

# **ANNUAL STATEMENT**

**OF THE**

**American National Life Insurance Company of Texas**

**TO THE**

**Insurance Department**

**OF THE**

**STATE OF**

**Texas**

**FOR THE YEAR ENDED  
DECEMBER 31, 2021**

☒ **LIFE, ACCIDENT AND HEALTH**

☐ **FRATERNAL BENEFIT SOCIETIES**

# **2021**



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

ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2021  
OF THE CONDITION AND AFFAIRS OF THE

American National Life Insurance Company of Texas

NAIC Group Code 0408 (Current) 0408 (Prior) NAIC Company Code 71773 Employer's ID Number 75-1016594

Organized under the Laws of Texas State of Domicile or Port of Entry TX

Country of Domicile United States of America

Licensed as business type: Life, Accident and Health [X] Fraternal Benefit Societies [ ]

Incorporated/Organized 12/02/1954 Commenced Business 12/20/1954

Statutory Home Office One Moody Plaza Galveston, TX, US 77550  
(Street and Number) (City or Town, State, Country and Zip Code)

Main Administrative Office One Moody Plaza  
(Street and Number)  
Galveston, TX, US 77550 409-763-4661  
(City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)

Mail Address One Moody Plaza Galveston, TX, US 77550  
(Street and Number or P.O. Box) (City or Town, State, Country and Zip Code)

Primary Location of Books and Records One Moody Plaza  
(Street and Number)  
Galveston, TX, US 77550 409-766-6057  
(City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)

Internet Website Address www.americannational.com

Statutory Statement Contact De'Shawna Charnelle Sherman 409-766-6057  
(Name) (Area Code) (Telephone Number)  
StatutoryComp@AmericanNational.com 409-766-6936  
(E-mail Address) (FAX Number)

OFFICERS

Chairman of the Board, President & CEO James Edward Pozzi Vice President & Controller Michelle Annette Gage  
Assistant Vice President & Corporate Secretary Ilse JeLayne Hoffman # Senior Vice President & Chief Life & Annuity Actuary Sara Liane Latham #

OTHER

Johnny David Johnson, Executive Vice President	John Frederick Simon #, Executive Vice President & Chief Life & Annuity Administrative Officer	James Patrick Stelling, Executive Vice President
Timothy Allen Walsh #, Executive Vice President & Chief Operating Officer		
Michele Mackay Bartkowski, Senior Vice President	Scott Frankie Brast, Senior Vice President	Robert Jay Kirchner #, Senior Vice President
Anne Marie LeMire, Senior Vice President	Bruce Murray LePard, Senior Vice President	Bradley Wayne Manning, Senior Vice President
Michael Scott Marquis, Senior Vice President	Brody Jason Merrill #, Senior Vice President, Chief Financial Officer & Treasurer	Michael Scott Nimmons, Senior Vice President
Cecilia Guerrero Pardo #, Senior Vice President	Edward Bruce Pavelka, Senior Vice President	
Elva Jean Gamero, Vice President	Tracy Leigh Milina, Vice President	Deanna Denise Snedden, Vice President & Assistant Treasurer
William Henry Watson III #, Vice President & Health Actuary	William Joseph Hogan, Assistant Vice President	Larry Edward Linares, Assistant Vice President
Deborah Kay Janson #, Assistant Corporate Secretary		

DIRECTORS OR TRUSTEES

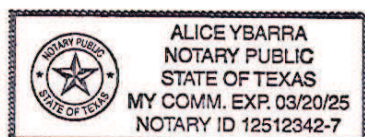
David Alan Behrens	Johnny David Johnson	James Edward Pozzi
John Frederick Simon	James Patrick Stelling	Timothy Allen Walsh

State of Texas SS  
County of Galveston

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.

James Edward Pozzi Chairman of the Board, President & CEO	Ilse JeLayne Hoffman Assistant Vice President & Corporate Secretary	Michelle Annette Gage Vice President & Controller

Subscribed and sworn to before me this 26th day of January, 2022



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

ASSETS

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
1. Bonds (Schedule D) .....	104,866,524		104,866,524	119,109,349
2. Stocks (Schedule D):				
2.1 Preferred stocks .....				
2.2 Common stocks .....				
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens .....				
3.2 Other than first liens.....				
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$ ..... encumbrances) .....				
4.2 Properties held for the production of income (less \$ ..... encumbrances) .....				
4.3 Properties held for sale (less \$ ..... encumbrances) .....				
5. Cash (\$ .....1,941,655 , Schedule E - Part 1), cash equivalents (\$ .....15,319,479 , Schedule E - Part 2) and short-term investments (\$ ..... , Schedule DA) .....	17,261,134		17,261,134	2,914,565
6. Contract loans (including \$ ..... premium notes) .....	2,583,944		2,583,944	3,103,633
7. Derivatives (Schedule DB) .....				
8. Other invested assets (Schedule BA) .....				
9. Receivables for securities .....				
10. Securities lending reinvested collateral assets (Schedule DL) .....				
11. Aggregate write-ins for invested assets .....				
12. Subtotals, cash and invested assets (Lines 1 to 11) .....	124,711,602		124,711,602	125,127,547
13. Title plants less \$ ..... charged off (for Title insurers only) .....				
14. Investment income due and accrued .....	1,027,140		1,027,140	1,149,251
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection.....	859,339		859,339	398,367
15.2 Deferred premiums and agents' balances and installments booked but deferred and not yet due (including \$ ..... earned but unbilled premiums) .....	590,891		590,891	509,969
15.3 Accrued retrospective premiums (\$ ..... ) and contracts subject to redetermination (\$ ..... ) .....				
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers .....				
16.2 Funds held by or deposited with reinsured companies .....	513,848		513,848	402,113
16.3 Other amounts receivable under reinsurance contracts .....	5,589,234		5,589,234	1,915,511
17. Amounts receivable relating to uninsured plans .....				
18.1 Current federal and foreign income tax recoverable and interest thereon ....	229,850		229,850	
18.2 Net deferred tax asset .....				
19. Guaranty funds receivable or on deposit .....	335,090		335,090	447,560
20. Electronic data processing equipment and software .....				
21. Furniture and equipment, including health care delivery assets (\$ ..... ) .....				
22. Net adjustment in assets and liabilities due to foreign exchange rates .....				
23. Receivables from parent, subsidiaries and affiliates .....	979,589		979,589	2,035,051
24. Health care (\$ ..... ) and other amounts receivable .....	4,915,838	4,915,838		
25. Aggregate write-ins for other than invested assets .....	2,607,306	291,848	2,315,458	848,666
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25) .....	142,359,727	5,207,686	137,152,041	132,834,035
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts .....				
28. Total (Lines 26 and 27) .....	142,359,727	5,207,686	137,152,041	132,834,035
DETAILS OF WRITE-INS				
1101. ....				
1102. ....				
1103. ....				
1198. Summary of remaining write-ins for Line 11 from overflow page .....				
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)				
2501. MGU Fee Income Receivable .....	2,183,725		2,183,725	717,069
2502. Taxes other than FIT .....	131,733		131,733	131,597
2503. Disallowed IMR .....	271,810	271,810		
2598. Summary of remaining write-ins for Line 25 from overflow page .....	20,038	20,038		
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	2,607,306	291,848	2,315,458	848,666

LIABILITIES, SURPLUS AND OTHER FUNDS

	1	2
	Current Year	Prior Year
1. Aggregate reserve for life contracts \$ .....72,881,073 (Exh. 5, Line 9999999) less \$ ..... included in Line 6.3 (including \$ ..... Modco Reserve) .....	72,881,073	73,033,264
2. Aggregate reserve for accident and health contracts (including \$ ..... Modco Reserve) .....	3,243,631	2,893,687
3. Liability for deposit-type contracts (Exhibit 7, Line 14, Col. 1) (including \$ ..... Modco Reserve) .....	229,306	159,850
4. Contract claims:		
4.1 Life (Exhibit 8, Part 1, Line 4.4, Col. 1 less sum of Cols. 9, 10 and 11) .....	1,430,294	707,924
4.2 Accident and health (Exhibit 8, Part 1, Line 4.4, sum of Cols. 9, 10 and 11) .....	6,286,589	7,978,584
5. Policyholders' dividends/refunds to members \$ ..... and coupons \$ ..... due and unpaid (Exhibit 4, Line 10) .....		
6. Provision for policyholders' dividends, refunds to members and coupons payable in following calendar year - estimated amounts:		
6.1 Policyholders' dividends and refunds to members apportioned for payment (including \$ ..... Modco) .....		
6.2 Policyholders' dividends and refunds to members not yet apportioned (including \$ ..... Modco) .....		
6.3 Coupons and similar benefits (including \$ ..... Modco) .....		
7. Amount provisionally held for deferred dividend policies not included in Line 6 .....		
8. Premiums and annuity considerations for life and accident and health contracts received in advance less \$ ..... discount; including \$ .....250,879 accident and health premiums (Exhibit 1, Part 1, Col. 1, sum of lines 4 and 14) .....	253,531	419,922
9. Contract liabilities not included elsewhere:		
9.1 Surrender values on canceled contracts .....		
9.2 Provision for experience rating refunds, including the liability of \$ ..... accident and health experience rating refunds of which \$ ..... is for medical loss ratio rebate per the Public Health Service Act .....		
9.3 Other amounts payable on reinsurance, including \$ ..... assumed and \$ ..... ceded .....		
9.4 Interest maintenance reserve (IMR, Line 6) .....		
10. Commissions to agents due or accrued-life and annuity contracts \$ .....4,391 accident and health \$ .....1,706,072 and deposit-type contract funds \$ ..... .....	1,710,463	690,067
11. Commissions and expense allowances payable on reinsurance assumed .....	4,136,387	1,321,883
12. General expenses due or accrued (Exhibit 2, Line 12, Col. 7) .....		
13. Transfers to Separate Accounts due or accrued (net) (including \$ ..... accrued for expense allowances recognized in reserves, net of reinsured allowances) .....		
14. Taxes, licenses and fees due or accrued, excluding federal income taxes (Exhibit 3, Line 9, Col. 6) .....	260,400	48,411
15.1 Current federal and foreign income taxes, including \$ ..... on realized capital gains (losses) .....		92,344
15.2 Net deferred tax liability .....		
16. Unearned investment income .....	28	25
17. Amounts withheld or retained by reporting entity as agent or trustee .....	453,512	55,666
18. Amounts held for agents' account, including \$ .....4,677,033 agents' credit balances .....	4,677,033	4,655,863
19. Remittances and items not allocated .....	218,840	137,785
20. Net adjustment in assets and liabilities due to foreign exchange rates .....		
21. Liability for benefits for employees and agents if not included above .....		
22. Borrowed money \$ ..... and interest thereon \$ ..... .....		
23. Dividends to stockholders declared and unpaid .....		
24. Miscellaneous liabilities:		
24.01 Asset valuation reserve (AVR, Line 16, Col. 7) .....	693,917	861,364
24.02 Reinsurance in unauthorized and certified (\$ ..... ) companies .....	1,590,174	2,042,299
24.03 Funds held under reinsurance treaties with unauthorized and certified (\$ ..... ) reinsurers .....		
24.04 Payable to parent, subsidiaries and affiliates .....	2,011,229	2,499,717
24.05 Drafts outstanding .....		
24.06 Liability for amounts held under uninsured plans .....		
24.07 Funds held under coinsurance .....		
24.08 Derivatives .....		
24.09 Payable for securities .....		8
24.10 Payable for securities lending .....		
24.11 Capital notes \$ ..... and interest thereon \$ ..... .....		
25. Aggregate write-ins for liabilities .....	106,960	93,641
26. Total liabilities excluding Separate Accounts business (Lines 1 to 25) .....	100,183,367	97,692,304
27. From Separate Accounts Statement .....		
28. Total liabilities (Lines 26 and 27) .....	100,183,367	97,692,304
29. Common capital stock .....	3,000,000	3,000,000
30. Preferred capital stock .....		
31. Aggregate write-ins for other than special surplus funds .....		
32. Surplus notes .....		
33. Gross paid in and contributed surplus (Page 3, Line 33, Col. 2 plus Page 4, Line 51.1, Col. 1) .....	41,152,500	41,152,500
34. Aggregate write-ins for special surplus funds .....		
35. Unassigned funds (surplus) .....	(7,183,826)	(9,010,769)
36. Less treasury stock, at cost:		
36.1 ..... shares common (value included in Line 29 \$ ..... ) .....		
36.2 ..... shares preferred (value included in Line 30 \$ ..... ) .....		
37. Surplus (Total Lines 31+32+33+34+35-36) (including \$ ..... in Separate Accounts Statement) .....	33,968,674	32,141,731
38. Totals of Lines 29, 30 and 37 (Page 4, Line 55) .....	36,968,674	35,141,731
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3) .....	137,152,041	132,834,035
DETAILS OF WRITE-INS		
2501. Pending escheat items .....	106,960	93,641
2502. ....		
2503. ....		
2598. Summary of remaining write-ins for Line 25 from overflow page .....		
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above) .....	106,960	93,641
3101. ....		
3102. ....		
3103. ....		
3198. Summary of remaining write-ins for Line 31 from overflow page .....		
3199. Totals (Lines 3101 thru 3103 plus 3198)(Line 31 above) .....		
3401. ....		
3402. ....		
3403. ....		
3498. Summary of remaining write-ins for Line 34 from overflow page .....		
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above) .....		



SUMMARY OF OPERATIONS

	1 Current Year	2 Prior Year
1. Premiums and annuity considerations for life and accident and health contracts (Exhibit 1, Part 1, Line 20.4, Col. 1, less Col. 11) .....	47,062,604	60,274,974
2. Considerations for supplementary contracts with life contingencies .....		126,719
3. Net investment income (Exhibit of Net Investment Income, Line 17) .....	4,308,550	4,476,664
4. Amortization of Interest Maintenance Reserve (IMR, Line 5) .....	(1,415)	(8,505)
5. Separate Accounts net gain from operations excluding unrealized gains or losses .....		
6. Commissions and expense allowances on reinsurance ceded (Exhibit 1, Part 2, Line 26.1, Col. 1) .....	30,912,753	22,839,061
7. Reserve adjustments on reinsurance ceded .....		
8. Miscellaneous Income:		
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts .....		
8.2 Charges and fees for deposit-type contracts .....		
8.3 Aggregate write-ins for miscellaneous income .....	11,660,348	8,438,231
9. Total (Lines 1 to 8.3) .....	93,942,840	96,147,144
10. Death benefits .....	5,653,094	7,109,385
11. Matured endowments (excluding guaranteed annual pure endowments) .....	19,737	943
12. Annuity benefits (Exhibit 8, Part 2, Line 6.4, Cols. 4 + 8) .....	196,867	51,285
13. Disability benefits and benefits under accident and health contracts .....	36,679,740	44,039,180
14. Coupons, guaranteed annual pure endowments and similar benefits .....		
15. Surrender benefits and withdrawals for life contracts .....	1,489,439	2,115,280
16. Group conversions .....		
17. Interest and adjustments on contract or deposit-type contract funds .....	29,430	23,740
18. Payments on supplementary contracts with life contingencies .....	18,612	9,125
19. Increase in aggregate reserves for life and accident and health contracts .....	197,753	829,233
20. Totals (Lines 10 to 19) .....	44,284,672	54,178,171
21. Commissions on premiums, annuity considerations, and deposit-type contract funds (direct business only) (Exhibit 1, Part 2, Line 31, Col. 1) .....	15,349,461	16,365,062
22. Commissions and expense allowances on reinsurance assumed (Exhibit 1, Part 2, Line 26.2, Col. 1) .....	21,855,636	15,494,410
23. General insurance expenses and fraternal expenses (Exhibit 2, Line 10, Cols. 1, 2, 3, 4 and 6) .....	7,675,244	8,337,707
24. Insurance taxes, licenses and fees, excluding federal income taxes (Exhibit 3, Line 7, Cols. 1 + 2 + 3 + 5) .....	2,349,607	2,346,708
25. Increase in loading on deferred and uncollected premiums .....	207,769	41,006
26. Net transfers to or (from) Separate Accounts net of reinsurance .....		
27. Aggregate write-ins for deductions .....	150,892	2,287
28. Totals (Lines 20 to 27) .....	91,873,281	96,765,351
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28) .....	2,069,559	(618,207)
30. Dividends to policyholders and refunds to members .....		
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30) .....	2,069,559	(618,207)
32. Federal and foreign income taxes incurred (excluding tax on capital gains) .....	594,244	968,168
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32) .....	1,475,315	(1,586,375)
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$ .....106,909 (excluding taxes of \$ .....905 transferred to the IMR) .....	(102,937)	(58,772)
35. Net income (Line 33 plus Line 34) .....	1,372,378	(1,645,147)
CAPITAL AND SURPLUS ACCOUNT		
36. Capital and surplus, December 31, prior year (Page 3, Line 38, Col. 2) .....	35,141,731	35,395,665
37. Net income (Line 35) .....	1,372,378	(1,645,147)
38. Change in net unrealized capital gains (losses) less capital gains tax of \$ .....		
39. Change in net unrealized foreign exchange capital gain (loss) .....		
40. Change in net deferred income tax .....		1,241,110
41. Change in nonadmitted assets .....	(165,007)	2,255,105
42. Change in liability for reinsurance in unauthorized and certified companies .....	452,125	(878,322)
43. Change in reserve on account of change in valuation basis, (increase) or decrease .....		
44. Change in asset valuation reserve .....	167,447	14,430
45. Change in treasury stock (Page 3, Lines 36.1 and 36.2, Col. 2 minus Col. 1) .....		
46. Surplus (contributed to) withdrawn from Separate Accounts during period .....		
47. Other changes in surplus in Separate Accounts Statement .....		
48. Change in surplus notes .....		
49. Cumulative effect of changes in accounting principles .....		
50. Capital changes:		
50.1 Paid in .....		
50.2 Transferred from surplus (Stock Dividend) .....		
50.3 Transferred to surplus .....		
51. Surplus adjustment:		
51.1 Paid in .....		
51.2 Transferred to capital (Stock Dividend) .....		
51.3 Transferred from capital .....		
51.4 Change in surplus as a result of reinsurance .....		
52. Dividends to stockholders .....		
53. Aggregate write-ins for gains and losses in surplus .....		(1,241,110)
54. Net change in capital and surplus for the year (Lines 37 through 53) .....	1,826,943	(253,934)
55. Capital and surplus, December 31, current year (Lines 36 + 54) (Page 3, Line 38) .....	36,968,674	35,141,731
DETAILS OF WRITE-INS		
08.301. Group Reinsurance Fee Income .....	11,569,202	8,327,489
08.302. Miscellaneous Income .....	91,146	110,742
08.303. ....		
08.398. Summary of remaining write-ins for Line 8.3 from overflow page .....		
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398)(Line 8.3 above) .....	11,660,348	8,438,231
2701. Fines and Penalties to Regulatory Authorities .....	150,892	2,287
2702. ....		
2703. ....		
2798. Summary of remaining write-ins for Line 27 from overflow page .....		
2799. Totals (Lines 2701 thru 2703 plus 2798)(Line 27 above) .....	150,892	2,287
5301. Change in deferred tax on non-admitted items .....		(1,241,110)
5302. ....		
5303. ....		
5398. Summary of remaining write-ins for Line 53 from overflow page .....		
5399. Totals (Lines 5301 thru 5303 plus 5398)(Line 53 above) .....		(1,241,110)

CASH FLOW

	1	2
	Current Year	Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance .....	46,146,550	59,952,588
2. Net investment income .....	4,785,642	4,258,011
3. Miscellaneous income .....	42,461,366	30,963,435
4. Total (Lines 1 through 3) .....	93,393,558	95,174,034
5. Benefit and loss related payments .....	45,027,114	53,358,603
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts .....		
7. Commissions, expenses paid and aggregate write-ins for deductions .....	46,895,312	42,909,176
8. Dividends paid to policyholders .....		
9. Federal and foreign income taxes paid (recovered) net of \$ .....140,867 tax on capital gains (losses) .....	1,024,252	(534,893)
10. Total (Lines 5 through 9) .....	92,946,678	95,732,886
11. Net cash from operations (Line 4 minus Line 10) .....	446,880	(558,852)
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds .....	26,496,402	20,548,673
12.2 Stocks .....		
12.3 Mortgage loans .....		
12.4 Real estate .....		
12.5 Other invested assets .....		
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments .....		
12.7 Miscellaneous proceeds .....		4,845
12.8 Total investment proceeds (Lines 12.1 to 12.7) .....	26,496,402	20,553,518
13. Cost of investments acquired (long-term only):		
13.1 Bonds .....	12,600,167	21,529,810
13.2 Stocks .....		
13.3 Mortgage loans .....		
13.4 Real estate .....		
13.5 Other invested assets .....		
13.6 Miscellaneous applications .....	8	
13.7 Total investments acquired (Lines 13.1 to 13.6) .....	12,600,175	21,529,810
14. Net increase (decrease) in contract loans and premium notes .....	(519,689)	(1,108,865)
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14) .....	14,415,916	132,573
Cash from Financing and Miscellaneous Sources		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes .....		
16.2 Capital and paid in surplus, less treasury stock .....		
16.3 Borrowed funds .....		
16.4 Net deposits on deposit-type contracts and other insurance liabilities .....	40,026	(38,009)
16.5 Dividends to stockholders .....		
16.6 Other cash provided (applied) .....	(556,253)	(233,296)
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6) .....	(516,227)	(271,305)
RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS		
18. Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17) .....	14,346,569	(697,584)
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year .....	2,914,565	3,612,149
19.2 End of year (Line 18 plus Line 19.1) .....	17,261,134	2,914,565

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

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ANNUAL STATEMENT FOR THE YEAR 2021 OF THE American National Life Insurance Company of Texas

**ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - SUMMARY**

	1	2	3	4	5	6	7	8	9
	Total	Individual Life	Group Life	Individual Annuities	Group Annuities	Accident and Health	Fraternal	Other Lines of Business	YRT Mortality Risk Only
1. Premiums and annuity considerations for life and accident and health contracts .....	47,062,604	2,341,400	12,726	441,045		44,267,433			
2. Considerations for supplementary contracts with life contingencies .....		XXX	XXX			XXX	XXX		XXX
3. Net investment income .....	4,308,550	3,361,765	94	165,662		781,029			
4. Amortization of Interest Maintenance Reserve (IMR) .....	(1,415)	(1,074)		(54)		(287)			
5. Separate Accounts net gain from operations excluding unrealized gains or losses .....							XXX		
6. Commissions and expense allowances on reinsurance ceded .....	30,912,753	90				30,912,663	XXX		
7. Reserve adjustments on reinsurance ceded .....							XXX		
8. Miscellaneous Income:									
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts .....							XXX		
8.2 Charges and fees for deposit-type contracts .....						XXX	XXX		
8.3 Aggregate write-ins for miscellaneous income .....	11,660,348	1,452	4	177		11,658,715			
9. Totals (Lines 1 to 8.3) .....	93,942,840	5,703,633	12,824	606,830		87,619,553			
10. Death benefits .....	5,653,094	5,653,094				XXX	XXX		
11. Matured endowments (excluding guaranteed annual pure endowments) .....	19,737	19,737				XXX	XXX		
12. Annuity benefits .....	196,867	XXX	XXX	196,867		XXX	XXX		XXX
13. Disability benefits and benefits under accident and health contracts .....	36,679,740	29,439				36,650,301	XXX		
14. Coupons, guaranteed annual pure endowments and similar benefits .....							XXX		
15. Surrender benefits and withdrawals for life contracts .....	1,489,439	1,022,802		466,637		XXX	XXX		
16. Group conversions .....							XXX		
17. Interest and adjustments on contract or deposit-type contract funds .....	29,430	24,333		4,914		183	XXX		
18. Payments on supplementary contracts with life contingencies .....	18,612			18,612		XXX	XXX		
19. Increase in aggregate reserves for life and accident and health contracts .....	197,753	(49,200)	(470)	(102,521)		349,944	XXX		
20. Totals (Lines 10 to 19) .....	44,284,672	6,700,205	(470)	584,509		37,000,428	XXX		
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only) .....	15,349,461	455,450	1,862			14,892,149			XXX
22. Commissions and expense allowances on reinsurance assumed .....	21,855,636					21,855,636	XXX		
23. General insurance expenses and fraternal expenses .....	7,675,244	618,558	3,492	44,907		7,008,287			
24. Insurance taxes, licenses and fees, excluding federal income taxes .....	2,349,607	129,371	435	1,803		2,217,998			
25. Increase in loading on deferred and uncollected premiums .....	207,769	207,769					XXX		
26. Net transfers to or (from) Separate Accounts net of reinsurance .....							XXX		
27. Aggregate write-ins for deductions .....	150,892	199	2	1		150,690			
28. Totals (Lines 20 to 27) .....	91,873,281	8,111,552	5,321	631,220		83,125,188			
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28) .....	2,069,559	(2,407,919)	7,503	(24,390)		4,494,365			
30. Dividends to policyholders and refunds to members .....							XXX		
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30) .....	2,069,559	(2,407,919)	7,503	(24,390)		4,494,365			
32. Federal income taxes incurred (excluding tax on capital gains) .....	594,244	(31,136)	(598)	(17,669)		643,647			
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32) .....	1,475,315	(2,376,783)	8,101	(6,721)		3,850,718			
34. Policies/certificates in force end of year .....	97,974	3,434	80	107		94,353	XXX		
<b>DETAILS OF WRITE-INS</b>									
08.301. Group Reinsurance Fee Income .....	11,569,202					11,569,202			
08.302. Miscellaneous Income .....	91,146	1,452	4	177		89,513			
08.303. ....									
08.398. Summary of remaining write-ins for Line 8.3 from overflow page .....									
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above) .....	11,660,348	1,452	4	177		11,658,715			
2701. Fine and Penalties to Regulatory Authorities .....	150,892	199	2	1		150,690			
2702. ....									
2703. ....									
2798. Summary of remaining write-ins for Line 27 from overflow page .....									
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above) .....	150,892	199	2	1		150,690			

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE American National Life Insurance Company of Texas  
**ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - INDIVIDUAL LIFE INSURANCE (b)**

	1	2	3	4	5	6	7	8	9	10	11	12
	Total	Industrial Life	Whole Life	Term Life	Indexed Life	Universal Life	Universal Life With Secondary Guarantees	Variable Life	Variable Universal Life	Credit Life (c)	Other Individual Life	YRT Mortality Risk Only
1. Premiums for life contracts (a) .....	2,341,400		626,333	678,528		964,701	71,838					
2. Considerations for supplementary contracts with life contingencies .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. Net investment income .....	3,361,765		265,925	842,095		2,253,745						
4. Amortization of Interest Maintenance Reserve (IMR) .....	(1,074)		(80)	(254)		(740)						
5. Separate Accounts net gain from operations excluding unrealized gains or losses .....												
6. Commissions and expense allowances on reinsurance ceded .....	90					90						
7. Reserve adjustments on reinsurance ceded .....												
8. Miscellaneous Income:												
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts .....												
8.2 Charges and fees for deposit-type contracts .....												
8.3 Aggregate write-ins for miscellaneous income .....	1,452		383	163		882	24					
9. Totals (Lines 1 to 8.3) .....	5,703,633		892,561	1,520,532		3,218,678	71,862					
10. Death benefits .....	5,653,094		247,440	202,451		5,203,203						
11. Matured endowments (excluding guaranteed annual pure endowments) .....	19,737		19,737									
12. Annuity benefits .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13. Disability benefits and benefits under accident and health contracts .....	29,439		8,076	7,454		13,909						
14. Coupons, guaranteed annual pure endowments and similar benefits .....												
15. Surrender benefits and withdrawals for life contracts .....	1,022,802		5,620			1,017,182						
16. Group conversions .....												
17. Interest and adjustments on contract or deposit-type contract funds .....	24,333		1,700	180		22,453						
18. Payments on supplementary contracts with life contingencies .....												
19. Increase in aggregate reserves for life and accident and health contracts .....	(49,200)		122,576	390,747		(624,162)	61,639					
20. Totals (Lines 10 to 19) .....	6,700,205		405,149	600,832		5,632,585	61,639					
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only) .....	455,450		216,860	234,932		2	3,656					XXX
22. Commissions and expense allowances on reinsurance assumed .....												
23. General insurance expenses .....	618,558		137,392	68,696		409,674	2,796					
24. Insurance taxes, licenses and fees, excluding federal income taxes .....	129,371		26,682	28,905		71,928	1,856					
25. Increase in loading on deferred and uncollected premiums .....	207,769		99,729	108,040								
26. Net transfers to or (from) Separate Accounts net of reinsurance .....												
27. Aggregate write-ins for deductions .....	199		28	17		151	3					
28. Totals (Lines 20 to 27) .....	8,111,552		885,840	1,041,422		6,114,340	69,950					
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28) .....	(2,407,919)		6,721	479,110		(2,895,662)	1,912					
30. Dividends to policyholders and refunds to members .....												
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30) .....	(2,407,919)		6,721	479,110		(2,895,662)	1,912					
32. Federal income taxes incurred (excluding tax on capital gains) .....	(31,136)		(164,343)	(50,380)		193,182	(9,595)					
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32) .....	(2,376,783)		171,064	529,490		(3,088,844)	11,507					
34. Policies/certificates in force end of year .....	3,434		858	780		1,731	65					
<b>DETAILS OF WRITE-IN</b>												
08.301. Miscellaneous Income .....	1,452		383	163		882	24					
08.302. ....												
08.303. ....												
08.398. Summary of remaining write-ins for Line 8.3 from overflow page .....												
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above) .....	1,452		383	163		882	24					
2701. Fine and Penalties to Regulatory Authorities .....	199		28	17		151	3					
2702. ....												
2703. ....												
2798. Summary of remaining write-ins for Line 27 from overflow page .....												
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above) .....	199		28	17		151	3					

(a) Include premium amounts for preneed plans included in Line 1 .....

(b) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected. ....

(c) Individual and Group Credit Life are combined and included on ..... page. (Indicate whether included with Individual or Group.)



ANNUAL STATEMENT FOR THE YEAR 2021 OF THE American National Life Insurance Company of Texas  
**ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - GROUP LIFE INSURANCE (c)**

	1	2	3	4	5	6	7	8	9
	Total	Whole Life	Term Life	Universal Life	Variable Life	Variable Universal Life	Credit Life (d)	Other Group Life (a)	YRT Mortality Risk Only
1. Premiums for life contracts <sup>(b)</sup> .....	12,726	12,726							
2. Considerations for supplementary contracts with life contingencies .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. Net investment income .....	94	94							
4. Amortization of Interest Maintenance Reserve (IMR) .....									
5. Separate Accounts net gain from operations excluding unrealized gains or losses .....									
6. Commissions and expense allowances on reinsurance ceded .....									
7. Reserve adjustments on reinsurance ceded .....									
8. Miscellaneous Income:									
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts .....									
8.2 Charges and fees for deposit-type contracts .....									
8.3 Aggregate write-ins for miscellaneous income .....	4	4							
9. Totals (Lines 1 to 8.3) .....	12,824	12,824							
10. Death benefits .....									
11. Matured endowments (excluding guaranteed annual pure endowments) .....									
12. Annuity benefits .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13. Disability benefits and benefits under accident and health contracts .....									
14. Coupons, guaranteed annual pure endowments and similar benefits .....									
15. Surrender benefits and withdrawals for life contracts .....									
16. Group conversions .....									
17. Interest and adjustments on contract or deposit-type contract funds .....									
18. Payments on supplementary contracts with life contingencies .....									
19. Increase in aggregate reserves for life and accident and health contracts .....	(470)	(470)							
20. Totals (Lines 10 to 19) .....	(470)	(470)							
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only) .....	1,862	1,862							XXX
22. Commissions and expense allowances on reinsurance assumed .....									
23. General insurance expenses .....	3,492	3,492							
24. Insurance taxes, licenses and fees, excluding federal income taxes .....	435	435							
25. Increase in loading on deferred and uncollected premiums .....									
26. Net transfers to or (from) Separate Accounts net of reinsurance .....									
27. Aggregate write-ins for deductions .....	2	1						1	
28. Totals (Lines 20 to 27) .....	5,321	5,320						1	
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28) .....	7,503	7,504						(1)	
30. Dividends to policyholders and refunds to members .....									
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30) .....	7,503	7,504						(1)	
32. Federal income taxes incurred (excluding tax on capital gains) .....	(598)	(598)							
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32) .....	8,101	8,102						(1)	
34. Policies/certificates in force end of year .....	80							80	
<b>DETAILS OF WRITE-INS</b>									
08.301. Miscellaneous Income .....	4	4							
08.302. ....									
08.303. ....									
08.398. Summary of remaining write-ins for Line 8.3 from overflow page .....									
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above) .....	4	4							
2701. Fine and Penalties to Regulatory Authorities .....	2	1						1	
2702. ....									
2703. ....									
2798. Summary of remaining write-ins for Line 27 from overflow page .....									
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above) .....	2	1						1	

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

(b) Include premium amounts for preneed plans included in Line 1 \_\_\_\_\_

(c) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected. \_\_\_\_\_

(d) Individual and Group Credit Life are combined and included on \_\_\_\_\_ page. (Indicate whether included with Individual or Group.)

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE American National Life Insurance Company of Texas

**ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - INDIVIDUAL ANNUITIES (a)**

	1	Deferred				6	7
		2	3	4	5		
	Total	Fixed Annuities	Indexed Annuities	Variable Annuities with Guarantees	Variable Annuities Without Guarantees	Life Contingent Payout (Immediate and Annuityizations)	Other Annuities
1. Premiums for individual annuity contracts .....	441,045	441,045					
2. Considerations for supplementary contracts with life contingencies .....		XXX	XXX	XXX	XXX		XXX
3. Net investment income .....	165,662	154,076				3,676	7,910
4. Amortization of Interest Maintenance Reserve (IMR) .....	(54)	(54)					
5. Separate Accounts net gain from operations excluding unrealized gains or losses .....							
6. Commissions and expense allowances on reinsurance ceded .....							
7. Reserve adjustments on reinsurance ceded .....							
8. Miscellaneous Income:							
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts .....							
8.2 Charges and fees for deposit-type contracts .....							
8.3 Aggregate write-ins for miscellaneous income .....	177	177					
9. Totals (Lines 1 to 8.3) .....	606,830	595,244				3,676	7,910
10. Death benefits .....							
11. Matured endowments (excluding guaranteed annual pure endowments) .....							
12. Annuity benefits .....	196,867	196,504				362	
13. Disability benefits and benefits under accident and health contracts .....							
14. Coupons, guaranteed annual pure endowments and similar benefits .....							
15. Surrender benefits and withdrawals for life contracts .....	466,637	466,637					
16. Group conversions .....							
17. Interest and adjustments on contract or deposit-type contract funds .....	4,914	323					4,591
18. Payments on supplementary contracts with life contingencies .....	18,612					18,612	
19. Increase in aggregate reserves for life and accident and health contracts .....	( 102,521)	(94,352)				(8,169)	
20. Totals (Lines 10 to 19) .....	584,509	569,113				10,806	4,591
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only) .....							
22. Commissions and expense allowances on reinsurance assumed .....							
23. General insurance expenses .....	44,907	44,845				62	
24. Insurance taxes, licenses and fees, excluding federal income taxes .....	1,803	1,803					
25. Increase in loading on deferred and uncollected premiums .....							
26. Net transfers to or (from) Separate Accounts net of reinsurance .....							
27. Aggregate write-ins for deductions .....	1	1					
28. Totals (Lines 20 to 27) .....	631,220	615,762				10,867	4,591
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28) .....	(24,390)	(20,518)				(7,192)	3,319
30. Dividends to policyholders and refunds to members .....							
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30) .....	(24,390)	(20,518)				(7,192)	3,319
32. Federal income taxes incurred (excluding tax on capital gains) .....	(17,669)	(16,046)				(515)	(1,108)
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32) .....	(6,721)	(4,472)				(6,677)	4,427
34. Policies/certificates in force end of year .....	107	92				5	10
<b>DETAILS OF WRITE-INS</b>							
08.301. Miscellaneous Income .....	177	177					
08.302. ....							
08.303. ....							
08.398. Summary of remaining write-ins for Line 8.3 from overflow page .....							
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above) .....	177	177					
2701. Fine and Penalties to Regulatory Authorities .....	1	1					
2702. ....							
2703. ....							
2798. Summary of remaining write-ins for Line 27 from overflow page .....							
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above) .....	1	1					

(a) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which which columns are affected. ....

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE American National Life Insurance Company of Texas  
**ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - GROUP ANNUITIES (a)**

	1  Total	Deferred				6  Life Contingent Payout (Immediate and Annuitizations)	7  Other Annuities
		2  Fixed Annuities	3  Indexed Annuities	4  Variable Annuities with Guarantees	5  Variable Annuities Without Guarantees		
1. Premiums for group annuity contracts .....							
2. Considerations for supplementary contracts with life contingencies .....		XXX	XXX	XXX	XXX		XXX
3. Net investment income .....							
4. Amortization of Interest Maintenance Reserve (IMR) .....							
5. Separate Accounts net gain from operations excluding unrealized gains or losses .....							
6. Commissions and expense allowances on reinsurance ceded .....							
7. Reserve adjustments on reinsurance ceded .....							
8. Miscellaneous Income:							
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts .....							
8.2 Charges and fees for deposit-type contracts .....							
8.3 Aggregate write-ins for miscellaneous income .....							
9. Totals (Lines 1 to 8.3) .....							
10. Death benefits .....							
11. Matured endowments (excluding guaranteed annual pure endowments) .....							
12. Annuity benefits .....							
13. Disability benefits and benefits under accident and health contracts .....							
14. Coupons, guaranteed annual pure endowments and similar benefits .....							
15. Surrender benefits and withdrawals for life contracts .....							
16. Group conversions .....							
17. Interest and adjustments on contract or deposit-type contract funds .....							
18. Payments on supplementary contracts with life contingencies .....							
19. Increase in aggregate reserves for life and accident and health contracts .....							
20. Totals (Lines 10 to 19) .....							
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only) .....							
22. Commissions and expense allowances on reinsurance assumed .....							
23. General insurance expenses .....							
24. Insurance taxes, licenses and fees, excluding federal income taxes .....							
25. Increase in loading on deferred and uncollected premiums .....							
26. Net transfers to or (from) Separate Accounts net of reinsurance .....							
27. Aggregate write-ins for deductions .....							
28. Totals (Lines 20 to 27) .....							
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28) .....							
30. Dividends to policyholders and refunds to members .....							
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30) .....							
32. Federal income taxes incurred (excluding tax on capital gains) .....							
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32) .....							
34. Policies/certificates in force end of year .....							
DETAILS OF WRITE-INS							
08.301. ....							
08.302. ....							
08.303. ....							
08.398. Summary of remaining write-ins for Line 8.3 from overflow page .....							
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above) .....							
2701. ....							
2702. ....							
2703. ....							
2798. Summary of remaining write-ins for Line 27 from overflow page .....							
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above) .....							

(a) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected. ....

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE American National Life Insurance Company of Texas

**ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - ACCIDENT AND HEALTH (a)**

	1	Comprehensive		4	5	6	7	8	9	10	11	12	13
		2	3										
	Total	Individual	Group	Medicare Supplement	Vision Only	Dental Only	Federal Employees Health Benefits Plan	Title XVIII Medicare	Title XIX Medicaid	Credit A&H	Disability Income	Long-Term Care	Other Health
1. Premiums for accident and health contracts .....	44,267,433	6,113,175		32,693,866									5,460,392
2. Considerations for supplementary contracts with life contingencies .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. Net investment income .....	781,029	194,508		505,074									81,447
4. Amortization of Interest Maintenance Reserve (IMR) .....	(287)	(94)		(166)									(27)
5. Separate Accounts net gain from operations excluding unrealized gains or losses .....													
6. Commissions and expense allowances on reinsurance ceded .....	30,912,663					4,950,448							25,962,215
7. Reserve adjustments on reinsurance ceded .....													
8. Miscellaneous Income:													
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts .....													
8.2 Charges and fees for deposit-type contracts .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
8.3 Aggregate write-ins for miscellaneous income .....	11,658,715	2,791		78,267		1,233,840							10,343,817
9. Totals (Lines 1 to 8.3) .....	87,619,553	6,310,380		33,277,041		6,184,288							41,847,844
10. Death benefits .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
11. Matured endowments (excluding guaranteed annual pure endowments) .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
12. Annuity benefits .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
13. Disability benefits and benefits under accident and health contracts .....	36,650,301	6,009,176		26,908,593									3,732,532
14. Coupons, guaranteed annual pure endowments and similar benefits .....													
15. Surrender benefits and withdrawals for life contracts .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
16. Group conversions .....													
17. Interest and adjustments on contract or deposit-type contract funds .....	183			183									
18. Payments on supplementary contracts with life contingencies .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
19. Increase in aggregate reserves for life and accident and health contracts .....	349,944	(45,626)		396,136									(566)
20. Totals (Lines 10 to 19) .....	37,000,428	5,963,550		27,304,912									3,731,966
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only) .....	14,892,149	260,210		4,248,887		4,950,448							5,432,604
22. Commissions and expense allowances on reinsurance assumed .....	21,855,636												21,855,636
23. General insurance expenses .....	7,008,287	1,532,587		4,881,760		56,199							537,741
24. Insurance taxes, licenses and fees, excluding federal income taxes .....	2,217,998	209,870		1,046,200		455,696							506,232
25. Increase in loading on deferred and uncollected premiums .....													
26. Net transfers to or (from) Separate Accounts net of reinsurance .....													
27. Aggregate write-ins for deductions .....	150,690	29,409		89,253		3,331							28,697
28. Totals (Lines 20 to 27) .....	83,125,188	7,995,626		37,571,012		5,465,674							32,092,876
29. Net gain from operations before dividends to policyholders, and refunds to members and federal income taxes (Line 9 minus Line 28) .....	4,494,365	(1,685,246)		(4,293,971)		718,614							9,754,968
30. Dividends to policyholders and refunds to members .....													
31. Net gain from operations after dividends to policyholders, refunds to members and before federal income taxes (Line 29 minus Line 30) .....	4,494,365	(1,685,246)		(4,293,971)		718,614							9,754,968
32. Federal income taxes incurred (excluding tax on capital gains) .....	643,647	526,703		1,582,903		(33,675)							(1,432,284)
33. Net gain from operations after dividends to policyholders, refunds to members and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32) .....	3,850,718	(2,211,949)		(5,876,874)		752,289							11,187,252
34. Policies/certificates in force end of year .....	94,353	721		17,846		28,977							46,809
<b>DETAILS OF WRITE-INS</b>													
08.301. Group Reinsurance Fee Income .....	11,569,202					1,227,081							10,342,121
08.302. Miscellaneous Income .....	89,513	2,791		78,267		6,759							1,696
08.303. ....													
08.398. Summary of remaining write-ins for Line 8.3 from overflow page .....													
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above) .....	11,658,715	2,791		78,267		1,233,840							10,343,817
2701. Fine and Penalties to Regulatory Authorities .....	150,690	29,409		89,253		3,331							28,697
2702. ....													
2703. ....													
2798. Summary of remaining write-ins for Line 27 from overflow page .....													
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above) .....	150,690	29,409		89,253		3,331							28,697

(a) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected. ....



ANNUAL STATEMENT FOR THE YEAR 2021 OF THE American National Life Insurance Company of Texas

**ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR - INDIVIDUAL LIFE INSURANCE (a)**

	1	2	3	4	5	6	7	8	9	10	11	12
	Total	Industrial Life	Whole Life	Term Life	Indexed Life	Universal Life	Universal Life With Secondary Guarantees	Variable Life	Variable Universal Life	Credit Life <sup>(b)</sup> (N/A Fraternal)	Other Individual Life	YRT Mortality Risk Only
<b>Involving Life or Disability Contingencies (Reserves)</b> (Net of Reinsurance Ceded)												
1. Reserve December 31 of prior year .....	69,522,815		894,829	3,177,320		65,266,125	184,541					
2. Tabular net premiums or considerations .....	3,639,972		200,943	1,024,429		2,325,311	89,289					
3. Present value of disability claims incurred .....												
4. Tabular interest .....	2,806,976		34,302	128,209		2,636,498	7,967					
5. Tabular less actual reserve released .....												
6. Increase in reserve on account of change in valuation basis .....												
6.1 Change in excess of VM-20 deterministic/stochastic reserve over net premium reserve .....		XXX								XXX		
7. Other increases (net) .....	(42,211)		(9,126)	(28,099)		(1,958)	(3,028)					
8. Totals (Lines 1 to 7) .....	75,927,552		1,120,948	4,301,859		70,225,976	278,769					
9. Tabular cost .....	4,118,259		30,632	696,359		3,358,778	32,490					
10. Reserves released by death .....	1,214,293		19,786			1,194,507						
11. Reserves released by other terminations (net) .....	1,091,946		45,046	29,983		1,016,817	100					
12. Annuity, supplementary contract and disability payments involving life contingencies .....	29,438		8,079	7,450		13,909						
13. Net transfers to or (from) Separate Accounts .....												
14. Total Deductions (Lines 9 to 13) .....	6,453,936		103,543	733,792		5,584,011	32,590					
15. Reserve December 31 of current year	69,473,616		1,017,405	3,568,067		64,641,965	246,179					
<b>Cash Surrender Value and Policy Loans</b>												
16. CSV Ending balance December 31, current year .....	47,922,639		1,132,384			46,784,381	5,874					
17. Amount Available for Policy Loans Based upon Line 16 CSV	45,240,221		1,120,830			44,113,852	5,539					

(a) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected. ....

(b) Individual and Group Credit Life are combined and included on ..... page. (Indicate whether included with Individual or Group.)

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE American National Life Insurance Company of Texas

**ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR - GROUP LIFE INSURANCE (a)**

**(N/A Fraternal)**

	1	2	3	4	5	6	7	8	9
	Total	Whole Life	Term Life	Variable Life	Universal Life	Variable Universal Life	Credit Life <sup>(b)</sup>	Other Group Life	YRT Mortality Risk Only
<b>Involving Life or Disability Contingencies (Reserves)</b> (Net of Reinsurance Ceded)									
1. Reserve December 31 of prior year .....	3,639	3,639							
2. Tabular net premiums or considerations .....	12,890	12,890							
3. Present value of disability claims incurred .....									
4. Tabular interest .....	301	301							
5. Tabular less actual reserve released .....									
6. Increase in reserve on account of change in valuation basis .....									
7. Other increases (net) .....									
8. Totals (Lines 1 to 7) .....	16,830	16,830							
9. Tabular cost .....	8,558	8,558							
10. Reserves released by death .....									
11. Reserves released by other terminations (net) .....	5,103	5,103							
12. Annuity, supplementary contract and disability payments involving life contingencies .....									
13. Net transfers to or (from) Separate Accounts .....									
14. Total Deductions (Lines 9 to 13) .....	13,661	13,661							
15. Reserve December 31 of current year .....	3,169	3,169							
<b>Cash Surrender Value and Policy Loans</b>									
16. CSV Ending balance December 31, current year .....									
17. Amount Available for Policy Loans Based upon Line 16 CSV .....									

(a) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected. ....

(b) Individual and Group Credit Life are combined and included on ..... page. (Indicate whether included with Individual or Group.)

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE American National Life Insurance Company of Texas

**ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR - INDIVIDUAL ANNUITIES (a)**

	1  Total	Deferred				6 Life Contingent Payout (Immediate and Annuitizations)	7 Other Annuities
		2 Fixed Annuities	3 Indexed Annuities	4 Variable Annuities with Guarantees	5 Variable Annuities without Guarantees		
<b>Involving Life or Disability Contingencies (Reserves)</b> (Net of Reinsurance Ceded)							
1. Reserve December 31 of prior year .....	3,506,810	3,392,092				114,718	
2. Tabular net premiums or considerations .....	441,045	441,045					
3. Present value of disability claims incurred .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX
4. Tabular interest .....	133,421	127,746				5,675	
5. Tabular less actual reserve released .....	5,130					5,130	
6. Increase in reserve on account of change in valuation basis .....							
7. Other increases (net) .....							
8. Totals (Lines 1 to 7) .....	4,086,406	3,960,883				125,524	
9. Tabular cost .....							
10. Reserves released by death .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX
11. Reserves released by other terminations (net) .....							
12. Annuity, supplementary contract and disability payments involving life contingencies .....	682,116	663,142				18,974	
13. Net transfers to or (from) Separate Accounts .....							
14. Total Deductions (Lines 9 to 13) .....	682,116	663,142				18,974	
15. Reserve December 31 of current year	3,404,290	3,297,741				106,549	
<b>Cash Surrender Value and Policy Loans</b>							
16. CSV Ending balance December 31, current year .....	3,264,253	3,264,253					
17. Amount Available for Policy Loans Based upon Line 16 CSV							

(a) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected. ....

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE American National Life Insurance Company of Texas

**ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR - GROUP ANNUITIES (a)**

**(N/A Fraternal)**

	1  Total	Deferred				6  Life Contingent Payout (Immediate and Annuitizations)	7  Other Annuities
		2  Fixed Annuities	3  Indexed Annuities	4  Variable Annuities with Guarantees	5  Variable Annuities without Guarantees		
<b>Involving Life or Disability Contingencies (Reserves)</b> (Net of Reinsurance Ceded)							
1. Reserve December 31 of prior year .....							
2. Tabular net premiums or considerations .....							
3. Present value of disability claims incurred .....	xxx	xxx	xxx	xxx	xxx	xxx	xxx
4. Tabular interest .....							
5. Tabular less actual reserve released .....							
6. Increase in reserve on account of change in valuation basis .....							
7. Other increases (net) .....							
8. Totals (Lines 1 to 7) .....							
9. Tabular cost .....							
10. Reserves released by death .....	xxx	xxx	xxx	xxx	xxx	xxx	xxx
11. Reserves released by other terminations (net) .....							
12. Annuity, supplementary contract and disability payments involving life contingencies .....							
13. Net transfers to or (from) Separate Accounts .....							
14. Total Deductions (Lines 9 to 13) .....							
15. Reserve December 31 of current year							
<b>Cash Surrender Value and Policy Loans</b>							
16. CSV Ending balance December 31, current year .....							
17. Amount Available for Policy Loans Based upon Line 16 CSV							

(a) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected. ....



ANNUAL STATEMENT FOR THE YEAR 2021 OF THE American National Life Insurance Company of Texas

EXHIBIT OF NET INVESTMENT INCOME

		1	2
		Collected During Year	Earned During Year
1.	U.S. Government bonds .....	(a) .....(7,344)	.....16,754
1.1	Bonds exempt from U.S. tax .....	(a) .....	.....
1.2	Other bonds (unaffiliated) .....	(a) .....4,244,361	.....4,128,864
1.3	Bonds of affiliates .....	(a) .....	.....
2.1	Preferred stocks (unaffiliated) .....	(b) .....	.....
2.11	Preferred stocks of affiliates .....	(b) .....	.....
2.2	Common stocks (unaffiliated) .....	.....	.....
2.21	Common stocks of affiliates .....	.....	.....
3.	Mortgage loans .....	(c) .....	.....
4.	Real estate .....	(d) .....	.....
5	Contract loans .....	.....243,275	.....225,513
6	Cash, cash equivalents and short-term investments .....	(e) .....9,887	.....9,887
7	Derivative instruments .....	(f) .....	.....
8.	Other invested assets .....	.....	.....
9.	Aggregate write-ins for investment income .....	.....	.....
10.	Total gross investment income .....	4,490,179	4,381,018
11.	Investment expenses .....	(g) .....71,263	
12.	Investment taxes, licenses and fees, excluding federal income taxes .....	(g) .....1,205	
13.	Interest expense .....	(h) .....	
14.	Depreciation on real estate and other invested assets .....	(i) .....	
15.	Aggregate write-ins for deductions from investment income .....	.....72,468	
16.	Total deductions (Lines 11 through 15) .....	4,308,550	
17.	Net investment income (Line 10 minus Line 16)		
DETAILS OF WRITE-INS			
0901.	.....		
0902.	.....		
0903.	.....		
0998.	Summary of remaining write-ins for Line 9 from overflow page .....		
0999.	Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)		
1501.	.....		
1502.	.....		
1503.	.....		
1598.	Summary of remaining write-ins for Line 15 from overflow page .....		
1599.	Totals (Lines 1501 thru 1503 plus 1598) (Line 15, above)		

- (a) Includes \$ .....102,841 accrual of discount less \$ .....457,711 amortization of premium and less \$ .....33,258 paid for accrued interest on purchases.
- (b) Includes \$ ..... accrual of discount less \$ ..... amortization of premium and less \$ ..... paid for accrued dividends on purchases.
- (c) Includes \$ ..... accrual of discount less \$ ..... amortization of premium and less \$ ..... paid for accrued interest on purchases.
- (d) Includes \$ ..... for company's occupancy of its own buildings; and excludes \$ ..... interest on encumbrances.
- (e) Includes \$ .....9,265 accrual of discount less \$ ..... amortization of premium and less \$ ..... paid for accrued interest on purchases.
- (f) Includes \$ ..... accrual of discount less \$ ..... amortization of premium.
- (g) Includes \$ ..... investment expenses and \$ ..... investment taxes, licenses and fees, excluding federal income taxes, attributable to segregated and Separate Accounts.
- (h) Includes \$ ..... interest on surplus notes and \$ ..... interest on capital notes.
- (i) Includes \$ ..... depreciation on real estate and \$ ..... depreciation on other invested assets.

EXHIBIT OF CAPITAL GAINS (LOSSES)

		1	2	3	4	5
		Realized Gain (Loss) On Sales or Maturity	Other Realized Adjustments	Total Realized Capital Gain (Loss) (Columns 1 + 2)	Change in Unrealized Capital Gain (Loss)	Change in Unrealized Foreign Exchange Capital Gain (Loss)
1.	U.S. Government bonds .....					
1.1	Bonds exempt from U.S. tax .....					
1.2	Other bonds (unaffiliated) .....	.....8,280		.....8,280		
1.3	Bonds of affiliates .....					
2.1	Preferred stocks (unaffiliated) .....					
2.11	Preferred stocks of affiliates .....					
2.2	Common stocks (unaffiliated) .....					
2.21	Common stocks of affiliates .....					
3.	Mortgage loans .....					
4.	Real estate .....					
5.	Contract loans .....					
6.	Cash, cash equivalents and short-term investments .....					
7.	Derivative instruments .....					
8.	Other invested assets .....					
9.	Aggregate write-ins for capital gains (losses) .....					
10.	Total capital gains (losses) .....	8,280		8,280		
DETAILS OF WRITE-INS						
0901.	.....					
0902.	.....					
0903.	.....					
0998.	Summary of remaining write-ins for Line 9 from overflow page .....					
0999.	Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)					

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE American National Life Insurance Company of Texas

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

	Insurance											
	1	2	Ordinary		5	Group		Accident and Health			11	12
			3	4		6	7	8	9	10		
	Total	Industrial Life	Life Insurance	Individual Annuities	Credit Life (Group and Individual)	Life Insurance	Annuities	Group	Credit (Group and Individual)	Other	Aggregate of All Other Lines of Business	Fraternal (Fraternal Benefit Societies Only)
<b>FIRST YEAR (other than single)</b>												
1. Uncollected .....	904,320		2,522					901,798				
2. Deferred and accrued .....	359,895		359,895									
3. Deferred , accrued and uncollected:												
3.1 Direct .....	8,041,176		362,417					7,678,759				
3.2 Reinsurance assumed .....	21,550,515							21,550,515				
3.3 Reinsurance ceded .....	28,327,476							28,327,476				
3.4 Net (Line 1 + Line 2) .....	1,264,215		362,417					901,798				
4. Advance .....												
5. Line 3.4 - Line 4 .....	1,264,215		362,417					901,798				
6. Collected during year:												
6.1 Direct .....	39,498,626		319,799					38,945,537		233,290		
6.2 Reinsurance assumed .....	97,541,077							97,541,077				
6.3 Reinsurance ceded .....	131,600,156							131,600,156				
6.4 Net .....	5,439,547		319,799					4,886,458		233,290		
7. Line 5 + Line 6.4 .....	6,703,762		682,216					5,788,256		233,290		
8. Prior year (uncollected + deferred and accrued - advance) .....	491,996		109,065					383,034		(103)		
9. First year premiums and considerations:												
9.1 Direct .....	44,535,185		573,151					43,728,641		233,393		
9.2 Reinsurance assumed .....	112,367,865							112,367,865				
9.3 Reinsurance ceded .....	150,691,284							150,691,284				
9.4 Net (Line 7 - Line 8) .....	6,211,766		573,151					5,405,222		233,393		
<b>SINGLE</b>												
10. Single premiums and considerations:												
10.1 Direct .....												
10.2 Reinsurance assumed .....												
10.3 Reinsurance ceded .....												
10.4 Net .....												
<b>RENEWAL</b>												
11. Uncollected .....	(44,981)		(115,741)					13,497		57,263		
12. Deferred and accrued .....	366,786		366,786									
13. Deferred, accrued and uncollected:												
13.1 Direct .....	661,831		591,071					13,497		57,263		
13.2 Reinsurance assumed .....												
13.3 Reinsurance ceded .....	340,026		340,026									
13.4 Net (Line 11 + Line 12) .....	321,805		251,045					13,497		57,263		
14. Advance .....	253,533		2,653					121,873		129,007		
15. Line 13.4 - Line 14 .....	68,272		248,392					(108,376)		(71,744)		
16. Collected during year:												
16.1 Direct .....	42,176,407		3,206,304	441,045		12,726		10,039,902		28,476,430		
16.2 Reinsurance assumed .....												
16.3 Reinsurance ceded .....	1,469,404		1,469,404									
16.4 Net .....	40,707,003		1,736,900	441,045		12,726		10,039,902		28,476,430		
17. Line 15 + Line 16.4 .....	40,775,275		1,985,292	441,045		12,726		9,931,526		28,404,686		
18. Prior year (uncollected + deferred and accrued - advance) .....	(75,563)		217,043					(88,480)		(204,126)		
19. Renewal premiums and considerations:												
19.1 Direct .....	42,324,307		3,241,718	441,045		12,726		10,020,006		28,608,812		
19.2 Reinsurance assumed .....												
19.3 Reinsurance ceded .....	1,473,469		1,473,469									
19.4 Net (Line 17 - Line 18) .....	40,850,838		1,768,249	441,045		12,726		10,020,006		28,608,812		
<b>TOTAL</b>												
20. Total premiums and annuity considerations:												
20.1 Direct .....	86,859,492		3,814,869	441,045		12,726		53,748,647		28,842,205		
20.2 Reinsurance assumed .....	112,367,865							112,367,865				
20.3 Reinsurance ceded .....	152,164,753		1,473,469					150,691,284				
20.4 Net (Lines 9.4 + 10.4 + 19.4) .....	47,062,604		2,341,400	441,045		12,726		15,425,228		28,842,205		

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE American National Life Insurance Company of Texas

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

	Insurance											
	1	2	Ordinary		5	Group		Accident and Health			11	12
			3	4		6	7	8	9	10		
	Total	Industrial Life	Life Insurance	Individual Annuities	Credit Life (Group and Individual)	Life Insurance	Annuities	Group	Credit (Group and Individual)	Other	Aggregate of All Other Lines of Business	Fraternal (Fraternal Benefit Societies Only)
<b>POLICYHOLDERS' DIVIDENDS, REFUNDS TO MEMBERS AND COUPONS APPLIED (included in Part 1)</b>												
21. To pay renewal premiums .....												
22. All other .....												
<b>REINSURANCE COMMISSIONS AND EXPENSE ALLOWANCES INCURRED</b>												
23. First year (other than single):												
23.1 Reinsurance ceded .....	30,912,663							30,912,663				
23.2 Reinsurance assumed .....	21,855,636							21,855,636				
23.3 Net ceded less assumed .....	9,057,027							9,057,027				
24. Single:												
24.1 Reinsurance ceded .....												
24.2 Reinsurance assumed .....												
24.3 Net ceded less assumed .....												
25. Renewal:												
25.1 Reinsurance ceded .....	90		90									
25.2 Reinsurance assumed .....												
25.3 Net ceded less assumed .....	90		90									
26. Totals:												
26.1 Reinsurance ceded (Page 6, Line 6) .....	30,912,753		90					30,912,663				
26.2 Reinsurance assumed (Page 6, Line 22) .....	21,855,636							21,855,636				
26.3 Net ceded less assumed .....	9,057,117		90					9,057,027				
<b>COMMISSIONS INCURRED (direct business only)</b>												
27. First year (other than single) .....	10,846,672		430,611					10,374,254		41,807		
28. Single .....												
29. Renewal .....	4,502,789		24,839			1,862		229,421		4,246,667		
30. Deposit-type contract funds .....												
31. Totals (to agree with Page 6, Line 21)	15,349,461		455,450			1,862		10,603,675		4,288,474		

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE American National Life Insurance Company of Texas

EXHIBIT 2 - GENERAL EXPENSES

		Insurance				5	6	7
		1	Accident and Health		4			
			2	3				
		Life	Cost Containment	All Other	All Other Lines of Business	Investment	Fraternal	Total
1.	Rent .....	71		723		4		798
2.	Salaries and wages .....	307,289	208,760	3,947,868		51,274		4,515,191
3.11	Contributions for benefit plans for employees .....	46,933		781,030		1,964		829,927
3.12	Contributions for benefit plans for agents .....							
3.21	Payments to employees under non-funded benefit plans .....	9,623		104,853		786		115,262
3.22	Payments to agents under non-funded benefit plans .....							
3.31	Other employee welfare .....	6,198		40,954		194		47,346
3.32	Other agent welfare .....							
4.1	Legal fees and expenses .....	5,180		73,457		25		78,662
4.2	Medical examination fees .....	13,542		324				13,866
4.3	Inspection report fees .....	12,485						12,485
4.4	Fees of public accountants and consulting actuaries .....	28,607		127,387		18		156,012
4.5	Expense of investigation and settlement of policy claims .....	2,718		380,033				382,751
5.1	Traveling expenses .....	723		8,315		2		9,040
5.2	Advertising .....	3		53				56
5.3	Postage, express, telegraph and telephone .....	23,745	705	75,417		5		99,872
5.4	Printing and stationery .....	13,422	499	14,729		7		28,657
5.5	Cost or depreciation of furniture and equipment .....	767	194	6,010		169		7,140
5.6	Rental of equipment .....	16,094		135,050				151,144
5.7	Cost or depreciation of EDP equipment and software .....	61,444		515,680				577,124
6.1	Books and periodicals .....	292	174	5,509		483		6,458
6.2	Bureau and association fees .....	3,095		16,840		5		19,940
6.3	Insurance, except on real estate .....	12		144				156
6.4	Miscellaneous losses .....	13		4,602				4,615
6.5	Collection and bank service charges .....	71,553		74,590				146,143
6.6	Sundry general expenses .....	2,776	152	6,370		2		9,300
6.7	Group service and administration fees .....		204,588	(5,125)				199,463
6.8	Reimbursements by uninsured plans .....							
7.1	Agency expense allowance .....							
7.2	Agents' balances charged off (less \$ 4,868 recovered) .....	(4,867)		9,436				4,569
7.3	Agency conferences other than local meetings .....	2		594				596
8.1	Official publication (Fraternal Benefit Societies Only) .....	XXX	XXX	XXX	XXX	XXX		
8.2	Expense of supreme lodge meetings (Fraternal Benefit Societies Only) .....	XXX	XXX	XXX	XXX	XXX		
9.1	Real estate expenses .....							
9.2	Investment expenses not included elsewhere .....					16,043		16,043
9.3	Aggregate write-ins for expenses .....	45,237		268,372		282		313,891
10.	General expenses incurred .....	666,957	415,072	6,593,215		71,263	(b)	(a) 7,746,507
11.	General expenses unpaid Dec. 31, prior year .....							
12.	General expenses unpaid Dec. 31, current year .....							
13.	Amounts receivable relating to uninsured plans, prior year .....							
14.	Amounts receivable relating to uninsured plans, current year .....							
15.	General expenses paid during year (Lines 10+11-12-13+14) .....	666,957	415,072	6,593,215		71,263		7,746,507
DETAILS OF WRITE-INS								
09.301.	Special Service Fees .....	45,237		268,372		282		313,891
09.302.	.....							
09.303.	.....							
09.398.	Summary of remaining write-ins for Line 9.3 from overflow page.....							
09.399.	Totals (Lines 09.301 thru 09.303 plus 09.398) (Line 9.3 above) .....	45,237		268,372		282		313,891

(a) Includes management fees of \$ (6,895,754) to affiliates and \$ to non-affiliates.

(b) Show the distribution of this amount in the following categories (Fraternal Benefit Societies Only):

1. Charitable \$ ; 2. Institutional \$ ; 3. Recreational and Health \$ ; 4. Educational \$

5. Religious \$ ; 6. Membership \$ ; 7. Other \$ ; 8. Total \$

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

		Insurance			4	5	6
		1	2	3			
		Life	Accident and Health	All Other Lines of Business	Investment	Fraternal	Total
1.	Real estate taxes .....						
2.	State insurance department licenses and fees .....	9,125	154,985		4		164,114
3.	State taxes on premiums .....	68,391	1,567,061				1,635,452
4.	Other state taxes, including \$ .....						
	for employee benefits .....	9,101	155,402		20		164,523
5.	U.S. Social Security taxes .....	16,410	251,777		1,174		269,361
6.	All other taxes .....	28,582	88,773		7		117,362
7.	Taxes, licenses and fees incurred .....	131,609	2,217,998		1,205		2,350,812
8.	Taxes, licenses and fees unpaid Dec. 31, prior year .....	2,418	45,969		25		48,412
9.	Taxes, licenses and fees unpaid Dec. 31, current year .....	14,579	245,688		133		260,400
10.	Taxes, licenses and fees paid during year (Lines 7 + 8 - 9) .....	119,448	2,018,279		1,097		2,138,824

EXHIBIT 4 - DIVIDENDS OR REFUNDS

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



EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS

1	2	3	4	5	6
Valuation Standard	Total <sup>(a)</sup>	Industrial	Ordinary	Credit (Group and Individual)	Group
0100001. 1958CET 3.00% NLP ALB CRF (81-04) .....	1,899		1,899		
0100002. 1958CET 3.50% CRVM ALB CNF (81-82) .....	10,281		10,281		
0100003. 1958CET 3.50% CRVM ALB CRF (80-81) .....	7,815		7,815		
0100004. 1958CET 3.50% NLP ALB CRF (73-76) .....	15,047		15,047		
0100005. 1958CET 4.00% CRVM ALB CNF (80-80) .....	2,540		2,540		
0100006. 1958CET 4.00% NLP ALB CRF (05-05) .....	377		377		
0100007. 1958CET 4.50% CRVM ALB CNF (81-86) .....	5,308		5,308		
0100008. 1958CET 3.00% CRVM ANB CNF (82-83) .....	7,695		7,695		
0100009. 1958CET 3.00% NLP ANB CRF (79-80) .....	4,437		4,437		
0100010. 1958CET 4.00% CRVM ANB CRF (78-78) .....	531		531		
0100011. 1958CSO 3.00% CRVM ALB CNF (78-84) .....	30,329		30,329		
0100012. 1958CSO 3.00% NLP ALB CNF (79-18) .....	4,910		4,910		
0100013. 1958CSO 3.00% NLP ALB CRF (79-03) .....	52,165		52,165		
0100014. 1958CSO 3.50% CRVM ALB CNF (73-86) .....	29,001		29,001		
0100015. 1958CSO 3.50% NLP ALB CNF (82-84) .....	2,914		2,914		
0100016. 1958CSO 3.50% CRVM ALB CRF (80-82) .....	108,527		108,527		
0100017. 1958CSO 3.50% NLP ALB CRF (73-83) .....	36,986		36,986		
0100018. 1958CSO 4.00% CRVM ALB CNF (80-80) .....	2,735		2,735		
0100019. 1958CSO 4.00% NLP ALB CNF (79-83) .....	16,241		16,241		
0100020. 1958CSO 4.50% CRVM ALB CNF (81-82) .....	54,241		54,241		
0100021. 1958CSO 4.50% NLP ALB CNF (83-83) .....	4,591		4,591		
0100022. 1958CSO 4.50% CRVM ALB CRF (82-87) .....	71,734		71,734		
0100023. 1958CSO 3.00% CRVM ANB CNF (82-93) .....	58,638		58,638		
0100024. 1958CSO 3.00% NLP ANB CNF (83-83) .....	8,054		8,054		
0100025. 1958CSO 3.00% NLP ANB CRF (78-80) .....	82,509		82,509		
0100026. 1958CSO 3.50% CRVM ANB CRF (93-93) .....	3		3		
0100027. 1958CSO 4.00% CRVM ANB CRF (76-83) .....	65,208		65,208		
0100028. 1980CSO 4.00% CRVM ALB CNF (88-10) .....	44,208,697		44,205,529		3,168
0100029. 1980CSO 4.50% CRVM ALB CNF (93-02) .....	33,277		33,277		
0100030. 1980CSO 5.00% CRVM ALB CNF (93-94) .....	4,333		4,333		
0100031. 1980CSO 5.50% CRVM ALB CNF (90-92) .....	5,829		5,829		
0100032. 2001CSO 3.50% CRVM ALB CNF (13-19) .....	106,113		106,113		
0100033. 2001CSO 4.00% CRVM ALB CNF (12-17) .....	9,843		9,843		
0100034. 2001CSO 3.50% CRVM ANB CNF (13-19) .....	3,073,423		3,073,423		
0100035. 150% 2001CSO 3.50% CRVM ANB CNF (13-19) .....	322,935		322,935		
0100036. 200% 2001CSO 3.50% CRVM ALB CNF (14-19) .....	40,821		40,821		
0100037. 200% 2001CSO 4.00% CRVM ALB CNF (12-12) .....	3,851		3,851		
0100038. 2017CSO 3.50% CRVM ALB CNF (19-19) .....	42,982		42,982		
0100039. 2017CSO ANB VM-20 3.50% NPR (20-21) .....	143,292		143,292		
0100040. UNEARNED PREMIUM .....	417,579		417,579		
0100041. IPC RESERVE ON CURTATE BUSINESS .....	860		860		
0199997. Totals (Gross) .....	49,098,551		49,095,383		3,168
0199998. Reinsurance ceded .....	187,605		187,605		
0199999. Life Insurance: Totals (Net) .....	48,910,946		48,907,778		3,168
0200001. Account Value .....	3,297,742	XXX	3,297,742	XXX	
0200002. 83 IAM - 6.00% IMMEDIATE .....	33,262	XXX	33,262	XXX	
0299997. Totals (Gross) .....	3,331,004	XXX	3,331,004	XXX	
0299998. Reinsurance ceded .....		XXX		XXX	
0299999. Annuities: Totals (Net) .....	3,331,004	XXX	3,331,004	XXX	
0300001. A-2000 - 5.00% IMMEDIATE .....	70,413		70,413		
0300002. A-2000 - 8.00% IMMEDIATE .....	2,874		2,874		
0399997. Totals (Gross) .....	73,287		73,287		
0399998. Reinsurance ceded .....					
0399999. SCWLC: Totals (Net) .....	73,287		73,287		
0400001. 59 ADB 58CSO 3.00% .....	380		380		
0400002. 59 ADB 58CSO 3.50% .....	2,000		2,000		
0499997. Totals (Gross) .....	2,380		2,380		
0499998. Reinsurance ceded .....					
0499999. Accidental Death Benefits: Totals (Net) .....	2,380		2,380		
0500001. 52 DISA 58CSO 3.00% .....	41		41		
0500002. 52 DISA 58CSO 3.50% .....	439		439		
0599997. Totals (Gross) .....	480		480		
0599998. Reinsurance ceded .....					
0599999. Disability-Active Lives: Totals (Net) .....	480		480		
0600001. 52 DISA 3.00% .....	429,744		429,744		
0699997. Totals (Gross) .....	429,744		429,744		
0699998. Reinsurance ceded .....					
0699999. Disability-Disabled Lives: Totals (Net) .....	429,744		429,744		
0700001. FOR THE EXCESS OF VALUATION NET PREMIUMS OVER CORRESPONDING GROSS PREMIUMS ON RESPECTIVE POLICIES COMPUTED ACCORDING TO THE STANDARD OF VALUATION REQUIRED BY THE STATE OF DOMICLE .....	131,904		131,904		
0700002. FOR THE NON-DEDUCTION OF DEFERRED FRACTIONAL PREMIUMS OR THE RETURN OF PREMIUMS AT THE DEATH OF THE INSURED .....	1,329		1,329		
0700003. ADDITIONAL ACTUARIAL RESERVES - ASSET/LIABILITY ANALYSIS .....	20,000,000		20,000,000		
0799997. Totals (Gross) .....	20,133,233		20,133,233		
0799998. Reinsurance ceded .....					
0799999. Miscellaneous Reserves: Totals (Net) .....	20,133,233		20,133,233		
9999999. Totals (Net) - Page 3, Line 1 .....	72,881,074		72,877,906		3,168

(a) Included in the above table are amounts of deposit-type contracts that originally contained a mortality risk. Amounts of deposit-type contracts in Column 2 that no longer contain a mortality risk are Life Insurance \$ ..... ; Annuities \$ ..... ; Supplementary Contracts with Life Contingencies \$ ..... ; Accidental Death Benefits \$ ..... ; Disability - Active Lives \$ ..... ; Disability - Disabled Lives \$ ..... ; Miscellaneous Reserves \$ .....

EXHIBIT 5 - INTERROGATORIES

1.1

Has the reporting entity ever issued both participating and non-participating contracts?.....

Yes [   ] No [ X ]

1.2

If not, state which kind is issued. ....

2.1

Does the reporting entity at present issue both participating and non-participating contracts?.....

Yes [   ] No [ X ]

2.2

If not, state which kind is issued. ....

3.

Does the reporting entity at present issue or have in force contracts that contain non-guaranteed elements?.....

Yes [ X ] No [   ]

If so, attach a statement that contains the determination procedures, answers to the interrogatories and an actuarial opinion as described in the instructions. ....

4.

Has the reporting entity any assessment or stipulated premium contracts in force? .....

Yes [   ] No [ X ]

If so, state: .....

4.1

Amount of insurance? .....

\$ .....

4.2

Amount of reserve? .....

\$ .....

4.3

Basis of reserve: .....

4.4

Basis of regular assessments: .....

4.5

Basis of special assessments: .....

4.6

Assessments collected during the year .....

\$ .....

5.

If the contract loan interest rate guaranteed in any one or more of its currently issued contracts is less than 5%, not in advance, state the contract loan rate guarantees on any such contracts. ....

6.

Does the reporting entity hold reserves for any annuity contracts that are less than the reserves that would be held on a standard basis? .....

Yes [   ] No [ X ]

6.1

If so, state the amount of reserve on such contracts on the basis actually held: .....

\$ .....

6.2

That would have been held (on an exact or approximate basis) using the actual ages of the annuitants; the interest rate(s) used in 6.1; and the same mortality basis used by the reporting entity for the valuation of comparable annuity benefits issued to standard lives. If the reporting entity has no comparable annuity benefits for standard lives to be valued, the mortality basis shall be the table most recently approved by the state of domicile for valuing individual annuity benefits: .....

\$ .....

Attach statement of methods employed in their valuation. ....

7.

Does the reporting entity have any Synthetic GIC contracts or agreements in effect as of December 31 of the current year? .....

Yes [   ] No [ X ]

7.1

If yes, state the total dollar amount of assets covered by these contracts or agreements .....

\$ .....

7.2

Specify the basis (fair value, amortized cost, etc.) for determining the amount: .....

7.3

State the amount of reserves established for this business: .....

\$ .....

7.4

Identify where the reserves are reported in the blank: .....

8.

Does the reporting entity have any Contingent Deferred Annuity contracts or agreements in effect as of December 31 of the current year? .....

Yes [   ] No [ X ]

8.1

If yes, state the total dollar amount of account value covered by these contracts or agreements: .....

\$ .....

8.2

State the amount of reserves established for this business: .....

\$ .....

8.3

Identify where the reserves are reported in the blank: .....

9.

Does the reporting entity have any Guaranteed Lifetime Income Benefit contracts, agreements or riders in effect as of December 31 of the current year? .....

Yes [   ] No [ X ]

9.1

If yes, state the total dollar amount of any account value associated with these contracts, agreements or riders: .....

\$ .....

9.2

State the amount of reserves established for this business: .....

\$ .....

9.3

Identify where the reserves are reported in the blank: .....

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

1	Valuation Basis		4
	2	3	
Description of Valuation Class	Changed From	Changed To	Increase in Actuarial Reserve Due to Change
NONE			
9999999 - Total (Column 4, only)			

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE American National Life Insurance Company of Texas

**EXHIBIT 6 - AGGREGATE RESERVES FOR ACCIDENT AND HEALTH CONTRACTS <sup>(a)</sup>**

	1	Comprehensive		4	5	6	7	8	9	10	11	12	13
		2	3										
	Total	Individual	Group	Medicare Supplement	Vision Only	Dental Only	Federal Employees Health Benefits Plan	Title XVIII Medicare	Title XIX Medicaid	Credit A&H	Disability Income	Long-Term Care	Other Health
<b>ACTIVE LIFE RESERVE</b>													
1. Unearned premium reserves .....	2,273,260	289,053		1,976,506									7,701
2. Additional contract reserves (b) .....	970,371			970,371									
3. Additional actuarial reserves-Asset/Liability analysis .....													
4. Reserve for future contingent benefits .....													
5. Reserve for rate credits .....													
6. Aggregate write-ins for reserves .....													
7. Totals (Gross) .....	3,243,631	289,053		2,946,877									7,701
8. Reinsurance ceded .....													
9. Totals (Net) .....	3,243,631	289,053		2,946,877									7,701
<b>CLAIM RESERVE</b>													
10. Present value of amounts not yet due on claims .....													
11. Additional actuarial reserves-Asset/Liability analysis .....													
12. Reserve for future contingent benefits .....													
13. Aggregate write-ins for reserves .....													
14. Totals (Gross) .....													
15. Reinsurance ceded .....													
16. Totals (Net) .....													
17. TOTAL (Net) .....	3,243,631	289,053		2,946,877									7,701
18. TABULAR FUND INTEREST .....	35,312			35,312									
DETAILS OF WRITE-INS													
0601. ....													
0602. ....													
0603. ....													
0698. Summary of remaining write-ins for Line 6 from overflow page .....													
0699. TOTALS (Lines 0601 thru 0603 plus 0698) (Line 6 above) .....													
1301. ....													
1302. ....													
1303. ....													
1398. Summary of remaining write-ins for Line 13 from overflow page .....													
1399. TOTALS (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....													

(a) Indicate if blocks of business in run-off that comprise less than 5% of premiums and less than 5% of reserve and loans liability are aggregated with material blocks of business and which columns are affected. ....

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

**American National Life Insurance Company of Texas**  
**Annual Statement for the year 2021**

Exhibit 6, footnote (b) attachment

**Morbidity Basis**

Valuation morbidity is, in general, based on pricing parameters plus a statutory margin, where applicable. Where a specific valuation standard is available, the valuation standard may be used directly or the resultant morbidity may be compared to the standard to determine compliance.

**Mortality and Interest Basis**

Policies are valued using the Commissioner's 1980 Mortality Table and the minimum valuation interest rate applicable to a whole life insurance policy issued in the same year. Individual Medicare Supplement policies are valued using the Commissioner's 2001 Mortality table.

**Method**

Reserves are calculated as either one or two year preliminary term as required by law.

EXHIBIT 7 - DEPOSIT TYPE CONTRACTS

	1	2	3	4	5	6
	Total	Guaranteed Interest Contracts	Annuities Certain	Supplemental Contracts	Dividend Accumulations or Refunds	Premium and Other Deposit Funds
1. Balance at the beginning of the year before reinsurance .....	159,850			159,850		
2. Deposits received during the year .....	128,236			128,236		
3. Investment earnings credited to the account .....	4,591			4,591		
4. Other net change in reserves .....						
5. Fees and other charges assessed .....						
6. Surrender charges .....						
7. Net surrender or withdrawal payments .....	63,371			63,371		
8. Other net transfers to or (from) Separate Accounts .....						
9. Balance at the end of current year before reinsurance (Lines 1+2+3+4-5-6-7-8) .....	229,306			229,306		
10. Reinsurance balance at the beginning of the year .....						
11. Net change in reinsurance assumed .....						
12. Net change in reinsurance ceded .....						
13. Reinsurance balance at the end of the year (Lines 10+11-12) .....						
14. Net balance at the end of current year after reinsurance (Lines 9 + 13)	229,306			229,306		

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE American National Life Insurance Company of Texas

**EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS**

**PART 1 - Liability End of Current Year**

	1	2	Ordinary			6	Group		Accident and Health		
			3	4	5		7	8	9	10	11
	Total	Industrial Life	Life Insurance	Individual Annuities	Supplementary Contracts	Credit Life (Group and Individual)	Life Insurance	Annuities	Group	Credit (Group and Individual)	Other
1. Due and unpaid:											
1.1 Direct .....											
1.2 Reinsurance assumed .....											
1.3 Reinsurance ceded .....											
1.4 Net .....											
2. In course of settlement:											
2.1 Resisted .....											
2.11 Direct .....											
2.12 Reinsurance assumed .....											
2.13 Reinsurance ceded .....											
2.14 Net .....			(b)	(b)		(b)	(b)				
2.2 Other .....											
2.21 Direct .....	4,895,741		1,383,510	23,521					1,346,021		2,142,689
2.22 Reinsurance assumed .....											
2.23 Reinsurance ceded .....	250,000		250,000								
2.24 Net .....	4,645,741		(b) 1,133,510	(b) 23,521		(b)	(b)		(b) 1,346,021	(b)	(b) 2,142,689
3. Incurred but unreported:											
3.1 Direct .....	18,545,854		273,263						18,272,591		
3.2 Reinsurance assumed .....	47,537,216								47,537,216		
3.3 Reinsurance ceded .....	63,011,928								63,011,928		
3.4 Net .....	3,071,142		(b) 273,263	(b)		(b)	(b)		(b) 2,797,879	(b)	(b)
4. TOTALS .....											
4.1 Direct .....	23,441,595		1,656,773	23,521					19,618,612		2,142,689
4.2 Reinsurance assumed .....	47,537,216								47,537,216		
4.3 Reinsurance ceded .....	63,261,928		250,000						63,011,928		
4.4 Net .....	7,716,883	(a)	(a) 1,406,773	23,521			(a)		4,143,900		2,142,689

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

(b) Include only portion of disability and accident and health claim liabilities applicable to assumed "accrued" benefits. Reserves (including reinsurance assumed and net of reinsurance ceded) for unaccrued benefits for Ordinary Life Insurance \$ \_\_\_\_\_430,224

Individual Annuities \$ \_\_\_\_\_, Credit Life (Group and Individual) \$ \_\_\_\_\_, and Group Life \$ \_\_\_\_\_, are included in Page 3, Line 1, (See Exhibit 5, Section on Disability Disabled Lives); and for Group Accident and Health \$ \_\_\_\_\_

Credit (Group and Individual) Accident and Health \$ \_\_\_\_\_, and Other Accident and Health \$ \_\_\_\_\_ are included in Page 3, Line 2 (See Exhibit 6, Claim Reserve).

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE American National Life Insurance Company of Texas

**EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS**

**PART 2 - Incurred During the Year**

	1  Total	2  Industrial Life (a)	Ordinary			6  Credit Life (Group and Individual)	Group		Accident and Health		
			3 Life Insurance (b)	4 Individual Annuities	5 Supplementary Contracts		7 Life Insurance (c)	8 Annuities	9 Group	10 Credit (Group and Individual)	11 Other
1. Settlements During the Year:											
1.1 Direct .....	69,865,815		5,755,144	173,346	18,612				37,038,692		26,880,021
1.2 Reinsurance assumed .....	43,371,442								43,371,442		
1.3 Reinsurance ceded .....	69,699,582		751,724						68,947,858		
1.4 Net (d) .....	43,537,675		5,003,420	173,346	18,612				11,462,276		26,880,021
2. Liability December 31, current year from Part 1:											
2.1 Direct .....	23,441,595		1,656,773	23,521					19,618,612		2,142,689
2.2 Reinsurance assumed .....	47,537,216								47,537,216		
2.3 Reinsurance ceded .....	63,261,928		250,000						63,011,928		
2.4 Net .....	7,716,883		1,406,773	23,521					4,143,900		2,142,689
3. Amounts recoverable from reinsurers December 31, current year .....											
4. Liability December 31, prior year:											
4.1 Direct .....	17,801,641		1,198,218						12,840,618		3,762,805
4.2 Reinsurance assumed .....	34,181,818								34,181,818		
4.3 Reinsurance ceded .....	43,296,951		490,294						42,806,657		
4.4 Net .....	8,686,508		707,924						4,215,779		3,762,805
5. Amounts recoverable from reinsurers December 31, prior year .....											
6. Incurred Benefits											
6.1 Direct .....	75,505,769		6,213,699	196,867	18,612				43,816,686		25,259,905
6.2 Reinsurance assumed .....	56,726,840								56,726,840		
6.3 Reinsurance ceded .....	89,664,559		511,430						89,153,129		
6.4 Net .....	42,568,050		5,702,269	196,867	18,612				11,390,397		25,259,905

(a) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$ ..... in Line 1.1, \$ ..... in Line 1.4.  
\$ ..... in Line 6.1, and \$ ..... in Line 6.4.

(b) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$ .....19,737 in Line 1.1, \$ .....19,737 in Line 1.4.  
\$ .....19,737 in Line 6.1, and \$ .....19,737 in Line 6.4.

(c) Including matured endowments (but not guaranteed annual pure endowments) amounting to \$ ..... in Line 1.1, \$ ..... in Line 1.4.  
\$ ..... in Line 6.1, and \$ ..... in Line 6.4.

(d) Includes \$ .....31,689 premiums waived under total and permanent disability benefits.

EXHIBIT OF NON-ADMITTED ASSETS

	1	2	3
	Current Year Total Nonadmitted Assets	Prior Year Total Nonadmitted Assets	Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
1. Bonds (Schedule D) .....			
2. Stocks (Schedule D):			
2.1 Preferred stocks .....			
2.2 Common stocks .....			
3. Mortgage loans on real estate (Schedule B):			
3.1 First liens .....			
3.2 Other than first liens.....			
4. Real estate (Schedule A):			
4.1 Properties occupied by the company .....			
4.2 Properties held for the production of income.....			
4.3 Properties held for sale .....			
5. Cash (Schedule E - Part 1), cash equivalents (Schedule E - Part 2) and short-term investments (Schedule DA) .....			
6. Contract loans .....			
7. Derivatives (Schedule DB) .....			
8. Other invested assets (Schedule BA) .....			
9. Receivables for securities .....			
10. Securities lending reinvested collateral assets (Schedule DL) .....			
11. Aggregate write-ins for invested assets .....			
12. Subtotals, cash and invested assets (Lines 1 to 11) .....			
13. Title plants (for Title insurers only) .....			
14. Investment income due and accrued .....			
15. Premiums and considerations:			
15.1 Uncollected premiums and agents' balances in the course of collection .....			
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due ..			
15.3 Accrued retrospective premiums and contracts subject to redetermination .....			
16. Reinsurance:			
16.1 Amounts recoverable from reinsurers .....			
16.2 Funds held by or deposited with reinsured companies .....			
16.3 Other amounts receivable under reinsurance contracts .....			
17. Amounts receivable relating to uninsured plans .....			
18.1 Current federal and foreign income tax recoverable and interest thereon .....			
18.2 Net deferred tax asset .....			
19. Guaranty funds receivable or on deposit .....			
20. Electronic data processing equipment and software .....			
21. Furniture and equipment, including health care delivery assets .....			
22. Net adjustment in assets and liabilities due to foreign exchange rates .....			
23. Receivables from parent, subsidiaries and affiliates .....			
24. Health care and other amounts receivable .....	4,915,838	4,742,626	(173,212)
25. Aggregate write-ins for other than invested assets .....	291,848	300,053	8,205
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25) .....	5,207,686	5,042,679	(165,007)
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts .....			
28. Total (Lines 26 and 27) .....	5,207,686	5,042,679	(165,007)
DETAILS OF WRITE-INS			
1101. ....			
1102. ....			
1103. ....			
1198. Summary of remaining write-ins for Line 11 from overflow page .....			
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)			
2501. Disallowed IMR .....	271,810	276,628	4,818
2502. Debit Suspense .....	20,038	23,425	3,387
2503. ....			
2598. Summary of remaining write-ins for Line 25 from overflow page .....			
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	291,848	300,053	8,205



NOTES TO FINANCIAL STATEMENTS

NOTE 1 Summary of Significant Accounting Policies and Going Concern

A. Accounting Practices

The financial statements of American National Life Insurance Company of Texas (the Company) are presented on the basis of accounting practices prescribed or permitted by the State of Texas Department of Insurance.

The Texas Department of Insurance recognizes only statutory accounting practices prescribed by the State of Texas for determining and reporting the financial condition and results of operations of an insurance company, and for determining its solvency under the Texas insurance law. The National Association of Insurance Commissioners' (NAIC) Accounting Practices and Procedures manual (SAP) has been adopted as a component of prescribed or permitted practices by the State of Texas. The State may adopt certain prescribed accounting practices that differ from those found in SAP.

	SSAP #	F/S Page	F/S Line #	2021	2020
NET INCOME					
(1) State basis (Page 4, Line 35, Columns 1 & 3)	XXX	XXX	XXX	\$ 1,372,378	\$ (1,645,147)
(2) State Prescribed Practices that are an increase/ (decrease) from NAIC SAP:					
(3) State Permitted Practices that are an increase/(decrease) from NAIC SAP:					
(4) NAIC SAP (1-2-3=4)	XXX	XXX	XXX	\$ 1,372,378	\$ (1,645,147)
SURPLUS					
(5) State basis (Page 3, Line 38, Columns 1 & 2)	XXX	XXX	XXX	\$ 36,968,674	\$ 35,141,731
(6) State Prescribed Practices that are an increase/(decrease) from NAIC SAP:					
(7) State Permitted Practices that are an increase/(decrease) from NAIC SAP:					
(8) NAIC SAP (5-6-7=8)	XXX	XXX	XXX	\$ 36,968,674	\$ 35,141,731

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

The preparation of financial statements in conformity with Statutory Accounting Principles requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities. It also requires disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenue and expenses during the period. Actual results could differ from those estimates used to prepare financial statements. Future events, which could impact these statements, include changes in the levels of mortality, morbidity, persistency, collectability, recoverability, market performance, interest rates, and potential for an unpredictable outcome in any given lawsuit.

C. Accounting Policy

Life premiums are recognized as income over the premium paying period of the related policies. Annuity considerations are recognized as revenue when received. Health premiums are earned ratably over the terms of the related insurance and reinsurance contracts or policies. Benefits and expenses are charged to current operations as incurred. Expenses incurred in connection with issuance of new business, including acquisition costs such as sales commissions, are charged to operations as incurred.

In addition, the Company uses the following accounting policies:

- (1) Short-term investments, which consist of securities with maturity dates at date of purchase of less than one year, are carried at amortized cost.
- (2) Bonds not backed by other loans are generally stated at amortized cost using the scientific interest method, except for bonds with a NAIC rating of 6, which are recorded at the lower of amortized cost or fair value.
- (3) The Company had no investments in common stocks.
- (4) The Company had no investments in preferred stock.
- (5) The Company had no investments in mortgage loans or real estate.
- (6) Loan-backed securities are carried at amortized cost using the scientific interest method, including anticipated prepayments at the date of purchase, except for those with a NAIC designation of 6, which are stated at lower of amortized cost or fair value.
- (7) The Company had no investments in subsidiaries, or controlled or affiliated companies.
- (8) The Company had no investments in joint ventures, partnerships and limited liability companies.
- (9) The Company had no investments in derivatives.
- (10) The Company does utilize future investment income as a factor in the premium deficiency reserve calculations.
- (11) Unpaid losses and loss adjustment expenses include an amount determined from individual case estimates and loss reports and an amount, based on past experience, for losses incurred but not reported. Such liabilities are necessarily based on assumptions and estimates and, while management believes the amount is adequate, the ultimate liability may be in excess of or less than the amount provided. The methods for making such estimates and for establishing the resulting liability is continually reviewed and any adjustments are reflected in the period determined.
- (12) The Company depreciates all capitalized assets using the straight line method. The Company has not modified its capitalization policy from the prior year.
- (13) The Company does not estimate pharmaceutical rebate receivables. Pharmaceutical rebate receivables are recorded upon invoicing/confirmation.

D. Going Concern

Based upon its evaluation of relevant conditions and events, management did not have substantial doubt about the Company's ability to continue as a going concern as of December 31, 2021.

NOTE 2 Accounting Changes and Corrections of Errors

The Company had no changes in accounting principles and/or correction of errors as of December 31, 2021 and 2020.

NOTES TO FINANCIAL STATEMENTS

NOTE 3 Business Combinations and Goodwill

A. Statutory Purchase Method

There were no business combinations accounted for under the statutory purchase method as of December 31, 2021.

B. Statutory Merger

There were no business combinations that took the form of a statutory merger as of December 31, 2021.

C. Assumption Reinsurance

The Company completed no assumption reinsurance agreements during the reporting periods as of December 31, 2021.

D. Impairment Loss

The Company did not recognize an impairment loss on any of the types of transactions described above as of December 31, 2021.

NOTE 4 Discontinued Operations

The Company did not have any discontinued operations for the years ended December 31, 2021 and 2020.

NOTE 5 Investments

A. Mortgage Loans, including Mezzanine Real Estate Loans

The Company has no investments in mortgage loans.

B. Debt Restructuring

The Company is not a creditor for any restructured debt.

C. Reverse Mortgages

The Company had no investments in reverse mortgages.

D. Loan-Backed Securities

- (1) Prepayment assumptions for mortgage-backed/assets-backed securities were obtained from independent third party pricing services or internal estimates.
- (2) At December 31, 2021, the Company did not have any securities within the scope of SSAP 43R Loan-backed and Structured Securities, with a recognized other-than-temporary impairment due to the intent to sell or an inability or lack of intent to retain the security for a period of time sufficient to recover the amortized cost basis.
- (3) At December 31, 2021, the Company did not hold any loan-backed securities with a recognized credit-related other-than-temporary impairment.
- (4) Unrealized loss fair value information: Not Applicable
- (5) All loan-backed and structured securities in an unrealized loss position were reviewed to determine whether an-other-than-temporary impairment should be recognized. As of December 31, 2021, the Company believes it has the intent and ability to hold these securities long enough to allow the cost basis of these securities to be recovered. Although the investment securities above did not meet management’s criteria for other-than-temporary at this time, it is possible that future events or information could cause them to conclude that declines in value are other-than-temporary.

E. Dollar Repurchase Agreements and/or Securities Lending Transactions

The Company had no repurchase agreements or securities lending transactions.

F. Repurchase Agreements Transactions Accounted for as Secured Borrowing

The Company had no secured borrowing repurchase agreements.

G. Reverse Repurchase Agreements Transactions Accounted for as Secured Borrowing

The Company had no reverse repurchase agreements.

H. Repurchase Agreements Transactions Accounted for as a Sale

The Company had no repurchase agreements.

NOTES TO FINANCIAL STATEMENTS

I. Reverse Repurchase Agreements Transactions Accounted for as a Sale

The Company had no reverse repurchase agreements.

J. Real Estate

The Company had no investments in real estate.

K. Low Income Housing tax Credits (LIHTC)

The Company had no investments in low-income housing tax credits.

L. Restricted Assets

1. Restricted Assets (Including Pledged)

Restricted Asset Category	Gross (Admitted & Nonadmitted) Restricted						
	Current Year					6	7
	1	2	3	4	5	Total From Prior Year	Increase/ (Decrease) (5 minus 6)
	Total General Account (G/A)	G/A Supporting S/A Activity (a)	Total Separate Account (S/A) Restricted Assets	S/A Assets Supporting G/A Activity (b)	Total (1 plus 3)		
a. Subject to contractual obligation for which liability is not shown					\$ -	\$ -	\$ -
b. Collateral held under security lending agreements					\$ -	\$ -	\$ -
c. Subject to repurchase agreements					\$ -	\$ -	\$ -
d. Subject to reverse repurchase agreements					\$ -	\$ -	\$ -
e. Subject to dollar repurchase agreements					\$ -	\$ -	\$ -
f. Subject to dollar reverse repurchase agreements					\$ -	\$ -	\$ -
g. Placed under option contracts					\$ -	\$ -	\$ -
h. Letter stock or securities restricted as to sale - excluding FHLB capital stock					\$ -	\$ -	\$ -
i. FHLB capital stock					\$ -	\$ -	\$ -
j. On deposit with states	\$ 4,808,068				\$ 4,808,068	\$ 3,795,149	\$ 1,012,919
k. On deposit with other regulatory bodies					\$ -	\$ -	\$ -
l. Pledged collateral to FHLB (including assets backing funding agreements)					\$ -	\$ -	\$ -
m. Pledged as collateral not captured in other categories					\$ -	\$ -	\$ -
n. Other restricted assets					\$ -	\$ -	\$ -
o. Total Restricted Assets	\$ 4,808,068	\$ -	\$ -	\$ -	\$ 4,808,068	\$ 3,795,149	\$ 1,012,919

(a) Subset of Column 1

(b) Subset of Column 3

Restricted Asset Category	Current Year			
	8	9	Percentage	
	Total Non-admitted Restricted	Total Admitted Restricted (5 minus 8)	10 Gross (Admitted & Non-admitted) Restricted to Total Assets (c)	11 Admitted Restricted to Total Admitted Assets (d)
a. Subject to contractual obligation for which liability is not shown		\$ -	0.000%	0.000%
b. Collateral held under security lending agreements		\$ -	0.000%	0.000%
c. Subject to repurchase agreements		\$ -	0.000%	0.000%
d. Subject to reverse repurchase agreements		\$ -	0.000%	0.000%
e. Subject to dollar repurchase agreements		\$ -	0.000%	0.000%
f. Subject to dollar reverse repurchase agreements		\$ -	0.000%	0.000%
g. Placed under option contracts		\$ -	0.000%	0.000%
h. Letter stock or securities restricted as to sale - excluding FHLB capital stock		\$ -	0.000%	0.000%
i. FHLB capital stock		\$ -	0.000%	0.000%
j. On deposit with states		\$ 4,808,068	3.377%	3.506%
k. On deposit with other regulatory bodies		\$ -	0.000%	0.000%
l. Pledged collateral to FHLB (including assets backing funding agreements)		\$ -	0.000%	0.000%
m. Pledged as collateral not captured in other categories		\$ -	0.000%	0.000%
n. Other restricted assets		\$ -	0.000%	0.000%
o. Total Restricted Assets	\$ -	\$ 4,808,068	3.377%	3.506%

(c) Column 5 divided by Asset Page, Column 1, Line 28

(d) Column 9 divided by Asset Page, Column 3, Line 28

NOTES TO FINANCIAL STATEMENTS

2. Detail of Assets Pledged as Collateral Not Captured in Other Categories (Contracts That Share Similar Characteristics, Such as Reinsurance and Derivatives, Are Reported in the Aggregate)

Not applicable.

3. Detail of Other Restricted Assets (Contracts That Share Similar Characteristics, Such as Reinsurance and Derivatives, Are Reported in the Aggregate)

Not applicable.

4. Collateral Received and Reflected as Assets Within the Reporting Entity's Financial Statements

Not applicable.

M. Working Capital Finance Investments

The Company does not have working capital investments.

N. Offsetting and Netting of Assets and Liabilities

The Company had no offsetting and netting assets and liabilities.

O. 5GI Securities

The Company does not have 5GI securities.

P. Short Sales

The Company does not have any Short Sales.

Q. Prepayment Penalty and Acceleration Fees

	General Account	Separate Account
1. Number of CUSIPs	12	
2. Aggregate Amount of Investment Income	\$ 507,581	

R. Reporting Entity's Share of Cash Pool by Asset Type

The Company does not participate in any cash pools.

NOTE 6 Joint Ventures, Partnerships and Limited Liability Companies

The Company had no investments in Joint Ventures, Partnerships or Limited Liability Companies.

NOTE 7 Investment Income

A. Due and accrued income was excluded from surplus for investment income amounts over 90 days past due.

B. There was no investment income excluded from surplus during the reporting period.

NOTE 8 Derivative Instruments

The Company had no investments in derivative instruments.

NOTES TO FINANCIAL STATEMENTS

NOTE 9 Income Taxes

A. The components of the net deferred tax asset/(liability) at the end of current period are as follows:

1.

	As of End of Current Period			12/31/2020			Change		
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	Ordinary	Capital	(Col. 1 + 2) Total	Ordinary	Capital	(Col. 4 + 5) Total	(Col. 1 - 4) Ordinary	(Col. 2 - 5) Capital	(Col. 7 + 8) Total
(a) Gross Deferred Tax Assets	\$ 7,961,022	\$ -	\$ 7,961,022	\$ 7,536,869	\$ -	\$ 7,536,869	\$ 424,153	\$ -	\$ 424,153
(b) Statutory Valuation Allowance Adjustment	\$ 7,503,360	\$ -	\$ 7,503,360	\$ 7,229,203	\$ -	\$ 7,229,203	\$ 274,157	\$ -	\$ 274,157
(c) Adjusted Gross Deferred Tax Assets (1a - 1b)	\$ 457,662	\$ -	\$ 457,662	\$ 307,666	\$ -	\$ 307,666	\$ 149,996	\$ -	\$ 149,996
(d) Deferred Tax Assets Nonadmitted			\$ -			\$ -	\$ -	\$ -	\$ -
(e) Subtotal Net Admitted Deferred Tax Asset (1c - 1d)	\$ 457,662	\$ -	\$ 457,662	\$ 307,666	\$ -	\$ 307,666	\$ 149,996	\$ -	\$ 149,996
(f) Deferred Tax Liabilities	\$ 457,662	\$ -	\$ 457,662	\$ 307,666	\$ -	\$ 307,666	\$ 149,996	\$ -	\$ 149,996
(g) Net Admitted Deferred Tax Asset/(Net Deferred Tax Liability) (1e - 1f)	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -

2.

	As of End of Current Period			12/31/2020			Change		
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	Ordinary	Capital	(Col. 1 + 2) Total	Ordinary	Capital	(Col. 4 + 5) Total	(Col. 1 - 4) Ordinary	(Col. 2 - 5) Capital	(Col. 7 + 8) Total
Admission Calculation Components SSAP No. 101									
(a) Federal Income Taxes Paid In Prior Years Recoverable Through Loss Carrybacks			\$ -			\$ -	\$ -	\$ -	\$ -
(b) Adjusted Gross Deferred Tax Assets Expected To Be Realized (Excluding The Amount Of Deferred Tax Assets From 2(a) above) After Application of the Threshold Limitation. (The Lesser of 2(b)1 and 2(b)2 Below)			\$ -		\$ -	\$ -	\$ -	\$ -	\$ -
1. Adjusted Gross Deferred Tax Assets Expected to be Realized Following the Balance Sheet Date.			\$ -		\$ -	\$ -	\$ -	\$ -	\$ -
2. Adjusted Gross Deferred Tax Assets Allowed per Limitation Threshold.	XXX	XXX	\$ 5,545,301	XXX	XXX	\$ 5,271,260	XXX	XXX	\$ 274,041
(c) Adjusted Gross Deferred Tax Assets (Excluding The Amount Of Deferred Tax Assets From 2(a) and 2(b) above) Offset by Gross Deferred Tax Liabilities.	\$ 457,662	\$ -	\$ 457,662	\$ 307,666		\$ 307,666	\$ 149,996	\$ -	\$ 149,996
(d) Deferred Tax Assets Admitted as the result of application of SSAP No. 101. Total (2(a) + 2(b) + 2(c))	\$ 457,662	\$ -	\$ 457,662	\$ 307,666	\$ -	\$ 307,666	\$ 149,996	\$ -	\$ 149,996

3.

	2021	2020
a. Ratio Percentage Used To Determine Recovery Period And Threshold Limitation Amount.	1163.035%	1144.344%
b. Amount Of Adjusted Capital And Surplus Used To Determine Recovery Period And Threshold Limitation In 2(b)2 Above.	\$ 36,968,674	\$ 35,141,731

4.

	As of End of Current Period		12/31/2020		Change	
	(1)	(2)	(3)	(4)	(5)	(6)
	Ordinary	Capital	Ordinary	Capital	(Col. 1 - 3) Ordinary	(Col. 2 - 4) Capital
Impact of Tax Planning Strategies:						
(a) Determination of adjusted gross deferred tax assets and net admitted deferred tax assets, by tax character as a percentage.						
1. Adjusted Gross DTAs amount from Note 9A1(c)	\$ 457,662	\$ -	\$ 307,666	\$ -	\$ 149,996	\$ -
2. Percentage of adjusted gross DTAs by tax character attributable to the impact of tax planning strategies					0.000%	0.000%
3. Net Admitted Adjusted Gross DTAs amount from Note 9A1(e)	\$ 457,662	\$ -	\$ 307,666	\$ -	\$ 149,996	\$ -
4. Percentage of net admitted adjusted gross DTAs by tax character admitted because of the impact of tax planning strategies					0.000%	0.000%

b. Do the Company's tax-planning strategies include the use of reinsurance? Yes [ ] No [X]

B. As of December 31, 2021, the Company had no unrecognized deferred tax liabilities.

NOTES TO FINANCIAL STATEMENTS

C. Current income taxes incurred consist of the following major components:

1. Current Income Tax

- (a) Federal
- (b) Foreign
- (c) Subtotal
- (d) Federal income tax on net capital gains
- (e) Utilization of capital loss carry-forwards
- (f) Other
- (g) Federal and foreign income taxes incurred

2. Deferred Tax Assets:

- (a) Ordinary:
  - (1) Discounting of unpaid losses
  - (2) Unearned premium reserve
  - (3) Policyholder reserves
  - (4) Investments
  - (5) Deferred acquisition costs
  - (6) Policyholder dividends accrual
  - (7) Fixed Assets
  - (8) Compensation and benefits accrual
  - (9) Pension accrual
  - (10) Receivables - nonadmitted
  - (11) Net operating loss carry-forward
  - (12) Tax credit carry-forward
  - (13) Other (including items <5% of total ordinary tax assets)
  - (99) Subtotal
- (b) Statutory valuation allowance adjustment
- (c) Nonadmitted
- (d) Admitted ordinary deferred tax assets (2a99 - 2b - 2c)
- (e) Capital:
  - (1) Investments
  - (2) Net capital loss carry-forward
  - (3) Real estate
  - (4) Other (including items <5% of total ordinary tax assets)
  - (99) Subtotal
- (f) Statutory valuation allowance adjustment
- (g) Nonadmitted
- (h) Admitted capital deferred tax assets (2e99 - 2f - 2g)
- (i) Admitted deferred tax assets (2d + 2h)

3. Deferred Tax Liabilities:

- (a) Ordinary:
    - (1) Investments
    - (2) Fixed Assets
    - (3) Deferred and uncollected premium
    - (4) Policyholder reserves
    - (5) Other (including items <5% of total ordinary tax liabilities)
    - (99) Subtotal
  - (b) Capital:
    - (1) Investments
    - (2) Real estate
    - (3) Other (including items <5% of total capital tax liabilities)
    - (99) Subtotal
  - (c) Deferred tax liabilities (3a99 + 3b99)
4. Net deferred tax assets/liabilities (2i - 3c)

	(1) As of End of Current Period	(2) 12/31/2020	(3) (Col. 1 - 2) Change
(a) Federal	\$ 594,244	\$ 968,168	\$ (373,924)
(b) Foreign			\$ -
(c) Subtotal	\$ 594,244	\$ 968,168	\$ (373,924)
(d) Federal income tax on net capital gains	\$ 107,814	\$ (22,979)	\$ 130,793
(e) Utilization of capital loss carry-forwards			\$ -
(f) Other			\$ -
(g) Federal and foreign income taxes incurred	\$ 702,058	\$ 945,189	\$ (243,131)
2. Deferred Tax Assets:			
(a) Ordinary:			
(1) Discounting of unpaid losses			\$ -
(2) Unearned premium reserve			\$ -
(3) Policyholder reserves	\$ 4,539,408	\$ 4,543,573	\$ (4,165)
(4) Investments	\$ 6	\$ 5	\$ 1
(5) Deferred acquisition costs	\$ 2,322,748	\$ 1,931,479	\$ 391,269
(6) Policyholder dividends accrual			\$ -
(7) Fixed Assets			\$ -
(8) Compensation and benefits accrual			\$ -
(9) Pension accrual			\$ -
(10) Receivables - nonadmitted	\$ 1,093,614	\$ 1,058,963	\$ 34,651
(11) Net operating loss carry-forward			\$ -
(12) Tax credit carry-forward			\$ -
(13) Other (including items <5% of total ordinary tax assets)	\$ 5,246	\$ 2,849	\$ 2,397
(99) Subtotal	\$ 7,961,022	\$ 7,536,869	\$ 424,153
(b) Statutory valuation allowance adjustment	\$ 7,503,360	\$ 7,229,203	\$ 274,157
(c) Nonadmitted			\$ -
(d) Admitted ordinary deferred tax assets (2a99 - 2b - 2c)	\$ 457,662	\$ 307,666	\$ 149,996
(e) Capital:			
(1) Investments			\$ -
(2) Net capital loss carry-forward			\$ -
(3) Real estate			\$ -
(4) Other (including items <5% of total ordinary tax assets)			\$ -
(99) Subtotal	\$ -	\$ -	\$ -
(f) Statutory valuation allowance adjustment			\$ -
(g) Nonadmitted			\$ -
(h) Admitted capital deferred tax assets (2e99 - 2f - 2g)	\$ -	\$ -	\$ -
(i) Admitted deferred tax assets (2d + 2h)	\$ 457,662	\$ 307,666	\$ 149,996
3. Deferred Tax Liabilities:			
(a) Ordinary:			
(1) Investments	\$ 99,591	\$ 111,312	\$ (11,721)
(2) Fixed Assets			\$ -
(3) Deferred and uncollected premium	\$ 304,548	\$ 190,751	\$ 113,797
(4) Policyholder reserves			\$ -
(5) Other (including items <5% of total ordinary tax liabilities)	\$ 53,523	\$ 5,603	\$ 47,920
(99) Subtotal	\$ 457,662	\$ 307,666	\$ 149,996
(b) Capital:			
(1) Investments			\$ -
(2) Real estate			\$ -
(3) Other (including items <5% of total capital tax liabilities)			\$ -
(99) Subtotal	\$ -	\$ -	\$ -
(c) Deferred tax liabilities (3a99 + 3b99)	\$ 457,662	\$ 307,666	\$ 149,996
4. Net deferred tax assets/liabilities (2i - 3c)	\$ -	\$ -	\$ -

D. Additional Items

1. The change in deferred taxes reported in surplus is comprised of the following components (this analysis is exclusive of nonadmitted assets as the Change in Nonadmitted Assets is reported separately from the Change in Net Deferred Income Taxes in the surplus section of the Annual Statement):

	(1) As of End of Current Period	(2) 12/31/2020	(3) (Col. 1 - 2) Change
Gross Deferred Tax Assets	\$ 457,662	\$ 307,666	\$ 149,996
Deferred Tax Liabilities	\$ 457,662	\$ 307,666	\$ 149,996
Net deferred tax asset (liability)	\$ -	\$ -	\$ -
Change In Deferred Income Taxes In Surplus			-

NOTES TO FINANCIAL STATEMENTS

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

	(1) As of End of Current Period	(2) Effective Tax Rate
Gain (loss) From Operations	\$ 2,069,559	
Capital Gains (Losses)	8,280	
Reported Statutory Income (Loss)	\$ 2,077,839	
Federal Statutory Rate	21%	
Expected Income Tax at Statutory Rate	\$ 436,346	21.0 %
Increase (Decrease) In Tax Resulting From:		
Interest Maintenance Reserve	\$ 297	0.0 %
Non-deductible Expenses	\$ 25,909	1.3 %
Valuation Allowance	\$ 239,506	11.5 %
Total Income Tax Reported	\$ 702,058	33.8 %
Current Income Taxes Incurred	\$ 702,058	33.8 %
Change In Deferred Income Taxes	\$ -	0.0 %
Total Income Tax Reported	\$ 702,058	33.8 %

E. Operating Loss Carry-forward

1. As of December 31, 2021, the Company had no operating loss or general business credit carryforwards.
2. As of December 31, 2021, the Company had no federal income taxes available for recoupment.
3. As of December 31, 2021, the Company had no deposits under Code Section 6603 to stop the running of interest on potential underpayments.

F. Consolidated Federal Income Tax Return

1. The Company's Federal Income Tax Return is consolidated with the following entities:

Life Companies:

American National Insurance Company  
American National Life Insurance Company of Texas  
Standard Life and Accident Insurance Company  
Garden State Life Insurance Company  
American National Life Insurance Company of New York

Non Life Companies:

American National Property and Casualty Company  
American National General Insurance Company  
Pacific Property and Casualty Company  
ANPAC Louisiana Insurance Company  
Farm Family Casualty Insurance Company  
United Farm Family Insurance Company

Non Life Companies:

ANH2O, Inc.  
American National Group, Inc.  
American National Insurance Service Company  
Alternative Benefits Management Inc.  
American National Holdings, Inc.  
American National Administrators, Inc.  
American National Registered Investment Advisor, Inc.  
ANICO Financial Services, Inc.  
Standard Plus, Inc.  
ANPAC Lloyds Insurance Management, Inc.

2. For purposes of calculating the earnings and profits of each of the members, the consolidated Federal income tax liability of the affiliated group was apportioned among all the members. This is done in accordance with the method set forth in Code Section 1552 and Treasury Regulations Section 1.1552-1 (a) and Treasury Regulations Section 1.1502-33(d)(2), the 'wait and see' method.

The Company is included in the consolidated federal income tax return of its parent, American National Group, Inc. In accordance with a tax sharing agreement, if the Company has taxable income, it pays its share of the consolidated federal income tax liability to its parent. However, if the Company incurs a tax loss, the tax benefit will only be recovered by decreasing subsequent years' federal income tax payments to its parent.

G. Tax Loss Contingencies

As of December 31, 2021, the Company had no liability for tax loss contingencies.

H. Repatriation Transition Tax (RTT)

As of December 31, 2021, the Company had no foreign repatriation transition tax.

I. Alternative Minimum Tax (AMT) Credit

As of December 31, 2021, the Company had no AMT credit carryforwards.

NOTE 10 Information Concerning Parent, Subsidiaries, Affiliates and Other Related Parties

- A. Schedule Y Part 2 summarizes various related party transactions.
- B. Dividends are paid as determined by the Board of Directors and are non-cumulative. The Company did not pay any dividends in 2021.
- C. The Company had no material transactions with related parties who are not reported on Schedule Y.

NOTES TO FINANCIAL STATEMENTS

- D. At December 31, 2021, the Company reported \$2,704,831 as amounts due to American National Insurance Company (ANICO) and \$35,669 due from ANICO. The terms of settlement require these amounts to be settled within 30 days of receipt of invoice or, as applicable under certain agreements, within 30 days of the end of the billing period.
- E. The Company has a management service agreement with American National Insurance Company through which ANICO provides administrative services (investments, actuarial, policy administration, and accounting). For these services, the Company paid a service fee of \$8,157,521 to ANICO in 2021.
- F. The Company has made no guarantees for the benefit of an affiliate or related party.
- G. ANH Investments, LLC, a Nevada limited liability company, owns all outstanding shares of the Company. The Company's ultimate parent is American National Group, Inc., a Delaware corporation ("ANAT"). Schedule Y provides a chart of all parent, subsidiary, and affiliate relationships for the entire group of companies.

On August 6, 2021, ANAT entered into an Agreement and Plan of Merger (the "Merger Agreement") with Brookfield Asset Management Reinsurance Partners Ltd. ("Brookfield Reinsurance"), an exempted company limited by shares existing under the laws of Bermuda, and Freestone Merger Sub Inc., a Delaware corporation and an indirect wholly-owned subsidiary of Brookfield Reinsurance ("Merger Sub"). On the terms and subject to the conditions of the Merger Agreement, at the closing, Merger Sub will merge with and into ANAT (the "Merger"), with ANAT continuing as the surviving entity, which will become an indirect, wholly-owned subsidiary of Brookfield Reinsurance. The Merger was unanimously approved by the Company's board of directors.

The Merger has received the requisite stockholder approval required under Delaware law. The only remaining significant closing condition pursuant to the Merger is the required regulatory approval from the insurance authorities in Texas, Missouri, New York, Louisiana and California.
- H. No amount was deducted for the value of an upstream intermediate entity or ultimate parent.
- I. The Company had no investment in Subsidiary, Controlled or Affiliated Companies ("SCA Investments").
- J. The Company had no SCA investments during the reporting periods.
- K. The Company had no investments in a foreign insurance company.
- L. The Company had no investments in a downstream noninsurance holding company.
- M. The Company had no SCA investments during the reporting periods.
- N. The Company had no SCA investments during the reporting periods.
- O. The Company had no SCA investments or investments in joint ventures, partnerships, or limited liability companies.

NOTE 11 Debt

- A. The Company has a line of credit established with American National Insurance Company for up to \$3.5 million to meet short term liquidity needs. As of December 31, 2021, there is no outstanding balance on this line of credit. The Company has no long-term debt and no other short-term borrowing arrangements.
- B. FHLB (Federal Home Loan Bank) Agreements

The Company has no FHLB agreements.

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

Please note that the Company has no employees. Employees of American National Insurance Company carry out all activities of American National Life Insurance Company of Texas and such services are paid for through an inter-company service agreement.

NOTE 13 Capital and Surplus, Dividend Restrictions and Quasi-Reorganizations

- A. The Company has 300,000 shares authorized, issued and outstanding with a par value of \$10 per share.
- B. The Company has no preferred stock outstanding.
- C. Without prior approval of its domiciliary commissioner, dividends to shareholders are limited by the laws of the state of Texas, to the greater of:

a. 10% of statutory surplus as regards policyholders as of the preceding December 31st, or

b. the net gain from operations before realized capital gains as of the preceding December 31st.
- D. The Company paid no dividends in 2021 and 2020.
- E. For the year ended December 31, 2021, dividends to shareholders were limited to \$3,514,173.
- F. There were no restrictions placed on the company's surplus.
- G. The Company has not made any advances from surplus.
- H. The Company has no stock held for special purposes.
- I. The Company has no special surplus funds.
- J. The portion of unassigned funds (surplus) represented or reduced by cumulative unrealized gains and losses is

\$

256,655
- K. The Company has not issued any surplus debentures or similar obligations.
- L. The Company did not participate in a quasi-reorganization.
- M. The Company did not participate in a quasi-reorganization.



NOTES TO FINANCIAL STATEMENTS

NOTE 14 Liabilities, Contingencies and Assessments

A. Contingent Commitments

The Company had no contingent commitments.

B. Assessments

All states in which the Company does business have laws requiring solvent life and annuity insurance companies to pay assessments to state guaranty associations to protect the interests of policyholders of insolvent life insurance and annuity companies.The amount of the accrued liability for anticipated assessments was \$238,173 and \$299,870 at December 31, 2021 and December 31, 2020.

C. Gain Contingencies

The Company did not recognize any gain contingencies during the current reporting period.

D. Claims related extra contractual obligations and bad faith losses stemming from lawsuits

The Company did not recognize any gain contingencies during the reporting periods.

E. Joint and Several Liabilities

The Company had no joint and several liability arrangements.

F. All Other Contingencies

The Company, in common with the insurance industry in general, is a defendant in various lawsuits concerning alleged breaches of contracts, various employment matters, allegedly deceptive insurance sales and marketing practices, and miscellaneous other causes of action arising in the ordinary course of operations. Certain of these lawsuits include claims for compensatory and punitive damages. We provide accruals for these items to the extent we deem the losses probable and reasonably estimable. After reviewing these matters with legal counsel, based upon information presently available, management is of the opinion that the ultimate resultant liability, if any, would not have a material adverse effect on American National's financial position, liquidity or results of operations; however, assessing the eventual outcome of litigation necessarily involves forward-looking speculation as to judgments to be made by judges, juries and appellate courts in the future.

Such speculation warrants caution, as the frequency of large damage awards, which bear little or no relation to the economic damages incurred by plaintiffs in some jurisdictions, continues to create the potential for an unpredictable judgment in any given lawsuit. These lawsuits are in various stages of development, and future facts and circumstances could result in management changing its conclusions. It is possible that, if the defenses in these lawsuits are not successful, and the judgments are greater than management can anticipate, the resulting liability could have a material impact on our financial position, liquidity or results of operations. With respect to the existing litigation, management currently believes that the possibility of a material judgment adverse to the Company is remote and no estimate of range can be made for loss contingencies that are at least reasonably possible but not accrued.

NOTE 15 Leases

The Company had no lease arrangements.

NOTE 16 Information About Financial Instruments With Off-Balance Sheet Risk and Financial Instruments With Concentrations of Credit Risk

The Company had no financial instruments with off-balance sheet risk or significant concentrations of credit risk.

NOTE 17 Sale, Transfer and Servicing of Financial Assets and Extinguishments of Liabilities

The Company had no sales, transfers or servicing of financial assets and extinguishment of liabilities during the reporting period.

NOTE 18 Gain or Loss to the Reporting Entity from Uninsured Plans and the Uninsured Portion of Partially Insured Plans

The Company does not serve as an Administrative Services Only (ASO) or Administrative Services Contract (ASC) administrator, nor does the Company participate in Medicare or similarly structured cost based reimbursement contracts.

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

Direct premium written by Managing General Agents and Third Party Administrators was \$38,567,748 and \$34,787,652 for 2021 and 2020, respectively. The premium was generated from:

Name and Address of Managing General Agent or Third Party Administrator	FEIN NUMBER	Exclusive Contract	Types of Business Written	Type of Authority Granted	Total Direct Premiums Written/ Produced By
Ancillary Benefit Consulting, Inc. 3370 C Annapolis Lane Plymouth, MN 55447	41-1988626	No	Dental	U, C, CA, B, P	\$ 17,959,383
USBenefits Insurance Services, LLC 43 Corporate Park Suite 101 Irvine, CA 92606	20-5824915	No	Stop Loss	U, C, CA, B, P	\$ 4,153,161
Roundstone Management, Ltd. 15422 Detroit Avenue Lakewood, OH 44107	27-0371422	No	Stop Loss	U, C, CA, B, P	\$ 3,899,989
Dallas Risk Management, LLC 8150 N. Central Expressway Suite 1700 Dallas, TX 75206	81-4754831	No	Stop Loss	U, C, CA, B, P	\$ 12,555,215
Total	XXX	XXX	XXX	XXX	\$ 38,567,748

C - Claims Payment  
CA - Claims Adjustment  
R - Reinsurance Ceding  
B - Binding Authority  
P - Premium Collection  
U - Underwriting

NOTES TO FINANCIAL STATEMENTS

NOTE 20 Fair Value Measurements

A. Fair Value Measurements at Reporting Date

- (1) The company had no assets or liabilities reported as fair value as of December 31, 2021. There were no transfers between Level 1 and Level 2 fair value hierarchies.
- (2) The Company had no Level 3 investments reported at fair value as of December 31, 2021.
- (3) Transfers between levels, if any, are recognized at the end of the reporting period.
- (4) As of December 31, 2021, the Company did not report any investments at fair value in Level 2 or Level 3.
- (5) Not applicable.

B. Not applicable.

C. Aggregate fair value for all financial instruments and the level within the fair value hierarchy in which the fair value measurements in their entirety fall.

Type of Financial Instrument	Aggregate Fair Value	Admitted Assets	(Level 1)	(Level 2)	(Level 3)	Net Asset Value (NAV)	Not Practicable (Carrying Value)
Bonds	\$ 107,969,732	\$ 104,866,524	\$ -	\$ 107,969,732			
Policy Loans	\$ 2,583,944	\$ 2,583,944			\$ 2,583,944		

Fair value is defined as the price that would be received to sell an asset or paid to transfer a liability. In accordance with SSAP 100R, a fair value hierarchy is used to determine fair value based on a hypothetical transaction at the measurement date from the perspective of a market participant. An asset or liability's classification within the fair value hierarchy is based on the lowest level of significant input to its valuation. The input levels are defined as follows:

Level 1 - Unadjusted quoted prices in active markets for identical assets or liabilities. The Company defines active markets based on average trading volume for equity securities. The size of the bid/ask spread is used as an indicator of market activity for fixed maturity securities.

Level 2 - Quoted prices in markets that are not active or inputs that are observable directly or indirectly. Level 2 inputs include quoted prices for similar assets or liabilities other than quoted prices in Level 1; quoted prices in markets that are not active; or other inputs that are observable or can be derived principally from or corroborated by observable market data for substantially the full term of the assets or liabilities.

Level 3 - Unobservable inputs that are supported by little or no market activity and are significant to the fair value of the assets or liabilities. Unobservable inputs reflect the Company's own assumptions about the assumptions that market participants would use in pricing the asset or liability. Level 3 assets and liabilities include financial instruments whose values are determined using pricing models and third-party evaluation, as well as instruments for which the determination of fair value requires significant management judgment or estimation.

The Company has evaluated the various types of securities in its investment portfolio to determine an appropriate fair value hierarchy level based upon trading activity and the observability of market inputs. Based on the results of this evaluation and investment class analysis, each price was classified into Level 1, 2, or 3.

The pricing service utilizes market quotations for fixed maturity securities that have quoted prices in active markets. Since fixed maturities generally do not trade on a daily basis, the pricing service prepares estimates of fair value measurements for these securities using its proprietary pricing applications, which include available relevant market information, benchmark curves, benchmarking of like securities, sector groupings and matrix pricing. Additionally, an option adjusted spread model is used to develop prepayment and interest rate scenarios.

Equity and fixed income securities are priced by independent pricing services. The pricing service evaluates each asset class based on relevant market information, credit information, perceived market movements and sector news. The market inputs utilized in the pricing evaluation, listed in the approximate order of priority, include: benchmark yields, reported trades, broker/dealer quotes, issuer spreads, two-sided markets, benchmark securities, bids, offers, reference data, and economic events. The extent of the use of each market input depends on the asset class and the market conditions. Depending on the security, the priority of the use of inputs may change or some market inputs may not be relevant. For some securities additional inputs may be necessary.

The Company has reviewed the inputs and methodology used and the techniques applied by the pricing service to produce quotes that represent the fair value of a specific security. The review confirms that the pricing service is utilizing information from observable transactions or a technique that represents a market participant's assumptions. The Company does not adjust quotes received by the pricing service.

The pricing service utilized by the Company has indicated that they will only produce an estimate of fair value if there is objectively verifiable information available. If the pricing service discontinues pricing an investment, the Company would be required to produce an estimate of fair value using some of the same methodologies as the pricing service, but would have to make assumptions for market-based inputs that are unavailable due to market conditions.

The estimates of fair value for most fixed maturity investments, including municipal bonds, provided by the pricing service are disclosed as Level 2 measurements as the estimates are based on observable market information rather than market quotes.

The Company can hold a small amount of private placement debt and fixed maturity securities that have characteristics that make them unsuitable for matrix pricing. For these securities, a quote from a broker (typically a market maker) is obtained. Due to the disclaimers on the quotes that indicate that the price is indicative only, the Company includes these fair value estimates in Level 3.

The Company holds no other investments subject to SSAP 100R – Fair Value.

For other financial instruments discussed below, the Company believes that their carrying value approximates fair value. This assumption is supported by the qualitative information discussed below. These financial instruments are classified as Level 3 measurements.

The carrying value of policy loans is the outstanding balance plus any accrued interest. Due to the collateralized nature of policy loans such that they cannot be separated from the policy contracts, the unpredictable timing of repayments and the fact that settlement is at outstanding value, the Company believes the carrying value of policy loans approximates fair value. Policy loans are classified as Level 3 investments.

D. Not Practicable to Estimate Fair Value

As of December 31, 2021, there were no financial instruments for which it is not practicable for the Company to estimate fair value.

E. Investments measured using Net Asset Value

The Company had no investments measured using net asset value.

NOTES TO FINANCIAL STATEMENTS

NOTE 21 Other Items

A. Unusual or Infrequent Items

On March 11, 2020, the World Health Organization formally declared the outbreak of the novel coronavirus COVID-19 to be a pandemic. Below is a summary of significant subsequent developments in our COVID-19 response:

We continue to take steps to protect employees with the goals of maintaining their health and sustaining an adequate workforce, including employees working from home and offering flexibility for employees negotiating scheduling conflicts due to the impacts of COVID-19, such as caring for family, alternative arrangements and shutdowns for business and schools, self-isolation or personal illness, including granting additional paid time off for vaccinations and to address these hardships.

We suspended our summer Internship Program for 2020, and in 2021 piloted a program which combined both virtual and in-person elements for a small group of interns. In 2022, we will be offering a hybrid program with virtual and in-person elements, to an expanded group of interns.

We have developed and are continually refining our return-to-office plans for our locations. Beginning in June 2021, we gradually re-introduced more employees to our office locations but had to lessen our in-office presence in the latter part of the year due to a surge in the Omicron variant. We are continually monitoring the situation with a longer-term plan to offer employees hybrid work schedules, where possible.

Although we have been able to maintain our business operations since the onset of the pandemic, no assurance can be given that these actions will continue to be successful, nor can we predict the level of disruption that will occur should the COVID-19 pandemic and its related macroeconomic risks continue for further extended periods of time. Given this uncertainty, we are unable to quantify with reasonable confidence the total expected impact of the COVID-19 pandemic on our future operations, financial condition, liquidity and results of operations. The wide-ranging social, economic and financial consequences of the COVID-19 pandemic and the possible effects of ongoing and future governmental action in response to COVID-19 compound this uncertainty.

Additionally, as a result of the impacts of COVID-19, state insurance departments across the country issued regulations that required us not to cancel policies for non-payment for varying amounts of time but generally for at least 90-day periods which began in March and early April 2020. The cancellation and grace periods have been lifted in all states.

Thus far, throughout the pandemic, we believe we have successfully navigated the risks associated with COVID-19 and have been able to successfully maintain our business operations. However, as the pandemic continues, the extent to which COVID-19 impacts our business, results of operations, financial condition, or liquidity will depend on future developments which remain highly uncertain.

B. Troubled Debt Restructuring: Debtors

The Company had no troubled debt restructuring during 2021.

C. Other Disclosures

Assets in the amount of \$4,808,068 and \$3,795,149 at December 31, 2021 and 2020 respectively, were on deposit with government authorities or trustees as required by law. The Company had net amounts due from agents of \$4,915,838 at December 31, 2021. The Company routinely assesses the collectability of these receivables. However, the amounts have been non-admitted and thus charged to surplus, thereby posing no potential additional loss to the Company's financial position.

D. Business Interruption Insurance Recoveries

The Company has no business interruption insurance recoveries.

E. State Transferable and Non-transferable Tax Credits

The Company did not have any unused state transferable and non-transferable tax credits.

F. Subprime Mortgage Related Risk Exposure

The Company does not invest in subprime mortgages.

G. Retained Assets

The Company does not offer retained asset accounts.

H. Insurance-Linked Securities (ILS) Contracts

The Company has no insurance-linked securities.

I. The Amount That Could Be Realized on Life Insurance Where the Reporting Entity is Owner and Beneficiary or Has Otherwise Obtained Rights to Control the Policy

The Company is not the owner and beneficiary of any life insurance policies.

NOTE 22 Events Subsequent

Subsequent events have been considered through February 24, 2022 for these statutory financial statements which are to be issued February 24, 2022. There were no recognized or nonrecognized events occurring subsequent to the end of the twelve months ended December 31, 2021.

NOTES TO FINANCIAL STATEMENTS

NOTE 23 Reinsurance

A. Ceded Reinsurance Report

Section 1 - Interrogatories

(1) Are any of the reinsurers, listed in Schedule S as non-affiliated, owned in excess of 10% or controlled, either directly or indirectly, by the Company or by any representative, officer, trustee, or director of the company?

No.

(2) Have any policies issued by the Company been reinsured with a company chartered in a country other than the United States (excluding U.S. Branches of such companies) that is owned in excess of 10% or controlled directly or indirectly by an insured, a beneficiary, a creditor or an insured or any other person not primarily engaged in the insurance business?

No.

Section 2 – Ceded Reinsurance Report – Part A

(1) Does the Company have any reinsurance agreements in effect under which the reinsurer may unilaterally cancel any reinsurance for reasons other than for nonpayment of premium or other similar credits?

No.

(2) Does the Company have any reinsurance agreements in effect such that the amount of losses paid or accrued through the statement date may result in a payment to the reinsurer of amounts that, in aggregate and allowing for offset of mutual credits from other reinsurance agreements with the same reinsurer, exceed the total direct premium collected under the reinsurance policy?

No.

Section 3 – Ceded Reinsurance Report – Part B

(1) What is the estimated amount of aggregate reduction in surplus, (for agreements other than those under which the reinsurer may unilaterally cancel for reasons other than for nonpayment of premium or other similar credits that are reflected in Section 2 above) of termination of ALL reinsurance agreements, by either party, as of the date of this statement?

\$1,430,588

(2) Have any new agreements been executed or existing agreements amended, since January 1 of the year of this statement, to include policies or contracts that were in force or which had existing reserves established by the company as of the effective date of the agreement?

No.

B. Uncollectible Reinsurance

The Company had no uncollectible reinsurance.

C. Commutation of Reinsurance Reflected in Income and Expenses.

The Company had no commutation of reinsurance reflected in the financial statements.

D. Certified Reinsurer Rating Downgraded or Status Subject to Revocation

The Company had no certified reinsurer rating downgrade or status subject to revocation.

E. Affiliated Captive Reinsurance Contracts for Variable Annuities

The Company had no variable annuity contracts with captive reinsurers.

F. Reinsurance Agreement with Captive Reinsurers

The Company had no reinsurance agreements with captive reinsurers.

G. Ceding Entities That Utilize Captive Reinsurers to Assume Reserves Subject to the XXX/ AXXX Captive Framework

The Company had no reinsurance agreements with captive reinsurers.

NOTE 24 Retrospectively Rated Contracts & Contracts Subject to Redetermination

The Company had no retrospectively rated contracts or contracts subject to redetermination.

NOTE 25 Change in Incurred Losses and Loss Adjustment Expenses

A. Reserves as of December 31, 2020 were \$8.0 million. As of December 31, 2021, \$6.3 million has been paid for incurred losses and loss adjustment expenses attributable to insured events of prior years. Reserves remaining for prior years are now \$0.4 million as a result of re-estimation of unpaid claims and claim adjustment expenses. Therefore, there has been \$1.3 million favorable prior-year development since December 31, 2020 to December 31, 2021. The increase (decrease) is generally the result of ongoing analysis of recent loss development trends. Original estimates are increased or decreased, as additional information becomes known regarding individual claims.

B. There were no significant changes in methodologies and assumptions used in calculating the liability for unpaid losses and loss adjustment expenses.

NOTES TO FINANCIAL STATEMENTS

NOTE 26 Intercompany Pooling Arrangements

The Company had no intercompany pooling arrangements.

NOTE 27 Structured Settlements

The Company has not purchased any annuities with a claimant as payee in order to release reserves for contingent liabilities in 2021.

NOTE 28 Health Care Receivables

A. Pharmaceutical Rebate Receivables

Date	Estimated Pharmacy Rebates as Reported on Financial Statements	Pharmacy Rebates as Billed or Otherwise Confirmed	Actual Rebates Received Within 90 Days of Billing	Actual Rebates Received Within 91 to 180 Days of Billing	Actual Rebates Received More Than 180 Days After Billing
12/31/2021					
09/30/2021		\$ 10,938	\$ 10,938		
06/30/2021		\$ 9,400	\$ 9,400		
03/31/2021		\$ 8,603	\$ 8,603		
12/31/2020		\$ 16,659	\$ 16,659		
09/30/2020		\$ 23,577	\$ 23,577		
06/30/2020		\$ 9,005	\$ 9,005		
03/31/2020		\$ 9,245	\$ 9,245		
12/31/2019		\$ 7,947	\$ 7,947		
09/30/2019		\$ 34,961	\$ 34,961		
06/30/2019		\$ 34,021	\$ 34,021		
03/31/2019		\$ 34	\$ 34		

B. Risk-Sharing Receivables

The Company had no risk sharing receivables.

NOTE 29 Participating Policies

The Company does not sell or administer participating policies.

NOTE 30 Premium Deficiency Reserves

As of December 31, 2021, the Company had no liabilities related to premium deficiency reserves.

NOTE 31 Reserves for Life Contracts and Annuity Contracts

- (1) The Company generally waives deduction of deferred fractional premiums upon death of the insured for all policies and returns any portion of the final premium beyond the date of death. For business not reserved with continuous functions, immediate payment of claims reserves and/or non-deduction reserves are also held. Surrender values are not promised in excess of the legally computed reserves.
- (2) Extra premiums for substandard lives are based on appropriate multiples of standard mortality. Mean reserves are calculated from tables based on multiples of standard mortality. In addition, one-half of the premiums, if any, in excess of that 250% mortality is added to reserve. Extra premiums for occupational hazards are calculated as a flat charge; mean reserves include 50% of such extra premiums.
- (3) As of December 31,2021 the amount of insurance for which the gross premiums are less than the net premiums according to valuation standards is \$28,664,000.
- (4) The Tabular Interest, Tabular less Actual Reserves Released and Tabular Cost items in the Analysis of Increase in Reserves during the year were completed by the formulas in the instructions with the exception of the tabular cost of universal life products which were determined from the basic data.
- (5) The Tabular Interest on funds not involving life contingencies was determined from the basic data.

NOTES TO FINANCIAL STATEMENTS

(6) The details for other changes:

ITEM	Total	Industrial Life	ORDINARY			Credit Life Group and Individual	GROUP	
			Life Insurance	Individual Annuities	Supple-mentary Contracts		Life Insurance	Annuities
Other Increases (net) on line 7 of Analysis of Increase in Reserves, Ceded Reserve Change	\$ (11,936)		\$ (11,936)					
Other Increases (net) on line 7 of Analysis of Increase in Reserves, Deficiency Reserve Change	\$ (29,971)		\$ (29,971)					
Other Increases (net) on line 7 of Analysis of Increase in Reserves, Immediate Payment of Claims reserve change	\$ (62)		\$ (62)					
Other Increases (net) on line 7 of Analysis of Increase in Reserves, reserve change in prior year's beginning reserve due to ALM Testing, reserve change due to Non-Deduction	\$ (242)		\$ (242)					
	\$ -							
3106999 Total	\$ (42,211)	\$ -	\$ (42,211)	\$ -	\$ -	\$ -	\$ -	\$ -

NOTE 32 Analysis of Annuity Actuarial Reserves and Deposit Type Contract Liabilities by Withdrawal Characteristics

A. INDIVIDUAL ANNUITIES:

	General Account	Separate Account with Guarantees	Separate Account Nonguaranteed	Total	% of Total
(1) Subject to discretionary withdrawal:					
a. With market value adjustment	\$ 106,549			\$ 106,549	3.1%
b. At book value less current surrender charge of 5% or more	\$ -			\$ -	
c. At fair value		\$ -	\$ -	\$ -	
d. Total with market value adjustment or at fair value (total of a through c)	\$ 106,549	\$ -	\$ -	\$ 106,549	3.1%
e. At book value without adjustment (minimal or no charge or adjustment)	\$ 3,297,742			\$ 3,297,742	96.9%
(2) Not subject to discretionary withdrawal				\$ -	
(3) Total (gross: direct + assumed)	\$ 3,404,291	\$ -	\$ -	\$ 3,404,291	100.0%
(4) Reinsurance ceded				\$ -	
(5) Total (net)* (3) - (4)	\$ 3,404,291	\$ -	\$ -	\$ 3,404,291	
(6) Amount included in A(1)b above that will move to A(1)e in the year after the statement date:				\$ -	
* Reconciliation of total annuity actuarial reserves and deposit fund liabilities.					

B. Group Annuities

The Company had no group annuities.

C. DEPOSIT-TYPE CONTRACTS (no life contingencies):

	General Account	Separate Account with Guarantees	Separate Account Nonguaranteed	Total	% of Total
(1) Subject to discretionary withdrawal:					
a. With market value adjustment	\$ 229,306			\$ 229,306	100.0%
b. At book value less current surrender charge of 5% or more				\$ -	
c. At fair value				\$ -	
d. Total with market value adjustment or at fair value (total of a through c)	\$ 229,306	\$ -	\$ -	\$ 229,306	100.0%
e. At book value without adjustment (minimal or no charge or adjustment)				\$ -	
(2) Not subject to discretionary withdrawal				\$ -	
(3) Total (gross: direct + assumed)	\$ 229,306	\$ -	\$ -	\$ 229,306	100.0%
(4) Reinsurance ceded				\$ -	
(5) Total (net)* (3) - (4)	\$ 229,306	\$ -	\$ -	\$ 229,306	
(6) Amount included in C(1)b above that will move to C(1)e in the year after the statement date:				\$ -	

NOTES TO FINANCIAL STATEMENTS

D. Life & Accident & Health Annual Statement:	Amount
1. Exhibit 5, Annuities Section, Total (net)	\$ 3,331,004
2. Exhibit 5, Supplementary Contracts with Life Contingencies Section, Total (net)	\$ 73,287
3. Exhibit 7, Deposit-Type Contracts, Line 14, Column 1	\$ 229,306
4. Subtotal	\$ 3,633,597
Separate Accounts Annual Statement:	
5. Exhibit 3, Line 0299999, Column 2	
6. Exhibit 3, Line 0399999, Column 2	
7. Policyholder dividend and coupon accumulations	
8. Policyholder premiums	
9. Guaranteed interest contracts	
10. Other contract deposit funds	
11. Subtotal	\$ -
12. Combined Total	\$ 3,633,597

NOTE 33 Analysis of Life Actuarial Reserves by Withdrawal Characteristics

	Account Value	Cash Value	Reserve
A. General Account			
(1) Subject to discretionary withdrawal, surrender values or policy loans:			
a. Term Policies with Cash Value			
b. Universal Life	\$ 44,139,640	\$ 44,113,652	\$ 44,615,660
c. Universal Life with Secondary Guarantees	\$ 52,284	\$ 5,539	\$ 211,051
d. Indexed Universal Life			
e. Indexed Universal Life with Secondary Guarantees			
f. Indexed Life			
g. Other Permanent Cash Value Life Insurance	\$ 668,337	\$ 668,337	\$ 1,022,169
h. Variable Life			
i. Variable Universal Life			
j. Miscellaneous Reserves			
(2) Not subject to discretionary withdrawal or no cash values:			
a. Term Policies without Cash Value	XXX	XXX	\$ 3,249,671
b. Accidental Death Benefits	XXX	XXX	\$ 2,380
c. Disability - Active Lives	XXX	XXX	\$ 480
d. Disability - Disabled Lives	XXX	XXX	\$ 429,744
e. Miscellaneous Reserves	XXX	XXX	\$ 20,133,233
(3) Total (gross: direct + assumed)	\$ 44,860,261	\$ 44,787,528	\$ 69,664,388
(4) Reinsurance ceded			\$ 187,605
(5) Total (net) (3) - (4)	\$ 44,860,261	\$ 44,787,528	\$ 69,476,783

B. Separate Account with Guarantees

The Company does not have separate accounts with guarantees.

C. Separate Account Nonguaranteed

The Company does not have non-guaranteed separate accounts.

D. Life & Accident & Health Annual Statement:	Amount
(1) Exhibit 5, Life Insurance Section, Total (net)	\$ 48,910,946
(2) Exhibit 5, Accidental Death Benefits Section, Total (net)	\$ 2,380
(3) Exhibit 5, Disability - Active Lives Section, Total (net)	\$ 480
(4) Exhibit 5, Disability - Disabled Lives Section, Total (net)	\$ 429,744
(5) Exhibit 5, Miscellaneous reserves Section, Total (net)	\$ 20,133,233
(6) Subtotal	\$ 69,476,783
Separate Accounts Statement	
(7) Exhibit 3, Line 0199999, Column 2	
(8) Exhibit 3, Line 0499999, Column 2	
(9) Exhibit 3, Line 0599999, Column 2	
(10) Subtotal (Lines (7) through (9))	
(11) Combined Total (6) and (10))	\$ 69,476,783

NOTES TO FINANCIAL STATEMENTS

NOTE 34 Premium & Annuity Considerations Deferred and Uncollected

A. Deferred and uncollected life insurance premiums and annuity considerations as of December 31, 2021, were as follows:

Type	Gross	Net of Loading
(1) Industrial	\$ -	\$ -
(2) Ordinary new business	\$ 362,417	\$ 83,145
(3) Ordinary renewal	\$ 251,045	\$ 394,527
(4) Credit Life	\$ -	\$ -
(5) Group Life	\$ -	\$ -
(6) Group Annuity		
(7) Totals	\$ 613,462	\$ 477,672

NOTE 35 Separate Accounts

The Company has no Separate Accounts.

NOTE 36 Loss/Claim Adjustment Expenses

The balance in the liability for unpaid accident and health claim adjustment expenses as of December 31, 2021 and December 31, 2020 was \$159,637 and \$238,460, respectively.

The Company incurred \$2,468,070 and paid \$2,058,498 of claim adjustment expenses in the current year, of which \$409,572 of the paid amount was attributable to insured or covered events in prior years. The Company did not increase or decrease the provision for insured events of prior years. The Company does not anticipate having any anticipated salvage or subrogation amounts; consequently no adjustment to the current liability was needed.



GENERAL INTERROGATORIES

PART 1 - COMMON INTERROGATORIES  
GENERAL

1.1

Is the reporting entity a member of an Insurance Holding Company System consisting of two or more affiliated persons, one or more of which is an insurer? .....  
If yes, complete Schedule Y, Parts 1, 1A, 2 and 3.

Yes ☒ No ☐

1.2

If yes, did the reporting entity register and file with its domiciliary State Insurance Commissioner, Director or Superintendent, or with such regulatory official of the state of domicile of the principal insurer in the Holding Company System, a registration statement providing disclosure substantially similar to the standards adopted by the National Association of Insurance Commissioners (NAIC) in its Model Insurance Holding Company System Regulatory Act and model regulations pertaining thereto, or is the reporting entity subject to standards and disclosure requirements substantially similar to those required by such Act and regulations? .....

Yes ☒ No ☐ N/A ☐

1.3

State Regulating? .....

Texas

1.4

Is the reporting entity publicly traded or a member of a publicly traded group? .....

Yes ☐ No ☐

1.5

If the response to 1.4 is yes, provide the CIK (Central Index Key) code issued by the SEC for the entity/group. ....

1801075

2.1

Has any change been made during the year of this statement in the charter, by-laws, articles of incorporation, or deed of settlement of the reporting entity? .....

Yes ☐ No ☒

2.2

If yes, date of change: .....

3.1

State as of what date the latest financial examination of the reporting entity was made or is being made. ....

12/31/2020

3.2

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

12/31/2015

3.3

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

10/02/2017

3.4

By what department or departments?  
Texas Department of Insurance .....

3.5

Have all financial statement adjustments within the latest financial examination report been accounted for in a subsequent financial statement filed with Departments? .....

Yes ☐ No ☐ N/A ☒

3.6

Have all of the recommendations within the latest financial examination report been complied with? .....

Yes ☐ No ☐ N/A ☒

4.1

During the period covered by this statement, did any agent, broker, sales representative, non-affiliated sales/service organization or any combination thereof under common control (other than salaried employees of the reporting entity), receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:  
4.11 sales of new business? .....  
4.12 renewals? .....

Yes ☐ No ☒  
Yes ☐ No ☒

4.2

During the period covered by this statement, did any sales/service organization owned in whole or in part by the reporting entity or an affiliate, receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:  
4.21 sales of new business? .....  
4.22 renewals? .....

Yes ☐ No ☒  
Yes ☐ No ☒

5.1

Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? .....  
If yes, complete and file the merger history data file with the NAIC.

Yes ☐ No ☒

5.2

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

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

6.1

Has the reporting entity had any Certificates of Authority, licenses or registrations (including corporate registration, if applicable) suspended or revoked by any governmental entity during the reporting period? .....

Yes ☐ No ☒

6.2

If yes, give full information: .....

7.1

Does any foreign (non-United States) person or entity directly or indirectly control 10% or more of the reporting entity? .....

Yes ☐ No ☒

7.2

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

1 Nationality	2 Type of Entity
.....	

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE American National Life Insurance Company of Texas

GENERAL INTERROGATORIES

8.1 Is the company a subsidiary of a depository institution holding company (DIHC) or a DIHC itself, regulated by the Federal Reserve Board? ..... Yes [ ] No [ X ]

8.2 If the response to 8.1 is yes, please identify the name of the DIHC.

8.3 Is the company affiliated with one or more banks, thrifts or securities firms? ..... Yes [ X ] No [ ]

8.4 If response to 8.3 is yes, please provide below the names and location (city and state of the main office) of any affiliates regulated by a federal regulatory services agency [i.e. the Federal Reserve Board (FRB), the Office of the Comptroller of the Currency (OCC), the Federal Deposit Insurance Corporation (FDIC) and the Securities Exchange Commission (SEC)] and identify the affiliate's primary federal regulator.

1 Affiliate Name	2 Location (City, State)	3 FRB	4 OCC	5 FDIC	6 SEC
American National Registered Investment Advisor Inc. ....	League City, Texas .....	NO	NO	NO	YES
ANICO Financial Services Inc. ....	Galveston, Texas .....	NO	NO	NO	YES

8.5 Is the reporting entity a depository institution holding company with significant insurance operations as defined by the Board of Governors of Federal Reserve System or a subsidiary of the reporting entity? ..... Yes [ ] No [ X ]

8.6 If response to 8.5 is no, is the reporting entity a company or subsidiary of a company that has otherwise been made subject to the Federal Reserve Board's capital rule? ..... Yes [ ] No [ X ] N/A [ ]

9. What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?  
Deloitte & Touche LLP 1111 Bagby Street, Ste 4500 Houston, TX, 77002 .....

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

10.2 If the response to 10.1 is yes, provide information related to this exemption:

10.3 Has the insurer been granted any exemptions related to the other requirements of the Annual Financial Reporting Model Regulation as allowed for in Section 18A of the Model Regulation, or substantially similar state law or regulation? ..... Yes [ ] No [ X ]

10.4 If the response to 10.3 is yes, provide information related to this exemption:

10.5 Has the reporting entity established an Audit Committee in compliance with the domiciliary state insurance laws? ..... Yes [ ] No [ X ] N/A [ ]

10.6 If the response to 10.5 is no or n/a, please explain  
The entity has designated the Audit Committee of American National Group, Inc., its ultimate parent, to act as the audit committee. ....

11. What is the name, address and affiliation (officer/employee of the reporting entity or actuary/consultant associated with an actuarial consulting firm) of the individual providing the statement of actuarial opinion/certification?  
Chris Falconer, One Moody Plaza, Galveston, TX 77550, an Officer of the Company .....

12.1 Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly? ..... Yes [ ] No [ X ]

12.11 Name of real estate holding company .....

12.12 Number of parcels involved .....

12.13 Total book/adjusted carrying value ..... \$ .....

12.2 If, yes provide explanation:

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

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

13.2 Does this statement contain all business transacted for the reporting entity through its United States Branch on risks wherever located? ..... Yes [ ] No [ ]

13.3 Have there been any changes made to any of the trust indentures during the year? ..... Yes [ ] No [ ]

13.4 If answer to (13.3) is yes, has the domiciliary or entry state approved the changes? ..... Yes [ ] No [ ] N/A [ ]

14.1 Are the senior officers (principal executive officer, principal financial officer, principal accounting officer or controller, or persons performing similar functions) of the reporting entity subject to a code of ethics, which includes the following standards? ..... Yes [ X ] No [ ]

a. Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;

b. Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the reporting entity;

c. Compliance with applicable governmental laws, rules and regulations;

d. The prompt internal reporting of violations to an appropriate person or persons identified in the code; and

e. Accountability for adherence to the code.

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

14.2 Has the code of ethics for senior managers been amended? ..... Yes [ ] No [ X ]

14.21 If the response to 14.2 is yes, provide information related to amendment(s).

14.3 Have any provisions of the code of ethics been waived for any of the specified officers? ..... Yes [ ] No [ X ]

14.31 If the response to 14.3 is yes, provide the nature of any waiver(s).

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE American National Life Insurance Company of Texas

GENERAL INTERROGATORIES

- 15.1

Is the reporting entity the beneficiary of a Letter of Credit that is unrelated to reinsurance where the issuing or confirming bank is not on the SVO Bank List?

Yes [ ] No [ X ]
- 15.2

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

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

BOARD OF DIRECTORS

16.

Is the purchase or sale of all investments of the reporting entity passed upon either by the board of directors or a subordinate committee thereof?

Yes [ X ] No [ ]
17.

Does the reporting entity keep a complete permanent record of the proceedings of its board of directors and all subordinate committees thereof?

Yes [ X ] No [ ]
18.

Has the reporting entity an established procedure for disclosure to its board of directors or trustees of any material interest or affiliation on the part of any of its officers, directors, trustees or responsible employees that is in conflict with the official duties of such person?

Yes [ X ] No [ ]

FINANCIAL

19.

Has this statement been prepared using a basis of accounting other than Statutory Accounting Principles (e.g., Generally Accepted Accounting Principles)?

Yes [ ] No [ X ]
- 20.1

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

20.11 To directors or other officers

\$

20.12 To stockholders not officers

\$

20.13 Trustees, supreme or grand (Fraternal Only)

\$
- 20.2

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

20.21 To directors or other officers

\$

20.22 To stockholders not officers

\$

20.23 Trustees, supreme or grand (Fraternal Only)

\$
- 21.1

Were any assets reported in this statement subject to a contractual obligation to transfer to another party without the liability for such obligation being reported in the statement?

Yes [ ] No [ X ]
- 21.2

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

21.21 Rented from others

\$

21.22 Borrowed from others

\$

21.23 Leased from others

\$

21.24 Other

\$
- 22.1

Does this statement include payments for assessments as described in the Annual Statement Instructions other than guaranty fund or guaranty association assessments?

Yes [ X ] No [ ]
- 22.2

If answer is yes:

22.21 Amount paid as losses or risk adjustment

\$

22.22 Amount paid as expenses

\$

22.23 Other amounts paid

\$3,975
- 23.1

Does the reporting entity report any amounts due from parent, subsidiaries or affiliates on Page 2 of this statement?

Yes [ X ] No [ ]
- 23.2

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

\$968,286
- 24.1

Does the insurer utilize third parties to pay agent commissions in which the amounts advanced by the third parties are not settled in full within 90 days?

Yes [ ] No [ X ]
- 24.2

If the response to 24.1 is yes, identify the third-party that pays the agents and whether they are a related party.

Name of Third-Party	Is the Third-Party Agent a Related Party (Yes/No)

INVESTMENT

- 25.01

Were all the stocks, bonds and other securities owned December 31 of current year, over which the reporting entity has exclusive control, in the actual possession of the reporting entity on said date? (other than securities lending programs addressed in 25.03)

Yes [ X ] No [ ]

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE American National Life Insurance Company of Texas

GENERAL INTERROGATORIES

25.02 If no, give full and complete information relating thereto

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

25.04 For the reporting entity's securities lending program, report amount of collateral for conforming programs as outlined in the Risk-Based Capital Instructions. \$

25.05 For the reporting entity's securities lending program, report amount of collateral for other programs. \$

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

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

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

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

25.091 Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2. \$

25.092 Total book adjusted/carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2. \$

25.093 Total payable for securities lending reported on the liability page. \$

26.1 Were any of the stocks, bonds or other assets of the reporting entity owned at December 31 of the current year not exclusively under the control of the reporting entity, or has the reporting entity sold or transferred any assets subject to a put option contract that is currently in force? (Exclude securities subject to Interrogatory 21.1 and 25.03). Yes [ X ] No [ ]

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

26.21 Subject to repurchase agreements \$

26.22 Subject to reverse repurchase agreements \$

26.23 Subject to dollar repurchase agreements \$

26.24 Subject to reverse dollar repurchase agreements \$

26.25 Placed under option agreements \$

26.26 Letter stock or securities restricted as to sale - excluding FHLB Capital Stock \$

26.27 FHLB Capital Stock \$

26.28 On deposit with states \$4,808,068

26.29 On deposit with other regulatory bodies \$

26.30 Pledged as collateral - excluding collateral pledged to an FHLB \$

26.31 Pledged as collateral to FHLB - including assets backing funding agreements \$

26.32 Other \$

26.3 For category (26.26) provide the following:

1 Nature of Restriction	2 Description	3 Amount

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

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

LINES 27.3 through 27.5: FOR LIFE/FRATERNAL REPORTING ENTITIES ONLY:

27.3 Does the reporting entity utilize derivatives to hedge variable annuity guarantees subject to fluctuations as a result of interest rate sensitivity? Yes [ ] No [ X ]

27.4 If the response to 27.3 is YES, does the reporting entity utilize:

27.41 Special accounting provision of SSAP No. 108 Yes [ ] No [ ]

27.42 Permitted accounting practice Yes [ ] No [ ]

27.43 Other accounting guidance Yes [ ] No [ ]

27.5 By responding YES to 27.41 regarding utilizing the special accounting provisions of SSAP No. 108, the reporting entity attests to the following:

The reporting entity has obtained explicit approval from the domiciliary state.

Hedging strategy subject to the special accounting provisions is consistent with the requirements of VM-21.

Actuarial certification has been obtained which indicates that the hedging strategy is incorporated within the establishment of VM-21 reserves and provides the impact of the hedging strategy within the Actuarial Guideline Conditional Tail Expectation Amount.

Financial Officer Certification has been obtained which indicates that the hedging strategy meets the definition of a Clearly Defined Hedging Strategy within VM-21 and that the Clearly Defined Hedging Strategy is the hedging strategy being used by the company in its actual day-to-day risk mitigation efforts.

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

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

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

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

1 Name of Custodian(s)	2 Custodian's Address
Moody National Bank	2302 Post Office St, Galveston, Texas 77550

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE American National Life Insurance Company of Texas

GENERAL INTERROGATORIES

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

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

29.03 Have there been any changes, including name changes, in the custodian(s) identified in 29.01 during the current year?..... Yes [ ] No [ X ]

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

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

29.05 Investment management – Identify all investment advisors, investment managers, broker/dealers, including individuals that have the authority to make investment decisions on behalf of the reporting entity. For assets that are managed internally by employees of the reporting entity, note as such. ["...that have access to the investment accounts"; "...handle securities"]

1 Name of Firm or Individual	2 Affiliation
Anne LeMire .....	I.....
Scott Brast .....	I.....

29.0597 For those firms/individuals listed in the table for Question 29.05, do any firms/individuals unaffiliated with the reporting entity (i.e. designated with a "U") manage more than 10% of the reporting entity's invested assets?..... Yes [ ] No [ X ]

29.0598 For firms/individuals unaffiliated with the reporting entity (i.e. designated with a "U") listed in the table for Question 29.05, does the total assets under management aggregate to more than 50% of the reporting entity's invested assets?..... Yes [ ] No [ X ]

29.06 For those firms or individuals listed in the table for 29.05 with an affiliation code of "A" (affiliated) or "U" (unaffiliated), provide the information for the table below.

1 Central Registration Depository Number	2 Name of Firm or Individual	3 Legal Entity Identifier (LEI)	4 Registered With	5 Investment Management Agreement (IMA) Filed

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

30.2 If yes, complete the following schedule:

1 CUSIP #	2 Name of Mutual Fund	3 Book/Adjusted Carrying Value
30.2999 - Total		

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

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

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE American National Life Insurance Company of Texas

GENERAL INTERROGATORIES

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

	1	2	3
	Statement (Admitted) Value	Fair Value	Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
31.1 Bonds .....	113,866,166	116,969,375	3,103,209
31.2 Preferred stocks .....			
31.3 Totals	113,866,166	116,969,375	3,103,209

31.4 Describe the sources or methods utilized in determining the fair values:  
Fair values were obtained using various independent pricing services .....

32.1 Was the rate used to calculate fair value determined by a broker or custodian for any of the securities in Schedule D? ..... Yes [ X ] No [ ]

32.2 If the answer to 32.1 is yes, does the reporting entity have a copy of the broker's or custodian's pricing policy (hard copy or electronic copy) for all brokers or custodians used as a pricing source? ..... Yes [ X ] No [ ]

32.3 If the answer to 32.2 is no, describe the reporting entity's process for determining a reliable pricing source for purposes of disclosure of fair value for Schedule D:  
.....

33.1 Have all the filing requirements of the Purposes and Procedures Manual of the NAIC Investment Analysis Office been followed? ..... Yes [ X ] No [ ]

33.2 If no, list exceptions:  
.....

34. By self-designating 5GI securities, the reporting entity is certifying the following elements of each self-designated 5GI security:  
a. Documentation necessary to permit a full credit analysis of the security does not exist or an NAIC CRP credit rating for an FE or PL security is not available.  
b. Issuer or obligor is current on all contracted interest and principal payments.  
c. The insurer has an actual expectation of ultimate payment of all contracted interest and principal.  
Has the reporting entity self-designated 5GI securities? ..... Yes [ ] No [ X ]

35. By self-designating PLGI securities, the reporting entity is certifying the following elements of each self-designated PLGI security:  
a. The security was purchased prior to January 1, 2018.  
b. The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.  
c. The NAIC Designation was derived from the credit rating assigned by an NAIC CRP in its legal capacity as a NRSRO which is shown on a current private letter rating held by the insurer and available for examination by state insurance regulators.  
d. The reporting entity is not permitted to share this credit rating of the PL security with the SVO.  
Has the reporting entity self-designated PLGI securities? ..... Yes [ ] No [ X ]

36. By assigning FE to a Schedule BA non-registered private fund, the reporting entity is certifying the following elements of each self-designated FE fund:  
a. The shares were purchased prior to January 1, 2019.  
b. The reporting entity is holding capital commensurate with the NAIC Designation reported for the security.  
c. The security had a public credit rating(s) with annual surveillance assigned by an NAIC CRP in its legal capacity as an NRSRO prior to January 1, 2019.  
d. The fund only or predominantly holds bonds in its portfolio.  
e. The current reported NAIC Designation was derived from the public credit rating(s) with annual surveillance assigned by an NAIC CRP in its legal capacity as an NRSRO.  
f. The public credit rating(s) with annual surveillance assigned by an NAIC CRP has not lapsed.  
Has the reporting entity assigned FE to Schedule BA non-registered private funds that complied with the above criteria? ..... Yes [ ] No [ X ]

37. By rolling/renewing short-term or cash equivalent investments with continued reporting on Schedule DA, Part 1 or Schedule E Part 2 (identified through a code (%) in those investment schedules), the reporting entity is certifying to the following:  
a. The investment is a liquid asset that can be terminated by the reporting entity on the current maturity date.  
b. If the investment is with a nonrelated party or nonaffiliate, then it reflects an arms-length transaction with renewal completed at the discretion of all involved parties.  
c. If the investment is with a related party or affiliate, then the reporting entity has completed robust re-underwriting of the transaction for which documentation is available for regulator review.  
d. Short-term and cash equivalent investments that have been renewed/rolled from the prior period that do not meet the criteria in 37.a - 37.c are reported as long-term investments.  
Has the reporting entity rolled/renewed short-term or cash equivalent investments in accordance with these criteria? ..... Yes [ ] No [ ] N/A [ X ]

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE American National Life Insurance Company of Texas

GENERAL INTERROGATORIES

OTHER

38.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any? .....\$ .....

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

1 Name	2 Amount Paid
.....	.....

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

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

1 Name	2 Amount Paid
.....	.....

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

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

1 Name	2 Amount Paid
.....	.....

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE American National Life Insurance Company of Texas

GENERAL INTERROGATORIES

PART 2 - LIFE, ACCIDENT AND HEALTH COMPANIES/FRATERNAL BENEFIT SOCIETIES INTERROGATORIES

Life, Accident and Health Companies/Fraternal Benefit Societies:

1.1 Does the reporting entity have any direct Medicare Supplement Insurance in force? ..... Yes [ X ] No [ ]

1.2 If yes, indicate premium earned on U.S. business only .....\$ .....32,384,835

1.3 What portion of Item (1.2) is not reported on the Medicare Supplement Insurance Experience Exhibit? .....\$ .....

1.31 Reason for excluding:  
.....

1.4 Indicate amount of earned premium attributable to Canadian and/or Other Alien not included in Item (1.2) above. ....\$ .....

1.5 Indicate total incurred claims on all Medicare Supplement insurance. ....\$ .....26,908,593

1.6 Individual policies:

Most current three years:

1.61 Total premium earned .....\$ .....17,118,447

1.62 Total incurred claims .....\$ .....14,593,569

1.63 Number of covered lives .....4,004

All years prior to most current three years

1.64 Total premium earned .....\$ .....10,683,676

1.65 Total incurred claims .....\$ .....8,643,342

1.66 Number of covered lives .....3,024

1.7 Group policies:

Most current three years:

1.71 Total premium earned .....\$ .....

1.72 Total incurred claims .....\$ .....

1.73 Number of covered lives .....

All years prior to most current three years

1.74 Total premium earned .....\$ .....4,582,712

1.75 Total incurred claims .....\$ .....3,671,682

1.76 Number of covered lives .....1,379

2. Health Test:

	1 Current Year	2 Prior Year
2.1 Premium Numerator .....	43,936,340	57,750,454
2.2 Premium Denominator .....	47,062,604	60,274,974
2.3 Premium Ratio (2.1/2.2) .....	0.934	0.958
2.4 Reserve Numerator .....	8,559,849	9,989,004
2.5 Reserve Denominator .....	63,708,354	64,450,013
2.6 Reserve Ratio (2.4/2.5) .....	0.134	0.155

3.1 Does this reporting entity have Separate Accounts? ..... Yes [ ] No [ X ]

3.2 If yes, has a Separate Accounts Statement been filed with this Department? ..... Yes [ ] No [ ] N/A [ X ]

3.3 What portion of capital and surplus funds of the reporting entity covered by assets in the Separate Accounts statement, is not currently distributable from the Separate Accounts to the general account for use by the general account? .....\$ .....

3.4 State the authority under which Separate Accounts are maintained:  
.....

3.5 Was any of the reporting entity's Separate Accounts business reinsured as of December 31? ..... Yes [ ] No [ X ]

3.6 Has the reporting entity assumed by reinsurance any Separate Accounts business as of December 31? ..... Yes [ ] No [ X ]

3.7 If the reporting entity has assumed Separate Accounts business, how much, if any, reinsurance assumed receivable for reinsurance of Separate Accounts reserve expense allowances is included as a negative amount in the liability for "Transfers to Separate Accounts due or accrued (net)"? .....\$ .....

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

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

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

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

21



ANNUAL STATEMENT FOR THE YEAR 2021 OF THE American National Life Insurance Company of Texas

GENERAL INTERROGATORIES

PART 2 - LIFE, ACCIDENT AND HEALTH COMPANIES/FRATERNAL BENEFIT SOCIETIES INTERROGATORIES

- 5.1 Do you act as a custodian for health savings accounts? ..... Yes [ ] No [ X ]
- 5.2 If yes, please provide the amount of custodial funds held as of the reporting date. ....\$ .....
- 5.3 Do you act as an administrator for health savings accounts? ..... Yes [ ] No [ X ]
- 5.4 If yes, please provide the balance of funds administered as of the reporting date. ....\$ .....
- 6.1 Are any of the captive affiliates reported on Schedule S, Part 3, authorized reinsurers? ..... Yes [ ] No [ ] N/A [ X ]
- 6.2 If the answer to 6.1 is yes, please provide the following:

1 Company Name	2 NAIC Company Code	3 Domiciliary Jurisdiction	4 Reserve Credit	Assets Supporting Reserve Credit		
				5 Letters of Credit	6 Trust Agreements	7 Other

7. Provide the following for individual ordinary life insurance\* policies (U.S. business only) for the current year (prior to reinsurance assumed or ceded):
- 7.1 Direct Premium Written .....\$ .....615,322
- 7.2 Total Incurred Claims .....\$ .....6,089,028
- 7.3 Number of Covered Lives .....3,519

*Ordinary Life Insurance Includes
Term (whether full underwriting,limited underwriting,jet issue,"short form app")
Whole Life (whether full underwriting,limited underwriting,jet issue,"short form app")
Variable Life (with or without secondary gurarantee)
Universal Life (with or without secondary gurarantee)
Variable Universal Life (with or without secondary gurarantee)

8. Is the reporting entity licensed or chartered, registered, qualified, eligible or writing business in at least two states? ..... Yes [ X ] No [ ]
- 8.1 If no, does the reporting entity assume reinsurance business that covers risks residing in at least one state other than the state of domicile of the reporting entity? ..... Yes [ ] No [ ]

Life, Accident and Health Companies Only:

- 9.1 Are personnel or facilities of this reporting entity used by another entity or entities or are personnel or facilities of another entity or entities used by this reporting entity (except for activities such as administration of jointly underwritten group contracts and joint mortality or morbidity studies)? ..... Yes [ X ] No [ ]
- 9.2 Net reimbursement of such expenses between reporting entities:
- 9.21 Paid .....\$ .....6,062,436
- 9.22 Received .....\$ .....
- 10.1 Does the reporting entity write any guaranteed interest contracts? ..... Yes [ ] No [ X ]
- 10.2 If yes, what amount pertaining to these lines is included in:
- 10.21 Page 3, Line 1 .....\$ .....
- 10.22 Page 4, Line 1 .....\$ .....
11. For stock reporting entities only:
- 11.1 Total amount paid in by stockholders as surplus funds since organization of the reporting entity: .....\$ .....41,152,500
12. Total dividends paid stockholders since organization of the reporting entity:
- 12.11 Cash .....\$ .....6,136,451
- 12.12 Stock .....\$ .....
- 13.1 Does the reporting entity reinsure any Workers' Compensation Carve-Out business defined as: ..... Yes [ ] No [ X ]  
Reinsurance (including retrocessional reinsurance) assumed by life and health insurers of medical, wage loss and death  
benefits of the occupational illness and accident exposures, but not the employers liability exposures, of business originally  
written as workers' compensation insurance.
- 13.2 If yes, has the reporting entity completed the Workers' Compensation Carve-Out Supplement to the Annual Statement? ..... Yes [ ] No [ ]
- 13.3 If 13.1 is yes, the amounts of earned premiums and claims incurred in this statement are:

	1 Reinsurance Assumed	2 Reinsurance Ceded	3 Net Retained
13.31 Earned premium .....			
13.32 Paid claims .....			
13.33 Claim liability and reserve (beginning of year) .....			
13.34 Claim liability and reserve (end of year) .....			
13.35 Incurred claims .....			

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE American National Life Insurance Company of Texas

GENERAL INTERROGATORIES

PART 2 - LIFE, ACCIDENT AND HEALTH COMPANIES/FRATERNAL BENEFIT SOCIETIES INTERROGATORIES

13.4 If reinsurance assumed included amounts with attachment points below \$1,000,000, the distribution of the amounts reported in Lines 13.31 and 13.34 for Column (1) are:

	Attachment Point	1 Earned Premium	2 Claim Liability and Reserve
13.41	<\$25,000		
13.42	\$25,000 - 99,999		
13.43	\$100,000 - 249,999		
13.44	\$250,000 - 999,999		
13.45	\$1,000,000 or more		

13.5 What portion of earned premium reported in 13.31, Column 1 was assumed from pools? \$

Fraternal Benefit Societies Only:

14. Is the reporting entity organized and conducted on the lodge system, with ritualistic form of work and representative form of government?

15. How often are meetings of the subordinate branches required to be held?

16. How are the subordinate branches represented in the supreme or governing body?

17. What is the basis of representation in the governing body?

18.1 How often are regular meetings of the governing body held?

18.2 When was the last regular meeting of the governing body held?

18.3 When and where will the next regular or special meeting of the governing body be held?

18.4 How many members of the governing body attended the last regular meeting?

18.5 How many of the same were delegates of the subordinate branches?

19. How are the expenses of the governing body defrayed?

20. When and by whom are the officers and directors elected?

21. What are the qualifications for membership?

22. What are the limiting ages for admission?

23. What is the minimum and maximum insurance that may be issued on any one life?

24. Is a medical examination required before issuing benefit certificates to applicants?

25. Are applicants admitted to membership without filing an application with and becoming a member of a local branch by ballot and initiation?

26.1 Are notices of the payments required sent to the members?

26.2 If yes, do the notices state the purpose for which the money is to be used?

27. What proportion of first and subsequent year's payments may be used for management expenses?

27.11 First Year

27.12 Subsequent Years

28.1 Is any part of the mortuary, disability, emergency or reserve fund, or the accretions from or payments for the same, used for expenses?

28.2 If so, what amount and for what purpose?

29.1 Does the reporting entity pay an old age disability benefit?

29.2 If yes, at what age does the benefit commence?

30.1 Has the constitution or have the laws of the reporting entity been amended during the year?

30.2 If yes, when?

31. Have you filed with this Department all forms of benefit certificates issued, a copy of the constitution and all of the laws, rules and regulations in force at the present time?

32.1 State whether all or a portion of the regular insurance contributions were waived during the current year under premium-paying certificates on account of meeting attained age or membership requirements?

32.2 If so, was an additional reserve included in Exhibit 5?

32.3 If yes, explain

33.1 Has the reporting entity reinsured, amalgamated with, or absorbed any company, order, society, or association during the year?

33.2 If yes, was there any contract agreement, or understanding, written or oral, expressed or implied, by means of which any officer, director, trustee, or any other person, or firm, corporation, society or association, received or is to receive any fee, commission, emolument, or compensation of any nature whatsoever in connection with, on an account of such reinsurance, amalgamation, absorption, or transfer of membership or funds?

34. Has any present or former officer, director, trustee, incorporator, or any other persons, or any firm, corporation, society or association, any claims of any nature whatsoever against this reporting entity, which is not included in the liabilities on Page 3 of this statement?

35.1 Does the reporting entity have outstanding assessments in the form of liens against policy benefits that have increased surplus?

35.2 If yes, what is the date of the original lien and the amount of the outstanding lien against the main surplus?

Date	Outstanding Lien amount

FIVE-YEAR HISTORICAL DATA

Show amounts in whole dollars only, no cents; show percentages to one decimal place, i.e. 17.6.  
\$000 omitted for amounts of life insurance

	1 2021	2 2020	3 2019	4 2018	5 2017
<b>Life Insurance in Force</b> (Exhibit of Life Insurance)					
1. Ordinary - whole life and endowment (Line 34, Col. 4) .....	320,254	326,930	342,220	356,607	360,499
2. Ordinary - term (Line 21, Col. 4, less Line 34, Col. 4) .....	186,824	196,786	206,767	222,394	199,905
3. Credit life (Line 21, Col. 6) .....					
4. Group, excluding FEGLI/SGLI (Line 21, Col. 9 less Lines 43 & 44, Col. 4) .....	811	922	1,089	1,191	1,321
5. Industrial (Line 21, Col. 2) .....					
6. FEGLI/SGLI (Lines 43 & 44, Col. 4) .....					
7. Total (Line 21, Col. 10) .....	507,889	524,638	550,076	580,192	561,725
7.1 Total in force for which VM-20 deterministic/stochastic reserves are calculated .....					
<b>New Business Issued</b> (Exhibit of Life Insurance)					
8. Ordinary - whole life and endowment (Line 34, Col. 2) .....	9,012	2,851	1,527	9,035	3,785
9. Ordinary - term (Line 2, Col. 4, less Line 34, Col. 2) .....			1,183	37,786	36,976
10. Credit life (Line 2, Col. 6) .....					
11. Group (Line 2, Col. 9) .....		10			5
12. Industrial (Line 2, Col. 2) .....					
13. Total (Line 2, Col. 10) .....	9,012	2,861	2,710	46,821	40,766
<b>Premium Income - Lines of Business</b> (Exhibit 1 - Part 1)					
14. Industrial life (Line 20.4, Col. 2) .....					
15.1 Ordinary-life insurance (Line 20.4, Col. 3) .....	2,341,400	2,067,112	2,703,312	2,354,516	2,176,293
15.2 Ordinary-individual annuities (Line 20.4, Col. 4) .....	441,045	304,336	88,800	285,039	27,781
16. Credit life (group and individual) (Line 20.4, Col. 5) .....					
17.1 Group life insurance (Line 20.4, Col. 6) .....	12,726	14,105	14,828	15,809	16,618
17.2 Group annuities (Line 20.4, Col. 7) .....					
18.1 A & H-group (Line 20.4, Col. 8) .....	15,425,228	16,047,569	17,763,255	19,323,337	19,444,420
18.2 A & H-credit (group and individual) (Line 20.4, Col. 9) .....					
18.3 A & H-other (Line 20.4, Col. 10) .....	28,842,205	41,841,852	31,453,735	17,215,553	7,093,427
19. Aggregate of all other lines of business (Line 20.4, Col. 11) .....					
20. Total .....	47,062,604	60,274,974	52,023,930	39,194,254	28,758,539
<b>Balance Sheet (Pages 2 &amp; 3)</b>					
21. Total admitted assets excluding Separate Accounts business (Page 2, Line 26, Col. 3) .....	137,152,041	132,834,035	131,621,296	127,657,525	123,674,185
22. Total liabilities excluding Separate Accounts business (Page 3, Line 26) .....	100,183,367	97,692,304	96,225,631	94,683,121	89,494,580
23. Aggregate life reserves (Page 3, Line 1) .....	72,881,073	73,033,264	72,470,509	72,138,934	71,301,127
23.1 Excess VM-20 deterministic/stochastic reserve over NPR related to Line 7.1 .....					
24. Aggregate A & H reserves (Page 3, Line 2) .....	3,243,631	2,893,687	2,627,209	2,280,645	2,287,186
25. Deposit-type contract funds (Page 3, Line 3) .....	229,306	159,850	174,119	202,396	315,260
26. Asset valuation reserve (Page 3, Line 24.01) .....	693,917	861,364	875,794	771,946	748,974
27. Capital (Page 3, Lines 29 and 30) .....	3,000,000	3,000,000	3,000,000	3,000,000	3,000,000
28. Surplus (Page 3, Line 37) .....	33,968,674	32,141,731	32,395,665	29,974,404	31,179,605
<b>Cash Flow (Page 5)</b>					
29. Net Cash from Operations (Line 11) .....	446,880	(558,852)	3,976,340	3,248,327	(19,070)
<b>Risk-Based Capital Analysis</b>					
30. Total adjusted capital .....	37,662,591	36,003,095	36,271,459	33,746,350	34,928,579
31. Authorized control level risk - based capital .....	3,238,302	3,146,177	1,693,746	3,135,817	2,683,212
<b>Percentage Distribution of Cash, Cash Equivalents and Invested Assets</b> (Page 2, Col. 3) (Line No. /Page 2, Line 12, Col. 3) x 100.0					
32. Bonds (Line 1) .....	84.1	95.2	94.0	95.2	93.3
33. Stocks (Lines 2.1 and 2.2) .....					
34. Mortgage loans on real estate(Lines 3.1 and 3.2 ) .....					
35. Real estate (Lines 4.1, 4.2 and 4.3) .....					
36. Cash, cash equivalents and short-term investments (Line 5) .....	13.8	2.3	2.9	1.4	3.3
37. Contract loans (Line 6) .....	2.1	2.5	3.1	3.3	3.4
38. Derivatives (Page 2, Line 7) .....					
39. Other invested assets (Line 8) .....					
40. Receivables for securities (Line 9) .....			0.0	0.0	0.0
41. Securities lending reinvested collateral assets (Line 10) .....					
42. Aggregate write-ins for invested assets (Line 11) .....					
43. Cash, cash equivalents and invested assets (Line 12) .....	100.0	100.0	100.0	100.0	100.0

FIVE-YEAR HISTORICAL DATA

(Continued)

	1 2021	2 2020	3 2019	4 2018	5 2017
<b>Investments in Parent, Subsidiaries and Affiliates</b>					
44. Affiliated bonds (Schedule D Summary, Line 12, Col. 1) .....					
45. Affiliated preferred stocks (Schedule D Summary, Line 18, Col. 1) .....					
46. Affiliated common stocks (Schedule D Summary Line 24, Col. 1), .....					
47. Affiliated short-term investments (subtotal included in Schedule DA Verification, Col. 5, Line 10) .....					
48. Affiliated mortgage loans on real estate .....					
49. All other affiliated .....					
50. Total of above Lines 44 to 49 .....					
51. Total Investment in Parent included in Lines 44 to 49 above .....					
<b>Total Nonadmitted and Admitted Assets</b>					
52. Total nonadmitted assets (Page 2, Line 28, Col. 2) .....	5,207,686	5,042,679	7,297,784	12,617,574	13,976,798
53. Total admitted assets (Page 2, Line 28, Col. 3) .....	137,152,041	132,834,035	131,621,296	127,657,525	123,674,185
<b>Investment Data</b>					
54. Net investment income (Exhibit of Net Investment Income) .....	4,308,550	4,476,664	4,848,302	4,537,214	4,729,689
55. Realized capital gains (losses) (Page 4, Line 34, Column 1 ) .....	(102,937)	(58,772)	(29,756)	21,314	(3,215)
56. Unrealized capital gains (losses) (Page 4, Line 38, Column 1) .....					
57. Total of above Lines 54, 55 and 56 .....	4,205,613	4,417,892	4,818,546	4,558,528	4,726,474
<b>Benefits and Reserve Increases (Page 6)</b>					
58. Total contract/certificate benefits - life (Lines 10, 11, 12, 13, 14 and 15, Col. 1 minus Lines 10, 11,12, 13, 14 and 15, Cols. 6, 7 and 8) .....	7,388,576	9,305,993	5,253,283	4,707,545	6,050,981
59. Total contract/certificate benefits - A & H (Lines 13 & 14, Col. 6) .....	36,650,301	44,010,080	40,047,740	31,794,589	21,932,778
60. Increase in life reserves - other than group and annuities (Line 19, Col. 2) .....	(49,200)	412,785	269,929	646,231	680,285
61. Increase in A & H reserves (Line 19, Col. 6) .....	349,944	266,480	346,564	(6,541)	83,143
62. Dividends to policyholders and refunds to members (Line 30, Col. 1) .....					
<b>Operating Percentages</b>					
63. Insurance expense percent (Page 6, Col. 1, Lines 21, 22 & 23, less Line 6)/(Page 6, Col. 1, Line 1 plus Exhibit 7, Col. 2, Line 2) x 100.0 .....	29.7	28.8	28.5	31.8	29.8
64. Lapse percent (ordinary only) [(Exhibit of Life Insurance, Col. 4, Lines 14 & 15) / 1/2 (Exhibit of Life Insurance, Col. 4, Lines 1 & 21)] x 100.0 .....	4.0	3.8	5.3	4.6	4.1
65. A & H loss percent (Schedule H, Part 1, Lines 5 and 6, Col. 2) .....	84.4	77.5	83.2	89.4	85.7
66. A & H cost containment percent (Schedule H, Pt. 1, Line 4, Col. 2) .....	0.9	1.0	1.2	2.4	2.8
67. A & H expense percent excluding cost containment expenses (Schedule H, Pt. 1, Line 10, Col. 2) .....	33.3	31.3	30.4	31.7	29.8
<b>A &amp; H Claim Reserve Adequacy</b>					
68. Incurred losses on prior years' claims - group health (Schedule H, Part 3, Line 3.1 Col. 2) .....	3,662,683	731,940	3,683,810	2,683,393	3,747,002
69. Prior years' claim liability and reserve - group health (Schedule H, Part 3, Line 3.2 Col. 2) .....	4,215,779	4,423,124	5,623,281	3,841,925	3,372,819
70. Incurred losses on prior years' claims-health other than group (Schedule H, Part 3, Line 3.1 Col. 1 less Col. 2) .....	3,121,434	3,944,892	1,744,768	957,791	697,920
71. Prior years' claim liability and reserve-health other than group (Schedule H, Part 3, Line 3.2 Col. 1 less Col. 2) .....	3,762,805	3,661,065	2,186,101	1,077,278	642,659
<b>Net Gains From Operations After Dividends to Policyholders/Members' Refunds and Federal Income Taxes by Lines of Business (Page 6.x, Line 33)</b>					
72. Industrial life (Page 6.1, Col. 2) .....					
73. Ordinary - life (Page 6.1, Col. 1 less Cols. 2, 10 and 12) .....	(2,376,783)	(12,436,799)	(125,714)	(608,533)	(1,016,965)
74. Ordinary - individual annuities (Page 6, Col. 4) .....	(6,721)	88,524	35,789	(25,681)	30,594
75. Ordinary-supplementary contracts .....	XXX	XXX	XXX	4,954	1,945
76. Credit life (Page 6.1, Col. 10 plus Page 6.2, Col. 7) .....					
77. Group life (Page 6.2, Col. 1 Less Cols. 7 and 9) .....	8,101	20,459	(8,169)	41,054	4,204
78. Group annuities (Page 6, Col. 5) .....					
79. A & H-group (Page 6.5, Col. 3) .....				1,557,847	724,960
80. A & H-credit (Page 6.5, Col. 10) .....					
81. A & H-other (Page 6.5, Col. 1 less Cols. 3 and 10) .....	3,850,718	10,741,441	1,905,142	(2,469,358)	(283,685)
82. Aggregate of all other lines of business (Page 6, Col. 8) .....					
83. Fraternal (Page 6, Col. 7) .....					
84. Total (Page 6, Col. 1) .....	1,475,315	(1,586,375)	1,807,048	(1,499,717)	(538,947)

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

If no, please explain: .....



ANNUAL STATEMENT FOR THE YEAR 2021 OF THE American National Life Insurance Company of Texas

DIRECT BUSINESS IN THE STATE OF Grand Total  
NAIC Group Code 0408

DURING THE YEAR 2021  
NAIC Company Code 71773

LIFE INSURANCE

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance .....	3,494,413		12,727		3,507,140
2. Annuity considerations .....	441,045				441,045
3. Deposit-type contract funds .....		XXX		XXX	
4. Other considerations .....					
5. Totals (Sum of Lines 1 to 4) .....	3,935,458		12,727		3,948,185
DIRECT DIVIDENDS TO POLICYHOLDERS/REFUNDS TO MEMBERS					
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 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) .....					
DIRECT CLAIMS AND BENEFITS PAID					
9. Death benefits .....	5,705,969				5,705,969
10. Matured endowments .....	19,737				19,737
11. Annuity benefits .....	173,345				173,345
12. Surrender values and withdrawals for life contracts .....	1,489,439				1,489,439
13. Aggregate write-ins for miscellaneous direct claims and benefits paid .....					
14. All other benefits, except accident and health .....					
15. Totals .....	7,388,490				7,388,490
DETAILS OF WRITE-INS					
1301. ....					
1302. ....					
1303. ....					
1398. Summary of Line 13 from overflow page .....					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No. of Pols. & Certifs.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No. of Pols. & Certifs.	Amount	No. of Pols. & Certifs.	Amount
16. Unpaid December 31, prior year .....	17	1,012,026							17	1,012,026
17. Incurred during current year .....	74	6,097,190							74	6,097,190
Settled during current year:										
18.1 By payment in full .....	65	5,725,706							65	5,725,706
18.2 By payment on compromised claims .....										
18.3 Totals paid .....	65	5,725,706							65	5,725,706
18.4 Reduction by compromise .....										
18.5 Amount rejected .....										
18.6 Total settlements .....	65	5,725,706							65	5,725,706
19. Unpaid Dec. 31, current year (16+17-18.6) .....	26	1,383,510							26	1,383,510
POLICY EXHIBIT					No. of Policies					
20. In force December 31, prior year .....	3,097	523,714,181	(a)		90	922,500			3,187	524,636,681
21. Issued during year .....	570	9,011,557							570	9,011,557
22. Other changes to in force (Net) .....	(232)	(25,648,894)			(10)	(111,250)			(242)	(25,760,144)
23. In force December 31 of current year .....	3,435	507,076,844	(a)		80	811,250			3,515	507,888,094

(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 Earned	Policyholder Dividends Paid, Refunds to Members or Credited on Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b) .....	48,985,433	53,086,432		37,038,690	43,816,686
24.1 Federal Employees Health Benefits Plan 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 Other Individual Policies:					
25.1 Non-cancelable (b) .....					
25.2 Guaranteed renewable (b) .....	27,349,748	27,873,765		24,950,143	23,336,397
25.3 Non-renewable for stated reasons only (b) .....	1,359,978	1,367,822		1,929,879	1,923,501
25.4 Other accident only .....					
25.5 All other (b) .....					
25.6 Totals (sum of Lines 25.1 to 25.5) .....	28,709,726	29,241,587		26,880,022	25,259,898
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6) .....	77,695,159	82,328,019		63,918,712	69,076,584

(b) For health business on indicated lines report: Number of persons insured under PPO managed care products .....841 and number of persons  
insured under indemnity only products .....1 .

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE American National Life Insurance Company of Texas

**EXHIBIT OF LIFE INSURANCE**

**(\$000 Omitted for Amounts of Life Insurance)**

	Industrial		Ordinary		Credit Life (Group and Individual)		Group			10  Total Amount of Insurance
	1	2	3	4	5	6	Number of		9	
	Number of Policies	Amount of Insurance	Number of Policies	Amount of Insurance	Number of Individual Policies and Group Certificates	Amount of Insurance	7 Policies	8 Certificates	Amount of Insurance	
1. In force end of prior year .....			3,096	523,716			2	90	922	524,638
2. Issued during year .....			570	9,012						9,012
3. Reinsurance assumed .....										
4. Revived during year .....			10	2,415						2,415
5. Increased during year (net) .....				460						460
6. Subtotals, Lines 2 to 5 .....			580	11,887						11,887
7. Additions by dividends during year .....	XXX		XXX		XXX		XXX	XXX		
8. Aggregate write-ins for increases .....										
9. Totals (Lines 1 and 6 to 8) .....			3,676	535,602			2	90	922	536,524
Deductions during year:										
10. Death .....			58	5,894			XXX			5,894
11. Maturity .....			10	89			XXX			89
12. Disability .....							XXX			
13. Expiry .....			16	517						517
14. Surrender .....			46	8,206						8,206
15. Lapse .....			109	12,618				10	70	12,688
16. Conversion .....			3	1,200			XXX	XXX	XXX	1,200
17. Decreased (net) .....									41	41
18. Reinsurance .....										
19. Aggregate write-ins for decreases .....										
20. Totals (Lines 10 to 19) .....			242	28,524				10	111	28,635
21. In force end of year (b) (Line 9 minus Line 20) .....			3,434	507,078			2	80	811	507,889
22. Reinsurance ceded end of year .....	XXX		XXX	120,710	XXX		XXX	XXX		120,710
23. Line 21 minus Line 22 .....	XXX		XXX	386,368	XXX	(a)	XXX	XXX	811	387,179
<b>DETAILS OF WRITE-INS</b>										
0801. ....										
0802. ....										
0803. ....										
0898. Summary of remaining write-ins for Line 8 from overflow page. ....										
0899. TOTALS (Lines 0801 thru 0803 plus 0898) (Line 8 above)										
1901. ....										
1902. ....										
1903. ....										
1998. Summary of remaining write-ins for Line 19 from overflow page. ....										
1999. TOTALS (Lines 1901 thru 1903 plus 1998) (Line 19 above)										

Life, Accident and Health Companies Only:

(a) Group \$ ..... ; Individual \$ .....

Fraternal Benefit Societies Only:

(b) Paid-up insurance included in the final totals of Line 21 (including additions to certificates) number of certificates ..... , Amount \$ .....

Additional accidental death benefits included in life certificates were in amount \$ ..... , Does the society collect any contributions from members for general expenses of the society under fully paid-up certificates?    Yes [    ]    No [    ]

If not, how are such expenses met?

.....

EXHIBIT OF LIFE INSURANCE

(\$000 Omitted for Amounts of Life Insurance) (Continued)  
ADDITIONAL INFORMATION ON INSURANCE IN FORCE END OF YEAR

	Industrial		Ordinary	
	1 Number of Policies	2 Amount of Insurance	3 Number of Policies	4 Amount of Insurance
24. Additions by dividends .....	XXX		XXX	
25. Other paid-up insurance .....			197	1,029
26. Debit ordinary insurance .....	XXX	XXX		

ADDITIONAL INFORMATION ON ORDINARY INSURANCE

Term Insurance Excluding Extended Term Insurance	Issued During Year (Included in Line 2)		In Force End of Year (Included in Line 21)	
	1 Number of Policies	2 Amount of Insurance	3 Number of Policies	4 Amount of Insurance
27. Term policies - decreasing .....			3	24
28. Term policies - other .....			546	155,431
29. Other term insurance - decreasing .....	XXX		XXX	115
30. Other term insurance .....	XXX		XXX	30,742
31. Totals (Lines 27 to 30) .....			549	186,312
Reconciliation to Lines 2 and 21:				
32. Term additions .....	XXX		XXX	
33. Totals, extended term insurance .....	XXX	XXX	57	511
34. Totals, whole life and endowment .....	570	9,012	2,828	320,254
35. Totals (Lines 31 to 34) .....	570	9,012	3,434	507,077

CLASSIFICATION OF AMOUNT OF INSURANCE BY PARTICIPATING STATUS

	Issued During Year (Included in Line 2)		In Force End of Year (Included in Line 21)	
	1 Non-Participating	2 Participating	3 Non-Participating	4 Participating
36. Industrial .....				
37. Ordinary .....	9,012		507,077	
38. Credit Life (Group and Individual) .....				
39. Group .....			811	
40. Totals (Lines 36 to 39) .....	9,012		507,888	

ADDITIONAL INFORMATION ON CREDIT LIFE AND GROUP INSURANCE

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

ADDITIONAL ACCIDENTAL DEATH BENEFITS

46. Amount of additional accidental death benefits in force end of year under ordinary policies .....	4,830
---	-------

BASIS OF CALCULATION OF ORDINARY TERM INSURANCE

47. State basis of calculation of (47.1) decreasing term insurance contained in Family Income, Mortgage Protection, etc., policies and riders and of (47.2) term insurance on wife and children under Family, Parent and Children, etc., policies and riders included above.
47.1 Actual amount in force .....
47.2 Actual insurance in force or appropriate multiple of insurance on parent assuming 2.5 children per family .....

POLICIES WITH DISABILITY PROVISIONS

Disability Provisions	Industrial		Ordinary		Credit		Group	
	1 Number of Policies	2 Amount of Insurance	3 Number of Policies	4 Amount of Insurance	5 Number of Policies	6 Amount of Insurance	7 Number of Certificates	8 Amount of Insurance
48. Waiver of Premium .....			6	1,800				
49. Disability Income .....								
50. Extended Benefits .....			XXX	XXX				
51. Other .....								
52. Total .....		(a)	6	(a) 1,800		(a)		(a)

(a) See the Annual Audited Financial Reports section of the annual statement instructions

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE American National Life Insurance Company of Texas

**EXHIBIT OF NUMBER OF POLICIES, CONTRACTS, CERTIFICATES, INCOME PAYABLE AND ACCOUNT VALUES IN FORCE FOR SUPPLEMENTARY CONTRACTS, ANNUITIES, ACCIDENT & HEALTH AND OTHER POLICIES**

SUPPLEMENTARY CONTRACTS				
	Ordinary		Group	
	1 Involving Life Contingencies	2 Not Involving Life Contingencies	3 Involving Life Contingencies	4 Not Involving Life Contingencies
1. In force end of prior year .....	4	3		
2. Issued during year .....				
3. Reinsurance assumed .....				
4. Increased during year (net) .....				
5. Total (Lines 1 to 4) .....	4	3		
Deductions during year:				
6. Decreased (net) .....	1	1		
7. Reinsurance ceded .....				
8. Totals (Lines 6 and 7) .....	1	1		
9. In force end of year (line 5 minus line 8) .....	3	2		
10. Amount on deposit .....		(a) 34,445		(a)
11. Income now payable .....	3			
12. Amount of income payable .....	(a) 8,277	(a)	(a)	(a)

ANNUITIES				
	Ordinary		Group	
	1 Immediate	2 Deferred	3 Contracts	4 Certificates
1. In force end of prior year .....	9	107		
2. Issued during year .....	2			
3. Reinsurance assumed .....				
4. Increased during year (net) .....				
5. Totals (Lines 1 to 4) .....	11	107		
Deductions during year:				
6. Decreased (net) .....	1	15		
7. Reinsurance ceded .....				
8. Totals (Lines 6 and 7) .....	1	15		
9. In force end of year (line 5 minus line 8) .....	10	92		
Income now payable:				
10. Amount of income payable .....	(a) 68,090	XXX	XXX	(a)
Deferred fully paid:				
11. Account balance .....	XXX	(a) 3,185,411	XXX	(a)
Deferred not fully paid:				
12. Account balance .....	XXX	(a) 112,331	XXX	(a)

ACCIDENT AND HEALTH INSURANCE						
	Group		Credit		Other	
	1 Certificates	2 Premiums in Force	3 Policies	4 Premiums in Force	5 Policies	6 Premiums in Force
1. In force end of prior year .....	33,062	100,356,813			16,361	37,367,344
2. Issued during year .....	12,873	19,201,499			14	4,582
3. Reinsurance assumed .....	62,839	125,212,507				
4. Increased during year (net) .....		XXX		XXX		XXX
5. Totals (Lines 1 to 4) .....	108,774	XXX		XXX	16,375	XXX
Deductions during year:						
6. Conversions .....		XXX	XXX	XXX	XXX	XXX
7. Decreased (net) .....	31,184	XXX		XXX	9,184	XXX
8. Reinsurance ceded .....	28,975	XXX		XXX		XXX
9. Totals (Lines 6 to 8) .....	60,159	XXX		XXX	9,184	XXX
10. In force end of year (line 5 minus line 9) .....	48,615	(a) 137,973,354		(a)	7,191	(a) 19,425,494

DEPOSIT FUNDS AND DIVIDEND ACCUMULATIONS			
	1		2
	Deposit Funds Contracts		Dividend Accumulations Contracts
1. In force end of prior year .....	NONE		
2. Issued during year .....			
3. Reinsurance assumed .....			
4. Increased during year (net) .....			
5. Totals (Lines 1 to 4) .....			
Deductions During Year:			
6. Decreased (net) .....			
7. Reinsurance ceded .....			
8. Totals (Lines 6 and 7) .....			
9. In force end of year (line 5 minus line 8) .....			
10. Amount of account balance .....			(a)

(a) See the Annual Audited Financial Reports section of the annual statement instructions.



ANNUAL STATEMENT FOR THE YEAR 2021 OF THE American National Life Insurance Company of Texas

FORM FOR CALCULATING THE INTEREST MAINTENANCE RESERVE

INTEREST MAINTENANCE RESERVE	
	1 Amount
1. Reserve as of December 31, Prior Year .....	(276,628)
2. Current year's realized pre-tax capital gains/(losses) of \$ .....4,308 transferred into the reserve net of taxes of \$ .....905	3,403
3. Adjustment for current year's liability gains/(losses) released from the reserve .....	
4. Balance before reduction for amount transferred to Summary of Operations (Line 1 + Line 2 + Line 3) .....	(273,225)
5. Current year's amortization released to Summary of Operations (Amortization, Line 1, Column 4) .....	(1,415)
6. Reserve as of December 31, current year (Line 4 minus Line 5)	(271,810)

AMORTIZATION				
	1	2	3	4
Year of Amortization	Reserve as of December 31, Prior Year	Current Year's Realized Capital Gains/(Losses) Transferred into the Reserve Net of Taxes	Adjustment for Current Year's Liability Gains/(Losses) Released From the Reserve	Balance Before Reduction for Current Year's Amortization (Cols. 1 + 2 + 3)
1. 2021 .....	(2,011)	596		(1,415)
2. 2022 .....	(75)	2,676		2,601
3. 2023 .....	(8,146)	10		(8,136)
4. 2024 .....	(9,751)	10		(9,741)
5. 2025 .....	(10,350)	10		(10,340)
6. 2026 .....	(11,111)	11		(11,100)
7. 2027 .....	(11,125)	11		(11,114)
8. 2028 .....	(11,422)	11		(11,411)
9. 2029 .....	(12,001)	12		(11,989)
10. 2030 .....	(12,266)	12		(12,254)
11. 2031 .....	(12,564)	12		(12,552)
12. 2032 .....	(12,910)	11		(12,899)
13. 2033 .....	(13,545)	9		(13,536)
14. 2034 .....	(13,851)	7		(13,844)
15. 2035 .....	(14,152)	4		(14,148)
16. 2036 .....	(14,754)	1		(14,753)
17. 2037 .....	(15,357)			(15,357)
18. 2038 .....	(15,357)			(15,357)
19. 2039 .....	(16,260)			(16,260)
20. 2040 .....	(16,561)			(16,561)
21. 2041 .....	(15,357)			(15,357)
22. 2042 .....	(11,743)			(11,743)
23. 2043 .....	(8,732)			(8,732)
24. 2044 .....	(5,420)			(5,420)
25. 2045 .....	(1,807)			(1,807)
26. 2046 .....				
27. 2047 .....				
28. 2048 .....				
29. 2049 .....				
30. 2050 .....				
31. 2051 and Later				
32. Total (Lines 1 to 31)	(276,628)	3,403		(273,225)

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE American National Life Insurance Company of Texas

ASSET VALUATION RESERVE

	Default Component			Equity Component			7 Total Amount (Cols. 3 + 6)
	1 Other Than Mortgage Loans	2 Mortgage Loans	3 Total (Cols. 1 + 2)	4 Common Stock	5 Real Estate and Other Invested Assets	6 Total (Cols. 4 + 5)	
1. Reserve as of December 31, prior year .....	.861,364		.861,364				.861,364
2. Realized capital gains/(losses) net of taxes - General Account .....	.3,138		.3,138				.3,138
3. Realized capital gains/(losses) net of taxes - Separate Accounts .....							
4. Unrealized capital gains/(losses) net of deferred taxes - General Account .....							
5. Unrealized capital gains/(losses) net of deferred taxes - Separate Accounts .....							
6. Capital gains credited/(losses charged) to contract benefits, payments or reserves .....							
7. Basic contribution .....	129,750		129,750				129,750
8. Accumulated balances (Lines 1 through 5 - 6 + 7) .....	.994,251		.994,251				.994,251
9. Maximum reserve .....	.693,917		.693,917				.693,917
10. Reserve objective .....	399,255		399,255				399,255
11. 20% of (Line 10 - Line 8) .....	(118,999)		(118,999)				(118,999)
12. Balance before transfers (Lines 8 + 11) .....	.875,252		.875,252				.875,252
13. Transfers .....							
14. Voluntary contribution .....							
15. Adjustment down to maximum/up to zero .....	(181,335)		(181,335)				(181,335)
16. Reserve as of December 31, current year (Lines 12 + 13 + 14 + 15)	693,917		693,917				693,917

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

Line Num- ber	NAIC Desig- nation	Description	1	2	3	4	Basic Contribution		Reserve Objective		Maximum Reserve	
			Book/Adjusted Carrying Value	Reclassify Related Party Encumbrances	Add Third Party Encumbrances	Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	5	6	7	8	9	10
							Factor	Amount (Cols.4 x 5)	Factor	Amount (Cols. 4 x 7)	Factor	Amount (Cols. 4 x 9)
LONG-TERM BONDS												
1.		Exempt Obligations	4,808,068	XXX	XXX	4,808,068	0.0000		0.0000		0.0000	
2.1	1	NAIC Designation Category 1.A	1,000,328	XXX	XXX	1,000,328	0.0005	500	0.0016	1,601	0.0033	3,301
2.2	1	NAIC Designation Category 1.B	6,406	XXX	XXX	6,406	0.0005	3	0.0016	10	0.0033	21
2.3	1	NAIC Designation Category 1.C		XXX	XXX		0.0005		0.0016		0.0033	
2.4	1	NAIC Designation Category 1.D	7,166,127	XXX	XXX	7,166,127	0.0005	3,583	0.0016	11,466	0.0033	23,648
2.5	1	NAIC Designation Category 1.E	4,950,949	XXX	XXX	4,950,949	0.0005	2,475	0.0016	7,922	0.0033	16,338
2.6	1	NAIC Designation Category 1.F	14,011,893	XXX	XXX	14,011,893	0.0005	7,006	0.0016	22,419	0.0033	46,239
2.7	1	NAIC Designation Category 1.G	23,097,519	XXX	XXX	23,097,519	0.0005	11,549	0.0016	36,956	0.0033	76,222
2.8		Subtotal NAIC 1 (2.1+2.2+2.3+2.4+2.5+2.6+2.7)	50,233,222	XXX	XXX	50,233,222	XXX	25,117	XXX	80,373	XXX	165,770
3.1	2	NAIC Designation Category 2.A	30,422,524	XXX	XXX	30,422,524	0.0021	63,887	0.0064	194,704	0.0106	322,479
3.2	2	NAIC Designation Category 2.B	12,534,853	XXX	XXX	12,534,853	0.0021	26,323	0.0064	80,223	0.0106	132,869
3.3	2	NAIC Designation Category 2.C	6,867,857	XXX	XXX	6,867,857	0.0021	14,422	0.0064	43,954	0.0106	72,799
3.4		Subtotal NAIC 2 (3.1+3.2+3.3)	49,825,234	XXX	XXX	49,825,234	XXX	104,633	XXX	318,881	XXX	528,147
4.1	3	NAIC Designation Category 3.A		XXX	XXX		0.0099		0.0263		0.0376	
4.2	3	NAIC Designation Category 3.B		XXX	XXX		0.0099		0.0263		0.0376	
4.3	3	NAIC Designation Category 3.C		XXX	XXX		0.0099		0.0263		0.0376	
4.4		Subtotal NAIC 3 (4.1+4.2+4.3)		XXX	XXX		XXX		XXX		XXX	
5.1	4	NAIC Designation Category 4.A		XXX	XXX		0.0245		0.0572		0.0817	
5.2	4	NAIC Designation Category 4.B		XXX	XXX		0.0245		0.0572		0.0817	
5.3	4	NAIC Designation Category 4.C		XXX	XXX		0.0245		0.0572		0.0817	
5.4		Subtotal NAIC 4 (5.1+5.2+5.3)		XXX	XXX		XXX		XXX		XXX	
6.1	5	NAIC Designation Category 5.A		XXX	XXX		0.0630		0.1128		0.1880	
6.2	5	NAIC Designation Category 5.B		XXX	XXX		0.0630		0.1128		0.1880	
6.3	5	NAIC Designation Category 5.C		XXX	XXX		0.0630		0.1128		0.1880	
6.4		Subtotal NAIC 5 (6.1+6.2+6.3)		XXX	XXX		XXX		XXX		XXX	
7.	6	NAIC 6		XXX	XXX		0.0000		0.2370		0.2370	
8.		Total Unrated Multi-class Securities Acquired by Conversion		XXX	XXX		XXX		XXX		XXX	
9.		Total Long-Term Bonds (1+2.8+3.4+4.4+5.4+6.4+7+8)	104,866,524	XXX	XXX	104,866,524	XXX	129,750	XXX	399,255	XXX	693,917
PREFERRED STOCKS												
10.	1	Highest Quality		XXX	XXX		0.0005		0.0016		0.0033	
11.	2	High Quality		XXX	XXX		0.0021		0.0064		0.0106	
12.	3	Medium Quality		XXX	XXX		0.0099		0.0263		0.0376	
13.	4	Low Quality		XXX	XXX		0.0245		0.0572		0.0817	
14.	5	Lower Quality		XXX	XXX		0.0630		0.1128		0.1880	
15.	6	In or Near Default		XXX	XXX		0.0000		0.2370		0.2370	
16.		Affiliated Life with AVR		XXX	XXX		0.0000		0.0000		0.0000	
17.		Total Preferred Stocks (Sum of Lines 10 through 16)		XXX	XXX		XXX		XXX		XXX	

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

Line Num- ber	NAIC Desig- nation	Description	1  Book/Adjusted Carrying Value	2  Reclassify Related Party Encumbrances	3  Add Third Party Encumbrances	4  Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5  Factor	6  Amount (Cols.4 x 5)	7  Factor	8  Amount (Cols. 4 x 7)	9  Factor	10  Amount (Cols. 4 x 9)
SHORT-TERM BONDS												
18.		Exempt Obligations .....		XXX	XXX		0.0000		0.0000		0.0000	
19.1	1	NAIC Designation Category 1.A .....		XXX	XXX		0.0005		0.0016		0.0033	
19.2	1	NAIC Designation Category 1.B .....		XXX	XXX		0.0005		0.0016		0.0033	
19.3	1	NAIC Designation Category 1.C .....		XXX	XXX		0.0005		0.0016		0.0033	
19.4	1	NAIC Designation Category 1.D .....		XXX	XXX		0.0005		0.0016		0.0033	
19.5	1	NAIC Designation Category 1.E .....		XXX	XXX		0.0005		0.0016		0.0033	
19.6	1	NAIC Designation Category 1.F .....		XXX	XXX		0.0005		0.0016		0.0033	
19.7	1	NAIC Designation Category 1.G .....		XXX	XXX		0.0005		0.0016		0.0033	
19.8		Subtotal NAIC 1 (19.1+19.2+19.3+19.4+19.5+19.6+19.7) .....		XXX	XXX		XXX		XXX		XXX	
20.1	2	NAIC Designation Category 2.A .....		XXX	XXX		0.0021		0.0064		0.0106	
20.2	2	NAIC Designation Category 2.B .....		XXX	XXX		0.0021		0.0064		0.0106	
20.3	2	NAIC Designation Category 2.C .....		XXX	XXX		0.0021		0.0064		0.0106	
20.4		Subtotal NAIC 2 (20.1+20.2+20.3) .....		XXX	XXX		XXX		XXX		XXX	
21.1	3	NAIC Designation Category 3.A .....		XXX	XXX		0.0099		0.0263		0.0376	
21.2	3	NAIC Designation Category 3.B .....		XXX	XXX		0.0099		0.0263		0.0376	
21.3	3	NAIC Designation Category 3.C .....		XXX	XXX		0.0099		0.0263		0.0376	
21.4		Subtotal NAIC 3 (21.1+21.2+21.3) .....		XXX	XXX		XXX		XXX		XXX	
22.1	4	NAIC Designation Category 4.A .....		XXX	XXX		0.0245		0.0572		0.0817	
22.2	4	NAIC Designation Category 4.B .....		XXX	XXX		0.0245		0.0572		0.0817	
22.3	4	NAIC Designation Category 4.C .....		XXX	XXX		0.0245		0.0572		0.0817	
22.4		Subtotal NAIC 4 (22.1+22.2+22.3) .....		XXX	XXX		XXX		XXX		XXX	
23.1	5	NAIC Designation Category 5.A .....		XXX	XXX		0.0630		0.1128		0.1880	
23.2	5	NAIC Designation Category 5.B .....		XXX	XXX		0.0630		0.1128		0.1880	
23.3	5	NAIC Designation Category 5.C .....		XXX	XXX		0.0630		0.1128		0.1880	
23.4		Subtotal NAIC 5 (23.1+23.2+23.3) .....		XXX	XXX		XXX		XXX		XXX	
24.	6	NAIC 6 .....		XXX	XXX		0.0000		0.2370		0.2370	
25.		Total Short-Term Bonds (18+19.8+20.4+21.4+22.4+23.4+24) .....		XXX	XXX		XXX		XXX		XXX	
DERIVATIVE INSTRUMENTS												
26.		Exchange Traded .....		XXX	XXX		0.0005		0.0016		0.0033	
27.	1	Highest Quality .....		XXX	XXX		0.0005		0.0016		0.0033	
28.	2	High Quality .....		XXX	XXX		0.0021		0.0064		0.0106	
29.	3	Medium Quality .....		XXX	XXX		0.0099		0.0263		0.0376	
30.	4	Low Quality .....		XXX	XXX		0.0245		0.0572		0.0817	
31.	5	Lower Quality .....		XXX	XXX		0.0630		0.1128		0.1880	
32.	6	In or Near Default .....		XXX	XXX		0.0000		0.2370		0.2370	
33.		Total Derivative Instruments .....		XXX	XXX		XXX		XXX		XXX	
34.		Total (Lines 9 + 17 + 25 + 33) .....	104,866,524	XXX	XXX	104,866,524	XXX	129,750	XXX	399,255	XXX	693,917

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

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

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

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

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

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

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

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

(a) Times the company's weighted average portfolio beta (Minimum .1215, Maximum .2431).  
(b) Determined using the same factors and breakdowns used for directly owned real estate.  
(c) This will be the factor associated with the risk category determined in the company generated worksheet.



Asset Valuation Reserve - Replications (Synthetic) Assets  
**N O N E**

Schedule F - Claims  
**N O N E**

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE American National Life Insurance Company of Texas

SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT

	Total		Group Accident and Health		Credit Accident and Health (Group and Individual)		Collectively Renewable		Other Individual Contracts									
									Non-Cancelable		Guaranteed Renewable		Non-Renewable for Stated Reasons Only		Other Accident Only		All Other	
	1 Amount	2 %	3 Amount	4 %	5 Amount	6 %	7 Amount	8 %	9 Amount	10 %	11 Amount	12 %	13 Amount	14 %	15 Amount	16 %	17 Amount	18 %
PART 1. - ANALYSIS OF UNDERWRITING OPERATIONS																		
1. Premiums written .....	44,099,078	XXX	15,412,909	XXX		XXX		XXX		XXX	27,331,297	XXX	1,354,872	XXX		XXX		XXX
2. Premiums earned .....	44,004,594	XXX	14,763,011	XXX		XXX		XXX		XXX	27,873,761	XXX	1,367,822	XXX		XXX		XXX
3. Incurred claims .....	36,650,302	83.3	11,390,397	77.2							23,336,402	83.7	1,923,503	140.6				
4. Cost containment expenses .....	415,070	0.9	260,601	1.8							142,706	0.5	11,763	0.9				
5. Incurred claims and cost containment expenses (Lines 3 and 4) .....	37,065,372	84.2	11,650,998	78.9							23,479,108	84.2	1,935,266	141.5				
6. Increase in contract reserves .....	87,104	0.2	(71,296)	(0.5)							158,400	0.6						
7. Commissions (a) .....	5,835,122	13.3	1,546,648	10.5							4,256,574	15.3	31,900	2.3				
8. Other general insurance expenses .....	6,593,217	15.0	2,791,344	18.9							3,566,828	12.8	228,172	16.7			6,873	
9. Taxes, licenses and fees .....	2,217,999	5.0	1,290,684	8.7							881,752	3.2	45,399	3.3			164	
10. Total other expenses incurred .....	14,646,338	33.3	5,628,676	38.1							8,705,154	31.2	305,471	22.3			7,037	
11. Aggregate write-ins for deductions .....	150,690	0.3	67,473	0.5							76,786	0.3	6,431	0.5				
12. Gain from underwriting before dividends or refunds .....	(7,944,910)	(18.1)	(2,512,840)	(17.0)							(4,545,687)	(16.3)	(879,346)	(64.3)			(7,037)	
13. Dividends or refunds .....																		
14. Gain from underwriting after dividends or refunds .....	(7,944,910)	(18.1)	(2,512,840)	(17.0)							(4,545,687)	(16.3)	(879,346)	(64.3)			(7,037)	
DETAILS OF WRITE-INS																		
1101. Fines and penalties .....	150,690	0.3	67,473	0.5							76,786	0.3	6,431	0.5				
1102. ....																		
1103. ....																		
1198. Summary of remaining write-ins for Line 11 from overflow page .....																		
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above) .....	150,690	0.3	67,473	0.5							76,786	0.3	6,431	0.5				

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

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE American National Life Insurance Company of Texas

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

	1	2	3	4	Other Individual Contracts				
					5	6	7	8	9
	Total	Group Accident and Health	Credit Accident and Health (Group and Individual)	Collectively Renewable	Non-Cancelable	Guaranteed Renewable	Non-Renewable for Stated Reasons Only	Other Accident Only	All Other
<b>PART 2. - RESERVES AND LIABILITIES</b>									
A. Premium Reserves:									
1. Unearned premiums .....	2,273,259	1,635,424				549,007	88,828		
2. Advance premiums .....	250,880	121,873				129,007			
3. Reserve for rate credits .....									
4. Total premium reserves, current year .....	2,524,139	1,757,297				678,014	88,828		
5. Total premium reserves, prior year .....	2,429,656	1,107,399				1,220,478	101,779		
6. Increase in total premium reserves .....	94,483	649,898				(542,464)	(12,951)		
B. Contract Reserves:									
1. Additional reserves (a) .....	970,371	439,088				531,283			
2. Reserve for future contingent benefits .....									
3. Total contract reserves, current year .....	970,371	439,088				531,283			
4. Total contract reserves, prior year .....	883,267	510,384				372,883			
5. Increase in contract reserves .....	87,104	(71,296)				158,400			
C. Claim Reserves and Liabilities:									
1. Total current year .....	6,286,589	4,143,900				1,849,067	293,622		
2. Total prior year .....	7,978,584	4,215,779				3,462,808	299,997		
3. Increase .....	(1,691,995)	(71,879)				(1,613,741)	(6,375)		

<b>PART 3. - TEST OF PRIOR YEAR'S CLAIM RESERVES AND LIABILITIES</b>									
1. Claims paid during the year:									
1.1 On claims incurred prior to current year .....	6,348,457	3,230,652				2,936,736	181,069		
1.2 On claims incurred during current year .....	31,993,840	8,231,624				22,013,407	1,748,809		
2. Claim reserves and liabilities, December 31, current year:									
2.1 On claims incurred prior to current year .....	435,660	432,031				565	3,064		
2.2 On claims incurred during current year .....	5,850,929	3,711,869				1,848,502	290,558		
3. Test:									
3.1 Lines 1.1 and 2.1 .....	6,784,117	3,662,683				2,937,301	184,133		
3.2 Claim reserves and liabilities, December 31, prior year .....	7,978,584	4,215,779				3,462,808	299,997		
3.3 Line 3.1 minus Line 3.2 .....	(1,194,467)	(553,096)				(525,507)	(115,864)		

<b>PART 4. - REINSURANCE</b>									
A. Reinsurance Assumed:									
1. Premiums written .....	112,367,865	112,367,865							
2. Premiums earned .....	112,367,865	112,367,865							
3. Incurred claims .....	56,726,840	56,726,840							
4. Commissions .....	21,855,636	21,855,636							
B. Reinsurance Ceded:									
1. Premiums written .....	150,691,283	150,691,283							
2. Premiums earned .....	150,691,284	150,691,284							
3. Incurred claims .....	89,153,129	89,153,129							
4. Commissions .....	30,912,663	30,912,663							

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

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE American National Life Insurance Company of Texas

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

	1 Medical	2 Dental	3 Other	4 Total
A. Direct:				
1. Incurred Claims .....	5,458,473	10,281,038	53,337,079	69,076,590
2. Beginning Claim Reserves and Liabilities .....	2,470,709	2,413,663	11,719,051	16,603,423
3. Ending Claim Reserves and Liabilities .....	1,636,480	2,364,247	17,760,574	21,761,301
4. Claims Paid	6,292,702	10,330,454	47,295,556	63,918,712
B. Assumed Reinsurance:				
5. Incurred Claims.....	1	13,789	56,713,050	56,726,840
6. Beginning Claim Reserves and Liabilities .....			34,181,818	34,181,818
7. Ending Claim Reserves and Liabilities .....		7,849	47,529,367	47,537,216
8. Claims Paid	1	5,940	43,365,501	43,371,442
C. Ceded Reinsurance:				
9. Incurred Claims.....		10,293,449	78,859,680	89,153,129
10. Beginning Claim Reserves and Liabilities .....		2,413,663	40,392,994	42,806,657
11. Ending Claim Reserves and Liabilities .....		2,371,311	60,640,617	63,011,928
12. Claims Paid		10,335,801	58,612,057	68,947,858
D. Net:				
13. Incurred Claims.....	5,458,474	1,378	31,190,449	36,650,301
14. Beginning Claim Reserves and Liabilities .....	2,470,709		5,507,875	7,978,584
15. Ending Claim Reserves and Liabilities .....	1,636,480	785	4,649,324	6,286,589
16. Claims Paid	6,292,703	593	32,049,000	38,342,296
E. Net Incurred Claims and Cost Containment Expenses:				
17. Incurred Claims and Cost Containment Expenses .....	5,520,292	1,395	31,543,686	37,065,373
18. Beginning Reserves and Liabilities .....	2,470,709		5,507,875	7,978,584
19. Ending Reserves and Liabilities .....	1,636,480	785	4,649,324	6,286,589
20. Paid Claims and Cost Containment Expenses	6,354,521	610	32,402,237	38,757,368

SCHEDULE S - PART 1 - SECTION 1

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

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Reinsured	5 Domiciliary Jurisdiction	6 Type of Reinsurance Assumed	7 Type of Business Assumed	8 Amount of In Force at End of Year	9 Reserve	10 Premiums	11 Reinsurance Payable on Paid and Unpaid Losses	12 Modified Coinsurance Reserve	13 Funds Withheld Under Coinsurance
NONE												
9999999 - Totals												

## SCHEDULE S - PART 1 - SECTION 2

1	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	ID Number	Effective Date	Name of Reinsured	Domiciliary Jurisdiction	Type of Reinsurance Assumed	Type of Business Assumed	Premiums	Unearned Premiums	Reserve Liability Other Than for Unearned Premiums	Reinsurance Payable on Paid and Unpaid Losses	Modified Coinsurance Reserve	Funds Withheld Under Coinsurance
0399999. Total - U.S. Affiliates												
0699999. Total - Non-U.S. Affiliates												
0799999. Total - Affiliates												
00000	82-5351990	01/01/2019	AST Risk, LLC	PA	SSL/G	SLEL	8,604,819			4,079,007		
00000	81-4754831	05/01/2017	Dallas Risk Management, LLC	TX	SSL/G	SLEL	7,044,236			2,189,787		
00000	26-0386635	01/01/2010	MLB Re, LLC	MA	SSL/G	SLEL	552,791			633,447		
00000	81-4614670	03/01/2017	Monumental Risk Strategies, LLC	TX	SSL/G	SLEL	(7,668)					
00000	82-2597779	11/01/2017	UnityRe, LLC	MA	SSL/G	SLEL	(12,678)					
00000	20-5824915	08/01/2007	USBenefits Insurance Services, LLC	CA	SSL/G	SLEL	14,442,518			6,332,577		
00000	84-2624950	09/01/2020	Residence Dental, LLC	GA	SSL/G	D	18,599			7,849		
00000	27-0371422	08/01/2014	Roundstone Management, Ltd.	OH	SSL/G	SLEL	81,725,248			34,294,549		
0899999. U.S. Non-Affiliates							112,367,865			47,537,216		
1099999. Total - Non-Affiliates							112,367,865			47,537,216		
1199999. Total U.S. (Sum of 0399999 and 0899999)							112,367,865			47,537,216		
1299999. Total Non-U.S. (Sum of 0699999 and 0999999)												
9999999 - Totals							112,367,865			47,537,216		

## ANNUAL STATEMENT FOR THE YEAR 2021 OF THE American National Life Insurance Company of Texas

## SCHEDULE S - PART 2

Reinsurance Recoverable on Paid and Unpaid Losses Listed by Reinsuring Company as of December 31, Current Year

[illegible]

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE American National Life Insurance Company of Texas

SCHEDULE S - PART 3 - SECTION 1

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

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domi- ciliary Juris- diction	6 Type of Reinsurance Ceded	7 Type of Business Ceded	8 Amount in Force at End of Year	Reserve Credit Taken		11 Premiums	Outstanding Surplus Relief		14 Modified Coinsurance Reserve	15 Funds Withheld Under Coinsurance
								9	10		12	13		
								Current Year	Prior Year		Current Year	Prior Year		
60739	74-0484030	06/01/1992	AMERICAN NATIONAL INSURANCE COMPANY	TX	YRT/I	XXL	450,000	343	481	4,476				
60739	74-0484030	06/01/1992	AMERICAN NATIONAL INSURANCE COMPANY	TX	YRT/I	OL	62,650,471	106,391	102,949	1,407,027				
60739	74-0484030	06/01/1992	AMERICAN NATIONAL INSURANCE COMPANY	TX	YRT/I	DIS		42	36	897				
60739	74-0484030	04/01/2013	AMERICAN NATIONAL INSURANCE COMPANY	TX	YRT/I	XXL	57,577,001	80,819	72,193	61,061				
60739	74-0484030	04/01/2013	AMERICAN NATIONAL INSURANCE COMPANY	TX	YRT/I	AXXX	32,697	10	9	7				
0299999. General Account - Authorized U.S. Affiliates - Other							120,710,169	187,605	175,668	1,473,468				
0399999. Total General Account - Authorized U.S. Affiliates							120,710,169	187,605	175,668	1,473,468				
0699999. Total General Account - Authorized Non-U.S. Affiliates														
0799999. Total General Account - Authorized Affiliates							120,710,169	187,605	175,668	1,473,468				
1099999. Total General Account - Authorized Non-Affiliates														
1199999. Total General Account Authorized							120,710,169	187,605	175,668	1,473,468				
1499999. Total General Account - Unauthorized U.S. Affiliates														
1799999. Total General Account - Unauthorized Non-U.S. Affiliates														
1899999. Total General Account - Unauthorized Affiliates														
2199999. Total General Account - Unauthorized Non-Affiliates														
2299999. Total General Account Unauthorized														
2599999. Total General Account - Certified U.S. Affiliates														
2899999. Total General Account - Certified Non-U.S. Affiliates														
2999999. Total General Account - Certified Affiliates														
3299999. Total General Account - Certified Non-Affiliates														
3399999. Total General Account Certified														
3699999. Total General Account - Reciprocal Jurisdiction U.S. Affiliates														
3999999. Total General Account - Reciprocal Jurisdiction Non-U.S. Affiliates														
4099999. Total General Account - Reciprocal Jurisdiction Affiliates														
4399999. Total General Account - Reciprocal Jurisdiction Non-Affiliates														
4499999. Total General Account Reciprocal Jurisdiction														
4599999. Total General Account Authorized, Unauthorized, Reciprocal Jurisdiction and Certified							120,710,169	187,605	175,668	1,473,468				
4899999. Total Separate Accounts - Authorized U.S. Affiliates														
5199999. Total Separate Accounts - Authorized Non-U.S. Affiliates														
5299999. Total Separate Accounts - Authorized Affiliates														
5599999. Total Separate Accounts - Authorized Non-Affiliates														
5699999. Total Separate Accounts Authorized														
5999999. Total Separate Accounts - Unauthorized U.S. Affiliates														
6299999. Total Separate Accounts - Unauthorized Non-U.S. Affiliates														
6399999. Total Separate Accounts - Unauthorized Affiliates														
6699999. Total Separate Accounts - Unauthorized Non-Affiliates														
6799999. Total Separate Accounts Unauthorized														
7099999. Total Separate Accounts - Certified U.S. Affiliates														
7399999. Total Separate Accounts - Certified Non-U.S. Affiliates														
7499999. Total Separate Accounts - Certified Affiliates														
7799999. Total Separate Accounts - Certified Non-Affiliates														
7899999. Total Separate Accounts Certified														
8199999. Total Separate Accounts - Reciprocal Jurisdiction U.S. Affiliates														
8499999. Total Separate Accounts - Reciprocal Jurisdiction Non-U.S. Affiliates														
8599999. Total Separate Accounts - Reciprocal Jurisdiction Affiliates														
8899999. Total Separate Accounts - Reciprocal Jurisdiction Non-Affiliates														
8999999. Total Separate Accounts Reciprocal Jurisdiction														
9099999. Total Separate Accounts Authorized, Unauthorized, Reciprocal Jurisdiction and Certified														
9199999. Total U.S. (Sum of 0399999, 0899999, 1499999, 1999999, 2599999, 3099999, 3699999, 4199999, 4899999, 5399999, 5999999, 6499999, 7099999, 7599999, 8199999 and 8699999)							120,710,169	187,605	175,668	1,473,468				
9299999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999, 2099999, 2899999, 3199999, 3999999, 4299999, 5199999, 5499999, 6299999, 6599999, 7399999, 7699999, 8499999 and 8799999)														
9999999 - Totals							120,710,169	187,605	175,668	1,473,468				



ANNUAL STATEMENT FOR THE YEAR 2021 OF THE American National Life Insurance Company of Texas

SCHEDULE S - PART 3 - SECTION 2

Reinsurance Ceded Accident and Health Insurance Listed by Reinsuring Company as of December 31, Current Year

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Company	5 Domi- ciliary Juris- diction	6 Type of Reinsurance Ceded	7 Type of Business Ceded	8 Premiums	9 Unearned Premiums (Estimated)	10 Reserve Credit Taken Other than for Unearned Premiums	Outstanding Surplus Relief		13 Modified Coinsurance Reserve	14 Funds Withheld Under Coinsurance
										11 Current Year	12 Prior Year		
0399999. Total General Account - Authorized U.S. Affiliates													
0699999. Total General Account - Authorized Non-U.S. Affiliates													
0799999. Total General Account - Authorized Affiliates													
37273	39-1338397	10/01/2005	AXIS INSURANCE COMPANY	IL	QA/G	SLEL	6,247,701						
93440	06-1041332	01/01/2019	Hill Life Insurance Company	PA	QA/G	SLEL	1,407,809						
42307	13-3138390	01/01/2011	Navigators Insurance Company	NY	QA/G	SLEL	(23,262)						
23680	47-0698507	01/01/2015	Odyssey America Reinsurance Co	CT	QA/G	SLEL	(6,933)						
11835	04-1590940	05/01/2017	PartnerRe America Insurance Company	DE	QA/G	SLEL	20,894,007						
93572	43-1235868	12/01/2010	RGA Reinsurance Company	MO	QA/G	SLEL	17,002,231						
19453	13-5616275	01/01/2017	Transatlantic Reinsurance Company	NY	QA/G	SLEL	509,506						
21113	13-5459190	01/01/2006	United States Fire Insurance Company	DE	QA/G	SLEL	1,515,947						
0899999. General Account - Authorized U.S. Non-Affiliates							47,547,006						
1099999. Total General Account - Authorized Non-Affiliates							47,547,006						
1199999. Total General Account Authorized							47,547,006						
00000	84-4056237	09/01/2019	Westerlund Reinsurance Company, LTD. - Captive	AZ	QA/G	D	16,740						
1299999. General Account - Unauthorized U.S. Affiliates - Captive							16,740						
1499999. Total General Account - Unauthorized U.S. Affiliates							16,740						
1799999. Total General Account - Unauthorized Non-U.S. Affiliates													
1899999. Total General Account - Unauthorized Affiliates							16,740						
88340	59-2859797	01/01/2019	Hannover Life Reassurance Company of America	FL	QA/G	SLEL	907,398						
1999999. General Account - Unauthorized U.S. Non-Affiliates							907,398						
00000	AA-0054811	07/01/2007	Ancillary Reinsurance Company, LTD.	TCA	QA/G	D	345,345						
00000	98-1284040	10/01/2016	ELMC PIC, Ltd.	CYM	QA/G	D	1,289						
00000	AA-0053805	09/01/2012	QCD Reinsurance Company, Ltd.	TCA	QA/G	D	369,111						
00000	AA-0051639	07/01/2007	Ancillary Benefit Reinsurance Company, Ltd.	TCA	QA/G	D	1,049,130						
00000	AA-3194213	09/01/2014	Roundstone Insurance, Ltd.	BMJ	QA/G	D	70,032,848						
00000	AA-3194213	09/01/2014	Roundstone Insurance, Ltd. - AN0002	BMJ	QA/G	D	14,254,569						
00000	AA-0051554	02/01/2013	SecureCare Reinsurance Company, Ltd.	TCA	QA/G	D	4,196,521						
00000	AA-0056766	01/01/2021	Transitional Reinsurance Company, Ltd.	TCA	QA/G	D	11,971,326						
2099999. General Account - Unauthorized Non-U.S. Non-Affiliates							102,220,139						
2199999. Total General Account - Unauthorized Non-Affiliates							103,127,537						
2299999. Total General Account Unauthorized							103,144,277						
2599999. Total General Account - Certified U.S. Affiliates													
2899999. Total General Account - Certified Non-U.S. Affiliates													
2999999. Total General Account - Certified Affiliates													
3299999. Total General Account - Certified Non-Affiliates													
3399999. Total General Account Certified													
3699999. Total General Account - Reciprocal Jurisdiction U.S. Affiliates													
3999999. Total General Account - Reciprocal Jurisdiction Non-U.S. Affiliates													
4099999. Total General Account - Reciprocal Jurisdiction Affiliates													
4399999. Total General Account - Reciprocal Jurisdiction Non-Affiliates													
4499999. Total General Account Reciprocal Jurisdiction													
4599999. Total General Account Authorized, Unauthorized, Reciprocal Jurisdiction and Certified							150,691,283						
4899999. Total Separate Accounts - Authorized U.S. Affiliates													
5199999. Total Separate Accounts - Authorized Non-U.S. Affiliates													
5299999. Total Separate Accounts - Authorized Affiliates													
5599999. Total Separate Accounts - Authorized Non-Affiliates													
5699999. Total Separate Accounts Authorized													
5999999. Total Separate Accounts - Unauthorized U.S. Affiliates													
6299999. Total Separate Accounts - Unauthorized Non-U.S. Affiliates													
6399999. Total Separate Accounts - Unauthorized Affiliates													
6699999. Total Separate Accounts - Unauthorized Non-Affiliates													
6799999. Total Separate Accounts Unauthorized													

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE American National Life Insurance Company of Texas

SCHEDULE S - PART 3 - SECTION 2

Reinsurance Ceded Accident and Health Insurance Listed by Reinsuring Company as of December 31, Current Year

1 NAIC Company Code	2 ID Number	3 Effective Date	4  Name of Company	5 Domi- ciliary Juris- diction	6 Type of Reinsurance Ceded	7 Type of Business Ceded	8  Premiums	9  Unearned Premiums (Estimated)	10 Reserve Credit Taken Other than for Unearned Premiums	Outstanding Surplus Relief		13  Modified Coinsurance Reserve	14  Funds Withheld Under Coinsurance
										11  Current Year	12  Prior Year		
7099999. Total Separate Accounts - Certified U.S. Affiliates													
7399999. Total Separate Accounts - Certified Non-U.S. Affiliates													
7499999. Total Separate Accounts - Certified Affiliates													
7799999. Total Separate Accounts - Certified Non-Affiliates													
7899999. Total Separate Accounts Certified													
8199999. Total Separate Accounts - Reciprocal Jurisdiction U.S. Affiliates													
8499999. Total Separate Accounts - Reciprocal Jurisdiction Non-U.S. Affiliates													
8599999. Total Separate Accounts - Reciprocal Jurisdiction Affiliates													
8899999. Total Separate Accounts - Reciprocal Jurisdiction Non-Affiliates													
8999999. Total Separate Accounts Reciprocal Jurisdiction													
9099999. Total Separate Accounts Authorized, Unauthorized, Reciprocal Jurisdiction and Certified													
9199999. Total U.S. (Sum of 0399999, 0899999, 1499999, 1999999, 2599999, 3099999, 3699999, 4199999, 4899999, 5399999, 5999999, 6499999, 7099999, 7599999, 8199999 and 8699999)								48,471,144					
9299999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999, 2099999, 2899999, 3199999, 3999999, 4299999, 5199999, 5499999, 6299999, 6599999, 7399999, 7699999, 8499999 and 8799999)								102,220,139					
9999999 - Totals								150,691,283					

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE American National Life Insurance Company of Texas

SCHEDULE S - PART 4

Reinsurance Ceded to Unauthorized Companies

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
NAIC Company Code	ID Number	Effective Date	Name of Reinsurer	Reserve Credit Taken	Paid and Unpaid Losses Recoverable (Debit)	Other Debits	Total (Cols.5+6+7)	Letters of Credit	Issuing or Confirming Bank Reference Number (a)	Trust Agreements	Funds Deposited by and Withheld from Reinsurers	Other	Miscellaneous Balances (Credit)	Sum of Cols. 9+11+12+13 +14 but not in Excess of Col. 8
0399999.	Total General Account - Life and Annuity U.S. Affiliates								XXX					
0699999.	Total General Account - Life and Annuity Non-U.S. Affiliates								XXX					
0799999.	Total General Account - Life and Annuity Affiliates								XXX					
1099999.	Total General Account - Life and Annuity Non-Affiliates								XXX					
1199999.	Total General Account Life and Annuity								XXX					
...00000	...84-4056237	...09/01/2019	...Westerlund Reinsurance Company, LTD. - Captive		7,067	722	7,789					2,790		2,790
1299999.	General Account - Accident and Health U.S. Affiliates - Captive				7,067	722	7,789		XXX			2,790		2,790
1499999.	Total General Account - Accident and Health U.S. Affiliates				7,067	722	7,789		XXX			2,790		2,790
1799999.	Total General Account - Accident and Health Non-U.S. Affiliates								XXX					
1899999.	Total General Account - Accident and Health Affiliates				7,067	722	7,789		XXX			2,790		2,790
...88340	...59-2859797	...01/01/2019	...Hannover Life Reassurance Company of America		436,596	35,414	472,010				11,201	149,568		160,769
1999999.	General Account - Accident and Health U.S. Non-Affiliates				436,596	35,414	472,010		XXX		11,201	149,568		160,769
...00000	...AA-0051639	...07/01/2007	...Ancillary Benefit Reinsurance Company, Ltd.		123,714	27,367	151,081				26,612	80,594		107,206
...00000	...AA-0054811	...07/01/2007	...Ancillary Reinsurance Company, LTD.		43,888	5,891	49,779					23,426		23,426
...00000	...AA-0053805	...09/01/2012	...QCD Reinsurance Company, Ltd.		48,931	7,008	55,939					27,867		27,867
...00000	...AA-3194213	...09/01/2014	...Roundstone Insurance, Ltd.		27,611,806	2,737,074	30,348,880			18,342,490		15,023,546		30,348,880
...00000	...AA-3194213	...09/01/2014	...Roundstone Insurance, Ltd. - AN0002		8,469,847	683,981	9,153,828			6,668,183		3,751,520		9,153,828
...00000	...AA-0051554	...02/01/2013	...SecureCare Reinsurance Company, Ltd.		494,855	109,469	604,324					322,377		322,377
...00000	...AA-0056766	...01/01/2021	...Transitional Reinsurance Company, Ltd.		1,652,858	255,065	1,907,923					1,014,235		1,014,235
2099999.	General Account - Accident and Health Non-U.S. Non-Affiliates				38,445,899	3,825,855	42,271,754		XXX	25,010,673	26,612	20,243,565		40,997,819
2199999.	Total General Account - Accident and Health Non-Affiliates				38,882,495	3,861,269	42,743,764		XXX	25,010,673	37,813	20,393,133		41,158,588
2299999.	Total General Account Accident and Health				38,889,562	3,861,991	42,751,553		XXX	25,010,673	37,813	20,395,923		41,161,378
2399999.	Total General Account				38,889,562	3,861,991	42,751,553		XXX	25,010,673	37,813	20,395,923		41,161,378
2699999.	Total Separate Accounts - U.S. Affiliates								XXX					
2999999.	Total Separate Accounts - Non-U.S. Affiliates								XXX					
3099999.	Total Separate Accounts - Affiliates								XXX					
3399999.	Total Separate Accounts - Non-Affiliates								XXX					
3499999.	Total Separate Accounts								XXX					
3599999.	Total U.S. (Sum of 0399999, 0899999, 1499999, 1999999, 2699999 and 3199999)				443,663	36,136	479,799		XXX		11,201	152,358		163,559
3699999.	Total Non-U.S. (Sum of 0699999, 0999999, 1799999, 2099999, 2999999 and 3299999)				38,445,899	3,825,855	42,271,754		XXX	25,010,673	26,612	20,243,565		40,997,819
9999999 - Totals					38,889,562	3,861,991	42,751,553		XXX	25,010,673	37,813	20,395,923		41,161,378

(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

Schedule S - Part 5  
**N O N E**

Schedule S - Part 5 - Bank Footnote  
**N O N E**

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

	1 2021	2 2020	3 2019	4 2018	5 2017
A. OPERATIONS ITEMS					
1. Premiums and annuity considerations for life and accident and health contracts .....	152,165	109,368	88,831	78,191	53,129
2. Commissions and reinsurance expense allowances .....	30,913	22,839	19,112	16,925	11,609
3. Contract claims .....	89,665	68,401	67,091	59,291	41,771
4. Surrender benefits and withdrawals for life contracts .....					
5. Dividends to policyholders and refunds to members .....					
6. Reserve adjustments on reinsurance ceded .....					
7. Increase in aggregate reserve for life and accident and health contracts .....	12	(1)	21	21	13
B. BALANCE SHEET ITEMS					
8. Premiums and annuity considerations for life and accident and health contracts deferred and uncollected .....	28,668	9,572	7,051	8,377	6,292
9. Aggregate reserves for life and accident and health contracts .....	188	176	177	156	135
10. Liability for deposit-type contracts .....					
11. Contract claims unpaid .....	63,262	43,297	33,968	31,391	15,919
12. Amounts recoverable on reinsurance .....				290	
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 .....	5,589	1,916	1,514	1,783	1,352
16. Unauthorized reinsurance offset .....	1,590	2,042	1,164	726	1,004
17. Offset for reinsurance with Certified Reinsurers .....					
C. UNAUTHORIZED REINSURANCE (DEPOSITS BY AND FUNDS WITHHELD FROM)					
18. Funds deposited by and withheld from (F) .....	38	56	24	25	
19. Letters of credit (L) .....					
20. Trust agreements (T) .....	25,011	13,330			
21. Other (O) .....	20,396	5,639	1,269	1,319	1,170
D. REINSURANCE WITH CERTIFIED REINSURERS (DEPOSITS BY AND FUNDS WITHHELD FROM)					
22. Multiple Beneficiary Trust .....					
23. Funds deposited by and withheld from (F) .....					
24. Letters of credit (L) .....					
25. Trust agreements (T) .....					
26. Other (O) .....					

SCHEDULE S - PART 7

Restatement of Balance Sheet to Identify Net Credit for Ceded Reinsurance

	1 As Reported (net of ceded)	2 Restatement Adjustments	3 Restated (gross of ceded)
<b>ASSETS (Page 2, Col. 3)</b>			
1. Cash and invested assets (Line 12) .....	124,711,602		124,711,602
2. Reinsurance (Line 16) .....	6,103,082	(6,103,082)	
3. Premiums and considerations (Line 15) .....	1,450,230	28,667,502	30,117,732
4. Net credit for ceded reinsurance .....	XXX	39,294,938	39,294,938
5. All other admitted assets (balance) .....	4,887,127		4,887,127
6. Total assets excluding Separate Accounts (Line 26) .....	137,152,041	61,859,358	199,011,399
7. Separate Account assets (Line 27) .....			
8. Total assets (Line 28)	137,152,041	61,859,358	199,011,399
<b>LIABILITIES, CAPITAL AND SURPLUS (Page 3)</b>			
9. Contract reserves (Lines 1 and 2) .....	76,124,704	187,605	76,312,309
10. Liability for deposit-type contracts (Line 3) .....	229,306		229,306
11. Claim reserves (Line 4) .....	7,716,883	63,261,928	70,978,811
12. Policyholder dividends/member refunds/reserves (Lines 5 through 7) .....			
13. Premium & annuity considerations received in advance (Line 8) .....	253,531		253,531
14. Other contract liabilities (Line 9) .....			
15. Reinsurance in unauthorized companies (Line 24.02 minus inset amount) .....	1,590,175	(1,590,175)	
16. Funds held under reinsurance treaties with unauthorized reinsurers (Line 24.03 minus inset amount) .....			
17. Reinsurance with Certified Reinsurers (Line 24.02 inset amount) .....			
18. Funds held under reinsurance treaties with Certified Reinsurers (Line 24.03 inset amount) .....			
19. All other liabilities (balance) .....	14,268,768		14,268,768
20. Total liabilities excluding Separate Accounts (Line 26) .....	100,183,367	61,859,358	162,042,725
21. Separate Account liabilities (Line 27) .....			
22. Total liabilities (Line 28) .....	100,183,367	61,859,358	162,042,725
23. Capital & surplus (Line 38) .....	36,968,674	XXX	36,968,674
24. Total liabilities, capital & surplus (Line 39)	137,152,041	61,859,358	199,011,399
<b>NET CREDIT FOR CEDED REINSURANCE</b>			
25. Contract reserves .....	187,605		
26. Claim reserves .....	63,261,928		
27. Policyholder dividends/reserves .....			
28. Premium & annuity considerations received in advance .....			
29. Liability for deposit-type contracts .....			
30. Other contract liabilities .....			
31. Reinsurance ceded assets .....	6,103,082		
32. Other ceded reinsurance recoverables .....			
33. Total ceded reinsurance recoverables .....	69,552,615		
34. Premiums and considerations .....	28,667,502		
35. Reinsurance in unauthorized companies .....	1,590,175		
36. Funds held under reinsurance treaties with unauthorized reinsurers .....			
37. Reinsurance with Certified Reinsurers .....			
38. Funds held under reinsurance treaties with Certified Reinsurers .....			
39. Other ceded reinsurance payables/offsets .....			
40. Total ceded reinsurance payable/offsets .....	30,257,677		
41. Total net credit for ceded reinsurance	39,294,938		

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE American National Life Insurance Company of Texas

**SCHEDULE T - PREMIUMS AND ANNUITY CONSIDERATIONS (b)**

Allocated by States and Territories

States, Etc.			1	Life Contracts		Direct Business Only				
				2	3	4	5	6	7	
										Active Status (a)
1.	Alabama .....	AL	L	114,761			40,263		155,024	
2.	Alaska .....	AK	L	1,129			9,432		10,561	
3.	Arizona .....	AZ	L	28,570			5,683,720		5,712,290	
4.	Arkansas .....	AR	L	48,138			180,497		228,635	
5.	California .....	CA	L	127,555			6,878,203		7,005,758	
6.	Colorado .....	CO	L	47,187			309,973		357,160	
7.	Connecticut .....	CT	L	22,289			16,472		38,761	
8.	Delaware .....	DE	L	2,019			680,859		682,878	
9.	District of Columbia .....	DC	L				1,024		1,024	
10.	Florida .....	FL	L	262,308			256,412		518,720	
11.	Georgia .....	GA	L	94,067			227,436		321,503	
12.	Hawaii .....	HI	L	71,473			70,414		141,887	
13.	Idaho .....	ID	L	7,539			274,708		282,247	
14.	Illinois .....	IL	L	62,583			437,943		500,526	
15.	Indiana .....	IN	L	43,232			1,120,280		1,163,512	
16.	Iowa .....	IA	L	21,283			665,160		686,443	
17.	Kansas .....	KS	L	15,556			584,192		599,748	
18.	Kentucky .....	KY	L	30,771			138,578		169,349	
19.	Louisiana .....	LA	L	85,528			276,772		362,300	
20.	Maine .....	ME	N	3,413	100		1,169		4,682	
21.	Maryland .....	MD	L	51,229			572,378		623,607	
22.	Massachusetts .....	MA	L	12,617	440,561		52,142		505,320	
23.	Michigan .....	MI	L	23,640	175		815,614		839,429	
24.	Minnesota .....	MN	L	136,215			10,316		146,531	
25.	Mississippi .....	MS	L	48,596			520,599		569,195	
26.	Missouri .....	MO	L	108,158			4,474,780		4,582,938	
27.	Montana .....	MT	L	1,759			32,091		33,850	
28.	Nebraska .....	NE	L	8,172			394,318		402,490	
29.	Nevada .....	NV	L	63,360			1,004,469		1,067,829	
30.	New Hampshire .....	NH	L	840					840	
31.	New Jersey .....	NJ	N	6,202			19,738		25,940	
32.	New Mexico .....	NM	L	48,153			91,695		139,848	
33.	New York .....	NY	N	11,092			4,389		15,481	
34.	North Carolina .....	NC	L	129,245	29		486,324		615,598	
35.	North Dakota .....	ND	L	68			1,613		1,681	
36.	Ohio .....	OH	L	84,910			1,893,489		1,978,399	
37.	Oklahoma .....	OK	L	97,341			944,234		1,041,575	
38.	Oregon .....	OR	L	2,418			12,712,235		12,714,653	
39.	Pennsylvania .....	PA	L	66,299	68		360,674		427,041	
40.	Rhode Island .....	RI	L		112		3,754		3,866	
41.	South Carolina .....	SC	L	39,934			443,316		483,250	
42.	South Dakota .....	SD	L	6,076			13,330		19,406	
43.	Tennessee .....	TN	L	162,976			343,400		506,376	
44.	Texas .....	TX	L	1,089,545			20,779,057		21,868,602	
45.	Utah .....	UT	L	79,392			12,587,136		12,666,528	
46.	Vermont .....	VT	N	1,496					1,496	
47.	Virginia .....	VA	L	52,993			123,531		176,524	
48.	Washington .....	WA	L	14,002			301,214		315,216	
49.	West Virginia .....	WV	L	23,652			498,086		521,738	
50.	Wisconsin .....	WI	L	20,817			115,300		136,117	
51.	Wyoming .....	WY	L	2,258			242,430		244,688	
52.	American Samoa .....	AS	N							
53.	Guam .....	GU	L	3,912					3,912	
54.	Puerto Rico .....	PR	N							
55.	U.S. Virgin Islands .....	VI	N							
56.	Northern Mariana Islands .....	MP	N							
57.	Canada .....	CAN	N							
58.	Aggregate Other Alien .....	OT	XXX	20,372					20,372	
59.	Subtotal .....	XXX		3,507,140	441,045		77,695,159		81,643,344	
90.	Reporting entity contributions for employee benefits plans .....	XXX								
91.	Dividends or refunds applied to purchase paid-up additions and annuities.....	XXX								
92.	Dividends or refunds applied to shorten endowment or premium paying period .....	XXX								
93.	Premium or annuity considerations waived under disability or other contract provisions.....	XXX		31,689					31,689	
94.	Aggregate or other amounts not allocable by State.....	XXX								
95.	Totals (Direct Business).....	XXX		3,538,829	441,045		77,695,159		81,675,033	
96.	Plus reinsurance assumed.....	XXX					97,541,077		97,541,077	
97.	Totals (All Business).....	XXX		3,538,829	441,045		175,236,236		179,216,110	
98.	Less reinsurance ceded.....	XXX		1,469,404			131,600,156		133,069,560	
99.	Totals (All Business) less Reinsurance Ceded .....	XXX		2,069,425	441,045	(c)	43,636,080		46,146,550	
DETAILS OF WRITE-INS										
58001.	MEX Mexico .....	XXX		18,000					18,000	
58002.	USA Overseas Military .....	XXX		2,372					2,372	
58003.	.....	XXX								
58998.	Summary of remaining write-ins for Line 58 from overflow page .....	XXX								
58999.	Totals (Lines 58001 through 58003 plus 58998)(Line 58 above) .....	XXX		20,372					20,372	
9401.	.....	XXX								
9402.	.....	XXX								
9403.	.....	XXX								
9498.	Summary of remaining write-ins for Line 94 from overflow page .....	XXX								
9499.	Totals (Lines 9401 through 9403 plus 9498)(Line 94 above) .....	XXX								

(a) Active Status Counts:  
L - Licensed or Chartered - Licensed insurance carrier or domiciled RRG.....48 R - Registered - Non-domiciled RRGs.....  
E - Eligible - Reporting entities eligible or approved to write surplus lines in the state..... Q - Qualified - Qualified or accredited reinsurer.....  
N - None of the above - Not allowed to write business in the state.....9

(b) Explanation of basis of allocation by states, etc., of premiums and annuity considerations  
The premium is reported in the resident state of the premium payer.

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

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

Allocated by States and Territories

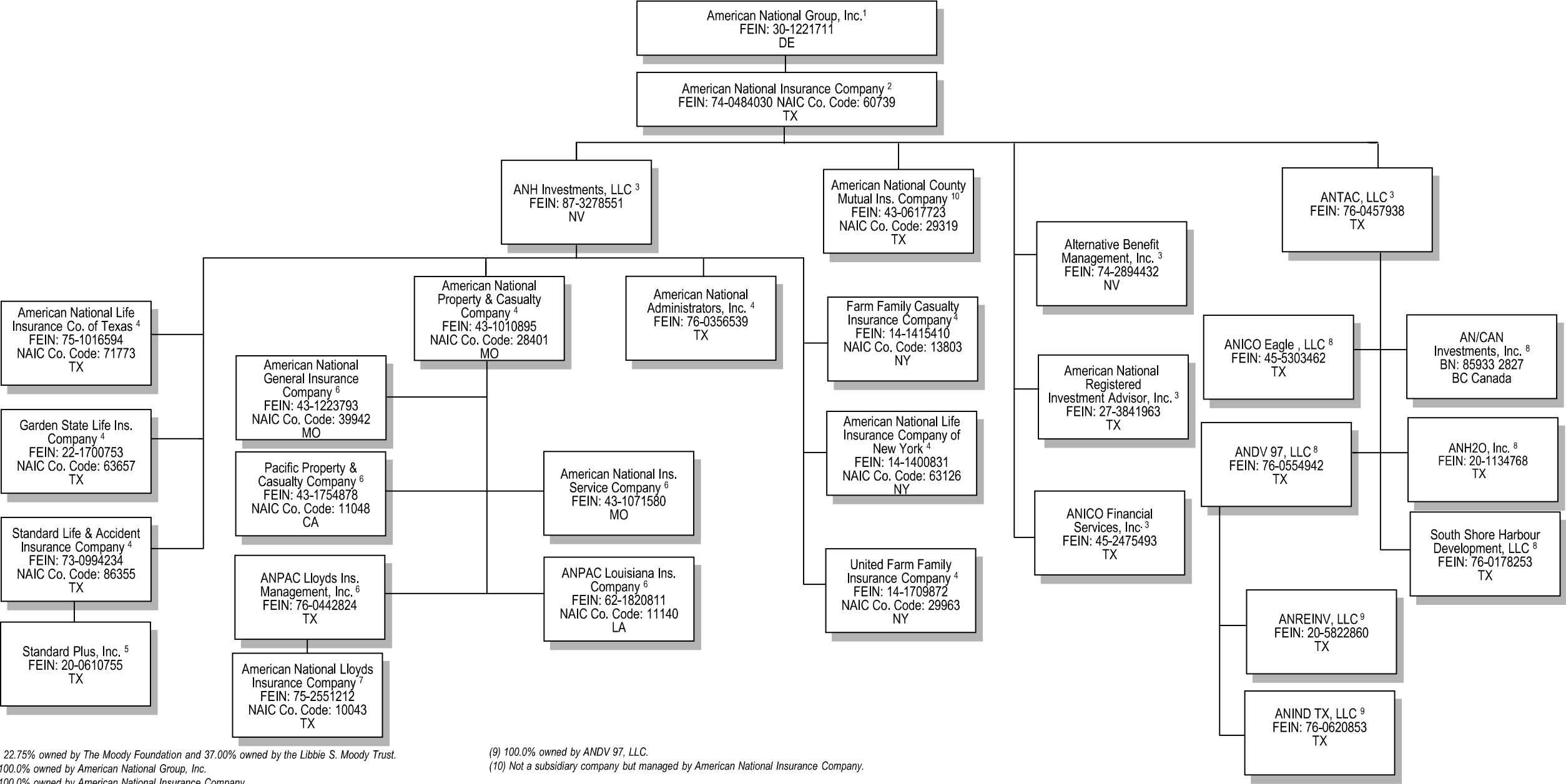
			Direct Business Only				
			1	2	3	4	6
States, Etc.			Life (Group and Individual)	Annuities (Group and Individual)	Disability Income (Group and Individual)	Long-Term Care (Group and Individual)	Totals
1.	Alabama .....	AL	114,761				114,761
2.	Alaska .....	AK	1,129				1,129
3.	Arizona .....	AZ	28,570				28,570
4.	Arkansas .....	AR	48,138				48,138
5.	California .....	CA	127,555				127,555
6.	Colorado .....	CO	47,187				47,187
7.	Connecticut .....	CT	22,289				22,289
8.	Delaware .....	DE	2,019				2,019
9.	District of Columbia .....	DC					
10.	Florida .....	FL	262,308				262,308
11.	Georgia .....	GA	94,067				94,067
12.	Hawaii .....	HI	71,473				71,473
13.	Idaho .....	ID	7,539				7,539
14.	Illinois .....	IL	62,583				62,583
15.	Indiana .....	IN	43,232				43,232
16.	Iowa .....	IA	21,283				21,283
17.	Kansas .....	KS	15,556				15,556
18.	Kentucky .....	KY	30,771				30,771
19.	Louisiana .....	LA	85,528				85,528
20.	Maine .....	ME	3,413	100			3,513
21.	Maryland .....	MD	51,229				51,229
22.	Massachusetts .....	MA	12,617	440,561			453,178
23.	Michigan .....	MI	23,640	175			23,815
24.	Minnesota .....	MN	136,215				136,215
25.	Mississippi .....	MS	48,596				48,596
26.	Missouri .....	MO	108,158				108,158
27.	Montana .....	MT	1,759				1,759
28.	Nebraska .....	NE	8,172				8,172
29.	Nevada .....	NV	63,360				63,360
30.	New Hampshire .....	NH	840				840
31.	New Jersey .....	NJ	6,202				6,202
32.	New Mexico .....	NM	48,153				48,153
33.	New York .....	NY	11,092				11,092
34.	North Carolina .....	NC	129,245	29			129,274
35.	North Dakota .....	ND	68				68
36.	Ohio .....	OH	84,910				84,910
37.	Oklahoma .....	OK	97,341				97,341
38.	Oregon .....	OR	2,418				2,418
39.	Pennsylvania .....	PA	66,299	68			66,367
40.	Rhode Island .....	RI		112			112
41.	South Carolina .....	SC	39,934				39,934
42.	South Dakota .....	SD	6,076				6,076
43.	Tennessee .....	TN	162,976				162,976
44.	Texas .....	TX	1,089,545				1,089,545
45.	Utah .....	UT	79,392				79,392
46.	Vermont .....	VT	1,496				1,496
47.	Virginia .....	VA	52,993				52,993
48.	Washington .....	WA	14,002				14,002
49.	West Virginia .....	WV	23,652				23,652
50.	Wisconsin .....	WI	20,817				20,817
51.	Wyoming .....	WY	2,258				2,258
52.	American Samoa .....	AS					
53.	Guam .....	GU	3,912				3,912
54.	Puerto Rico .....	PR					
55.	U.S. Virgin Islands .....	VI					
56.	Northern Mariana Islands .....	MP					
57.	Canada .....	CAN					
58.	Aggregate Other Alien .....	OT	20,372				20,372
59.	Total		3,507,140	441,045			3,948,185



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

PART 1 - ORGANIZATIONAL CHART

52



(1) 22.75% owned by The Moody Foundation and 37.00% owned by the Libbie S. Moody Trust.

(2) 100.0% owned by American National Group, Inc.

(3) 100.0% owned by American National Insurance Company.

(4) 100.0% owned by ANH Investments, LLC.

(5) 100.0% owned by Standard Life and Accident Insurance Company.

(6) 100.0% owned by American National Property and Casualty Company.

(7) Not a subsidiary company, but managed by ANPAC Lloyds Insurance Management, Inc.

(8) 100.0% owned by ANTAC, LLC.

(9) 100.0% owned by ANDV 97, LLC.

(10) Not a subsidiary company but managed by American National Insurance Company.

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE American National Life Insurance Company of Texas

SCHEDULE Y

PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Group Code	Group Name	NAIC Company Code	ID Number	Federal RSSD	CIK	Name of Securities Exchange if Publicly Traded (U.S. or International)	Names of Parent, Subsidiaries Or Affiliates	Domi-ciliary Location	Relation-ship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percen-tage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Re-quired? (Yes/No)	*
..0408	American National Financial Group	..60739	74-0484030	1343722	0		American National Insurance Company	..TX	..UIP	American National Group, Inc.	Ownership	100.000	American National Group, Inc.	..NO	
..0408	American National Financial Group	..71773	75-1016594	1343731	0		American National Life Insurance Company of Texas	..TX	..RE	ANH Investments, LLC.	Ownership	100.000	American National Group, Inc.	..NO	
..0408	American National Financial Group	..86355	73-0994234	0	0		Standard Life and Accident Insurance Company	..TX	..IA	ANH Investments, LLC.	Ownership	100.000	American National Group, Inc.	..NO	
..0408	American National Financial Group	..63657	22-1700753	0	0		Garden State Life Insurance Company	..TX	..IA	ANH Investments, LLC.	Ownership	100.000	American National Group, Inc.	..NO	
..0408	American National Financial Group	..63126	14-1400831	0	0		American National Life Insurance Company of New York	..NY	..IA	ANH Investments, LLC.	Ownership	100.000	American National Group, Inc.	..NO	
..0408	American National Financial Group	..13803	14-1415410	0	0		Farm Family Casualty Insurance Company	..NY	..IA	ANH Investments, LLC.	Ownership	100.000	American National Group, Inc.	..NO	
..0408	American National Financial Group	..29963	14-1709872	0	0		United Farm Family Insurance Company	..NY	..IA	ANH Investments, LLC.	Ownership	100.000	American National Group, Inc.	..NO	
..0408	American National Financial Group	..28401	43-1010895	1343946	0		American National Property and Casualty Company	..MO	..IA	ANH Investments, LLC.	Ownership	100.000	American National Group, Inc.	..YES	
..0408	American National Financial Group	..39942	43-1223793	0	0		American National General Insurance Company	..MO	..IA	American National Property and Casualty Company	Ownership	100.000	American National Group, Inc.	..NO	
..0408	American National Financial Group	..29319	43-0617723	0	0		American National County Mutual Insurance Company	..TX	..IA	American National Insurance Company	Management	0.000	American National Group, Inc.	..NO	
..0408	American National Financial Group	..10043	75-2551212	0	0		American National Lloyds Insurance Company	..TX	..IA	ANPAC Lloyds Insurance Management, Inc.	Management	0.000	American National Group, Inc.	..NO	
..0408	American National Financial Group	..11048	43-1754878	0	0		Pacific Property and Casualty Company	..CA	..IA	American National Property and Casualty Company	Ownership	100.000	American National Group, Inc.	..NO	
..0408	American National Financial Group	..11140	62-1820811	0	0		ANPAC Louisiana Insurance Company	..LA	..IA	American National Property and Casualty Company	Ownership	100.000	American National Group, Inc.	..NO	
		..00000	30-1221711	0	1801075	NASDAQ	American National Group, Inc.	..DE	..UIP	Libbie S. Moody Trust	Ownership	37.000	Libbie S. Moody Trust	..NO	
		..00000	30-1221711	0	1801075	NASDAQ	American National Group, Inc.	..DE	..UIP	The Moody Foundation	Ownership	22.750	The Moody Foundation	..NO	
		..00000	87-3278551	0	0		ANH Investments, LLC.	..NV	..UDP	American National Insurance Company	Ownership	100.000	American National Group, Inc.	..NO	
		..00000	76-0457938	0	0		ANTAC, LLC	..TX	..NIA	American National Insurance Company	Ownership	100.000	American National Group, Inc.	..NO	
		..00000	27-3841963	0	1518195		American National Registered Investment Advisor, Inc.	..TX	..NIA	American National Insurance Company	Ownership	100.000	American National Group, Inc.	..NO	
		..00000	74-2894432	0	0		Alternative Benefit Management, Inc.	..NV	..NIA	American National Insurance Company	Ownership	100.000	American National Group, Inc.	..NO	
		..00000	45-2475493	0	0		ANICO Financial Services, Inc.	..TX	..NIA	American National Insurance Company	Ownership	100.000	American National Group, Inc.	..NO	
		..00000	76-0356539	0	0		American National Administrators, Inc.	..TX	..NIA	ANH Investments, LLC.	Ownership	100.000	American National Group, Inc.	..NO	
		..00000	43-1071580	0	0		American National Insurance Service Company	..MO	..NIA	American National Property and Casualty Company	Ownership	100.000	American National Group, Inc.	..NO	
		..00000	76-0442824	0	0		ANPAC Lloyds Insurance Management, Inc.	..TX	..NIA	American National Property and Casualty Company	Ownership	100.000	American National Group, Inc.	..NO	
		..00000	76-0620853	0	0		ANIND TX, LLC	..TX	..NIA	ANDV 97, LLC	Ownership	100.000	American National Group, Inc.	..NO	
		..00000	20-5822860	0	0		ANREINV, LLC	..TX	..NIA	ANDV 97, LLC	Ownership	100.000	American National Group, Inc.	..NO	
		..00000	76-0554942	0	0		ANDV 97, LLC	..TX	..NIA	ANTAC, LLC	Ownership	100.000	American National Group, Inc.	..NO	
		..00000	45-5303462	0	0		ANICO Eagle, LLC	..TX	..NIA	ANTAC, LLC	Ownership	100.000	American National Group, Inc.	..NO	
		..00000	85-9332827	0	0		AN/CAN Investments, Inc.	..CAN	..NIA	ANTAC, LLC	Ownership	100.000	American National Group, Inc.	..NO	
		..00000	20-1134768	0	0		ANH20, Inc.	..TX	..NIA	ANTAC, LLC	Ownership	100.000	American National Group, Inc.	..NO	
		..00000	76-0178253	0	0		South Shore Harbour Development, LLC	..TX	..NIA	ANTAC, LLC	Ownership	100.000	American National Group, Inc.	..NO	
		..00000	20-0610755	0	0		Standard Plus, Inc.	..TX	..NIA	Standard Life and Accident Insurance Company	Ownership	100.000	American National Group, Inc.	..NO	

Asterisk	Explanation

NONE

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE American National Life Insurance Company of Texas

SCHEDULE Y

PART 2 - SUMMARY OF INSURER'S TRANSACTIONS WITH ANY AFFILIATES

1	2	3	4	5	6	7	8	9	10	11	12	13
NAIC Company Code	ID Number	Names of Insurers and Parent, Subsidiaries or Affiliates	Shareholder Dividends	Capital Contributions	Purchases, Sales or Exchanges of Loans, Securities, Real Estate, Mortgage Loans or Other Investments	Income/ (Disbursements) Incurred in Connection with Guarantees or Undertakings for the Benefit of any Affiliate(s)	Management Agreements and Service Contracts	Income/ (Disbursements) Incurred Under Reinsurance Agreements	*	Any Other Material Activity Not in the Ordinary Course of the Insurer's Business	Totals	Reinsurance Recoverable/ (Payable) on Losses and/or Reserve Credit Taken/(Liability)
60739	74-0484030	American National Insurance Company	845,250,000			24,194,000	197,451,000	69,432,000		3,294,000	1,139,621,000	(153,019,000)
00000	87-3278551	ANH Investments, LLC	(919,500,000)			(24,048,000)	(261,900,000)				(1,205,448,000)	
71773	75-1016594	American National Life Insurance Company of Texas					(25,345,000)				(25,345,000)	438,000
86355	73-0994234	Standard Life and Accident Insurance Company	(10,000,000)				(6,229,000)				(16,229,000)	978,000
63657	22-1700753	Garden State Life Insurance Company	(5,000,000)				(7,999,000)				(12,999,000)	119,000
00000	74-0457938	ANTAC, LLC	21,875,000	(5,780,000)		(12,000)	(14,328,000)				1,755,000	
00000	74-2894432	Alternative Benefit Management Inc.				(2,000)	(8,377,000)				(8,379,000)	
00000	76-0554942	ANDV97, LLC	(875,000)	1,500,000							625,000	
00000	45-5303462	ANICO Eagle, LLC	(20,600,000)	4,100,000			(15,000)				(16,515,000)	
28401	43-1010895	American National Property and Casualty Company	(35,000,000)	(30,000,000)			(105,695,000)	(43,642,000)			(214,337,000)	115,992,000
39942	43-1223793	American National General Insurance Company					(16,609,000)	(1,199,000)			(17,808,000)	234,000
00000	43-1071580	American National Insurance Service Company					(526,000)				(526,000)	
10043	75-2551212	American National Lloyds Insurance Company				(2,000)	13,512,000	(5,184,000)			8,326,000	5,866,000
11048	43-1754878	Pacific Property and Casualty Company					(22,314,000)				(22,314,000)	
63126	14-1400831	American National Life Insurance Company of New York				(6,000)	(8,340,000)	(1,615,000)			(9,961,000)	734,000
00000	45-2475493	ANICO Financial Services, Inc.					61,000				61,000	
00000	76-0356539	American National Administrators, Inc.	(500,000)				(12,830,000)				(13,330,000)	
00000	76-0620853	ANIND TX, LLC					(123,000)				(123,000)	
00000	85-9332827	ANCAN Investments Inc.	(400,000)	180,000							(220,000)	
00000	76-0178253	South Shore Harbour Development, LLC					(483,000)				(483,000)	
11140	62-1820811	ANPAC Louisiana Insurance Company		30,000,000		(1,000)	(19,095,000)	(589,000)		(18,000)	10,297,000	2,312,000
29319	43-0617723	American National County Mutual Insurance Company				(3,000)	(1,937,000)	(17,203,000)		(501,000)	(19,644,000)	26,346,000
13803	14-1415410	Farm Family Casualty Insurance Company	(30,000,000)				(61,277,000)		*		(91,277,000)	(38,180,000)
29963	14-1709872	United Farm Family Insurance Company				(120,000)	(23,249,000)		*	(2,775,000)	(26,144,000)	38,180,000
00000	20-0610755	Standard Plus, Inc.					(59,000)				(59,000)	
00000	20-1134768	ANH20, Inc.										
00000	20-5822860	ANREINV										
00000	30-1221711	Americn National Group, Inc.	155,000,000				385,813,000				540,813,000	
00000	27-3841963	American National Registered Investment Advisor	(250,000)				(107,000)				(357,000)	
9999999 Control Totals												
Farm Family Casualty Insurance Company and United Farm Family Insurance Company are parties to a Pooling Agreement. Farm Family Casualty Insurance Company retains 98% of the pooled business and United Farm Family Insurance Company retains 2% of the pooled business.												

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE American National Life Insurance Company of Texas

SCHEDULE Y

PART 3 - ULTIMATE CONTROLLING PARTY AND LISTING OF OTHER U.S. INSURANCE GROUPS OR ENTITIES UNDER THAT ULTIMATE CONTROLLING PARTY'S CONTROL

1	2	3	4	5	6	7	8
		Ownership Percentage Column 2 of Column 1	Granted Disclaimer of Control\ Affiliation of Column 2 Over Column 1 (Yes/No)		U.S. Insurance Groups or Entities Controlled by Column 5	Ownership Percentage (Column 5 of Column 6)	Granted Disclaimer of Control\ Affiliation of Column 5 Over Column 6 (Yes/No)
Insurers in Holding Company	Owners with Greater Than 10% Ownership			Ultimate Controlling Party			
American National Insurance Company .....	American National Group, Inc. ....	100.000	NO	Libbie S. Moody Trust .....	American National Financial Group .....	37.000	NO
American National Insurance Company .....	American National Group, Inc. ....	100.000	NO	The Moody Foundation .....	American National Financial Group .....	22.750	NO
American National Life Insurance Company of Texas ...	ANH Investments, LLC. ....	100.000	NO	Libbie S. Moody Trust .....	American National Financial Group .....	37.000	NO
American National Life Insurance Company of Texas ...	ANH Investments, LLC. ....	100.000	NO	The Moody Foundation .....	American National Financial Group .....	22.750	NO
Standard Life and Accident Insurance Company .....	ANH Investments, LLC. ....	100.000	NO	Libbie S. Moody Trust .....	American National Financial Group .....	37.000	NO
Standard Life and Accident Insurance Company .....	ANH Investments, LLC. ....	100.000	NO	The Moody Foundation .....	American National Financial Group .....	22.750	NO
Garden State Life Insurance Company .....	ANH Investments, LLC. ....	100.000	NO	Libbie S. Moody Trust .....	American National Financial Group .....	37.000	NO
Garden State Life Insurance Company .....	ANH Investments, LLC. ....	100.000	NO	The Moody Foundation .....	American National Financial Group .....	22.750	NO
American National Life Insurance Company of New York							
	ANH Investments, LLC. ....	100.000	NO	Libbie S. Moody Trust .....	American National Financial Group .....	37.000	NO
American National Life Insurance Company of New York							
	ANH Investments, LLC. ....	100.000	NO	The Moody Foundation .....	American National Financial Group .....	22.750	NO
Farm Family Casualty Insurance Company .....	ANH Investments, LLC. ....	100.000	NO	Libbie S. Moody Trust .....	American National Financial Group .....	37.000	NO
Farm Family Casualty Insurance Company .....	ANH Investments, LLC. ....	100.000	NO	The Moody Foundation .....	American National Financial Group .....	22.750	NO
United Farm Family Insurance Company .....	ANH Investments, LLC. ....	100.000	NO	Libbie S. Moody Trust .....	American National Financial Group .....	37.000	NO
United Farm Family Insurance Company .....	ANH Investments, LLC. ....	100.000	NO	The Moody Foundation .....	American National Financial Group .....	22.750	NO
American National Property and Casualty Company .....	ANH Investments, LLC. ....	100.000	NO	Libbie S. Moody Trust .....	American National Financial Group .....	37.000	NO
American National Property and Casualty Company .....	ANH Investments, LLC. ....	100.000	NO	The Moody Foundation .....	American National Financial Group .....	22.750	NO
American National General Insurance Company .....	American National Property and Casualty Company .....	100.000	NO	Libbie S. Moody Trust .....	American National Financial Group .....	37.000	NO
American National General Insurance Company .....	American National Property and Casualty Company .....	100.000	NO	The Moody Foundation .....	American National Financial Group .....	22.750	NO
American National County Mutual Insurance Company ...	N/A .....		NO	Libbie S. Moody Trust .....	American National Financial Group .....		NO
American National County Mutual Insurance Company ...	N/A .....		NO	The Moody Foundation .....	American National Financial Group .....		NO
American National Lloyds Insurance Company .....	N/A .....		NO	Libbie S. Moody Trust .....	American National Financial Group .....		NO
American National Lloyds Insurance Company .....	N/A .....		NO	The Moody Foundation .....	American National Financial Group .....		NO
Pacific Property and Casualty Company .....	American National Property and Casualty Company .....	100.000	NO	Libbie S. Moody Trust .....	American National Financial Group .....	37.000	NO
Pacific Property and Casualty Company .....	American National Property and Casualty Company .....	100.000	NO	The Moody Foundation .....	American National Financial Group .....	22.750	NO
ANPAC Louisiana Insurance Company .....	American National Property and Casualty Company .....	100.000	NO	Libbie S. Moody Trust .....	American National Financial Group .....	37.000	NO
ANPAC Louisiana Insurance Company .....	American National Property and Casualty Company .....	100.000	NO	The Moody Foundation .....	American National Financial Group .....	22.750	NO

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

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

		Responses
MARCH FILING		
1.	Will the Supplemental Compensation Exhibit be filed with the state of domicile by March 1? .....	SEE EXPLANATION
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) .....	YES
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

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? .....	YES
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? .....	NO
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? .....	YES
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 2021 OF THE American National Life Insurance Company of Texas

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

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? .....	YES
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? .....	YES
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? .....	YES
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? .....	YES
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? .....	YES
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? .....	YES
46.	Will the confidential Life Summary of the PBR Actuarial Report be filed with the state of domicile by April 1? .....	YES
47.	Will the confidential Variable Annuities Summary of the PBR Actuarial Report be filed with the state of domicile by April 1? .....	NO

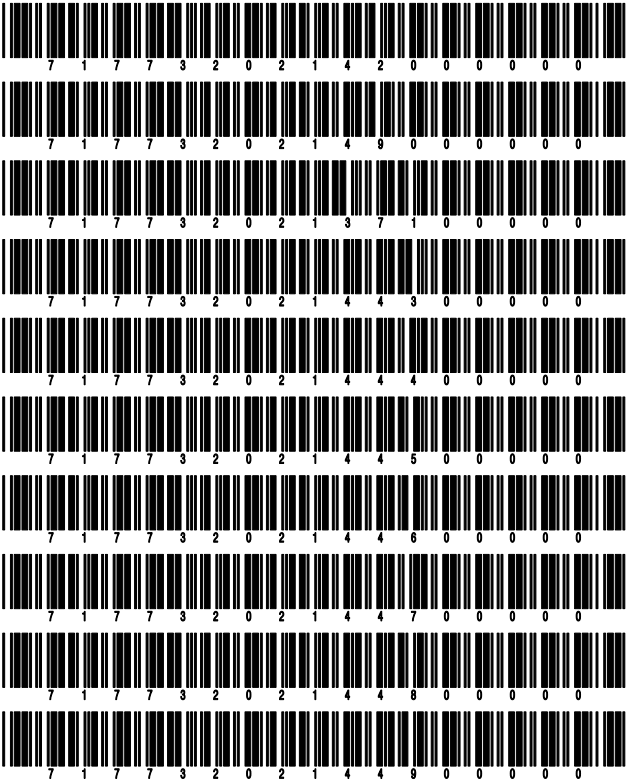
AUGUST FILING

48.	Will Management's Report of Internal Control Over Financial Reporting be filed with the state of domicile by August 1? .....	NO
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Explanations:  
1. Subsidiaries do not have any employees.








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Bar Codes:	
10.	SIS Stockholder Information Supplement [Document Identifier 420]
12.	Trusted Surplus Statement [Document Identifier 490]
13.	Participating Opinion for Exhibit 5 [Document Identifier 371]
16.	Actuarial Opinion on Separate Accounts Funding Guaranteed Minimum Benefit [Document Identifier 443]
17.	Actuarial Opinion on Synthetic Guaranteed Investment Contracts [Document Identifier 444]
18.	Reasonableness of Assumptions Certification required by Actuarial Guideline XXXV [Document Identifier 445]
19.	Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXV [Document Identifier 446]
20.	Reasonableness of Assumptions Certification for Implied Guaranteed Rate Method required by Actuarial Guideline XXXVI [Document Identifier 447]
21.	Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI [Document Identifier 448]
22.	Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Market Value) [Document Identifier 449]



ANNUAL STATEMENT FOR THE YEAR 2021 OF THE American National Life Insurance Company of Texas

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

24.	C-3 RBC Certifications Required Under C-3 Phase II [Document Identifier 451]	 <div>717732021451000000</div>
25.	Actuarial Certifications Related to Annuity Nonforfeiture Ongoing Compliance for Equity Indexed Annuities [Document Identifier 452]	 <div>717732021452000000</div>
26.	Modified Guaranteed Annuity Model Regulation [Document Identifier 453]	 <div>717732021453000000</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>717732021454000000</div>
28.	Workers' Compensation Carve-Out Supplement [Document Identifier 495]	 <div>717732021485000000</div>
30.	Medicare Part D Coverage Supplement [Document Identifier 365]	 <div>717732021365000000</div>
31.	Relief from the five-year rotation requirement for lead audit partner [Document Identifier 224]	 <div>717732021224000000</div>
32.	Relief from the one-year cooling off period for independent CPA [Document Identifier 225]	 <div>717732021225000000</div>
33.	Relief from the Requirements for Audit Committees [Document Identifier 226]	 <div>717732021226000000</div>
37.	Long-Term Care Experience Reporting Forms [Document Identifier 306]	 <div>717732021306000000</div>
38.	Credit Insurance Experience Exhibit [Document Identifier 230]	 <div>717732021230000000</div>
42.	Actuarial Memorandum Required by Actuarial Guideline XXXVIII 8D [Document Identifier 435]	 <div>717732021435000000</div>
44.	Variable Annuities Supplement [Document Identifier 286]	 <div>717732021286000000</div>
47.	Variable Annuities Summary of the PBR Actuarial Report [Document Identifier 459]	 <div>717732021459000000</div>
48.	Management's Report of Internal Control Over Financial Reporting [Document Identifier 223]	 <div>717732021223000000</div>

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE American National Life Insurance Company of Texas

OVERFLOW PAGE FOR WRITE-INS

Additional Write-ins for Assets Line 25

		Current Year			Prior Year
		1	2	3	4
		Assets	Nonadmitted Assets	Net Admitted Assets (Cols. 1 - 2)	Net Admitted Assets
2504.	Debit Suspense .....	20,038	20,038		
2597.	Summary of remaining write-ins for Line 25 from overflow page	20,038	20,038		



SUMMARY INVESTMENT SCHEDULE

Investment Categories	Gross Investment Holdings		Admitted Assets as Reported in the Annual Statement			
	1	2	3	4	5	6
	Amount	Percentage of Column 1 Line 13	Amount	Securities Lending Reinvested Collateral Amount	Total (Col. 3 + 4) Amount	Percentage of Column 5 Line 13
1. Long-Term Bonds (Schedule D, Part 1):						
1.01 U.S. governments .....	4,808,067	3.855	4,808,068		4,808,068	3.855
1.02 All other governments .....		0.000				0.000
1.03 U.S. states, territories and possessions, etc. guaranteed .....	1,000,328	0.802	1,000,328		1,000,328	0.802
1.04 U.S. political subdivisions of states, territories, and possessions, guaranteed .....		0.000				0.000
1.05 U.S. special revenue and special assessment obligations, etc. non-guaranteed .....	6,407	0.005	6,407		6,407	0.005
1.06 Industrial and miscellaneous .....	99,051,722	79.425	99,051,722		99,051,722	79.425
1.07 Hybrid securities .....		0.000				0.000
1.08 Parent, subsidiaries and affiliates .....		0.000				0.000
1.09 SVO identified funds .....		0.000				0.000
1.10 Unaffiliated Bank loans .....		0.000				0.000
1.11 Total long-term bonds .....	104,866,524	84.087	104,866,525		104,866,525	84.087
2. Preferred stocks (Schedule D, Part 2, Section 1):						
2.01 Industrial and miscellaneous (Unaffiliated) .....		0.000				0.000
2.02 Parent, subsidiaries and affiliates .....		0.000				0.000
2.03 Total preferred stocks .....		0.000				0.000
3. Common stocks (Schedule D, Part 2, Section 2):						
3.01 Industrial and miscellaneous Publicly traded (Unaffiliated) .....		0.000				0.000
3.02 Industrial and miscellaneous Other (Unaffiliated) .....		0.000				0.000
3.03 Parent, subsidiaries and affiliates Publicly traded .....		0.000				0.000
3.04 Parent, subsidiaries and affiliates Other .....		0.000				0.000
3.05 Mutual funds .....		0.000				0.000
3.06 Unit investment trusts .....		0.000				0.000
3.07 Closed-end funds .....		0.000				0.000
3.08 Total common stocks .....		0.000				0.000
4. Mortgage loans (Schedule B):						
4.01 Farm mortgages .....		0.000				0.000
4.02 Residential mortgages .....		0.000				0.000
4.03 Commercial mortgages .....		0.000				0.000
4.04 Mezzanine real estate loans .....		0.000				0.000
4.05 Total valuation allowance .....		0.000				0.000
4.06 Total mortgage loans .....		0.000				0.000
5. Real estate (Schedule A):						
5.01 Properties occupied by company .....		0.000				0.000
5.02 Properties held for production of income .....		0.000				0.000
5.03 Properties held for sale .....		0.000				0.000
5.04 Total real estate .....		0.000				0.000
6. Cash, cash equivalents and short-term investments:						
6.01 Cash (Schedule E, Part 1) .....	1,941,655	1.557	1,941,655		1,941,655	1.557
6.02 Cash equivalents (Schedule E, Part 2) .....	15,319,479	12.284	15,319,479		15,319,479	12.284
6.03 Short-term investments (Schedule DA) .....		0.000				0.000
6.04 Total cash, cash equivalents and short-term investments .....	17,261,134	13.841	17,261,134		17,261,134	13.841
7. Contract loans .....	2,583,944	2.072	2,583,944		2,583,944	2.072
8. Derivatives (Schedule DB) .....		0.000				0.000
9. Other invested assets (Schedule BA) .....		0.000				0.000
10. Receivables for securities .....		0.000				0.000
11. Securities Lending (Schedule DL, Part 1).....		0.000		XXX	XXX	XXX
12. Other invested assets (Page 2, Line 11) .....		0.000				0.000
13. Total invested assets	124,711,602	100.000	124,711,603		124,711,603	100.000

Schedule A - Verification - Real Estate

**N O N E**

Schedule B - Verification - Mortgage Loans

**N O N E**

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE American National Life Insurance Company of Texas

**SCHEDULE BA - VERIFICATION BETWEEN YEARS**

Other Long-Term Invested Assets

1.	Book/adjusted carrying value, December 31 of prior year .....	
2.	Cost of acquired:	
	2.1 Actual cost at time of acquisition (Part 2, Column 8) .....	
	2.2 Additional investment made after acquisition (Part 2, Column 9) .....	
3.	Capitalized deferred interest and other:	
	3.1 Totals, Part 1, Column 16 .....	
	3.2 Totals, Part 3, Column 12 .....	
4.	Accrual of discount .....	
5.	Unrealized valuation increase (decrease):	
	5.1 Totals, Part 1, Column 13 .....	
	5.2 Totals, Part 3, Column 9 .....	
6.	Total gain (loss) on disposals, Part 3, Column 19 .....	
7.	Deduct amounts received on disposals, Part 3, Column 16 .....	
8.	Deduct amortization of premium and depreciation .....	
9.	Total foreign exchange change in book/adjusted carrying value:	
	9.1 Totals, Part 1, Column 17 .....	
	9.2 Totals, Part 3, Column 14 .....	
10.	Deduct current year's other than temporary impairment recognized:	
	10.1 Totals, Part 1, Column 15 .....	
	10.2 Totals, Part 3, Column 11 .....	
11.	Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5+6-7-8+9-10) .....	
12.	Deduct total nonadmitted amounts .....	
13.	Statement value at end of current period (Line 11 minus Line 12) .....	

NONE

**SCHEDULE D - VERIFICATION BETWEEN YEARS**

Bonds and Stocks

1.	Book/adjusted carrying value, December 31 of prior year .....	119,109,349
2.	Cost of bonds and stocks acquired, Part 3, Column 7 .....	12,600,167
3.	Accrual of discount .....	102,841
4.	Unrealized valuation increase (decrease):	
	4.1. Part 1, Column 12 .....	
	4.2. Part 2, Section 1, Column 15 .....	
	4.3. Part 2, Section 2, Column 13 .....	
	4.4. Part 4, Column 11 .....	
5.	Total gain (loss) on disposals, Part 4, Column 19 .....	8,280
6.	Deduction consideration for bonds and stocks disposed of, Part 4, Column 7 .....	27,003,983
7.	Deduct amortization of premium .....	457,711
8.	Total foreign exchange change in book/adjusted carrying value:	
	8.1. Part 1, Column 15 .....	
	8.2. Part 2, Section 1, Column 19 .....	
	8.3. Part 2, Section 2, Column 16 .....	
	8.4. Part 4, Column 15 .....	
9.	Deduct current year's other than temporary impairment recognized:	
	9.1. Part 1, Column 14 .....	
	9.2. Part 2, Section 1, Column 17 .....	
	9.3. Part 2, Section 2, Column 14 .....	
	9.4. Part 4, Column 13 .....	
10.	Total investment income recognized as a result of prepayment penalties and/or acceleration fees, Note 5Q, Line 2 .....	507,581
11.	Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9+10) .....	104,866,524
12.	Deduct total nonadmitted amounts .....	
13.	Statement value at end of current period (Line 11 minus Line 12) .....	104,866,524

SCHEDULE D - SUMMARY BY COUNTRY

Long-Term Bonds and Stocks OWNED December 31 of Current Year

Description		1 Book/Adjusted Carrying Value	2 Fair Value	3 Actual Cost	4 Par Value of Bonds
BONDS					
Governments (Including all obligations guaranteed by governments)	1. United States .....	4,808,067	4,745,899	4,872,699	4,675,000
	2. Canada .....				
	3. Other Countries				
	4. Totals	4,808,067	4,745,899	4,872,699	4,675,000
U.S. States, Territories and Possessions (Direct and guaranteed)					
	5. Totals	1,000,328	1,006,581	1,017,870	1,000,000
U.S. Political Subdivisions of States, Territories and Possessions (Direct and guaranteed)					
	6. Totals				
U.S. Special Revenue and Special Assessment Obligations and all Non-Guaranteed Obligations of Agencies and Authorities of Governments and their Political Subdivisions					
	7. Totals	6,407	6,533	6,471	6,407
Industrial and Miscellaneous, SVO Identified Funds, Unaffiliated Bank Loans and Hybrid Securities (unaffiliated)	8. United States .....	88,398,177	91,145,125	88,888,650	87,058,000
	9. Canada .....	1,999,373	2,116,575	1,978,540	2,000,000
	10. Other Countries	8,654,172	8,949,020	8,721,755	8,500,000
	11. Totals	99,051,722	102,210,720	99,588,945	97,558,000
Parent, Subsidiaries and Affiliates	12. Totals				
	13. Total Bonds	104,866,524	107,969,733	105,485,985	103,239,407
PREFERRED STOCKS Industrial and Miscellaneous (unaffiliated)	14. United States .....				
	15. Canada .....				
	16. Other Countries				
	17. Totals				
Parent, Subsidiaries and Affiliates	18. Totals				
	19. Total Preferred Stocks				
COMMON STOCKS Industrial and Miscellaneous (unaffiliated)	20. United States .....				
	21. Canada .....				
	22. Other Countries				
	23. Totals				
Parent, Subsidiaries and Affiliates	24. Totals				
	25. Total Common Stocks				
	26. Total Stocks				
	27. Total Bonds and Stocks	104,866,524	107,969,733	105,485,985	

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE American National Life Insurance Company of Texas

SCHEDULE D - PART 1A - SECTION 1

Quality and Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Types of Issues and NAIC Designations

NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 11.7	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
1. U.S. Governments												
1.1 NAIC 1 .....		3,751,461	1,056,608			XXX	4,808,069	4.2	2,788,934	2.3	4,808,069	
1.2 NAIC 2 .....						XXX						
1.3 NAIC 3 .....						XXX						
1.4 NAIC 4 .....						XXX						
1.5 NAIC 5 .....						XXX						
1.6 NAIC 6 .....						XXX						
1.7 Totals		3,751,461	1,056,608			XXX	4,808,069	4.2	2,788,934	2.3	4,808,069	
2. All Other Governments												
2.1 NAIC 1 .....						XXX						
2.2 NAIC 2 .....						XXX						
2.3 NAIC 3 .....						XXX						
2.4 NAIC 4 .....						XXX						
2.5 NAIC 5 .....						XXX						
2.6 NAIC 6 .....						XXX						
2.7 Totals						XXX						
3. U.S. States, Territories and Possessions etc., Guaranteed												
3.1 NAIC 1 .....	1,000,328					XXX	1,000,328	0.9	1,002,265	0.8	1,000,328	
3.2 NAIC 2 .....						XXX						
3.3 NAIC 3 .....						XXX						
3.4 NAIC 4 .....						XXX						
3.5 NAIC 5 .....						XXX						
3.6 NAIC 6 .....						XXX						
3.7 Totals	1,000,328					XXX	1,000,328	0.9	1,002,265	0.8	1,000,328	
4. U.S. Political Subdivisions of States, Territories and Possessions , Guaranteed												
4.1 NAIC 1 .....						XXX						
4.2 NAIC 2 .....						XXX						
4.3 NAIC 3 .....						XXX						
4.4 NAIC 4 .....						XXX						
4.5 NAIC 5 .....						XXX						
4.6 NAIC 6 .....						XXX						
4.7 Totals						XXX						
5. U.S. Special Revenue & Special Assessment Obligations, etc., Non-Guaranteed												
5.1 NAIC 1 .....		6,407				XXX	6,407	0.0	15,056	0.0	6,407	
5.2 NAIC 2 .....						XXX						
5.3 NAIC 3 .....						XXX						
5.4 NAIC 4 .....						XXX						
5.5 NAIC 5 .....						XXX						
5.6 NAIC 6 .....						XXX						
5.7 Totals		6,407				XXX	6,407	0.0	15,056	0.0	6,407	

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE American National Life Insurance Company of Texas

SCHEDULE D - PART 1A - SECTION 1 (Continued)

Quality and Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Types of Issues and NAIC Designations

NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 11.7	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
6. Industrial & Miscellaneous (Unaffiliated)												
6.1 NAIC 1 .....	21,940,043	15,368,373	16,964,732	3,952,983		XXX	58,226,131	51.1	59,932,715	49.8	45,507,968	12,718,163
6.2 NAIC 2 .....	8,523,416	20,769,699	18,499,776	1,032,341	1,000,000	XXX	49,825,232	43.8	54,125,225	45.0	38,701,779	11,123,453
6.3 NAIC 3 .....						XXX			2,402,109	2.0		
6.4 NAIC 4 .....						XXX						
6.5 NAIC 5 .....						XXX						
6.6 NAIC 6 .....						XXX						
6.7 Totals	30,463,459	36,138,072	35,464,508	4,985,324	1,000,000	XXX	108,051,363	94.9	116,460,049	96.8	84,209,747	23,841,616
7. Hybrid Securities												
7.1 NAIC 1 .....						XXX						
7.2 NAIC 2 .....						XXX						
7.3 NAIC 3 .....						XXX						
7.4 NAIC 4 .....						XXX						
7.5 NAIC 5 .....						XXX						
7.6 NAIC 6 .....						XXX						
7.7 Totals						XXX						
8. Parent, Subsidiaries and Affiliates												
8.1 NAIC 1 .....						XXX						
8.2 NAIC 2 .....						XXX						
8.3 NAIC 3 .....						XXX						
8.4 NAIC 4 .....						XXX						
8.5 NAIC 5 .....						XXX						
8.6 NAIC 6 .....						XXX						
8.7 Totals						XXX						
9. SVO Identified Funds												
9.1 NAIC 1 .....	XXX	XXX	XXX	XXX	XXX							
9.2 NAIC 2 .....	XXX	XXX	XXX	XXX	XXX							
9.3 NAIC 3 .....	XXX	XXX	XXX	XXX	XXX							
9.4 NAIC 4 .....	XXX	XXX	XXX	XXX	XXX							
9.5 NAIC 5 .....	XXX	XXX	XXX	XXX	XXX							
9.6 NAIC 6 .....	XXX	XXX	XXX	XXX	XXX							
9.7 Totals	XXX	XXX	XXX	XXX	XXX							
10. Unaffiliated Bank Loans												
10.1 NAIC 1 .....						XXX						
10.2 NAIC 2 .....						XXX						
10.3 NAIC 3 .....						XXX						
10.4 NAIC 4 .....						XXX						
10.5 NAIC 5 .....						XXX						
10.6 NAIC 6 .....						XXX						
10.7 Totals						XXX						

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE American National Life Insurance Company of Texas  
**SCHEDULE D - PART 1A - SECTION 1 (Continued)**

Quality and Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Types of Issues and NAIC Designations

NAIC Designation	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 11.7	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
11. Total Bonds Current Year												
11.1 NAIC 1	(d) 22,940,371	19,126,241	18,021,340	3,952,983			64,040,935	56.2	XXX	XXX	51,322,772	12,718,163
11.2 NAIC 2	(d) 8,523,416	20,769,699	18,499,776	1,032,341	1,000,000		49,825,232	43.8	XXX	XXX	38,701,779	11,123,453
11.3 NAIC 3	(d)								XXX	XXX		
11.4 NAIC 4	(d)								XXX	XXX		
11.5 NAIC 5	(d)								XXX	XXX		
11.6 NAIC 6	(d)						(c) (c)		XXX	XXX		
11.7 Totals	31,463,787	39,895,940	36,521,116	4,985,324	1,000,000		(b) 113,866,167	100.0	XXX	XXX	90,024,551	23,841,616
11.8 Line 11.7 as a % of Col. 7	27.6	35.0	32.1	4.4	0.9		100.0	XXX	XXX	XXX	79.1	20.9
12. Total Bonds Prior Year												
12.1 NAIC 1	6,612,557	30,450,858	18,115,014	5,990,294	2,570,247		XXX	XXX	63,738,970	53.0	50,561,356	13,177,614
12.2 NAIC 2	4,513,685	28,725,136	18,852,333	1,034,071	1,000,000		XXX	XXX	54,125,225	45.0	43,911,210	10,214,015
12.3 NAIC 3		1,383,753	1,018,356				XXX	XXX	2,402,109	2.0	2,402,109	
12.4 NAIC 4							XXX	XXX				
12.5 NAIC 5							XXX	XXX				
12.6 NAIC 6							XXX	XXX	(c) (c)			
12.7 Totals	11,126,242	60,559,747	37,985,703	7,024,365	3,570,247		XXX	XXX	(b) 120,266,304	100.0	96,874,675	23,391,629
12.8 Line 12.7 as a % of Col. 9	9.3	50.4	31.6	5.8	3.0		XXX	XXX	100.0	XXX	80.6	19.4
13. Total Publicly Traded Bonds												
13.1 NAIC 1	21,940,093	14,921,791	13,460,886	1,000,000			51,322,770	45.1	50,561,356	42.0	51,322,770	XXX
13.2 NAIC 2	7,522,174	17,571,223	11,576,041	1,032,341	1,000,000		38,701,779	34.0	43,911,210	36.5	38,701,779	XXX
13.3 NAIC 3									2,402,109	2.0		XXX
13.4 NAIC 4												XXX
13.5 NAIC 5												XXX
13.6 NAIC 6												XXX
13.7 Totals	29,462,267	32,493,014	25,036,927	2,032,341	1,000,000		90,024,549	79.1	96,874,675	80.6	90,024,549	XXX
13.8 Line 13.7 as a % of Col. 7	32.7	36.1	27.8	2.3	1.1		100.0	XXX	XXX	XXX	100.0	XXX
13.9 Line 13.7 as a % of Line 11.7, Col. 7, Section 11	25.9	28.5	22.0	1.8	0.9		79.1	XXX	XXX	XXX	79.1	XXX
14. Total Privately Placed Bonds												
14.1 NAIC 1	1,000,278	4,204,450	4,560,454	2,952,983			12,718,165	11.2	13,177,614	11.0	XXX	12,718,165
14.2 NAIC 2	1,001,242	3,198,476	6,923,735				11,123,453	9.8	10,214,015	8.5	XXX	11,123,453
14.3 NAIC 3											XXX	
14.4 NAIC 4											XXX	
14.5 NAIC 5											XXX	
14.6 NAIC 6											XXX	
14.7 Totals	2,001,520	7,402,926	11,484,189	2,952,983			23,841,618	20.9	23,391,629	19.4	XXX	23,841,618
14.8 Line 14.7 as a % of Col. 7	8.4	31.1	48.2	12.4			100.0	XXX	XXX	XXX	XXX	100.0
14.9 Line 14.7 as a % of Line 11.7, Col. 7, Section 11	1.8	6.5	10.1	2.6			20.9	XXX	XXX	XXX	XXX	20.9

(a) Includes \$ 23,841,616 freely tradable under SEC Rule 144 or qualified for resale under SEC Rule 144A.  
(b) Includes \$ current year of bonds with Z designations and \$ prior year of bonds with Z designations. The letter "Z" means the NAIC designation was not assigned by the Securities Valuation Office (SVO) at the date of the statement.  
(c) Includes \$ current year, \$ prior year of bonds with 5GI designations and \$ current year, \$ prior year of bonds with 6\* designations. "5GI" means the NAIC designation was assigned by the (SVO) in reliance on the insurer's certification that the issuer is current in all principal and interest payments. "6\*" means the NAIC designation was assigned by the SVO due to inadequate certification of principal and interest payments.  
(d) Includes the following amount of short-term and cash equivalent bonds by NAIC designation: NAIC 1 \$ 8,999,642 ; NAIC 2 \$ ; NAIC 3 \$ ; NAIC 4 \$ ; NAIC 5 \$ ; NAIC 6 \$

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE American National Life Insurance Company of Texas

**SCHEDULE D - PART 1A - SECTION 2**

Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Type and Subtype of Issues

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 11.08	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed
1. U.S. Governments												
1.01 Issuer Obligations .....		3,751,461	1,056,608			XXX	4,808,069	4.2	2,788,934	2.3	4,808,069	
1.02 Residential Mortgage-Backed Securities .....						XXX						
1.03 Commercial Mortgage-Backed Securities .....						XXX						
1.04 Other Loan-Backed and Structured Securities .....						XXX						
1.05 Totals		3,751,461	1,056,608			XXX	4,808,069	4.2	2,788,934	2.3	4,808,069	
2. All Other Governments												
2.01 Issuer Obligations .....						XXX						
2.02 Residential Mortgage-Backed Securities .....						XXX						
2.03 Commercial Mortgage-Backed Securities .....						XXX						
2.04 Other Loan-Backed and Structured Securities .....						XXX						
2.05 Totals						XXX						
3. U.S. States, Territories and Possessions, Guaranteed												
3.01 Issuer Obligations .....	1,000,328					XXX	1,000,328	0.9	1,002,265	0.8	1,000,328	
3.02 Residential Mortgage-Backed Securities .....						XXX						
3.03 Commercial Mortgage-Backed Securities .....						XXX						
3.04 Other Loan-Backed and Structured Securities .....						XXX						
3.05 Totals	1,000,328					XXX	1,000,328	0.9	1,002,265	0.8	1,000,328	
4. U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed												
4.01 Issuer Obligations .....						XXX						
4.02 Residential Mortgage-Backed Securities .....						XXX						
4.03 Commercial Mortgage-Backed Securities .....						XXX						
4.04 Other Loan-Backed and Structured Securities .....						XXX						
4.05 Totals						XXX						
5. U.S. Special Revenue & Special Assessment Obligations etc., Non-Guaranteed												
5.01 Issuer Obligations .....						XXX						
5.02 Residential Mortgage-Backed Securities .....		6,407				XXX	6,407	0.0	15,056	0.0	6,407	
5.03 Commercial Mortgage-Backed Securities .....						XXX						
5.04 Other Loan-Backed and Structured Securities .....						XXX						
5.05 Totals		6,407				XXX	6,407	0.0	15,056	0.0	6,407	
6. Industrial and Miscellaneous												
6.01 Issuer Obligations .....	30,463,459	36,138,072	35,464,509	4,985,324	1,000,000	XXX	108,051,364	94.9	113,889,802	94.7	84,209,746	23,841,618
6.02 Residential Mortgage-Backed Securities .....						XXX						
6.03 Commercial Mortgage-Backed Securities .....						XXX						
6.04 Other Loan-Backed and Structured Securities .....						XXX			2,570,247	2.1		
6.05 Totals	30,463,459	36,138,072	35,464,509	4,985,324	1,000,000	XXX	108,051,364	94.9	116,460,049	96.8	84,209,746	23,841,618
7. Hybrid Securities												
7.01 Issuer Obligations .....						XXX						
7.02 Residential Mortgage-Backed Securities .....						XXX						
7.03 Commercial Mortgage-Backed Securities .....						XXX						
7.04 Other Loan-Backed and Structured Securities .....						XXX						
7.05 Totals						XXX						
8. Parent, Subsidiaries and Affiliates												
8.01 Issuer Obligations .....						XXX						
8.02 Residential Mortgage-Backed Securities .....						XXX						
8.03 Commercial Mortgage-Backed Securities .....						XXX						
8.04 Other Loan-Backed and Structured Securities .....						XXX						
8.05 Affiliated Bank Loans - Issued .....						XXX						
8.06 Affiliated Bank Loans - Acquired .....						XXX						
8.07 Totals						XXX						



ANNUAL STATEMENT FOR THE YEAR 2021 OF THE American National Life Insurance Company of Texas

**SCHEDULE D - PART 1A - SECTION 2 (Continued)**

Maturity Distribution of All Bonds Owned December 31, at Book/Adjusted Carrying Values by Major Type and Subtype of Issues

Distribution by Type	1 1 Year or Less	2 Over 1 Year Through 5 Years	3 Over 5 Years Through 10 Years	4 Over 10 Years Through 20 Years	5 Over 20 Years	6 No Maturity Date	7 Total Current Year	8 Col. 7 as a % of Line 11.08	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed
9. SVO Identified Funds												
9.01 Exchange Traded Funds Identified by the SVO	XXX	XXX	XXX	XXX	XXX							
10. Unaffiliated Bank Loans												
10.01 Unaffiliated Bank Loans - Issued						.XXX						
10.02 Unaffiliated Bank Loans - Acquired						XXX						
10.03 Totals						XXX						
11. Total Bonds Current Year												
11.01 Issuer Obligations	31,463,787	39,889,533	36,521,117	4,985,324	1,000,000	.XXX	113,859,761	100.0	XXX	.XXX	90,018,143	23,841,618
11.02 Residential Mortgage-Backed Securities		6,407				XXX	6,407	0.0	XXX	.XXX	6,407	
11.03 Commercial Mortgage-Backed Securities						XXX			XXX	.XXX		
11.04 Other Loan-Backed and Structured Securities						XXX			XXX	.XXX		
11.05 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX				XXX	.XXX		
11.06 Affiliated Bank Loans						XXX			XXX	.XXX		
11.07 Unaffiliated Bank Loans						XXX			XXX	.XXX		
11.08 Totals	31,463,787	39,895,940	36,521,117	4,985,324	1,000,000		113,866,168	100.0	XXX	.XXX	90,024,550	23,841,618
11.09 Line 11.08 as a % of Col. 7	27.6	35.0	32.1	4.4	0.9		100.0	XXX	XXX	.XXX	79.1	20.9
12. Total Bonds Prior Year												
12.01 Issuer Obligations	11,126,242	60,544,691	37,985,703	7,024,365	1,000,000	.XXX	XXX	XXX	117,681,001	97.9	96,859,619	20,821,382
12.02 Residential Mortgage-Backed Securities		15,056				XXX	XXX	XXX	15,056	0.0	15,056	
12.03 Commercial Mortgage-Backed Securities						XXX	XXX	XXX				
12.04 Other Loan-Backed and Structured Securities					2,570,247	XXX	XXX	XXX	2,570,247	2.1		2,570,247
12.05 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX		XXX	XXX				
12.06 Affiliated Bank Loans						XXX	XXX	XXX				
12.07 Unaffiliated Bank Loans						XXX	XXX	XXX				
12.08 Totals	11,126,242	60,559,747	37,985,703	7,024,365	3,570,247		XXX	XXX	120,266,304	100.0	96,874,675	23,391,629
12.09 Line 12.08 as a % of Col. 9	9.3	50.4	31.6	5.8	3.0		XXX	XXX	100.0	XXX	80.6	19.4
13. Total Publicly Traded Bonds												
13.01 Issuer Obligations	29,462,267	32,486,608	25,036,927	2,032,341	1,000,000	.XXX	90,018,143	79.1	96,859,619	80.5	90,018,143	XXX
13.02 Residential Mortgage-Backed Securities		6,407				XXX	6,407	0.0	15,056	0.0	6,407	XXX
13.03 Commercial Mortgage-Backed Securities						XXX						XXX
13.04 Other Loan-Backed and Structured Securities						XXX						XXX
13.05 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX							XXX
13.06 Affiliated Bank Loans						XXX						XXX
13.07 Unaffiliated Bank Loans						XXX						XXX
13.08 Totals	29,462,267	32,493,015	25,036,927	2,032,341	1,000,000		90,024,550	79.1	96,874,675	80.6	90,024,550	XXX
13.09 Line 13.08 as a % of Col. 7	32.7	36.1	27.8	2.3	1.1		100.0	XXX	XXX	XXX	100.0	XXX
13.10 Line 13.08 as a % of Line 11.08, Col. 7, Section 11	25.9	28.5	22.0	1.8	0.9		79.1	XXX	XXX	XXX	79.1	XXX
14. Total Privately Placed Bonds												
14.01 Issuer Obligations	2,001,520	7,402,925	11,484,190	2,952,983		.XXX	23,841,618	20.9	20,821,382	17.3	XXX	23,841,618
14.02 Residential Mortgage-Backed Securities						XXX					XXX	
14.03 Commercial Mortgage-Backed Securities						XXX					XXX	
14.04 Other Loan-Backed and Structured Securities						XXX			2,570,247	2.1	XXX	
14.05 SVO Identified Funds	XXX	XXX	XXX	XXX	XXX						XXX	
14.06 Affiliated Bank Loans						XXX					XXX	
14.07 Unaffiliated Bank Loans						XXX					XXX	
14.08 Totals	2,001,520	7,402,925	11,484,190	2,952,983			23,841,618	20.9	23,391,629	19.4	XXX	23,841,618
14.09 Line 14.08 as a % of Col. 7	8.4	31.1	48.2	12.4			100.0	XXX	XXX	XXX	XXX	100.0
14.10 Line 14.08 as a % of Line 11.08, Col. 7, Section 11	1.8	6.5	10.1	2.6			20.9	XXX	XXX	XXX	XXX	20.9

Schedule DA - Verification - Short-Term Investments

**N O N E**

Schedule DB - Part A - Verification - Options, Caps, Floors, Collars, Swaps and Forwards

**N O N E**

Schedule DB - Part B - Verification - Futures Contracts

**N O N E**

Schedule DB - Part C - Section 1 - Replication (Synthetic Asset) Transactions (RSATs) Open

**N O N E**

Schedule DB-Part C-Section 2-Reconciliation of Replication (Synthetic Asset) Transactions Open

**N O N E**

Schedule DB - Verification - Book/Adjusted Carrying Value, Fair Value and Potential Exposure of  
Derivatives

**N O N E**

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE American National Life Insurance Company of Texas

**SCHEDULE E - PART 2 - VERIFICATION BETWEEN YEARS**

(Cash Equivalents)

	1	2	3	4
	Total	Bonds	Money Market Mutual funds	Other (a)
1. Book/adjusted carrying value, December 31 of prior year .....	2,195,288	1,156,955	1,038,333	
2. Cost of cash equivalents acquired .....	359,397,873	154,666,422	204,731,451	
3. Accrual of discount .....	9,265	9,265		
4. Unrealized valuation increase (decrease) .....				
5. Total gain (loss) on disposals .....				
6. Deduct consideration received on disposals .....	346,282,947	146,833,000	199,449,947	
7. Deduct amortization of premium .....				
8. Total foreign exchange change in book/adjusted carrying value .....				
9. Deduct current year's other than temporary impairment recognized .....				
10. Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9) .....	15,319,479	8,999,642	6,319,837	
11. Deduct total nonadmitted amounts .....				
12. Statement value at end of current period (Line 10 minus Line 11)	15,319,479	8,999,642	6,319,837	

(a) Indicate the category of such investments, for example, joint ventures, transportation equipment:

Schedule A - Part 1 - Real Estate Owned

**N O N E**

Schedule A - Part 2 - Real Estate Acquired and Additions Made

**N O N E**

Schedule A - Part 3 - Real Estate Disposed

**N O N E**

Schedule B - Part 1 - Mortgage Loans Owned

**N O N E**

Schedule B - Part 2 - Mortgage Loans Acquired and Additions Made

**N O N E**

Schedule B - Part 3 - Mortgage Loans Disposed, Transferred or Repaid

**N O N E**

Schedule BA - Part 1 - Other Long-Term Invested Assets Owned

**N O N E**

Schedule BA - Part 2 - Other Long-Term Invested Assets Acquired and Additions Made

**N O N E**

Schedule BA - Part 3 - Other Long-Term Invested Assets Disposed, Transferred or Repaid

**N O N E**

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE American National Life Insurance Company of Texas

SCHEDULE D - PART 1

Showing All Long-Term BONDS Owned December 31 of Current Year

1	2	Codes			6	7	Fair Value		10	11	Change in Book/Adjusted Carrying Value				Interest					Dates	
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22
CUSIP Identification	Description	C o d e	F o r e i g n	Bond Char	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization) Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
3133EG-AM-7	FEDERAL FARM CR BKS				1.A FE	210,026	102.1630	204,327	200,000	205,890		(2,457)			1.800	0.550	MM	450	3,600	04/23/2020	05/16/2024
912828-V2-3	UNITED STATES TREAS				1.A	2,162,477	102.9960	2,085,671	2,025,000	2,102,317		(38,522)			2.250	0.330	JD	23,467	30,715	06/05/2020	12/31/2023
912828-V9-8	UNITED STATES TREAS				1.B FE	1,058,180	104.7530	1,047,539	1,000,000	1,056,608		(1,572)			2.250	1.110	FA	8,499		11/05/2021	02/15/2027
91282C-BH-3	UNITED STATES TREAS				1.A	393,500	96.7420	386,969	400,000	394,601		1,101			0.375	0.710	JJ	1,378		02/25/2021	01/31/2026
91282C-BW-0	UNITED STATES TREAS				1.A	49,688	98.0190	49,010	50,000	49,729		42			0.750	0.870	AO	252		04/28/2021	04/30/2026
91282C-CP-4	UNITED STATES TREAS				1.A	998,828	97.2380	972,383	1,000,000	998,922		94			0.625	0.640	JJ	2,615		08/03/2021	07/31/2026
01999999. Subtotal - Bonds - U.S. Governments - Issuer Obligations						4,872,699	XXX	4,745,899	4,675,000	4,808,067		(41,314)			XXX	XXX	XXX	36,661	34,315	XXX	XXX
05999999. Total - U.S. Government Bonds						4,872,699	XXX	4,745,899	4,675,000	4,808,067		(41,314)			XXX	XXX	XXX	36,661	34,315	XXX	XXX
10999999. Total - All Other Government Bonds							XXX								XXX	XXX	XXX			XXX	XXX
574192-SC-0	MARYLAND ST			2	1.A FE	1,017,870	100.6580	1,006,581	1,000,000	1,000,328		(1,937)			4.300	4.090	MS	14,333	43,000	12/09/2010	03/01/2022
11999999. Subtotal - Bonds - U.S. States, Territories and Possessions - Issuer Obligations						1,017,870	XXX	1,006,581	1,000,000	1,000,328		(1,937)			XXX	XXX	XXX	14,333	43,000	XXX	XXX
17999999. Total - U.S. States, Territories and Possessions Bonds						1,017,870	XXX	1,006,581	1,000,000	1,000,328		(1,937)			XXX	XXX	XXX	14,333	43,000	XXX	XXX
24999999. Total - U.S. Political Subdivisions Bonds							XXX								XXX	XXX	XXX			XXX	XXX
31393N-QT-9	FLHMC REMIC SERIES			4	1.B	6,471	101.9690	6,533	6,407	6,407					5.500	5.400	MON	29	352	04/03/2003	02/15/2023
26999999. Subtotal - Bonds - U.S. Special Revenues - Residential Mortgage-Backed Securities						6,471	XXX	6,533	6,407	6,407					XXX	XXX	XXX	29	352	XXX	XXX
31999999. Total - U.S. Special Revenues Bonds						6,471	XXX	6,533	6,407	6,407					XXX	XXX	XXX	29	352	XXX	XXX
00206R-BN-1	AT&T INC			1	2.B FE	970,530	101.2560	1,012,567	1,000,000	996,860		3,332			2.625	2.970	JD	2,188	26,250	02/22/2013	12/01/2022
00287Y-AC-3	ABBVIE INC			1	2.B FE	1,012,750	101.8420	1,018,424	1,000,000	1,001,242		(1,431)			2.900	2.750	MM	4,431	29,000	01/10/2013	11/06/2022
00440E-AS-6	ACE INA HLDG INC			1	1.F FE	1,000,980	105.5290	1,055,292	1,000,000	1,000,363		(106)			3.150	3.130	MS	9,275	31,500	05/13/2015	03/15/2025
03076C-AF-3	AMERIPRISE FINL INC			1	1.G FE	2,126,610	105.4400	2,108,804	2,000,000	2,029,803		(15,960)			4.000	3.130	AO	16,889	80,000	05/19/2015	10/15/2023
03765H-AA-9	APOLLO MGMT HLDGS LP			1	1.G FE	1,036,230	105.9270	1,059,272	1,000,000	1,010,574		(4,126)			4.000	3.530	MM	3,444	40,000	02/06/2015	05/30/2024
04010L-AU-7	ARES CAP CORP			1	2.C FE	2,038,761	102.2970	2,051,340	2,055,000	2,051,340		3,181			3.500	3.660	FA	28,171	71,925	11/03/2017	02/10/2023
04685A-2R-1	ATHENE GLOBAL FUNDIN			1	1.F FE	1,008,400	98.3060	983,062	1,000,000	1,008,014		(386)			2.550	2.440	MM	2,975	12,750	06/30/2021	11/19/2030
052769-AB-2	AUTODESK INC			1	2.B FE	1,559,099	102.0170	1,570,055	1,539,000	1,540,923		(2,580)			3.600	3.420	JD	2,462	55,404	04/10/2015	12/15/2022
05369A-AA-9	AVIATION CAP GROUP L			1	2.C FE	1,656,189	102.5170	1,712,038	1,670,000	1,661,367		1,308			3.500	3.590	MM	9,742	58,450	11/07/2017	11/01/2027
05531G-AA-9	BB&T CORP SUB MEDIUM			2	1.G FE	1,074,930	100.4720	1,004,724	1,000,000	1,001,328		(9,257)			3.950	3.000	MS	10,863	39,500	01/17/2013	03/22/2022
05665E-AY-1	BMW US CAP LLC			1	1.F FE	983,700	110.0170	1,100,171	1,000,000	988,970		1,520			3.750	3.950	AO	8,229	37,500	05/11/2018	04/12/2028
05724B-AA-7	BAKER HUGHES HLDGS L			1	1.G FE	2,392,000	114.7120	2,294,241	2,000,000	2,350,499		(39,337)			4.486	2.110	MM	14,953	89,720	12/09/2020	05/01/2030
06654D-AD-9	BANNER HEALTH			1	1.D FE	2,990,370	97.3400	2,920,210	3,000,000	2,991,353		872			1.897	1.930	JJ	28,455	38,256	10/30/2020	01/01/2031
09261B-AD-2	BLACKSTONE HLDGS FIN			1	1.E FE	2,951,580	96.2650	2,887,951	3,000,000	2,952,983		1,403			2.000	2.170	JJ	24,333		08/27/2021	01/30/2032
110122-CW-6	BRISTOL-MYERS SQUIBB			1	1.F FE	749,618	101.7240	762,937	750,000	749,887		177			3.250	3.270	FA	9,208	24,375	07/15/2020	08/15/2022
12572Q-AE-5	CME GROUP INC			1	1.D FE	1,015,090	101.7730	1,017,735	1,000,000	1,001,247		(1,729)			3.000	2.820	MS	8,833	30,000	01/16/2013	09/15/2022
14020A-AS-3	CAPITAL IMPACT PARTN			1	1.F FE	1,000,000	108.7100	1,087,107	1,000,000	1,000,000					3.950	3.950	MM	1,756	39,500	06/18/2018	06/15/2028
174610-AK-1	CITIZENS FINL GROUP			2	2.B FE	1,001,440	108.5970	1,085,979	1,000,000	1,000,822		(189)			4.300	4.270	JD	3,344	43,000	04/19/2018	12/03/2025
256677-AD-7	DOLLAR GEN CORP NEW			1	2.B FE	1,006,420	108.5960	1,085,969	1,000,000	1,002,687		(670)			4.150	4.070	MM	6,917	41,500	10/16/2015	11/01/2025
25746U-BP-3	DOMINION ENERGY INC			1	2.B FE	999,910	100.9720	1,009,726	1,000,000	999,993		10			2.750	2.750	MS	8,097	27,500	09/10/2012	09/15/2022
26875P-AK-7	EOG RES INC			1	1.G FE	2,001,020	101.6970	2,033,947	2,000,000	2,000,141		(114)			2.625	2.610	MS	15,458	52,500	01/04/2013	03/15/2023
26884U-AC-3	EPR PPTYs			1	2.C FE	1,027,920	106.8660	1,068,664	1,000,000	1,015,468		(2,888)			4.750	4.380	JD	2,111	47,500	04/21/2017	12/15/2026
269246-B0-6	E TRADE FINANCIAL CO			1	2.A FE	1,896,000	108.6810	2,173,620	2,000,000	1,926,829		11,134			3.800	4.540	FA	26,811	76,000	02/11/2019	08/24/2027
269246-BS-2	E TRADE FINANCIAL CO			1	2.A FE	1,084,390	112.5090	1,125,094	1,000,000	1,065,449		(9,320)			4.500	3.320	JD	1,375	45,000	12/04/2019	06/20/2028
278265-AE-3	EATON VANCE CORP			1	2.A FE	997,320	107.5480	1,075,489	1,000,000	998,474		259			3.500	3.530	AO	9,264	35,000	04/10/2017	04/06/2027
29379V-BE-2	ENTERPRISE PRODS OPE			1	2.A FE	975,250	106.2570	1,062,571	1,000,000	990,880		2,688			3.750	4.060	FA	14,167	37,500	07/10/2015	02/15/2025
294429-AJ-4	EQUIFAX INC			1	2.B FE	972,190	101.7670	1,017,677	1,000,000	996,419		3,618			3.300	3.680	JD	1,467	33,000	06/20/2014	12/15/2022
33829T-AA-4	FIVE CORNERS FDG TR			1	1.G FE	1,054,210	105.9910	1,059,910	1,000,000	1,012,234		(6,198)			4.419	3.730	MM	5,647	44,190	05/09/2014	11/15/2023
354613-AJ-0	FRANKLIN RES INC			1	1.F FE	2,008,070	101.7670	2,035,341	2,000,000	2,000,659		(915)			2.800	2.750	MS	16,489	56,000	02/14/2013	09/15/2022
369550-AU-2	GENERAL DYNAMICS COR			1	1.G FE	968,995	101.0760	1,010,767	1,000,000	996,917		3,452			2.250	2.610	MM	2,875	22,500	01/17/2013	11/15/2022
37045V-AH-3	GENERAL MTRS CO			1	2.C FE	1,038,640	118.0170	1,180,171	1,000,000	1,032,341		(1,730)			5.000	4.660	AO	12,500	50,000	01/24/2018	04/01/2035
37331N-AH-4	GEORGIA-PACIFIC LLC			1	1.G FE	1,025,350	105.8860	1,058,867	1,000,000	1,008,391		(2,687)			3.600	3.290	MS	12,000	36,000	01/16/2015	03/01/2025

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE American National Life Insurance Company of Texas

SCHEDULE D - PART 1

Showing All Long-Term BONDS Owned December 31 of Current Year

1	2	Codes			6	7	Fair Value		10	11	Change in Book/Adjusted Carrying Value				Interest					Dates	
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22
CUSIP Identification	Description	C o d e	F o r e i g n	Bond Char	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization) Accretion	Current Year's Other Than Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
375558-BF-9	GILEAD SCIENCES INC			1	2.A FE	976,690	107.7350	1,077,355	1,000,000	996,649		2,890			3.650	4.000	MS	12,167	36,500	05/18/2018	03/01/2026
37959E-AA-0	GLOBE LIFE INC			1	2.A FE	1,003,440	98.6510	986,512	1,000,000	(325)					2.150	2.110	FA	8,122		10/22/2020	08/15/2030
40434L-AG-0	HP INC				2.B FE	3,002,030	98.5850	2,957,561	3,000,000	3,001,993		(37)			2.650	2.640	JD	3,092	39,971	08/26/2021	06/17/2031
406216-BD-2	HALLIBURTON CO			1	2.A FE	982,170	103.2390	1,032,395	1,000,000	996,649		2,019			3.500	3.720	FD	14,583	35,000	11/12/2021	08/01/2023
44891A-BD-8	HYUNDAI CAP AMER INC			1	2.A FE	2,001,450	106.2720	2,125,448	2,000,000	2,001,058		(198)			3.500	3.480	MM	11,472	70,000	11/07/2019	11/02/2026
458140-AM-2	INTEL CORP			1	1.E FE	1,981,660	102.0670	2,041,351	2,000,000	1,997,966		2,068			2.700	2.800	JD	2,400	54,000	02/19/2013	12/15/2022
48252A-AA-9	KKR GROUP FIN CO VI		1,2		1.F FE	1,075,800	109.8040	1,098,049	1,000,000	1,061,805		(7,300)			3.750	2.820	JJ	18,750	37,500	01/16/2020	07/01/2029
53079Q-AC-1	LIBERTY MUT INS CO				2.A FE	1,277,880	124.3060	1,243,070	1,000,000	1,197,417		(37,388)			7.875	3.370	AO	16,625	78,750	10/17/2019	10/15/2026
534187-BD-0	LINCOLN NATL CORP IN			1	2.A FE	1,060,970	104.8290	1,048,293	1,000,000	1,013,202		(7,599)			4.000	3.180	MS	13,333	40,000	02/09/2015	09/01/2023
540424-AQ-1	LOEWS CORP			1	1.G FE	985,411	102.0590	1,100,206	1,078,000	1,062,190		11,034			2.625	3.730	MM	3,616	28,298	02/12/2014	05/15/2023
548661-AH-0	LOWES COS INC				2.A FE	1,937,880	126.4640	1,991,822	1,575,000	1,818,306		(34,432)			6.875	4.000	FA	40,906	108,281	05/01/2018	02/15/2028
59217G-AQ-2	METROPOLITAN LIFE GL				1.D FE	1,008,410	100.9250	1,009,251	1,000,000	1,000,278		(981)			3.875	3.770	AO	8,611	38,750	04/11/2012	04/11/2022
59217G-BY-4	METROPOLITAN LIFE GL				1.D FE	1,183,543	107.8310	1,143,016	1,060,000	1,173,249		(10,294)			3.450	1.220	JD	1,321	18,285	07/09/2021	12/18/2026
637417-AK-2	NATIONAL RETAIL PPTY			1	2.A FE	734,970	106.9330	801,998	750,000	740,633		1,424			3.500	3.740	AO	5,542	26,250	10/25/2017	10/15/2027
64110D-AD-6	NETAPP INC			1	2.B FE	946,890	101.4880	1,014,882	1,000,000	992,274		7,776			3.250	4.080	JD	1,444	32,500	06/25/2015	12/15/2022
680223-AK-0	OLD REP INTL CORP			1	2.B FE	1,002,810	108.2710	1,082,719	1,000,000	1,001,642		(318)			3.875	3.830	FA	13,455	38,750	12/20/2017	08/26/2026
68389X-AS-4	ORACLE CORP			1	2.A FE	984,030	103.6200	1,036,206	1,000,000	997,113		1,788			3.625	3.820	JJ	16,715	36,250	08/19/2013	07/15/2023
68389X-AU-9	ORACLE CORP			1	2.A FE	997,730	104.5440	1,045,448	1,000,000	999,354		242			3.400	3.420	JJ	16,339	34,000	06/30/2014	07/08/2024
718546-AC-8	PHILLIPS 66			1	2.A FE	509,810	100.8980	504,493	500,000	500,295		(1,156)			4.300	4.050	AO	5,375	21,500	03/08/2012	04/01/2022
718546-AW-4	PHILLIPS 66				2.A FE	953,380	96.2360	962,369	1,000,000	956,736		3,356			2.150	2.690	JD	956	21,500	03/15/2021	12/15/2030
737415-AL-3	POST APT HOMES L P			1	2.A FE	481,100	101.6020	508,015	500,000	497,345		2,791			3.375	3.970	JD	1,406	16,875	07/14/2015	12/01/2022
741503-AZ-9	PRICELINE GRP INC			1	1.G FE	953,160	107.8250	1,078,257	1,000,000	970,862		5,867			3.600	4.330	JD	3,000	36,000	11/02/2018	06/01/2026
743674-BD-4	PROTECTIVE LIFE CORP			1	2.A FE	2,302,600	112.9300	2,258,601	2,000,000	2,260,376		(36,950)			4.300	2.140	MS	21,739	86,000	11/05/2020	09/30/2028
756109-AQ-7	REALTY INCOME CORP			1	1.G FE	999,560	106.0770	1,060,774	1,000,000	999,879		45			3.875	3.880	JJ	17,868	38,750	06/18/2014	07/15/2024
759351-AL-3	REINSURANCE GROUP AM			1	2.A FE	1,560,210	105.8650	1,587,980	1,500,000	1,512,260		(6,800)			4.700	4.190	MS	20,758	70,500	11/04/2013	09/15/2023
759351-AN-9	REINSURANCE GRP OF A			1	2.A FE	962,145	109.3470	984,123	900,000	950,048		(5,969)			3.900	3.050	MM	4,485	35,100	12/05/2019	05/15/2029
778296-AA-1	ROSS STORES INC			1	2.A FE	1,026,700	104.8560	1,048,568	1,000,000	1,007,872		(3,031)			3.375	3.040	MS	9,938	33,750	03/20/2015	09/15/2024
808513-AG-0	SCHWAB CHARLES CORP			1	1.F FE	2,079,280	101.7280	2,034,577	2,000,000	2,006,259		(9,188)			3.225	2.740	MS	21,500	64,500	05/07/2013	09/01/2022
858155-AE-4	STEELCASE INC			1	2.C FE	1,134,180	113.0060	1,130,065	1,000,000	1,107,342		(13,270)			5.125	3.390	JJ	23,205	51,250	12/05/2019	01/18/2029
86787E-AN-7	SUNTRUST BK ATL SR M			2	1.F FE	954,950	102.5410	1,025,417	1,000,000	992,373		5,507			2.750	3.340	MM	4,583	27,500	06/10/2014	05/01/2023
86944B-AG-8	SUTTER HEALTH			1	1.F FE	2,020,640	99.8540	1,997,095	2,000,000	2,018,232		(2,045)			2.294	2.170	FA	17,332	36,449	10/27/2020	08/15/2030
91153U-AA-4	U S BANCORP MTN SUB			2	1.F FE	1,191,008	101.1840	1,199,040	1,185,000	1,185,332		(725)			2.950	2.880	JJ	16,119	34,958	01/23/2013	07/15/2022
91324P-BZ-4	UNITEDHEALTH GROUP I			1	1.G FE	1,005,070	101.7160	1,017,168	1,000,000	1,000,528		(565)			2.750	2.690	FA	10,389	27,500	01/23/2013	02/15/2023
92343V-EN-0	VERIZON COMMUNICATIO			1	2.A FE	961,360	106.4320	1,060,064	996,000	990,967		1,499			3.376	3.540	FA	12,703	33,625	01/19/2018	02/15/2025
92346M-AC-5	VERIZON COMMUNICATIO			2	2.A FE	1,000,000	100.7100	1,007,102	1,000,000	1,000,000					4.900	4.900	MM	5,261	49,000	05/22/2017	05/15/2047
948741-AH-6	WEINGARTEN RLTY INVS			1	2.A FE	979,270	101.2900	1,012,903	1,000,000	998,065		2,404			3.375	3.620	MS	9,938	33,750	01/07/2013	10/15/2022
948741-AK-9	WEINGARTEN RLTY INVS			1	2.A FE	1,046,500	105.2330	1,052,339	1,000,000	1,014,106		(7,474)			4.450	3.630	JJ	20,519	44,500	05/10/2017	01/15/2024
56501R-AE-6	MANULIFE FINL CORP			A	2.A FE	1,015,910	107.5860	1,075,868	1,000,000	1,009,160		(1,580)			4.061	3.860	FA	14,326	40,610	05/19/2017	02/24/2032
98352H-AK-5	TRANSCANADA PIPELINE			A	2.A FE	962,630	104.0700	1,004,707	1,000,000	990,213		5,149			3.750	4.320	AO	7,813	37,500	01/25/2016	10/16/2023
09659W-2C-7	BNP PARIBAS			D	1.G FE	1,502,585	106.5280	1,597,921	1,500,000	1,501,665		(251)			3.500	3.470	MM	6,563	52,500	12/14/2017	11/16/2027
22533A-CN-5	CREDIT AGRICOLE CIB			D	1.D FE	1,000,000	94.3510	943,516	1,000,000	1,000,000					1.920	1.920	AO	4,000	19,200	10/14/2020	10/16/2032
404280-AW-9	HSBC HLDGS PLC				1.G FE	2,160,420	109.5770	2,191,560	2,000,000	2,108,312		(23,994)			4.300	2.910	MS	26,994	86,000	10/10/2019	03/08/2026
404280-BK-4	HSBC HLDGS PLC			1,2	1.G FE	1,067,200	108.0940	1,080,942	1,000,000	1,049,313		(8,638)			4.041	3.000	MS	12,123	40,410	11/20/2019	03/13/2028
60687Y-BT-5	MIZUHO FINANCIAL GRO			D	1.G FE	1,001,040	97.7150	977,154	1,000,000	1,001,025		(15)			2.260	2.240	JJ	10,798		09/10/2021	07/09/2032
86562M-AY-6	SUMITOMO MITSUI FINL			D	1.G FE	1,990,500	107.8960	2,157,920	2,000,000	1,993,859		895			3.544	3.600	JJ	32,290	70,880	01/19/2018	01/17/2028
3299999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated) - Issuer Obligations						99,588,944	XXX	102,210,721	97,558,000	99,051,722		(230,438)			XXX	XXX	XXX	875,203	3,235,654	XXX	XXX
3899999. Total - Industrial and Miscellaneous (Unaffiliated) Bonds						99,588,944	XXX	102,210,721	97,558,000	99,051,722		(230,438)			XXX	XXX	XXX	875,203	3,235,654	XXX	XXX
4899999. Total - Hybrid Securities							XXX								XXX	XXX	XXX			XXX	XXX
5599999. Total - Parent, Subsidiaries and Affiliates Bonds							XXX								XXX	XXX	XXX			XXX	XXX
6599999. Subtotal - Unaffiliated Bank Loans							XXX								XXX	XXX	XXX			XXX	XXX

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE American National Life Insurance Company of Texas

SCHEDULE D - PART 1

Showing All Long-Term BONDS Owned December 31 of Current Year

1	2	Codes			6	7	Fair Value		10	11	Change in Book/Adjusted Carrying Value				Interest					Dates	
		3	4	5			8	9			12	13	14	15	16	17	18	19	20	21	22
CUSIP Identification	Description	C o d e	F o r e i g n	Bond Char	NAIC Designation, NAIC Designation Modifier and SVO Administrative Symbol	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amortization) Accretion	Current Year's Other-Than-Temporary Impairment Recognized	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Rate of	Effective Rate of	When Paid	Admitted Amount Due and Accrued	Amount Received During Year	Acquired	Stated Contractual Maturity Date
7699999. Total - Issuer Obligations						105,479,513	XXX	107,963,201	103,233,000	104,860,117		(273,689)			XXX	XXX	XXX	926,197	3,312,969	XXX	XXX
7799999. Total - Residential Mortgage-Backed Securities						6,471	XXX	6,533	6,407	6,407					XXX	XXX	XXX	29	352	XXX	XXX
7899999. Total - Commercial Mortgage-Backed Securities							XXX								XXX	XXX	XXX			XXX	XXX
7999999. Total - Other Loan-Backed and Structured Securities							XXX								XXX	XXX	XXX			XXX	XXX
8099999. Total - SVO Identified Funds							XXX								XXX	XXX	XXX			XXX	XXX
8199999. Total - Affiliated Bank Loans							XXX								XXX	XXX	XXX			XXX	XXX
8299999. Total - Unaffiliated Bank Loans							XXX								XXX	XXX	XXX			XXX	XXX
8399999 - Total Bonds						105,485,984	XXX	107,969,734	103,239,407	104,866,524		(273,689)			XXX	XXX	XXX	926,226	3,313,321	XXX	XXX

1. Line Book/Adjusted Carrying Value by NAIC Designation Category Footnote:  
Number  
1A 1A ...\$ 4,751,787 1B ...\$ 1,063,015 1C ...\$ 1D ...\$ 7,166,127 1E ...\$ 4,950,949 1F ...\$ 14,011,894 1G ...\$ 23,097,520  
1B 2A ...\$ 30,422,519 2B ...\$ 12,534,855 2C ...\$ 6,867,858  
1C 3A ...\$ 3B ...\$ 3C ...\$  
1D 4A ...\$ 4B ...\$ 4C ...\$  
1E 5A ...\$ 5B ...\$ 5C ...\$  
1F 6 ...\$

Schedule D - Part 2 - Section 1 - Preferred Stocks Owned  
**N O N E**

Schedule D - Part 2 - Section 2 - Common Stocks Owned  
**N O N E**



ANNUAL STATEMENT FOR THE YEAR 2021 OF THE American National Life Insurance Company of Texas

SCHEDULE D - PART 3

Showing All Long-Term Bonds and Stocks ACQUIRED During Current Year

1	2	3	4	5	6	7	8	9
CUSIP Identification	Description	Foreign	Date Acquired	Name of Vendor	Number of Shares of Stock	Actual Cost	Par Value	Paid for Accrued Interest and Dividends
912828-V9-8 .....	UNITED STATES TREAS .....		.11/05/2021 .....	SOUTHWEST SECURITIES .....		1,058,180 .....	1,000,000 .....	5,197 .....
91282C-BH-3 .....	UNITED STATES TREAS .....		.02/25/2021 .....	SOUTHWEST SECURITIES .....		393,500 .....	400,000 .....	108 .....
91282C-BW-0 .....	UNITED STATES TREAS .....		.04/28/2021 .....	SOUTHWEST SECURITIES .....		49,688 .....	50,000 .....	.....
91282C-CP-4 .....	UNITED STATES TREAS .....		.08/03/2021 .....	J. P. MORGAN .....		998,827 .....	1,000,000 .....	68 .....
0599999. Subtotal - Bonds - U.S. Governments						2,500,195	2,450,000	5,373
04685A-2R-1 .....	ATHENE GLOBAL FUNDIN .....		.06/30/2021 .....	SOUTHWEST SECURITIES .....		1,008,400 .....	1,000,000 .....	3,046 .....
09261B-AD-2 .....	BLACKSTONE HLDGS FIN .....		.08/27/2021 .....	OPPENHEIMER & CO., INC. ....		2,951,580 .....	3,000,000 .....	4,333 .....
40434L-AG-0 .....	HP INC .....		.08/26/2021 .....	SOUTHWEST SECURITIES .....		3,002,029 .....	3,000,000 .....	8,392 .....
59217G-BY-4 .....	METROPOLITAN LIFE GL .....		.07/09/2021 .....	J. P. MORGAN .....		1,183,543 .....	1,060,000 .....	2,540 .....
718546-AW-4 .....	PHILLIPS 66 .....		.03/15/2021 .....	FTN FINANCIAL .....		953,380 .....	1,000,000 .....	5,493 .....
60687Y-BT-5 .....	MIZUHO FINANCIAL GRO .....	D.....	.09/10/2021 .....	FTN FINANCIAL .....		1,001,040 .....	1,000,000 .....	4,081 .....
3899999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)						10,099,972	10,060,000	27,885
8399997. Total - Bonds - Part 3						12,600,167	12,510,000	33,258
8399998. Total - Bonds - Part 5								
8399999. Total - Bonds						12,600,167	12,510,000	33,258
8999997. Total - Preferred Stocks - Part 3							XXX	
8999998. Total - Preferred Stocks - Part 5							XXX	
8999999. Total - Preferred Stocks							XXX	
9799997. Total - Common Stocks - Part 3							XXX	
9799998. Total - Common Stocks - Part 5							XXX	
9799999. Total - Common Stocks							XXX	
9899999. Total - Preferred and Common Stocks							XXX	
9999999 - Totals						12,600,167	XXX	33,258

ANNUAL STATEMENT FOR THE YEAR 2021 OF THE American National Life Insurance Company of Texas

SCHEDULE D - PART 4

Showing All Long-Term Bonds and Stocks SOLD, REDEEMED or Otherwise DISPOSED OF During Current Year

1	2	3	4	5	6	7	8	9	10	Change In Book/Adjusted Carrying Value					16	17	18	19	20	21
										11	12	13	14	15						
CUSIP Identi- fication	Description	For- eign	Disposal Date	Name of Purchaser	Number of Shares of Stock	Con- sideration	Par Value	Actual Cost	Prior Year Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ Decrease	Current Year's (Amor- tization)/ Accretion	Current Year's Other- Than- Temporary Impairment Recognized	Total Change in Book/ Adjusted Carrying Value (11+12-13)	Total Foreign Exchange Change in Book/ Adjusted Carrying Value	Book/ Adjusted Carrying Value at Disposal Date	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Bond Interest/ Stock Dividends Received During Year	Stated Con- tractual Maturity Date
912828-3X-6	UNITED STATES TREAS		02/15/2021	MATURITY		400,000	400,000	398,125	399,921		.79		.79		400,000				4,500	02/15/2021
912828-07-8	UNITED STATES TREAS		04/30/2021	VARIOUS		40,000	40,000	38,494	39,826		174		174		40,000				275	04/30/2021
0599999	Subtotal - Bonds - U.S. Governments					440,000	440,000	436,619	439,747		253		253		440,000				4,775	XXX
31393N-QT-9	FHLNC REMIC SERIES		12/01/2021	MBS PAYDOWN		8,649	8,649	8,736	8,649						8,649				244	02/15/2023
3199999	Subtotal - Bonds - U.S. Special Revenues					8,649	8,649	8,736	8,649						8,649				244	XXX
12563L-AL-1	OLU FDG VI LLC		06/18/2021	MBS PAYDOWN		2,525,753	2,525,753	2,570,348	2,570,248		(44,495)		(44,495)		2,525,753				45,666	05/18/2044
141781-AZ-7	CARGILL INC		11/15/2021	MATURITY		1,000,000	1,000,000	1,026,920	1,002,982		(2,982)		(2,982)		1,000,000				32,500	11/15/2021
14309U-AA-0	CARLYLE HLDGS FIN LL		11/22/2021	CALL at 103.939		1,039,390	1,000,000	1,037,130	1,012,287		(5,161)		(5,161)		1,007,125		(7,125)	(7,125)	90,088	02/01/2023
29717P-AL-1	ESSEX PORTFOLIO L P		06/16/2021	CALL at 104.656		1,046,565	1,000,000	987,040	996,370		822		822		997,192		2,808	2,808	77,596	01/15/2023
36962G-5J-9	GENERAL ELEC CAP COR		10/17/2021	MATURITY		1,000,000	1,000,000	1,036,800	1,003,591		(3,591)		(3,591)		1,000,000				46,500	10/17/2021
375558-AU-7	GILEAD SCIENCES INC		09/01/2021	CALL at 100.000		1,000,000	1,000,000	1,018,990	1,001,600		(1,600)		(1,600)		1,000,000				33,000	12/01/2021
431116-AB-8	HIGHMARK INC		05/15/2021	MATURITY		1,000,000	1,000,000	1,004,330	1,000,200		(200)		(200)		1,000,000				23,750	05/15/2021
45167R-AF-1	IDEX CORP		06/16/2021	CALL at 101.891		1,528,365	1,500,000	1,530,955	1,502,884		(1,899)		(1,899)		1,500,986		(986)	(986)	60,040	12/15/2021
48128G-M5-6	JPMORGAN CHASE & CO		11/27/2021	CALL at 100.000		2,000,000	2,000,000	2,000,000	2,000,000						2,000,000				60,000	11/27/2030
54448Q-AS-5	MACK-CALI RLTY L P		06/06/2021	CALL at 104.526		1,030,628	986,000	875,538	953,026		5,716		5,716		958,743		27,257	27,257	61,969	05/15/2023
637071-AJ-0	NATIONAL OILWELL VAR		04/09/2021	CALL at 103.718		1,037,180	1,000,000	996,400	999,238		106		106		999,344		656	656	46,424	12/01/2022
665859-AM-6	NORTHERN TR CORP		08/23/2021	MATURITY		2,000,000	2,000,000	2,151,636	2,012,429		(12,429)		(12,429)		2,000,000				67,500	08/23/2021
674599-CE-3	OCCIDENTAL PETE CORP		07/13/2021	TEN		445,810	436,000	414,671	430,726		1,305		1,305		432,031		3,969	3,969	20,601	02/15/2023
69362B-BA-9	PSEG PIIR LLC		10/08/2021	CALL at 107.842		647,052	600,000	607,890	602,935		(820)		(820)		602,115		(2,115)	(2,115)	70,200	11/15/2023
695156-AQ-2	PACKAGING CORP AMER		10/08/2021	CALL at 108.010		2,160,200	2,000,000	2,103,780	2,034,713		(9,957)		(9,957)		2,024,757		(24,757)	(24,757)	244,450	11/01/2023
718546-AC-8	PHILLIPS 66		12/16/2021	CALL at 101.132		505,661	500,000	509,810	501,451		(1,107)		(1,107)		500,344		(344)	(344)	31,640	04/01/2022
737415-AL-3	POST APT HOMES L P		09/07/2021	CALL at 103.708		518,539	500,000	481,100	494,554		1,899		1,899		496,451		3,549	3,549	31,477	12/01/2022
74164M-AA-6	PRIMERICA INC		12/20/2021	CALL at 102.318		1,023,175	1,000,000	1,017,850	1,003,293		(2,049)		(2,049)		1,001,244		(1,242)	(1,242)	91,126	07/15/2022
98417E-AK-6	XSTRATA FIN CDA LTD	A	11/15/2021	MATURITY		1,000,000	1,000,000	1,052,550	1,005,611		(5,611)		(5,611)		1,000,000				49,500	11/15/2021
06747P-2M-0	BARCLAYS BANK PLC	D	01/28/2021	CALL at 100.000		2,000,000	2,000,000	1,999,800	1,999,813		1		1		1,999,814		186	186	30,000	01/28/2032
806854-AB-1	SCHLUMBERGER INVT SA	D	06/28/2021	CALL at 100.000		1,000,000	1,000,000	1,004,300	1,000,243		(243)		(243)		1,000,000				26,033	09/14/2021
87854X-AD-3	TECHNIPFMC PLC	D	03/18/2021	CALL at 104.702		1,047,016	1,000,000	982,700	992,714		861		861		993,575		6,424	6,424	63,022	10/01/2022
3899999	Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)					26,555,334	26,047,753	26,410,538	26,120,908		(81,434)		(81,434)		26,039,474		8,280	8,280	1,303,082	XXX
8399997	Total - Bonds - Part 4					27,003,983	26,496,402	26,855,893	26,569,304		(81,181)		(81,181)		26,488,123		8,280	8,280	1,308,101	XXX
8399998	Total - Bonds - Part 5																			XXX
8399999	Total - Bonds					27,003,983	26,496,402	26,855,893	26,569,304		(81,181)		(81,181)		26,488,123		8,280	8,280	1,308,101	XXX
8999997	Total - Preferred Stocks - Part 4						XXX													XXX
8999998	Total - Preferred Stocks - Part 5						XXX													XXX
8999999	Total - Preferred Stocks						XXX													XXX
9799997	Total - Common Stocks - Part 4						XXX													XXX
9799998	Total - Common Stocks - Part 5						XXX													XXX
9799999	Total - Common Stocks						XXX													XXX
9899999	Total - Preferred and Common Stocks						XXX													XXX
9999999	Totals					27,003,983	XXX	26,855,893	26,569,304		(81,181)		(81,181)		26,488,123		8,280	8,280	1,308,101	XXX

Schedule D - Part 5 - Long Term Bonds and Stocks Acquired and Fully Disposed Of

**N O N E**

Schedule D-Part 6-Section 1-Valuation of Shares of Subsidiary, Controlled or Affiliated Companies

**N O N E**

Schedule D - Part 6 - Section 2

**N O N E**

Schedule DA - Part 1 - Short-Term Investments Owned

**N O N E**

Schedule DB - Part A - Section 1 - Options, Caps, Floors, Collars, Swaps and Forwards Open

**N O N E**

Schedule DB - Part A - Section 2 - Options, Caps, Floors, Collars, Swaps and Forwards Terminated

**N O N E**

Schedule DB - Part B - Section 1 - Futures Contracts Open

**N O N E**

Schedule DB - Part B - Section 1B - Brokers with whom cash deposits have been made

**N O N E**

Schedule DB - Part B - Section 2 - Futures Contracts Terminated

**N O N E**

Schedule DB - Part D - Section 1 - Counterparty Exposure for Derivative Instruments Open

**N O N E**

Schedule DB - Part D-Section 2 - Collateral for Derivative Instruments Open - Pledged By

**N O N E**

Schedule DB - Part D-Section 2 - Collateral for Derivative Instruments Open - Pledged To

**N O N E**

Schedule DB - Part E - Derivatives Hedging Variable Annuity Guarantees as of December 31 of  
Current Year

**N O N E**

Schedule DL - Part 1 - Reinvested Collateral Assets Owned

**N O N E**

Schedule DL - Part 2 - Reinvested Collateral Assets Owned

**N O N E**

SCHEDULE E - PART 1 - CASH

1	2	3	4	5	6	7
Depository	Code	Rate of Interest	Amount of Interest Received During Year	Amount of Interest Accrued December 31 of Current Year	Balance	*
JP Morgan Chase ..... Houston, TX .....					1,242,674	XXX
Moody National Bank ..... Galveston, TX .....					109,350	XXX
Wells Fargo ..... Houston, TX .....					539,521	XXX
0199998 Deposits in ... 1 depositories which do not exceed the allowable limit in any one depository (See instructions) - open depositories	XXX	XXX			50,110	XXX
0199999. Totals - Open Depositories	XXX	XXX			1,941,655	XXX
0299998 Deposits in ... depositories which do not exceed the allowable limit in any one depository (See instructions) - suspended depositories	XXX	XXX				XXX
0299999. Totals - Suspended Depositories	XXX	XXX				XXX
0399999. Total Cash on Deposit	XXX	XXX			1,941,655	XXX
0499999. Cash in Company's Office	XXX	XXX	XXX	XXX		XXX
.....						
.....						
.....						
.....						
.....						
.....						
.....						
.....						
.....						
0599999 Total - Cash	XXX	XXX			1,941,655	XXX

TOTALS OF DEPOSITORY BALANCES ON THE LAST DAY OF EACH MONTH DURING THE CURRENT YEAR

1. January.....	980,171	4. April.....	855,161	7. July.....	1,522,654	10. October.....	1,421,327
2. February.....	751,154	5. May.....	573,113	8. August.....	762,009	11. November.....	1,228,718
3. March.....	1,213,950	6. June.....	1,092,609	9. September.....	1,727,214	12. December.....	1,941,655

## SCHEDULE E - PART 2 - CASH EQUIVALENTS

[illegible]

Line Number	Book/Adjusted Carrying Value by NAIC Designation Category Footnote:							
1A	1A ...\$ .....	1B ...\$ .....	1C ...\$ .....	1D ...\$ .....	1E ...\$ .....	1F ...\$ .....	1G ...\$ .....	8,999,641
1B	2A ...\$ .....	2B ...\$ .....	2C ...\$ .....					
1C	3A ...\$ .....	3B ...\$ .....	3C ...\$ .....					
1D	4A ...\$ .....	4B ...\$ .....	4C ...\$ .....					
1E	5A ...\$ .....	5B ...\$ .....	5C ...\$ .....					
1F	6 ...\$ .....							

SCHEDULE E - PART 3 - SPECIAL DEPOSITS

States, Etc.	1	2	Deposits For the Benefit of All Policyholders		All Other Special Deposits	
	Type of Deposit	Purpose of Deposit	3 Book/Adjusted Carrying Value	4 Fair Value	5 Book/Adjusted Carrying Value	6 Fair Value
1. Alabama .....	AL					
2. Alaska .....	AK					
3. Arizona .....	AZ					
4. Arkansas .....	AR					
5. California .....	CA					
6. Colorado .....	CO					
7. Connecticut .....	CT					
8. Delaware .....	DE					
9. District of Columbia .....	DC					
10. Florida .....	FL					
11. Georgia .....	GA	B GA Admin Code Ch 120-2-18 .....			36,336	36,049
12. Hawaii .....	HI					
13. Idaho .....	ID					
14. Illinois .....	IL					
15. Indiana .....	IN					
16. Iowa .....	IA					
17. Kansas .....	KS					
18. Kentucky .....	KY					
19. Louisiana .....	LA					
20. Maine .....	ME					
21. Maryland .....	MD					
22. Massachusetts .....	MA					
23. Michigan .....	MI					
24. Minnesota .....	MN					
25. Mississippi .....	MS					
26. Missouri .....	MO	B MO Code 375.89.3 .....			673,074	667,484
27. Montana .....	MT					
28. Nebraska .....	NE					
29. Nevada .....	NV					
30. New Hampshire .....	NH					
31. New Jersey .....	NJ					
32. New Mexico .....	NM	B NM Annot Stat 59A-5-18 .....			216,272	214,627
33. New York .....	NY					
34. North Carolina .....	NC	B NC Gen Stat Ch 58-5-50 .....			404,547	396,770
35. North Dakota .....	ND					
36. Ohio .....	OH					
37. Oklahoma .....	OK					
38. Oregon .....	OR					
39. Pennsylvania .....	PA					
40. Rhode Island .....	RI					
41. South Carolina .....	SC					
42. South Dakota .....	SD					
43. Tennessee .....	TN					
44. Texas .....	TX	B TX Ins Code Art 1.10 par 17a .....	3,374,021	3,327,972		
45. Utah .....	UT					
46. Vermont .....	VT					
47. Virginia .....	VA	B VA Code Sec 38.2-1047 .....			103,818	102,996
48. Washington .....	WA					
49. West Virginia .....	WV					
50. Wisconsin .....	WI					
51. Wyoming .....	WY					
52. American Samoa .....	AS					
53. Guam .....	GU	C GU 22 GCA 15103 .....			50,110	50,110
54. Puerto Rico .....	PR					
55. U.S. Virgin Islands .....	VI					
56. Northern Mariana Islands .....	MP					
57. Canada .....	CAN					
58. Aggregate Alien and Other .....	OT	XXX XXX				
59. Subtotal	XXX	XXX	3,374,021	3,327,972	1,484,157	1,468,036
DETAILS OF WRITE-INS						
5801. ....						
5802. ....						
5803. ....						
5898. Summary of remaining write-ins for Line 58 from overflow page	XXX	XXX				
5899. Totals (Lines 5801 thru 5803 plus 5898)(Line 58 above)	XXX	XXX				