



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

ANNUAL STATEMENT  
FOR THE YEAR ENDED DECEMBER 31, 2022  
OF THE CONDITION AND AFFAIRS OF THE

American Mutual Life Association

NAIC Group Code

(Current)

(Prior)

NAIC Company Code

56286

Employer's ID Number

34-6577472

Organized under the Laws of

Ohio

, State of Domicile or Port of Entry

OH

Country of Domicile

United States of America

Licensed as business type: 

Life, Accident and Health [ ]

Fraternal Benefit Societies [ X ]

Incorporated/Organized

03/13/1914

Commenced Business

11/13/1910

Statutory Home Office

19424 South Waterloo Road

, 

Cleveland, OH, US 44119

(Street and Number)

(City or Town, State, Country and Zip Code)

Main Administrative Office

19424 South Waterloo Road

(Street and Number)

Cleveland, OH, US 44119

(City or Town, State, Country and Zip Code)

216-531-1900

(Area Code) (Telephone Number)

Mail Address

19424 South Waterloo Road

, 

Cleveland, OH, US 44119

(Street and Number or P.O. Box)

(City or Town, State, Country and Zip Code)

Primary Location of Books and Records

19424 South Waterloo Road

(Street and Number)

Cleveland, OH, US 44119

(City or Town, State, Country and Zip Code)

216-531-1900

(Area Code) (Telephone Number)

Internet Website Address

www.AmericanMutual.org

Statutory Statement Contact

Andrew Hanigosky

, 

216-531-1900

(Name)

(Area Code) (Telephone Number)

a.hanigosky@Americanmutual.org

, 

(E-mail Address)

(FAX Number)

OFFICERS

President

Timothy J Percic

CFO

Andrew Hanigosky #

OTHER

DIRECTORS OR TRUSTEES

|               |                  |                 |
|---------------|------------------|-----------------|
| Joseph Zab    | James Czeck      | Ronald Zab      |
| Kenneth Shine | Alyce Kane       | Jaime Loncar    |
| James Mannion | Charles Kohli    | Jacob Young     |
| Cade Jeric    | Kaitlin Ginter # | Charles Krzic # |

State of

Ohio

County of

SS

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.

Andrew Hanigosky

Chief Financial Officer

Timothy J. Percic

President/CEO

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 .....
3. Number of pages attached.....



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American Mutual Life Association

DIRECT BUSINESS IN THE STATE OF

DURING THE YEAR 2022

NAIC Group Code 0000

LIFE INSURANCE

NAIC Company Code 56286

| DIRECT PREMIUMS<br>AND ANNUITY CONSIDERATIONS   | 1<br>Ordinary | 2<br>Credit Life (Group<br>and Individual) | 3<br>Group | 4<br>Industrial | 5<br>Total |
|---|---------------|--|------------|-----------------|------------|
| 1. Life insurance .....   |               |  |            |                 |            |
| 2. Annuity considerations .....   |               |  |            |                 |            |
| 3. Deposit-type contract funds .....  |               | XXX  |            | XXX             |            |
| 4. Other considerations .....   |               |  |            |                 |            |
| 5. Totals (Sum of Lines 1 to 4)   |               |  |            |                 |            |
| <b>DIRECT DIVIDENDS TO<br/>POLICYHOLDERS/REFUNDS TO MEMBERS</b>                                     |               |  |            |                 |            |
| Life insurance:   |               |  |            |                 |            |
| 6.1 Paid in cash or left on deposit .....   |               |  |            |                 |            |
| 6.2 Applied to pay renewal premiums .....   |               |  |            |                 |            |
| 6.3 Applied to provide paid-up additions or shorten the<br>endowment or premium-paying period ..... |               |  |            |                 |            |
| 6.4 Other .....   |               |  |            |                 |            |
| 6.5 Totals (Sum of Lines 6.1 to 6.4) .....  |               |  |            |                 |            |
| 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)  |               |  |            |                 |            |
| <b>DIRECT CLAIMS AND BENEFITS PAID</b>  |               |  |            |                 |            |
| 9. Death benefits .....   |               |  |            |                 |            |
| 10. Matured endowments .....  |               |  |            |                 |            |
| 11. Annuity benefits .....  |               |  |            |                 |            |
| 12. Surrender values and withdrawals for life contracts ..  |               |  |            |                 |            |
| 13. Aggregate write-ins for miscellaneous direct claims<br>and benefits paid .....                  |               |  |            |                 |            |
| 14. All other benefits, except accident and health .....  |               |  |            |                 |            |
| 15. Totals  |               |  |            |                 |            |
| <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<br>above)                                    |               |  |            |                 |            |

| DIRECT DEATH<br>BENEFITS AND<br>MATURED<br>ENDOWMENTS<br>INCURRED | Ordinary                      |        | Credit Life<br>(Group and Individual)    |        | Group              |        | Industrial                    |        | Total                         |        |
|---|-------------------------------|--------|--|--------|--------------------|--------|-------------------------------|--------|-------------------------------|--------|
|   | 1                             | 2      | 3  | 4      | 5                  | 6      | 7                             | 8      | 9                             | 10     |
|   | No. of<br>Pols. &<br>Certifs. | Amount | No. of<br>Ind.Pols.<br>& Gr.<br>Certifs. | Amount | No. of<br>Certifs. | Amount | No. of<br>Pols. &<br>Certifs. | Amount | No. of<br>Pols. &<br>Certifs. | Amount |
| 16. Unpaid December 31, prior<br>year .....                       |                               |        |  |        |                    |        |                               |        |                               |        |
| 17. Incurred during current year<br>Settled during current year:  |                               |        |  |        |                    |        |                               |        |                               |        |
| 18.1 By payment in full .....                                     |                               |        |  |        |                    |        |                               |        |                               |        |
| 18.2 By payment on<br>compromised claims .....                    |                               |        |  |        |                    |        |                               |        |                               |        |
| 18.3 Totals paid .....  |                               |        |  |        |                    |        |                               |        |                               |        |
| 18.4 Reduction by compromise ..                                   |                               |        |  |        |                    |        |                               |        |                               |        |
| 18.5 Amount rejected .....  |                               |        |  |        |                    |        |                               |        |                               |        |
| 18.6 Total settlements .....                                      |                               |        |  |        |                    |        |                               |        |                               |        |
| 19. Unpaid Dec. 31, current<br>year (16+17-18.6)                  |                               |        |  |        |                    |        |                               |        |                               |        |
| <b>POLICY EXHIBIT</b>   |                               |        |  |        | No. of<br>Policies |        |                               |        |                               |        |
| 20. In force December 31, prior<br>year .....                     |                               |        |  | (a)    |                    |        |                               |        |                               |        |
| 21. Issued during year .....                                      |                               |        |  |        |                    |        |                               |        |                               |        |
| 22. Other changes to in force<br>(Net) .....                      |                               |        |  |        |                    |        |                               |        |                               |        |
| 23. In force December 31 of<br>current year                       |                               |        |  | (a)    |                    |        |                               |        |                               |        |

(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               | 2                         | 3   | 4                  | 5                         |
|---|-----------------|---------------------------|---|--------------------|---------------------------|
|   | Direct Premiums | Direct Premiums<br>Earned | Policyholder Dividends<br>Paid, Refunds to<br>Members or Credited<br>on Direct Business | Direct Losses Paid | Direct Losses<br>Incurred |
| 24. Group Policies (b) .....  |                 |                           |   |                    |                           |
| 24.1 Federal Employees Health Benefits Plan<br>premium (b) .....                        |                 |                           |   |                    |                           |
| 24.2 Credit (Group and Individual) .....  |                 |                           |   |                    |                           |
| 24.3 Collectively renewable policies/certificates (b) .....                             |                 |                           |   |                    |                           |
| 24.4 Medicare Title XVIII exempt from state taxes or fees<br>Other Individual Policies: |                 |                           |   |                    |                           |
| 25.1 Non-cancelable (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) .....   |                 |                           |   |                    |                           |
| 26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)                                |                 |                           |   |                    |                           |

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

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American Mutual Life Association

FORM FOR CALCULATING THE INTEREST MAINTENANCE RESERVE

| INTEREST MAINTENANCE RESERVE  |             |
|---|-------------|
|   | 1<br>Amount |
| 1. Reserve as of December 31, Prior Year .....  | 312,988     |
| 2. Current year's realized pre-tax capital gains/(losses) of \$ ..... (123,003) transferred into the reserve net of taxes of \$ ..... | (123,003)   |
| 3. Adjustment for current year's liability gains/(losses) released from the reserve .....   | 0           |
| 4. Balance before reduction for amount transferred to Summary of Operations (Line 1 + Line 2 + Line 3) .....                          | 189,985     |
| 5. Current year's amortization released to Summary of Operations (Amortization, Line 1, Column 4) .....                               | (69,204)    |
| 6. Reserve as of December 31, current year (Line 4 minus Line 5)  | 259,189     |

| AMORTIZATION              |   |  |  |   |
|---------------------------|---|--|--|---|
|                           | 1   | 2  | 3  | 4   |
| Year of Amortization      | Reserve as of<br>December 31,<br>Prior Year | Current Year's<br>Realized Capital<br>Gains/(Losses)<br>Transferred into the<br>Reserve Net of Taxes | Adjustment for Current<br>Year's Liability<br>Gains/(Losses)<br>Released From<br>the Reserve | Balance Before<br>Reduction for Current<br>Year's Amortization<br>(Cols. 1 + 2 + 3) |
| 1. 2022 .....             | 53,799                                      | (123,003)  | 0  | (69,204)  |
| 2. 2023 .....             | 33,816                                      | 0  | 0  | 33,816  |
| 3. 2024 .....             | 23,156                                      | 0  | 0  | 23,156  |
| 4. 2025 .....             | 17,017                                      | 0  | 0  | 17,017  |
| 5. 2026 .....             | 10,506                                      | 0  | 0  | 10,506  |
| 6. 2027 .....             | 5,049                                       | 0  | 0  | 5,049   |
| 7. 2028 .....             | 1,951                                       | 0  | 0  | 1,951   |
| 8. 2029 .....             | 1,853                                       | 0  | 0  | 1,853   |
| 9. 2030 .....             | 4,037                                       | 0  | 0  | 4,037   |
| 10. 2031 .....            | 7,767                                       | 0  | 0  | 7,767   |
| 11. 2032 .....            | 11,649                                      | 0  | 0  | 11,649  |
| 12. 2033 .....            | 15,086                                      | 0  | 0  | 15,086  |
| 13. 2034 .....            | 17,093                                      | 0  | 0  | 17,093  |
| 14. 2035 .....            | 16,731                                      | 0  | 0  | 16,731  |
| 15. 2036 .....            | 16,092                                      | 0  | 0  | 16,092  |
| 16. 2037 .....            | 15,441                                      | 0  | 0  | 15,441  |
| 17. 2038 .....            | 14,102                                      | 0  | 0  | 14,102  |
| 18. 2039 .....            | 13,110                                      | 0  | 0  | 13,110  |
| 19. 2040 .....            | 11,873                                      | 0  | 0  | 11,873  |
| 20. 2041 .....            | 9,871                                       | 0  | 0  | 9,871   |
| 21. 2042 .....            | 6,683                                       | 0  | 0  | 6,683   |
| 22. 2043 .....            | 4,261                                       | 0  | 0  | 4,261   |
| 23. 2044 .....            | 2,235                                       | 0  | 0  | 2,235   |
| 24. 2045 .....            | 383   | 0  | 0  | 383   |
| 25. 2046 .....            | (314)                                       | 0  | 0  | (314)   |
| 26. 2047 .....            | (259)                                       | 0  | 0  | (259)   |
| 27. 2048 .....            |   | 0  | 0  | 0   |
| 28. 2049 .....            |   | 0  | 0  | 0   |
| 29. 2050 .....            |   | 0  | 0  | 0   |
| 30. 2051 .....            |   | 0  | 0  | 0   |
| 31. 2052 and Later        |   | 0  | 0  | 0   |
| 32. Total (Lines 1 to 31) | 312,988                                     | (123,003)  | 0  | 189,985   |

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American Mutual Life Association

ASSET VALUATION RESERVE

|   | Default Component                 |                     |                             | Equity Component  |  |                             | 7<br>Total Amount<br>(Cols. 3 + 6) |
|---|-----------------------------------|---------------------|-----------------------------|-------------------|--|-----------------------------|------------------------------------|
|   | 1<br>Other Than<br>Mortgage Loans | 2<br>Mortgage Loans | 3<br>Total<br>(Cols. 1 + 2) | 4<br>Common Stock | 5<br>Real Estate and<br>Other Invested<br>Assets | 6<br>Total<br>(Cols. 4 + 5) |                                    |
| 1. Reserve as of December 31, prior year .....  | 395,539                           | 86                  | 395,624                     | 251,033           | 14,900   | 265,933                     | 661,558                            |
| 2. Realized capital gains/(losses) net of taxes - General Account .....                     | (123,003)                         | 0                   | (123,003)                   | (20,305)          | 0  | (20,305)                    | (143,308)                          |
| 3. Realized capital gains/(losses) net of taxes - Separate Accounts .....                   | 0                                 | 0                   | 0                           | 0                 | 0  | 0                           | 0                                  |
| 4. Unrealized capital gains/(losses) net of deferred taxes - General Account .....          | 135,901                           | 0                   | 135,901                     | (388,023)         |  | (388,023)                   | (252,122)                          |
| 5. Unrealized capital gains/(losses) net of deferred taxes - Separate Accounts .....        | 0                                 | 0                   | 0                           | 0                 | 0  | 0                           | 0                                  |
| 6. Capital gains credited/(losses charged) to contract benefits, payments or reserves ..... | 0                                 | 0                   | 0                           | 0                 | 0  | 0                           | 0                                  |
| 7. Basic contribution .....   | 98,096                            | 0                   | 98,096                      | 0                 | 0  | 0                           | 98,096                             |
| 8. Accumulated balances (Lines 1 through 5 - 6 + 7) .....                                   | 506,533                           | 86                  | 506,619                     | (157,295)         | 14,900   | (142,395)                   | 364,224                            |
| 9. Maximum reserve .....  | 463,820                           | 0                   | 463,820                     | 313,184           | 13,932   | 327,116                     | 790,936                            |
| 10. Reserve objective .....   | 285,065                           | 0                   | 285,065                     | 312,931           | 13,932   | 326,863                     | 611,928                            |
| 11. 20% of (Line 10 - Line 8) .....   | (44,294)                          | (17)                | (44,311)                    | 94,045            | (194)  | 93,852                      | 49,541                             |
| 12. Balance before transfers (Lines 8 + 11) .....   | 462,240                           | 68                  | 462,308                     | (63,250)          | 14,706   | (48,543)                    | 413,765                            |
| 13. Transfers .....   |                                   |                     | 0                           |                   |  | 0                           | 0                                  |
| 14. Voluntary contribution .....  |                                   |                     | 0                           |                   |  | 0                           | 0                                  |
| 15. Adjustment down to maximum/up to zero .....   | 1,580                             | (68)                | 1,512                       | 376,434           | (774)  | 375,660                     | 377,172                            |
| 16. Reserve as of December 31, current year (Lines 12 + 13 + 14 + 15)                       | 463,820                           | 0                   | 463,820                     | 313,184           | 13,932   | 327,117                     | 790,937                            |

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

| Line<br>Num-<br>ber | NAIC<br>Desig-<br>nation | Description   | 1                               | 2   | 3                               | 4   | Basic Contribution |                        | Reserve Objective |                         | Maximum Reserve |                         |
|---------------------|--------------------------|---|---------------------------------|---|---------------------------------|---|--------------------|------------------------|-------------------|-------------------------|-----------------|-------------------------|
|                     |                          |   | Book/Adjusted<br>Carrying Value | Reclassify<br>Related Party<br>Encumbrances | Add Third Party<br>Encumbrances | Balance for<br>AVR Reserve<br>Calculations<br>(Cols. 1 + 2 + 3) | 5                  | 6                      | 7                 | 8                       | 9               | 10                      |
|                     |                          |   |                                 |   |                                 |   | Factor             | Amount<br>(Cols.4 x 5) | Factor            | Amount<br>(Cols. 4 x 7) | Factor          | Amount<br>(Cols. 4 x 9) |
| LONG-TERM BONDS     |                          |   |                                 |   |                                 |   |                    |                        |                   |                         |                 |                         |
| 1.                  |                          | Exempt Obligations .....  | 9,400,954                       | XXX   | XXX                             | 9,400,954   | 0.0000             | 0                      | 0.0000            | 0                       | 0.0000          | 0                       |
| 2.1                 | 1                        | NAIC Designation Category 1.A .....                               | 2,850,786                       | XXX   | XXX                             | 2,850,786   | 0.0002             | 570                    | 0.0007            | 1,996                   | 0.0013          | 3,706                   |
| 2.2                 | 1                        | NAIC Designation Category 1.B .....                               | 415,954                         | XXX   | XXX                             | 415,954   | 0.0004             | 166                    | 0.0011            | 458                     | 0.0023          | 957                     |
| 2.3                 | 1                        | NAIC Designation Category 1.C .....                               | 0                               | XXX   | XXX                             | 0   | 0.0006             | 0                      | 0.0018            | 0                       | 0.0035          | 0                       |
| 2.4                 | 1                        | NAIC Designation Category 1.D .....                               | 2,040,125                       | XXX   | XXX                             | 2,040,125   | 0.0007             | 1,428                  | 0.0022            | 4,488                   | 0.0044          | 8,977                   |
| 2.5                 | 1                        | NAIC Designation Category 1.E .....                               | 791,804                         | XXX   | XXX                             | 791,804   | 0.0009             | 713                    | 0.0027            | 2,138                   | 0.0055          | 4,355                   |
| 2.6                 | 1                        | NAIC Designation Category 1.F .....                               | 1,980,821                       | XXX   | XXX                             | 1,980,821   | 0.0011             | 2,179                  | 0.0034            | 6,735                   | 0.0068          | 13,470                  |
| 2.7                 | 1                        | NAIC Designation Category 1.G .....                               | 2,337,134                       | XXX   | XXX                             | 2,337,134   | 0.0014             | 3,272                  | 0.0042            | 9,816                   | 0.0085          | 19,866                  |
| 2.8                 |                          | Subtotal NAIC 1 (2.1+2.2+2.3+2.4+2.5+2.6+2.7) .....               | 10,416,625                      | XXX   | XXX                             | 10,416,625  | XXX                | 8,328                  | XXX               | 25,630                  | XXX             | 51,329                  |
| 3.1                 | 2                        | NAIC Designation Category 2.A .....                               | 3,182,535                       | XXX   | XXX                             | 3,182,535   | 0.0021             | 6,683                  | 0.0063            | 20,050                  | 0.0105          | 33,417                  |
| 3.2                 | 2                        | NAIC Designation Category 2.B .....                               | 9,631,388                       | XXX   | XXX                             | 9,631,388   | 0.0025             | 24,078                 | 0.0076            | 73,199                  | 0.0127          | 122,319                 |
| 3.3                 | 2                        | NAIC Designation Category 2.C .....                               | 7,288,022                       | XXX   | XXX                             | 7,288,022   | 0.0036             | 26,237                 | 0.0108            | 78,711                  | 0.0180          | 131,184                 |
| 3.4                 |                          | Subtotal NAIC 2 (3.1+3.2+3.3) .....                               | 20,101,945                      | XXX   | XXX                             | 20,101,945  | XXX                | 56,999                 | XXX               | 171,959                 | XXX             | 286,920                 |
| 4.1                 | 3                        | NAIC Designation Category 3.A .....                               | 1,436,819                       | XXX   | XXX                             | 1,436,819   | 0.0069             | 9,914                  | 0.0183            | 26,294                  | 0.0262          | 37,645                  |
| 4.2                 | 3                        | NAIC Designation Category 3.B .....                               | 1,653,558                       | XXX   | XXX                             | 1,653,558   | 0.0099             | 16,370                 | 0.0264            | 43,654                  | 0.0377          | 62,339                  |
| 4.3                 | 3                        | NAIC Designation Category 3.C .....                               | 0                               | XXX   | XXX                             | 0   | 0.0131             | 0                      | 0.0350            | 0                       | 0.0500          | 0                       |
| 4.4                 |                          | Subtotal NAIC 3 (4.1+4.2+4.3) .....                               | 3,090,377                       | XXX   | XXX                             | 3,090,377   | XXX                | 26,284                 | XXX               | 69,948                  | XXX             | 99,984                  |
| 5.1                 | 4                        | NAIC Designation Category 4.A .....                               | 0                               | XXX   | XXX                             | 0   | 0.0184             | 0                      | 0.0430            | 0                       | 0.0615          | 0                       |
| 5.2                 | 4                        | NAIC Designation Category 4.B .....                               | 0                               | XXX   | XXX                             | 0   | 0.0238             | 0                      | 0.0555            | 0                       | 0.0793          | 0                       |
| 5.3                 | 4                        | NAIC Designation Category 4.C .....                               | 0                               | XXX   | XXX                             | 0   | 0.0310             | 0                      | 0.0724            | 0                       | 0.1034          | 0                       |
| 5.4                 |                          | Subtotal NAIC 4 (5.1+5.2+5.3) .....                               | 0                               | XXX   | XXX                             | 0   | XXX                | 0                      | XXX               | 0                       | XXX             | 0                       |
| 6.1                 | 5                        | NAIC Designation Category 5.A .....                               | 0                               | XXX   | XXX                             | 0   | 0.0472             | 0                      | 0.0846            | 0                       | 0.1410          | 0                       |
| 6.2                 | 5                        | NAIC Designation Category 5.B .....                               | 0                               | XXX   | XXX                             | 0   | 0.0663             | 0                      | 0.1188            | 0                       | 0.1980          | 0                       |
| 6.3                 | 5                        | NAIC Designation Category 5.C .....                               | 0                               | XXX   | XXX                             | 0   | 0.0836             | 0                      | 0.1498            | 0                       | 0.2496          | 0                       |
| 6.4                 |                          | Subtotal NAIC 5 (6.1+6.2+6.3) .....                               | 0                               | XXX   | XXX                             | 0   | XXX                | 0                      | XXX               | 0                       | XXX             | 0                       |
| 7.                  | 6                        | NAIC 6 .....  | 0                               | XXX   | XXX                             | 0   | 0.0000             | 0                      | 0.2370            | 0                       | 0.2370          | 0                       |
| 8.                  |                          | Total Unrated Multi-class Securities Acquired by Conversion ..... | 0                               | XXX   | XXX                             | 0   | XXX                | 0                      | XXX               | 0                       | XXX             | 0                       |
| 9.                  |                          | Total Long-Term Bonds (1+2.8+3.4+4.4+5.4+6.4+7+8) .....           | 43,009,900                      | XXX   | XXX                             | 43,009,900  | XXX                | 91,611                 | XXX               | 267,537                 | XXX             | 438,233                 |
| PREFERRED STOCKS    |                          |   |                                 |   |                                 |   |                    |                        |                   |                         |                 |                         |
| 10.                 | 1                        | Highest Quality .....   |                                 | XXX   | XXX                             | 0   | 0.0005             | 0                      | 0.0016            | 0                       | 0.0033          | 0                       |
| 11.                 | 2                        | High Quality .....  | 364,360                         | XXX   | XXX                             | 364,360   | 0.0021             | 765                    | 0.0064            | 2,332                   | 0.0106          | 3,862                   |
| 12.                 | 3                        | Medium Quality .....  | 577,790                         | XXX   | XXX                             | 577,790   | 0.0099             | 5,720                  | 0.0263            | 15,196                  | 0.0376          | 21,725                  |
| 13.                 | 4                        | Low Quality .....   |                                 | XXX   | XXX                             | 0   | 0.0245             | 0                      | 0.0572            | 0                       | 0.0817          | 0                       |
| 14.                 | 5                        | Lower Quality .....   |                                 | XXX   | XXX                             | 0   | 0.0630             | 0                      | 0.1128            | 0                       | 0.1880          | 0                       |
| 15.                 | 6                        | In or Near Default .....  |                                 | XXX   | XXX                             | 0   | 0.0000             | 0                      | 0.2370            | 0                       | 0.2370          | 0                       |
| 16.                 |                          | Affiliated Life with AVR .....                                    |                                 | XXX   | XXX                             | 0   | 0.0000             | 0                      | 0.0000            | 0                       | 0.0000          | 0                       |
| 17.                 |                          | Total Preferred Stocks (Sum of Lines 10 through 16) .....         | 942,150                         | XXX   | XXX                             | 942,150   | XXX                | 6,485                  | XXX               | 17,528                  | XXX             | 25,587                  |

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

| Line<br>Num-<br>ber    | NAIC<br>Desig-<br>nation | Description   | 1                               | 2   | 3                               | 4   | Basic Contribution |                        | Reserve Objective |                         | Maximum Reserve |                         |
|------------------------|--------------------------|---|---------------------------------|---|---------------------------------|---|--------------------|------------------------|-------------------|-------------------------|-----------------|-------------------------|
|                        |                          |   | Book/Adjusted<br>Carrying Value | Reclassify<br>Related Party<br>Encumbrances | Add Third Party<br>Encumbrances | Balance for<br>AVR Reserve<br>Calculations<br>(Cols. 1 + 2 + 3) | 5                  | 6                      | 7                 | 8                       | 9               | 10                      |
|                        |                          |   |                                 |   |                                 |   | Factor             | Amount<br>(Cols.4 x 5) | Factor            | Amount<br>(Cols. 4 x 7) | Factor          | Amount<br>(Cols. 4 x 9) |
| SHORT-TERM BONDS       |                          |   |                                 |   |                                 |   |                    |                        |                   |                         |                 |                         |
| 18.                    |                          | Exempt Obligations .....                                      |                                 | XXX   | XXX                             | 0   | 0.0000             | 0                      | 0.0000            | 0                       | 0.0000          | 0                       |
| 19.1                   | 1                        | NAIC Designation Category 1.A .....                           |                                 | XXX   | XXX                             | 0   | 0.0002             | 0                      | 0.0007            | 0                       | 0.0013          | 0                       |
| 19.2                   | 1                        | NAIC Designation Category 1.B .....                           |                                 | XXX   | XXX                             | 0   | 0.0004             | 0                      | 0.0011            | 0                       | 0.0023          | 0                       |
| 19.3                   | 1                        | NAIC Designation Category 1.C .....                           |                                 | XXX   | XXX                             | 0   | 0.0006             | 0                      | 0.0018            | 0                       | 0.0035          | 0                       |
| 19.4                   | 1                        | NAIC Designation Category 1.D .....                           |                                 | XXX   | XXX                             | 0   | 0.0007             | 0                      | 0.0022            | 0                       | 0.0044          | 0                       |
| 19.5                   | 1                        | NAIC Designation Category 1.E .....                           |                                 | XXX   | XXX                             | 0   | 0.0009             | 0                      | 0.0027            | 0                       | 0.0055          | 0                       |
| 19.6                   | 1                        | NAIC Designation Category 1.F .....                           |                                 | XXX   | XXX                             | 0   | 0.0011             | 0                      | 0.0034            | 0                       | 0.0068          | 0                       |
| 19.7                   | 1                        | NAIC Designation Category 1.G .....                           |                                 | XXX   | XXX                             | 0   | 0.0014             | 0                      | 0.0042            | 0                       | 0.0085          | 0                       |
| 19.8                   |                          | Subtotal NAIC 1 (19.1+19.2+19.3+19.4+19.5+19.6+19.7) .....    | 0                               | XXX   | XXX                             | 0   | XXX                | 0                      | XXX               | 0                       | XXX             | 0                       |
| 20.1                   | 2                        | NAIC Designation Category 2.A .....                           |                                 | XXX   | XXX                             | 0   | 0.0021             | 0                      | 0.0063            | 0                       | 0.0105          | 0                       |
| 20.2                   | 2                        | NAIC Designation Category 2.B .....                           |                                 | XXX   | XXX                             | 0   | 0.0025             | 0                      | 0.0076            | 0                       | 0.0127          | 0                       |
| 20.3                   | 2                        | NAIC Designation Category 2.C .....                           |                                 | XXX   | XXX                             | 0   | 0.0036             | 0                      | 0.0108            | 0                       | 0.0180          | 0                       |
| 20.4                   |                          | Subtotal NAIC 2 (20.1+20.2+20.3) .....                        | 0                               | XXX   | XXX                             | 0   | XXX                | 0                      | XXX               | 0                       | XXX             | 0                       |
| 21.1                   | 3                        | NAIC Designation Category 3.A .....                           |                                 | XXX   | XXX                             | 0   | 0.0069             | 0                      | 0.0183            | 0                       | 0.0262          | 0                       |
| 21.2                   | 3                        | NAIC Designation Category 3.B .....                           |                                 | XXX   | XXX                             | 0   | 0.0099             | 0                      | 0.0264            | 0                       | 0.0377          | 0                       |
| 21.3                   | 3                        | NAIC Designation Category 3.C .....                           |                                 | XXX   | XXX                             | 0   | 0.0131             | 0                      | 0.0350            | 0                       | 0.0500          | 0                       |
| 21.4                   |                          | Subtotal NAIC 3 (21.1+21.2+21.3) .....                        | 0                               | XXX   | XXX                             | 0   | XXX                | 0                      | XXX               | 0                       | XXX             | 0                       |
| 22.1                   | 4                        | NAIC Designation Category 4.A .....                           |                                 | XXX   | XXX                             | 0   | 0.0184             | 0                      | 0.0430            | 0                       | 0.0615          | 0                       |
| 22.2                   | 4                        | NAIC Designation Category 4.B .....                           |                                 | XXX   | XXX                             | 0   | 0.0238             | 0                      | 0.0555            | 0                       | 0.0793          | 0                       |
| 22.3                   | 4                        | NAIC Designation Category 4.C .....                           |                                 | XXX   | XXX                             | 0   | 0.0310             | 0                      | 0.0724            | 0                       | 0.1034          | 0                       |
| 22.4                   |                          | Subtotal NAIC 4 (22.1+22.2+22.3) .....                        | 0                               | XXX   | XXX                             | 0   | XXX                | 0                      | XXX               | 0                       | XXX             | 0                       |
| 23.1                   | 5                        | NAIC Designation Category 5.A .....                           |                                 | XXX   | XXX                             | 0   | 0.0472             | 0                      | 0.0846            | 0                       | 0.1410          | 0                       |
| 23.2                   | 5                        | NAIC Designation Category 5.B .....                           |                                 | XXX   | XXX                             | 0   | 0.0663             | 0                      | 0.1188            | 0                       | 0.1980          | 0                       |
| 23.3                   | 5                        | NAIC Designation Category 5.C .....                           |                                 | XXX   | XXX                             | 0   | 0.0836             | 0                      | 0.1498            | 0                       | 0.2496          | 0                       |
| 23.4                   |                          | Subtotal NAIC 5 (23.1+23.2+23.3) .....                        | 0                               | XXX   | XXX                             | 0   | XXX                | 0                      | XXX               | 0                       | XXX             | 0                       |
| 24.                    | 6                        | NAIC 6 .....  |                                 | XXX   | XXX                             | 0   | 0.0000             | 0                      | 0.2370            | 0                       | 0.2370          | 0                       |
| 25.                    |                          | Total Short-Term Bonds (18+19.8+20.4+21.4+22.4+23.4+24) ..... | 0                               | XXX   | XXX                             | 0   | XXX                | 0                      | XXX               | 0                       | XXX             | 0                       |
| DERIVATIVE INSTRUMENTS |                          |   |                                 |   |                                 |   |                    |                        |                   |                         |                 |                         |
| 26.                    |                          | Exchange Traded .....   |                                 | XXX   | XXX                             | 0   | 0.0005             | 0                      | 0.0016            | 0                       | 0.0033          | 0                       |
| 27.                    | 1                        | Highest Quality .....   |                                 | XXX   | XXX                             | 0   | 0.0005             | 0                      | 0.0016            | 0                       | 0.0033          | 0                       |
| 28.                    | 2                        | High Quality .....  |                                 | XXX   | XXX                             | 0   | 0.0021             | 0                      | 0.0064            | 0                       | 0.0106          | 0                       |
| 29.                    | 3                        | Medium Quality .....  |                                 | XXX   | XXX                             | 0   | 0.0099             | 0                      | 0.0263            | 0                       | 0.0376          | 0                       |
| 30.                    | 4                        | Low Quality .....   |                                 | XXX   | XXX                             | 0   | 0.0245             | 0                      | 0.0572            | 0                       | 0.0817          | 0                       |
| 31.                    | 5                        | Lower Quality .....   |                                 | XXX   | XXX                             | 0   | 0.0630             | 0                      | 0.1128            | 0                       | 0.1880          | 0                       |
| 32.                    | 6                        | In or Near Default .....                                      |                                 | XXX   | XXX                             | 0   | 0.0000             | 0                      | 0.2370            | 0                       | 0.2370          | 0                       |
| 33.                    |                          | Total Derivative Instruments .....                            | 0                               | XXX   | XXX                             | 0   | XXX                | 0                      | XXX               | 0                       | XXX             | 0                       |
| 34.                    |                          | Total (Lines 9 + 17 + 25 + 33) .....                          | 43,952,050                      | XXX   | XXX                             | 43,952,050  | XXX                | 98,096                 | XXX               | 285,065                 | XXX             | 463,820                 |

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

| Line<br>Num-<br>ber | NAIC<br>Desig-<br>nation | Description  | 1<br><br>Book/Adjusted<br>Carrying Value | 2<br><br>Reclassify<br>Related Party<br>Encumbrances | 3<br><br>Add Third Party<br>Encumbrances | 4<br><br>Balance for<br>AVR Reserve<br>Calculations<br>(Cols. 1 + 2 + 3) | Basic Contribution |                                 | Reserve Objective |                                  | Maximum Reserve |                                   |
|---------------------|--------------------------|--|--|--|--|--|--------------------|---------------------------------|-------------------|----------------------------------|-----------------|-----------------------------------|
|                     |                          |  |  |  |  |  | 5<br><br>Factor    | 6<br><br>Amount<br>(Cols.4 x 5) | 7<br><br>Factor   | 8<br><br>Amount<br>(Cols. 4 x 7) | 9<br><br>Factor | 10<br><br>Amount<br>(Cols. 4 x 9) |
|                     |                          | MORTGAGE LOANS   |  |  |  |  |                    |                                 |                   |                                  |                 |                                   |
|                     |                          | In Good Standing:  |  |  |  |  |                    |                                 |                   |                                  |                 |                                   |
| 35.                 |                          | Farm Mortgages - CM1 - Highest Quality .....                         |  |  | XXX                                      | 0  | 0.0011             | 0                               | 0.0057            | 0                                | 0.0074          | 0                                 |
| 36.                 |                          | Farm Mortgages - CM2 - High Quality .....                            |  |  | XXX                                      | 0  | 0.0040             | 0                               | 0.0114            | 0                                | 0.0149          | 0                                 |
| 37.                 |                          | Farm Mortgages - CM3 - Medium Quality .....                          |  |  | XXX                                      | 0  | 0.0069             | 0                               | 0.0200            | 0                                | 0.0257          | 0                                 |
| 38.                 |                          | Farm Mortgages - CM4 - Low Medium Quality .....                      |  |  | XXX                                      | 0  | 0.0120             | 0                               | 0.0343            | 0                                | 0.0428          | 0                                 |
| 39.                 |                          | Farm Mortgages - CM5 - Low Quality .....                             |  |  | XXX                                      | 0  | 0.0183             | 0                               | 0.0486            | 0                                | 0.0628          | 0                                 |
| 40.                 |                          | Residential Mortgages - Insured or Guaranteed .....                  |  |  | XXX                                      | 0  | 0.0003             | 0                               | 0.0007            | 0                                | 0.0011          | 0                                 |
| 41.                 |                          | Residential Mortgages - All Other .....                              |  |  | XXX                                      | 0  | 0.0015             | 0                               | 0.0034            | 0                                | 0.0046          | 0                                 |
| 42.                 |                          | Commercial Mortgages - Insured or Guaranteed .....                   |  |  | XXX                                      | 0  | 0.0003             | 0                               | 0.0007            | 0                                | 0.0011          | 0                                 |
| 43.                 |                          | Commercial Mortgages - All Other - CM1 - Highest Quality .....       |  |  | XXX                                      | 0  | 0.0011             | 0                               | 0.0057            | 0                                | 0.0074          | 0                                 |
| 44.                 |                          | Commercial Mortgages - All Other - CM2 - High Quality .....          |  |  | XXX                                      | 0  | 0.0040             | 0                               | 0.0114            | 0                                | 0.0149          | 0                                 |
| 45.                 |                          | Commercial Mortgages - All Other - CM3 - Medium Quality .....        |  |  | XXX                                      | 0  | 0.0069             | 0                               | 0.0200            | 0                                | 0.0257          | 0                                 |
| 46.                 |                          | Commercial Mortgages - All Other - CM4 - Low Medium<br>Quality ..... |  |  | XXX                                      | 0  | 0.0120             | 0                               | 0.0343            | 0                                | 0.0428          | 0                                 |
| 47.                 |                          | Commercial Mortgages - All Other - CM5 - Low Quality .....           |  |  | XXX                                      | 0  | 0.0183             | 0                               | 0.0486            | 0                                | 0.0628          | 0                                 |
|                     |                          | Overdue, Not in Process:   |  |  |  |  |                    |                                 |                   |                                  |                 |                                   |
| 48.                 |                          | Farm Mortgages .....   |  |  | XXX                                      | 0  | 0.0480             | 0                               | 0.0868            | 0                                | 0.1371          | 0                                 |
| 49.                 |                          | Residential Mortgages - Insured or Guaranteed .....                  |  |  | XXX                                      | 0  | 0.0006             | 0                               | 0.0014            | 0                                | 0.0023          | 0                                 |
| 50.                 |                          | Residential Mortgages - All Other .....                              |  |  | XXX                                      | 0  | 0.0029             | 0                               | 0.0066            | 0                                | 0.0103          | 0                                 |
| 51.                 |                          | Commercial Mortgages - Insured or Guaranteed .....                   |  |  | XXX                                      | 0  | 0.0006             | 0                               | 0.0014            | 0                                | 0.0023          | 0                                 |
| 52.                 |                          | Commercial Mortgages - All Other .....                               |  |  | XXX                                      | 0  | 0.0480             | 0                               | 0.0868            | 0                                | 0.1371          | 0                                 |
|                     |                          | In Process of Foreclosure:   |  |  |  |  |                    |                                 |                   |                                  |                 |                                   |
| 53.                 |                          | Farm Mortgages .....   |  |  | XXX                                      | 0  | 0.0000             | 0                               | 0.1942            | 0                                | 0.1942          | 0                                 |
| 54.                 |                          | Residential Mortgages - Insured or Guaranteed .....                  |  |  | XXX                                      | 0  | 0.0000             | 0                               | 0.0046            | 0                                | 0.0046          | 0                                 |
| 55.                 |                          | Residential Mortgages - All Other .....                              |  |  | XXX                                      | 0  | 0.0000             | 0                               | 0.0149            | 0                                | 0.0149          | 0                                 |
| 56.                 |                          | Commercial Mortgages - Insured or Guaranteed .....                   |  |  | XXX                                      | 0  | 0.0000             | 0                               | 0.0046            | 0                                | 0.0046          | 0                                 |
| 57.                 |                          | Commercial Mortgages - All Other .....                               |  |  | XXX                                      | 0  | 0.0000             | 0                               | 0.1942            | 0                                | 0.1942          | 0                                 |
| 58.                 |                          | Total Schedule B Mortgages (Sum of Lines 35 through 57)              | 0  | 0  | XXX                                      | 0  | XXX                | 0                               | XXX               | 0                                | XXX             | 0                                 |
| 59.                 |                          | Schedule DA Mortgages  |  |  | XXX                                      | 0  | 0.0034             | 0                               | 0.0114            | 0                                | 0.0149          | 0                                 |
| 60.                 |                          | Total Mortgage Loans on Real Estate (Lines 58 + 59)                  | 0  | 0  | XXX                                      | 0  | XXX                | 0                               | XXX               | 0                                | XXX             | 0                                 |

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

| Line<br>Num-<br>ber   | NAIC<br>Desig-<br>nation | Description  | 1                               | 2   | 3                               | 4   | Basic Contribution |                        | Reserve Objective |                         | Maximum Reserve |                         |
|---|--------------------------|--|---------------------------------|---|---------------------------------|---|--------------------|------------------------|-------------------|-------------------------|-----------------|-------------------------|
|   |                          |  | Book/Adjusted<br>Carrying Value | Reclassify<br>Related Party<br>Encumbrances | Add Third Party<br>Encumbrances | Balance for<br>AVR Reserve<br>Calculations<br>(Cols. 1 + 2 + 3) | 5                  | 6                      | 7                 | 8                       | 9               | 10                      |
|   |                          |  |                                 |   |                                 |   | Factor             | Amount<br>(Cols.4 x 5) | Factor            | Amount<br>(Cols. 4 x 7) | Factor          | Amount<br>(Cols. 4 x 9) |
| COMMON STOCK  |                          |  |                                 |   |                                 |   |                    |                        |                   |                         |                 |                         |
| 1.  |                          | Unaffiliated - Public .....  | 1,977,864                       | XXX   | XXX                             | 1,977,864   | 0.0000             | 0                      | 0.1580 (a)        | 312,503                 | 0.1580 (a)      | 312,503                 |
| 2.  |                          | Unaffiliated - Private .....   |                                 | XXX   | XXX                             | 0   | 0.0000             | 0                      | 0.1945            | 0                       | 0.1945          | 0                       |
| 3.  |                          | Federal Home Loan Bank .....   | 70,300                          | XXX   | XXX                             | 70,300  | 0.0000             | 0                      | 0.0061            | 429                     | 0.0097          | 682                     |
| 4.  |                          | Affiliated - Life with AVR .....   |                                 | XXX   | XXX                             | 0   | 0.0000             | 0                      | 0.0000            | 0                       | 0.0000          | 0                       |
| Affiliated - Investment Subsidiary:                         |                          |  |                                 |   |                                 |   |                    |                        |                   |                         |                 |                         |
| 5.  |                          | Fixed Income - Exempt Obligations .....                                      |                                 |   |                                 | 0   | XXX                |                        | XXX               |                         | XXX             |                         |
| 6.  |                          | Fixed Income - Highest Quality .....   |                                 |   |                                 | 0   | XXX                |                        | XXX               |                         | XXX             |                         |
| 7.  |                          | Fixed Income - High Quality .....  |                                 |   |                                 | 0   | XXX                |                        | XXX               |                         | XXX             |                         |
| 8.  |                          | Fixed Income - Medium Quality .....  |                                 |   |                                 | 0   | XXX                |                        | XXX               |                         | XXX             |                         |
| 9.  |                          | Fixed Income - Low Quality .....   |                                 |   |                                 | 0   | XXX                |                        | XXX               |                         | XXX             |                         |
| 10.   |                          | Fixed Income - Lower Quality .....   |                                 |   |                                 | 0   | XXX                |                        | XXX               |                         | XXX             |                         |
| 11.   |                          | Fixed Income - In/Near Default .....   |                                 |   |                                 | 0   | XXX                |                        | XXX               |                         | XXX             |                         |
| 12.   |                          | Unaffiliated Common Stock - Public .....                                     |                                 |   |                                 | 0   | 0.0000             | 0                      | 0.1580 (a)        | 0                       | 0.1580 (a)      | 0                       |
| 13.   |                          | Unaffiliated Common Stock - Private .....                                    |                                 |   |                                 | 0   | 0.0000             | 0                      | 0.1945            | 0                       | 0.1945          | 0                       |
| 14.   |                          | Real Estate .....  |                                 |   |                                 | 0   | (b)                | 0                      | (b)               | 0                       | (b)             | 0                       |
| 15.   |                          | Affiliated - Certain Other (See SVO Purposes and Procedures<br>Manual) ..... |                                 | XXX   | XXX                             | 0   | 0.0000             | 0                      | 0.1580            | 0                       | 0.1580          | 0                       |
| 16.   |                          | Affiliated - All Other .....   |                                 | XXX   | XXX                             | 0   | 0.0000             | 0                      | 0.1945            | 0                       | 0.1945          | 0                       |
| 17.   |                          | Total Common Stock (Sum of Lines 1 through 16)                               | 2,048,164                       | 0   | 0                               | 2,048,164   | XXX                | 0                      | XXX               | 312,931                 | XXX             | 313,184                 |
| REAL ESTATE   |                          |  |                                 |   |                                 |   |                    |                        |                   |                         |                 |                         |
| 18.   |                          | Home Office Property (General Account only) .....                            | 152,758                         |   |                                 | 152,758   | 0.0000             | 0                      | 0.0912            | 13,932                  | 0.0912          | 13,932                  |
| 19.   |                          | Investment Properties .....  |                                 |   |                                 | 0   | 0.0000             | 0                      | 0.0912            | 0                       | 0.0912          | 0                       |
| 20.   |                          | Properties Acquired in Satisfaction of Debt .....                            |                                 |   |                                 | 0   | 0.0000             | 0                      | 0.1337            | 0                       | 0.1337          | 0                       |
| 21.   |                          | Total Real Estate (Sum of Lines 18 through 20)                               | 152,758                         | 0   | 0                               | 152,758   | XXX                | 0                      | XXX               | 13,932                  | XXX             | 13,932                  |
| OTHER INVESTED ASSETS                                       |                          |  |                                 |   |                                 |   |                    |                        |                   |                         |                 |                         |
| INVESTMENTS WITH THE UNDERLYING<br>CHARACTERISTICS OF BONDS |                          |  |                                 |   |                                 |   |                    |                        |                   |                         |                 |                         |
| 22.   |                          | Exempt Obligations .....   |                                 | XXX   | XXX                             | 0   | 0.0000             | 0                      | 0.0000            | 0                       | 0.0000          | 0                       |
| 23.   | 1                        | Highest Quality .....  |                                 | XXX   | XXX                             | 0   | 0.0005             | 0                      | 0.0016            | 0                       | 0.0033          | 0                       |
| 24.   | 2                        | High Quality .....   |                                 | XXX   | XXX                             | 0   | 0.0021             | 0                      | 0.0064            | 0                       | 0.0106          | 0                       |
| 25.   | 3                        | Medium Quality .....   |                                 | XXX   | XXX                             | 0   | 0.0099             | 0                      | 0.0263            | 0                       | 0.0376          | 0                       |
| 26.   | 4                        | Low Quality .....  |                                 | XXX   | XXX                             | 0   | 0.0245             | 0                      | 0.0572            | 0                       | 0.0817          | 0                       |
| 27.   | 5                        | Lower Quality .....  |                                 | XXX   | XXX                             | 0   | 0.0630             | 0                      | 0.1128            | 0                       | 0.1880          | 0                       |
| 28.   | 6                        | In or Near Default .....   |                                 | XXX   | XXX                             | 0   | 0.0000             | 0                      | 0.2370            | 0                       | 0.2370          | 0                       |
| 29.   |                          | Total with Bond Characteristics (Sum of Lines 22 through 28)                 | 0                               | XXX   | XXX                             | 0   | XXX                | 0                      | XXX               | 0                       | XXX             | 0                       |



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

| Line<br>Num-<br>ber | NAIC<br>Desig-<br>nation | Description  | 1                               | 2   | 3                               | 4   | Basic Contribution |                        | Reserve Objective |                         | Maximum Reserve |                         |
|---------------------|--------------------------|--|---------------------------------|---|---------------------------------|---|--------------------|------------------------|-------------------|-------------------------|-----------------|-------------------------|
|                     |                          |  | Book/Adjusted<br>Carrying Value | Reclassify<br>Related Party<br>Encumbrances | Add Third Party<br>Encumbrances | Balance for<br>AVR Reserve<br>Calculations<br>(Cols. 1 + 2 + 3) | 5                  | 6                      | 7                 | 8                       | 9               | 10                      |
|                     |                          |  |                                 |   |                                 |   | Factor             | Amount<br>(Cols.4 x 5) | Factor            | Amount<br>(Cols. 4 x 7) | Factor          | Amount<br>(Cols. 4 x 9) |
|                     |                          | INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS<br>OF PREFERRED STOCKS       |                                 |   |                                 |   |                    |                        |                   |                         |                 |                         |
| 30.                 | 1                        | Highest Quality .....  |                                 | XXX   | XXX                             | 0   | 0.0005             | 0                      | 0.0016            | 0                       | 0.0033          | 0                       |
| 31.                 | 2                        | High Quality .....   |                                 | XXX   | XXX                             | 0   | 0.0021             | 0                      | 0.0064            | 0                       | 0.0106          | 0                       |
| 32.                 | 3                        | Medium Quality .....   |                                 | XXX   | XXX                             | 0   | 0.0099             | 0                      | 0.0263            | 0                       | 0.0376          | 0                       |
| 33.                 | 4                        | Low Quality .....  |                                 | XXX   | XXX                             | 0   | 0.0245             | 0                      | 0.0572            | 0                       | 0.0817          | 0                       |
| 34.                 | 5                        | Lower Quality.....   |                                 | XXX   | XXX                             | 0   | 0.0630             | 0                      | 0.1128            | 0                       | 0.1880          | 0                       |
| 35.                 | 6                        | In or Near Default .....   |                                 | XXX   | XXX                             | 0   | 0.0000             | 0                      | 0.2370            | 0                       | 0.2370          | 0                       |
| 36.                 |                          | Affiliated Life with AVR .....   |                                 | XXX   | XXX                             | 0   | 0.0000             | 0                      | 0.0000            | 0                       | 0.0000          | 0                       |
| 37.                 |                          | Total with Preferred Stock Characteristics (Sum of Lines 30<br>through 36)   | 0                               | XXX   | XXX                             | 0   | XXX                | 0                      | XXX               | 0                       | XXX             | 0                       |
|                     |                          | INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS<br>OF MORTGAGE LOANS         |                                 |   |                                 |   |                    |                        |                   |                         |                 |                         |
|                     |                          | In Good Standing Affiliated:   |                                 |   |                                 |   |                    |                        |                   |                         |                 |                         |
| 38.                 |                          | Mortgages - CM1 - Highest Quality .....                                      |                                 |   | XXX                             | 0   | 0.0011             | 0                      | 0.0057            | 0                       | 0.0074          | 0                       |
| 39.                 |                          | Mortgages - CM2 - High Quality .....   |                                 |   | XXX                             | 0   | 0.0040             | 0                      | 0.0114            | 0                       | 0.0149          | 0                       |
| 40.                 |                          | Mortgages - CM3 - Medium Quality .....                                       |                                 |   | XXX                             | 0   | 0.0069             | 0                      | 0.0200            | 0                       | 0.0257          | 0                       |
| 41.                 |                          | Mortgages - CM4 - Low Medium Quality .....                                   |                                 |   | XXX                             | 0   | 0.0120             | 0                      | 0.0343            | 0                       | 0.0428          | 0                       |
| 42.                 |                          | Mortgages - CM5 - Low Quality .....  |                                 |   | XXX                             | 0   | 0.0183             | 0                      | 0.0486            | 0                       | 0.0628          | 0                       |
| 43.                 |                          | Residential Mortgages - Insured or Guaranteed .....                          |                                 |   | XXX                             | 0   | 0.0003             | 0                      | 0.0007            | 0                       | 0.0011          | 0                       |
| 44.                 |                          | Residential Mortgages - All Other .....                                      |                                 | XXX   | XXX                             | 0   | 0.0015             | 0                      | 0.0034            | 0                       | 0.0046          | 0                       |
| 45.                 |                          | Commercial Mortgages - Insured or Guaranteed .....                           |                                 |   | XXX                             | 0   | 0.0003             | 0                      | 0.0007            | 0                       | 0.0011          | 0                       |
|                     |                          | Overdue, Not in Process Affiliated:  |                                 |   |                                 |   |                    |                        |                   |                         |                 |                         |
| 46.                 |                          | Farm Mortgages .....   |                                 |   | XXX                             | 0   | 0.0480             | 0                      | 0.0868            | 0                       | 0.1371          | 0                       |
| 47.                 |                          | Residential Mortgages - Insured or Guaranteed .....                          |                                 |   | XXX                             | 0   | 0.0006             | 0                      | 0.0014            | 0                       | 0.0023          | 0                       |
| 48.                 |                          | Residential Mortgages - All Other .....                                      |                                 |   | XXX                             | 0   | 0.0029             | 0                      | 0.0066            | 0                       | 0.0103          | 0                       |
| 49.                 |                          | Commercial Mortgages - Insured or Guaranteed .....                           |                                 |   | XXX                             | 0   | 0.0006             | 0                      | 0.0014            | 0                       | 0.0023          | 0                       |
| 50.                 |                          | Commercial Mortgages - All Other .....                                       |                                 |   | XXX                             | 0   | 0.0480             | 0                      | 0.0868            | 0                       | 0.1371          | 0                       |
|                     |                          | In Process of Foreclosure Affiliated:  |                                 |   |                                 |   |                    |                        |                   |                         |                 |                         |
| 51.                 |                          | Farm Mortgages .....   |                                 |   | XXX                             | 0   | 0.0000             | 0                      | 0.1942            | 0                       | 0.1942          | 0                       |
| 52.                 |                          | Residential Mortgages - Insured or Guaranteed .....                          |                                 |   | XXX                             | 0   | 0.0000             | 0                      | 0.0046            | 0                       | 0.0046          | 0                       |
| 53.                 |                          | Residential Mortgages - All Other .....                                      |                                 |   | XXX                             | 0   | 0.0000             | 0                      | 0.0149            | 0                       | 0.0149          | 0                       |
| 54.                 |                          | Commercial Mortgages - Insured or Guaranteed .....                           |                                 |   | XXX                             | 0   | 0.0000             | 0                      | 0.0046            | 0                       | 0.0046          | 0                       |
| 55.                 |                          | Commercial Mortgages - All Other .....                                       |                                 |   | XXX                             | 0   | 0.0000             | 0                      | 0.1942            | 0                       | 0.1942          | 0                       |
| 56.                 |                          | Total Affiliated (Sum of Lines 38 through 55) .....                          | 0                               | 0   | XXX                             | 0   | XXX                | 0                      | XXX               | 0                       | XXX             | 0                       |
| 57.                 |                          | Unaffiliated - In Good Standing With Covenants .....                         |                                 |   | XXX                             | 0   | (c)                | 0                      | (c)               | 0                       | (c)             | 0                       |
| 58.                 |                          | Unaffiliated - In Good Standing Defeased With Government<br>Securities ..... |                                 |   | XXX                             | 0   | 0.0011             | 0                      | 0.0057            | 0                       | 0.0074          | 0                       |
| 59.                 |                          | Unaffiliated - In Good Standing Primarily Senior .....                       |                                 |   | XXX                             | 0   | 0.0040             | 0                      | 0.0114            | 0                       | 0.0149          | 0                       |
| 60.                 |                          | Unaffiliated - In Good Standing All Other .....                              |                                 |   | XXX                             | 0   | 0.0069             | 0                      | 0.0200            | 0                       | 0.0257          | 0                       |
| 61.                 |                          | Unaffiliated - Overdue, Not in Process .....                                 |                                 |   | XXX                             | 0   | 0.0480             | 0                      | 0.0868            | 0                       | 0.1371          | 0                       |
| 62.                 |                          | Unaffiliated - In Process of Foreclosure .....                               |                                 |   | XXX                             | 0   | 0.0000             | 0                      | 0.1942            | 0                       | 0.1942          | 0                       |
| 63.                 |                          | Total Unaffiliated (Sum of Lines 57 through 62) .....                        | 0                               | 0   | XXX                             | 0   | XXX                | 0                      | XXX               | 0                       | XXX             | 0                       |
| 64.                 |                          | Total with Mortgage Loan Characteristics (Lines 56 + 63)                     | 0                               | 0   | XXX                             | 0   | XXX                | 0                      | XXX               | 0                       | XXX             | 0                       |

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

| Line<br>Num-<br>ber | NAIC<br>Desig-<br>nation | Description   | 1                               | 2   | 3                               | 4   | Basic Contribution |                        | Reserve Objective |                         | Maximum Reserve |                         |
|---------------------|--------------------------|---|---------------------------------|---|---------------------------------|---|--------------------|------------------------|-------------------|-------------------------|-----------------|-------------------------|
|                     |                          |   | Book/Adjusted<br>Carrying Value | Reclassify<br>Related Party<br>Encumbrances | Add Third Party<br>Encumbrances | Balance for<br>AVR Reserve<br>Calculations<br>(Cols. 1 + 2 + 3) | 5                  | 6                      | 7                 | 8                       | 9               | 10                      |
|                     |                          |   |                                 |   |                                 |   | Factor             | Amount<br>(Cols.4 x 5) | Factor            | Amount<br>(Cols. 4 x 7) | Factor          | Amount<br>(Cols. 4 x 9) |
|                     |                          | INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS<br>OF COMMON STOCK                                  |                                 |   |                                 |   |                    |                        |                   |                         |                 |                         |
| 65.                 |                          | Unaffiliated Public .....   |                                 | XXX   | XXX                             | 0   | 0.0000             | 0                      | 0.1580 (a)        | 0                       | 0.1580 (a)      | 0                       |
| 66.                 |                          | Unaffiliated Private .....  |                                 | XXX   | XXX                             | 0   | 0.0000             | 0                      | 0.1945            | 0                       | 0.1945          | 0                       |
| 67.                 |                          | Affiliated Life with AVR .....  |                                 | XXX   | XXX                             | 0   | 0.0000             | 0                      | 0.0000            | 0                       | 0.0000          | 0                       |
| 68.                 |                          | Affiliated Certain Other (See SVO Purposes & Procedures<br>Manual) .....                            |                                 | XXX   | XXX                             | 0   | 0.0000             | 0                      | 0.1580            | 0                       | 0.1580          | 0                       |
| 69.                 |                          | Affiliated Other - All Other .....  |                                 | XXX   | XXX                             | 0   | 0.0000             | 0                      | 0.1945            | 0                       | 0.1945          | 0                       |
| 70.                 |                          | Total with Common Stock Characteristics (Sum of Lines 65<br>through 69)                             | 0                               | XXX   | XXX                             | 0   | XXX                | 0                      | XXX               | 0                       | XXX             | 0                       |
|                     |                          | INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS<br>OF REAL ESTATE                                   |                                 |   |                                 |   |                    |                        |                   |                         |                 |                         |
| 71.                 |                          | Home Office Property (General Account only) .....   |                                 |   |                                 | 0   | 0.0000             | 0                      | 0.0912            | 0                       | 0.0912          | 0                       |
| 72.                 |                          | Investment Properties .....   |                                 |   |                                 | 0   | 0.0000             | 0                      | 0.0912            | 0                       | 0.0912          | 0                       |
| 73.                 |                          | Properties Acquired in Satisfaction of Debt .....   |                                 |   |                                 | 0   | 0.0000             | 0                      | 0.1337            | 0                       | 0.1337          | 0                       |
| 74.                 |                          | Total with Real Estate Characteristics (Sum of Lines 71 through<br>73)                              | 0                               | 0   | 0                               | 0   | XXX                | 0                      | XXX               | 0                       | XXX             | 0                       |
|                     |                          | LOW INCOME HOUSING TAX CREDIT INVESTMENTS   |                                 |   |                                 |   |                    |                        |                   |                         |                 |                         |
| 75.                 |                          | Guaranteed Federal Low Income Housing Tax Credit .....  | 0                               |   |                                 | 0   | 0.0003             | 0                      | 0.0006            | 0                       | 0.0010          | 0                       |
| 76.                 |                          | Non-guaranteed Federal Low Income Housing Tax Credit .....  | 0                               |   |                                 | 0   | 0.0063             | 0                      | 0.0120            | 0                       | 0.0190          | 0                       |
| 77.                 |                          | Guaranteed State Low Income Housing Tax Credit .....  | 0                               |   |                                 | 0   | 0.0003             | 0                      | 0.0006            | 0                       | 0.0010          | 0                       |
| 78.                 |                          | Non-guaranteed State Low Income Housing Tax Credit .....  | 0                               |   |                                 | 0   | 0.0063             | 0                      | 0.0120            | 0                       | 0.0190          | 0                       |
| 79.                 |                          | All Other Low Income Housing Tax Credit .....   | 0                               |   |                                 | 0   | 0.0273             | 0                      | 0.0600            | 0                       | 0.0975          | 0                       |
| 80.                 |                          | Total LIHTC (Sum of Lines 75 through 79)  | 0                               | 0   | 0                               | 0   | XXX                | 0                      | XXX               | 0                       | XXX             | 0                       |
|                     |                          | RESIDUAL TRANCHES OR INTERESTS  |                                 |   |                                 |   |                    |                        |                   |                         |                 |                         |
| 81.                 |                          | Fixed Income Instruments - Unaffiliated .....   |                                 | XXX   | XXX                             | 0   | 0.0000             | 0                      | 0.1580            | 0                       | 0.1580          | 0                       |
| 82.                 |                          | Fixed Income Instruments - Affiliated .....   |                                 | XXX   | XXX                             | 0   | 0.0000             | 0                      | 0.1580            | 0                       | 0.1580          | 0                       |
| 83.                 |                          | Common Stock - Unaffiliated .....   |                                 | XXX   | XXX                             | 0   | 0.0000             | 0                      | 0.1580            | 0                       | 0.1580          | 0                       |
| 84.                 |                          | Common Stock - Affiliated .....   |                                 | XXX   | XXX                             | 0   | 0.0000             | 0                      | 0.1580            | 0                       | 0.1580          | 0                       |
| 85.                 |                          | Preferred Stock - Unaffiliated .....  |                                 | XXX   | XXX                             | 0   | 0.0000             | 0                      | 0.1580            | 0                       | 0.1580          | 0                       |
| 86.                 |                          | Preferred Stock - Affiliated .....  |                                 | XXX   | XXX                             | 0   | 0.0000             | 0                      | 0.1580            | 0                       | 0.1580          | 0                       |
| 87.                 |                          | Real Estate - Unaffiliated .....  |                                 |   |                                 | 0   | 0.0000             | 0                      | 0.1580            | 0                       | 0.1580          | 0                       |
| 88.                 |                          | Real Estate - Affiliated .....  |                                 |   |                                 | 0   | 0.0000             | 0                      | 0.1580            | 0                       | 0.1580          | 0                       |
| 89.                 |                          | Mortgage Loans - Unaffiliated .....   |                                 | XXX   | XXX                             | 0   | 0.0000             | 0                      | 0.1580            | 0                       | 0.1580          | 0                       |
| 90.                 |                          | Mortgage Loans - Affiliated .....   |                                 | XXX   | XXX                             | 0   | 0.0000             | 0                      | 0.1580            | 0                       | 0.1580          | 0                       |
| 91.                 |                          | Other - Unaffiliated .....  |                                 | XXX   | XXX                             | 0   | 0.0000             | 0                      | 0.1580            | 0                       | 0.1580          | 0                       |
| 92.                 |                          | Other - Affiliated .....  |                                 | XXX   | XXX                             | 0   | 0.0000             | 0                      | 0.1580            | 0                       | 0.1580          | 0                       |
| 93.                 |                          | Total Residual Tranches or Interests (Sum of Lines 81 through<br>92)                                | 0                               | 0   | 0                               | 0   | XXX                | 0                      | XXX               | 0                       | XXX             | 0                       |
|                     |                          | ALL OTHER INVESTMENTS   |                                 |   |                                 |   |                    |                        |                   |                         |                 |                         |
| 94.                 |                          | NAIC 1 Working Capital Finance Investments .....  |                                 | XXX   |                                 | 0   | 0.0000             | 0                      | 0.0042            | 0                       | 0.0042          | 0                       |
| 95.                 |                          | NAIC 2 Working Capital Finance Investments .....  |                                 | XXX   |                                 | 0   | 0.0000             | 0                      | 0.0137            | 0                       | 0.0137          | 0                       |
| 96.                 |                          | Other Invested Assets - Schedule BA .....   |                                 | XXX   |                                 | 0   | 0.0000             | 0                      | 0.1580            | 0                       | 0.1580          | 0                       |
| 97.                 |                          | Other Short-Term Invested Assets - Schedule DA .....  |                                 | XXX   |                                 | 0   | 0.0000             | 0                      | 0.1580            | 0                       | 0.1580          | 0                       |
| 98.                 |                          | Total All Other (Sum of Lines 94, 95, 96 and 97) .....  | 0                               | XXX   | 0                               | 0   | XXX                | 0                      | XXX               | 0                       | XXX             | 0                       |
| 99.                 |                          | Total Other Invested Assets - Schedules BA & DA (Sum of Lines<br>29, 37, 64, 70, 74, 80, 93 and 98) | 0                               | 0   | 0                               | 0   | XXX                | 0                      | XXX               | 0                       | XXX             | 0                       |

(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.

# ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American Mutual Life Association

## ASSET VALUATION RESERVE

## **BASIC CONTRIBUTION, RESERVE OBJECTIVE AND MAXIMUM RESERVE CALCULATIONS REPLICATIONS (SYNTHETIC) ASSETS**

[illegible]

## SCHEDULE F

[illegible]

SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT  
PART 1 - ANALYSIS OF UNDERWRITING OPERATIONS

|  | Total       |        | Comprehensive (Hospital and Medical) Individual |        | Comprehensive (Hospital and Medical) Group |        | Medicare Supplement |        | Vision Only |         | Dental Only  |         | Federal Employees Health Benefits Plan |         |
|--|-------------|--------|---|--------|--|--------|---------------------|--------|-------------|---------|--------------|---------|--|---------|
|  | 1<br>Amount | 2<br>% | 3<br>Amount                                     | 4<br>% | 5<br>Amount                                | 6<br>% | 7<br>Amount         | 8<br>% | 9<br>Amount | 10<br>% | 11<br>Amount | 12<br>% | 13<br>Amount                           | 14<br>% |
| 1. Premiums written .....  | 5,475       | XXX    |   | XXX    |  | XXX    |                     | XXX    |             | XXX     |              | XXX     |  | XXX     |
| 2. Premiums earned .....   | 5,391       | XXX    |   | XXX    |  | XXX    |                     | XXX    |             | XXX     |              | XXX     |  | XXX     |
| 3. Incurred claims .....   | 1,219       | 22.6   | 0   | 0.0    | 0  | 0.0    | 0                   | 0.0    | 0           | 0.0     | 0            | 0.0     | 0                                      | 0.0     |
| 4. Cost containment expenses .....   | 0           | 0.0    |   | 0.0    |  | 0.0    |                     | 0.0    |             | 0.0     |              | 0.0     |  | 0.0     |
| 5. Incurred claims and cost containment expenses<br>(Lines 3 and 4) .....    | 1,219       | 22.6   | 0   | 0.0    | 0  | 0.0    | 0                   | 0.0    | 0           | 0.0     | 0            | 0.0     | 0                                      | 0.0     |
| 6. Increase in contract reserves .....                                       | (2,875)     | (53.3) | 0   | 0.0    | 0  | 0.0    | 0                   | 0.0    | 0           | 0.0     | 0            | 0.0     | 0                                      | 0.0     |
| 7. Commissions (a) .....   | 0           | 0.0    |   | 0.0    |  | 0.0    |                     | 0.0    |             | 0.0     |              | 0.0     |  | 0.0     |
| 8. Other general insurance expenses .....                                    | 0           | 0.0    |   | 0.0    |  | 0.0    |                     | 0.0    |             | 0.0     |              | 0.0     |  | 0.0     |
| 9. Taxes, licenses and fees .....  | 0           | 0.0    |   | 0.0    |  | 0.0    |                     | 0.0    |             | 0.0     |              | 0.0     |  | 0.0     |
| 10. Total other expenses incurred .....                                      | 0           | 0.0    | 0   | 0.0    | 0  | 0.0    | 0                   | 0.0    | 0           | 0.0     | 0            | 0.0     | 0                                      | 0.0     |
| 11. Aggregate write-ins for deductions .....                                 | 0           | 0.0    | 0   | 0.0    | 0  | 0.0    | 0                   | 0.0    | 0           | 0.0     | 0            | 0.0     | 0                                      | 0.0     |
| 12. Gain from underwriting before dividends or refunds .                     | 7,047       | 130.7  | 0   | 0.0    | 0  | 0.0    | 0                   | 0.0    | 0           | 0.0     | 0            | 0.0     | 0                                      | 0.0     |
| 13. Dividends or refunds .....   | 0           | 0.0    |   | 0.0    |  | 0.0    |                     | 0.0    |             | 0.0     |              | 0.0     |  | 0.0     |
| 14. Gain from underwriting after dividends or refunds                        | 7,047       | 130.7  | 0   | 0.0    | 0  | 0.0    | 0                   | 0.0    | 0           | 0.0     | 0            | 0.0     | 0                                      | 0.0     |
| DETAILS OF WRITE-INS   |             |        |   |        |  |        |                     |        |             |         |              |         |  |         |
| 1101. ....   |             |        |   |        |  |        |                     |        |             |         |              |         |  |         |
| 1102. ....   |             |        |   |        |  |        |                     |        |             |         |              |         |  |         |
| 1103. ....   |             |        |   |        |  |        |                     |        |             |         |              |         |  |         |
| 1198. Summary of remaining write-ins for Line 11 from<br>overflow page ..... | 0           | 0.0    | 0   | 0.0    | 0  | 0.0    | 0                   | 0.0    | 0           | 0.0     | 0            | 0.0     | 0                                      | 0.0     |
| 1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11<br>above)              | 0           | 0.0    | 0   | 0.0    | 0  | 0.0    | 0                   | 0.0    | 0           | 0.0     | 0            | 0.0     | 0                                      | 0.0     |

|  | Medicare Title XVIII |         | Medicaid Title XIX |         | Credit A&H   |         | Disability Income |         | Long-Term Care |         | Other Health |         |
|--|----------------------|---------|--------------------|---------|--------------|---------|-------------------|---------|----------------|---------|--------------|---------|
|  | 15<br>Amount         | 16<br>% | 17<br>Amount       | 18<br>% | 19<br>Amount | 20<br>% | 21<br>Amount      | 22<br>% | 23<br>Amount   | 24<br>% | 25<br>Amount | 26<br>% |
| 1. Premiums written .....  |                      | XXX     |                    | XXX     |              | XXX     |                   | XXX     |                | XXX     | 5,475        | XXX     |
| 2. Premiums earned .....   |                      | XXX     |                    | XXX     |              | XXX     |                   | XXX     |                | XXX     | 5,391        | XXX     |
| 3. Incurred claims .....   | 0                    | 0.0     | 0                  | 0.0     | 0            | 0.0     | 0                 | 0.0     | 0              | 0.0     | 1,219        | 22.6    |
| 4. Cost containment expenses .....   |                      | 0.0     |                    | 0.0     |              | 0.0     |                   | 0.0     |                | 0.0     |              | 0.0     |
| 5. Incurred claims and cost containment expenses<br>(Lines 3 and 4) .....    | 0                    | 0.0     | 0                  | 0.0     | 0            | 0.0     | 0                 | 0.0     | 0              | 0.0     | 1,219        | 22.6    |
| 6. Increase in contract reserves .....                                       | 0                    | 0.0     | 0                  | 0.0     | 0            | 0.0     | 0                 | 0.0     | 0              | 0.0     | (2,875)      | (53.3)  |
| 7. Commissions (a) .....   |                      | 0.0     |                    | 0.0     |              | 0.0     |                   | 0.0     |                | 0.0     |              | 0.0     |
| 8. Other general insurance expenses .....                                    |                      | 0.0     |                    | 0.0     |              | 0.0     |                   | 0.0     |                | 0.0     |              | 0.0     |
| 9. Taxes, licenses and fees .....  |                      | 0.0     |                    | 0.0     |              | 0.0     |                   | 0.0     |                | 0.0     |              | 0.0     |
| 10. Total other expenses incurred .....                                      | 0                    | 0.0     | 0                  | 0.0     | 0            | 0.0     | 0                 | 0.0     | 0              | 0.0     | 0            | 0.0     |
| 11. Aggregate write-ins for deductions .....                                 | 0                    | 0.0     | 0                  | 0.0     | 0            | 0.0     | 0                 | 0.0     | 0              | 0.0     | 0            | 0.0     |
| 12. Gain from underwriting before dividends or refunds .                     | 0                    | 0.0     | 0                  | 0.0     | 0            | 0.0     | 0                 | 0.0     | 0              | 0.0     | 7,047        | 130.7   |
| 13. Dividends or refunds .....   |                      | 0.0     |                    | 0.0     |              | 0.0     |                   | 0.0     |                | 0.0     |              | 0.0     |
| 14. Gain from underwriting after dividends or refunds                        | 0                    | 0.0     | 0                  | 0.0     | 0            | 0.0     | 0                 | 0.0     | 0              | 0.0     | 7,047        | 130.7   |
| DETAILS OF WRITE-INS   |                      |         |                    |         |              |         |                   |         |                |         |              |         |
| 1101. ....   |                      |         |                    |         |              |         |                   |         |                |         |              |         |
| 1102. ....   |                      |         |                    |         |              |         |                   |         |                |         |              |         |
| 1103. ....   |                      |         |                    |         |              |         |                   |         |                |         |              |         |
| 1198. Summary of remaining write-ins for Line 11 from<br>overflow page ..... | 0                    | 0.0     | 0                  | 0.0     | 0            | 0.0     | 0                 | 0.0     | 0              | 0.0     | 0            | 0.0     |
| 1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11<br>above)              | 0                    | 0.0     | 0                  | 0.0     | 0            | 0.0     | 0                 | 0.0     | 0              | 0.0     | 0            | 0.0     |

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

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American Mutual Life Association

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

**PART 2. - RESERVES AND LIABILITIES**

|   | 1       | 2  | 3   | 4                      | 5           | 6           | 7   | 8                       | 9                     | 10         | 11                   | 12                | 13           |
|---|---------|--|---|------------------------|-------------|-------------|---|-------------------------|-----------------------|------------|----------------------|-------------------|--------------|
|   | Total   | Comprehensive<br>(Hospital and<br>Medical)<br>Individual | Comprehensive<br>(Hospital and<br>Medical)<br>Group | Medicare<br>Supplement | Vision Only | Dental Only | Federal<br>Employees<br>Health Benefits<br>Plan | Medicare<br>Title XVIII | Medicaid<br>Title XIX | Credit A&H | Disability<br>Income | Long-Term<br>Care | Other Health |
| A. Premium Reserves:                            |         |  |   |                        |             |             |   |                         |                       |            |                      |                   |              |
| 1. Unearned premiums .....                      | 84      |  |   |                        |             |             |   |                         |                       |            |                      |                   | 84           |
| 2. Advance premiums .....                       | 0       |  |   |                        |             |             |   |                         |                       |            |                      |                   |              |
| 3. Reserve for rate credits .....               | 0       |  |   |                        |             |             |   |                         |                       |            |                      |                   |              |
| 4. Total premium reserves, current year .....   | 84      | 0  | 0   | 0                      | 0           | 0           | 0   | 0                       | 0                     | 0          | 0                    | 0                 | 84           |
| 5. Total premium reserves, prior year .....     | 969     |  |   |                        |             |             |   |                         |                       |            |                      |                   | 969          |
| 6. Increase in total premium reserves .....     | (885)   | 0  | 0   | 0                      | 0           | 0           | 0   | 0                       | 0                     | 0          | 0                    | 0                 | (885)        |
| B. Contract Reserves:                           |         |  |   |                        |             |             |   |                         |                       |            |                      |                   |              |
| 1. Additional reserves (a) .....                | 0       |  |   |                        |             |             |   |                         |                       |            |                      |                   |              |
| 2. Reserve for future contingent benefits ..... | 32,500  |  |   |                        |             |             |   |                         |                       |            |                      |                   | 32,500       |
| 3. Total contract reserves, current year .....  | 32,500  | 0  | 0   | 0                      | 0           | 0           | 0   | 0                       | 0                     | 0          | 0                    | 0                 | 32,500       |
| 4. Total contract reserves, prior year .....    | 35,375  |  |   |                        |             |             |   |                         |                       |            |                      |                   | 35,375       |
| 5. Increase in contract reserves .....          | (2,875) | 0  | 0   | 0                      | 0           | 0           | 0   | 0                       | 0                     | 0          | 0                    | 0                 | (2,875)      |
| C. Claim Reserves and Liabilities:              |         |  |   |                        |             |             |   |                         |                       |            |                      |                   |              |
| 1. Total current year .....                     | 0       | 0  | 0   | 0                      | 0           | 0           | 0   | 0                       | 0                     | 0          | 0                    | 0                 | 0            |
| 2. Total prior year .....                       | 0       |  |   |                        |             |             |   |                         |                       |            |                      |                   |              |
| 3. Increase .....                               | 0       | 0  | 0   | 0                      | 0           | 0           | 0   | 0                       | 0                     | 0          | 0                    | 0                 | 0            |

**PART 3. - TEST OF PRIOR YEAR'S CLAIM RESERVES AND LIABILITIES**

|   | 1     | 2  | 3   | 4                      | 5           | 6           | 7   | 8                       | 9                     | 10         | 11                   | 12                | 13           |
|---|-------|--|---|------------------------|-------------|-------------|---|-------------------------|-----------------------|------------|----------------------|-------------------|--------------|
|   | Total | Comprehensive<br>(Hospital and<br>Medical)<br>Individual | Comprehensive<br>(Hospital and<br>Medical)<br>Group | Medicare<br>Supplement | Vision Only | Dental Only | Federal<br>Employees<br>Health Benefits<br>Plan | Medicare<br>Title XVIII | Medicaid<br>Title XIX | Credit A&H | Disability<br>Income | Long-Term<br>Care | Other Health |
| 1. Claims paid during the year:                                   |       |  |   |                        |             |             |   |                         |                       |            |                      |                   |              |
| 1.1 On claims incurred prior to current year .....                | 0     |  |   |                        |             |             |   |                         |                       |            |                      |                   |              |
| 1.2 On claims incurred during current year .....                  | 1,219 |  |   |                        |             |             |   |                         |                       |            |                      |                   | 1,219        |
| 2. Claim reserves and liabilities, December 31, current year:     |       |  |   |                        |             |             |   |                         |                       |            |                      |                   |              |
| 2.1 On claims incurred prior to current year .....                | 0     |  |   |                        |             |             |   |                         |                       |            |                      |                   |              |
| 2.2 On claims incurred during current year .....                  | 0     |  |   |                        |             |             |   |                         |                       |            |                      |                   |              |
| 3. Test:  |       |  |   |                        |             |             |   |                         |                       |            |                      |                   |              |
| 3.1 Lines 1.1 and 2.1 .....                                       | 0     | 0  | 0   | 0                      | 0           | 0           | 0   | 0                       | 0                     | 0          | 0                    | 0                 | 0            |
| 3.2 Claim reserves and liabilities, December 31, prior year ..... | 0     |  |   |                        |             |             |   |                         |                       |            |                      |                   |              |
| 3.3 Line 3.1 minus Line 3.2 .....                                 | 0     | 0  | 0   | 0                      | 0           | 0           | 0   | 0                       | 0                     | 0          | 0                    | 0                 | 0            |

**PART 4. - REINSURANCE**

|                           | 1     | 2  | 3   | 4                      | 5           | 6           | 7   | 8                       | 9                     | 10         | 11                   | 12                | 13           |
|---------------------------|-------|--|---|------------------------|-------------|-------------|---|-------------------------|-----------------------|------------|----------------------|-------------------|--------------|
|                           | Total | Comprehensive<br>(Hospital and<br>Medical)<br>Individual | Comprehensive<br>(Hospital and<br>Medical)<br>Group | Medicare<br>Supplement | Vision Only | Dental Only | Federal<br>Employees<br>Health Benefits<br>Plan | Medicare<br>Title XVIII | Medicaid<br>Title XIX | Credit A&H | Disability<br>Income | Long-Term<br>Care | Other Health |
| 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 .....      |       |  |   |                        |             |             |   |                         |                       |            |                      |                   |              |

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

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American Mutual Life Association

**SCHEDULE H - PART 5 - HEALTH CLAIMS**

|  | 1<br>Comprehensive<br>(Hospital and<br>Medical)<br>Individual | 2<br>Comprehensive<br>(Hospital and<br>Medical)<br>Group | 3<br>Medicare<br>Supplement | 4<br>Vision Only | 5<br>Dental Only | 6<br>Federal<br>Employees<br>Health Benefits<br>Plan | 7<br>Medicare<br>Title XVIII | 8<br>Medicaid<br>Title XIX | 9<br>Credit A&H | 10<br>Disability<br>Income | 11<br>Long-Term<br>Care | 12<br>Other Health | 13<br>Total |
|--|---|--|-----------------------------|------------------|------------------|--|------------------------------|----------------------------|-----------------|----------------------------|-------------------------|--------------------|-------------|
| A. Direct:   |   |  |                             |                  |                  |  |                              |                            |                 |                            |                         |                    |             |
| 1. Incurred claims .....                               |   |  |                             |                  |                  |  |                              |                            |                 |                            |                         | 1,219              | 1,219       |
| 2. Beginning claim reserves and liabilities .....      |   |  |                             |                  |                  |  |                              |                            |                 |                            |                         |                    | 0           |
| 3. Ending claim reserves and liabilities .....         |   |  |                             |                  |                  |  |                              |                            |                 |                            |                         |                    | 0           |
| 4. Claims paid .....                                   | 0   | 0  | 0                           | 0                | 0                | 0  | 0                            | 0                          | 0               | 0                          | 0                       | 1,219              | 1,219       |
| B. Assumed Reinsurance:                                |   |  |                             |                  |                  |  |                              |                            |                 |                            |                         |                    |             |
| 1. Incurred claims .....                               |   |  |                             |                  |                  |  |                              |                            |                 |                            |                         |                    | 0           |
| 2. Beginning claim reserves and liabilities .....      |   |  |                             |                  |                  |  |                              |                            |                 |                            |                         |                    | 0           |
| 3. Ending claim reserves and liabilities .....         |   |  |                             |                  |                  |  |                              |                            |                 |                            |                         |                    | 0           |
| 4. Claims paid .....                                   | 0   | 0  | 0                           | 0                | 0                | 0  | 0                            | 0                          | 0               | 0                          | 0                       | 0                  | 0           |
| C. Ceded Reinsurance:                                  |   |  |                             |                  |                  |  |                              |                            |                 |                            |                         |                    |             |
| 1. Incurred claims .....                               |   |  |                             |                  |                  |  |                              |                            |                 |                            |                         |                    | 0           |
| 2. Beginning claim reserves and liabilities .....      |   |  |                             |                  |                  |  |                              |                            |                 |                            |                         |                    | 0           |
| 3. Ending claim reserves and liabilities .....         |   |  |                             |                  |                  |  |                              |                            |                 |                            |                         |                    | 0           |
| 4. Claims paid .....                                   | 0   | 0  | 0                           | 0                | 0                | 0  | 0                            | 0                          | 0               | 0                          | 0                       | 0                  | 0           |
| D. Net:  |   |  |                             |                  |                  |  |                              |                            |                 |                            |                         |                    |             |
| 1. Incurred claims .....                               | 0   | 0  | 0                           | 0                | 0                | 0  | 0                            | 0                          | 0               | 0                          | 0                       | 1,219              | 1,219       |
| 2. Beginning claim reserves and liabilities .....      | 0   | 0  | 0                           | 0                | 0                | 0  | 0                            | 0                          | 0               | 0                          | 0                       | 0                  | 0           |
| 3. Ending claim reserves and liabilities .....         | 0   | 0  | 0                           | 0                | 0                | 0  | 0                            | 0                          | 0               | 0                          | 0                       | 0                  | 0           |
| 4. Claims paid .....                                   | 0   | 0  | 0                           | 0                | 0                | 0  | 0                            | 0                          | 0               | 0                          | 0                       | 1,219              | 1,219       |
| E. Net Incurred Claims and Cost Containment Expenses:  |   |  |                             |                  |                  |  |                              |                            |                 |                            |                         |                    |             |
| 1. Incurred claims and cost containment expenses ..... | 0   | 0  | 0                           | 0                | 0                | 0  | 0                            | 0                          | 0               | 0                          | 0                       | 1,219              | 1,219       |
| 2. Beginning reserves and liabilities .....            |   |  |                             |                  |                  |  |                              |                            |                 |                            |                         |                    | 0           |
| 3. Ending reserves and liabilities .....               |   |  |                             |                  |                  |  |                              |                            |                 |                            |                         |                    | 0           |
| 4. Paid claims and cost containment expenses           | 0   | 0  | 0                           | 0                | 0                | 0  | 0                            | 0                          | 0               | 0                          | 0                       | 1,219              | 1,219       |

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 2022 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<br>NAIC<br>Company<br>Code   | 2<br>ID<br>Number | 3<br>Effective<br>Date | 4<br>Name of Company | 5<br>Domi-<br>ciliary<br>Juris-<br>diction | 6<br>Type of<br>Reinsurance<br>Ceded | 7<br>Type of<br>Business<br>Ceded | 8<br>Amount in Force<br>at End of Year | Reserve Credit Taken |    | 11<br>Premiums | Outstanding Surplus Relief |    | 14<br>Modified<br>Coinsurance<br>Reserve | 15<br>Funds Withheld<br>Under<br>Coinsurance |
|--|-------------------|------------------------|----------------------|--|--------------------------------------|-----------------------------------|--|----------------------|----|----------------|----------------------------|----|--|--|
|  |                   |                        |                      |  |                                      |                                   |  | 9                    | 10 |                | 12                         | 13 |  |  |
|  |                   |                        |                      |  |                                      |                                   |  |                      |    |                |                            |    |  |  |
| 88099  | 75-1608507        | 07/01/2005             | OptimumRe            | TX   | CO/I                                 | ADB                               | 0                                      |                      |    | 1,724          |                            |    |  |  |
| 88099  | 75-1608507        | 07/01/2005             | OptimumRe            | TX   | YRT/I                                | OL                                | 1,240,000                              |                      |    | 1,777          |                            |    |  |  |
| 0199999. General Account - Authorized U.S. Affiliates - Captive  |                   |                        |                      |  |                                      |                                   | 1,240,000                              | 0                    | 0  | 3,501          | 0                          | 0  | 0  | 0  |
| 0399999. Total General Account - Authorized U.S. Affiliates  |                   |                        |                      |  |                                      |                                   | 1,240,000                              | 0                    | 0  | 3,501          | 0                          | 0  | 0  | 0  |
| 0699999. Total General Account - Authorized Non-U.S. Affiliates  |                   |                        |                      |  |                                      |                                   | 0                                      | 0                    | 0  | 0              | 0                          | 0  | 0  | 0  |
| 0799999. Total General Account - Authorized Affiliates   |                   |                        |                      |  |                                      |                                   | 1,240,000                              | 0                    | 0  | 3,501          | 0                          | 0  | 0  | 0  |
| 1099999. Total General Account - Authorized Non-Affiliates   |                   |                        |                      |  |                                      |                                   | 0                                      | 0                    | 0  | 0              | 0                          | 0  | 0  | 0  |
| 1199999. Total General Account Authorized  |                   |                        |                      |  |                                      |                                   | 1,240,000                              | 0                    | 0  | 3,501          | 0                          | 0  | 0  | 0  |
| 1499999. Total General Account - Unauthorized U.S. Affiliates  |                   |                        |                      |  |                                      |                                   | 0                                      | 0                    | 0  | 0              | 0                          | 0  | 0  | 0  |
| 1799999. Total General Account - Unauthorized Non-U.S. Affiliates  |                   |                        |                      |  |                                      |                                   | 0                                      | 0                    | 0  | 0              | 0                          | 0  | 0  | 0  |
| 1899999. Total General Account - Unauthorized Affiliates   |                   |                        |                      |  |                                      |                                   | 0                                      | 0                    | 0  | 0              | 0                          | 0  | 0  | 0  |
| 2199999. Total General Account - Unauthorized Non-Affiliates   |                   |                        |                      |  |                                      |                                   | 0                                      | 0                    | 0  | 0              | 0                          | 0  | 0  | 0  |
| 2299999. Total General Account Unauthorized  |                   |                        |                      |  |                                      |                                   | 0                                      | 0                    | 0  | 0              | 0                          | 0  | 0  | 0  |
| 2599999. Total General Account - Certified U.S. Affiliates   |                   |                        |                      |  |                                      |                                   | 0                                      | 0                    | 0  | 0              | 0                          | 0  | 0  | 0  |
| 2899999. Total General Account - Certified Non-U.S. Affiliates   |                   |                        |                      |  |                                      |                                   | 0                                      | 0                    | 0  | 0              | 0                          | 0  | 0  | 0  |
| 2999999. Total General Account - Certified Affiliates  |                   |                        |                      |  |                                      |                                   | 0                                      | 0                    | 0  | 0              | 0                          | 0  | 0  | 0  |
| 3299999. Total General Account - Certified Non-Affiliates  |                   |                        |                      |  |                                      |                                   | 0                                      | 0                    | 0  | 0              | 0                          | 0  | 0  | 0  |
| 3399999. Total General Account Certified   |                   |                        |                      |  |                                      |                                   | 0                                      | 0                    | 0  | 0              | 0                          | 0  | 0  | 0  |
| 3699999. Total General Account - Reciprocal Jurisdiction U.S. Affiliates   |                   |                        |                      |  |                                      |                                   | 0                                      | 0                    | 0  | 0              | 0                          | 0  | 0  | 0  |
| 3999999. Total General Account - Reciprocal Jurisdiction Non-U.S. Affiliates   |                   |                        |                      |  |                                      |                                   | 0                                      | 0                    | 0  | 0              | 0                          | 0  | 0  | 0  |
| 4099999. Total General Account - Reciprocal Jurisdiction Affiliates  |                   |                        |                      |  |                                      |                                   | 0                                      | 0                    | 0  | 0              | 0                          | 0  | 0  | 0  |
| 4399999. Total General Account - Reciprocal Jurisdiction Non-Affiliates  |                   |                        |                      |  |                                      |                                   | 0                                      | 0                    | 0  | 0              | 0                          | 0  | 0  | 0  |
| 4499999. Total General Account Reciprocal Jurisdiction   |                   |                        |                      |  |                                      |                                   | 0                                      | 0                    | 0  | 0              | 0                          | 0  | 0  | 0  |
| 4599999. Total General Account Authorized, Unauthorized, Reciprocal Jurisdiction and Certified   |                   |                        |                      |  |                                      |                                   | 1,240,000                              | 0                    | 0  | 3,501          | 0                          | 0  | 0  | 0  |
| 4899999. Total Separate Accounts - Authorized U.S. Affiliates  |                   |                        |                      |  |                                      |                                   | 0                                      | 0                    | 0  | 0              | 0                          | 0  | 0  | 0  |
| 5199999. Total Separate Accounts - Authorized Non-U.S. Affiliates  |                   |                        |                      |  |                                      |                                   | 0                                      | 0                    | 0  | 0              | 0                          | 0  | 0  | 0  |
| 5299999. Total Separate Accounts - Authorized Affiliates   |                   |                        |                      |  |                                      |                                   | 0                                      | 0                    | 0  | 0              | 0                          | 0  | 0  | 0  |
| 5599999. Total Separate Accounts - Authorized Non-Affiliates   |                   |                        |                      |  |                                      |                                   | 0                                      | 0                    | 0  | 0              | 0                          | 0  | 0  | 0  |
| 5699999. Total Separate Accounts Authorized  |                   |                        |                      |  |                                      |                                   | 0                                      | 0                    | 0  | 0              | 0                          | 0  | 0  | 0  |
| 5999999. Total Separate Accounts - Unauthorized U.S. Affiliates  |                   |                        |                      |  |                                      |                                   | 0                                      | 0                    | 0  | 0              | 0                          | 0  | 0  | 0  |
| 6299999. Total Separate Accounts - Unauthorized Non-U.S. Affiliates  |                   |                        |                      |  |                                      |                                   | 0                                      | 0                    | 0  | 0              | 0                          | 0  | 0  | 0  |
| 6399999. Total Separate Accounts - Unauthorized Affiliates   |                   |                        |                      |  |                                      |                                   | 0                                      | 0                    | 0  | 0              | 0                          | 0  | 0  | 0  |
| 6699999. Total Separate Accounts - Unauthorized Non-Affiliates   |                   |                        |                      |  |                                      |                                   | 0                                      | 0                    | 0  | 0              | 0                          | 0  | 0  | 0  |
| 6799999. Total Separate Accounts Unauthorized  |                   |                        |                      |  |                                      |                                   | 0                                      | 0                    | 0  | 0              | 0                          | 0  | 0  | 0  |
| 7099999. Total Separate Accounts - Certified U.S. Affiliates   |                   |                        |                      |  |                                      |                                   | 0                                      | 0                    | 0  | 0              | 0                          | 0  | 0  | 0  |
| 7399999. Total Separate Accounts - Certified Non-U.S. Affiliates   |                   |                        |                      |  |                                      |                                   | 0                                      | 0                    | 0  | 0              | 0                          | 0  | 0  | 0  |
| 7499999. Total Separate Accounts - Certified Affiliates  |                   |                        |                      |  |                                      |                                   | 0                                      | 0                    | 0  | 0              | 0                          | 0  | 0  | 0  |
| 7799999. Total Separate Accounts - Certified Non-Affiliates  |                   |                        |                      |  |                                      |                                   | 0                                      | 0                    | 0  | 0              | 0                          | 0  | 0  | 0  |
| 7899999. Total Separate Accounts Certified   |                   |                        |                      |  |                                      |                                   | 0                                      | 0                    | 0  | 0              | 0                          | 0  | 0  | 0  |
| 8199999. Total Separate Accounts - Reciprocal Jurisdiction U.S. Affiliates   |                   |                        |                      |  |                                      |                                   | 0                                      | 0                    | 0  | 0              | 0                          | 0  | 0  | 0  |
| 8499999. Total Separate Accounts - Reciprocal Jurisdiction Non-U.S. Affiliates   |                   |                        |                      |  |                                      |                                   | 0                                      | 0                    | 0  | 0              | 0                          | 0  | 0  | 0  |
| 8599999. Total Separate Accounts - Reciprocal Jurisdiction Affiliates  |                   |                        |                      |  |                                      |                                   | 0                                      | 0                    | 0  | 0              | 0                          | 0  | 0  | 0  |
| 8899999. Total Separate Accounts - Reciprocal Jurisdiction Non-Affiliates  |                   |                        |                      |  |                                      |                                   | 0                                      | 0                    | 0  | 0              | 0                          | 0  | 0  | 0  |
| 8999999. Total Separate Accounts Reciprocal Jurisdiction   |                   |                        |                      |  |                                      |                                   | 0                                      | 0                    | 0  | 0              | 0                          | 0  | 0  | 0  |
| 9099999. Total Separate Accounts Authorized, Unauthorized, Reciprocal Jurisdiction and Certified   |                   |                        |                      |  |                                      |                                   | 0                                      | 0                    | 0  | 0              | 0                          | 0  | 0  | 0  |
| 9199999. Total U.S. (Sum of 0399999, 0899999, 1499999, 1999999, 2599999, 3099999, 3699999, 4199999, 4899999, 5399999, 5999999, 6499999, 7099999, 7599999, 8199999 and 8699999)     |                   |                        |                      |  |                                      |                                   | 1,240,000                              | 0                    | 0  | 3,501          | 0                          | 0  | 0  | 0  |
| 9299999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999, 2099999, 2899999, 3199999, 3999999, 4299999, 5199999, 5499999, 6299999, 6599999, 7399999, 7699999, 8499999 and 8799999) |                   |                        |                      |  |                                      |                                   | 0                                      | 0                    | 0  | 0              | 0                          | 0  | 0  | 0  |
| 9999999 - Totals   |                   |                        |                      |  |                                      |                                   | 1,240,000                              | 0                    | 0  | 3,501          | 0                          | 0  | 0  | 0  |

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**

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American Mutual Life Association

SCHEDULE S - PART 5

Reinsurance Ceded to Certified Reinsurers as of December 31, Current Year (\$000 Omitted)

| 1  | 2         | 3              | 4                 | 5                        | 6  | 7  | 8   | 9                    | 10   | 11           | 12   | 13                              | 14  | 15  | Collateral                 |                   |   |                  |   |       |   | 23  | 24  | 25  | 26   |   |
|--|-----------|----------------|-------------------|--------------------------|--|--|---|----------------------|--|--------------|--|---------------------------------|---|---|----------------------------|-------------------|---|------------------|---|-------|---|---|---|---|--|---|
|  |           |                |                   |                          |  |  |   |                      |  |              |  |                                 |   |   | 16                         | 17                | 18  | 19               | 20  | 21    | 22  |   |   |   |  |   |
| NAIC Company Code  | ID Number | Effective Date | Name of Reinsurer | Domiciliary Jurisdiction | Certified Reinsurer Rating (1 through 6) | Effective Date of Certified Reinsurer Rating | Percent Collateral Required for Full Credit (0% - 100%) | Reserve Credit Taken | Paid and Unpaid Losses Recoverable (Debit) | Other Debits | Total Recoverable/ Reserve Credit Taken (Col. 9 + 10 + 11) | Miscellaneous Balances (Credit) | Net Obligation Subject to Collateral (Col. 12 - 13) | Dollar Amount of Collateral Required for Full Credit (Col. 14 Times Col. 8) | Multiple Beneficiary Trust | Letters of Credit | Issuing or Confirming Bank Reference Number (a) | Trust Agreements | Funds Deposited by and Withheld from Reinsurers | Other | Total Collateral Provided (Col. 16 + 17 + 19 + 20 + 21) | Percent of Collateral Provided for Net Obligation Subject to Collateral (Col. 22 / Col. 14) | Percent Credit Allowed on Net Obligation Subject to Collateral (Col. 23 / Col. 8, not to Exceed 100%) | Amount of Credit Allowed for Net Obligation Subject to Collateral (Col. 14 x Col. 24) | Liability for Reinsurance with Certified Reinsurers Due to Collateral Deficiency (Col. 14 - Col. 25) |   |
| 0399999. Total General Account - Life and Annuity U.S. Affiliates                        |           |                |                   |                          |  |  |   | 0                    | 0  | 0            | 0  | 0                               | 0   | 0   | 0                          | 0                 | 0   | XXX              | 0   | 0     | 0   | 0   | XXX   | XXX   | 0  | 0 |
| 0699999. Total General Account - Life and Annuity Non-U.S. Affiliates                    |           |                |                   |                          |  |  |   | 0                    | 0  | 0            | 0  | 0                               | 0   | 0   | 0                          | 0                 | 0   | XXX              | 0   | 0     | 0   | 0   | XXX   | XXX   | 0  | 0 |
| 0799999. Total General Account - Life and Annuity Affiliates                             |           |                |                   |                          |  |  |   | 0                    | 0  | 0            | 0  | 0                               | 0   | 0   | 0                          | 0                 | 0   | XXX              | 0   | 0     | 0   | 0   | XXX   | XXX   | 0  | 0 |
| 1099999. Total General Account - Life and Annuity Non-Affiliates                         |           |                |                   |                          |  |  |   | 0                    | 0  | 0            | 0  | 0                               | 0   | 0   | 0                          | 0                 | 0   | XXX              | 0   | 0     | 0   | 0   | XXX   | XXX   | 0  | 0 |
| 1199999. Total General Account Life and Annuity  |           |                |                   |                          |  |  |   | 0                    | 0  | 0            | 0  | 0                               | 0   | 0   | 0                          | 0                 | 0   | XXX              | 0   | 0     | 0   | 0   | XXX   | XXX   | 0  | 0 |
| 1499999. Total General Account - Accident and Health U.S. Affiliates                     |           |                |                   |                          |  |  |   | 0                    | 0  | 0            | 0  | 0                               | 0   | 0   | 0                          | 0                 | 0   | XXX              | 0   | 0     | 0   | 0   | XXX   | XXX   | 0  | 0 |
| 1799999. Total General Account - Accident and Health Non-U.S. Affiliates                 |           |                |                   |                          |  |  |   | 0                    | 0  | 0            | 0  | 0                               | 0   | 0   | 0                          | 0                 | 0   | XXX              | 0   | 0     | 0   | 0   | XXX   | XXX   | 0  | 0 |
| 1899999. Total General Account - Accident and Health Affiliates                          |           |                |                   |                          |  |  |   | 0                    | 0  | 0            | 0  | 0                               | 0   | 0   | 0                          | 0                 | 0   | XXX              | 0   | 0     | 0   | 0   | XXX   | XXX   | 0  | 0 |
| 2199999. Total General Account - Accident and Health Non-Affiliates                      |           |                |                   |                          |  |  |   | 0                    | 0  | 0            | 0  | 0                               | 0   | 0   | 0                          | 0                 | 0   | XXX              | 0   | 0     | 0   | 0   | XXX   | XXX   | 0  | 0 |
| 2299999. Total General Account Accident and Health                                       |           |                |                   |                          |  |  |   | 0                    | 0  | 0            | 0  | 0                               | 0   | 0   | 0                          | 0                 | 0   | XXX              | 0   | 0     | 0   | 0   | XXX   | XXX   | 0  | 0 |
| 2399999. Total General Account   |           |                |                   |                          |  |  |   | 0                    | 0  | 0            | 0  | 0                               | 0   | 0   | 0                          | 0                 | 0   | XXX              | 0   | 0     | 0   | 0   | XXX   | XXX   | 0  | 0 |
| 2699999. Total Separate Accounts - U.S. Affiliates                                       |           |                |                   |                          |  |  |   | 0                    | 0  | 0            | 0  | 0                               | 0   | 0   | 0                          | 0                 | 0   | XXX              | 0   | 0     | 0   | 0   | XXX   | XXX   | 0  | 0 |
| 2999999. Total Separate Accounts - Non-U.S. Affiliates                                   |           |                |                   |                          |  |  |   | 0                    | 0  | 0            | 0  | 0                               | 0   | 0   | 0                          | 0                 | 0   | XXX              | 0   | 0     | 0   | 0   | XXX   | XXX   | 0  | 0 |
| 3099999. Total Separate Accounts - Affiliates  |           |                |                   |                          |  |  |   | 0                    | 0  | 0            | 0  | 0                               | 0   | 0   | 0                          | 0                 | 0   | XXX              | 0   | 0     | 0   | 0   | XXX   | XXX   | 0  | 0 |
| 3399999. Total Separate Accounts - Non-Affiliates  |           |                |                   |                          |  |  |   | 0                    | 0  | 0            | 0  | 0                               | 0   | 0   | 0                          | 0                 | 0   | XXX              | 0   | 0     | 0   | 0   | XXX   | XXX   | 0  | 0 |
| 3499999. Total Separate Accounts   |           |                |                   |                          |  |  |   | 0                    | 0  | 0            | 0  | 0                               | 0   | 0   | 0                          | 0                 | 0   | XXX              | 0   | 0     | 0   | 0   | XXX   | XXX   | 0  | 0 |
| 3599999. Total U.S. (Sum of 0399999, 0899999, 1499999, 1999999, 2699999 and 3199999)     |           |                |                   |                          |  |  |   | 0                    | 0  | 0            | 0  | 0                               | 0   | 0   | 0                          | 0                 | 0   | XXX              | 0   | 0     | 0   | 0   | XXX   | XXX   | 0  | 0 |
| 3699999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999, 2099999, 2999999 and 3299999) |           |                |                   |                          |  |  |   | 0                    | 0  | 0            | 0  | 0                               | 0   | 0   | 0                          | 0                 | 0   | XXX              | 0   | 0     | 0   | 0   | XXX   | XXX   | 0  | 0 |
| .....  | .....     | .....          | .....             | .....                    | .....                                    | .....  | .....   | .....                | .....                                      | .....        | .....  | .....                           | .....   | .....   | .....                      | .....             | .....   | .....            | .....   | ..... | .....   | .....   | .....   | .....   |  |   |
| .....  | .....     | .....          | .....             | .....                    | .....                                    | .....  | .....   | .....                | .....                                      | .....        | .....  | .....                           | .....   | .....   | .....                      | .....             | .....   | .....            | .....   | ..... | .....   | .....   | .....   | .....   |  |   |
| 9999999 - Totals   |           |                |                   |                          |  |  |   | 0                    | 0  | 0            | 0  | 0                               | 0   | 0   | 0                          | 0                 | 0   | XXX              | 0   | 0     | 0   | 0   | XXX   | XXX   | 0  | 0 |

(a)

|   |                        |   |                                 |                          |
|---|------------------------|---|---------------------------------|--------------------------|
| Issuing or Confirming Bank Reference Number | Letters of Credit Code | American Bankers Association (ABA) Routing Number | Issuing or Confirming Bank Name | Letters of Credit Amount |
| .....                                       | .....                  | .....   | .....                           | .....                    |

NONE

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American Mutual Life Association

SCHEDULE S - PART 6

Five Year Exhibit of Reinsurance Ceded Business  
(\$000 Omitted)

|  | 1<br>2022 | 2<br>2021 | 3<br>2020 | 4<br>2019 | 5<br>2018 |
|--|-----------|-----------|-----------|-----------|-----------|
| A. OPERATIONS ITEMS  |           |           |           |           |           |
| 1. Premiums and annuity considerations for life and accident and health contracts .....                          | 4         | 4         | 3         | 4         | 3         |
| 2. Commissions and reinsurance expense allowances .....  | 0         | 0         | 0         | 0         | 0         |
| 3. Contract claims .....   | 0         | 0         | 0         | 0         | 0         |
| 4. Surrender benefits and withdrawals for life contracts .....   |           |           |           |           |           |
| 5. Dividends to policyholders and refunds to members .....   |           |           |           |           |           |
| 6. Reserve adjustments on reinsurance ceded .....  | 0         | 0         | 0         | 0         | 0         |
| 7. Increase in aggregate reserve for life and accident and health contracts .....                                |           |           |           |           |           |
| B. BALANCE SHEET ITEMS   |           |           |           |           |           |
| 8. Premiums and annuity considerations for life and accident and health contracts deferred and uncollected ..... | 0         | 0         | 0         | 0         | 0         |
| 9. Aggregate reserves for life and accident and health contracts .....   | 0         | 0         | 0         | 0         | 0         |
| 10. Liability for deposit-type contracts .....   |           |           |           |           |           |
| 11. Contract claims unpaid .....   | 0         | 0         | 0         | 0         | 0         |
| 12. Amounts recoverable on reinsurance .....   | 0         | 0         | 0         | 0         | 0         |
| 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 .....  | 0         | 0         | 0         | 0         | 0         |
| 17. Offset for reinsurance with Certified Reinsurers .....   | 0         | 0         |           | 0         | 0         |
| C. UNAUTHORIZED REINSURANCE (DEPOSITS BY AND FUNDS WITHHELD FROM)  |           |           |           |           |           |
| 18. Funds deposited by and withheld from (F) .....   | 0         | 0         | 0         | 0         | 0         |
| 19. Letters of credit (L) .....  | 0         | 0         | 0         | 0         | 0         |
| 20. Trust agreements (T) .....   | 0         | 0         | 0         | 0         | 0         |
| 21. Other (O) .....  | 0         | 0         | 0         | 0         | 0         |
| D. REINSURANCE WITH CERTIFIED REINSURERS (DEPOSITS BY AND FUNDS WITHHELD FROM)                                   |           |           |           |           |           |
| 22. Multiple Beneficiary Trust .....   | 0         | 0         |           | 0         | 0         |
| 23. Funds deposited by and withheld from (F) .....   | 0         | 0         |           | 0         | 0         |
| 24. Letters of credit (L) .....  | 0         | 0         |           | 0         | 0         |
| 25. Trust agreements (T) .....   | 0         | 0         |           | 0         | 0         |
| 26. Other (O) .....  | 0         | 0         |           | 0         | 0         |

SCHEDULE S - PART 7

Restatement of Balance Sheet to Identify Net Credit for Ceded Reinsurance

|  | 1<br>As Reported<br>(net of ceded) | 2<br>Restatement<br>Adjustments | 3<br>Restated<br>(gross of ceded) |
|--|------------------------------------|---------------------------------|-----------------------------------|
| <b>ASSETS (Page 2, Col. 3)</b>   |                                    |                                 |                                   |
| 1. Cash and invested assets (Line 12) .....  | 47,148,980                         |                                 | 47,148,980                        |
| 2. Reinsurance (Line 16) .....   | 0                                  | 0                               | 0                                 |
| 3. Premiums and considerations (Line 15) .....   | 2,157                              | 0                               | 2,157                             |
| 4. Net credit for ceded reinsurance .....  | XXX                                | 0                               | 0                                 |
| 5. All other admitted assets (balance) .....   | 625,266                            |                                 | 625,266                           |
| 6. Total assets excluding Separate Accounts (Line 26) .....  | 47,776,403                         | 0                               | 47,776,403                        |
| 7. Separate Account assets (Line 27) .....   | 0                                  |                                 | 0                                 |
| 8. Total assets (Line 28)  | 47,776,403                         | 0                               | 47,776,403                        |
| <b>LIABILITIES, CAPITAL AND SURPLUS (Page 3)</b>   |                                    |                                 |                                   |
| 9. Contract reserves (Lines 1 and 2) .....   | 33,087,339                         | 0                               | 33,087,339                        |
| 10. Liability for deposit-type contracts (Line 3) .....  | 1,161,705                          |                                 | 1,161,705                         |
| 11. Claim reserves (Line 4) .....  | 128,402                            | 0                               | 128,402                           |
| 12. Policyholder dividends/member refunds/reserves (Lines 5 through 7) .....                                 | 100,000                            |                                 | 100,000                           |
| 13. Premium & annuity considerations received in advance (Line 8) .....                                      | 0                                  |                                 | 0                                 |
| 14. Other contract liabilities (Line 9) .....  | 259,189                            |                                 | 259,189                           |
| 15. Reinsurance in unauthorized companies (Line 24.02 minus inset amount) .....                              | 0                                  | 0                               | 0                                 |
| 16. Funds held under reinsurance treaties with unauthorized reinsurers (Line 24.03 minus inset amount) ..... | 0                                  |                                 | 0                                 |
| 17. Reinsurance with Certified Reinsurers (Line 24.02 inset amount) .....                                    | 0                                  |                                 | 0                                 |
| 18. Funds held under reinsurance treaties with Certified Reinsurers (Line 24.03 inset amount) .....          | 0                                  |                                 | 0                                 |
| 19. All other liabilities (balance) .....  | 1,096,269                          |                                 | 1,096,269                         |
| 20. Total liabilities excluding Separate Accounts (Line 26) .....  | 35,832,904                         | 0                               | 35,832,904                        |
| 21. Separate Account liabilities (Line 27) .....   |                                    |                                 | 0                                 |
| 22. Total liabilities (Line 28) .....  | 35,832,904                         | 0                               | 35,832,904                        |
| 23. Capital & surplus (Line 38) .....  | 11,943,499                         | XXX                             | 11,943,499                        |
| 24. Total liabilities, capital & surplus (Line 39)   | 47,776,403                         | 0                               | 47,776,403                        |
| <b>NET CREDIT FOR CEDED REINSURANCE</b>  |                                    |                                 |                                   |
| 25. Contract reserves .....  | 0                                  |                                 |                                   |
| 26. Claim reserves .....   | 0                                  |                                 |                                   |
| 27. Policyholder dividends/reserves .....  | 0                                  |                                 |                                   |
| 28. Premium & annuity considerations received in advance .....   | 0                                  |                                 |                                   |
| 29. Liability for deposit-type contracts .....   | 0                                  |                                 |                                   |
| 30. Other contract liabilities .....   | 0                                  |                                 |                                   |
| 31. Reinsurance ceded assets .....   | 0                                  |                                 |                                   |
| 32. Other ceded reinsurance recoverables .....   | 0                                  |                                 |                                   |
| 33. Total ceded reinsurance recoverables .....   | 0                                  |                                 |                                   |
| 34. Premiums and considerations .....  | 0                                  |                                 |                                   |
| 35. Reinsurance in unauthorized companies .....  | 0                                  |                                 |                                   |
| 36. Funds held under reinsurance treaties with unauthorized reinsurers .....                                 | 0                                  |                                 |                                   |
| 37. Reinsurance with Certified Reinsurers .....  | 0                                  |                                 |                                   |
| 38. Funds held under reinsurance treaties with Certified Reinsurers .....                                    | 0                                  |                                 |                                   |
| 39. Other ceded reinsurance payables/offsets .....   | 0                                  |                                 |                                   |
| 40. Total ceded reinsurance payable/offsets .....  | 0                                  |                                 |                                   |
| 41. Total net credit for ceded reinsurance   | 0                                  |                                 |                                   |

SCHEDULE T - PART 2  
INTERSTATE COMPACT - EXHIBIT OF PREMIUMS WRITTEN  
Allocated by States and Territories

|              |                                |     | Direct Business Only           |                                     |   |  |           |
|--------------|--------------------------------|-----|--------------------------------|-------------------------------------|---|--|-----------|
|              |                                |     | 1                              | 2                                   | 3   | 4  | 6         |
| States, Etc. |                                |     | Life<br>(Group and Individual) | Annuities<br>(Group and Individual) | Disability Income<br>(Group and Individual) | Long-Term Care<br>(Group and Individual) | Totals    |
| 1.           | Alabama .....                  | AL  | 0                              | 0                                   |   |  | 0         |
| 2.           | Alaska .....                   | AK  | 0                              | 0                                   |   |  | 0         |
| 3.           | Arizona .....                  | AZ  | 0                              | 0                                   |   |  | 0         |
| 4.           | Arkansas .....                 | AR  | 0                              | 0                                   |   |  | 0         |
| 5.           | California .....               | CA  | 0                              | 0                                   |   |  | 0         |
| 6.           | Colorado .....                 | CO  | 0                              | 0                                   |   |  | 0         |
| 7.           | Connecticut .....              | CT  | 0                              | 0                                   |   |  | 0         |
| 8.           | Delaware .....                 | DE  | 0                              | 0                                   |   |  | 0         |
| 9.           | District of Columbia .....     | DC  | 0                              | 0                                   |   |  | 0         |
| 10.          | Florida .....                  | FL  | 0                              | 0                                   |   |  | 0         |
| 11.          | Georgia .....                  | GA  | 0                              | 0                                   |   |  | 0         |
| 12.          | Hawaii .....                   | HI  | 0                              | 0                                   |   |  | 0         |
| 13.          | Idaho .....                    | ID  | 0                              | 0                                   |   |  | 0         |
| 14.          | Illinois .....                 | IL  | 0                              | 0                                   |   |  | 0         |
| 15.          | Indiana .....                  | IN  | 0                              | 0                                   |   |  | 0         |
| 16.          | Iowa .....                     | IA  | 0                              | 0                                   |   |  | 0         |
| 17.          | Kansas .....                   | KS  | 0                              | 0                                   |   |  | 0         |
| 18.          | Kentucky .....                 | KY  | 0                              | 0                                   |   |  | 0         |
| 19.          | Louisiana .....                | LA  | 0                              | 0                                   |   |  | 0         |
| 20.          | Maine .....                    | ME  | 0                              | 0                                   |   |  | 0         |
| 21.          | Maryland .....                 | MD  | 0                              | 0                                   |   |  | 0         |
| 22.          | Massachusetts .....            | MA  | 0                              | 0                                   |   |  | 0         |
| 23.          | Michigan .....                 | MI  | 0                              | 0                                   |   |  | 0         |
| 24.          | Minnesota .....                | MN  | 0                              | 0                                   |   |  | 0         |
| 25.          | Mississippi .....              | MS  | 0                              | 0                                   |   |  | 0         |
| 26.          | Missouri .....                 | MO  | 0                              | 0                                   |   |  | 0         |
| 27.          | Montana .....                  | MT  | 0                              | 0                                   |   |  | 0         |
| 28.          | Nebraska .....                 | NE  | 0                              | 0                                   |   |  | 0         |
| 29.          | Nevada .....                   | NV  | 0                              | 0                                   |   |  | 0         |
| 30.          | New Hampshire .....            | NH  | 0                              | 0                                   |   |  | 0         |
| 31.          | New Jersey .....               | NJ  | 0                              | 0                                   |   |  | 0         |
| 32.          | New Mexico .....               | NM  | 0                              | 0                                   |   |  | 0         |
| 33.          | New York .....                 | NY  | 0                              | 0                                   |   |  | 0         |
| 34.          | North Carolina .....           | NC  | 0                              | 0                                   |   |  | 0         |
| 35.          | North Dakota .....             | ND  | 0                              | 0                                   |   |  | 0         |
| 36.          | Ohio .....                     | OH  | 76,303                         | 1,489,595                           |   |  | 1,750,790 |
| 37.          | Oklahoma .....                 | OK  | 0                              | 0                                   |   |  | 0         |
| 38.          | Oregon .....                   | OR  | 0                              | 0                                   |   |  | 0         |
| 39.          | Pennsylvania .....             | PA  | 0                              | 0                                   |   |  | 0         |
| 40.          | Rhode Island .....             | RI  | 0                              | 0                                   |   |  | 0         |
| 41.          | South Carolina .....           | SC  | 0                              | 0                                   |   |  | 0         |
| 42.          | South Dakota .....             | SD  | 0                              | 0                                   |   |  | 0         |
| 43.          | Tennessee .....                | TN  | 0                              | 0                                   |   |  | 0         |
| 44.          | Texas .....                    | TX  | 0                              | 0                                   |   |  | 0         |
| 45.          | Utah .....                     | UT  | 0                              | 0                                   |   |  | 0         |
| 46.          | Vermont .....                  | VT  | 0                              | 0                                   |   |  | 0         |
| 47.          | Virginia .....                 | VA  | 0                              | 0                                   |   |  | 0         |
| 48.          | Washington .....               | WA  | 0                              | 0                                   |   |  | 0         |
| 49.          | West Virginia .....            | WV  | 0                              | 0                                   |   |  | 0         |
| 50.          | Wisconsin .....                | WI  | 0                              | 0                                   |   |  | 0         |
| 51.          | Wyoming .....                  | WY  | 0                              | 0                                   |   |  | 0         |
| 52.          | American Samoa .....           | AS  | 0                              | 0                                   |   |  | 0         |
| 53.          | Guam .....                     | GU  | 0                              | 0                                   |   |  | 0         |
| 54.          | Puerto Rico .....              | PR  | 0                              | 0                                   |   |  | 0         |
| 55.          | U.S. Virgin Islands .....      | VI  | 0                              | 0                                   |   |  | 0         |
| 56.          | Northern Mariana Islands ..... | MP  | 0                              | 0                                   |   |  | 0         |
| 57.          | Canada .....                   | CAN | 0                              | 0                                   |   |  | 0         |
| 58.          | Aggregate Other Alien .....    | OT  | 0                              | 0                                   |   |  | 0         |
| 59.          | Total                          |     | 76,303                         | 1,489,595                           | 0   | 0  | 1,750,790 |

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**

Schedule Y - Part 3

**N O N E**

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

REQUIRED FILINGS

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 |
|---|-----------|
| MARCH FILING  |           |
| 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       |
| APRIL FILING  |           |
| 5. Will Management’s Discussion and Analysis be filed by April 1? .....   | YES       |
| 6. Will the Life, Health & Annuity Guaranty Association Assessable Premium Exhibit - Parts 1 and 2 be filed with the state of domicile and the NAIC by April 1? (Not applicable to fraternal benefit societies) ..... | WAIVED    |
| 7. Will the Supplemental Investment Risks Interrogatories be filed by April 1? .....  | YES       |
| JUNE FILING   |           |
| 8. Will an audited financial report be filed by June 1? .....   | YES       |
| 9. Will Accountant’s Letter of Qualifications be filed with the state of domicile and electronically with the NAIC by June 1? .....   | YES       |

SUPPLEMENTAL FILINGS

The following supplemental reports are required to be filed as part of your annual statement filing 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. 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.

|  |     |
|--|-----|
| MARCH FILING   |     |
| 10. Will Schedule SIS (Stockholder Information Supplement) be filed with the state of domicile by March 1? (Not applicable to fraternal benefit societies) ..  | NO  |
| 11. Will the Medicare Supplement Insurance Experience Exhibit be filed with the state of domicile and the NAIC by March 1? .....   | NO  |
| 12. Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC by March 1? .....   | NO  |
| 13. 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 |
| 14. 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 |
| 15. Will the actuarial opinion on X-Factors be filed with the state of domicile and electronically with the NAIC by March 1? .....   | NO  |
| 16. 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  |
| 17. 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  |
| 18. 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  |
| 19. 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  |
| 20. 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  |
| 21. 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  |
| 22. 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  |
| 23. 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 |
| 24. 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  |
| 25. 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  |



ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American Mutual Life Association

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

26.

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

27.

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? .....

NO

28.

Will the Worker's Compensation Carve-Out Supplement be filed by March 1? (Not applicable to fraternal benefit societies) .....

NO

29.

Will Supplemental Schedule O be filed with the state of domicile and the NAIC by March 1? .....

NO

30.

Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC by March 1? .....

NO

31.

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

32.

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

33.

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

34.

Will the VM-20 Reserves Supplement be filed with the state of domicile and the NAIC by March 1? .....

NO

35.

Will the Health Care Receivables Supplement be filed with the state of domicile and the NAIC by March 1? .....

NO

APRIL FILING

36.

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

37.

Will the Long-Term Care Experience Reporting Forms be filed with the state of domicile and the NAIC by April 1? .....

NO

38.

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

39.

Will the Accident and Health Policy Experience Exhibit be filed by April 1? .....

NO

40.

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

41.

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

42.

Will the confidential Actuarial Memorandum required by Actuarial Guideline XXXVIII 8D be filed with the state of domicile by April 30? .....

NO

43.

Will the Supplemental Term and Universal Life Insurance Reinsurance Exhibit be filed with the state of domicile and the NAIC by April 1? .....

NO

44.

Will the Variable Annuities Supplement be filed with the state of domicile and the NAIC by April 1? .....

NO

45.

Will the confidential Executive Summary of the PBR Actuarial Report be filed with the state of domicile by April 1? .....

NO

46.

Will the confidential Life Summary of the PBR Actuarial Report be filed with the state of domicile by April 1? .....

NO

47.

Will the confidential Variable Annuities Summary of the PBR Actuarial Report be filed with the state of domicile by April 1? .....

NO

AUGUST FILING

48.

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

YES

Explanations:

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Bar Codes:

6.

Life, Health & Annuity Assessable Premium Exhibit - Parts 1 and 2 [Document Identifier 290]



562862022290000000

10.

SIS Stockholder Information Supplement [Document Identifier 420]



562862022420000000

11.

Medicare Supplement Insurance Experience Exhibit [Document Identifier 360]



562862022360000000

12.

Trusted Surplus Statement [Document Identifier 490]



562862022480000000

15.

Actuarial Opinion on X-Factors [Document Identifier 442]



562862022480000000

16.

Actuarial Opinion on Separate Accounts Funding Guaranteed Minimum Benefit [Document Identifier 443]



562862022443000000

17.

Actuarial Opinion on Synthetic Guaranteed Investment Contracts [Document Identifier 444]





























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ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American Mutual Life Association

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

|     |   |  |
|-----|---|--|
| 18. | Reasonableness of Assumptions Certification required by Actuarial Guideline XXXV [Document Identifier 445]  |  <div>562862022445000000</div>   |
| 19. | Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXV [Document Identifier 446]  |  <div>562862022446000000</div>   |
| 20. | Reasonableness of Assumptions Certification for Implied Guaranteed Rate Method required by Actuarial Guideline XXXVI [Document Identifier 447]  |  <div>562862022447000000</div>   |
| 21. | Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI [Document Identifier 448]   |  <div>562862022448000000</div>   |
| 22. | Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Market Value) [Document Identifier 449]  |  <div>562862022449000000</div>   |
| 24. | C-3 RBC Certifications Required Under C-3 Phase II [Document Identifier 451]  |  <div>562862022451000000</div>   |
| 25. | Actuarial Certifications Related to Annuity Nonforfeiture Ongoing Compliance for Equity Indexed Annuities [Document Identifier 452]   |  <div>562862022452000000</div>   |
| 26. | Modified Guaranteed Annuity Model Regulation [Document Identifier 453]  |  <div>562862022453000000</div>   |
| 27. | 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] |  <div>562862022454000000</div>   |
| 28. | Workers' Compensation Carve-Out Supplement [Document Identifier 495]  |  <div>562862022495000000</div>   |
| 29. | Supplemental Schedule O [Document Identifier 465]   |  <div>562862022465000000</div>   |
| 30. | Medicare Part D Coverage Supplement [Document Identifier 365]   |  <div>562862022365000000</div> |
| 31. | Relief from the five-year rotation requirement for lead audit partner [Document Identifier 224]   |  <div>562862022224000000</div> |
| 32. | Relief from the one-year cooling off period for independent CPA [Document Identifier 225]   |  <div>562862022225000000</div> |
| 33. | Relief from the Requirements for Audit Committees [Document Identifier 226]   |  <div>562862022226000000</div> |
| 34. | VM-20 Reserves Supplement [Document Identifier 456]   |  <div>562862022456000000</div> |
| 35. | Health Care Receivables Supplement [Document Identifier 470]  |  <div>562862022470000000</div> |
| 36. | Regulatory Asset Adequacy Issues Summary (RAAIS) required by the Valuation Manual [Document Identifier 434]   |  <div>562862022434000000</div> |
| 37. | Long-Term Care Experience Reporting Forms [Document Identifier 306]   |  <div>562862022306000000</div> |
| 38. | Credit Insurance Experience Exhibit [Document Identifier 230]   |  <div>562862022230000000</div> |
| 39. | Accident and Health Policy Experience Exhibit [Document Identifier 210]   |  <div>562862022210000000</div> |
| 40. | Supplemental Health Care Exhibit (Parts 1, 2 and 3) [Document Identifier 216]   |  <div>562862022216000000</div> |
| 41. | Supplemental Health Care Exhibit's Expense Allocation Report [Document Identifier 217]  |  <div>562862022217000000</div> |
| 42. | Actuarial Memorandum Required by Actuarial Guideline XXXVIII 8D [Document Identifier 435]   |  <div>562862022435000000</div> |
| 43. | Supplemental Term and Universal Life Insurance Reinsurance Exhibit [Document Identifier 345]  |  <div>562862022345000000</div> |
| 44. | Variable Annuities Supplement [Document Identifier 286]   |  <div>562862022286000000</div> |
| 45. | Executive Summary of the PBR Actuarial Report [Document Identifier 457]   |  <div>562862022457000000</div> |
| 46. | Life Summary of the PBR Actuarial Report [Document Identifier 458]  |  <div>562862022458000000</div> |
| 47. | Variable Annuities Summary of the PBR Actuarial Report [Document Identifier 459]  |  <div>562862022459000000</div> |

ANNUAL STATEMENT FOR THE YEAR 2022 OF THE American Mutual Life Association

OVERFLOW PAGE FOR WRITE-INS

Additional Write-ins for Exhibit 2 Line 9.3

|   | Insurance |                     |   |                                     | 5 | 6      | 7      |
|---|-----------|---------------------|---|-------------------------------------|---|--------|--------|
|   | 1         | Accident and Health |   | 4<br>All Other Lines of<br>Business |   |        |        |
|   |           | 2                   | 3 |                                     |   |        |        |
|   |           |                     |   |                                     |   |        |        |
| 09.304. Fraternal Events .....  |           | 0                   |   |                                     |   | 38,738 | 38,738 |
| 09.305. Consulting Services .....   | 7,532     | 0                   |   |                                     |   |        | 7,532  |
| 09.306. Data Processing .....   | 15,513    | 0                   |   |                                     |   |        | 15,513 |
| 09.397. Summary of remaining write-ins for Line 9.3<br>from overflow page | 23,045    | 0                   | 0 | 0                                   | 0 | 38,738 | 61,783 |