongoing Compliance for Equity Indexed Annuities [Document Identifier 452]
28. Modified Guaranteed Annuity Model Regulation [Document Identifier 453]
33. Actuarial Certification regarding the use of 2001 Preferred Class Tables required by the Model Regulation Permitting the Recognition of Preferred Mortality Tables for Use in Determining Minimum Reserve Liabilities [Document Identifier 454]
34. Workers' Compensation Carve-Out Supplement [Document Identifier 495]
35. Supplemental Schedule O [Document Identifier 465]
36. Medicare Part D Coverage Supplement [Document Identifier 365]
37. Relief from the five-year rotation requirement for lead audit partner [Document Identifier 224]
38. Relief from the one-year cooling off period for independent CPA [Document Identifier 225]
39. Relief from the Requirements for Audit Committees [Document Identifier 226]
40. VM-20 Reserves Supplement [Document Identifier 456]
41. Regulatory Asset Adequacy Issues Summary (RAAIS) required by the Valuation Manual [Document Identifier 434]
42. Long-Term Care Experience Reporting Forms [Document Identifier 306]
43. Credit Insurance Experience Exhibit [Document Identifier 230]
44. Accident and Health Policy Experience Exhibit [Document Identifier 210]
45. Supplemental Health Care Exhibit (Parts 1, 2 and 3) [Document Identifier 216]
46. Supplemental Health Care Exhibit's Expense Allocation Report [Document Identifier 217]
47. Actuarial Memorandum Required by Actuarial Guideline XXXVIII 8D [Document Identifier 435]
48. Supplemental Term and Universal Life Insurance Reinsurance Exhibit [Document Identifier 345]
49. Variable Annuities Supplement [Document Identifier 286]



## **SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES**

50. Executive Summary of the PBR Actuarial Report [Document Identifier 457]



51. Life Summary of the PBR Actuarial Report [Document Identifier 458]



52. Variable Annuities Summary of the PBR Actuarial Report  
[Document Identifier 459]



ANNUAL STATEMENT FOR THE YEAR 2020 OF THE American Mutual Life Association  
**OVERFLOW PAGE FOR WRITE-INS**

Additional Write-ins for Exhibit 2 Line 9.3

	Insurance				5 Investment	6 Fraternal	7 Total			
	1 Life	Accident and Health		4 All Other Lines of Business						
		2 Cost Containment	3 All Other							
09.304. Fraternal Events .....						26,947	26,947			
09.305. Consulting Services .....	970						970			
09.306. Data Processing .....	14,265						14,265			
09.397. Summary of remaining write-ins for Line 9.3 from overflow page	15,235					26,947	42,182			