

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, 2024

☒ LIFE, ACCIDENT AND HEALTH

☐ FRATERNAL BENEFIT SOCIETIES

2024



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

ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2024  
OF THE CONDITION AND AFFAIRS OF THE

American National Life Insurance Company of Texas

NAIC Group Code04080408NAIC Company Code71773Employer's ID Number75-1016594

(Current)(Prior)

Organized under the Laws ofTexasState of Domicile or Port of EntryTX

Country of DomicileUnited States of America

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

Incorporated/Organized12/02/1954Commenced Business12/20/1954

Statutory Home OfficeOne Moody PlazaGalveston, TX, US 77550

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

Main Administrative OfficeOne Moody Plaza

(Street and Number)

Galveston, TX, US 77550409-763-4661

(City or Town, State, Country and Zip Code)(Area Code) (Telephone Number)

Mail AddressOne Moody PlazaGalveston, TX, US 77550

(Street and Number or P.O. Box)(City or Town, State, Country and Zip Code)

Primary Location of Books and RecordsOne Moody Plaza

(Street and Number)

Galveston, TX, US 77550409-766-6057

(City or Town, State, Country and Zip Code)(Area Code) (Telephone Number)

Internet Website Addresswww.americannational.com

Statutory Statement ContactDe'Shawna Charnelle Sherman409-766-6057

(Name)(Area Code) (Telephone Number)

FinancialStatementContact@AmericanNational.com409-766-6936

(E-mail Address)(FAX Number)

OFFICERS

Chairman of the Board, President & Chief Executive OfficerTimothy Allen WalshSenior Vice President, Chief Financial Officer & TreasurerBrody Jason Merrill

Vice President, Associate General Counsel & Corporate SecretarySean Anthony Monticello

OTHER

Bereket "Josh" Feyissa, Executive Vice President & Chief Operating OfficerJohn Frederick Simon #, Executive Vice President, Chief Life Administrative OfficerMichael Scott Marquis, Senior Vice President

Cecilia Guerrero Pardo, Senior Vice PresidentGarrett Kyle Williams, Senior Vice President

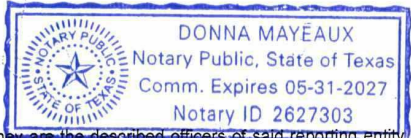
DIRECTORS OR TRUSTEES

Brody Jason MerrillCecilia Guerrero PardoJohn Frederick Simon

Timothy Allen WalshGarrett Kyle Williams

State ofTexasSS

County ofGalveston



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

Timothy A. WalshSean Anthony MonticelloBrody Jason Merrill

Chairman of the Board, President & Chief Executive OfficerVice President, Associate General Counsel & Corporate SecretarySenior Vice President, Chief Financial Officer & Treasurer

Subscribed and sworn to before me this11day ofFebruary 2025

Donna Mayeaux

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) .....	15,604,655		15,604,655	75,329,616
2. Stocks (Schedule D):				
2.1 Preferred stocks .....				
2.2 Common stocks .....	2,004,282		2,004,282	1,888,338
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 (\$ ..... 1,128,281 , Schedule E - Part 1), cash equivalents (\$ ..... 2,451,948 , Schedule E - Part 2) and short-term investments (\$ ..... , Schedule DA) .....	3,580,229		3,580,229	46,019,381
6. Contract loans (including \$ .....0 premium notes) .....				2,590,185
7. Derivatives (Schedule DB) .....				
8. Other invested assets (Schedule BA) .....				2,800,000
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) .....	21,189,166		21,189,166	128,627,520
13. Title plants less \$ ..... charged off (for Title insurers only) .....				
14. Investment income due and accrued .....	141,615		141,615	874,087
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection.....	(129,519)	252	(129,771)	(83,245)
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due (including \$ ..... earned but unbilled premiums) .....	1,454		1,454	831,007
15.3 Accrued retrospective premiums (\$ ..... ) and contracts subject to redetermination (\$ ..... ) .....				
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers .....	1,710,443		1,710,443	1,345,637
16.2 Funds held by or deposited with reinsured companies .....				396,986
16.3 Other amounts receivable under reinsurance contracts .....	2,262,526		2,262,526	6,194,458
17. Amounts receivable relating to uninsured plans .....				
18.1 Current federal and foreign income tax recoverable and interest thereon ....	1,395,806		1,395,806	2,726,968
18.2 Net deferred tax asset .....	3,068,591	1,418,322	1,650,269	1,720,192
19. Guaranty funds receivable or on deposit .....	260,188		260,188	250,716
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 .....	781,787		781,787	1,040,942
24. Health care (\$ ..... ) and other amounts receivable ....	4,623,799	4,623,799		
25. Aggregate write-ins for other-than-invested assets .....	212,958	20,655	192,303	1,459,566
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25) .....	35,518,814	6,063,028	29,455,786	145,384,834
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts .....				
28. Total (Lines 26 and 27)	35,518,814	6,063,028	29,455,786	145,384,834
DETAILS OF WRITE-INS				
1101. ....				
1102. ....				
1103. ....				
1198. Summary of remaining write-ins for Line 11 from overflow page .....				
1199. Totals (Lines 1101 through 1103 plus 1198)(Line 11 above)				
2501. Disallowed IMR .....	121,042		121,042	844,998
2502. Taxes other than FIT .....	71,261		71,261	614,568
2503. MGU Fee Income Receivable .....				
2598. Summary of remaining write-ins for Line 25 from overflow page .....	20,655	20,655		
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above)	212,958	20,655	192,303	1,459,566

LIABILITIES, SURPLUS AND OTHER FUNDS

	1	2
	Current Year	Prior Year
1. Aggregate reserve for life contracts \$ ..... 3,074,935 (Exh. 5, Line 9999999) less \$ ..... included in Line 6.3 (including \$ ..... Modco Reserve) .....	3,074,935	73,434,832
2. Aggregate reserve for accident and health contracts (including \$ ..... Modco Reserve) .....	171,143	220,162
3. Liability for deposit-type contracts (Exhibit 7, Line 14, Col. 1) (including \$ ..... Modco Reserve) .....	95,913	147,870
4. Contract claims:		
4.1 Life (Exhibit 8, Part 1, Line 4.4, Col. 1 less Col. 6) .....	1,652,247	651,050
4.2 Accident and health (Exhibit 8, Part 1, Line 4.4, Col. 6) .....	861,224	853,804
5. Policyholders' dividends/refunds to members \$ ..... 0 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 \$ ..... 3,572 accident and health premiums (Exhibit 1, Part 1, Col. 1, sum of lines 4 and 14) .....	6,400	
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 \$ ..... 0 ceded .....		
9.4 Interest maintenance reserve (IMR, Line 6) .....		
10. Commissions to agents due or accrued-life and annuity contracts \$ ..... 1,162 accident and health \$ ..... and deposit-type contract funds \$ ..... .....	1,162	1,188,901
11. Commissions and expense allowances payable on reinsurance assumed .....	472,385	5,009,753
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) .....	5,420	
15.1 Current federal and foreign income taxes, including \$ ..... 0 on realized capital gains (losses) .....		
15.2 Net deferred tax liability .....		
16. Unearned investment income .....	31	41
17. Amounts withheld or retained by reporting entity as agent or trustee .....	271,251	1,257,855
18. Amounts held for agents' account, including \$ ..... 4,715,777 agents' credit balances .....	4,715,777	4,759,773
19. Remittances and items not allocated .....	168,280	1,774,377
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) .....	487,926	865,784
24.02 Reinsurance in unauthorized and certified (\$ ..... ) companies .....		
24.03 Funds held under reinsurance treaties with unauthorized and certified (\$ ..... ) reinsurers .....		
24.04 Payable to parent, subsidiaries and affiliates .....	219,896	882,922
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 .....		610,991
24.10 Payable for securities lending .....		
24.11 Capital notes \$ ..... and interest thereon \$ ..... .....		
25. Aggregate write-ins for liabilities .....	214,687	113,260
26. Total liabilities excluding Separate Accounts business (Lines 1 to 25) .....	12,418,677	91,771,375
27. From Separate Accounts Statement .....		
28. Total liabilities (Lines 26 and 27) .....	12,418,677	91,771,375
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) .....	13,916,067	41,152,500
34. Aggregate write-ins for special surplus funds .....	121,042	844,998
35. Unassigned funds (surplus) .....		8,615,961
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) .....	14,037,109	50,613,459
38. Totals of Lines 29, 30 and 37 (Page 4, Line 55) .....	17,037,109	53,613,459
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3) .....	29,455,786	145,384,834
DETAILS OF WRITE-INS		
2501. Pending escheat items .....	214,687	113,260
2502. ....		
2503. ....		
2598. Summary of remaining write-ins for Line 25 from overflow page .....		
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above) .....	214,687	113,260
3101. ....		
3102. ....		
3103. ....		
3198. Summary of remaining write-ins for Line 31 from overflow page .....		
3199. Totals (Lines 3101 through 3103 plus 3198)(Line 31 above) .....		
3401. Admitted IMR Adjustment .....	121,042	844,998
3402. ....		
3403. ....		
3498. Summary of remaining write-ins for Line 34 from overflow page .....		
3499. Totals (Lines 3401 through 3403 plus 3498)(Line 34 above) .....	121,042	844,998

SUMMARY OF OPERATIONS

	1 Current Year	2 Prior Year
1. Premiums and annuity considerations for life and accident and health contracts .....	(39,708,523)	12,879,898
2. Considerations for supplementary contracts with life contingencies .....		
3. Net investment income (Exhibit of Net Investment Income, Line 17) .....	6,786,701	3,148,982
4. Amortization of Interest Maintenance Reserve (IMR, Line 5) .....	(65,708)	(21,654)
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) .....	22,600,700	39,796,255
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 .....	15,663	10,917,740
9. Total (Lines 1 to 8.3) .....	(10,371,167)	66,721,221
10. Death benefits .....	3,141,683	3,635,121
11. Matured endowments (excluding guaranteed annual pure endowments) .....	10,209	21,529
12. Annuity benefits (Exhibit 8, Part 2, Line 6.4, Cols. 4 + 5 minus Analysis of Operations Summary, Line 18, Col. 1) .....	21,501	5,532
13. Disability benefits and benefits under accident and health contracts .....	2,136,096	5,665,186
14. Coupons, guaranteed annual pure endowments and similar benefits .....		
15. Surrender benefits and withdrawals for life contracts .....	1,160,585	1,575,139
16. Group conversions .....		
17. Interest and adjustments on contract or deposit-type contract funds .....	42,281	9,390
18. Payments on supplementary contracts with life contingencies .....	751	7,861
19. Increase in aggregate reserves for life and accident and health contracts .....	(70,408,916)	(2,171,423)
20. Totals (Lines 10 to 19) .....	(63,895,810)	8,748,335
21. Commissions on premiums, annuity considerations, and deposit-type contract funds (direct business only) (Exhibit 1, Part 2, Line 31, Col. 1) .....	2,625,706	10,707,447
22. Commissions and expense allowances on reinsurance assumed (Exhibit 1, Part 2, Line 26.2, Col. 1) .....	18,517,523	30,328,850
23. General insurance expenses and fraternal expenses (Exhibit 2, Line 10, Columns 1, 2, 3, 4 and 6) .....	3,177,141	5,302,430
24. Insurance taxes, licenses and fees, excluding federal income taxes (Exhibit 3, Line 7, Cols. 1 + 2 + 3 + 5) .....	(1,304,026)	985,286
25. Increase in loading on deferred and uncollected premiums .....	(29,578)	(278,971)
26. Net transfers to or (from) Separate Accounts net of reinsurance .....		
27. Aggregate write-ins for deductions .....	3,338,692	3,016
28. Totals (Lines 20 to 27) .....	(37,570,352)	55,796,393
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28) .....	27,199,185	10,924,828
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) .....	27,199,185	10,924,828
32. Federal and foreign income taxes incurred (excluding tax on capital gains) .....	4,715,825	3,125,890
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) .....	22,483,360	7,798,938
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$ ..... (136,203) (excluding taxes of \$ ..... (926,718) transferred to the IMR) .....	136,620	(15,851)
35. Net income (Line 33 plus Line 34) .....	22,619,980	7,783,087
CAPITAL AND SURPLUS ACCOUNT		
36. Capital and surplus, December 31, prior year (Page 3, Line 38, Col. 2) .....	53,613,459	39,572,415
37. Net income (Line 35) .....	22,619,980	7,783,087
38. Change in net unrealized capital gains (losses) less capital gains tax of \$ ..... 14,253 .....	310,273	
39. Change in net unrealized foreign exchange capital gain (loss) .....		
40. Change in net deferred income tax .....	(4,806,822)	6,914,278
41. Change in nonadmitted assets .....	4,823,606	(4,930,923)
42. Change in liability for reinsurance in unauthorized and certified companies .....		809,056
43. Change in reserve on account of change in valuation basis (increase) or decrease .....		
44. Change in asset valuation reserve .....	377,858	(241,920)
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 .....	(27,236,433)	
51.2 Transferred to capital (Stock Dividend) .....		
51.3 Transferred from capital .....		
51.4 Change in surplus as a result of reinsurance .....	12,811,331	2,719,503
52. Dividends to stockholders .....	(45,463,567)	
53. Aggregate write-ins for gains and losses in surplus .....	(12,576)	987,963
54. Net change in capital and surplus for the year (Lines 37 through 53) .....	(36,576,350)	14,041,044
55. Capital and surplus, December 31, current year (Lines 36 + 54) (Page 3, Line 38) .....	17,037,109	53,613,459
DETAILS OF WRITE-INS		
08.301. Miscellaneous Income .....	14,650	42,330
08.302. Group Reinsurance Fee Income .....	1,013	10,875,410
08.303. ....		
08.398. Summary of remaining write-ins for Line 8.3 from overflow page .....		
08.399. Totals (Lines 08.301 through 08.303 plus 08.398)(Line 8.3 above) .....	15,663	10,917,740
2701. Life Reinsurance Expenses .....	3,336,082	
2702. Fines and Penalties to Regulatory Authorities .....	2,610	3,016
2703. ....		
2798. Summary of remaining write-ins for Line 27 from overflow page .....		
2799. Totals (Lines 2701 through 2703 plus 2798)(Line 27 above) .....	3,338,692	3,016
5301. Change in deferred tax on non-admitted items .....	(12,576)	987,963
5302. ....		
5303. ....		
5398. Summary of remaining write-ins for Line 53 from overflow page .....		
5399. Totals (Lines 5301 through 5303 plus 5398)(Line 53 above) .....	(12,576)	987,963

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE AMERICAN NATIONAL LIFE INSURANCE COMPANY OF TEXAS

CASH FLOW

	1	2
	Current Year	Prior Year
Cash from Operations		
1. Premiums collected net of reinsurance .....	(40,532,880)	13,611,032
2. Net investment income .....	7,730,921	3,685,112
3. Miscellaneous income .....	23,013,349	52,032,861
4. Total (Lines 1 through 3) .....	(9,788,610)	69,329,005
5. Benefit and loss related payments .....	5,869,295	17,632,483
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts .....		
7. Commissions, expenses paid and aggregate write-ins for deductions .....	23,080,019	48,253,255
8. Dividends paid to policyholders .....		
9. Federal and foreign income taxes paid (recovered) net of \$ ..... tax on capital gains (losses) .....	2,309,167	8,302,327
10. Total (Lines 5 through 9) .....	31,258,481	74,188,065
11. Net cash from operations (Line 4 minus Line 10) .....	(41,047,091)	(4,859,060)
Cash from Investments		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds .....	55,377,639	19,658,481
12.2 Stocks .....		47,348
12.3 Mortgage loans .....		
12.4 Real estate .....		
12.5 Other invested assets .....	7,890,000	4,450,000
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments .....	417	(16,471)
12.7 Miscellaneous proceeds .....		
12.8 Total investment proceeds (Lines 12.1 to 12.7) .....	63,268,056	24,139,358
13. Cost of investments acquired (long-term only):		
13.1 Bonds .....	198,609	3,053,810
13.2 Stocks .....	48,059	1,935,687
13.3 Mortgage loans .....		
13.4 Real estate .....		
13.5 Other invested assets .....	5,168,780	7,250,000
13.6 Miscellaneous applications .....	610,991	5,383,386
13.7 Total investments acquired (Lines 13.1 to 13.6) .....	6,026,439	17,622,883
14. Net increase/(decrease) in contract loans and premium notes .....	(2,590,185)	9,082
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14) .....	59,831,802	6,507,393
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 .....	(27,236,433)	
16.3 Borrowed funds .....		
16.4 Net deposits on deposit-type contracts and other insurance liabilities .....	(94,238)	(91,075)
16.5 Dividends to stockholders .....	45,463,567	
16.6 Other cash provided (applied) .....	11,570,375	7,302,654
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6) .....	(61,223,863)	7,211,579
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) .....	(42,439,152)	8,859,912
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year .....	46,019,381	37,159,469
19.2 End of year (Line 18 plus Line 19.1) .....	3,580,229	46,019,381
Note: Supplemental disclosures of cash flow information for non-cash transactions:		
20.0001. Life reinsurance expenses .....	3,336,082	

ANNUAL STATEMENT FOR THE YEAR 2024 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 .....	(39,708,521)	(43,463,841)	9,184	5,281		3,740,855			
2. Considerations for supplementary contracts with life contingencies .....		XXX	XXX			XXX	XXX		XXX
3. Net investment income .....	6,786,702	5,663,621		296,964		826,117			
4. Amortization of Interest Maintenance Reserve (IMR) .....	(65,709)	(27,534)		(32,343)		(5,832)			
5. Separate Accounts net gain from operations excluding unrealized gains or losses .....							XXX		
6. Commissions and expense allowances on reinsurance ceded .....	22,600,700	1,547,845				21,052,855	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 .....	15,663	294				15,369			
9. Totals (Lines 1 to 8.3) .....	(10,371,165)	(36,279,615)	9,184	269,902		25,629,364			
10. Death benefits .....	3,141,684	3,136,675	5,009			XXX	XXX		
11. Matured endowments (excluding guaranteed annual pure endowments) .....	10,209	10,209				XXX	XXX		
12. Annuity benefits .....	21,501	XXX	XXX	21,501		XXX	XXX		XXX
13. Disability benefits and benefits under accident and health contracts .....	2,136,096	23,115				2,112,981	XXX		
14. Coupons, guaranteed annual pure endowments and similar benefits .....							XXX		
15. Surrender benefits and withdrawals for life contracts .....	1,160,585	1,035,690		124,895		XXX	XXX		
16. Group conversions .....							XXX		
17. Interest and adjustments on contract or deposit-type contract funds .....	42,281	38,626		3,655			XXX		
18. Payments on supplementary contracts with life contingencies .....	751	751				XXX	XXX		
19. Increase in aggregate reserves for life and accident and health contracts .....	(70,408,917)	(70,320,843)	(34)	(39,083)		(48,957)	XXX		
20. Totals (Lines 10 to 19) .....	(63,895,810)	(66,075,777)	4,975	110,968		2,064,024	XXX		
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only) .....	2,625,707	125,048	1,427			2,499,232			XXX
22. Commissions and expense allowances on reinsurance assumed .....	18,517,523					18,517,523	XXX		
23. General insurance expenses and fraternal expenses .....	3,177,142	647,726	2,186	40,948		2,486,282			
24. Insurance taxes, licenses and fees, excluding federal income taxes .....	(1,304,028)	365,634	1,048	1,440		(1,672,150)			
25. Increase in loading on deferred and uncollected premiums .....	(29,578)	(29,578)					XXX		
26. Net transfers to or (from) Separate Accounts net of reinsurance .....							XXX		
27. Aggregate write-ins for deductions .....	3,338,693	3,336,919	1	20		1,753			
28. Totals (Lines 20 to 27) .....	(37,570,351)	(61,630,028)	9,637	153,376		23,896,664			
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28) .....	27,199,186	25,350,413	(453)	116,526		1,732,700			
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) .....	27,199,186	25,350,413	(453)	116,526		1,732,700			
32. Federal income taxes incurred (excluding tax on capital gains) .....	4,715,825	4,406,894	(76)	19,472		289,535			
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) .....	22,483,361	20,943,519	(377)	97,054		1,443,165			
34. Policies/certificates in force end of year .....	3,492			77		3,415	XXX		
DETAILS OF WRITE-INS									
08.301. Miscellaneous Income .....	14,650	294				14,356			
08.302. Group Reinsurance Fee Income .....	1,013					1,013			
08.303. ....									
08.398. Summary of remaining write-ins for Line 8.3 from overflow page .....									
08.399. Totals (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above) .....	15,663	294				15,369			
2701. Life Reinsurance Expense .....	3,336,083	3,336,083							
2702. Fine and Penalties to Regulatory Authorities .....	2,610	836	1	20		1,753			
2703. ....									
2798. Summary of remaining write-ins for Line 27 from overflow page .....									
2799. Totals (Lines 2701 through 2703 plus 2798) (Line 27 above) .....	3,338,693	3,336,919	1	20		1,753			

ANNUAL STATEMENT FOR THE YEAR 2024 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) .....	(43,463,841)		(1,343,714)	(2,266,690)		(39,844,187)	(9,250)					
2. Considerations for supplementary contracts with life contingencies .....	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX
3. Net investment income .....	5,663,621		1,806,064	(14,779)		3,867,363	4,973					
4. Amortization of Interest Maintenance Reserve (IMR) .....	(27,534)		(3,413)			(24,121)						
5. Separate Accounts net gain from operations excluding unrealized gains or losses .....												
6. Commissions and expense allowances on reinsurance ceded .....	1,547,845		288,269	359,928		899,648						
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 .....	294		294									
9. Totals (Lines 1 to 8.3) .....	(36,279,615)		747,500	(1,921,541)		(35,101,297)	(4,277)					
10. Death benefits .....	3,136,675		504,589	549,715		2,082,371						
11. Matured endowments (excluding guaranteed annual pure endowments) .....	10,209		4,010			6,199						
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 .....	23,115		21,469	143		1,503						
14. Coupons, guaranteed annual pure endowments and similar benefits .....												
15. Surrender benefits and withdrawals for life contracts .....	1,035,690		21,915			1,013,546	229					
16. Group conversions .....												
17. Interest and adjustments on contract or deposit-type contract funds .....	38,626		14,910	3,199		20,517						
18. Payments on supplementary contracts with life contingencies .....	751		751									
19. Increase in aggregate reserves for life and accident and health contracts ...	(70,320,843)		(2,321,610)	(3,605,771)		(64,021,931)	(371,531)					
20. Totals (Lines 10 to 19) .....	(66,075,777)		(1,753,966)	(3,052,714)		(60,897,795)	(371,302)					
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only) .....	125,048		120,296	1,882		11	2,859					XXX
22. Commissions and expense allowances on reinsurance assumed .....												
23. General insurance expenses .....	647,726		122,832	22,374		501,339	1,181					
24. Insurance taxes, licenses and fees, excluding federal income taxes .....	365,634		118,831	35,781		206,581	4,441					
25. Increase in loading on deferred and uncollected premiums .....	(29,578)		(221,259)	191,681								
26. Net transfers to or (from) Separate Accounts net of reinsurance .....												
27. Aggregate write-ins for deductions .....	3,336,918		452,426	708,266		2,176,224	2					
28. Totals (Lines 20 to 27) .....	(61,630,029)		(1,160,840)	(2,092,730)		(58,013,640)	(362,819)					
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28) .....	25,350,414		1,908,340	171,189		22,912,343	358,542					
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) .....	25,350,414		1,908,340	171,189		22,912,343	358,542					
32. Federal income taxes incurred (excluding tax on capital gains) .....	4,406,894		318,884	28,606		3,999,492	59,912					
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) .....	20,943,520		1,589,456	142,583		18,912,851	298,630					
34. Policies/certificates in force end of year .....												
DETAILS OF WRITE-INS												
08.301. Miscellaneous Income .....	294		294									
08.302. ....												
08.303. ....												
08.398. Summary of remaining write-ins for Line 8.3 from overflow page .....												
08.399. Totals (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above) .....	294		294									
2701. Life Reinsurance Expense .....	3,336,082		452,371	708,251		2,175,460						
2702. Fine and Penalties to Regulatory Authorities .....	836		55	15		764	2					
2703. ....												
2798. Summary of remaining write-ins for Line 27 from overflow page .....												
2799. Totals (Lines 2701 through 2703 plus 2798) (Line 27 above) .....	3,336,918		452,426	708,266		2,176,224	2					

(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 2024 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 (b) .....	9,184	9,184							
2. Considerations for supplementary contracts with life contingencies .....	XXX	XXX	XXX	XXX	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) .....	9,184	9,184							
10. Death benefits .....	5,009	5,009							
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 .....	(34)	(34)							
20. Totals (Lines 10 to 19) .....	4,975	4,975							
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only) .....	1,427	1,427							XXX
22. Commissions and expense allowances on reinsurance assumed .....									
23. General insurance expenses .....	2,186	2,186							
24. Insurance taxes, licenses and fees, excluding federal income taxes .....	1,048	1,048							
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) .....	9,637	9,637							
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28) .....	(453)	(453)							
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) .....	(453)	(453)							
32. Federal income taxes incurred (excluding tax on capital gains) .....	(76)	(76)							
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) .....	(377)	(377)							
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 through 08.303 plus 08.398) (Line 8.3 above)									
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 through 2703 plus 2798) (Line 27 above)	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 2024 OF THE AMERICAN NATIONAL LIFE INSURANCE COMPANY OF TEXAS  
ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - INDIVIDUAL ANNUITIES (a)

	1  Total	Deferred				6  Life Contingent Payout (Immediate and Annuityizations)	7  Other Annuities
		2  Fixed Annuities	3  Indexed Annuities	4  Variable Annuities with Guarantees	5  Variable Annuities Without Guarantees		
1. Premiums for individual annuity contracts .....	5,281	5,281					
2. Considerations for supplementary contracts with life contingencies .....		XXX	XXX	XXX	XXX		XXX
3. Net investment income .....	296,964	291,436				5,528	
4. Amortization of Interest Maintenance Reserve (IMR) .....	(32,343)	(32,343)					
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) .....	269,902	264,374				5,528	
10. Death benefits .....							
11. Matured endowments (excluding guaranteed annual pure endowments) .....							
12. Annuity benefits .....	21,501	15,388				6,113	
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 .....	124,895	106,390				18,505	
16. Group conversions .....							
17. Interest and adjustments on contract or deposit-type contract funds .....	3,655					55,712	(52,057)
18. Payments on supplementary contracts with life contingencies .....							
19. Increase in aggregate reserves for life and accident and health contracts .....	(39,083)	(33,981)				(5,102)	
20. Totals (Lines 10 to 19) .....	110,968	87,797				75,228	(52,057)
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 .....	40,948	40,269				271	408
24. Insurance taxes, licenses and fees, excluding federal income taxes .....	1,440	1,430				4	6
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 .....	20	20					
28. Totals (Lines 20 to 27) .....	153,376	129,516				75,503	(51,643)
29. Net gain from operations before dividends to policyholders, refunds to members and federal income taxes (Line 9 minus Line 28) .....	116,526	134,858				(69,975)	51,643
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) .....	116,526	134,858				(69,975)	51,643
32. Federal income taxes incurred (excluding tax on capital gains) .....	19,472	22,535				(11,693)	8,630
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) .....	97,054	112,323				(58,282)	43,013
34. Policies/certificates in force end of year .....	77	64				6	7
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 through 08.303 plus 08.398) (Line 8.3 above) .....							
2701. Fine and Penalties to Regulatory Authorities .....	20	20					
2702. ....							
2703. ....							
2798. Summary of remaining write-ins for Line 27 from overflow page .....							
2799. Totals (Lines 2701 through 2703 plus 2798) (Line 27 above) .....	20	20					

(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 2024 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 through 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 through 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 2024 OF THE AMERICAN NATIONAL LIFE INSURANCE COMPANY OF TEXAS  
ANALYSIS OF OPERATIONS BY LINES OF BUSINESS - ACCIDENT AND HEALTH (a)

	1	Comprehensive (Hospital & Medical)		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 .....	3,740,855	3,775,645		(74,945)									40,155
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 .....	826,117	405,738		418,257									2,122
4. Amortization of Interest Maintenance Reserve (IMR) .....	(5,832)	(1,668)		(3,827)									(337)
5. Separate Accounts net gain from operations excluding unrealized gains or losses .....													
6. Commissions and expense allowances on reinsurance ceded .....	21,052,855			581,224									20,471,631
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 .....	15,369	483		13,873									1,013
9. Totals (Lines 1 to 8.3) .....	25,629,364	4,180,198		934,582									20,514,584
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 .....	2,112,981	2,097,649		(7,527)									22,859
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 .....													
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 .....	(48,957)	(48,419)											(538)
20. Totals (Lines 10 to 19) .....	2,064,024	2,049,230		(7,527)									22,321
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only) .....	2,499,232	149,400		390,382									1,959,450
22. Commissions and expense allowances on reinsurance assumed .....	18,517,523												18,517,523
23. General insurance expenses .....	2,486,282	886,012		1,475,586		103							124,581
24. Insurance taxes, licenses and fees, excluding federal income taxes .....	(1,672,150)	412,890		(2,085,398)		358							
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 .....	1,752	908		833									11
28. Totals (Lines 20 to 27) .....	23,896,663	3,498,440		(226,124)		461							20,623,886
29. Net gain from operations before dividends to policyholders, and refunds to members and federal income taxes (Line 9 minus Line 28) .....	1,732,701	681,758		1,160,706		(461)							(109,302)
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) .....	1,732,701	681,758		1,160,706		(461)							(109,302)
32. Federal income taxes incurred (excluding tax on capital gains) .....	289,535	113,922		193,954		(77)							(18,264)
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) .....	1,443,166	567,836		966,752		(384)							(91,038)
34. Policies/certificates in force end of year .....	3,415	304		3,048									63
DETAILS OF WRITE-INS													
08.301. Miscellaneous Income .....	14,356	483		13,873									
08.302. Group Reinsurance Fee Income .....	1,013												1,013
08.303. ....													
08.398. Summary of remaining write-ins for Line 8.3 from overflow page .....													
08.399. Totals (Lines 08.301 through 08.303 plus 08.398) (Line 8.3 above) .....	15,369	483		13,873									1,013
2701. Fine and Penalties to Regulatory Authorities .....	1,752	908		833									11
2702. ....													
2703. ....													
2798. Summary of remaining write-ins for Line 27 from overflow page .....													
2799. Totals (Lines 2701 through 2703 plus 2798) (Line 27 above) .....	1,752	908		833									11

(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 2024 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
Involving Life or Disability Contingencies (Reserves) (Net of Reinsurance Ceded)												
1. Reserve December 31 of prior year .....	70,285,122		2,285,891	3,605,771		64,021,930	371,530					
2. Tabular net premiums or considerations .....	3,256,726		500,658	424,388		2,241,379	90,300					
3. Present value of disability claims incurred .....												
4. Tabular interest .....	1,437,752		38,259	63,006		1,330,056	6,430					
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) .....	(69,658,227)		(2,436,910)	(3,597,887)		(63,185,763)	(437,667)					
8. Totals (Lines 1 to 7) .....	5,321,373		387,899	495,278		4,407,603	30,593					
9. Tabular cost .....	3,462,523		247,731	270,650		2,918,717	25,425					
10. Reserves released by death .....	966,587		54,807	19,557		892,223						
11. Reserves released by other terminations (net) .....	865,763		60,363	205,071		595,160	5,169					
12. Annuity, supplementary contract and disability payments involving life contingencies .....	1,503					1,503						
13. Net transfers to or (from) Separate Accounts .....												
14. Total Deductions (Lines 9 to 13) .....	5,296,375		362,901	495,278		4,407,603	30,593					
15. Reserve December 31 of current year	24,998		24,998									
Cash Surrender Value and Policy Loans												
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 2024 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	Universal Life	Variable Life	Variable Universal Life	Credit Life <sup>(b)</sup>	Other Group Life	YRT Mortality Risk Only
Involving Life or Disability Contingencies (Reserves) (Net of Reinsurance Ceded)									
1. Reserve December 31 of prior year .....	2,975	2,975							
2. Tabular net premiums or considerations .....	802	802							
3. Present value of disability claims incurred .....									
4. Tabular interest .....	136	136							
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) .....	3,913	3,913							
9. Tabular cost .....	911	911							
10. Reserves released by death .....									
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) .....	911	911							
15. Reserve December 31 of current year .....	3,002	3,002							
Cash Surrender Value and Policy Loans									
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 2024 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		
Involving Life or Disability Contingencies (Reserves) (Net of Reinsurance Ceded)							
1. Reserve December 31 of prior year .....	3,146,736	2,988,826				157,910	
2. Tabular net premiums or considerations .....	5,281	5,281					
3. Present value of disability claims incurred .....	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX	.XXX
4. Tabular interest .....	107,760	101,022				6,739	
5. Tabular less actual reserve released .....	(65,694)					(65,694)	
6. Increase in reserve on account of change in valuation basis .....							
7. Other increases (net) .....							
8. Totals (Lines 1 to 7) .....	3,194,083	3,095,128				98,955	
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 .....	147,147	140,283				6,864	
13. Net transfers to or (from) Separate Accounts .....							
14. Total Deductions (Lines 9 to 13) .....	147,147	140,283				6,864	
15. Reserve December 31 of current year	3,046,936	2,954,845				92,091	
Cash Surrender Value and Policy Loans							
16. CSV Ending balance December 31, current year .....	2,514,501	2,514,501					
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 2024 OF THE AMERICAN NATIONAL LIFE INSURANCE COMPANY OF TEXAS  
ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR - GROUP ANNUITIES <sup>(a)</sup>  
(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		
Involving Life or Disability Contingencies (Reserves) (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							
Cash Surrender Value and Policy Loans							
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 2024 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) ..... 149,821	..... 110,045
1.1	Bonds exempt from U.S. tax .....	(a) .....	.....
1.2	Other bonds (unaffiliated) .....	(a) ..... 2,244,423	..... 1,863,081
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 .....	..... 65,071	..... 65,071
3.	Mortgage loans .....	(c) .....	.....
4.	Real estate .....	(d) .....	.....
5	Contract loans .....	..... 102,096	..... 102,096
6	Cash, cash equivalents and short-term investments .....	(e) ..... 2,800,866	..... 4,559,560
7	Derivative instruments .....	(f) .....	.....
8.	Other invested assets .....	..... 189,526	..... 135,030
9.	Aggregate write-ins for investment income .....	.....	.....
10.	Total gross investment income .....	5,551,803	6,834,883
11.	Investment expenses .....		(g) ..... 47,135
12.	Investment taxes, licenses and fees, excluding federal income taxes .....		(g) ..... 1,047
13.	Interest expense .....		(h) .....
14.	Depreciation on real estate and other invested assets .....		(i) .....
15.	Aggregate write-ins for deductions from investment income .....		.....
16.	Total deductions (Lines 11 through 15) .....		..... 48,182
17.	Net investment income (Line 10 minus Line 16)		6,786,701
DETAILS OF WRITE-INS			
0901.	.....		
0902.	.....		
0903.	.....		
0998.	Summary of remaining write-ins for Line 9 from overflow page .....		
0999.	Totals (Lines 0901 through 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 through 1503 plus 1598) (Line 15, above)		

- (a) Includes \$ .....33,295 accrual of discount less \$ .....206,288 amortization of premium and less \$ .....439 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 \$ ..... 1,985,224 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) .....	..... (4,372,926)	.....	..... (4,372,926)	.....	.....
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 .....	.....	.....	.....	..... 67,871	.....
3.	Mortgage loans .....	.....	.....	.....	.....	.....
4.	Real estate .....	.....	.....	.....	.....	.....
5.	Contract loans .....	.....	.....	.....	.....	.....
6.	Cash, cash equivalents and short-term investments .....	..... 417	.....	..... 417	.....	.....
7.	Derivative instruments .....	.....	.....	.....	.....	.....
8.	Other invested assets .....	..... (40,015)	.....	..... (40,015)	.....	.....
9.	Aggregate write-ins for capital gains (losses) .....	.....	.....	.....	..... 256,655	.....
10.	Total capital gains (losses)	(4,412,524)	.....	(4,412,524)	324,526	.....
DETAILS OF WRITE-INS						
0901.	Miscellaneous investment gain .....	.....	.....	.....	..... 256,655	.....
0902.	.....	.....	.....	.....	.....	.....
0903.	.....	.....	.....	.....	.....	.....
0998.	Summary of remaining write-ins for Line 9 from overflow page .....	.....	.....	.....	.....	.....
0999.	Totals (Lines 0901 through 0903 plus 0998) (Line 9, above)	.....	.....	.....	256,655	.....

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE AMERICAN NATIONAL LIFE INSURANCE COMPANY OF TEXAS  
EXHIBIT - 1 PART 1 - PREMIUMS AND ANNUITY CONSIDERATIONS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS

	1	2	3	4	5	6	7	8
	Total	Individual Life	Group Life	Individual Annuities	Group Annuities	Accident & Health	Fraternal	Other Lines of Business
FIRST YEAR (other than single)								
1. Uncollected .....	(73,357)					(73,357)		
2. Deferred and accrued .....								
3. Deferred , accrued and uncollected:								
3.1 Direct .....								
3.2 Reinsurance assumed .....	1,967,844					1,967,844		
3.3 Reinsurance ceded .....	2,041,201					2,041,201		
3.4 Net (Line 1 + Line 2) .....	(73,357)					(73,357)		
4. Advance .....								
5. Line 3.4 - Line 4 .....	(73,357)					(73,357)		
6. Collected during year:								
6.1 Direct .....	8,951,018	754				8,950,264		
6.2 Reinsurance assumed .....	92,334,179					92,334,179		
6.3 Reinsurance ceded .....	145,361,722	44,077,279				101,284,443		
6.4 Net .....	(44,076,525)	(44,076,525)						
7. Line 5 + Line 6.4 .....	(44,149,882)	(44,076,525)				(73,357)		
8. Prior year (uncollected + deferred and accrued - advance) .....	702,574					702,574		
9. First year premiums and considerations:								
9.1 Direct .....	9,653,592	754				9,652,838		
9.2 Reinsurance assumed .....	67,868,267					67,868,267		
9.3 Reinsurance ceded .....	121,671,741	44,077,279				77,594,462		
9.4 Net (Line 7 - Line 8) .....	(44,149,882)	(44,076,525)				(73,357)		
SINGLE								
10. Single premiums and considerations:								
10.1 Direct .....								
10.2 Reinsurance assumed .....								
10.3 Reinsurance ceded .....								
10.4 Net .....								
RENEWAL								
11. Uncollected .....	(56,163)	(45,500)	39,082			(49,745)		
12. Deferred and accrued .....								
13. Deferred, accrued and uncollected:								
13.1 Direct .....	1,066,874	980,033				86,841		
13.2 Reinsurance assumed .....								
13.3 Reinsurance ceded .....	1,123,036	1,025,533	(39,082)			136,585		
13.4 Net (Line 11 + Line 12) .....	(56,162)	(45,500)	39,082			(49,744)		
14. Advance .....	6,400	2,828				3,572		
15. Line 13.4 - Line 14 .....	(62,562)	(48,328)	39,082			(53,316)		
16. Collected during year:								
16.1 Direct .....	18,924,922	3,515,072	9,184	5,281		15,395,385		
16.2 Reinsurance assumed .....								
16.3 Reinsurance ceded .....	13,626,013	2,029,676				11,596,337		
16.4 Net .....	5,298,909	1,485,396	9,184	5,281		3,799,048		
17. Line 15 + Line 16.4 .....	5,236,347	1,437,068	48,266	5,281		3,745,732		
18. Prior year (uncollected + deferred and accrued - advance) .....	653,750	722,810				(69,060)		
19. Renewal premiums and considerations:								
19.1 Direct .....	18,084,784	2,642,360	9,184	5,281		15,427,959		
19.2 Reinsurance assumed .....								
19.3 Reinsurance ceded .....	13,642,845	2,029,676				11,613,169		
19.4 Net (Line 17 - Line 18) .....	4,441,939	612,684	9,184	5,281		3,814,790		
TOTAL								
20. Total premiums and annuity considerations:								
20.1 Direct .....	27,738,376	2,643,114	9,184	5,281		25,080,797		
20.2 Reinsurance assumed .....	67,868,267					67,868,267		
20.3 Reinsurance ceded .....	135,314,586	46,106,955				89,207,631		
20.4 Net (Lines 9.4 + 10.4 + 19.4) .....	(39,707,943)	(43,463,841)	9,184	5,281		3,741,433		

ANNUAL STATEMENT FOR THE YEAR 2024 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)

	1	2	3	4	5	6	7	8
	Total	Individual Life	Group Life	Individual Annuities	Group Annuities	Accident & Health	Fraternal	Other Lines of Business
POLICYHOLDERS' DIVIDENDS, REFUNDS TO MEMBERS AND COUPONS APPLIED (included in Part 1)								
21. To pay renewal premiums .....								
22. All other .....								
REINSURANCE COMMISSIONS AND EXPENSE ALLOWANCES INCURRED								
23. First year (other than single):								
23.1 Reinsurance ceded .....	1,433,383	1,433,383						
23.2 Reinsurance assumed .....	18,517,523					18,517,523		
23.3 Net ceded less assumed .....	(17,084,140)	1,433,383				(18,517,523)		
24. Single:								
24.1 Reinsurance ceded .....								
24.2 Reinsurance assumed .....								
24.3 Net ceded less assumed .....								
25. Renewal:								
25.1 Reinsurance ceded .....	21,167,317	114,462				21,052,855		
25.2 Reinsurance assumed .....								
25.3 Net ceded less assumed .....	21,167,317	114,462				21,052,855		
26. Totals:								
26.1 Reinsurance ceded (Page 6, Line 6) .....	22,600,700	1,547,845				21,052,855		
26.2 Reinsurance assumed (Page 6, Line 22) .....	18,517,523					18,517,523		
26.3 Net ceded less assumed .....	4,083,177	1,547,845				2,535,332		
COMMISSIONS INCURRED (direct business only)								
27. First year (other than single) .....	1,955,613	1,505				1,954,108		
28. Single .....								
29. Renewal .....	670,093	123,543	1,427			545,123		
30. Deposit-type contract funds .....								
31. Totals (to agree with Page 6, Line 21)	2,625,706	125,048	1,427			2,499,231		

ANNUAL STATEMENT FOR THE YEAR 2024 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		Investment	Fraternal	Total
1.	Rent .....	77		1,365		8		1,450
2.	Salaries and wages .....	285,277	34,007	1,529,405		33,775		1,882,464
3.11	Contributions for benefit plans for employees .....	44,921		282,075		1,471		328,467
3.12	Contributions for benefit plans for agents .....							
3.21	Payments to employees under non-funded benefit plans .....	833		1,141				1,974
3.22	Payments to agents under non-funded benefit plans .....							
3.31	Other employee welfare .....	8,453		26,430		799		35,682
3.32	Other agent welfare .....							
4.1	Legal fees and expenses .....	5,580		21,708		32		27,320
4.2	Medical examination fees .....	2,670		2				2,672
4.3	Inspection report fees .....	10,391						10,391
4.4	Fees of public accountants and consulting actuaries .....	104,695		34,385		3,711		142,791
4.5	Expense of investigation and settlement of policy claims .....	1,317		48,459				49,776
5.1	Traveling expenses .....	1,916	19	3,696		279		5,910
5.2	Advertising .....	11						11
5.3	Postage, express, telegraph and telephone .....	43,464	501	57,573		6		101,544
5.4	Printing and stationery .....	3,317	75	20,581		14		23,987
5.5	Cost or depreciation of furniture and equipment ...	388		1,165		115		1,668
5.6	Rental of equipment .....	5,448		29,082				34,530
5.7	Cost or depreciation of EDP equipment and software .....	70,428		375,959				446,387
6.1	Books and periodicals .....	796	26	1,376		40		2,238
6.2	Bureau and association fees .....	4,904		4,044		10		8,958
6.3	Insurance, except on real estate .....	29		204				233
6.4	Miscellaneous losses .....	3,576		785				4,361
6.5	Collection and bank service charges .....	23,222		24,177				47,399
6.6	Sundry general expenses .....	2,340	925	33,775		1		37,041
6.7	Group service and administration fees .....		79,794	(390,300)		546		(309,960)
6.8	Reimbursements by uninsured plans .....							
7.1	Agency expense allowance .....							
7.2	Agents' balances charged off (less \$ \$ .....0 recovered) .....	14,439		(7,763)				6,676
7.3	Agency conferences other than local meetings ....	68		35				103
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 .....					187		187
9.2	Investment expenses not included elsewhere .....					5,908		5,908
9.3	Aggregate write-ins for expenses .....	52,299		271,576		233		324,108
10.	General expenses incurred .....	690,859	115,347	2,370,935		47,135	(b)	(a) .....3,224,276
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) .....	690,859	115,347	2,370,935		47,135		3,224,276
DETAILS OF WRITE-INS								
09.301.	Special Service Fees .....	52,299		271,576		233		324,108
09.302.	.....							
09.303.	.....							
09.398.	Summary of remaining write-ins for Line 9.3 from overflow page.....							
09.399.	Totals (Lines 09.301 through 09.303 plus 09.398) (Line 9.3 above) .....	52,299		271,576		233		324,108

(a) Includes management fees of \$ ..... (3,179,610) 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 .....	21,560	74,001				95,561
3.	State taxes on premiums .....	282,189	(2,037,499)				(1,755,310)
4.	Other state taxes, including \$ ..... 0						
	for employee benefits .....	44,126	161,068		37		205,231
5.	U.S. Social Security taxes .....	13,185	93,264		1,004		107,453
6.	All other taxes .....	7,064	37,016		6		44,086
7.	Taxes, licenses and fees incurred .....	368,124	(1,672,150)		1,047		(1,302,979)
8.	Taxes, licenses and fees unpaid Dec. 31, prior year .....						
9.	Taxes, licenses and fees unpaid Dec. 31, current year.....	1,176	4,244				5,420
10.	Taxes, licenses and fees paid during year (Lines 7 + 8 - 9) .....	366,948	(1,676,394)		1,047		(1,308,399)

EXHIBIT 4 - DIVIDENDS OR REFUNDS

		1 Life	2 Accident and Health
1. Applied to pay renewal premiums .....			
2. Applied to shorten the endowment or premium-paying period .....			
3. Applied to provide paid-up additions .....			
4. Applied to provide paid-up annuities .....			
5. Total Lines 1 through 4 .....			
6. Paid in cash .....			
7. Left on deposit .....			
8. Aggregate write-ins for dividend or refund options .....			
9. Total Lines 5 through 8 .....			
10. Amount due and unpaid .....			
11. Provision for dividends or refunds payable in the following calendar year .....			
12. Terminal dividends .....			
13. Provision for deferred dividend contracts .....			
14. Amount provisionally held for deferred dividend contracts not included in Line 13 .....			
15. Total Lines 10 through 14 .....			
16. Total from prior year .....			
17. Total dividends or refunds (Lines 9 + 15 - 16) .....			
DETAILS OF WRITE-INS			
0801. ....			
0802. ....			
0803. ....			
0898. Summary of remaining write-ins for Line 8 from overflow page .....			
0899. Totals (Lines 0801 through 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. 150% 2001CSO ANB 3.50% CRVM CNF (13 - 18) ....	319,802		319,802		
0100002. 1958CET ALB 3.00% CRVM CNF (83 - 83) .....	13,011		13,011		
0100003. 1958CET ALB 3.00% NLP CRF (04 - 04) .....	1,478		1,478		
0100004. 1958CET ALB 3.50% CRVM CNF (81 - 82) .....	8,436		8,436		
0100005. 1958CET ALB 3.50% CRVM CRF (80 - 80) .....	3,328		3,328		
0100006. 1958CET ALB 3.50% NLP CRF (73 - 76) .....	15,015		15,015		
0100007. 1958CET ALB 4.00% CRVM CNF (80 - 80) .....	1,324		1,324		
0100008. 1958CET ALB 4.00% NLP CRF (05 - 05) .....	162		162		
0100009. 1958CET ALB 4.50% CRVM CNF (81 - 86) .....	5,065		5,065		
0100010. 1958CET ALB 4.50% CRVM CRF (86 - 86) .....	1,979		1,979		
0100011. 1958CET ANB 3.00% CRVM CNF (82 - 83) .....	6,515		6,515		
0100012. 1958CET ANB 3.00% NLP CRF (79 - 80) .....	3,648		3,648		
0100013. 1958CSO ALB 3.00% CRVM CNF (78 - 84) .....	16,934		16,934		
0100014. 1958CSO ALB 3.00% NLP CNF (79 - 18) .....	3,467		3,467		
0100015. 1958CSO ALB 3.00% NLP CRF (79 - 03) .....	56,528		56,528		
0100016. 1958CSO ALB 3.50% CRVM CNF (73 - 86) .....	32,546		32,546		
0100017. 1958CSO ALB 3.50% CRVM CRF (80 - 82) .....	56,698		56,698		
0100018. 1958CSO ALB 3.50% NLP CNF (83 - 84) .....	1,232		1,232		
0100019. 1958CSO ALB 3.50% NLP CRF (73 - 75) .....	28,223		28,223		
0100020. 1958CSO ALB 4.00% NLP CNF (80 - 83) .....	7,051		7,051		
0100021. 1958CSO ALB 4.50% CRVM CNF (81 - 82) .....	62,302		62,302		
0100022. 1958CSO ALB 4.50% CRVM CRF (82 - 86) .....	54,828		54,828		
0100023. 1958CSO ALB 4.50% NLP CNF (83 - 83) .....	2,595		2,595		
0100024. 1958CSO ANB 3.00% CRVM CNF (82 - 93) .....	65,652		65,652		
0100025. 1958CSO ANB 3.00% NLP CNF (83 - 83) .....	8,392		8,392		
0100026. 1958CSO ANB 3.00% NLP CRF (78 - 80) .....	64,664		64,664		
0100027. 1958CSO ANB 4.00% CRVM CRF (76 - 83) .....	59,951		59,951		
0100028. 1980CSO ALB 4.50% CRVM CNF (95 - 95) .....	10,001		10,001		
0100029. 200% 2001CSO ALB 3.50% CRVM CNF (13 - 19) ....	190,086		190,086		
0100030. 200% 2001CSO ALB 4.00% CRVM CNF (12 - 12) .....	14,430		14,430		
0100031. 200% 2017CSO ALB 3.00% VM-20 NPR (21 - 23) ...	1,564,295		1,564,295		
0100032. 200% 2017CSO ALB 3.50% CRVM CNF (19 - 19) ....	81,214		81,214		
0100033. 200% 2017CSO ALB 3.50% VM-20 NPR (20 - 20) ...	211,888		211,888		
0100034. 2001CSO ANB 3.50% CRVM CNF (13 - 19) .....	3,439,495		3,439,495		
0100035. 1980CSO ALB 4.00% CRVM CNF (08 - 10) .....	3,342		340		3,002
0100036. 1980CSO ALB 4.50% CRVM CNF (95 - 02) .....	17,006		17,006		
0100037. 1980CSO ALB 5.00% CRVM CNF (91 - 94) .....	3,462		3,462		
0100038. 1980CSO ALB 5.50% CRVM CNF (91 - 92) .....	4,190		4,190		
0100039. 1980CSO 5.50% CRVM ALB CNF (88 - 92) .....	29,319,136		29,319,136		
0100040. 1980CSO 5.00% CRVM ALB CNF (93 - 94) .....	5,812,091		5,812,091		
0100041. 1980CSO 4.50% CRVM ALB CNF (95 - 01) .....	5,442,558		5,442,558		
0100042. 175% 1980CSO 5.50% CRVM ALB CNF (89 - 92) .....	79,196		79,196		
0100043. 150% 1980CSO 5.50% CRVM ALB CNF (89 - 92) ....	1,286,318		1,286,318		
0100044. 175% 1980CSO 5.00% CRVM ALB CNF (94 - 94) ....	16,264		16,264		
0100045. 175% 1980CSO 4.50% CRVM ALB CNF (97 - 97) .....	52,779		52,779		
0100046. 400% 1980CSO 4.50% CRVM ALB CNF (99 - 99) .....	9,093		9,093		
0100047. 200% 1980CSO 5.00% CRVM ALB CNF (93 - 94) ....	80,542		80,542		
0100048. 200% 1980CSO 5.50% CRVM ALB CNF (91 - 91) ....	143,071		143,071		
0100049. 150% 1980CSO 4.50% CRVM ALB CNF (95 - 98) ....	145,230		145,230		
0100050. 250% 1980CSO 4.50% CRVM ALB CNF (99 - 99) ....	25,303		25,303		
0100051. 125% 1980CSO 4.50% CRVM ALB CNF (97 - 97) .....	57,020		57,020		
0100052. 150% 1980CSO 5.00% CRVM ALB CNF (93 - 94) ....	310,829		310,829		
0100053. 200% 1980CSO 4.50% CRVM ALB CNF (97 - 97) ....	57,664		57,664		
0100054. 2001CSO 3.50% CRVM ANB CNF (17 - 18) .....	360,547		360,547		
0100055. 250% 2001CSO 3.50% CRVM ANB CNF (17 - 17) .....	6,340		6,340		
0100056. 150% 2001CSO 3.50% CRVM ANB CNF (18 - 18) ....	22,620		22,620		
0100057. 200% 2001CSO 3.50% CRVM ANB CNF (17 - 17) ....	4,430		4,430		
0100058. 2017CSO 4.50% CRVM ANB CNF (19 - 19) .....	8,338		8,338		
0100059. 225% 2017CSO 4.50% CRVM ANB CNF (19 - 19) ....	4,418		4,418		
0100060. UNEARNED PREMIUM .....	461,019		461,019		
0199997. Totals (Gross)	50,145,042		50,142,040		3,002
0199998. Reinsurance ceded	50,117,043		50,117,043		
0199999. Life Insurance: Totals (Net)	28,000		24,997		3,002
0200001. Account Value .....	2,954,845	XXX	2,954,845	XXX	
0200002. 83 IAM - 6.00% IMMEDIATE .....	28,080	XXX	28,080	XXX	
0200003. IAR 2012 - 2.75% IMMEDIATE .....	23,111	XXX	23,111	XXX	
0200004. IAR 2012 - 3.75% IMMEDIATE .....	34,077	XXX	34,077	XXX	
0299997. Totals (Gross)	3,040,114	XXX	3,040,114	XXX	
0299998. Reinsurance ceded		XXX		XXX	
0299999. Annuities: Totals (Net)	3,040,114	XXX	3,040,114	XXX	
0300001. A-2000 - 5.00% IMMEDIATE .....	4,229		4,229		
0300002. A-2000 - 8.00% IMMEDIATE .....	2,593		2,593		
0399997. Totals (Gross)	6,822		6,822		
0399998. Reinsurance ceded					
0399999. SCWLC: Totals (Net)	6,822		6,822		
0400001. 59 ADB 58CSO 3.50% .....	1,604		1,604		
0499997. Totals (Gross)	1,604		1,604		
0499998. Reinsurance ceded	1,604		1,604		
0499999. Accidental Death Benefits: Totals (Net)					
0500001. 52 DISA 58CSO 3.50% .....	240		240		
0599997. Totals (Gross)	240		240		
0599998. Reinsurance ceded	240		240		
0599999. Disability-Active Lives: Totals (Net)					
0600001. 52 DISA 3.00% .....	405,930		405,930		
0699997. Totals (Gross)	405,930		405,930		
0699998. Reinsurance ceded	405,930		405,930		
0699999. Disability-Disabled Lives: Totals (Net)					
0700001. FOR THE NON-DEDUCTION OF DEFERRED FRACTIONAL PREMIUMS OR THE RETURN OF PREMIUMS AT THE DEATH OF THE INSURED .....	675		675		

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
0700002. IPC RESERVE ON CURTATE BUSINESS .....	740		740		
0700003. 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 DOMICILE ....	50,860		50,860		
0799997. Totals (Gross)	52,275		52,275		
0799998. Reinsurance ceded	52,275		52,275		
0799999. Miscellaneous Reserves: Totals (Net)					
9999999. Totals (Net) - Page 3, Line 1	3,074,936		3,071,933		3,002

(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 \$ ..... .

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE AMERICAN NATIONAL LIFE INSURANCE COMPANY OF TEXAS

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.  
non participating .....

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.  
no issues .....

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 2024 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 .....	727,593	167,156		556,745									3,692
2. Additional contract reserves (b) .....	1,205,010			1,205,010									
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) .....	1,932,603	167,156		1,761,755									3,692
8. Reinsurance ceded .....	1,761,755			1,761,755									
9. Totals (Net)	170,848	167,156											3,692
<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)	170,848	167,156											3,692
18. TABULAR FUND INTEREST													
DETAILS OF WRITE-INS													
0601. ....													
0602. ....													
0603. ....													
0698. Summary of remaining write-ins for Line 6 from overflow page .....													
0699. TOTALS (Lines 0601 through 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 through 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 2024

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, for issues prior to 2019. For issues 2019 and later, policies are valued using the 2017 Commissioner's Standard Ordinary table and the minimum valuation interest applicable to a whole life insurance policy issued in the same year.

### **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 .....	147,870			147,870		
2. Deposits received during the year .....						
3. Investment earnings credited to the account .....	3,754			3,754		
4. Other net change in reserves .....						
5. Fees and other charges assessed .....						
6. Surrender charges .....						
7. Net surrender or withdrawal payments .....	55,712			55,712		
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) (a) .....	95,912			95,912		
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)	95,912			95,912		

(a) FHLB Funding Agreements:

1. Reported as GICs (captured in column 2) ..... \$ .....
2. Reported as Annuities Certain (captured in column 3) ..... \$ .....
3. Reported as Supplemental Contracts (captured in column 4) ..... \$ .....
4. Reported as Dividend Accumulations or Refunds (captured in column 5) ..... \$ .....
5. Reported as Premium or Other Deposit Funds (captured in column 6) ..... \$ .....
6. Total Reported as Deposit-Type Contracts (captured in column 1): (Sum of Lines 1 through 5) . \$ .....

ANNUAL STATEMENT FOR THE YEAR 2024 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	3	4	5	6	7	8
		Total	Individual Life	Group Life	Individual Annuities	Group Annuities	Accident & Health	Fraternal	Other Lines of Business
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) .....				
	2.2 Other .....								
	2.21 Direct .....	3,530,376	1,501,789				2,028,587		
	2.22 Reinsurance assumed .....								
	2.23 Reinsurance ceded .....	1,167,363					1,167,363		
	2.24 Net .....	2,363,013	(b) .....1,501,789	(b) .....	(b) .....		(b) .....861,224		
3.	Incurred but unreported:								
	3.1 Direct .....	150,458	150,458						
	3.2 Reinsurance assumed .....	25,437,369					25,437,369		
	3.3 Reinsurance ceded .....	25,437,369					25,437,369		
	3.4 Net .....	150,458	(b) .....150,458	(b) .....	(b) .....		(b) .....		
4.	TOTALS .....								
	4.1 Direct .....	3,680,834	1,652,247				2,028,587		
	4.2 Reinsurance assumed .....	25,437,369					25,437,369		
	4.3 Reinsurance ceded .....	26,604,732					26,604,732		
	4.4 Net .....	2,513,471	(a) .....1,652,247	(a) .....			861,224		

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

(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 Individual Life \$ .....406,170 Group Life \$ ..... , and Individual Annuities \$ ..... are included in Page 3, Line 1, (See Exhibit 5, Section on Disability Disabled Lives); and for Accident and Health \$ ..... are included in Page 3, Line 2 (See Exhibit 6, Claim Reserve).

ANNUAL STATEMENT FOR THE YEAR 2024 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	2	3	4	5	6	7	8
	Total	Individual Life (a)	Group Life (b)	Individual Annuities	Group Annuities	Accident & Health	Fraternal	Other Lines of Business
1. Settlements During the Year:								
1.1 Direct .....	30,312,863	6,044,412	5,009	22,252		24,241,190		
1.2 Reinsurance assumed .....	100,638,103					100,638,103		
1.3 Reinsurance ceded .....	124,938,900	3,575,383	229			121,363,288		
1.4 Net (c) .....	6,012,066	2,469,029	4,780	22,252		3,516,005		
2. Liability December 31, current year from Part 1:								
2.1 Direct .....	3,680,834	1,652,247				2,028,587		
2.2 Reinsurance assumed .....	25,437,369					25,437,369		
2.3 Reinsurance ceded .....	26,604,732					26,604,732		
2.4 Net .....	2,513,471	1,652,247				861,224		
3. Amounts recoverable from reinsurers December 31, current year .....	1,710,443	300,000				1,410,443		
4. Liability December 31, prior year:								
4.1 Direct .....	14,396,086	951,050				13,445,036		
4.2 Reinsurance assumed .....	62,849,078					62,849,078		
4.3 Reinsurance ceded .....	75,740,310	300,000				75,440,310		
4.4 Net .....	1,504,854	651,050				853,804		
5. Amounts recoverable from reinsurers December 31, prior year .....								
6. Incurred Benefits								
6.1 Direct .....	19,597,611	6,745,609	5,009	22,252		12,824,741		
6.2 Reinsurance assumed .....	63,226,394					63,226,394		
6.3 Reinsurance ceded .....	77,513,765	3,575,383	229			73,938,153		
6.4 Net .....	5,310,240	3,170,226	4,780	22,252		2,112,982		

(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 \$ ..... 10,209 in Line 1.1, \$ ..... 10,209 in Line 1.4.  
\$..... 10,209 in Line 6.1, and \$ ..... 10,209 in Line 6.4.

(c) Includes \$ ..... 23,114 premiums waived under total and permanent disability benefits.

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE AMERICAN NATIONAL LIFE INSURANCE COMPANY OF TEXAS

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 .....	252		(252)
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 .....	1,418,322	6,182,049	4,763,727
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 .....	4,623,799	4,676,362	52,563
25. Aggregate write-ins for other-than-invested assets .....	20,655	28,223	7,568
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25) .....	6,063,028	10,886,634	4,823,606
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts .....			
28. Total (Lines 26 and 27) .....	6,063,028	10,886,634	4,823,606
DETAILS OF WRITE-INS			
1101. ....			
1102. ....			
1103. ....			
1198. Summary of remaining write-ins for Line 11 from overflow page .....			
1199. Totals (Lines 1101 through 1103 plus 1198)(Line 11 above)			
2501. Debit Suspense .....	20,655	28,223	7,568
2502. ....			
2503. ....			
2598. Summary of remaining write-ins for Line 25 from overflow page .....			
2599. Totals (Lines 2501 through 2503 plus 2598)(Line 25 above)	20,655	28,223	7,568

ANNUAL STATEMENT AS OF DECEMBER 31, 2024 OF THE American National Insurance Company of Texas

NOTES TO FINANCIAL STATEMENTS

NOTE 1 Summary of Significant Accounting Policies and Going Concern

A. Accounting Practices

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

The TDI recognizes only statutory accounting practices (“SAP”) 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 (“NAIC SAP”) has been adopted as a component of prescribed or permitted practices by the State of Texas. The state has implemented and adopted certain exceptions to the prescribed accounting practices found in the NAIC SAP and the Insurance Commissioner of the State of Texas has the right to permit other specific practices that deviate from prescribed practices.

As of the date of this report, the Company has not implemented any such exceptions, has not requested permission for a permitted practice, nor been directed by the State of Texas to implement any accounting practice unique to the Company.

The following table presents a reconciliation of the Company's net income and capital and surplus between NAIC SAP and practices prescribed or permitted by the State of Texas:

	F/S SSAP #	F/S Page	F/S Line #	2024	2023
NET INCOME					
(1) State basis (Page 4, Line 35, Columns 1 & 3)	XXX	XXX	XXX	\$ 22,619,980	\$ 7,783,087
(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	\$ 22,619,980	\$ 7,783,087
SURPLUS					
(5) State basis (Page 3, Line 38, Columns 1 & 2)	XXX	XXX	XXX	\$ 17,037,109	\$ 53,613,459
(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	\$ 17,037,109	\$ 53,613,459

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 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.

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 are valued in accordance with the Securities Valuation Office ("SVO") and rules promulgated by the NAIC. For those securities that are not priced by the SVO, the price is obtained from independent pricing services. Bonds not backed by other loans are generally stated at amortized cost using the scientific interest method, except for bonds with an NAIC designation of 6, which are recorded at the lower of amortized cost or estimated fair value.
- (3) Unaffiliated common stocks are carried at estimated fair value.
- (4) The Company had no investments in preferred stock.
- (5) The Company had no investments in mortgage loans on real estate.
- (6) Loan-backed and structured securities are stated at either amortized cost or, when the NAIC rating is 6, at the lower of amortized cost or fair market value. Amortized cost is determined using the retrospective method and includes anticipated prepayments.
- (7) Subsidiaries and affiliates are carried at their underlying audited GAAP equity basis value based on the rules set out in SSAP 97, Investments in Subsidiary, Controlled and Affiliated Entities.
- (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 did not consider anticipated investment income when calculating its premium deficiency reserves.
- (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 are 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 carry pharmaceutical rebate receivables.

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.

ANNUAL STATEMENT AS OF DECEMBER 31, 2024 OF THE American National Insurance Company of Texas

NOTES TO FINANCIAL STATEMENTS

NOTE 2 Accounting Changes and Corrections of Errors

A. Accounting Changes

In August 2023, Statutory Accounting Principles Working Group approved statutory accounting guidance that allows the admittance of net negative (disallowed) interest maintenance reserve ("IMR") as a short-term solution for certain life insurance companies due to rising interest rates. The guidance sunsets in 2025 and is effective as of 3Q2023 statutory reporting.

B. Correction of Errors

The Company had no corrections of errors during the reporting periods.

NOTE 3 Business Combinations and Goodwill

A. Statutory Purchase Method

Not applicable - There were no business combinations accounted for under the statutory purchases method.

B. Statutory Merger

Not applicable - There were no business combinations that took the form of a statutory merger.

C. Assumption Reinsurance

Not applicable - The Company completed no assumption reinsurance agreements.

D. Impairment Loss

Not applicable - The Company did not recognize an impairment loss on the transactions described above.

E. Subcomponents and Calculation of Adjusted Surplus and Total Admitted Goodwill

Not applicable - The Company did not recognize any goodwill.

NOTE 4 Discontinued Operations

Not applicable - The Company did not have any discontinued operations during the reporting periods.

NOTE 5 Investments

A. Mortgage Loans, including Mezzanine Real Estate Loans

Not applicable - The Company has no investments in mortgage loans.

B. Debt Restructuring

Not applicable - The Company is not a creditor for any restructured debt.

C. Reverse Mortgages

Not applicable - The Company has no investments in reverse mortgages.

D. Loan-Backed Securities

- (1) Prepayment assumptions for mortgage-backed/asset-backed securities were obtained from independent third party pricing services or internal estimates.
- (2) At December 31, 2024 the Company did not have any securities within the scope of SSAP No 43R 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 period of time sufficient to recover the amortized cost basis.
- (3) At December 31, 2024 the Company did not hold any loan-backed and structured securities with a recognized credit-related OTTI.
- (4) Loan-backed and structured securities in unrealized loss positions are as follows:

a. The aggregate amount of unrealized losses:	
1. Less than 12 Months	\$ (3,037)
2. 12 Months or Longer	—
b. The aggregate related fair value of securities with unrealized losses:	
1. Less than 12 Months	700,398
2. 12 Months or Longer	—

(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, 2024 the Company believes it has the intent and ability to hold 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 impairment 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

Not applicable - The Company has no repurchase agreements or securities lending transactions.

F. Repurchase Agreements Transactions Accounted for as Secured Borrowing

Not applicable - The Company has no repurchase agreements transactions.

G. Reverse Repurchase Agreements Transactions Accounted for as Secured Borrowing

Not applicable - The Company has no reverse repurchase agreements transactions.

H. Repurchase Agreements Transactions Accounted for as a Sale

Not applicable - The Company has no repurchase agreements transactions.

I. Reverse Repurchase Agreements Transactions Accounted for as a Sale

Not applicable - The Company has no reverse repurchase agreements transactions.

J. Real Estate

Not applicable - The Company had no investments in real estate.

ANNUAL STATEMENT AS OF DECEMBER 31, 2024 OF THE American National Insurance Company of Texas

NOTES TO FINANCIAL STATEMENTS

K. Low Income Housing tax Credits (LIHTC)

Not applicable - 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 General Account (G/A)	G/A Supporting Protected Cell Account Activity (a)	Total Protected Cell Account Restricted Assets	Protected Cell Account Assets Supporting G/A Activity (b)	Total (1 plus 3)	Total From Prior Year	Increase/ (Decrease) (5 minus 6)
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	4,855,119	—	—	—	4,855,119	4,829,865	25,254
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	—	—	—	—	—	—	—
<b>o. Total Restricted Assets (Sum of a through n)</b>	<b>\$ 4,855,119</b>	<b>\$ —</b>	<b>\$ —</b>	<b>\$ —</b>	<b>\$ 4,855,119</b>	<b>\$ 4,829,865</b>	<b>\$ 25,254</b>

(a) Subset of Column 1

(b) Subset of Column 3

Restricted Asset Category	Current Year			
	8	9	Percentage	
			10	11
	Total Non-admitted Restricted	Total Admitted restricted (5 minus 8)	Gross (Admitted & Nonadmitted) Restricted to Total Assets (c)	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	—	4,855,119	13.663 %	16.474 %
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
<b>o. Total Restricted Assets (Sum of a through n)</b>	<b>\$ —</b>	<b>\$ 4,855,119</b>	<b>13.663 %</b>	<b>16.474 %</b>

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

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

(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.



ANNUAL STATEMENT AS OF DECEMBER 31, 2024 OF THE American National Insurance Company of Texas

NOTES TO FINANCIAL STATEMENTS

M. Working Capital Finance Investments

Not applicable - The Company has no working capital finance investments.

N. Offsetting and Netting of Assets and Liabilities

Not applicable - The Company has no offsetting and netting of assets and liabilities.

O. 5GI Securities

Not applicable - The Company does not have any 5GI Securities.

P. Short Sales

Not applicable - The Company has no short sales.

Q. Prepayment Penalty and Acceleration Fees

	General Account	Separate Account
1. Number of CUSIPs	—	—
2. Aggregate Amount of Investment Income	\$ —	\$ —

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

Not applicable - The Company did not participate in any cash pools.

S. Aggregate Collateral Loans by Qualifying Investment Collateral

Not applicable - The Company has no investment collateral.

NOTE 6 Joint Ventures, Partnerships and Limited Liability Companies

Not applicable - 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.

Interest income due and accrued		
Gross	\$	141,615
Nonadmitted		—
Admitted	\$	141,615
Aggregate deferred interest	\$	—
Cumulative amounts of PIK interest included in the current principal balance		—

B. Not applicable - There was no investment income excluded from surplus during the reporting period.

NOTE 8 Derivative Instruments

Not applicable - The Company had no investments in derivative instruments.

NOTE 9 Income Taxes

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

	12/31/2024			Prior Year			Change		
	(1) Ordinary	(2) Capital	(3) (Col. 1+2) Total	(4) Ordinary	(5) Capital	(6) (Col. 4+5) Total	(7) (Col. 1 - 4) Ordinary	(8) (Col. 2 - 5) Capital	(9) (Col. 7 + 8) Total
(a) Gross Deferred Tax Assets	\$ 3,109,025	\$ —	\$ 3,109,025	\$ 7,986,042	\$ 136,290	\$ 8,122,332	\$ (4,877,017)	\$ (136,290)	\$ (5,013,307)
(b) Statutory Valuation Allowance Adjustment	—	—	—	—	—	—	—	—	—
(c) Adjusted Gross Deferred Tax Assets (1a - 1b)	3,109,025	—	3,109,025	7,986,042	136,290	8,122,332	(4,877,017)	(136,290)	(5,013,307)
(d) Deferred Tax Assets Nonadmitted	1,418,322	—	1,418,322	6,079,832	102,217	6,182,049	(4,661,510)	(102,217)	(4,763,727)
(e) Subtotal Net Admitted Deferred Tax Asset (1c - 1d)	1,690,703	—	1,690,703	1,906,210	34,073	1,940,283	(215,507)	(34,073)	(249,580)
(f) Deferred Tax Liabilities	40,434	—	40,434	220,091	—	220,091	(179,657)	—	(179,657)
(g) Net Admitted Deferred Tax Asset/ (Net Deferred Tax Liability) (1e - 1f)	\$ 1,650,269	\$ —	\$ 1,650,269	\$ 1,686,119	\$ 34,073	\$ 1,720,192	\$ (35,850)	\$ (34,073)	\$ (69,923)

ANNUAL STATEMENT AS OF DECEMBER 31, 2024 OF THE American National Insurance Company of Texas

NOTES TO FINANCIAL STATEMENTS

(2) Admission Calculation Components SSAP No. 101

	12/31/2024			Prior Year			Change		
	(1) Ordinary	(2) Capital	(3) (Col. 1+2) Total	(4) Ordinary	(5) Capital	(6) (Col. 4+5) Total	(7) (Col. 1 - 4) Ordinary	(8) (Col. 2 - 5) Capital	(9) (Col. 7 + 8) Total
(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)	1,650,269	—	1,650,269	1,686,119	34,073	1,720,192	(35,850)	(34,073)	(69,923)
1. Adjusted Gross Deferred Tax Assets Expected to be Realized Following the Balance Sheet Date.	1,650,269	—	1,650,269	1,686,119	34,073	1,720,192	(35,850)	(34,073)	(69,923)
2. Adjusted Gross Deferred Tax Assets Allowed per Limitation Threshold.	XXX	XXX	2,308,026	XXX	XXX	7,773,490	XXX	XXX	(5,465,464)
(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.	40,434	—	40,434	220,091	—	220,091	(179,657)	—	(179,657)
(d) Deferred Tax Assets Admitted as the result of application of SSAP No. 101. Total (2(a) + 2(b) + 2(c))	\$ 1,690,703	\$ —	\$ 1,690,703	\$ 1,906,210	\$ 34,073	\$ 1,940,283	\$ (215,507)	\$ (34,073)	\$ (249,580)

(3)

	2024	2023
a. Ratio Percentage Used To Determine Recovery Period And Threshold Limitation Amount.	1,928.316%	1,829.875%
b. Amount Of Adjusted Capital And Surplus Used To Determine Recovery Period And Threshold Limitation in 2(b)2 Above.	\$15,386,840	\$51,823,267

(4) Impact of Tax Planning Strategies:

	12/31/2024		Prior Year		Change	
	(1) Ordinary	(2) Capital	(3) Ordinary	(4) Capital	(5) (Col. 1 - 3) Ordinary	(6) (Col. 2 - 4) Capital
(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)	\$ 3,109,025	\$ —	\$ 7,986,042	\$ 136,290	\$ (4,877,017)	\$ (136,290)
2. Percentage of adjusted gross DTAs by tax character attributable to the impact of tax planning strategies	— %	— %	— %	— %	— %	— %
3. Net Admitted Adjusted Gross DTAs amount from Note 9A1e	\$ 1,690,703	\$ —	\$ 1,906,210	\$ 34,073	\$ (215,507)	\$ (34,073)
4. Percentage of net admitted adjusted gross DTAs by tax character admitted because of the impact of tax planning strategies	— %	— %	— %	— %	— %	— %

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

B. As of December 31, 2024, the Company had no unrecognized deferred tax liabilities.

ANNUAL STATEMENT AS OF DECEMBER 31, 2024 OF THE American National Insurance Company of Texas

NOTES TO FINANCIAL STATEMENTS

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

	(1) As of End of Current Period	(2) Prior Year	(3) (Col. 1-2) Total Change
(1) Current Income Tax			
(a) Federal	\$ 4,715,665	\$ 3,125,827	\$ 1,589,838
(b) Foreign	160	63	97
(c) Subtotal	4,715,825	3,125,890	1,589,935
(d) Federal income tax on net capital gains	(1,062,921)	10,845	(1,073,766)
(e) Utilization of capital loss carry-forwards	—	—	—
(f) Other	—	—	—
(g) Federal and foreign income taxes incurred	3,652,904	3,136,735	516,169
(2) Deferred Tax Assets:			
(a) Ordinary:			
(1) Discounting of unpaid losses	—	—	—
(2) Unearned premium reserve	—	—	—
(3) Policyholder reserves	24,339	4,519,936	(4,495,597)
(4) Investments	—	9	(9)
(5) Deferred acquisition costs	2,064,707	2,475,607	(410,900)
(6) Policyholder dividends accrual	—	—	—
(7) Fixed Assets	—	—	—
(8) Compensation and benefits accrual	—	—	—
(9) Pension accrual	—	—	—
(10) Receivables - nonadmitted	975,388	987,963	(12,575)
(11) Net operating loss carry-forward	—	—	—
(12) Tax credit carry-forward	—	—	—
(13) Other (including items <5% of total ordinary tax assets)	44,591	2,527	42,064
(99) Subtotal	3,109,025	7,986,042	(4,877,017)
(b) Statutory valuation allowance adjustment	—	—	—
(c) Nonadmitted	1,418,322	6,079,832	(4,661,510)
(d) Admitted ordinary deferred tax assets (2a99 - 2b - 2c)	1,690,703	1,906,210	(215,507)
(e) Capital:			
(1) Investments	—	136,290	(136,290)
(2) Net capital loss carry-forward	—	—	—
(3) Real estate	—	—	—
(4) Other (including items <5% of total ordinary tax assets)	—	—	—
(99) Subtotal	—	136,290	(136,290)
(f) Statutory valuation allowance adjustment	—	—	—
(g) Nonadmitted	—	102,217	(102,217)
(h) Admitted capital deferred tax assets (2e99 - 2f - 2g)	—	34,073	(34,073)
(i) Admitted deferred tax assets (2d + 2h)	1,690,703	1,940,283	(249,580)
(3) Deferred Tax Liabilities:			
(a) Ordinary:			
(1) Investments	28,717	66,693	(37,976)
(2) Fixed Assets	—	—	—
(3) Deferred and uncollected premium	—	131,381	(131,381)
(4) Policyholder reserves	—	—	—
(5) Other (including items <5% of total ordinary tax liabilities)	11,717	22,017	(10,300)
(99) Subtotal	40,434	220,091	(179,657)
(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)	40,434	220,091	(179,657)
(4) Net deferred tax assets/liabilities (2i - 3c)	\$ 1,650,269	\$ 1,720,192	\$ (69,923)

ANNUAL STATEMENT AS OF DECEMBER 31, 2024 OF THE American National Insurance Company of Texas

NOTES TO FINANCIAL STATEMENTS

D. Additional Items

(1) The change in deferred taxes reported in surplus 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) Prior Year	(3) (Col. 1-2) Total Change
Total adjusted deferred assets	\$ 3,109,025	\$ 8,122,332	\$ (5,013,307)
Total deferred tax liabilities	40,434	220,091	(179,657)
Net deferred tax asset (liability)	\$ 3,068,591	\$ 7,902,241	(4,833,650)
Tax effect on change in unaffiliated unrealized gains (losses)			14,253
Tax effect on change in previously untaxed nonadmitted assets			12,575
Change in deferred income tax in surplus			\$ (4,806,822)

(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	\$ 27,455,837	
Capital Gains (Losses)	(4,412,524)	
Reported Statutory Income (Loss)	23,043,313	
Federal Statutory Rate	21 %	
Expected Income Tax at Statutory Rate	4,839,096	21.0 %
Increase (Decrease) In Tax Resulting From:		
Interest Maintenance Reserve	884,138	3.8 %
Non-Deductible Expenses	547	—
Reinsurance Transactions	2,730,456	11.8 %
Other	5,489	0.2 %
Total Income Tax Reported	\$ 8,459,726	36.8 %

Current Income Taxes Incurred	3,652,904	15.9 %
Change In Deferred Income Taxes	4,806,822	20.9 %
Total Income Tax Reported	\$ 8,459,726	36.8 %

E. Operating Loss Carryforward

- (1) As of December 31, 2024, the Company had no operating loss or general business credit carryforwards.
- (2) As of December 31, 2024, the Company had no federal income taxes available for recoupment.
- (3) As of December 31, 2024, 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	Non Life Companies (continued)	Non Life Companies (continued)
American National Insurance Company	American National Administrators, Inc.	American Equity Investment Properties, LLC
American National Life Insurance Company of Texas	American National Registered Investment Advisor, Inc.	NC Securities Holding Company, LLC
American National Life Insurance Company of New York	ANICO Financial Services, Inc.	North Wolf Bay Holding, LLC
Garden State Life Insurance Company	Standard Plus, Inc.	Argo Group US, Inc.
	ANPAC Lloyds Insurance Management, Inc.	BP&C Shared Services, Inc.
Non Life Companies	Freestone Re Ltd	Trident Insurance Services, LLC
American National Property And Casualty Company	American National Group Services, LLC	Argonaut Great Central Insurance Company
American National General Insurance Company	Arches Merger Sub Inc.	Argonaut Insurance Company
Farm Family Casualty Insurance Company	Arches Acquisition Holdco I Inc.	Argonaut-Midwest Insurance Company
United Farm Family Insurance Company	Arches Acquisition Holdco II Inc.	ARIS Title Insurance Corporation
American National Group, Inc.	BNRE Triangle Acquisition Inc.	Colony Insurance Company
BAMR US Holdings, LLC	BNRE Triangle Merger Sub Inc.	Colony Specialty Insurance Company
American National Insurance Service Company	Argo Group International Holdings, Inc.	Peleus Insurance Company
Alternative Benefit Management, Inc.	Argo Re Ltd.	Rockwood Casualty Insurance Company
BGL PT Land, LLC	AEL Vermont III, Inc.	Somerset Casualty Insurance Company
American National Insurance Holdings, 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 in accordance with the method set forth in Code Section 1552 and Treasury Regulation Section 1.1552-1(a) and Treasury Regulations Section 1.1502-33(d)(2), the “wait and see” method, in accordance with a federal income tax sharing agreement.

The Company is included in the consolidated federal income tax return of its parent, BAMR US Holdings, LLC. In accordance with the Company’s 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 is recovered by decreasing subsequent year’s federal income tax payments to its parent.

G. Tax Loss Contingencies

As of December 31, 2024, the Company had no liability for tax loss contingencies.

H. Repatriation Transition Tax (RTT)

As of December 31, 2024, the Company had no foreign repatriation transition tax.

ANNUAL STATEMENT AS OF DECEMBER 31, 2024 OF THE American National Insurance Company of Texas

NOTES TO FINANCIAL STATEMENTS

I. Alternative Minimum Tax (AMT) Credit

As of December 31, 2024, the Company had no AMT credit carryforwards.

J. Corporate Alternative Minimum Tax (CAMT)

The Inflation Reduction Act was enacted on August 16, 2022 and included a Corporate Alternative Minimum Tax ("CAMT") effective for tax years beginning after 2022. As of December 31, 2024, the Company is not an applicable reporting entity and the accompanying statutory financial statements do not reflect an impact from the CAMT.

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 paid ordinary dividends of \$7,700,000 in 2024 and \$0 in 2023. The Company paid an extraordinary dividend of \$65,000,000 in 2024 and \$0 in 2023.

C. Transactions with related party who are not reported on Schedule Y

(1) Detail of Material Related Party Transactions

Ref #	Date of Transaction	Name of Related Party	Nature of Relationship	Type of Transaction	Agreement (Yes/No)	Due Date	Reporting Period Date Amount Due From (To)
001	02/17/23	BLP Commercial Mortgage Trust 2023-IND	Owned by, or managed by a subsidiary of, Brookfield Corporation	Other	Yes	03/15/40	\$ 339,407
002	02/17/23	BLP Commercial Mortgage Trust 2023-IND	Owned by, or managed by a subsidiary of, Brookfield Corporation	Other	Yes	03/15/40	\$ 364,028

(2) Detail of Material Related Party Transactions Involving Services

The Company had no material related party transactions involving services.

(3) Detail of Material Related Party Transactions Involving Exchange of Assets and Liabilities

a. Description of Transaction

Ref #	Name of Related Party	Overview Description	Have Terms Changed from Preceding Period (Yes/No)
001	BLP Commercial Mortgage Trust 2023-IND	Owned by, or managed by a subsidiary of, Brookfield Corporation	No
002	BLP Commercial Mortgage Trust 2023-IND	Owned by, or managed by a subsidiary of, Brookfield Corporation	No

b. Assets Received

Ref #	Name of Related Party	Description of Assets Received	Statement Value of Assets Received
001	BLP Commercial Mortgage Trust 2023-IND	Bonds	\$ 339,407
002	BLP Commercial Mortgage Trust 2023-IND	Bonds	\$ 364,028
Total			\$ 703,435

c. Assets Transferred

The Company had no material related party transactions involving transfer of assets and liabilities.

D. The Company reported \$219,896 and \$882,922 amounts due to American National Insurance Company (ANICO), at December 31, 2024, and 2023, respectively. The Company reported \$781,787 and \$1,040,942 due from parent, subsidiaries and affiliates as of December 31, 2024 and 2023. 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 agreed to provide administrative services (investments, policy administration, actuarial, and accounting) to certain affiliates for which it receives a service fee. The Company received a service fee payment from affiliates of approximately \$7,129,095 in 2024 and \$10,172,000 in 2023.

F. The Company has no guarantees for the benefit of an affiliate or related party.

G. ANH Investments, LLC, a Nevada limited liability company ("ANH"), owns all outstanding shares of the Company. ANH's parent is American National Group, Inc., a Delaware corporation ("ANAT").

Brookfield Asset Management Reinsurance Partners Ltd. ("Brookfield Reinsurance") became the ultimate parent as a result of the completed acquisition of ANAT on May 25, 2022.

On May 2, 2024, the Company's indirect parent company, Brookfield Wealth Solutions Ltd. (formerly known as Brookfield Reinsurance Ltd.), completed its acquisition of American Equity Investment Life Holding Company ("AEL"). Effective May 7, 2024, American National Group, LLC, an indirect parent company of the Company, merged into AEL, with AEL being the survivor. AEL's name was changed effective May 7, 2024 to "American National Group Inc."

H. No amount was deducted for the value of an upstream intermediate entity or ultimate parent.

I. The Company has 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 subsidiary.

L. The Company had no investments in a downstream noninsurance holding company.

M. All SCA Investments

ANNUAL STATEMENT AS OF DECEMBER 31, 2024 OF THE American National Insurance Company of Texas

NOTES TO FINANCIAL STATEMENTS

(1) Balance Sheet Value (Admitted and Nonadmitted) All SCAs (Except 8bi Entities)

SCA Entity	Percentage of SCA Ownership	Gross Amount	Admitted Amount	Nonadmitted Amount
a. SSAP No. 97 8a Entities				
Total SSAP No. 97 8a Entities	XXX	\$ —	\$ —	\$ —
b. SSAP No. 97 8b(ii) Entities				
Total SSAP No. 97 8b(ii) Entities	XXX	\$ —	\$ —	\$ —
c. SSAP No. 97 8b(iii) Entities Grace Property Holdings Limited	2.3 %	\$ 2,004,282	\$ 2,004,282	\$ —
Total SSAP No. 97 8b(iii) Entities	XXX	\$ 2,004,282.00	\$ 2,004,282.00	\$ —
d. SSAP No. 97 8b(iv) Entities				
Total SSAP No. 97 8b(iv) Entities	XXX	\$ —	\$ —	\$ —
e. Total SSAP No. 97 8b Entities (except 8bi entities) (b+c+d)		\$ 2,004,282.00	\$ 2,004,282.00	—
f. Aggregate Total (a+ e)		\$ 2,004,282.00	\$ 2,004,282.00	\$ —

ANNUAL STATEMENT AS OF DECEMBER 31, 2024 OF THE American National Insurance Company of Texas

NOTES TO FINANCIAL STATEMENTS

(2) NAIC Filing Response Information

SCA Entity (Should be same entities as shown in M(1) above.)	Type of NAIC Filing *	Date of Filing to the NAIC	NAIC Valuation Amount	NAIC Response Received Y/N	NAIC Disallowed Entities Valuation Method, Resubmission Required Y/N	Code **
a. SSAP No. 97 8a Entities						
Total SSAP No. 97 8a Entities	XXX	XXX	\$ —	XXX	XXX	XXX
b. SSAP No. 97 8b(ii) Entities						
Total SSAP No. 97 8b(ii) Entities	XXX	XXX	\$ —	XXX	XXX	XXX
c. SSAP No. 97 8b(iii) Entities Grace Property Holdings Limited	S2	12/18/2024	\$ 2,004,282	Y	N	M
Total SSAP No. 97 8b(iii) Entities	XXX	XXX	\$ 2,004,282	XXX	XXX	XXX
d. SSAP No. 97 8b(iv) Entities						
Total SSAP No. 97 8b(iv) Entities	XXX	XXX	\$ —	XXX	XXX	XXX
e. Total SSAP No. 97 8b Entities (except 8bi entities) (b+c+d)	XXX	XXX	\$ 2,004,282	XXX	XXX	XXX
f. Aggregate Total (a+ e)	XXX	XXX	\$ 2,004,282	XXX	XXX	XXX

N. The Company had no insurance 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 for up to \$3,500,000 to meet short term liquidity needs. As of December 31, 2024 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 had no FHLB obligations.

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

Employees of the Company's affiliates provide services to the Company under intercompany service agreements.

A-D. Defined Benefit Plan

Not applicable - The Company does not sponsor a defined benefit plan.

E. Defined Contribution Plan

Not applicable - The Company has no direct cost recognized for defined contribution plans.

F. Multiemployer Plans

Not applicable - The Company does not participate in any multiemployer plans.

G. Consolidated/Holding Company Plans

Not applicable - The Company does not participate in any consolidated/holding company plans.

H. Postemployment Benefits and Compensated Absences

Not applicable - The Company has no obligations for post-retirement benefits or compensated absences.

I. Impact of Medicare Modernization Act on Postretirement Benefits (INT 04-17)

Not applicable - The Company has no postretirement benefit plans.

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

A. The Company has 300,000 shares authorized, 300,000 shares issued and outstanding with a par value of \$10 per share.

B. The Company has no preferred stock outstanding.

ANNUAL STATEMENT AS OF DECEMBER 31, 2024 OF THE American National Insurance Company of Texas

**NOTES TO FINANCIAL STATEMENTS**

- 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 to policyholders as of the preceding December 31, or
  - b. net gain from operations before realized capital gains as of the preceding December 31.
- D. On September 5, 2024, the Company declared an ordinary dividend of \$7,700,000 to its sole stockholder, American National Insurance Holdings, Inc. No ordinary dividends were declared or paid in 2023. On December 26, 2024, the Company declared an extraordinary dividend of \$65,000,000 to its sole stockholder, American National Insurance Holdings, Inc. No extraordinary dividends were declared or paid in 2023. \$27,236,433 of the 2024 dividend was recorded as a return of capital.
- E. For the year ended December 31, 2024, dividends to shareholders were limited to \$7,798,938.
- 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: \$264,642.
- 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.

**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 \$228,037 and \$222,617 at December 31, 2024 and 2023. The Company expects to pay guaranty fund assessments in the period in which they are received and related premium tax credits would begin in and be recognized over the period allowed by each state.

(a) Assets recognized from paid and accrued premium tax offsets and policy surcharges prior year-end	\$	250,716
(b) Decreases current year: Utilization and write-off tax offsets		15,445
(c) Increases current year: Assessments capitalized during the year		24,917
(d) Assets recognized from paid and accrued premium tax offsets and policy surcharges current year-end	\$	260,188

The Company has recorded the above offsetting asset for future premium tax credits relating to insolvent life insurance and annuity companies.

C. Gain Contingencies

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

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

There were no claims related to extra contractual obligation and bad faith losses stemming from lawsuits during the reporting period.

E. Joint and Several Liabilities

The Company reported no joint and several liabilities during the reporting period.

F. All Other Contingencies

The Company, consistent with the insurance industry in general, is a defendant in various lawsuits, which may from time to time concern 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 may 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 the existing litigation 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 condensed consolidated 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 condensed consolidated 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 American National is remote. Accruals for losses are established whenever they are probable and reasonably estimable. If no one estimate within the range of possible losses is more probable than any other, an accrual is recorded based on the lowest amount of the range.

**NOTE 15 Leases**

A. Lessee Operating Lease

The Company had no lessee lease agreements.

B. Lessor Leases

- 1. The Company had no lessor or leveraged lease agreements.
- 2. The Company was not involved in any sales-leaseback transactions.

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

Not applicable – 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**

Not applicable – 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**

Not applicable – 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.



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NOTES TO FINANCIAL STATEMENTS

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 \$11,058,054 and \$23,322,697 for 2024 and 2023 respectively. The premium was primarily 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	\$ 4,388,688
Dallas Risk Management, LLC 8150 N. Central Expressway Suite 1700 Dallas, TX 75206	81-4754831	No	Stop Loss	U, C, CA, B, P	1,924,434
US Benefits Insurance Services, LLC 43 Corporate Park, Suite 101 Irvine, CA 92606	20-5824915	No	Stop Loss	U, C, CA, B, P	3,563,560
Total	XXX	XXX	XXX	XXX	\$ 9,876,682

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

NOTE 20 Fair Value Measurements

A.

(1) Fair Value Measurements at Reporting Date

Description for each class of asset or liability	(Level 1)	(Level 2)	(Level 3)	Net Asset Value (NAV)	Total
a. Assets at fair value					
Common stock - Affiliated	\$ —	\$ —	\$ —	\$ —	\$ —
Total assets at fair value/NAV	\$ —	\$ —	\$ —	\$ —	\$ —

(2) Fair Value Measurements in (Level 3) of the Fair Value hierarchy

Description	Ending Balance as of Prior Year End	Transfers into Level 3	Transfers out of Level 3	Total gains and (losses) included in Net Income	Total gains and (losses) included in Surplus	Purchases	Issuances	Sales	Settlements	Ending Balance as of Current Quarter End
a. Assets										
Total Assets	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —	\$ —

(3) Transfers between levels, if any, are recognized at the end of the reporting period.

(4) During the current reporting period, the fair value of the Company's investments in Level 3 totaled \$2,004,282. The market values held as equity and fixed income securities are obtained from various pricing services. There has been no change in the valuation techniques and related inputs.

(5) The fair value information for derivative assets are included in the above tables..

B. Fair value is defined as the price that would be received to sell an asset or paid to transfer a liability. 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. American National has evaluated the types of securities in its investment portfolio to determine an appropriate hierarchy level based upon trading activity and the observability of market inputs. The classification of assets or liabilities 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 American National'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.

Bonds - The Company utilizes a pricing service to estimate fair value measurements. The fair value for fixed maturity securities that are disclosed as Level 1 measurements are based on unadjusted quoted market prices for identical assets that are readily available in an active market. The estimates of fair value for most fixed maturity securities, 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 pricing service utilizes market quotations for fixed maturity securities that have quoted prices in active markets. Since fixed maturity securities 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.

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, pricing source 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 from 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.

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.

Common Stock - For public common stocks, prices are received from a nationally recognized pricing service that are based on observable market transactions, and these securities are classified as Level 1 measurements.

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NOTES TO FINANCIAL STATEMENTS

Short-term investments - Short-term investments are primarily commercial paper rated A2 or P2 or better by Standard & Poor's and Moody's, respectively. Commercial paper is carried at amortized cost which approximates fair value. These investments are classified as Level 2 measurements.

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.

Policy Loans - 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. These investments are classified as Level 3 measurements.

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. The table below reflects the fair values and admitted values of all admitted assets that are financial instruments. The fair values are also categorized into the three-level fair value hierarchy as described above in the Note 20A.

Type of Financial Instrument	Aggregate Fair Value	Admitted Assets	(Level 1)	(Level 2)	(Level 3)	Net Asset Value (NAV)	Not Practicable (Carrying Value)
Bonds	\$ 15,095,428	\$ 15,604,655	\$ 5,003,022	\$ 10,092,406	\$ —	\$ —	\$ —
Cash, cash equivalents and short-term investments	3,580,229	3,580,229	3,580,229	—	—	—	—

D. Not Practicable to Estimate Fair Value

Not applicable - 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

Not applicable - The Company had no investments measured using net asset value.

NOTE 21 Other Items

A. Unusual or Infrequent Items

The Company had no unusual or infrequent items during 2024.

B. Troubled Debt Restructuring Debtors

The Company had no troubled debt restructuring during 2024.

C. Other Disclosures

Assets in the amount of \$4,855,103 and \$4,829,865 at December 31, 2024 and 2023 respectively, were on deposit with government authorities or trustees as required by law. The Company had net amounts due from agents of \$4,623,799 and \$4,676,360 at December 31, 2024 and 2023. 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.

The Company's fixed income investments generating IMR losses complied with the reporting entity's documented investment or liability management policies. The Company had no IMR losses for fixed income related derivatives in which unrealized derivative gains were reversed to IMR and amortized in lieu of being recognized as realized gains upon derivative termination. The Company had no deviation from the entity's documented investment or liability management policies due to a temporary and transitory timing issue or related to a specific event, such as a reinsurance transaction, that mechanically made the cause of IMR losses not reflective of reinvestment activities. The Company had no asset sales generating admitted negative IMR compelled by liquidity pressures.

D. Business Interruption Insurance Recoveries

The Company had 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.

J. Admitted Disallowed IMR

(1)-(2) Net Negative (disallowed) IMR admitted

	2024
Net negative (disallowed) IMR general account	\$ 121,042
Negative (disallowed) IMR admitted general account	121,042

(3) Calculated adjusted capital and surplus

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NOTES TO FINANCIAL STATEMENTS

	December 31, 2024
Prior period general account capital and surplus	\$ 79,701,074
From prior period SAP financials	
Net positive goodwill (admitted)	—
EDP equipment and operating system software (admitted)	—
Net DTAs (admitted)	2,474,261
Net negative (disallowed) IMR (admitted)	—
Adjusted capital and surplus	\$ 77,226,813
Percentage of adjusted capital and surplus	0.2 %

(4) Percentage of adjusted capital and surplus

	Gains	Losses
Allocated gains/losses to IMR from derivatives		
Unamortized fair value derivative gains & losses realized to IMR – prior period	\$ —	\$ —
Fair value derivative gains & losses realized to IMR – added in current period	—	—
Fair value derivative gains & losses amortized over current period	—	—
Unamortized fair value derivative gains & losses realized to IMR – current period total	\$ —	\$ —

NOTE 22 Events Subsequent

Subsequent events have been considered through March 1, 2025 for these statutory financial statements which are to be issued March 1, 2025.

Type I - Recognized Subsequent Events:

There were no recognized subsequent events for the period ended December 31, 2024.

Type II - Nonrecognized Subsequent Events:

There were no nonrecognized subsequent events for the period ended December 31, 2024.

NOTE 23 Reinsurance

A. Ceded Reinsurance Report

Section 1 - General Interrogatories

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

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?

\$6,274,178

(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?

On August 26, 2024, the Company entered into a coinsurance agreement with RGA Life and Annuity Insurance Company ("RGA") to reinsure approximately \$50,050,393 of life reserves, effective July 1, 2024. This agreement resulted in a \$13,733,491 deferred gain reported in the current year change in surplus as a result of reinsurance line.

B. Uncollectible Reinsurance

Not applicable - The Company had no uncollectible reinsurance.

C. Commutation of Reinsurance Reflected in Income and Expenses

Not applicable - The Company had no commutation of reinsurance reflected in the financial statements.

D. Certified Reinsurer Rating Downgraded or Status Subject to Revocation

Not applicable - The Company had no certified reinsurer rating downgrade or status subject to revocation.

E. Affiliated Captive Reinsurance Contracts for Variable Annuities

Not applicable - The Company had no reinsurance agreements with captive reinsurers.

F. Reinsurance Agreement with Captive Reinsurers

Not applicable - 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

ANNUAL STATEMENT AS OF DECEMBER 31, 2024 OF THE American National Insurance Company of Texas

**NOTES TO FINANCIAL STATEMENTS**

Not applicable - The Company had no reinsurance agreements with captive reinsurers.

H. Reinsurance Credit

(1-3) Not applicable - The Company has no reinsurance contracts that include a provision which limits the reinsurer's assumption of significant risks or contain features which result in delays in payment.

(4) Not applicable - The Company has not reflected reinsurance accounting credit for any contracts not subject to A-791 and not yearly renewable term which meet the risk transfer requirements of SSAP No. 61R, Life, Deposit-Type and Accident and Health Reinsurance.

(5-6) Not applicable - The Company has not ceded any risk for any contracts not subject to A-791 and not yearly renewable term under any reinsurance contract (or multiple contracts with the same reinsurer or its affiliates) during the period covered by this financial statement. We have not accounted for a contract as reinsurance under statutory accounting principles (SAP), as a deposit under generally accepted accounting principle (GAAP) or as reinsurance under GAAP and as a deposit under SAP.

**NOTE 24 Retrospectively Rated Contracts & Contracts Subject to Redetermination**

Not applicable - 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 January 1, 2024 were \$853,804. As of December 31, 2024, \$1,527,462 has been paid for incurred losses and loss adjustment expenses attributable to insured events of prior years. Reserves remaining for prior years are now \$2,179 as a result of re-estimation of unpaid claims and claim adjustment expenses. Therefore, there has been \$675,837 of unfavorable prior-year development from December 31, 2023 to December 31, 2024. 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.

**NOTE 26 Intercompany Pooling Arrangements**

Not applicable - The Company has no intercompany pooling arrangements.

**NOTE 27 Structured Settlements**

Not applicable - The Company has entered into no structured settlement agreements in which the Company is liable should the issuers of the annuities fail to perform.

**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
12/31/2024	\$ —	\$ —	\$ —	\$ —	\$ —
09/30/2024	—	—	—	—	—
06/30/2024	—	23,026	23,026	—	—
03/31/2024	—	25,871	25,871	—	—
12/31/2023	—	276,688	276,688	—	—
09/30/2023	—	—	—	—	—
06/30/2023	—	50,583	50,583	—	—
03/31/2023	—	33,808	33,808	—	—
12/31/2022	—	56,458	56,458	—	—
09/30/2022	—	123,964	123,964	—	—
06/30/2022	—	—	—	—	—
03/31/2022	—	227	227	—	—

B. Risk-Sharing Receivables

Not applicable - 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**

Not applicable - The company had no liabilities related to premium deficiency reserves. The company did not consider anticipated investment income when calculating its 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, 2024 the amount of insurance for which the gross premiums are less than the net premiums according to valuation standards is \$1,688,001.

(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.

Not applicable - The Company has no reserves life contracts and annuity contracts.

(6) Other increases (net) on the Analysis of Increase in Reserves are due to the execution of a coinsurance agreement with RGA.

ANNUAL STATEMENT AS OF DECEMBER 31, 2024 OF THE American National Insurance Company of Texas

NOTES TO FINANCIAL STATEMENTS

Item	Total	Industrial Life	Ordinary Life Insurance	Ordinary Individual Annuities	Ordinary Supplementary Contracts	Credit Life Group and Individual	Group Life Insurance	Group Annuities
Other Increases (net) on line 7 of Analysis of Increase in Reserves, release of Asset Adequacy Reserves	(20,000,000)		(20,000,000)					
Other Increases (net) on line 7 of Analysis of Increase in Reserves, reserves ceded to RGA	(49,658,227)	—	(49,658,227)	—	—	—	—	—
Total	\$ (69,658,227)	\$ —	\$ (69,658,227)	\$ —	\$ —	\$ —	\$ —	\$ —

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

A. Individual Annuities:	Amount	General Account	Separate Account with Guarantees	Separate Account Non-guaranteed	Total	Percent of Total
(1) Subject to discretionary withdrawal:						
a. With market value adjustment	—	92,091	—	—	92,091	3 %
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)	—	92,091	—	—	92,091	3 %
e. At book value without adjustment (minimal or no charge or adjustment)	—	2,954,845	—	—	2,954,845	97 %
(2) Not subject to discretionary withdrawal	—	—	—	—	—	— %
(3) Total (gross: direct + assumed)	—	3,046,936	—	—	3,046,936	100 %
(4) Reinsurance ceded	—	—	—	—	—	— %
(5) Total (net) (3) - (4)	—	\$ 3,046,936	\$ —	\$ —	\$ 3,046,936	100 %
(6) Amount included in A(1)b above that will move to A(1)e for the first time within the year after the statement date:	—	\$ —	\$ —	\$ —	\$ —	— %

B. The Company had no group annuities..

C. Deposit-Type Contracts:	Amount	General Account	Separate Account with Guarantees	Separate Account Non-guaranteed	Total	Percent of Total
(1) Subject to discretionary withdrawal:						
a. With market value adjustment	\$ —	\$ 95,913	\$ —	\$ —	\$ 95,913	100 %
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)	—	95,913	—	—	95,913	100 %
e. At book value without adjustment (minimal or no charge or adjustment)	—	—	—	—	—	— %
(2) Not subject to discretionary withdrawal	—	—	—	—	—	— %
(3) Total (gross: direct + assumed)	—	95,913	—	—	95,913	100 %
(4) Reinsurance ceded	—	—	—	—	—	— %
(5) Total (net) (3) - (4)	—	95,913	—	—	95,913	100 %
(6) Amount included in A(1)b above that will move to A(1)e for the first time within the year after the statement date:	—	—	—	—	—	—

D. Life & Accident & Health Annual Statement:	Amount
1. Exhibit 5, Annuities Section, Total (net)	3,040,114
2. Exhibit 5, Supplementary Contracts with Life Contingencies Section, Total (net)	6,822
3. Exhibit 7, Deposit-Type Contracts, Line 14, Column 1	95,913
4. Subtotal (1+2+3)	3,142,849
5. Separate Accounts Annual Statement: Exhibit 3, Line 0299999, Column 2	—
6. Exhibit 3, Line 0399999, Column 2	—
7. Policyholder dividend and coupon accumulation	—
8. Policyholder premiums	—
9. Guaranteed interest contracts	—
10. Other contract deposit funds	—
11. Subtotal (5+6+7+8+9+10)	—
12. Combined Total (4+11)	\$ 3,142,849

ANNUAL STATEMENT AS OF DECEMBER 31, 2024 OF THE American National Insurance Company of Texas

NOTES TO FINANCIAL STATEMENTS

NOTE 33 Analysis of Life Actuarial Reserves by Withdrawal Characteristics

	Amount	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	—	42,815,631	42,815,631	43,296,568
c. Universal Life with Secondary Guarantees	—	59,580	30,139	408,240
d. Indexed Universal Life	—	—	—	—
e. Indexed Universal Life with Secondary Guarantees	—	—	—	—
f. Indexed Life	—	—	—	—
g. Other Permanent Cash Value Life Insurance	—	2,162,635	2,162,635	2,661,700
h. Variable Life	—	—	—	—
k. Variable Universal Life	—	—	—	—
j. Miscellaneous Reserves	—	—	—	—
(2) Not subject to discretionary withdrawal or no cash values:				
a. Term Policies without Cash Value	—	—	—	3,778,535
b. Accidental Death Benefits	—	—	—	1,604
c. Disability - Active Lives	—	—	—	240
d. Disability - Disabled Lives	—	—	—	405,930
e. Miscellaneous Reserves	—	—	—	52,275
(3) Total gross: direct + assumed	—	45,037,846	45,008,405	50,605,092
(4) Reinsurance Ceded	—	45,037,846	45,008,405	50,577,092
(5) Total (net) (3) - (4)	—	—	—	28,000

B. Separate Account with Guarantees

The Company does not have separate accounts with guarantees.

C. Separate Account Non-guaranteed

The Company does not have non-guaranteed separate accounts.

	Amount
D. Life & Accident & Health Annual Statement:	
(1) Exhibit 5, Life Insurance Section, Total (net)	\$ 28,000
(2) Exhibit 5, Accidental Death Benefits Section, Total (net)	—
(3) Exhibit 5, Disability - Active Lives Section, Total (net)	—
(4) Exhibit 5, Disability - Disabled Lives Section, Total (net)	—
(5) Exhibit 5, Miscellaneous Reserves Section, Total (net)	—
(6) Subtotal (1+2+3+4+5)	28,000
Separate Accounts Annual Statement	
(7) Exhibit 3, Line 0199999, Column 2	\$ —
(8) Exhibit 3, Line 0499999, Column 2	—
(9) Exhibit 3, Line 0599999, Column 2	—
(10) Subtotal (7+8+9)	—
(11) Combined Total (6+10)	28,000

NOTE 34 Premium & Annuity Considerations Deferred and Uncollected

A. Deferred and uncollected life insurance premiums and annuity considerations as of December 31, 2024, were as follows:

Type	Gross	Net of Loading
(1) Industrial	\$ —	\$ —
(2) Ordinary new business	—	—
(3) Ordinary renewal	(45,500)	(44,046)
(4) Credit Life	—	—
(5) Group Life	39,083	39,083
(6) Group Annuity	—	—
(7) Totals (1+2+3+4+5+6)	\$ (6,417)	\$ (4,963)

NOTE 35 Separate Accounts

Not Applicable - 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, 2024 and December 31, 2023 was \$59,405 and \$76,347, respectively.

The Company incurred \$309,333 and paid \$109,107 of claim adjustment expenses in the current year, of which \$200,226 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.

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE AMERICAN NATIONAL LIFE INSURANCE COMPANY OF TEXAS

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 [ X ] 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 [ X ] 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 [ X ] 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. ....

1837429

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 [ X ]

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. ....

12/31/2020

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). ....

06/10/2022

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 [ X ]

3.6

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

Yes [ ] No [ ] N/A [ X ]

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 [ X ]  
Yes [ ] No [ X ]

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 [ X ]  
Yes [ ] No [ X ]

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 [ X ]

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 [ X ]

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 [ X ] 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, government, manager or attorney-in-fact).

100.0 %

1 Nationality	2 Type of Entity
Bermuda .....	Brookfield Wealth Solutions Ltd., a Bermuda exempted company limited by shares. ....

ANNUAL STATEMENT FOR THE YEAR 2024 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 locations (city and state of the main office) of any affiliates regulated by a federal financial 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
ANICO Financial Services Inc. ....	Galveston, Texas .....	..NO..	..NO..	..NO..	..YES..
AEL Financial Services, LLC .....	Charlotte, North Carolina .....	..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 depository institution holding company? .....

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 and Risk Management Committee of American National Group Inc., its indirect 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?  
Christopher Falconer, FSA, MAAA 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 2024 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 or is likely to 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) .....

20.21 To directors or other officers.....

20.22 To stockholders not officers.....

20.23 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 .....
- 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:
- 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 [ ]

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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 \$4,855,119

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
Bank of New York Mellon	One Wall St New York, NY
Moody National Bank	2302 Post Office Street, Galveston, TX

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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. This includes both primary and sub-advisors. 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
American National Insurance Company .....	A.....

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
	American National Insurance Company .....	98450090906CB7AD0P60 .....		DS.....

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

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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 .....	15,604,655	15,095,428	(509,227)
31.2 Preferred stocks .....			
31.3 Totals	15,604,655	15,095,428	(509,227)

- 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 its compliance with the requirements as specified in the Purposes and Procedures Manual of the NAIC Investment Analysis Office (P&P Manual) for private letter rating (PLR) securities and the following elements of each self-designated PLGI security:  
a. The security was either:  
i. issued prior to January 1, 2018 (which is exempt from PLR filing requirements pursuant to the P&P Manual), or  
ii. issued from January 1, 2018 to December 31, 2021 and subject to a confidentiality agreement executed prior to January 1, 2022 which confidentiality agreement remains in force, for which an insurance company cannot provide a copy of a private letter rating rationale report to the SVO due to confidentiality or other contractual reasons ("waived submission PLR securities").  
b. The reporting entity is holding capital commensurate with the NAIC Designation and NAIC Designation Category reported for the security.  
c. The NAIC Designation and NAIC Designation Category were 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, dated during the financial statement year, held by the insurer and available for examination by state insurance regulators.  
d. Other than for waived submission PLR securities, defined above, on or after January 1, 2024 for any PLR securities issued on or after January 1, 2022, if the reporting entity is not permitted to share this private credit rating or the private rating letter rationale report of the PL security with the SVO, it certifies that it is reporting it as an NAIC 5.B GI and may not assign any other self-designation.  
Has the reporting entity self-designated PLGI to securities, all of which meet the above requirement and as specified in the P&P Manual? ..... 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 ]

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GENERAL INTERROGATORIES

- 38.1 Does the reporting entity directly hold cryptocurrencies? ..... Yes [ ] No [ X ]
- 38.2 If the response to 38.1 is yes, on what schedule are they reported?  
.....
- 39.1 Does the reporting entity directly or indirectly accept cryptocurrencies as payments for premiums on policies? ..... Yes [ ] No [ X ]
- 39.2 If the response to 39.1 is yes, are the cryptocurrencies held directly or are they immediately converted to U.S. dollars?  
39.21 Held directly ..... Yes [ ] No [ X ]  
39.22 Immediately converted to U.S. dollars ..... Yes [ ] No [ X ]
- 39.3 If the response to 38.1 or 39.1 is yes, list all cryptocurrencies accepted for payments of premiums or that are held directly.

1	2	3
Name of Cryptocurrency	Immediately Converted to USD, Directly Held, or Both	Accepted for Payment of Premiums
.....	.....	.....

OTHER

- 40.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any? .....\$ .....
- 40.2 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     | 2           |
|-------|-------------|
| Name  | Amount Paid |
| ..... | .....       |
- 41.1 Amount of payments for legal expenses, if any? .....\$ .....
- 41.2 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     | 2           |
|-------|-------------|
| Name  | Amount Paid |
| ..... | .....       |
- 42.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers, or departments of government, if any? .....\$ .....
- 42.2 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	2
Name	Amount Paid
.....	.....

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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. ....\$ ..... 11,781,677

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. ....\$ ..... 8,904,107

1.6 Individual policies:

Most current three years:

1.61 Total premium earned .....\$ .....

1.62 Total incurred claims .....\$ .....

1.63 Number of covered lives ..... .....

All years prior to most current three years:

1.64 Total premium earned .....\$ ..... 8,332,312

1.65 Total incurred claims .....\$ ..... 5,904,230

1.66 Number of covered lives ..... .....

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 .....\$ ..... 3,449,365

1.75 Total incurred claims .....\$ ..... 2,999,877

1.76 Number of covered lives ..... .....

2. Health Test:

	1 Current Year	2 Prior Year
2.1 Premium Numerator .....	3,740,855	34,669,156
2.2 Premium Denominator .....	(39,708,521)	12,879,898
2.3 Premium Ratio (2.1/2.2) .....	(0.094)	2.692
2.4 Reserve Numerator .....	1,032,072	1,706,715
2.5 Reserve Denominator .....	5,759,255	75,159,849
2.6 Reserve Ratio (2.4/2.5) .....	0.179	0.023

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

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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 ..... \$ .....
- 7.2 Total Incurred Claims .....\$ ..... 7,705,025
- 7.3 Number of Covered Lives ..... 2,429

*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 guarantee)
Universal Life (with or without secondary guarantee)
Variable Universal Life (with or without secondary guarantee)

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 [ ]
9. Reporting entities admitting net negative (disallowed) interest maintenance reserve (IMR) attest to the following:

a. Fixed income investments generating IMR losses comply with the reporting entity's documented investment or liability management policies.

b. IMR losses for fixed income related derivatives are all in accordance with prudent and documented risk management procedures, in accordance with a reporting entity's derivative use plans and reflect symmetry with historical treatment in which unrealized derivative gains were reversed to IMR and amortized in lieu of being recognized as realized gains upon derivative termination.

c. Any deviation to (a) was either because of a temporary and transitory timing issue or related to a specific event, such as a reinsurance transaction, that mechanically made the cause of IMR losses not reflective of reinvestment activities.

d. Asset sales that were generating admitted negative IMR were not compelled by liquidity pressures (e.g., to fund significant cash outflows including, but not limited to excess withdrawals and collateral calls).

Is the reporting entity admitting net negative (disallowed) IMR in accordance with these criteria? ..... Yes [ X ] No [ ] N/A [ ]

10. Provide the current-year amounts at risk for the following categories.
- Individual and Industrial Life

Amount at Risk

10.01 Modified Coinsurance Assumed Reserves .....\$ .....

10.02 Modified Coinsurance Ceded Reserves .....\$ .....
- Individual and Industrial Life Policies With Pricing Flexibility

Amount at Risk

10.03 Net Amount (Direct + Assumed - Ceded) in Force .....\$ ..... 701,000

10.04 Exhibit 5 Life Reserves (Direct + Assumed – Ceded) .....\$ .....

10.05 Separate Account Exhibit 3 Life Reserves (Direct + Assumed – Ceded) .....\$ .....

10.06 Net Modified Coinsurance Reserves (Assumed – Ceded) .....\$ .....

10.07 Life Reserves (10.04 + 10.05 + 10.06) .....\$ .....

10.08 Life Net Amount at Risk (10.03 - 10.07) .....\$ ..... 701,000
- Individual and Industrial Term Life Policies Without Pricing Flexibility

Amount at Risk

10.09 Net Amount (Direct + Assumed - Ceded) in Force .....\$ .....

10.10 Exhibit 5 Life Reserves (Direct + Assumed – Ceded) .....\$ .....

10.11 Separate Account Exhibit 3 Life Reserves (Direct + Assumed – Ceded) .....\$ .....

10.12 Net Modified Coinsurance Reserves (Assumed – Ceded) .....\$ .....

10.13 Life Reserves (10.10 + 10.11 + 10.12) .....\$ .....

10.14 Life Net Amount at Risk (10.09 - 10.13) .....\$ .....

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GENERAL INTERROGATORIES

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

Group and Credit Life (Excluding FEGLI/SGLI)		Amount at Risk
10.15	Modified Coinsurance Assumed Reserves .....	\$ .....
10.16	Modified Coinsurance Ceded Reserves .....	\$ .....
Group and Credit Term Life (Excluding FEGLI/SGLI) with Remaining Rate Terms 36 Months and Under		Amount of Risk
10.17	Net Amount (Direct + Assumed - Ceded) in Force .....	\$ .....
10.18	Exhibit 5 Life Reserves (Direct + Assumed – Ceded) .....	\$ .....
10.19	Separate Account Exhibit 3 Life Reserves (Direct + Assumed – Ceded) .....	\$ .....
10.20	Net Modified Coinsurance Reserves (Assumed – Ceded) .....	\$ .....
10.21	Life Reserves (10.18 + 10.19 + 10.20) .....	\$ .....
10.22	Life Net Amount at Risk (10.17 - 10.21) .....	\$ .....
Group and Credit Term Life (Excluding FEGLI/SGLI) with Remaining Rate Terms Over 36 Months		Amount of Risk
10.23	Net Amount (Direct + Assumed - Ceded) in Force .....	\$ .....
10.24	Exhibit 5 Life Reserves (Direct + Assumed – Ceded) .....	\$ .....
10.25	Separate Account Exhibit 3 Life Reserves (Direct + Assumed – Ceded) .....	\$ .....
10.26	Net Modified Coinsurance Reserves (Assumed – Ceded) .....	\$ .....
10.27	Life Reserves (10.24 + 10.25 + 10.26) .....	\$ .....
10.28	Life Net Amount at Risk (10.23 - 10.27) .....	\$ .....
Group and Credit Permanent Life (Excluding FEGLI/SGLI) with Pricing Flexibility		Amount of Risk
10.29	Net Amount (Direct + Assumed - Ceded) in Force .....	\$ .....
10.30	Exhibit 5 Life Reserves (Direct + Assumed – Ceded) .....	\$ .....
10.31	Separate Account Exhibit 3 Life Reserves (Direct + Assumed – Ceded) .....	\$ .....
10.32	Net Modified Coinsurance Reserves (Assumed – Ceded) .....	\$ .....
10.33	Life Reserves (10.30 + 10.31 + 10.32) .....	\$ .....
10.34	Life Net Amount at Risk (10.29 - 10.33) .....	\$ .....

Life, Accident and Health Companies Only:

- 11.1

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 [ ]
- 11.2

Net reimbursement of such expenses between reporting entities:

11.21 Paid .....

11.22 Received.....

\$ ..... 2,775,739

\$ .....
- 12.1

Does the reporting entity write any guaranteed interest contracts? .....

Yes [ ] No [ X ]
- 12.2

If yes, what amount pertaining to these lines is included in:

12.21 Page 3, Line 1 .....

12.22 Page 4, Line 1 .....

\$ .....

\$ .....
13.

For stock reporting entities only:
- 13.1

Total amount paid in by stockholders as surplus funds since organization of the reporting entity: .....

\$..... 13,916,067
14.

Total dividends paid stockholders since organization of the reporting entity:

14.11 Cash .....

14.12 Stock .....

\$ ..... 51,600,018

\$ .....
- 15.1

Does the reporting entity reinsure any Workers' Compensation Carve-Out business defined as: .....  
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.

Yes [ ] No [ X ]
- 15.2

If yes, has the reporting entity completed the Workers' Compensation Carve-Out Supplement to the Annual Statement? .....

Yes [ ] No [ ]
- 15.3

If 15.1 is yes, the amounts of earned premiums and claims incurred in this statement are:

1

2

3

Reinsurance

Reinsurance

Net

Assumed

Ceded

Retained

15.31 Earned premium .....

15.32 Paid claims .....

15.33 Claim liability and reserve (beginning of year) .....

15.34 Claim liability and reserve (end of year) .....

15.35 Incurred claims .....



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GENERAL INTERROGATORIES

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

15.4 If reinsurance assumed included amounts with attachment points below \$1,000,000, the distribution of the amounts reported in Lines 15.31 and 15.34 for Column (1) are:

	Attachment Point	1 Earned Premium	2 Claim Liability and Reserve
15.41	<\$25,000	.....	.....
15.42	\$25,000 - 99,999	.....	.....
15.43	\$100,000 - 249,999	.....	.....
15.44	\$250,000 - 999,999	.....	.....
15.45	\$1,000,000 or more	.....	.....

15.5 What portion of earned premium reported in 15.31, Column 1 was assumed from pools? .....\$ .....

Fraternal Benefit Societies Only:

16. Is the reporting entity organized and conducted on the lodge system, with ritualistic form of work and representative form of government? ..... Yes [ ] No [ ]
17. How often are meetings of the subordinate branches required to be held?  
.....
18. How are the subordinate branches represented in the supreme or governing body?  
.....
19. What is the basis of representation in the governing body?  
.....
- 20.1 How often are regular meetings of the governing body held?  
.....
- 20.2 When was the last regular meeting of the governing body held? .....
- 20.3 When and where will the next regular or special meeting of the governing body be held?  
.....
- 20.4 How many members of the governing body attended the last regular meeting? .....
- 20.5 How many of the same were delegates of the subordinate branches? .....
21. How are the expenses of the governing body defrayed?  
.....
22. When and by whom are the officers and directors elected?  
.....
23. What are the qualifications for membership?  
.....
24. What are the limiting ages for admission?  
.....
25. What is the minimum and maximum insurance that may be issued on any one life?  
.....
26. Is a medical examination required before issuing benefit certificates to applicants? ..... Yes [ ] No [ ]
27. Are applicants admitted to membership without filing an application with and becoming a member of a local branch by ballot and initiation? ..... Yes [ ] No [ ]
- 28.1 Are notices of the payments required sent to the members? ..... Yes [ ] No [ ] N/A [ ]
- 28.2 If yes, do the notices state the purpose for which the money is to be used? ..... Yes [ ] No [ ]
29. What proportion of first and subsequent year's payments may be used for management expenses?  
29.11 First Year ..... %  
29.12 Subsequent Years ..... %
- 30.1 Is any part of the mortuary, disability, emergency or reserve fund, or the accretions from or payments for the same, used for expenses? ..... Yes [ ] No [ ]
- 30.2 If so, what amount and for what purpose? ..... \$ .....
- 31.1 Does the reporting entity pay an old age disability benefit? ..... Yes [ ] No [ ]
- 31.2 If yes, at what age does the benefit commence? .....
- 32.1 Has the constitution or have the laws of the reporting entity been amended during the year? ..... Yes [ ] No [ ]
- 32.2 If yes, when?  
.....
33. 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? ..... Yes [ ] No [ ]
- 34.1 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? ..... Yes [ ] No [ ]
- 34.2 If so, was an additional reserve included in Exhibit 5? ..... Yes [ ] No [ ] N/A [ ]
- 34.3 If yes, explain  
.....
- 35.1 Has the reporting entity reinsured, amalgamated with, or absorbed any company, order, society, or association during the year? ..... Yes [ ] No [ ]
- 35.2 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? ..... Yes [ ] No [ ] N/A [ ]
36. 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? ..... Yes [ ] No [ ]
- 37.1 Does the reporting entity have outstanding assessments in the form of liens against policy benefits that have increased surplus? ..... Yes [ ] No [ ]
- 37.2 If yes, what is the date of the original lien and the outstanding balance of the liens that remain against the surplus?  
.....

Date	Outstanding Liens 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 2024	2 2023	3 2022	4 2021	5 2020
<b>Life Insurance in Force</b> (Exhibit of Life Insurance)					
1. Ordinary - whole life and endowment (Line 34, Col. 4) .....	291,849	306,767	320,920	320,254	326,930
2. Ordinary - term (Line 21, Col. 4, less Line 34, Col. 4) .....	155,823	166,534	178,279	186,824	196,786
3. Credit life (Line 21, Col. 6) .....					
4. Group, excluding FEGLI/SGLI (Line 21, Col. 9 less Lines 43 & 44, Col. 4) .....	557	659	744	811	922
5. Industrial (Line 21, Col. 2) .....					
6. FEGLI/SGLI (Lines 43 & 44, Col. 4) .....					
7. Total (Line 21, Col. 10) .....	448,228	473,960	499,943	507,889	524,638
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) .....		5	17,850	9,012	2,851
9. Ordinary - term (Line 2, Col. 4, less Line 34, Col. 2) .....					
10. Credit life (Line 2, Col. 6) .....					
11. Group (Line 2, Col. 9) .....					10
12. Industrial (Line 2, Col. 2) .....					
13. Total (Line 2, Col. 10) .....		5	17,850	9,012	2,861
<b>Premium Income - Lines of Business</b> (Exhibit 1 - Part 1)					
14. Individual life (Line 20.4, Col. 2) .....	(43,463,841)	3,779,024			
15. Group life (Line 20.4, Col. 3) .....	9,184	10,997			
16. Individual annuities (Line 20.4, Col. 4) .....	5,281	58,405	122,077	441,045	304,336
17. Group annuities (Line 20.4, Col. 5) .....					
18. Accident & Health (Line 20.4, Col. 6) .....	3,741,433	9,031,472	26,246,196	44,267,433	57,889,421
19. Other lines of business (Line 20.4, Col. 8) .....					
20. Total .....	(39,707,943)	12,879,898	26,368,273	44,708,478	58,193,757
<b>Balance Sheet (Pages 2 &amp; 3)</b>					
21. Total admitted assets excluding Separate Accounts business (Page 2, Line 26, Col. 3) .....	29,455,786	145,384,834	142,448,963	137,152,041	132,834,035
22. Total liabilities excluding Separate Accounts business (Page 3, Line 26) .....	12,418,677	91,771,375	102,876,548	100,183,367	97,692,304
23. Aggregate life reserves (Page 3, Line 1) .....	3,074,935	73,434,832	73,492,368	72,881,073	73,033,264
23.1 Excess VM-20 deterministic/stochastic reserve over NPR related to Line 7.1 .....					
24. Aggregate A & H reserves (Page 3, Line 2) .....	171,143	220,162	2,334,049	3,243,631	2,893,687
25. Deposit-type contract funds (Page 3, Line 3) .....	95,913	147,870	229,555	229,306	159,850
26. Asset valuation reserve (Page 3, Line 24.01) .....	487,926	865,784	623,864	693,917	861,364
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) .....	14,037,109	50,613,459	36,572,415	33,968,674	32,141,731
<b>Cash Flow (Page 5)</b>					
29. Net Cash from Operations (Line 11) .....	(41,047,091)	(4,859,060)	1,682,991	446,880	(558,852)
<b>Risk-Based Capital Analysis</b>					
30. Total adjusted capital .....	17,525,035	54,479,243	40,196,279	37,662,591	36,003,095
31. Authorized control level risk - based capital .....	823,245	2,883,205	3,402,829	3,238,302	3,146,177
<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) .....	73.6	58.6	69.9	84.1	95.2
33. Stocks (Lines 2.1 and 2.2) .....	9.5	1.5			
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) .....	16.9	35.8	28.2	13.8	2.3
37. Contract loans (Line 6) .....		2.0	2.0	2.1	2.5
38. Derivatives (Page 2, Line 7) .....					
39. Other invested assets (Line 8) .....		2.2			
40. Receivables for securities (Line 9) .....					
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
<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), .....	2,004,282	1,888,338			
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 .....	2,004,282	1,888,338			
51. Total Investment in Parent included in Lines 44 to 49 above .....					

FIVE-YEAR HISTORICAL DATA

(Continued)

	1 2024	2 2023	3 2022	4 2021	5 2020
<b>Total Nonadmitted and Admitted Assets</b>					
52. Total nonadmitted assets (Page 2, Line 28, Col. 2).....	6,063,028	10,886,634	5,955,711	5,207,686	5,042,679
53. Total admitted assets (Page 2, Line 28, Col. 3) .....	29,455,786	145,384,834	142,448,963	137,152,041	132,834,035
<b>Investment Data</b>					
54. Net investment income (Exhibit of Net Investment Income) .....	6,786,701	3,148,982	3,767,452	4,308,550	4,476,664
55. Realized capital gains (losses) (Page 4, Line 34, Column 1) .....	136,620	(15,851)	(1,609)	(102,937)	(58,772)
56. Unrealized capital gains (losses) (Page 4, Line 38, Column 1) .....	310,273				
57. Total of above Lines 54, 55 and 56 .....	7,233,594	3,133,131	3,765,843	4,205,613	4,417,892
<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) .....	4,357,094	5,258,134	6,380,664	7,388,576	9,305,993
59. Total contract/certificate benefits - A & H (Lines 13 & 14, Col. 6) .....	2,112,981	5,644,373	21,246,213	36,650,301	44,010,080
60. Increase in life reserves - other than group and annuities (Line 19, Col. 2) .....	(70,320,843)	276,333	532,302	(49,200)	412,785
61. Increase in A & H reserves (Line 19, Col. 6) .....	(48,957)	(2,114,246)	(909,581)	349,944	266,480
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 .....	(4.3)	50.8	39.5	29.7	28.8
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	4.4	4.2	4.0	3.8
65. A & H loss percent (Schedule H, Part 1, Lines 5 and 6, Col. 2) .....	58.8	44.2	79.5	84.4	77.5
66. A & H cost containment percent (Schedule H, Pt. 1, Line 4, Col. 2) .....	3.0	5.4	1.2	0.9	1.0
67. A & H expense percent excluding cost containment expenses (Schedule H, Pt. 1, Line 10, Col. 2) .....	17.5	44.7	39.3	33.3	31.3
<b>A &amp; H Claim Reserve Adequacy</b>					
68. Incurred losses on prior years' claims - comprehensive group health (Sch. H, Part 3, Line 3.1 Col. 3) .....				XXX	XXX
69. Prior years' claim liability and reserve - comprehensive group health (Sch. H, Part 3, Line 3.2 Col. 3) .....				XXX	XXX
70. Incurred losses on prior years' claims-health other than comprehensive group health (Sch. H, Part 3, Line 3.1 Col. 1 less Col. 3) .....	1,529,641	5,010,047		XXX	XXX
71. Prior years' claim liability and reserve-health other than comprehensive group health (Sch. H, Part 3, Line 3.2 Col. 1 less Col. 3) .....	853,804	5,545,734		XXX	XXX
<b>Net Gains From Operations After Dividends to Policyholders, Refunds to Members, Federal Income Taxes and Before Realized Capital Gains or (Losses) by Lines of Business (Page 6.x, Line 33)</b>					
72. Individual industrial life (Page 6.1, Col. 2) .....					
73. Individual whole life (Page 6.1, Col. 3) .....	1,589,456	(375,554)	164,905		
74. Individual term life (Page 6.1, Col. 4) .....	142,583	294,277	(1,136,467)		
75. Individual indexed life (Page 6.1, Col. 5) .....					
76. Individual universal life (Page 6.1, Col. 6) .....	18,912,851	(435,555)	(2,125,203)		
77. Individual universal life with secondary guarantees (Page 6.1, Col. 7) .....	298,630	(4,772)	(127,098)		
78. Individual variable life (Page 6.1, Col. 8) .....					
79. Individual variable universal life (Page 6.1, Col. 9) .....					
80. Individual credit life (Page 6.1, Col. 10) .....					
81. Individual other life (Page 6.1, Col. 11) .....					
82. Individual YRT mortality risk only (Page 6.1, Col. 12) .....					
83. Group whole life (Page 6.2, Col. 2) .....	(377)	4,833	9		
84. Group term life (Page 6.2, Col. 3) .....					
85. Group universal life (Page 6.2, Col. 4) .....					
86. Group variable life (Page 6.2, Col. 5) .....					
87. Group variable universal life (Page 6.2, Col. 6) .....					
88. Group credit life (Page 6.2, Col. 7) .....					
89. Group other life (Page 6.2, Col. 8) .....			(6,421)		
90. Group YRT mortality risk only (Page 6.2, Col. 9) .....					
91. Individual deferred fixed annuities (Page 6.3, Col. 2) .....	112,323	(13,751)	26,765		
92. Individual deferred indexed annuities (Page 6.3, Col. 3) .....					
93. Individual deferred variable annuities with guarantees (Page 6.3, Col. 4) .....					
94. Individual deferred variable annuities without guarantees (Page 6.3, Col. 5) .....					
95. Individual life contingent payout (immediate and annuitization) (Page 6.3, Col. 6) .....	(58,282)	(77,952)	31,152		
96. Individual other annuities (Page 6.3, Col. 7) .....	43,013	28,766	(35,310)		
97. Group deferred fixed annuities (Page 6.4, Col. 2) .....					
98. Group deferred indexed annuities (Page 6.4, Col. 3) .....					
99. Group deferred variable annuities with guarantees (Page 6.4, Col. 4) .....					
100. Group deferred variable annuities without guarantees (Page 6.4, Col. 5) .....					
101. Group life contingent payout (immediate and annuitization) (Page 6.4, Col. 6) .....					
102. Group other annuities (Page 6.4, Col. 7) .....					
103. A & H-comprehensive individual (Page 6.5, Col. 2) .....	567,836	715,356	207,114		
104. A & H-comprehensive group (Page 6.5, Col. 3) .....					
105. A & H-Medicare supplement (Page 6.5, Col. 4) .....	966,752	1,174,832	(6,356,290)		
106. A & H-vision only (Page 6.5, Col. 5) .....					
107. A & H-dental only (Page 6.5, Col. 6) .....	(384)	144,489	325,561		
108. A & H-Federal employees health benefits plan (Page 6.5, Col. 7) .....					
109. A & H-Title XVIII Medicare (Page 6.5, Col. 8) .....					
110. A & H-Title XIX Medicaid (Page 6.5, Col. 9) .....					
111. A & H-credit (Page 6.5, Col. 10) .....					
112. A & H-disability income (Page 6.5, Col. 11) .....					
113. A & H-long-term care (Page 6.5, Col. 12) .....					
114. A & H-other (Page 6.5, Col. 13) .....	(91,038)	6,343,966	11,533,484		
115. Aggregate of all other lines of business (Page 6, Col. 8) .....					
116. Fraternal (Page 6, Col. 7) .....					
117. Total (Page 6, Col. 1) .....	22,483,361	7,798,938	2,502,203		

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 2024 OF THE AMERICAN NATIONAL LIFE INSURANCE COMPANY OF TEXAS

LIFE INSURANCE (STATE PAGE)<sup>(b)</sup>

NAIC Group Code 0408 BUSINESS IN THE STATE OF Grand Total DURING THE YEAR 2024 NAIC Company Code 71773

Line of Business	1  Premiums and Annuities Considerations	2  Other Considerations	Dividends to Policyholders/Refunds to Members					Claims and Benefits Paid				
			3  Paid in Cash or Left on Deposit	4  Applied to Pay Renewal Premiums	5  Applied to Provide Paid-Up Additions or Shorten the Endowment or Premium-Paying Period	6  Other	7  Total (Col. 3+4+5+6)	8  Death and Annuity Benefits	9  Matured Endowments	10  Surrender Values and Withdrawals for Life Contracts	11  All Other Benefits	12  Total (Sum Columns 8 through 11)
Individual Life												
1. Industrial .....												
2. Whole .....1,233,661								742,913	4,010	21,915	21,469	790,307
3. Term .....382,262								659,762			143	659,905
4. Indexed .....												
5. Universal .....1,818,674								4,608,414	6,199	1,013,546	1,503	5,629,661
6. Universal with secondary guarantees .....58,115										229		229
7. Variable .....												
8. Variable universal .....												
9. Credit .....												
10. Other .....												
11. Total Individual Life	3,492,712							6,011,089	10,209	1,035,690	23,114	7,080,101
Group Life												
12. Whole .....9,184								5,009				5,009
13. Term .....												
14. Universal .....												
15. Variable .....												
16. Variable universal .....												
17. Credit .....												
18. Other .....												
19. Total Group Life	9,184							5,009				5,009
Individual Annuities												
20. Fixed .....5,281								15,388		106,390		121,778
21. Indexed .....												
22. Variable with guarantees .....												
23. Variable without guarantees .....												
24. Life contingent payout .....								6,113		18,505		24,618
25. Other .....												
26. Total Individual Annuities	5,281							21,501		124,896		146,396
Group Annuities												
27. Fixed .....												
28. Indexed .....												
29. Variable with guarantees .....												
30. Variable without guarantees .....												
31. Life contingent payout .....												
32. Other .....												
33. Total Group Annuities												
Accident and Health												
34. Comprehensive individual .....(d)1,019,210								XXX	XXX	XXX	487,660	487,660
35. Comprehensive group .....(d)								XXX	XXX	XXX		
36. Medicare Supplement .....(d)11,596,337								XXX	XXX	XXX	4,096,939	4,096,939
37. Vision only .....(d)								XXX	XXX	XXX		
38. Dental only .....(d)								XXX	XXX	XXX		
39. Federal Employees Health Benefits Plan .....(d)								XXX	XXX	XXX		
40. Title XVIII Medicare .....(d)(e)								XXX	XXX	XXX		
41. Title XIX Medicaid .....(d)								XXX	XXX	XXX		
42. Credit A&H .....								XXX	XXX	XXX		
43. Disability income .....(d)								XXX	XXX	XXX		
44. Long-term care .....(d)								XXX	XXX	XXX		
45. Other health .....(d)11,730,102								XXX	XXX	XXX	14,773,108	14,773,108
46. Total Accident and Health	24,345,649							XXX	XXX	XXX	19,357,707	19,357,707
47. Total	27,852,826 (c)							6,037,598	10,209	1,160,585	19,380,822	26,589,214

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE AMERICAN NATIONAL LIFE INSURANCE COMPANY OF TEXAS  
LIFE INSURANCE (STATE PAGE) (Continued)<sup>(b)</sup>

NAIC Group Code		0408		BUSINESS IN THE STATE OF		Grand Total		DURING THE YEAR		2024		NAIC Company Code		71773					
Line of Business		Direct Death Benefits, Matured Endowments Incurred and Annuity Benefits										22		Policy Exhibit					
		13		Claims Settled During Current Year										Issued During Year		Other Changes to In Force (Net)		In Force December 31, Current Year (b)	
				Totals Paid		Reduction by Compromise		Amount Rejected		Total Settled During Current Year		23	24	25	26	27	28		
				14 Number of Pols/ Certs	15 Amount	16 Number of Pols/ Certs	17 Amount	18 Number of Pols/ Certs	19 Amount	20 Number of Pols/ Certs	21 Amount							Unpaid December 31, Current Year	Number of Pols/ Certs
Individual Life																			
1. Industrial																			
2. Whole		291,421	72	748,201	8,721			72	756,923	(285,108)			(176)	(2,789,415)	1,380	19,489,394			
3. Term		110,000	4	659,762				4	659,762	(549,762)			(42)	(10,812,260)	427	129,190,644			
4. Indexed																			
5. Universal		1,930,713	28	4,614,612				28	4,614,612	(2,158,949)			(75)	(31,506,043)	1,515	275,019,760			
6. Universal with secondary guarantees													(2)	(75,000)	55	4,416,698			
7. Variable																			
8. Variable universal																			
9. Credit																			
10. Other																			
11. Total Individual Life		2,332,134	104	6,022,576	8,721			104	6,031,297	(2,993,818)			(295)	(45,182,718)	3,377	428,116,496			
Group Life																			
12. Whole				5,009					5,009	(5,009)									
13. Term																			
14. Universal																			
15. Variable																			
16. Variable universal																			
17. Credit																			
18. Other													(10)	(102,500)	61	557,500			
19. Total Group Life				5,009					5,009	(5,009)			(10)	(102,500)	61	557,500			
Individual Annuities																			
20. Fixed																			
21. Indexed																			
22. Variable with guarantees																			
23. Variable without guarantees																			
24. Life contingent payout																			
25. Other																			
26. Total Individual Annuities																			
Group Annuities																			
27. Fixed																			
28. Indexed																			
29. Variable with guarantees																			
30. Variable without guarantees																			
31. Life contingent payout																			
32. Other																			
33. Total Group Annuities																			
Accident and Health																			
34. Comprehensive individual (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			(65)	(647,818)	304	3,484,922			
35. Comprehensive group (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX									
36. Medicare Supplement (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX			(651)	(764,390)	3,048	11,703,308			
37. Vision only (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX									
38. Dental only (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX									
39. Federal Employees Health Benefits Plan (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX									
40. Title XVIII Medicare (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX									
41. Title XIX Medicaid (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX									
42. Credit A&H		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX									
43. Disability income (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX									
44. Long-term care (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX									
45. Other health (d)		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,829	2,027,884	(21,507)	(22,369,872)	3,892	2,062,291			
46. Total Accident and Health		XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	XXX	3,829	2,027,884	(22,223)	(23,782,080)	7,244	17,250,521			
47. Total		2,332,134	104	6,027,585	8,721			104	6,036,306	(2,998,827)	3,829	2,027,884	(22,528)	(69,067,298)	10,682	445,924,517			

(a) 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 \$

(b) Corporate Owned Life Insurance/BOLI: 1) Number of policies: 2) covering number of lives: 3) face amount \$

(c) Deposit-Type Contract Considerations NOT included in Total Premiums and Annuities Considerations: Individual: \$ Group: \$ Total: \$

(d) For health business on indicated lines report: Number of persons insured under PPO managed care products 418 and number of persons insured under indemnity only products 1

(e) For health premiums written: amount of Medicare Title XVIII exempt from state taxes or fees \$

ANNUAL STATEMENT FOR THE YEAR 2024 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 .....			3,670	473,301			2	71	659	473,960
2. Issued during year .....										
3. Reinsurance assumed .....										
4. Revived during year .....			4	573						573
5. Increased during year (net) .....			126	3,244						3,244
6. Subtotals, Lines 2 to 5 .....			130	3,817						3,817
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) .....			3,800	477,118			2	71	659	477,777
Deductions during year:										
10. Death .....			99	5,944			XXX			5,944
11. Maturity .....			9	140			XXX			140
12. Disability .....							XXX			
13. Expiry .....			67	1,137						1,137
14. Surrender .....			68	7,862						7,862
15. Lapse .....			50	10,607				10	83	10,690
16. Conversion .....			1	50			XXX	XXX	XXX	50
17. Decreased (net) .....			126	3,706					20	3,726
18. Reinsurance .....										
19. Aggregate write-ins for decreases .....										
20. Totals (Lines 10 to 19) .....			420	29,446				10	103	29,549
21. In force end of year (b) (Line 9 minus Line 20) .....			3,380	447,672			2	61	557	448,228
22. Reinsurance ceded end of year .....	XXX		XXX	447,527	XXX		XXX	XXX		447,527
23. Line 21 minus Line 22 .....	XXX		XXX	145	XXX	(a)	XXX	XXX	557	701
DETAILS OF WRITE-INS										
0801. ....										
0802. ....										
0803. ....										
0898. Summary of remaining write-ins for Line 8 from overflow page. ....										
0899. TOTALS (Lines 0801 through 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 through 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 .....	.....	.....	225.....	1,959.....
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 .....	.....	.....	2.....	19.....
28. Term policies - other .....	.....	.....	425.....	128,889.....
29. Other term insurance - decreasing .....	XXX.....	.....	XXX.....	83.....
30. Other term insurance .....	XXX.....	.....	XXX.....	25,266.....
31. Totals (Lines 27 to 30) .....	.....	.....	427.....	154,257.....
Reconciliation to Lines 2 and 21:				
32. Term additions .....	XXX.....	.....	XXX.....	.....
33. Totals, extended term insurance .....	XXX.....	XXX.....	111.....	1,563.....
34. Totals, whole life and endowment .....	.....	.....	2,842.....	291,849.....
35. Totals (Lines 31 to 34) .....	.....	.....	3,380.....	447,668.....

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 .....	.....	.....	447,668.....	.....
38. Credit Life (Group and Individual) .....	.....	.....	.....	.....
39. Group .....	.....	.....	558.....	.....
40. Totals (Lines 36 to 39) .....	.....	.....	448,226.....	.....

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 .....	3,315.....
---	------------

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 .....	.....	.....	4.....	952.....	.....	.....	.....	.....
49. Disability Income .....	.....	.....	.....	.....	.....	.....	.....	.....
50. Extended Benefits .....	.....	.....	XXX.....	XXX.....	.....	.....	.....	.....
51. Other .....	.....	.....	.....	.....	.....	.....	.....	.....
52. Total .....	(a)	(a)	4	(a) 952	(a)	(a)	(a)	(a)

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

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 .....	3	1		
2. Issued during year .....				
3. Reinsurance assumed .....				
4. Increased during year (net) .....				
5. Total (Lines 1 to 4) .....	3	1		
Deductions during year:				
6. Decreased (net) .....	1			
7. Reinsurance ceded .....				
8. Totals (Lines 6 and 7) .....	1			
9. In force end of year (line 5 minus line 8) .....	2	1		
10. Amount on deposit .....		(a) 2,946		(a)
11. Income now payable .....	2			
12. Amount of income payable	(a) 881	(a)	(a)	(a)

ANNUITIES				
	Ordinary		Group	
	1 Immediate	2 Deferred	3 Contracts	4 Certificates
1. In force end of prior year .....	12	72		
2. Issued during year .....				
3. Reinsurance assumed .....				
4. Increased during year (net) .....				
5. Totals (Lines 1 to 4) .....	12	72		
Deductions during year:				
6. Decreased (net) .....	2	8		
7. Reinsurance ceded .....				
8. Totals (Lines 6 and 7) .....	2	8		
9. In force end of year (line 5 minus line 8) .....	10	64		
Income now payable:				
10. Amount of income payable .....	(a) 57,036	XXX	XXX	(a)
Deferred fully paid:				
11. Account balance .....	XXX	(a) 2,869,733	XXX	(a)
Deferred not fully paid:				
12. Account balance	XXX	(a) 85,520	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 .....	1,336	7,126,634			2,813	10,087,522
2. Issued during year .....						
3. Reinsurance assumed .....						
4. Increased during year (net) .....		XXX		XXX		XXX
5. Totals (Lines 1 to 4) .....	1,336	XXX		XXX	2,813	XXX
Deductions during year:						
6. Conversions .....		XXX	XXX	XXX	XXX	XXX
7. Decreased (net) .....	1,062	XXX		XXX	651	XXX
8. Reinsurance ceded .....		XXX		XXX		XXX
9. Totals (Lines 6 to 8) .....	1,062	XXX		XXX	651	XXX
10. In force end of year (line 5 minus line 9) .....	274	(a) 2,640,351		(a)	2,162	(a) 12,667,222

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

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



ANNUAL STATEMENT FOR THE YEAR 2024 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 .....		(844,998)
2. Current year's realized pre-tax capital gains/(losses) of \$ ..... (4,412,941) transferred into the reserve net of taxes of \$ ..... (926,718) .....		(3,486,224)
3. Adjustment for current year's liability gains/(losses) released from the reserve .....		4,144,474
4. Balance before reduction for amount transferred to Summary of Operations (Line 1 + Line 2 + Line 3) .....		(186,748)
5. Current year's amortization released to Summary of Operations (Amortization, Line 1, Column 4) .....		(65,710)
6. Reserve as of December 31, current year (Line 4 minus Line 5)		(121,038)

AMORTIZATION

Year of Amortization	1  Reserve as of December 31, Prior Year	2  Current Year's Realized Capital Gains/(Losses) Transferred into the Reserve Net of Taxes	3  Adjustment for Current Year's Liability Gains/(Losses) Released From the Reserve	4  Balance Before Reduction for Current Year's Amortization (Cols. 1 + 2 + 3)
1. 2024 .....	(25,168)	(311,682)	271,140	(65,710)
2. 2025 .....	(33,767)	(577,441)	573,020	(38,188)
3. 2026 .....	(37,578)	(498,970)	552,344	15,796
4. 2027 .....	(39,395)	(421,787)	469,120	7,938
5. 2028 .....	(43,519)	(341,154)	383,571	(1,102)
6. 2029 .....	(45,737)	(254,417)	290,181	(9,973)
7. 2030 .....	(46,651)	(193,465)	226,685	(13,431)
8. 2031 .....	(48,247)	(161,509)	197,657	(12,099)
9. 2032 .....	(49,892)	(125,807)	164,954	(10,745)
10. 2033 .....	(51,178)	(90,264)	132,375	(9,067)
11. 2034 .....	(52,784)	(49,385)	94,980	(7,189)
12. 2035 .....	(54,386)	(30,325)	77,954	(6,757)
13. 2036 .....	(56,289)	(32,401)	81,003	(7,687)
14. 2037 .....	(58,191)	(34,261)	84,005	(8,447)
15. 2038 .....	(54,297)	(36,496)	83,359	(7,434)
16. 2039 .....	(47,412)	(38,731)	80,620	(5,523)
17. 2040 .....	(39,276)	(39,540)	74,884	(3,932)
18. 2041 .....	(28,986)	(38,922)	65,585	(2,323)
19. 2042 .....	(16,286)	(38,145)	54,380	(51)
20. 2043 .....	(8,732)	(37,743)	46,886	411
21. 2044 .....	(5,420)	(37,183)	41,960	(643)
22. 2045 .....	(1,807)	(33,622)	34,837	(592)
23. 2046 .....		(26,684)	26,684	
24. 2047 .....		(19,746)	19,746	
25. 2048 .....		(12,275)	12,275	
26. 2049 .....		(4,269)	4,269	
27. 2050 .....				
28. 2051 .....				
29. 2052 .....				
30. 2053 .....				
31. 2054 and Later				
32. Total (Lines 1 to 31)	(844,998)	(3,486,224)	4,144,474	(186,748)

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE AMERICAN NATIONAL LIFE INSURANCE COMPANY OF TEXAS

ASSET VALUATION RESERVE

	Default Component			Equity Component			7
	1	2	3	4	5	6	
	Other Than Mortgage Loans	Mortgage Loans	Total (Cols. 1 + 2)	Common Stock	Real Estate and Other Invested Assets	Total (Cols. 4 + 5)	Total Amount (Cols. 3 + 6)
1. Reserve as of December 31, prior year .....	666,244		666,244	73,456	126,084	199,540	865,784
2. Realized capital gains/(losses) net of taxes - General Account .....							
3. Realized capital gains/(losses) net of taxes - Separate Accounts .....							
4. Unrealized capital gains/(losses) net of deferred taxes - General Account .....				310,273		310,273	310,273
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 .....	19,415		19,415				19,415
8. Accumulated balances (Lines 1 through 5 - 6 + 7) .....	685,658		685,658	383,729	126,084	509,813	1,195,472
9. Maximum reserve .....	102,976		102,976	389,833		389,833	492,808
10. Reserve objective .....	58,814		58,814	389,833		389,833	448,647
11. 20% of (Line 10 - Line 8) .....	(125,369)		(125,369)	1,221	(25,217)	(23,996)	(149,365)
12. Balance before transfers (Lines 8 + 11) .....	560,290		560,290	384,950	100,867	485,817	1,046,107
13. Transfers .....							
14. Voluntary contribution .....							
15. Adjustment down to maximum/up to zero .....	(457,314)		(457,314)		(100,867)	(100,867)	(558,181)
16. Reserve as of December 31, current year (Lines 12 + 13 + 14 + 15)	102,976		102,976	384,950		384,950	487,926

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 .....	5,159,386	XXX	XXX	5,159,386	0.0000		0.0000		0.0000	
2.1	1	NAIC Designation Category 1.A .....	703,435	XXX	XXX	703,435	0.0002	141	0.0007	492	0.0013	914
2.2	1	NAIC Designation Category 1.B .....		XXX	XXX		0.0004		0.0011		0.0023	
2.3	1	NAIC Designation Category 1.C .....		XXX	XXX		0.0006		0.0018		0.0035	
2.4	1	NAIC Designation Category 1.D .....		XXX	XXX		0.0007		0.0022		0.0044	
2.5	1	NAIC Designation Category 1.E .....	1,000,000	XXX	XXX	1,000,000	0.0009	900	0.0027	2,700	0.0055	5,500
2.6	1	NAIC Designation Category 1.F .....	1,993,927	XXX	XXX	1,993,927	0.0011	2,193	0.0034	6,779	0.0068	13,559
2.7	1	NAIC Designation Category 1.G .....	999,309	XXX	XXX	999,309	0.0014	1,399	0.0042	4,197	0.0085	8,494
2.8		Subtotal NAIC 1 (2.1+2.2+2.3+2.4+2.5+2.6+2.7) .....	4,696,671	XXX	XXX	4,696,671	XXX	4,633	XXX	14,169	XXX	28,467
3.1	2	NAIC Designation Category 2.A .....	1,741,277	XXX	XXX	1,741,277	0.0021	3,657	0.0063	10,970	0.0105	18,283
3.2	2	NAIC Designation Category 2.B .....	3,001,308	XXX	XXX	3,001,308	0.0025	7,503	0.0076	22,810	0.0127	38,117
3.3	2	NAIC Designation Category 2.C .....	1,006,013	XXX	XXX	1,006,013	0.0036	3,622	0.0108	10,865	0.0180	18,108
3.4		Subtotal NAIC 2 (3.1+3.2+3.3) .....	5,748,598	XXX	XXX	5,748,598	XXX	14,782	XXX	44,645	XXX	74,508
4.1	3	NAIC Designation Category 3.A .....		XXX	XXX		0.0069		0.0183		0.0262	
4.2	3	NAIC Designation Category 3.B .....		XXX	XXX		0.0099		0.0264		0.0377	
4.3	3	NAIC Designation Category 3.C .....		XXX	XXX		0.0131		0.0350		0.0500	
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		0.0184		0.0430		0.0615	
5.2	4	NAIC Designation Category 4.B .....		XXX	XXX		0.0238		0.0555		0.0793	
5.3	4	NAIC Designation Category 4.C .....		XXX	XXX		0.0310		0.0724		0.1034	
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		0.0472		0.0846		0.1410	
6.2	5	NAIC Designation Category 5.B .....		XXX	XXX		0.0663		0.1188		0.1980	
6.3	5	NAIC Designation Category 5.C .....		XXX	XXX		0.0836		0.1498		0.2496	
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) .....	15,604,655	XXX	XXX	15,604,655	XXX	19,415	XXX	58,814	XXX	102,976
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)
18.		SHORT-TERM BONDS										
		Exempt Obligations .....		XXX	XXX		0.0000		0.0000		0.0000	
19.1	1	NAIC Designation Category 1.A .....		XXX	XXX		0.0002		0.0007		0.0013	
19.2	1	NAIC Designation Category 1.B .....		XXX	XXX		0.0004		0.0011		0.0023	
19.3	1	NAIC Designation Category 1.C .....		XXX	XXX		0.0006		0.0018		0.0035	
19.4	1	NAIC Designation Category 1.D .....		XXX	XXX		0.0007		0.0022		0.0044	
19.5	1	NAIC Designation Category 1.E .....		XXX	XXX		0.0009		0.0027		0.0055	
19.6	1	NAIC Designation Category 1.F .....		XXX	XXX		0.0011		0.0034		0.0068	
19.7	1	NAIC Designation Category 1.G .....		XXX	XXX		0.0014		0.0042		0.0085	
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		0.0063		0.0105	
20.2	2	NAIC Designation Category 2.B .....		XXX	XXX		0.0025		0.0076		0.0127	
20.3	2	NAIC Designation Category 2.C .....		XXX	XXX		0.0036		0.0108		0.0180	
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		0.0069		0.0183		0.0262	
21.2	3	NAIC Designation Category 3.B .....		XXX	XXX		0.0099		0.0264		0.0377	
21.3	3	NAIC Designation Category 3.C .....		XXX	XXX		0.0131		0.0350		0.0500	
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		0.0184		0.0430		0.0615	
22.2	4	NAIC Designation Category 4.B .....		XXX	XXX		0.0238		0.0555		0.0793	
22.3	4	NAIC Designation Category 4.C .....		XXX	XXX		0.0310		0.0724		0.1034	
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		0.0472		0.0846		0.1410	
23.2	5	NAIC Designation Category 5.B .....		XXX	XXX		0.0663		0.1188		0.1980	
23.3	5	NAIC Designation Category 5.C .....		XXX	XXX		0.0836		0.1498		0.2496	
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) .....	15,604,655	XXX	XXX	15,604,655	XXX	19,415	XXX	58,814	XXX	102,976

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 .....	2,004,282	XXX	XXX	2,004,282	0.0000		0.1945	389,833	0.1945	389,833
17.		Total Common Stock (Sum of Lines 1 through 16)	2,004,282			2,004,282	XXX		XXX	389,833	XXX	389,833
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 Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols.4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
		INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF 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	
		RESIDUAL TRANCHES OR INTERESTS										
81.		Fixed Income Instruments - Unaffiliated .....		XXX	XXX		0.0000		0.1580		0.1580	
82.		Fixed Income Instruments - Affiliated .....		XXX	XXX		0.0000		0.1580		0.1580	
83.		Common Stock - Unaffiliated .....		XXX	XXX		0.0000		0.1580		0.1580	
84.		Common Stock - Affiliated .....		XXX	XXX		0.0000		0.1580		0.1580	
85.		Preferred Stock - Unaffiliated .....		XXX	XXX		0.0000		0.1580		0.1580	
86.		Preferred Stock - Affiliated .....		XXX	XXX		0.0000		0.1580		0.1580	
87.		Real Estate - Unaffiliated .....					0.0000		0.1580		0.1580	
88.		Real Estate - Affiliated .....					0.0000		0.1580		0.1580	
89.		Mortgage Loans - Unaffiliated .....		XXX	XXX		0.0000		0.1580		0.1580	
90.		Mortgage Loans - Affiliated .....		XXX	XXX		0.0000		0.1580		0.1580	
91.		Other - Unaffiliated .....		XXX	XXX		0.0000		0.1580		0.1580	
92.		Other - Affiliated .....		XXX	XXX		0.0000		0.1580		0.1580	
93.		Total Residual Tranches or Interests (Sum of Lines 81 through 92)					XXX		XXX		XXX	
		ALL OTHER INVESTMENTS										
94.		NAIC 1 Working Capital Finance Investments .....		XXX			0.0000		0.0042		0.0042	
95.		NAIC 2 Working Capital Finance Investments .....		XXX			0.0000		0.0137		0.0137	
96.		Other Invested Assets - Schedule BA .....		XXX			0.0000		0.1580		0.1580	
97.		Other Short-Term Invested Assets - Schedule DA .....		XXX			0.0000		0.1580		0.1580	
98.		Total All Other (Sum of Lines 94, 95, 96 and 97) .....		XXX			XXX		XXX		XXX	
99.		Total Other Invested Assets - Schedules BA & DA (Sum of Lines 29, 37, 64, 70, 74, 80, 93 and 98)					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.



ANNUAL STATEMENT FOR THE YEAR 2024 OF THE AMERICAN NATIONAL LIFE INSURANCE COMPANY OF TEXAS

## ASSET VALUATION RESERVE

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

1 RSAT Number	2 Type	3 CUSIP	4 Description of Asset(s)	5 NAIC Designation or Other Description of Asset	6 Value of Asset	7 AVR Basic Contribution	8 AVR Reserve Objective	9 AVR Maximum Reserve
<div style="font-size: 100px; font-weight: bold; opacity: 0.5;">NONE</div>								
0599999 - Total								

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE AMERICAN NATIONAL LIFE INSURANCE COMPANY OF TEXAS

## SCHEDULE F

Showing all claims for death losses and all other contract claims resisted or compromised during the year, and all claims for death losses and all other contract claims resisted December 31 of current year

[illegible]

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

	Total		Comprehensive (Hospital and Medical) Individual		Comprehensive (Hospital and Medical) Group		Medicare Supplement		Vision Only		Dental Only		Federal Employees Health Benefits Plan	
	1 Amount	2 %	3 Amount	4 %	5 Amount	6 %	7 Amount	8 %	9 Amount	10 %	11 Amount	12 %	13 Amount	14 %
1. Premiums written .....	3,745,006	XXX	3,766,960	XXX		XXX	(62,240)	XXX		XXX		XXX		XXX
2. Premiums earned .....	3,790,390	XXX	3,811,937	XXX		XXX	(62,240)	XXX		XXX		XXX		XXX
3. Incurred claims .....	2,112,981	55.7	2,097,649	55.0			(7,527)	12.1						
4. Cost containment expenses .....	115,346	3.0	59,275	1.6			55,576	(89.3)						
5. Incurred claims and cost containment expenses (Lines 3 and 4) .....	2,228,327	58.8	2,156,924	56.6			48,049	(77.2)						
6. Increase in contract reserves .....														
7. Commissions (a) .....	(36,102)	(1.0)	149,399	3.9			(190,842)	306.6						
8. Other general insurance expenses .....	2,370,936	62.6	826,737	21.7			1,420,010	(2,281.5)	103					
9. Taxes, licenses and fees .....	(1,672,150)	(44.1)	415,824	10.9			186,221	(299.2)	358					
10. Total other expenses incurred .....	662,684	17.5	1,391,960	36.5			1,415,389	(2,274.1)	461					
11. Aggregate write-ins for deductions .....	1,752	0.0	908	0.0			833	(1.3)						
12. Gain from underwriting before dividends or refunds .	897,627	23.7	262,145	6.9			(1,526,511)	2,452.6	(461)					
13. Dividends or refunds .....														
14. Gain from underwriting after dividends or refunds	897,627	23.7	262,145	6.9			(1,526,511)	2,452.6	(461)					
DETAILS OF WRITE-INS														
1101. ....	1,752	0.0	908	0.0			833	(1.3)						
1102. ....														
1103. ....														
1198. Summary of remaining write-ins for Line 11 from overflow page .....														
1199. Totals (Lines 1101 through 1103 plus 1198)(Line 11 above)	1,752	0.0	908	0.0			833	(1.3)						

	Medicare Title XVIII		Medicaid Title XIX		Credit A&H		Disability Income		Long-Term Care		Other Health	
	15 Amount	16 %	17 Amount	18 %	19 Amount	20 %	21 Amount	22 %	23 Amount	24 %	25 Amount	26 %
1. Premiums written .....		XXX		XXX		XXX		XXX		XXX	40,286	XXX
2. Premiums earned .....		XXX		XXX		XXX		XXX		XXX	40,693	XXX
3. Incurred claims .....											22,859	56.2
4. Cost containment expenses .....											495	1.2
5. Incurred claims and cost containment expenses (Lines 3 and 4) .....											23,354	57.4
6. Increase in contract reserves .....												
7. Commissions (a) .....											5,341	13.1
8. Other general insurance expenses .....											124,086	304.9
9. Taxes, licenses and fees .....											(2,274,553)	(5,589.5)
10. Total other expenses incurred .....											(2,145,126)	(5,271.5)
11. Aggregate write-ins for deductions .....											11	0.0
12. Gain from underwriting before dividends or refunds .											2,162,454	5,314.1
13. Dividends or refunds .....												
14. Gain from underwriting after dividends or refunds											2,162,454	5,314.1
DETAILS OF WRITE-INS												
1101. ....											11	0.0
1102. ....												
1103. ....												
1198. Summary of remaining write-ins for Line 11 from overflow page .....												
1199. Totals (Lines 1101 through 1103 plus 1198)(Line 11 above)											11	0.0

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

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE AMERICAN NATIONAL LIFE INSURANCE COMPANY OF TEXAS

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

**PART 2. - RESERVES AND LIABILITIES**

	1	2	3	4	5	6	7	8	9	10	11	12	13
	Total	Comprehensive (Hospital and Medical) Individual	Comprehensive (Hospital and Medical) Group	Medicare Supplement	Vision Only	Dental Only	Federal Employees Health Benefits Plan	Medicare Title XVIII	Medicaid Title XIX	Credit A&H	Disability Income	Long-Term Care	Other Health
A. Premium Reserves:													
1. Unearned premiums .....	170,848	167,156											3,692
2. Advance premiums .....	3,572	3,441											131
3. Reserve for rate credits .....													
4. Total premium reserves, current year .....	174,420	170,597											3,823
5. Total premium reserves, prior year .....	219,804	215,574											4,230
6. Increase in total premium reserves .....	(45,384)	(44,977)											(407)
B. Contract Reserves:													
1. Additional reserves (a) .....													
2. Reserve for future contingent benefits .....													
3. Total contract reserves, current year .....													
4. Total contract reserves, prior year .....													
5. Increase in contract reserves .....													
C. Claim Reserves and Liabilities:													
1. Total current year .....	861,224	853,945											7,279
2. Total prior year .....	853,804	837,874		5,829									10,101
3. Increase .....	7,420	16,071		(5,829)									(2,822)

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

	1	2	3	4	5	6	7	8	9	10	11	12	13
	Total	Comprehensive (Hospital and Medical) Individual	Comprehensive (Hospital and Medical) Group	Medicare Supplement	Vision Only	Dental Only	Federal Employees Health Benefits Plan	Medicare Title XVIII	Medicaid Title XIX	Credit A&H	Disability Income	Long-Term Care	Other Health
1. Claims paid during the year:													
1.1 On claims incurred prior to current year .....	1,527,462	417,958		1,099,504									10,000
1.2 On claims incurred during current year .....	578,099	1,663,620		(1,101,202)									15,681
2. Claim reserves and liabilities, December 31, current year:													
2.1 On claims incurred prior to current year .....	2,179	1,994											185
2.2 On claims incurred during current year .....	859,045	851,951											7,094
3. Test:													
3.1 Lines 1.1 and 2.1 .....	1,529,641	419,952		1,099,504									10,185
3.2 Claim reserves and liabilities, December 31, prior year .....	853,804	837,874		5,829									10,101
3.3 Line 3.1 minus Line 3.2 .....	675,837	(417,922)		1,093,675									84

**PART 4. - REINSURANCE**

	1	2	3	4	5	6	7	8	9	10	11	12	13
	Total	Comprehensive (Hospital and Medical) Individual	Comprehensive (Hospital and Medical) Group	Medicare Supplement	Vision Only	Dental Only	Federal Employees Health Benefits Plan	Medicare Title XVIII	Medicaid Title XIX	Credit A&H	Disability Income	Long-Term Care	Other Health
A. Reinsurance Assumed:													
1. Premiums written .....	67,868,267												67,868,267
2. Premiums earned .....	67,868,267												67,868,267
3. Incurred claims .....	63,226,394												63,226,394
4. Commissions .....	18,517,523												18,517,523
B. Reinsurance Ceded:													
1. Premiums written .....	89,234,042			11,712,937		(392,958)							77,914,063
2. Premiums earned .....	89,310,404			11,789,299		(392,958)							77,914,063
3. Incurred claims .....	73,938,154			8,961,554		(623,271)							65,599,871
4. Commissions .....	21,052,855			581,224									20,471,631

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

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE AMERICAN NATIONAL LIFE INSURANCE COMPANY OF TEXAS

SCHEDULE H - PART 5 - HEALTH CLAIMS

	1 Comprehensive (Hospital and Medical) Individual	2 Comprehensive (Hospital and Medical) Group	3  Medicare Supplement	4  Vision Only	5  Dental Only	6 Federal Employees Health Benefits Plan	7  Medicare Title XVIII	8  Medicaid Title XIX	9  Credit A&H	10  Disability Income	11  Long-Term Care	12  Other Health	13  Total
A. Direct:													
1. Incurred claims .....	2,097,649		8,954,027		(623,271)							2,396,336	12,824,741
2. Beginning claim reserves and liabilities .....	837,874		1,193,758		623,271							10,790,133	13,445,036
3. Ending claim reserves and liabilities .....	853,945		1,167,363									7,279	2,028,587
4. Claims paid .....	2,081,578		8,980,422									13,179,190	24,241,190
B. Assumed Reinsurance:													
1. Incurred claims .....												63,226,394	63,226,394
2. Beginning claim reserves and liabilities .....												62,849,078	62,849,078
3. Ending claim reserves and liabilities .....												25,437,369	25,437,369
4. Claims paid .....												100,638,103	100,638,103
C. Ceded Reinsurance:													
1. Incurred claims .....			8,961,554		(623,271)							65,599,871	73,938,154
2. Beginning claim reserves and liabilities .....			1,187,929		623,271							73,629,110	75,440,310
3. Ending claim reserves and liabilities .....			2,577,806									25,437,369	28,015,175
4. Claims paid .....			7,571,677									113,791,612	121,363,289
D. Net:													
1. Incurred claims .....	2,097,649		(7,527)									22,859	2,112,981
2. Beginning claim reserves and liabilities .....	837,874		5,829									10,101	853,804
3. Ending claim reserves and liabilities .....	853,945		(1,410,443)									7,279	(549,219)
4. Claims paid .....	2,081,578		1,408,745									25,681	3,516,004
E. Net Incurred Claims and Cost Containment Expenses:													
1. Incurred claims and cost containment expenses .....	2,156,924		48,049									23,354	2,228,327
2. Beginning reserves and liabilities .....	837,874		5,829									10,101	853,804
3. Ending reserves and liabilities .....	853,945		(1,410,443)									7,279	(549,219)
4. Paid claims and cost containment expenses	2,140,853		1,464,321									26,176	3,631,350

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE AMERICAN NATIONAL LIFE INSURANCE COMPANY OF TEXAS

## 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

[illegible]

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE AMERICAN NATIONAL LIFE INSURANCE COMPANY OF TEXAS

## SCHEDULE S - PART 1 - SECTION 2

Reinsurance Assumed Accident and Health Insurance Listed by Reinsured Company as of December 31, Current Year

[illegible]

## ANNUAL STATEMENT FOR THE YEAR 2024 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 2024 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	XXXL	450,000	454	413	5,232				
60739	74-0484030	06/01/1992	AMERICAN NATIONAL INSURANCE COMPANY	TX	YRT/I	OL	56,545,395	124,759	119,604	1,669,191				
60739	74-0484030	06/01/1992	AMERICAN NATIONAL INSURANCE COMPANY	TX	YRT/I	DIS		5	7	130				
60739	74-0484030	04/01/2013	AMERICAN NATIONAL INSURANCE COMPANY	TX	YRT/I	XXXL	50,277,001	100,405	92,639	73,409				
60739	74-0484030	04/01/2013	AMERICAN NATIONAL INSURANCE COMPANY	TX	YRT/I	AXXX	32,697	12	11	8				
93572	43-1235868	07/01/2024	REINSURANCE GROUP OF AMERICA	MO	CO/I	XXXL	78,468,041	3,681,008		9,653,063				
93572	43-1235868	07/01/2024	REINSURANCE GROUP OF AMERICA	MO	CO/I	OL	257,381,918	46,232,783		23,481,966				
93572	43-1235868	07/01/2024	REINSURANCE GROUP OF AMERICA	MO	CO/I	AXXX	4,371,698	437,666		11,223,956				
0299999. General Account - Authorized U.S. Affiliates - Other							447,526,750	50,577,092	212,674	46,106,955				
0399999. Total General Account - Authorized U.S. Affiliates							447,526,750	50,577,092	212,674	46,106,955				
0699999. Total General Account - Authorized Non-U.S. Affiliates														
0799999. Total General Account - Authorized Affiliates							447,526,750	50,577,092	212,674	46,106,955				
1099999. Total General Account - Authorized Non-Affiliates														
1199999. Total General Account Authorized							447,526,750	50,577,092	212,674	46,106,955				
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							447,526,750	50,577,092	212,674	46,106,955				
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														

ANNUAL STATEMENT FOR THE YEAR 2024 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			
9199999. Total U.S. (Sum of 0399999, 0899999, 1499999, 1999999, 2599999, 3099999, 3699999, 4199999, 4899999, 5399999, 5999999, 6499999, 7099999, 7599999, 8199999 and 8699999)								447,526,750	50,577,092	212,674	46,106,955				
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								447,526,750	50,577,092	212,674	46,106,955				

ANNUAL STATEMENT FOR THE YEAR 2024 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	12		
										Current Year	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													
82627	06-0839705	04/01/2023	Swiss Re Life & Health America	MO	QA/G	MS	(1,683,277)	263,489	398,397				
82627	06-0839705	04/01/2023	Swiss Re Life & Health America	MO	QA/I	MS	14,002,911	293,256	806,613				
86355	73-0994234	12/01/2023	Standard Life and Accident	TX	QA/G	SLEL	74,963,936						
86355	73-0994234	12/01/2023	Standard Life and Accident	TX	QA/G	D	1,924,061						
0899999. General Account - Authorized U.S. Non-Affiliates							89,207,631	556,745	1,205,010				
1099999. Total General Account - Authorized Non-Affiliates							89,207,631	556,745	1,205,010				
1199999. Total General Account Authorized							89,207,631	556,745	1,205,010				
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							89,207,631	556,745	1,205,010				
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)							89,207,631	556,745	1,205,010				
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							89,207,631	556,745	1,205,010				

Schedule S - Part 4

**N O N E**

Schedule S - Part 4 - Bank Footnote

**N O N E**

Schedule S - Part 5

**N O N E**

Schedule S - Part 5 - Bank Footnote

**N O N E**

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

	1 2024	2 2023	3 2022	4 2021	5 2020
A. OPERATIONS ITEMS					
1. Premiums and annuity considerations for life and accident and health contracts .....	135,315	202,039	144,206	152,165	109,368
2. Commissions and reinsurance expense allowances .....	22,601	39,796	28,521	30,913	22,839
3. Contract claims .....	77,514	124,384	97,910	89,665	68,401
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 .....		5,217	16	12	(1)
B. BALANCE SHEET ITEMS					
8. Premiums and annuity considerations for life and accident and health contracts deferred and uncollected .....	3,164	26,183	16,721	28,668	9,572
9. Aggregate reserves for life and accident and health contracts .....	52,339	1,949	204	188	176
10. Liability for deposit-type contracts .....					
11. Contract claims unpaid .....	26,605	75,740	68,590	63,262	43,297
12. Amounts recoverable on reinsurance .....	1,710	1,346			
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 .....		6,194	3,345	5,589	1,916
16. Unauthorized reinsurance offset .....			809	1,590	2,042
17. Offset for reinsurance with Certified Reinsurers .....					
C. UNAUTHORIZED REINSURANCE (DEPOSITS BY AND FUNDS WITHHELD FROM)					
18. Funds deposited by and withheld from (F) .....			60	38	56
19. Letters of credit (L) .....					
20. Trust agreements (T) .....			37,761	25,011	13,330
21. Other (O) .....			9,355	20,396	5,639
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) .....	21,189,166		21,189,166
2. Reinsurance (Line 16) .....	3,972,969	(3,972,969)	
3. Premiums and considerations (Line 15) .....	(128,317)	3,164,237	3,035,920
4. Net credit for ceded reinsurance .....	XXX	79,752,311	79,752,311
5. All other admitted assets (balance) .....	4,421,968		4,421,968
6. Total assets excluding Separate Accounts (Line 26) .....	29,455,786	78,943,579	108,399,365
7. Separate Account assets (Line 27) .....			
8. Total assets (Line 28)	29,455,786	78,943,579	108,399,365
<b>LIABILITIES, CAPITAL AND SURPLUS (Page 3)</b>			
9. Contract reserves (Lines 1 and 2) .....	3,246,078	52,338,847	55,584,925
10. Liability for deposit-type contracts (Line 3) .....	95,913		95,913
11. Claim reserves (Line 4) .....	2,513,471	26,604,732	29,118,203
12. Policyholder dividends/member refunds/reserves (Lines 5 through 7) .....			
13. Premium & annuity considerations received in advance (Line 8) .....	6,400		6,400
14. Other contract liabilities (Line 9) .....			
15. Reinsurance in unauthorized companies (Line 24.02 minus inset amount) .....			
16. Funds held under reinsurance treaties with unauthorized reinsurers (Line 24.03 minus inset amount) .....			
17. Reinsurance with Certified Reinsurers (Line 24.02 inset amount) .....			
18. Funds held under reinsurance treaties with Certified Reinsurers (Line 24.03 inset amount) .....			
19. All other liabilities (balance) .....	6,556,815		6,556,815
20. Total liabilities excluding Separate Accounts (Line 26) .....	12,418,677	78,943,579	91,362,256
21. Separate Account liabilities (Line 27) .....			
22. Total liabilities (Line 28) .....	12,418,677	78,943,579	91,362,256
23. Capital & surplus (Line 38) .....	17,037,109	XXX	17,037,109
24. Total liabilities, capital & surplus (Line 39)	29,455,786	78,943,579	108,399,365
<b>NET CREDIT FOR CEDED REINSURANCE</b>			
25. Contract reserves .....	52,338,847		
26. Claim reserves .....	26,604,732		
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 .....	3,972,969		
32. Other ceded reinsurance recoverables .....			
33. Total ceded reinsurance recoverables .....	82,916,548		
34. Premiums and considerations .....	3,164,237		
35. Reinsurance in unauthorized companies .....			
36. Funds held under reinsurance treaties with unauthorized reinsurers .....			
37. Reinsurance with Certified Reinsurers .....			
38. Funds held under reinsurance treaties with Certified Reinsurers .....			
39. Other ceded reinsurance payables/offsets .....			
40. Total ceded reinsurance payable/offsets .....	3,164,237		
41. Total net credit for ceded reinsurance	79,752,311		

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE AMERICAN NATIONAL LIFE INSURANCE COMPANY OF TEXAS

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

Allocated by States and Territories							
States, Etc.		1	Direct Business Only				
			Life Contracts		4	5	6
			2	3			
		Active Status (a)	Life Insurance Premiums	Annuity Considerations	Accident and Health Insurance Premiums, Including Policy, Membership and Other Fees	Other Considerations	Total Columns 2 through 5 (b)
							Deposit-Type Contracts
1.	Alabama	AL	L	86,335	11,712		98,047
2.	Alaska	AK	L	4,054	20,379		24,433
3.	Arizona	AZ	L	24,079	276,140		300,219
4.	Arkansas	AR	L	40,849	148,838		189,687
5.	California	CA	L	147,108	2,266,341		2,413,449
6.	Colorado	CO	L	41,530	217,840		259,370
7.	Connecticut	CT	L	23,456	15,149		38,605
8.	Delaware	DE	L	2,283	271,633		273,916
9.	District of Columbia	DC	L				
10.	Florida	FL	L	402,354	196,038		598,392
11.	Georgia	GA	L	76,685	145,647		222,332
12.	Hawaii	HI	L	60,009	53,014		113,023
13.	Idaho	ID	L	2,239	173,735		175,974
14.	Illinois	IL	L	87,305	266,094		353,399
15.	Indiana	IN	L	40,876	729,115		769,991
16.	Iowa	IA	L	3,816	476,394		480,210
17.	Kansas	KS	L	12,781	415,573		428,354
18.	Kentucky	KY	L	75,716	110,386		186,102
19.	Louisiana	LA	L	78,126	161,389		239,515
20.	Maine	ME	N	3,476	5,131		8,707
21.	Maryland	MD	L	58,584	432,668		491,232
22.	Massachusetts	MA	L	15,495	41,388		61,683
23.	Michigan	MI	L	34,667	353,718		388,385
24.	Minnesota	MN	L	249,644	11,733		261,377
25.	Mississippi	MS	L	51,510	269,212		320,722
26.	Missouri	MO	L	98,165	2,793,581		2,891,746
27.	Montana	MT	L	2,601	21,177		23,778
28.	Nebraska	NE	L	9,184	229,061		238,245
29.	Nevada	NV	L	(38,810)	355,857		317,047
30.	New Hampshire	NH	L	840			840
31.	New Jersey	NJ	N	7,423	13,085		20,508
32.	New Mexico	NM	L	54,209	32,024		86,233
33.	New York	NY	N	9,938	9,229		19,167
34.	North Carolina	NC	L	181,975	299,559		481,664
35.	North Dakota	ND	L	68	621		689
36.	Ohio	OH	L	70,695	961,841		1,032,536
37.	Oklahoma	OK	L	102,581	695,499		798,080
38.	Oregon	OR	L	4,729	1,422,206		1,426,935
39.	Pennsylvania	PA	L	56,346	170,840		227,353
40.	Rhode Island	RI	L		6,954		7,038
41.	South Carolina	SC	L	32,034	310,784		342,818
42.	South Dakota	SD	L	19,804	31,114		50,918
43.	Tennessee	TN	L	212,331	266,034		478,365
44.	Texas	TX	L	765,892	8,125,460		8,891,352
45.	Utah	UT	L	57,235	464,659		521,894
46.	Vermont	VT	N	1,496	4,476		5,972
47.	Virginia	VA	L	79,531	72,867		152,398
48.	Washington	WA	L	14,880	184,655		199,535
49.	West Virginia	WV	L	36,571	504,948		541,519
50.	Wisconsin	WI	L	58,487	119,469		177,956
51.	Wyoming	WY	L	4,582	180,383		184,965
52.	American Samoa	AS	N				
53.	Guam	GU	L	4,585			4,585
54.	Puerto Rico	PR	N	116			116
55.	U.S. Virgin Islands	VI	N				
56.	Northern Mariana Islands	MP	N				
57.	Canada	CAN	N				
58.	Aggregate Other Alien	OT	XXX	31,450			31,450
59.	Subtotal	XXX		3,501,895	5,281	24,345,650	27,852,826
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		23,114			23,114
94.	Aggregate or other amounts not allocable by State	XXX					
95.	Totals (Direct Business)	XXX		3,525,009	5,281	24,345,650	27,875,940
96.	Plus reinsurance assumed	XXX				92,334,179	92,334,179
97.	Totals (All Business)	XXX		3,525,009	5,281	116,679,829	120,210,119
98.	Less reinsurance ceded	XXX		46,106,954	112,880,781		158,987,735
99.	Totals (All Business) less Reinsurance Ceded	XXX		(42,581,945)	5,281	3,799,048	(38,777,616)
DETAILS OF WRITE-INS							
58001.	MEX Mexico	XXX		26,000			26,000
58002.	USA Overseas Military	XXX		5,450			5,450
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		31,450			31,450
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:

1. L - Licensed or Chartered - Licensed insurance carrier or domiciled RRG..... 48

2. R - Registered - Non-domiciled RRGs.....

3. E - Eligible - Reporting entities eligible or approved to write surplus lines in the state.....

4. Q - Qualified - Qualified or accredited reinsurer.....

5. 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, Col. 6, or with Schedule H, Part 1, Line 1, indicate which: Exhibit 1, Lines 6.4, 10.4, and 16.4, Col. 6.....

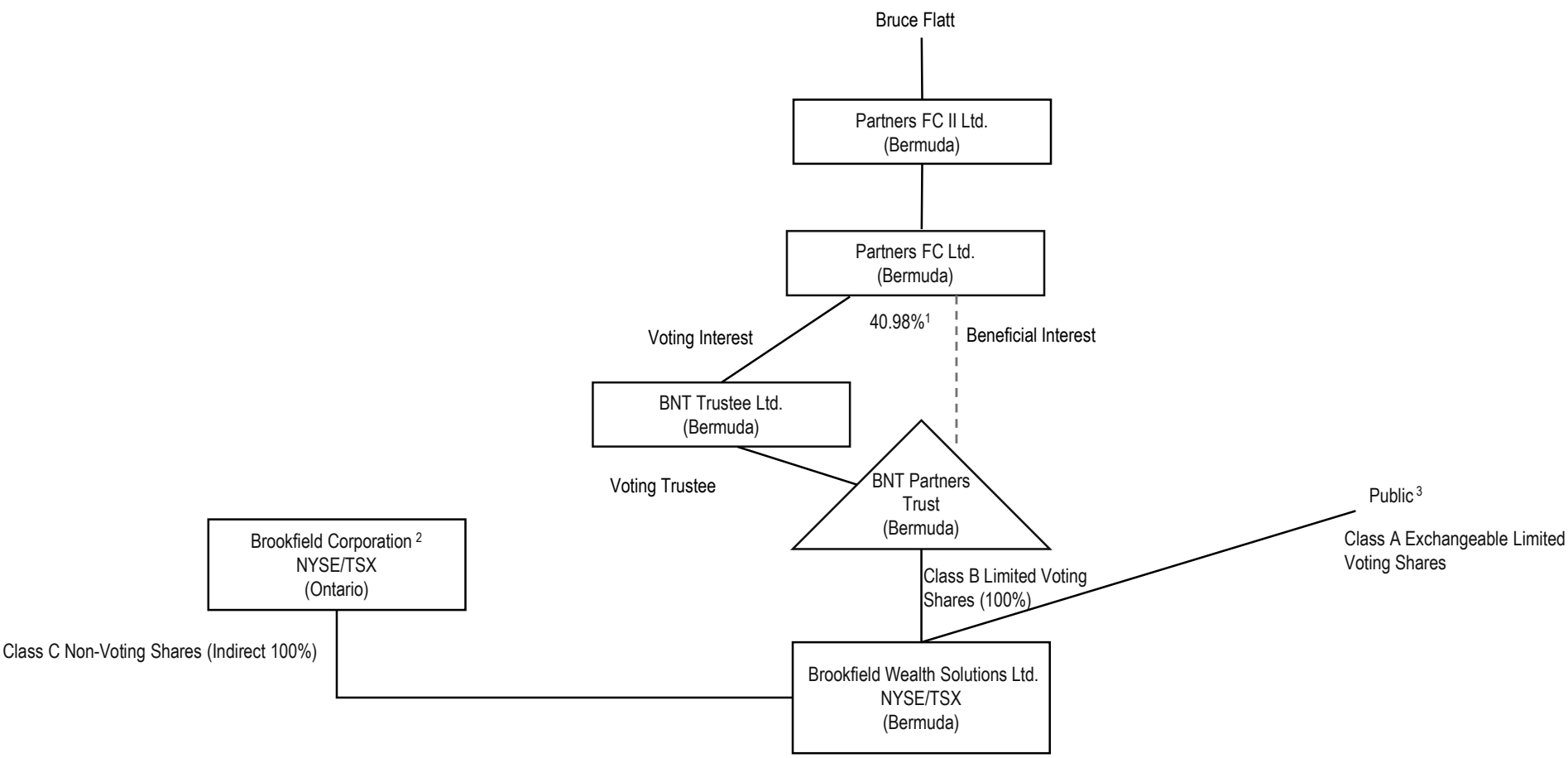
SCHEDULE T - PART 2  
INTERSTATE COMPACT - EXHIBIT OF PREMIUMS WRITTEN

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	86,335				86,335
2.	Alaska .....	AK	4,054				4,054
3.	Arizona .....	AZ	24,079				24,079
4.	Arkansas .....	AR	40,849				40,849
5.	California .....	CA	147,108				147,108
6.	Colorado .....	CO	41,530				41,530
7.	Connecticut .....	CT	23,456				23,456
8.	Delaware .....	DE	2,283				2,283
9.	District of Columbia .....	DC					
10.	Florida .....	FL	402,354				402,354
11.	Georgia .....	GA	76,685				76,685
12.	Hawaii .....	HI	60,009				60,009
13.	Idaho .....	ID	2,239				2,239
14.	Illinois .....	IL	87,305				87,305
15.	Indiana .....	IN	40,876				40,876
16.	Iowa .....	IA	3,816				3,816
17.	Kansas .....	KS	12,781				12,781
18.	Kentucky .....	KY	75,716				75,716
19.	Louisiana .....	LA	78,126				78,126
20.	Maine .....	ME	3,476	100			3,576
21.	Maryland .....	MD	58,564				58,564
22.	Massachusetts .....	MA	15,495	4,800			20,295
23.	Michigan .....	MI	34,667				34,667
24.	Minnesota .....	MN	249,644				249,644
25.	Mississippi .....	MS	51,510				51,510
26.	Missouri .....	MO	98,165				98,165
27.	Montana .....	MT	2,601				2,601
28.	Nebraska .....	NE	9,184				9,184
29.	Nevada .....	NV	(38,810)				(38,810)
30.	New Hampshire .....	NH	840				840
31.	New Jersey .....	NJ	7,423				7,423
32.	New Mexico .....	NM	54,209				54,209
33.	New York .....	NY	9,938				9,938
34.	North Carolina .....	NC	181,975	130			182,105
35.	North Dakota .....	ND	68				68
36.	Ohio .....	OH	70,695				70,695
37.	Oklahoma .....	OK	102,581				102,581
38.	Oregon .....	OR	4,729				4,729
39.	Pennsylvania .....	PA	56,346	167			56,513
40.	Rhode Island .....	RI		84			84
41.	South Carolina .....	SC	32,034				32,034
42.	South Dakota .....	SD	19,804				19,804
43.	Tennessee .....	TN	212,331				212,331
44.	Texas .....	TX	765,892				765,892
45.	Utah .....	UT	57,235				57,235
46.	Vermont .....	VT	1,496				1,496
47.	Virginia .....	VA	79,531				79,531
48.	Washington .....	WA	14,880				14,880
49.	West Virginia .....	WV	36,571				36,571
50.	Wisconsin .....	WI	58,487				58,487
51.	Wyoming .....	WY	4,582				4,582
52.	American Samoa .....	AS					
53.	Guam .....	GU	4,585				4,585
54.	Puerto Rico .....	PR	116				116
55.	U.S. Virgin Islands .....	VI					
56.	Northern Mariana Islands .....	MP					
57.	Canada .....	CAN					
58.	Aggregate Other Alien .....	OT	31,450				31,450
59.	Total		3,501,895	5,281			3,507,176



SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP  
PART 1 - ORGANIZATIONAL CHART



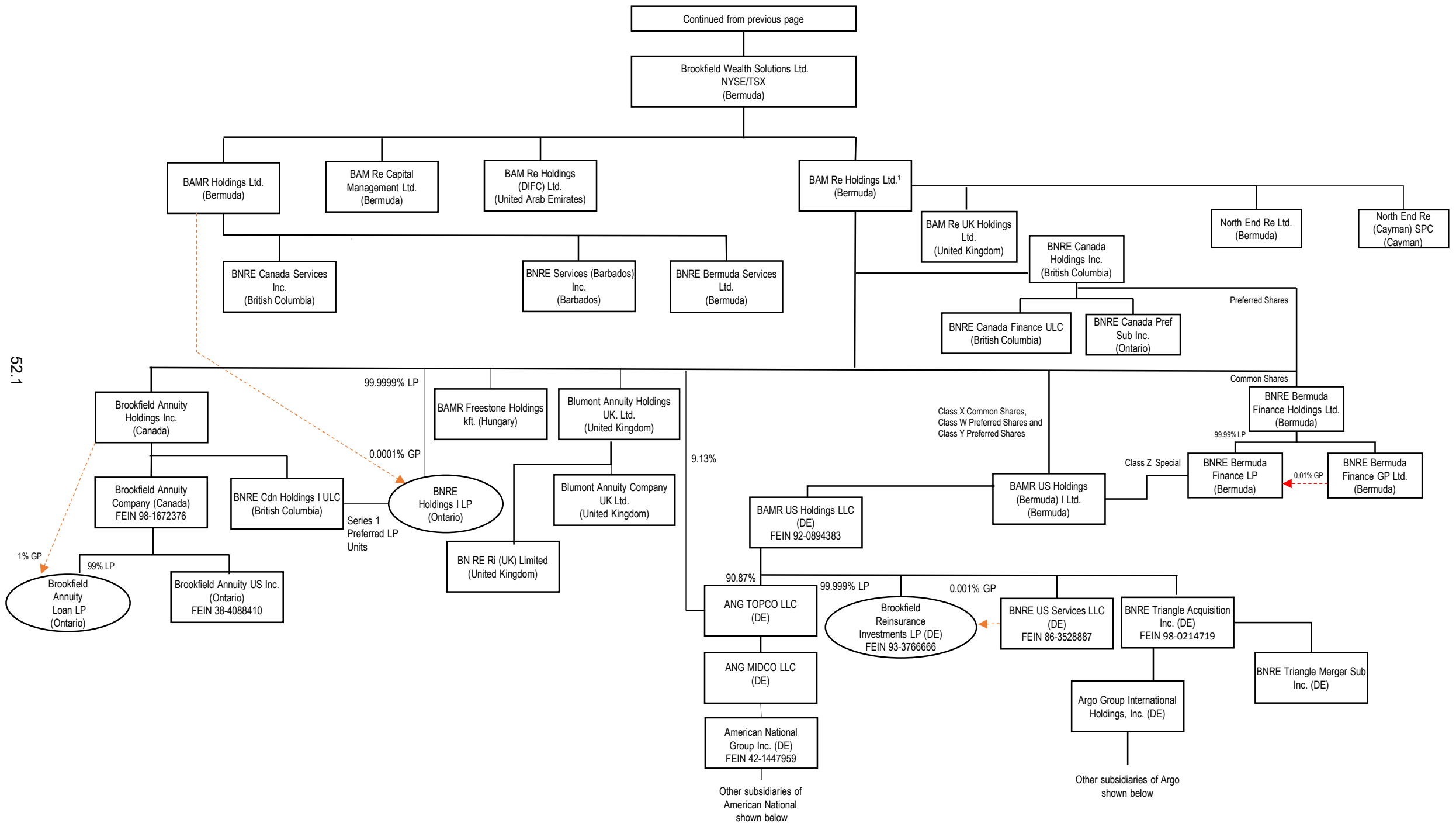
<sup>1</sup> This percentage represents both the percentage of beneficial interest in the BNT Partners Trust and the percentage of voting interest in BNT Trustee Ltd. The remaining 59.02% beneficial interest in BNT Partners Trust and 59.02% voting interest in BNT Trustee Ltd. is held through entities owned by (i) Brian Kingston (9%), (ii) Sachin Shah (9%), (iii) Barry Blattman (9%) (iv) Cyrus Madon (8%), (v) Connor Teskey (8%), (vi) Anuj Ranjan (8%), and (vii) Bill Powell (8%).

<sup>2</sup> Pursuant to Commissioner’s Order No. 2022-7321 (HCS No. 1130540), Brookfield Corporation is not a control person within the Registrants’ holding company system, however Brookfield Corporation is included in this organizational chart due to certain commitments made by Brookfield Corporation in connection with its disclaimer of affiliation filing.

<sup>3</sup> In accordance with the Company’s third amended and restated bye-laws, no person holds more than 9.9% of the voting power of the Class A Exchangeable Limited Voting Shares.

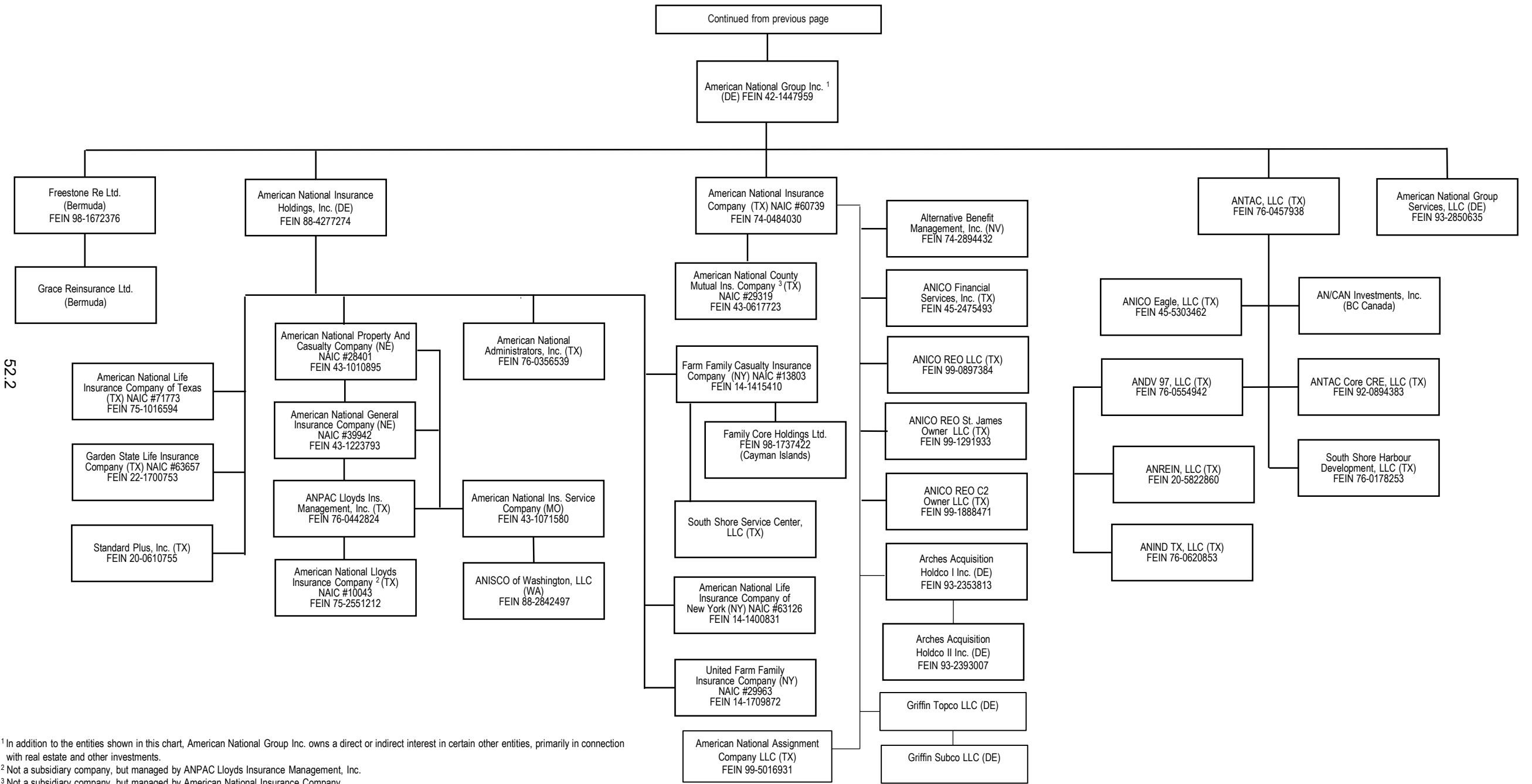
ANNUAL STATEMENT FOR THE YEAR 2024 OF THE AMERICAN NATIONAL LIFE INSURANCE COMPANY OF TEXAS

**SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP**  
**PART 1 - ORGANIZATIONAL CHART**



<sup>1</sup> In addition to the entities shown in this chart, BAM Re Holdings Ltd. owns direct or indirect interests in certain other entities, primarily in connection with investments.

SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP  
PART 1 - ORGANIZATIONAL CHART

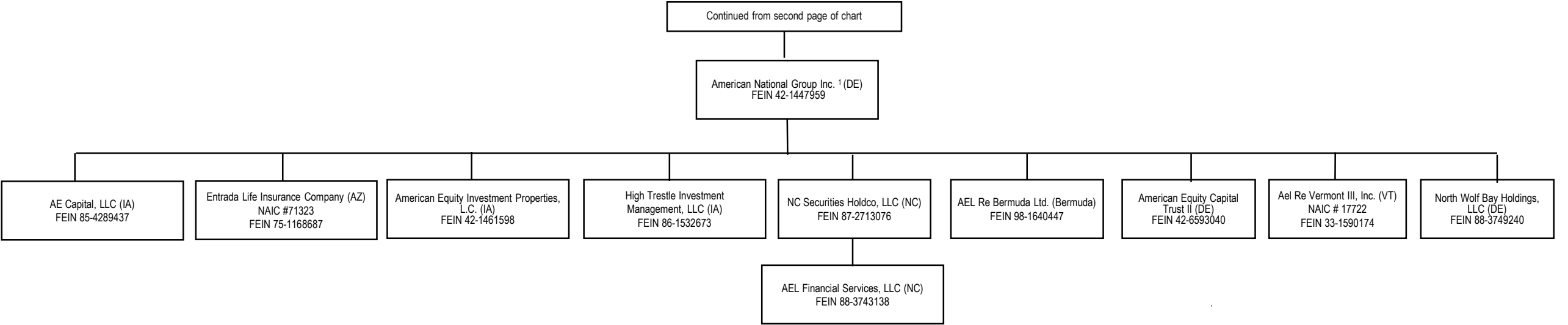


<sup>1</sup> In addition to the entities shown in this chart, American National Group Inc. owns a direct or indirect interest in certain other entities, primarily in connection with real estate and other investments.

<sup>2</sup> Not a subsidiary company, but managed by ANPAC Lloyds Insurance Management, Inc.

<sup>3</sup> Not a subsidiary company, but managed by American National Insurance Company.

SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP  
PART 1 - ORGANIZATIONAL CHART



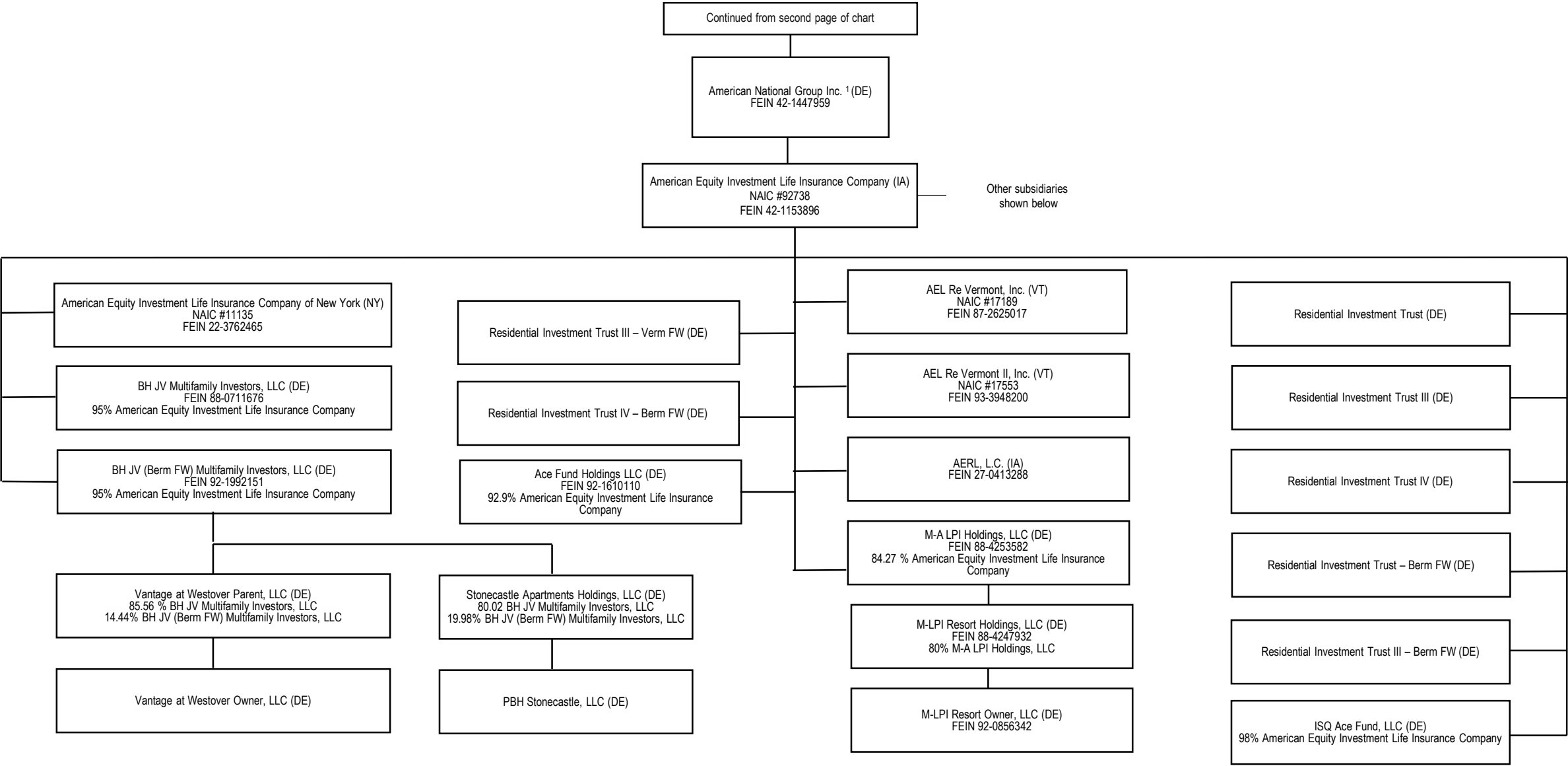
52.3

<sup>1</sup> In addition to the entities shown in this chart, American National Group Inc. owns a direct or indirect interest in certain other entities, primarily in connection with real estate and other investments.

Note: All subsidiaries are wholly owned, except as noted.

SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP  
PART 1 - ORGANIZATIONAL CHART

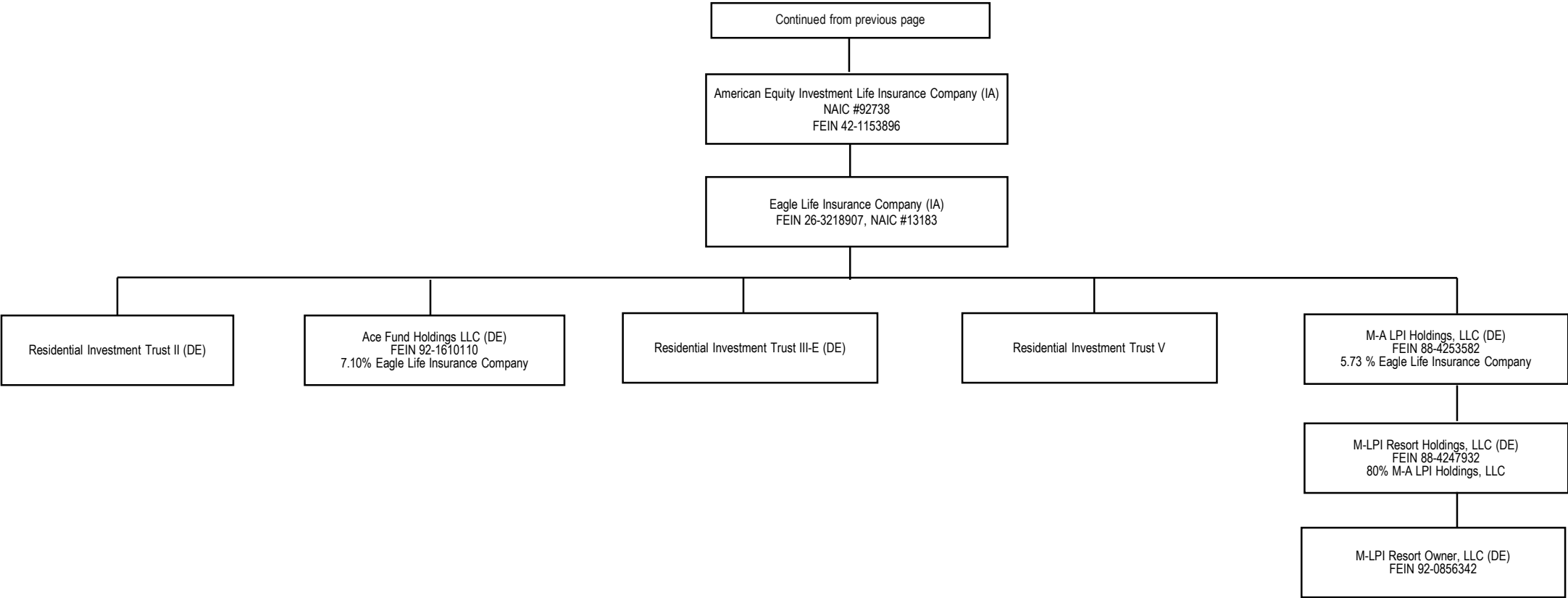
52.4



<sup>1</sup> In addition to the entities shown in this chart, American National Group Inc. owns a direct or indirect interest in certain other entities, primarily in connection with real estate and other investments.

Note: All subsidiaries are wholly owned, except as noted.

SCHEDULE Y - INFORMATION CONCERNING ACTIVITIES OF INSURER MEMBERS OF A HOLDING COMPANY GROUP  
PART 1 - ORGANIZATIONAL CHART



52.5

<sup>1</sup> In addition to the entities shown in this chart, American National Group Inc. owns a direct or indirect interest in certain other entities, primarily in connection with real estate and other investments.

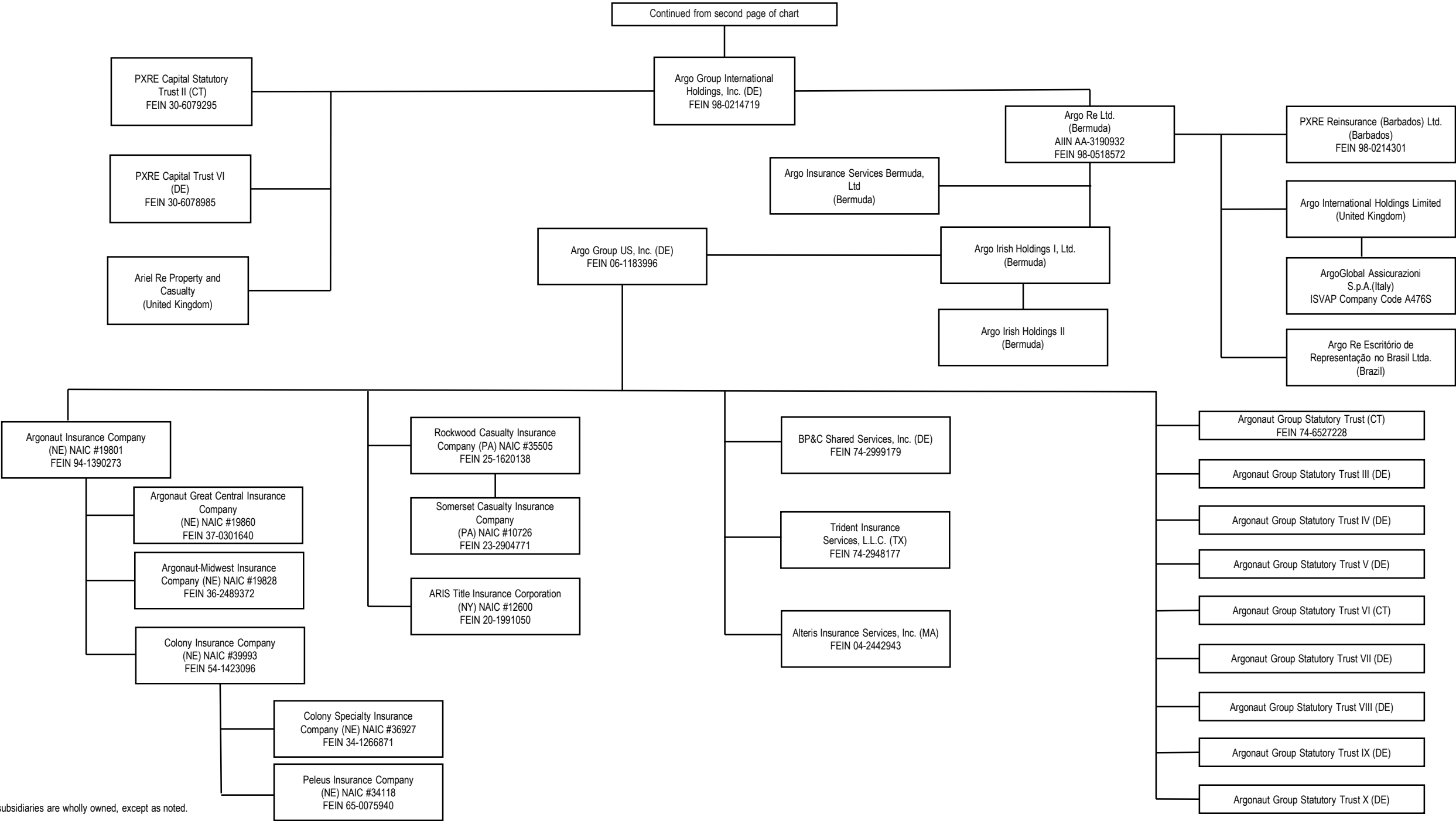
Note: All subsidiaries are wholly owned, except as noted.

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE AMERICAN NATIONAL LIFE INSURANCE COMPANY OF TEXAS

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

PART 1 - ORGANIZATIONAL CHART

52.6



Note: All subsidiaries are wholly owned, except as noted.

ANNUAL STATEMENT FOR THE YEAR 2024 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 Owner-ship Provide Percen-tage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Re-quired? (Yes/No)	*
.0408 ...	Brookfield Wealth Solutions Group ....	.....00000 .....	98-1737979 ..	.....	.....	.....	1100 AoA Property Holdings Ltd. ....	..CYM.....	OTH.....	BAMR US Holdings LLC .....	Management.....	0.000 ....	Brookfield Wealth Solutions Ltd. ....	...NO.....	...13 ....
.0408 ...	Brookfield Wealth Solutions Group ....	.....00000 .....	98-1821375 ..	.....	.....	.....	2 MW Property Holdings Ltd. ....	..CYM.....	OTH.....	BAMR US Holdings LLC .....	Management.....	0.000 ....	Brookfield Wealth Solutions Ltd. ....	...NO.....	...13 ....
.0408 ...	Brookfield Wealth Solutions Group ....	.....00000 .....	98-1737992 ..	.....	.....	.....	200 Liberty Property Holdings Ltd. ....	..CYM.....	OTH.....	BAMR US Holdings LLC .....	Management.....	0.000 ....	Brookfield Wealth Solutions Ltd. ....	...NO.....	...13 ....
.0408 ...	Brookfield Wealth Solutions Group ....	.....00000 .....	98-1822375 ..	.....	.....	.....	200 Vessey Property Holdings Ltd. ....	..CYM.....	OTH.....	BAMR US Holdings LLC .....	Management.....	0.000 ....	Brookfield Wealth Solutions Ltd. ....	...NO.....	...13 ....
.0408 ...	Brookfield Wealth Solutions Group ....	.....00000 .....	.....	.....	.....	.....	2022 Ceres Note Issuer LP .....	..DE.....	OTH.....	American National Insurance Company .....	Ownership.....	100.000 ....	Brookfield Wealth Solutions Ltd. ....	...NO.....	...13 ....
.0408 ...	Brookfield Wealth Solutions Group ....	.....00000 .....	.....	.....	.....	.....	2022 Europa Note Issuer LP .....	..DE.....	OTH.....	American National Insurance Company .....	Ownership.....	100.000 ....	Brookfield Wealth Solutions Ltd. ....	...NO.....	...13 ....
.0408 ...	Brookfield Wealth Solutions Group ....	.....00000 .....	.....	.....	.....	.....	2022 Ganymede Note Issuer LP .....	..DE.....	OTH.....	American National Insurance Company .....	Ownership.....	100.000 ....	Brookfield Wealth Solutions Ltd. ....	...NO.....	...13 ....
.0408 ...	Brookfield Wealth Solutions Group ....	.....00000 .....	.....	.....	.....	.....	2022 IO Note Issuer LP .....	..DE.....	OTH.....	American National Insurance Company .....	Ownership.....	100.000 ....	Brookfield Wealth Solutions Ltd. ....	...NO.....	...13 ....
.0408 ...	Brookfield Wealth Solutions Group ....	.....00000 .....	.....	.....	.....	.....	2022 Titan Note Issuer LP .....	..DE.....	OTH.....	American National Insurance Company .....	Ownership.....	100.000 ....	Brookfield Wealth Solutions Ltd. ....	...NO.....	...13 ....
.0408 ...	Brookfield Wealth Solutions Group ....	.....00000 .....	98-1737984 ..	.....	.....	.....	225 Liberty Property Holdings Ltd. ....	..CYM.....	OTH.....	BAMR US Holdings LLC .....	Management.....	0.000 ....	Brookfield Wealth Solutions Ltd. ....	...NO.....	...13 ....
.0408 ...	Brookfield Wealth Solutions Group ....	.....00000 .....	98-1821871 ..	.....	.....	.....	5 MW Property Holdings Ltd. ....	..CYM.....	OTH.....	BAMR US Holdings LLC .....	Management.....	0.000 ....	Brookfield Wealth Solutions Ltd. ....	...NO.....	...13 ....
.0408 ...	Brookfield Wealth Solutions Group ....	.....00000 .....	.....	.....	.....	.....	77G Propco Limited .....	..NJ.....	OTH.....	BAMR US Holdings LLC .....	Management.....	0.000 ....	Brookfield Wealth Solutions Ltd. ....	...NO.....	...13 ....
.0408 ...	Brookfield Wealth Solutions Group ....	.....00000 .....	98-1820535 ..	.....	.....	.....	Aia Moana Property Holdings Ltd. ....	..CYM.....	OTH.....	BAMR US Holdings LLC .....	Management.....	0.000 ....	Brookfield Wealth Solutions Ltd. ....	...NO.....	...13 ....
.0408 ...	Brookfield Wealth Solutions Group ....	.....00000 .....	.....	.....	.....	.....	ANG MIDCO I LLC .....	..DE.....	UIP.....	ANG TOPCO I LLC .....	Ownership.....	91.000 ....	Brookfield Wealth Solutions Ltd. ....	...NO.....	...1 ....
.0408 ...	Brookfield Wealth Solutions Group ....	.....00000 .....	.....	.....	.....	.....	ANG TOPCO I LLC .....	..DE.....	UIP.....	BAMR US Holdings LLC .....	Ownership.....	0.000 ....	Brookfield Wealth Solutions Ltd. ....	...NO.....	...1 ....
.0408 ...	Brookfield Wealth Solutions Group ....	.....00000 .....	93-2353813 ..	.....	.....	.....	Arches Acquisition Holdco I Inc. ....	..DE.....	OTH.....	American National Insurance Company .....	Ownership.....	100.000 ....	Brookfield Wealth Solutions Ltd. ....	...NO.....	...1 ....
.0408 ...	Brookfield Wealth Solutions Group ....	.....00000 .....	93-2393007 ..	.....	.....	.....	Arches Acquisition Holdco II Inc. ....	..DE.....	OTH.....	Arches Acquisition Holdco I Inc. ....	Ownership.....	100.000 ....	Brookfield Wealth Solutions Ltd. ....	...NO.....	...1 ....
.0408 ...	Brookfield Wealth Solutions Group ....	.....00000 .....	98-1748081 ..	.....	.....	.....	Archimedes L.P. ....	..CYM.....	OTH.....	American National Insurance Company .....	Ownership.....	48.300 ....	Brookfield Wealth Solutions Ltd. ....	...NO.....	...13 ....
.0408 ...	Brookfield Wealth Solutions Group ....	.....00000 .....	.....	.....	.....	.....	Argerich 2022-1, LLC .....	..DE.....	OTH.....	Argerich Holdco 2022-1, LLC .....	Ownership.....	100.000 ....	Brookfield Wealth Solutions Ltd. ....	...NO.....	...13 ....
.0408 ...	Brookfield Wealth Solutions Group ....	.....00000 .....	.....	.....	.....	.....	Argerich Holdco 2022-1, LLC .....	..DE.....	OTH.....	BAMR US Holdings LLC .....	Management.....	0.000 ....	Brookfield Wealth Solutions Ltd. ....	...NO.....	...13 ....
.0408 ...	Brookfield Wealth Solutions Group ....	.....00000 .....	99-1478288 ..	.....	.....	.....	Ashby Blane 2023-1 Holdco LLC .....	..DE.....	OTH.....	American National Group Inc. ....	Ownership.....	42.200 ....	Brookfield Wealth Solutions Ltd. ....	...NO.....	...1 ....
.0408 ...	Brookfield Wealth Solutions Group ....	.....00000 .....	.....	.....	.....	.....	Ashby Blane 2023-1 LLC .....	..DE.....	OTH.....	Ashby Blane 2023-1 Holdco LLC .....	Ownership.....	100.000 ....	Brookfield Wealth Solutions Ltd. ....	...NO.....	...13 ....
.0408 ...	Brookfield Wealth Solutions Group ....	.....00000 .....	98-1693420 ..	.....	.....	.....	Atreides 2022-1 Ltd. ....	..CYM.....	OTH.....	Atreides Leto 2023-1 Ltd. ....	Ownership.....	80.000 ....	Brookfield Wealth Solutions Ltd. ....	...NO.....	...13 ....
.0408 ...	Brookfield Wealth Solutions Group ....	.....00000 .....	98-1694739 ..	.....	.....	.....	Atreides Leto 2023-1 Ltd. ....	..CYM.....	OTH.....	Atreides Leto Holdco 2023-1 Ltd. ....	Ownership.....	100.000 ....	Brookfield Wealth Solutions Ltd. ....	...NO.....	...13 ....
.0408 ...	Brookfield Wealth Solutions Group ....	.....00000 .....	98-1691929 ..	.....	.....	.....	Atreides Leto Holdco 2023-1 Ltd. ....	..CYM.....	OTH.....	American National Insurance Company .....	Ownership.....	100.000 ....	Brookfield Wealth Solutions Ltd. ....	...NO.....	...13 ....
.0408 ...	Brookfield Wealth Solutions Group ....	.....00000 .....	98-1695168 ..	.....	.....	.....	Atreides Paul 2022-1 Ltd. ....	..CYM.....	OTH.....	Atreides Paul Holdco 2022-1 Ltd. ....	Ownership.....	100.000 ....	Brookfield Wealth Solutions Ltd. ....	...NO.....	...13 ....
.0408 ...	Brookfield Wealth Solutions Group ....	.....00000 .....	98-1691732 ..	.....	.....	.....	Atreides Paul Holdco 2022-1 Ltd. ....	..CYM.....	OTH.....	American National Insurance Company .....	Ownership.....	100.000 ....	Brookfield Wealth Solutions Ltd. ....	...NO.....	...13 ....
.0408 ...	Brookfield Wealth Solutions Group ....	.....00000 .....	.....	.....	.....	.....	Bach F1 2022-1, LLC .....	..DE.....	OTH.....	BAMR US Holdings LLC .....	Management.....	0.000 ....	Brookfield Wealth Solutions Ltd. ....	...NO.....	...13 ....
.0408 ...	Brookfield Wealth Solutions Group ....	.....00000 .....	.....	.....	.....	.....	BACH F1 Interco 2022-1, LLC .....	..DE.....	OTH.....	Bach F1 2022-1, LLC .....	Ownership.....	100.000 ....	Brookfield Wealth Solutions Ltd. ....	...NO.....	...13 ....
.0408 ...	Brookfield Wealth Solutions Group ....	.....00000 .....	.....	.....	.....	.....	BAM Re Bermuda Real Estate JV Member Ltd. ....	..BMU.....	OTH.....	BAM Re Holdings Ltd. ....	Ownership.....	49.000 ....	Brookfield Wealth Solutions Ltd. ....	...NO.....	...1 ....
.0408 ...	Brookfield Wealth Solutions Group ....	.....00000 .....	.....	.....	.....	.....	BAM Re Capital Management Ltd. ....	..BMU.....	NIA.....	Brookfield Wealth Solutions Ltd. ....	Ownership.....	100.000 ....	Brookfield Wealth Solutions Ltd. ....	...NO.....	...1 ....
.0408 ...	Brookfield Wealth Solutions Group ....	.....00000 .....	.....	.....	.....	.....	BAM Re Holdings (DIFC) Ltd. ....	..ARE.....	NIA.....	Brookfield Wealth Solutions Ltd. ....	Ownership.....	100.000 ....	Brookfield Wealth Solutions Ltd. ....	...NO.....	...1 ....
.0408 ...	Brookfield Wealth Solutions Group ....	.....00000 .....	85-9332827 ..	.....	.....	.....	BAM Re Holdings Ltd. ....	..BMU.....	UIP.....	Brookfield Wealth Solutions Ltd. ....	Ownership.....	100.000 ....	Brookfield Wealth Solutions Ltd. ....	...NO.....	...1 ....
.0408 ...	Brookfield Wealth Solutions Group ....	.....00000 .....	.....	.....	.....	.....	BAM Re UK Holdings Ltd. ....	..GBR.....	NIA.....	BAM Re Holdings Ltd. ....	Ownership.....	100.000 ....	Brookfield Wealth Solutions Ltd. ....	...NO.....	...1 ....
.0408 ...	Brookfield Wealth Solutions Group ....	.....00000 .....	.....	.....	.....	.....	BAM V Geneva LLC .....	..DE.....	OTH.....	Bventures Holdco LLC .....	Ownership.....	81.000 ....	Brookfield Wealth Solutions Ltd. ....	...NO.....	...13 ....
.0408 ...	Brookfield Wealth Solutions Group ....	.....00000 .....	.....	.....	.....	.....	BAMR BID II AIV LP .....	..CYM.....	OTH.....	American National Insurance Company .....	Ownership.....	100.000 ....	Brookfield Wealth Solutions Ltd. ....	...NO.....	...13 ....
.0408 ...	Brookfield Wealth Solutions Group ....	.....00000 .....	.....	.....	.....	.....	BAMR BID II US AIV LP .....	..CYM.....	OTH.....	Boole L.P. ....	Ownership.....	33.300 ....	Brookfield Wealth Solutions Ltd. ....	...NO.....	...13 ....
.0408 ...	Brookfield Wealth Solutions Group ....	.....00000 .....	.....	.....	.....	.....	BAMR Freestone Holdings kft. ....	..HUN.....	NIA.....	BAM Re Holdings Ltd. ....	Ownership.....	100.000 ....	Brookfield Wealth Solutions Ltd. ....	...NO.....	...1 ....
.0408 ...	Brookfield Wealth Solutions Group ....	.....00000 .....	.....	.....	.....	.....	BAMR Holdings Ltd. ....	..BMU.....	NIA.....	Brookfield Wealth Solutions Ltd. ....	Ownership.....	100.000 ....	Brookfield Wealth Solutions Ltd. ....	...NO.....	...1 ....
.0408 ...	Brookfield Wealth Solutions Group ....	.....00000 .....	45-5303462 ..	.....	.....	.....	BAMR US Holdings (Bermuda) I Ltd. ....	..BMU.....	UIP.....	BAM Re Holdings Ltd. ....	Ownership.....	100.000 ....	Brookfield Wealth Solutions Ltd. ....	...NO.....	...1 ....
.0408 ...	Brookfield Wealth Solutions Group ....	.....00000 .....	92-0894383 ..	.....	.....	.....	BAMR US Holdings LLC .....	..DE.....	UIP.....	BAMR US Holdings (Bermuda) I Ltd. ....	Ownership.....	100.000 ....	Brookfield Wealth Solutions Ltd. ....	...NO.....	...1 ....
.0408 ...	Brookfield Wealth Solutions Group ....	.....00000 .....	99-1498708 ..	.....	.....	.....	Bates Blane 2023-1 Holdco LLC .....	..DE.....	OTH.....	American National Group Inc. ....	Ownership.....	43.700 ....	Brookfield Wealth Solutions Ltd. ....	...NO.....	...1 ....
.0408 ...	Brookfield Wealth Solutions Group ....	.....00000 .....	.....	.....	.....	.....	Bates Blane 2023-1 LLC .....	..DE.....	OTH.....	BAMR US Holdings LLC .....	Management.....	0.000 ....	Brookfield Wealth Solutions Ltd. ....	...NO.....	...13 ....
.0408 ...	Brookfield Wealth Solutions Group ....	.....00000 .....	.....	.....	.....	.....	Bay Adelaide North Property Holdings Inc. ....	..CAN.....	OTH.....	American Equity Investment Life Insurance Company .....	Ownership.....	0.780 ....	Brookfield Wealth Solutions Ltd. ....	...NO.....	...1 ....
.0408 ...	Brookfield Wealth Solutions Group ....	.....00000 .....	79-1775620 ..	.....	.....	.....	Bay Adelaide North Property Holdings Inc. ....	..CAN.....	OTH.....	BAMR US Holdings LLC .....	Management.....	0.000 ....	Brookfield Wealth Solutions Ltd. ....	...NO.....	...13 ....
.0408 ...	Brookfield Wealth Solutions Group ....	.....00000 .....	.....	.....	.....	.....	Bay Adelaide Property Holdings Inc. ....	..CAN.....	OTH.....	BAMR US Holdings LLC .....	Management.....	0.000 ....	Brookfield Wealth Solutions Ltd. ....	...NO.....	...13 ....
.0408 ...	Brookfield Wealth Solutions Group ....	.....00000 .....	71-5308342 ..	.....	.....	.....	BFPL Calgary Property Holdings Inc. ....	..CAN.....	OTH.....	BAMR US Holdings LLC .....	Management.....	0.000 ....	Brookfield Wealth Solutions Ltd. ....	...NO.....	...13 ....
.0408 ...	Brookfield Wealth Solutions Group ....	.....00000 .....	75-3208214 ..	.....	.....	.....	BFPL Toronto Property Holdings Inc. ....	..CAN.....	OTH.....	BAMR US Holdings LLC .....	Management.....	0.000 ....	Brookfield Wealth Solutions Ltd. ....	...NO.....	...13 ....



ANNUAL STATEMENT FOR THE YEAR 2024 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 Owner-ship Provide Percen-tage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Re-quired? (Yes/No)	*
.0408 ...	Brookfield Wealth Solutions Group ....	.....00000 .....					BGL Pinehurst Land, LLC .....	..DE.....	OTH.....	American National Insurance Company .....	Ownership.....	100.000 ...	Brookfield Wealth Solutions Ltd. ....	....NO.....	....13 ....
.0408 ...	Brookfield Wealth Solutions Group ....	.....00000 .....					BGL Pinehurst, LLC .....	..DE.....	OTH.....	American National Insurance Company .....	Ownership.....	100.000 ...	Brookfield Wealth Solutions Ltd. ....	....NO.....	....13 ....
.0408 ...	Brookfield Wealth Solutions Group ....	.....00000 .....	88-1138054 ..				BGL PT Land, LLC .....	..DE.....	OTH.....	Brookfield Reinsurance Investments LP .....	Ownership.....	100.000 ...	Brookfield Wealth Solutions Ltd. ....	....NO.....	....13 ....
.0408 ...	Brookfield Wealth Solutions Group ....	.....00000 .....					BGL PT, LLC .....	..DE.....	OTH.....	Brookfield Reinsurance Investments LP .....	Ownership.....	100.000 ...	Brookfield Wealth Solutions Ltd. ....	....NO.....	....13 ....
.0408 ...	Brookfield Wealth Solutions Group ....	.....00000 .....					BLI Pinehurst Mezz, LLC .....	..DE.....	OTH.....	American National Insurance Company .....	Ownership.....	100.000 ...	Brookfield Wealth Solutions Ltd. ....	....NO.....	....13 ....
.0408 ...	Brookfield Wealth Solutions Group ....	.....00000 .....					BLI Pinehurst, LLC .....	..DE.....	OTH.....	BLI Pinehurst Mezz, LLC .....	Ownership.....	100.000 ...	Brookfield Wealth Solutions Ltd. ....	....NO.....	....13 ....
.0408 ...	Brookfield Wealth Solutions Group ....	.....00000 .....					Blumont Annuity Company UK Ltd. ....	..GBR.....	NIA.....	Blumont Annuity Holdings UK Ltd. ....	Ownership.....	100.000 ...	Brookfield Wealth Solutions Ltd. ....	....NO.....	....1 ....
.0408 ...	Brookfield Wealth Solutions Group ....	.....00000 .....					Blumont Annuity Holdings UK Ltd. ....	..GBR.....	NIA.....	BAM Re Holdings Ltd. ....	Ownership.....	100.000 ...	Brookfield Wealth Solutions Ltd. ....	....NO.....	....1 ....
.0408 ...	Brookfield Wealth Solutions Group ....	.....00000 .....					Blumont Bermuda Real Estate JV LLC .....	..BMU.....	OTH.....	BAM Re Bermuda Real Estate JV Member Ltd. ....	Ownership.....	49.000 ...	Brookfield Wealth Solutions Ltd. ....	....NO.....	....1 ....
.0408 ...	Brookfield Wealth Solutions Group ....	.....00000 .....					BN RE Ri (UK) Limited .....	..GBR.....	OTH.....	Blumont Annuity Holdings UK Ltd. ....	Ownership.....	100.000 ...	Brookfield Wealth Solutions Ltd. ....	....NO.....	....1 ....
.0408 ...	Brookfield Wealth Solutions Group ....	.....00000 .....	98-1736669 ..				BNRE 77G Holdings Ltd. ....	..BMU.....	OTH.....	BAM Re Holdings Ltd. ....	Ownership.....	100.000 ...	Brookfield Wealth Solutions Ltd. ....	....NO.....	....13 ....
.0408 ...	Brookfield Wealth Solutions Group ....	.....00000 .....	98-1790490 ..				BNRE Bermuda Finance GP Ltd. ....	..BMU.....	NIA.....	BNRE Bermuda Finance Holdings Ltd. ....	Ownership.....	100.000 ...	Brookfield Wealth Solutions Ltd. ....	....NO.....	....13 ....
.0408 ...	Brookfield Wealth Solutions Group ....	.....00000 .....	98-1790499 ..				BNRE Bermuda Finance Holdings Ltd. ....	..BMU.....	NIA.....	BAM Re Holdings Ltd. ....	Ownership.....	100.000 ...	Brookfield Wealth Solutions Ltd. ....	....NO.....	....13 ....
.0408 ...	Brookfield Wealth Solutions Group ....	.....00000 .....	98-1790480 ..				BNRE Bermuda Finance LP .....	..BMU.....	NIA.....	BNRE Bermuda Finance GP Ltd. ....	Management.....	..0.000 ...	Brookfield Wealth Solutions Ltd. ....	....NO.....	....13 ....
.0408 ...	Brookfield Wealth Solutions Group ....	.....00000 .....					BNRE Bermuda Services Ltd. ....	..BMU.....	NIA.....	BAMR Holdings Ltd. ....	Ownership.....	100.000 ...	Brookfield Wealth Solutions Ltd. ....	....NO.....	....1 ....
.0408 ...	Brookfield Wealth Solutions Group ....	.....00000 .....	99-1085964 ..				BNRE Ventures TruckCo CDL, LLC .....	..DE.....	OTH.....	Meadow 2021-1 Holdco Ltd .....	Ownership.....	33.300 ...	Brookfield Wealth Solutions Ltd. ....	....NO.....	....13 ....
.0408 ...	Brookfield Wealth Solutions Group ....	.....00000 .....	98-1790219 ..				BNRE Canada Finance ULC .....	..CAN.....	NIA.....	BNRE Canada Holdings Inc. ....	Ownership.....	100.000 ...	Brookfield Wealth Solutions Ltd. ....	....NO.....	....13 ....
.0408 ...	Brookfield Wealth Solutions Group ....	.....00000 .....	78-3081227 ..				BNRE Canada Holdings Inc. ....	..CAN.....	NIA.....	BAM Re Holdings Ltd. ....	Ownership.....	100.000 ...	Brookfield Wealth Solutions Ltd. ....	....NO.....	....13 ....
.0408 ...	Brookfield Wealth Solutions Group ....	.....00000 .....					BNRE Canada Pref Sub Inc. ....	..CAN.....	NIA.....	BNRE Canada Holdings Inc. ....	Ownership.....	100.000 ...	Brookfield Wealth Solutions Ltd. ....	....NO.....	....13 ....
.0408 ...	Brookfield Wealth Solutions Group ....	.....00000 .....	77-0700342 ..				BNRE Canada Services Inc. ....	..CAN.....	NIA.....	BAMR Holdings Ltd. ....	Ownership.....	100.000 ...	Brookfield Wealth Solutions Ltd. ....	....NO.....	....1 ....
.0408 ...	Brookfield Wealth Solutions Group ....	.....00000 .....	98-1773977 ..				BNRE Cdn Holdings I ULC .....	..CAN.....	NIA.....	Brookfield Annuity Holdings Inc. ....	Ownership.....	100.000 ...	Brookfield Wealth Solutions Ltd. ....	....NO.....	....1 ....
.0408 ...	Brookfield Wealth Solutions Group ....	.....00000 .....					BNRE Holdings I LP .....	..CAN.....	NIA.....	BAMR Holdings Ltd. ....	Management.....	..0.000 ...	Brookfield Wealth Solutions Ltd. ....	....NO.....	....1 ....
.0408 ...	Brookfield Wealth Solutions Group ....	.....00000 .....					BNRE Services (Barbados) Inc. ....	..BRB.....	NIA.....	BAMR Holdings Ltd. ....	Ownership.....	100.000 ...	Brookfield Wealth Solutions Ltd. ....	....NO.....	....1 ....
.0408 ...	Brookfield Wealth Solutions Group ....	.....00000 .....	92-2035543 ..				BNRE Triangle Acquisition Inc. ....	..DE.....	NIA.....	BAMR US Holdings LLC .....	Ownership.....	100.000 ...	Brookfield Wealth Solutions Ltd. ....	....NO.....	....1 ....
.0408 ...	Brookfield Wealth Solutions Group ....	.....00000 .....	86-3528887 ..				BNRE US Services LLC .....	..DE.....	NIA.....	BAMR US Holdings LLC .....	Ownership.....	100.000 ...	Brookfield Wealth Solutions Ltd. ....	....NO.....	....1 ....
.0408 ...	Brookfield Wealth Solutions Group ....	.....00000 .....	98-1672376 ..				BNT Partners Trust .....	..BMU.....	UIP.....	BNT Trustee Ltd. ....	Management.....	..0.000 ...	Bruce Flatt .....	....NO.....	....1 ....
.0408 ...	Brookfield Wealth Solutions Group ....	.....00000 .....	76-0178253 ..				BNT Trustee Ltd. ....	..BMU.....	UIP.....	Partners FC Ltd. ....	Ownership.....	41.000 ...	Bruce Flatt .....	....NO.....	....1 ....
.0408 ...	Brookfield Wealth Solutions Group ....	.....00000 .....					Boccherini F2 2022-1, LLC .....	..DE.....	OTH.....	BAMR US Holdings LLC .....	Management.....	..0.000 ...	Brookfield Wealth Solutions Ltd. ....	....NO.....	....13 ....
.0408 ...	Brookfield Wealth Solutions Group ....	.....00000 .....					Boccherini F2 Interco 2022-1, LLC .....	..DE.....	OTH.....	Boccherini F2 2022-1, LLC .....	Ownership.....	100.000 ...	Brookfield Wealth Solutions Ltd. ....	....NO.....	....13 ....
.0408 ...	Brookfield Wealth Solutions Group ....	.....00000 .....	98-1748101 ..				Boole L.P. ....	..CYM.....	OTH.....	American National Insurance Company .....	Ownership.....	48.600 ...	Brookfield Wealth Solutions Ltd. ....	....NO.....	....13 ....
.0408 ...	Brookfield Wealth Solutions Group ....	.....00000 .....					Boulder Reinsurance (Cayman) Ltd. ....	..CYM.....	OTH.....	American National Group Inc. ....	Ownership.....	100.000 ...	Brookfield Wealth Solutions Ltd. ....	....NO.....	....13 ....
.0408 ...	Brookfield Wealth Solutions Group ....	.....00000 .....					Brahms PP 2022-1, LLC .....	..DE.....	OTH.....	BAMR US Holdings LLC .....	Management.....	..0.000 ...	Brookfield Wealth Solutions Ltd. ....	....NO.....	....13 ....
.0408 ...	Brookfield Wealth Solutions Group ....	.....00000 .....					Brahms PP Interco 2022-1, LLC .....	..DE.....	OTH.....	Brahms PP 2022-1, LLC .....	Ownership.....	100.000 ...	Brookfield Wealth Solutions Ltd. ....	....NO.....	....13 ....
.0408 ...	Brookfield Wealth Solutions Group ....	.....00000 .....	98-1728948 ..				BREF VI Cayman 1 LP .....	..CYM.....	OTH.....	BAM Re Holdings Ltd. ....	Management.....	..0.000 ...	Brookfield Wealth Solutions Ltd. ....	....NO.....	....13 ....
.0408 ...	Brookfield Wealth Solutions Group ....	.....00000 .....	98-1774796 ..				BREF VI Cayman 2 LP .....	..CYM.....	OTH.....	BAM Re Holdings Ltd. ....	Management.....	..0.000 ...	Brookfield Wealth Solutions Ltd. ....	....NO.....	....13 ....
.0408 ...	Brookfield Wealth Solutions Group ....	.....00000 .....	98-1672376 ..				Brookfield Annuity Company .....	..CAN.....	IA.....	Brookfield Annuity Holdings Inc. ....	Ownership.....	100.000 ...	Brookfield Wealth Solutions Ltd. ....	....NO.....	....1 ....
.0408 ...	Brookfield Wealth Solutions Group ....	.....00000 .....					Brookfield Annuity Holdings Inc. ....	..CAN.....	NIA.....	BAM Re Holdings Ltd. ....	Ownership.....	100.000 ...	Brookfield Wealth Solutions Ltd. ....	....NO.....	....1 ....
.0408 ...	Brookfield Wealth Solutions Group ....	.....00000 .....					Brookfield Annuity Loan LP .....	..CAN.....	NIA.....	Brookfield Annuity Holdings Inc. ....	Management.....	..0.000 ...	Brookfield Wealth Solutions Ltd. ....	....NO.....	....13 ....
.0408 ...	Brookfield Wealth Solutions Group ....	.....00000 .....	98-4088410 ..				Brookfield Annuity US Inc. ....	..CAN.....	NIA.....	Brookfield Annuity Company .....	Ownership.....	100.000 ...	Brookfield Wealth Solutions Ltd. ....	....NO.....	....1 ....
.0408 ...	Brookfield Wealth Solutions Group ....	.....00000 .....	93-3766666 ..				Brookfield Reinsurance Investments LP .....	..DE.....	NIA.....	BNRE US Services LLC .....	Management.....	..0.000 ...	Brookfield Wealth Solutions Ltd. ....	....NO.....	....1 ....
.0408 ...	Brookfield Wealth Solutions Group ....	.....00000 .....	20-1134768 ..		1837429 ..	NYSE, TSX .....	Brookfield Wealth Solutions Ltd. ....	..BMU.....	UIP.....	BNT Partners Trust .....	Other.....	..0.000 ...	Bruce Flatt .....	....NO.....	....2 ....
.0408 ...	Brookfield Wealth Solutions Group ....	.....00000 .....					Bventures Holdco LLC .....	..DE.....	OTH.....	Chamberlain Blane 2023-1 LLC .....	Ownership.....	100.000 ...	Brookfield Wealth Solutions Ltd. ....	....NO.....	....13 ....
.0408 ...	Brookfield Wealth Solutions Group ....	.....00000 .....	88-1786620 ..				Bventures LeverCo S-B, LLC .....	..DE.....	OTH.....	Bventures Holdco LLC .....	Ownership.....	86.000 ...	Brookfield Wealth Solutions Ltd. ....	....NO.....	....13 ....
.0408 ...	Brookfield Wealth Solutions Group ....	.....00000 .....	99-1086362 ..				Bventures TruckCo CDL, LLC .....	..DE.....	OTH.....	Chamberlain Blane 2023-1 LLC .....	Ownership.....	86.000 ...	Brookfield Wealth Solutions Ltd. ....	....NO.....	....13 ....
.0408 ...	Brookfield Wealth Solutions Group ....	.....00000 .....	88-1746432 ..				Bventures TruckCo S-C, LLC .....	..DE.....	OTH.....	Bventures Holdco LLC .....	Ownership.....	86.000 ...	Brookfield Wealth Solutions Ltd. ....	....NO.....	....13 ....
.0408 ...	Brookfield Wealth Solutions Group ....	.....00000 .....	88-1773069 ..				Bventures VTSCo S-D, LLC .....	..DE.....	OTH.....	Bventures Holdco LLC .....	Ownership.....	86.700 ...	Brookfield Wealth Solutions Ltd. ....	....NO.....	....13 ....
.0408 ...	Brookfield Wealth Solutions Group ....	.....00000 .....					Bylsma 2022-1, LLC .....	..DE.....	OTH.....	Bylsma 2022-1, Ltd. ....	Ownership.....	100.000 ...	Brookfield Wealth Solutions Ltd. ....	....NO.....	....13 ....
.0408 ...	Brookfield Wealth Solutions Group ....	.....00000 .....	98-1684989 ..				Bylsma 2022-1, Ltd. ....	..CYM.....	OTH.....	American National Insurance Company .....	Ownership.....	80.100 ...	Brookfield Wealth Solutions Ltd. ....	....NO.....	....13 ....
.0408 ...	Brookfield Wealth Solutions Group ....	.....00000 .....	98-1748248 ..				Cantor L.P. ....	..CYM.....	OTH.....	American National Insurance Company .....	Ownership.....	47.700 ...	Brookfield Wealth Solutions Ltd. ....	....NO.....	....13 ....

ANNUAL STATEMENT FOR THE YEAR 2024 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 Owner-ship Provide Percen-tage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Re-quired? (Yes/No)	*
. 0408 ...	Brookfield Wealth Solutions Group ....	..... 00000 ....					Casals 2022-1, LLC .....	.. DE.....	OTH.....	Casals 2022-1, Ltd. ....	Ownership.....	100.000 ....	Brookfield Wealth Solutions Ltd. ....	... NO.....	... 13 ....
. 0408 ...	Brookfield Wealth Solutions Group ....	..... 00000 ....	98-1685005				Casals 2022-1, Ltd. ....	.. CYM.....	OTH.....	American National Insurance Company .....	Ownership.....	80.100 ....	Brookfield Wealth Solutions Ltd. ....	... NO.....	... 13 ....
. 0408 ...	Brookfield Wealth Solutions Group ....	..... 00000 ....	99-1515603				Chamberlain Blane 2023-1 Holdco LLC .....	.. DE.....	OTH.....	BAMR US Holdings LLC .....	Ownership.....	50.700 ....	Brookfield Wealth Solutions Ltd. ....	... NO.....	... 1 ....
. 0408 ...	Brookfield Wealth Solutions Group ....	..... 00000 ....					Chamberlain Blane 2023-1 LLC .....	.. DE.....	OTH.....	Chamberlain Blane 2023-1 Holdco LLC .....	Ownership.....	100.000 ....	Brookfield Wealth Solutions Ltd. ....	... NO.....	... 13 ....
. 0408 ...	Brookfield Wealth Solutions Group ....	..... 00000 ....					D VI Delta Acquisition 2 LLC .....	.. DE.....	OTH.....	BAMR US Holdings LLC .....	Management.....	0.000 ....	Brookfield Wealth Solutions Ltd. ....	... NO.....	... 13 ....
. 0408 ...	Brookfield Wealth Solutions Group ....	..... 00000 ....					Dupre 2022-1, LLC .....	.. DE.....	OTH.....	Dupre 2022-1, Ltd. ....	Ownership.....	100.000 ....	Brookfield Wealth Solutions Ltd. ....	... NO.....	... 13 ....
. 0408 ...	Brookfield Wealth Solutions Group ....	..... 00000 ....	98-1685038				Dupre 2022-1, Ltd. ....	.. CYM.....	OTH.....	American National Insurance Company .....	Ownership.....	100.000 ....	Brookfield Wealth Solutions Ltd. ....	... NO.....	... 13 ....
. 0408 ...	Brookfield Wealth Solutions Group ....	..... 00000 ....	98-1821933				Eugene Property Holdings Ltd. ....	.. CYM.....	OTH.....	BAMR US Holdings LLC .....	Management.....	0.000 ....	Brookfield Wealth Solutions Ltd. ....	... NO.....	... 13 ....
. 0408 ...	Brookfield Wealth Solutions Group ....	..... 00000 ....	99-1539863				Ewing Blane 2023-1 Holdco LLC .....	.. DE.....	OTH.....	American National Insurance Company .....	Ownership.....	74.000 ....	Brookfield Wealth Solutions Ltd. ....	... NO.....	... 1 ....
. 0408 ...	Brookfield Wealth Solutions Group ....	..... 00000 ....					Ewing Blane 2023-1 LLC .....	.. DE.....	OTH.....	Ewing Blane 2023-1 Holdco LLC .....	Ownership.....	100.000 ....	Brookfield Wealth Solutions Ltd. ....	... NO.....	... 13 ....
. 0408 ...	Brookfield Wealth Solutions Group ....	..... 00000 ....	98-1737778				Grace Property Holdings Limited .....	.. CYM.....	OTH.....	BAMR US Holdings LLC .....	Management.....	0.000 ....	Brookfield Wealth Solutions Ltd. ....	... NO.....	... 13 ....
. 0408 ...	Brookfield Wealth Solutions Group ....	..... 00000 ....					Grace Reinsurance Ltd .....	.. BMU.....	NIA.....	Freestone Re Ltd. ....	Ownership.....	100.000 ....	Brookfield Wealth Solutions Ltd. ....	... NO.....	... 1 ....
. 0408 ...	Brookfield Wealth Solutions Group ....	..... 00000 ....	92-3985861				Harrell I 2023-1, LLC .....	.. DE.....	OTH.....	BAMR US Holdings LLC .....	Management.....	0.000 ....	Brookfield Wealth Solutions Ltd. ....	... NO.....	... 13 ....
. 0408 ...	Brookfield Wealth Solutions Group ....	..... 00000 ....	92-4009671				Isserlis 2023-1, LLC .....	.. DE.....	OTH.....	BAMR US Holdings LLC .....	Management.....	0.000 ....	Brookfield Wealth Solutions Ltd. ....	... NO.....	... 13 ....
. 0408 ...	Brookfield Wealth Solutions Group ....	..... 00000 ....	93-4288766				Johnston 2023-1, LLC .....	.. DE.....	OTH.....	BAMR US Holdings LLC .....	Management.....	0.000 ....	Brookfield Wealth Solutions Ltd. ....	... NO.....	... 13 ....
. 0408 ...	Brookfield Wealth Solutions Group ....	..... 00000 ....	98-1822873				Jordan Creek Property Holdings Ltd. ....	.. CYM.....	OTH.....	BAMR US Holdings LLC .....	Management.....	0.000 ....	Brookfield Wealth Solutions Ltd. ....	... NO.....	... 13 ....
. 0408 ...	Brookfield Wealth Solutions Group ....	..... 00000 ....	98-1820559				La Cantera Property Holdings Ltd. ....	.. CYM.....	OTH.....	BAMR US Holdings LLC .....	Management.....	0.000 ....	Brookfield Wealth Solutions Ltd. ....	... NO.....	... 13 ....
. 0408 ...	Brookfield Wealth Solutions Group ....	..... 00000 ....	33-3669600				LCM E Issuer, LP .....	.. DE.....	OTH.....	BAMR US Holdings LLC .....	Management.....	0.000 ....	Brookfield Wealth Solutions Ltd. ....	... NO.....	... 13 ....
. 0408 ...	Brookfield Wealth Solutions Group ....	..... 00000 ....	99-4182456				LCM G Issuer, LP .....	.. DE.....	OTH.....	BAMR US Holdings LLC .....	Management.....	0.000 ....	Brookfield Wealth Solutions Ltd. ....	... NO.....	... 1 ....
. 0408 ...	Brookfield Wealth Solutions Group ....	..... 00000 ....	98-1737739				Lilia Property Holdings Ltd .....	.. CYM.....	OTH.....	BAMR US Holdings LLC .....	Management.....	0.000 ....	Brookfield Wealth Solutions Ltd. ....	... NO.....	... 13 ....
. 0408 ...	Brookfield Wealth Solutions Group ....	..... 00000 ....					McCarren 2021-1 Holdco Ltd. ....	.. CYM.....	OTH.....	McCarren 2021-1 Ltd. ....	Ownership.....	100.000 ....	Brookfield Wealth Solutions Ltd. ....	... NO.....	... 13 ....
. 0408 ...	Brookfield Wealth Solutions Group ....	..... 00000 ....					McCarren 2021-1 Ltd. ....	.. CYM.....	OTH.....	BAM Re Holdings Ltd. ....	Ownership.....	100.000 ....	Brookfield Wealth Solutions Ltd. ....	... NO.....	... 13 ....
. 0408 ...	Brookfield Wealth Solutions Group ....	..... 00000 ....					Meadow 2021-1 Holdco Ltd. ....	.. CYM.....	OTH.....	Meadow 2021-1 Ltd. ....	Ownership.....	100.000 ....	Brookfield Wealth Solutions Ltd. ....	... NO.....	... 13 ....
. 0408 ...	Brookfield Wealth Solutions Group ....	..... 00000 ....					Meadow 2021-1 Ltd. ....	.. CYM.....	OTH.....	BAM Re Holdings Ltd. ....	Ownership.....	100.000 ....	Brookfield Wealth Solutions Ltd. ....	... NO.....	... 13 ....
. 0408 ...	Brookfield Wealth Solutions Group ....	..... 00000 ....					North End Re (Cayman) SPC .....	.. CYM.....	IA.....	BAM Re Holdings Ltd. ....	Ownership.....	100.000 ....	Brookfield Wealth Solutions Ltd. ....	... NO.....	... 1 ....
. 0408 ...	Brookfield Wealth Solutions Group ....	..... 00000 ....					North End Re Ltd. ....	.. BMU.....	IA.....	BAM Re Holdings Ltd. ....	Ownership.....	100.000 ....	Brookfield Wealth Solutions Ltd. ....	... NO.....	... 1 ....
. 0408 ...	Brookfield Wealth Solutions Group ....	..... 00000 ....	98-1737429				One Liberty Plaza Property Holdings Limited .....	.. CYM.....	OTH.....	BAMR US Holdings LLC .....	Management.....	0.000 ....	Brookfield Wealth Solutions Ltd. ....	... NO.....	... 13 ....
. 0408 ...	Brookfield Wealth Solutions Group ....	..... 00000 ....					Partners FC II Ltd. ....	.. BMU.....	UIP.....	Bruce Flatt .....	Ownership.....	100.000 ....	Bruce Flatt .....	... NO.....	... ..
. 0408 ...	Brookfield Wealth Solutions Group ....	..... 00000 ....					Partners FC Ltd. ....	.. BMU.....	UIP.....	Partners FC II Ltd. ....	Ownership.....	100.000 ....	Bruce Flatt .....	... NO.....	... ..
. 0408 ...	Brookfield Wealth Solutions Group ....	..... 00000 ....					Prospect 2021-1 Holdco Ltd. ....	.. CYM.....	OTH.....	Prospect 2021-1 Ltd. ....	Ownership.....	100.000 ....	Brookfield Wealth Solutions Ltd. ....	... NO.....	... 13 ....
. 0408 ...	Brookfield Wealth Solutions Group ....	..... 00000 ....					Prospect 2021-1 Ltd. ....	.. CYM.....	OTH.....	BAM Re Holdings Ltd. ....	Ownership.....	100.000 ....	Brookfield Wealth Solutions Ltd. ....	... NO.....	... 13 ....
. 0408 ...	Brookfield Wealth Solutions Group ....	..... 00000 ....	99-1363460				RLS Borrower, LLC .....	.. DE.....	OTH.....	RLS Holdco, LLC .....	Ownership.....	100.000 ....	Brookfield Wealth Solutions Ltd. ....	... NO.....	... 13 ....
. 0408 ...	Brookfield Wealth Solutions Group ....	..... 00000 ....	33-2297899				RLS Series I Borrower LLC .....	.. DE.....	OTH.....	RLS Holdco LLC .....	Ownership.....	100.000 ....	Brookfield Wealth Solutions Ltd. ....	... NO.....	... 13 ....
. 0408 ...	Brookfield Wealth Solutions Group ....	..... 00000 ....	99-1382199				RLS Holdco, LLC .....	.. DE.....	OTH.....	American National Insurance Company .....	Ownership.....	80.200 ....	Brookfield Wealth Solutions Ltd. ....	... NO.....	... 13 ....
. 0408 ...	Brookfield Wealth Solutions Group ....	..... 00000 ....	93-2732031				SG BMRe LLC .....	.. DE.....	OTH.....	Chamberlain Blane 2023-1 LLC .....	Ownership.....	100.000 ....	Brookfield Wealth Solutions Ltd. ....	... NO.....	... 13 ....
. 0408 ...	Brookfield Wealth Solutions Group ....	..... 00000 ....	88-3971831				TX Galileo LLC .....	.. DE.....	OTH.....	BAMR US Holdings LLC .....	Management.....	0.000 ....	Brookfield Wealth Solutions Ltd. ....	... NO.....	... 13 ....
. 0408 ...	Brookfield Wealth Solutions Group ....	..... 00000 ....	88-3904685				TX Hooke LLC .....	.. DE.....	OTH.....	BAMR US Holdings LLC .....	Management.....	0.000 ....	Brookfield Wealth Solutions Ltd. ....	... NO.....	... 13 ....
. 0408 ...	Brookfield Wealth Solutions Group ....	..... 00000 ....	88-3957208				TX Kepler LLC .....	.. DE.....	OTH.....	BAMR US Holdings LLC .....	Management.....	0.000 ....	Brookfield Wealth Solutions Ltd. ....	... NO.....	... 13 ....
. 0408 ...	Brookfield Wealth Solutions Group ....	..... 00000 ....	88-3921297				TX Leibniz LLC .....	.. DE.....	OTH.....	BAMR US Holdings LLC .....	Management.....	0.000 ....	Brookfield Wealth Solutions Ltd. ....	... NO.....	... 13 ....
. 0408 ...	Brookfield Wealth Solutions Group ....	..... 00000 ....	88-3871687				TX Newton LLC .....	.. DE.....	OTH.....	BAMR US Holdings LLC .....	Management.....	0.000 ....	Brookfield Wealth Solutions Ltd. ....	... NO.....	... 13 ....
. 0408 ...	Brookfield Wealth Solutions Group ....	..... 00000 ....	88-3889808				TX Wren LLC .....	.. DE.....	OTH.....	BAMR US Holdings LLC .....	Management.....	0.000 ....	Brookfield Wealth Solutions Ltd. ....	... NO.....	... 13 ....
. 0408 ...	Brookfield Wealth Solutions Group ....	..... 00000 ....	98-1822653				Tyson's Galleria Property Holdings Ltd. ....	.. CYM.....	OTH.....	BAMR US Holdings LLC .....	Management.....	0.000 ....	Brookfield Wealth Solutions Ltd. ....	... NO.....	... 13 ....
. 0408 ...	Brookfield Wealth Solutions Group ....	..... 00000 ....					Volta Holdings LP .....	.. CYM.....	OTH.....	Company .....	Ownership.....	72.000 ....	BAMR Holdings Ltd .....	... NO.....	... 1 ....
. 0408 ...	Brookfield Wealth Solutions Group ....	..... 00000 ....	98-1822700				Willowbrook Property Holdings Ltd. ....	.. CYM.....	OTH.....	BAMR US Holdings LLC .....	Management.....	0.000 ....	Brookfield Wealth Solutions Ltd. ....	... NO.....	... 13 ....
. 0408 ...	Brookfield Wealth Solutions Group ....	..... 00000 ....	98-1822913				Woodlands Mall Property Holdings Ltd. ....	.. CYM.....	OTH.....	BAMR US Holdings LLC .....	Management.....	0.000 ....	Brookfield Wealth Solutions Ltd. ....	... NO.....	... 13 ....
. 0408 ...	Brookfield Wealth Solutions Group ....	..... 60739 ....	74-0484030	1343722			American National Insurance Company .....	.. TX.....	IA.....	American National Group Inc. ....	Ownership.....	100.000 ....	Brookfield Wealth Solutions Ltd. ....	... NO.....	... 1 ....

ANNUAL STATEMENT FOR THE YEAR 2024 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 Owner-ship Provide Percen-tage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Re-quired? (Yes/No)	*
. 0408 ...	Brookfield Wealth Solutions Group ...	..... 71773 ....	75-1016594 ..	1343731 ....	.....	.....	American National Life Insurance Company of Texas .....	.. TX.....	.....RE.....	American National Insurance Holdings, Inc. ....	Ownership.....	100.000 ...	Brookfield Wealth Solutions Ltd. ....	... NO.....	... 1 .....
. 0408 ...	Brookfield Wealth Solutions Group ...	..... 63657 ....	22-1700753 ..	.....	.....	.....	Garden State Life Insurance Company .....	.. TX.....	.....IA.....	American National Insurance Holdings, Inc. ....	Ownership.....	100.000 ...	Brookfield Wealth Solutions Ltd. ....	... NO.....	... 1 .....
. 0408 ...	Brookfield Wealth Solutions Group ...	..... 63126 ....	14-1400831 ..	.....	.....	.....	American National Life Insurance Company of New York .....	.. NY.....	.....IA.....	American National Insurance Holdings, Inc. ....	Ownership.....	100.000 ...	Brookfield Wealth Solutions Ltd. ....	... NO.....	... 1 .....
. 0408 ...	Brookfield Wealth Solutions Group ...	..... 13803 ....	14-1415410 ..	.....	.....	.....	Farm Family Casualty Insurance Company .....	.. NY.....	.....IA.....	American National Insurance Holdings, Inc. ....	Ownership.....	100.000 ...	Brookfield Wealth Solutions Ltd. ....	... NO.....	... 1 .....
. 0408 ...	Brookfield Wealth Solutions Group ...	..... 29963 ....	14-1709872 ..	.....	.....	.....	United Farm Family Insurance Company .....	.. NY.....	.....IA.....	American National Insurance Holdings, Inc. ....	Ownership.....	100.000 ...	Brookfield Wealth Solutions Ltd. ....	... NO.....	... 1 .....
. 0408 ...	Brookfield Wealth Solutions Group ...	..... 28401 ....	43-1010895 ..	1343946 ....	.....	.....	American National Property and Casualty Company .....	.. NE.....	.....IA.....	American National Insurance Holdings, Inc. ....	Ownership.....	100.000 ...	Brookfield Wealth Solutions Ltd. ....	... NO.....	... 1 .....
. 0408 ...	Brookfield Wealth Solutions Group ...	..... 39942 ....	43-1223793 ..	.....	.....	.....	American National General Insurance Company .....	.. NE.....	.....IA.....	American National Property and Casualty Company .....	Ownership.....	100.000 ...	Brookfield Wealth Solutions Ltd. ....	... NO.....	... 1 .....
. 0408 ...	Brookfield Wealth Solutions Group ...	..... 29319 ....	43-0617723 ..	.....	.....	.....	American National County Mutual Insurance Company .....	.. TX.....	.....IA.....	American National Insurance Company .....	Management.....	0.000 ...	Brookfield Wealth Solutions Ltd. ....	... NO.....	... 1 .....
. 0408 ...	Brookfield Wealth Solutions Group ...	..... 10043 ....	75-2551212 ..	.....	.....	.....	American National Lloyds Insurance Company .....	.. TX.....	.....IA.....	ANPAC Lloyds Insurance Management, Inc. ...	Attorney-In-Fact.....	0.000 ...	Brookfield Wealth Solutions Ltd. ....	... NO.....	... 1 .....
. 0408 ...	Brookfield Wealth Solutions Group ...	..... 00000 ....	42-1447959 ..	3981379 ....	1039828 ....	NYSE .....	American National Group Inc. ....	.. DE.....	.....UIP.....	ANG MIDCO I LLC .....	Ownership.....	100.000 ...	Brookfield Wealth Solutions Ltd. ....	... NO.....	... 1 .....
. 0408 ...	Brookfield Wealth Solutions Group ...	..... 00000 ....	88-4277274 ..	.....	.....	.....	American National Insurance Holdings, Inc. ....	.. DE.....	.....UDP.....	American National Group Inc. ....	Ownership.....	100.000 ...	Brookfield Wealth Solutions Ltd. ....	... NO.....	... 1 .....
. 0408 ...	Brookfield Wealth Solutions Group ...	..... 00000 ....	76-0457938 ..	.....	.....	.....	ANTAC, LLC .....	.. TX.....	.....NIA.....	American National Group Inc. ....	Ownership.....	100.000 ...	Brookfield Wealth Solutions Ltd. ....	... NO.....	... 1 .....
. 0408 ...	Brookfield Wealth Solutions Group ...	..... 00000 ....	74-2894432 ..	.....	.....	.....	Alternative Benefit Management, Inc. ....	.. NV.....	.....NIA.....	American National Insurance Company .....	Ownership.....	100.000 ...	Brookfield Wealth Solutions Ltd. ....	... NO.....	... 1 .....
. 0408 ...	Brookfield Wealth Solutions Group ...	..... 00000 ....	45-2475493 ..	.....	.....	.....	ANICO Financial Services, Inc. ....	.. TX.....	.....NIA.....	American National Insurance Company .....	Ownership.....	100.000 ...	Brookfield Wealth Solutions Ltd. ....	... NO.....	... 1 .....
. 0408 ...	Brookfield Wealth Solutions Group ...	..... 00000 ....	76-0356539 ..	.....	.....	.....	American National Administrators, Inc. ....	.. TX.....	.....NIA.....	American National Insurance Holdings, Inc. ....	Ownership.....	100.000 ...	Brookfield Wealth Solutions Ltd. ....	... NO.....	... 1 .....
. 0408 ...	Brookfield Wealth Solutions Group ...	..... 00000 ....	43-1071580 ..	.....	.....	.....	American National Insurance Service Company .....	.. MO.....	.....NIA.....	American National Property and Casualty Company .....	Ownership.....	100.000 ...	Brookfield Wealth Solutions Ltd. ....	... NO.....	... 1 .....
. 0408 ...	Brookfield Wealth Solutions Group ...	..... 00000 ....	88-2842497 ..	.....	.....	.....	ANISCO of Washington, LLC .....	.. WA.....	.....NIA.....	American National Insurance Service Company .....	Ownership.....	100.000 ...	Brookfield Wealth Solutions Ltd. ....	... NO.....	... 1 .....
. 0408 ...	Brookfield Wealth Solutions Group ...	..... 00000 ....	76-0442824 ..	.....	.....	.....	ANPAC Lloyds Insurance Management, Inc. ....	.. TX.....	.....NIA.....	American National Property and Casualty Company .....	Ownership.....	100.000 ...	Brookfield Wealth Solutions Ltd. ....	... NO.....	... 1 .....
. 0408 ...	Brookfield Wealth Solutions Group ...	..... 00000 ....	76-0620853 ..	.....	.....	.....	ANIND TX, LLC .....	.. TX.....	.....NIA.....	ANDV 97, LLC .....	Ownership.....	100.000 ...	Brookfield Wealth Solutions Ltd. ....	... NO.....	... 1 .....
. 0408 ...	Brookfield Wealth Solutions Group ...	..... 00000 ....	20-5822860 ..	.....	.....	.....	ANREINV, LLC .....	.. TX.....	.....NIA.....	ANDV 97, LLC .....	Ownership.....	100.000 ...	Brookfield Wealth Solutions Ltd. ....	... NO.....	... 1 .....
. 0408 ...	Brookfield Wealth Solutions Group ...	..... 00000 ....	76-0554942 ..	.....	.....	.....	ANDV 97, LLC .....	.. TX.....	.....NIA.....	ANTAC, LLC .....	Ownership.....	100.000 ...	Brookfield Wealth Solutions Ltd. ....	... NO.....	... 1 .....
. 0408 ...	Brookfield Wealth Solutions Group ...	..... 00000 ....	45-5303462 ..	.....	.....	.....	ANICO Eagle, LLC .....	.. TX.....	.....NIA.....	ANTAC, LLC .....	Ownership.....	100.000 ...	Brookfield Wealth Solutions Ltd. ....	... NO.....	... 1 .....
. 0408 ...	Brookfield Wealth Solutions Group ...	..... 00000 ....	98-1674569 ..	.....	.....	.....	AN/CAN Investments, Inc. ....	.. CAN.....	.....NIA.....	ANTAC, LLC .....	Ownership.....	100.000 ...	Brookfield Wealth Solutions Ltd. ....	... NO.....	... 1 .....
. 0408 ...	Brookfield Wealth Solutions Group ...	..... 00000 ....	76-0178253 ..	.....	.....	.....	Freestone Re Ltd. ....	.. BMU.....	.....IA.....	American National Group Inc. ....	Ownership.....	100.000 ...	Brookfield Wealth Solutions Ltd. ....	... NO.....	... 1 .....
. 0408 ...	Brookfield Wealth Solutions Group ...	..... 00000 ....	76-0178253 ..	.....	.....	.....	South Shore Harbour Development, LLC .....	.. TX.....	.....NIA.....	ANTAC, LLC .....	Ownership.....	100.000 ...	Brookfield Wealth Solutions Ltd. ....	... NO.....	... 1 .....
. 0408 ...	Brookfield Wealth Solutions Group ...	..... 00000 ....	20-0610755 ..	.....	.....	.....	Standard Plus, Inc. ....	.. TX.....	.....NIA.....	American National Insurance Holdings, Inc. ....	Ownership.....	100.000 ...	Brookfield Wealth Solutions Ltd. ....	... NO.....	... 1 .....
. 0408 ...	Brookfield Wealth Solutions Group ...	..... 00000 ....	80-0947060 ..	.....	.....	.....	Town Center Partners, Ltd. ....	.. TX.....	.....NIA.....	TC Blvd. Partners, LLC .....	Management.....	0.000 ...	Brookfield Wealth Solutions Ltd. ....	... NO.....	... 1 .....
. 0408 ...	Brookfield Wealth Solutions Group ...	..... 00000 ....	76-0444990 ..	.....	.....	.....	Town and Country Partnership .....	.. TX.....	.....NIA.....	ANDV 97, LLC .....	Ownership.....	72.200 ...	Brookfield Wealth Solutions Ltd. ....	... NO.....	... 1 .....
. 0408 ...	Brookfield Wealth Solutions Group ...	..... 00000 ....	46-3426560 ..	.....	.....	.....	TC Blvd. Partners, LLC .....	.. TX.....	.....NIA.....	ANICO Eagle, LLC .....	Ownership.....	87.700 ...	Brookfield Wealth Solutions Ltd. ....	... NO.....	... 1 .....
. 0408 ...	Brookfield Wealth Solutions Group ...	..... 00000 ....	46-3432650 ..	.....	.....	.....	TC Blvd. Partners II, LLC .....	.. TX.....	.....NIA.....	ANICO Eagle, LLC .....	Ownership.....	95.000 ...	Brookfield Wealth Solutions Ltd. ....	... NO.....	... 1 .....
. 0408 ...	Brookfield Wealth Solutions Group ...	..... 00000 ....	20-8243164 ..	.....	.....	.....	MRPL Retail Partners, Ltd. (Shops at Bella Terra) .....	.. TX.....	.....NIA.....	ANICO Eagle, LLC .....	Ownership.....	100.000 ...	Brookfield Wealth Solutions Ltd. ....	... NO.....	... 1 .....
. 0408 ...	Brookfield Wealth Solutions Group ...	..... 00000 ....	20-4937509 ..	.....	.....	.....	Germann Road Land Development, LLC .....	.. CO.....	.....NIA.....	ANICO Eagle, LLC .....	Ownership.....	100.000 ...	Brookfield Wealth Solutions Ltd. ....	... NO.....	... 1 .....
. 0408 ...	Brookfield Wealth Solutions Group ...	..... 00000 ....	83-2964071 ..	.....	.....	.....	Eagle Tri County LLC .....	.. TX.....	.....NIA.....	Eagle IND., LP .....	Ownership.....	100.000 ...	Brookfield Wealth Solutions Ltd. ....	... NO.....	... 1 .....
. 0408 ...	Brookfield Wealth Solutions Group ...	..... 00000 ....	76-0621069 ..	.....	.....	.....	Eagle IND., L.P. ....	.. TX.....	.....NIA.....	ANIND TX, LLC .....	Management.....	0.000 ...	Brookfield Wealth Solutions Ltd. ....	... NO.....	... 1 .....
. 0408 ...	Brookfield Wealth Solutions Group ...	..... 00000 ....	83-2990147 ..	.....	.....	.....	Eagle Burleson Park LLC .....	.. TX.....	.....NIA.....	Eagle IND., LP .....	Ownership.....	100.000 ...	Brookfield Wealth Solutions Ltd. ....	... NO.....	... 1 .....
. 0408 ...	Brookfield Wealth Solutions Group ...	..... 00000 ....	.....	.....	.....	.....	Chipman Industrial Park No. 1 Inc. ....	.. CAN.....	.....NIA.....	Chipman Development Corporation .....	Ownership.....	100.000 ...	Brookfield Wealth Solutions Ltd. ....	... NO.....	... 1 .....
. 0408 ...	Brookfield Wealth Solutions Group ...	..... 00000 ....	.....	.....	.....	.....	Chipman Holdings, Inc. ....	.. CAN.....	.....NIA.....	AN/CAN Investments, Inc. ....	Ownership.....	100.000 ...	Brookfield Wealth Solutions Ltd. ....	... NO.....	... 1 .....

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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 Owner-ship Provide Percen-tage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Re-quired? (Yes/No)	*
. 0408 ...	Brookfield Wealth Solutions Group ....	..... 00000 ....					Chipman Development Corporation .....	..CAN.....	..NIA.....	AN/CAN Investments, Inc. ....	Ownership.....	..100.000 ...	Brookfield Wealth Solutions Ltd. ....	.... NO.....	.... 1 .....
. 0408 ...	Brookfield Wealth Solutions Group ....	..... 00000 ....					Canadian Cottage Company Ltd. ....	..CAN.....	..NIA.....	Chipman Holdings, Inc. ....	Ownership.....	..100.000 ...	Brookfield Wealth Solutions Ltd. ....	.... NO.....	.... 1 .....
. 0408 ...	Brookfield Wealth Solutions Group ....	..... 00000 ....	93-2850635 ..				American National Group Services, LLC .....	..DE.....	..NIA.....	American National Group Inc. ....	Ownership.....	..100.000 ...	Brookfield Wealth Solutions Ltd. ....	.... NO.....	.... 1 .....
. 0408 ...	Brookfield Wealth Solutions Group ....	..... 00000 ....					ANTAC Core CRE, LLC .....	..TX.....	..OTH.....	ANTAC, LLC .....	Ownership.....	..100.000 ...	Brookfield Wealth Solutions Ltd. ....	.... NO.....	.... 13 .....
. 0408 ...	Brookfield Wealth Solutions Group ....	..... 00000 ....	98-1737422 ..				Family Core Holdings Ltd. ....	..CYM.....	..OTH.....	Farm Family Casualty Insurance Company ...	Ownership.....	..100.000 ...	Brookfield Wealth Solutions Ltd. ....	.... NO.....	.... 13 .....
. 0408 ...	Brookfield Wealth Solutions Group ....	..... 00000 ....					South Shore Service Center, LLC .....	..TX.....	..NIA.....	Farm Family Casualty Insurance Company ....	Ownership.....	..100.000 ...	Brookfield Wealth Solutions Ltd. ....	.... NO.....	.... 1 .....
. 0408 ...	Brookfield Wealth Solutions Group ....	..... 00000 ....	26-4431276 ..				ANCAP Jasper, LLC .....	..SC.....	..NIA.....	ANICO Eagle, LLC .....	Ownership.....	..100.000 ...	Brookfield Wealth Solutions Ltd. ....	.... NO.....	.... 1 .....
. 0408 ...	Brookfield Wealth Solutions Group ....	..... 00000 ....	26-4730727 ..				ANCAP Jasper II, LLC .....	..SC.....	..NIA.....	ANICO Eagle, LLC .....	Ownership.....	..100.000 ...	Brookfield Wealth Solutions Ltd. ....	.... NO.....	.... 1 .....
. 0408 ...	Brookfield Wealth Solutions Group ....	..... 00000 ....	99-0897384 ..				ANICO RE0 LLC .....	..TX.....	..NIA.....	American National Insurance Company .....	Ownership.....	..100.000 ...	Brookfield Wealth Solutions Ltd. ....	.... NO.....	.... 1 .....
. 0408 ...	Brookfield Wealth Solutions Group ....	..... 00000 ....	99-1888471 ..				ANICO RE0 C2 Owner LLC .....	..TX.....	..NIA.....	American National Insurance Company .....	Ownership.....	..100.000 ...	Brookfield Wealth Solutions Ltd. ....	.... NO.....	.... 1 .....
. 0408 ...	Brookfield Wealth Solutions Group ....	..... 00000 ....	99-1291933 ..				ANICO RE0 St. James Owner LLC .....	..TX.....	..NIA.....	American National Insurance Company .....	Ownership.....	..100.000 ...	Brookfield Wealth Solutions Ltd. ....	.... NO.....	.... 1 .....
. 0408 ...	Brookfield Wealth Solutions Group ....	..... 00000 ....					1363015 Alberta Ltd. ....	..CAN.....	..NIA.....	Chipman Development Corporation .....	Ownership.....	..100.000 ...	Brookfield Wealth Solutions Ltd. ....	.... NO.....	.... 1 .....
. 0408 ...	Brookfield Wealth Solutions Group ....	..... 00000 ....	20-8668116 ..				121 Village, Ltd. ....	..TX.....	..NIA.....	ANREINV, LLC .....	Management.....	..0.000 ...	Brookfield Wealth Solutions Ltd. ....	.... NO.....	.... 1 .....
. 0408 ...	Brookfield Wealth Solutions Group ....	..... 00000 ....	36-4814921 ..				121 Village Lots 2/3, Ltd. ....	..TX.....	..NIA.....	ANREINV, LLC .....	Management.....	..0.000 ...	Brookfield Wealth Solutions Ltd. ....	.... NO.....	.... 1 .....
. 0408 ...	Brookfield Wealth Solutions Group ....	..... 00000 ....	87-3288802 ..				121 Village Corner Development, Ltd. ....	..TX.....	..NIA.....	ANREINV, LLC .....	Management.....	..0.000 ...	Brookfield Wealth Solutions Ltd. ....	.... NO.....	.... 1 .....
. 0408 ...	Brookfield Wealth Solutions Group ....	..... 00000 ....					BOULDER REINSURANCE (CAYMAN) LTD .....	..CYM.....	..OTH.....	American National Group Inc. ....	Ownership.....	..100.000 ...	Brookfield Wealth Solutions Ltd. ....	.... NO.....	.... 13 .....
. 0408 ...	Brookfield Wealth Solutions Group ....	..... 00000 ....	99-5016931 ..				American National Assignment Company LLC ....	..TX.....	..NIA.....	American National Insurance Company .....	Ownership.....	..100.000 ...	Brookfield Wealth Solutions Ltd. ....	.... NO.....	.... 1 .....
. 0408 ...	Brookfield Wealth Solutions Group ....	..... 00000 ....					AE Paces GP, LLC .....	..TX.....	..NIA.....	ANICO Eagle, LLC .....	Ownership.....	..100.000 ...	Brookfield Wealth Solutions Ltd. ....	.... NO.....	.... 1 .....
. 0408 ...	Brookfield Wealth Solutions Group ....	..... 00000 ....					Griffin Topco LLC .....	..DE.....	..OTH.....	American National Insurance Company .....	Ownership.....	..100.000 ...	Brookfield Wealth Solutions Ltd. ....	.... NO.....	.... 13 .....
. 0408 ...	Brookfield Wealth Solutions Group ....	..... 00000 ....					Griffin Subco LLC .....	..DE.....	..OTH.....	Griffin Topco LLC .....	Ownership.....	..100.000 ...	Brookfield Wealth Solutions Ltd. ....	.... NO.....	.... 13 .....
. 0408 ...	Brookfield Wealth Solutions Group ....	..... 92738 ....	42-1153896 ..				American Equity Investment Life Insurance Company .....	..IA.....	..... IA.....	American National Group Inc. ....	Ownership.....	..100.000 ...	Brookfield Wealth Solutions Ltd. ....	.... NO.....	.... 1 .....
. 0408 ...	Brookfield Wealth Solutions Group ....	..... 11135 ....	22-3762465 ..				American Equity Investment Life Insurance Company of New York .....	..NY.....	..... IA.....	American Equity Investment Life Insurance Company .....	Ownership.....	..100.000 ...	Brookfield Wealth Solutions Ltd. ....	.... NO.....	.... 1 .....
. 0408 ...	Brookfield Wealth Solutions Group ....	..... 13183 ....	26-3218907 ..				Eagle Life Insurance Company .....	..IA.....	..... IA.....	American Equity Investment Life Insurance Company .....	Ownership.....	..100.000 ...	Brookfield Wealth Solutions Ltd. ....	.... NO.....	.... 1 .....
. 0408 ...	Brookfield Wealth Solutions Group ....	..... 17189 ....	87-2625017 ..				AEL Re Vermont, Inc. ....	..VT.....	..... IA.....	American Equity Investment Life Insurance Company .....	Ownership.....	..100.000 ...	Brookfield Wealth Solutions Ltd. ....	.... NO.....	.... 1 .....
. 0408 ...	Brookfield Wealth Solutions Group ....	..... 17553 ....	93-3948200 ..				AEL Re Vermont II, Inc. ....	..VT.....	..... IA.....	American Equity Investment Life Insurance Company .....	Ownership.....	..100.000 ...	Brookfield Wealth Solutions Ltd. ....	.... NO.....	.... 1 .....
. 0408 ...	Brookfield Wealth Solutions Group ....	..... 17722 ....	33-1590174 ..				AEL Re Vermont III, Inc. ....	..VT.....	..... IA.....	American National Group Inc. ....	Ownership.....	..100.000 ...	Brookfield Wealth Solutions Ltd. ....	.... NO.....	.... 1 .....
. 0408 ...	Brookfield Wealth Solutions Group ....	..... 71323 ....	75-1168687 ..				Entrada Life Insurance Company .....	..AZ.....	..... IA.....	American National Group Inc. ....	Ownership.....	..100.000 ...	Brookfield Wealth Solutions Ltd. ....	.... NO.....	.... 1 .....
. 0408 ...	Brookfield Wealth Solutions Group ....	..... 00000 ....	27-0413288 ..				AERL, LC .....	..IA.....	..... NIA.....	American Equity Investment Life Insurance Company .....	Ownership.....	..100.000 ...	Brookfield Wealth Solutions Ltd. ....	.... NO.....	.... 1 .....
. 0408 ...	Brookfield Wealth Solutions Group ....	..... 00000 ....	88-0711676 ..				BH JV Multifamily Investors, LLC .....	..DE.....	..... NIA.....	American Equity Investment Life Insurance Company .....	Ownership.....	..95.000 ...	Brookfield Wealth Solutions Ltd. ....	.... NO.....	.... 1 .....
. 0408 ...	Brookfield Wealth Solutions Group ....	..... 00000 ....					Vantage at Westover Parent, LLC .....	..DE.....	..... NIA.....	BH JV Multifamily Investors, LLC .....	Ownership.....	..85.560 ...	Brookfield Wealth Solutions Ltd. ....	.... NO.....	.... 1 .....
. 0408 ...	Brookfield Wealth Solutions Group ....	..... 00000 ....					Stonecastle Apartments Holdings, LLC .....	..DE.....	..... NIA.....	BH JV Multifamily Investors, LLC .....	Ownership.....	..80.020 ...	Brookfield Wealth Solutions Ltd. ....	.... NO.....	.... 1 .....
. 0408 ...	Brookfield Wealth Solutions Group ....	..... 00000 ....					Residential Investment Trust .....	..DE.....	..... NIA.....	American Equity Investment Life Insurance Company .....	Ownership.....	..100.000 ...	Brookfield Wealth Solutions Ltd. ....	.... NO.....	.... 1 .....
. 0408 ...	Brookfield Wealth Solutions Group ....	..... 00000 ....					Residential Investment Trust III .....	..DE.....	..... NIA.....	American Equity Investment Life Insurance Company .....	Ownership.....	..100.000 ...	Brookfield Wealth Solutions Ltd. ....	.... NO.....	.... 1 .....
. 0408 ...	Brookfield Wealth Solutions Group ....	..... 00000 ....					Residential Investment Trust IV .....	..DE.....	..... NIA.....	American Equity Investment Life Insurance Company .....	Ownership.....	..100.000 ...	Brookfield Wealth Solutions Ltd. ....	.... NO.....	.... 1 .....
. 0408 ...	Brookfield Wealth Solutions Group ....	..... 00000 ....					Residential Investment Trust –Berm FW .....	..DE.....	..... NIA.....	American Equity Investment Life Insurance Company .....	Ownership.....	..100.000 ...	Brookfield Wealth Solutions Ltd. ....	.... NO.....	.... 1 .....
. 0408 ...	Brookfield Wealth Solutions Group ....	..... 00000 ....					Residential Investment Trust III – Berm FW ..	..DE.....	..... NIA.....	American Equity Investment Life Insurance Company .....	Ownership.....	..100.000 ...	Brookfield Wealth Solutions Ltd. ....	.... NO.....	.... 1 .....
. 0408 ...	Brookfield Wealth Solutions Group ....	..... 00000 ....					Residential Investment Trust IV – Berm FW ..	..DE.....	..... NIA.....	American Equity Investment Life Insurance Company .....	Ownership.....	..100.000 ...	Brookfield Wealth Solutions Ltd. ....	.... NO.....	.... 1 .....

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SCHEDULE Y  
PART 1A - DETAIL OF INSURANCE HOLDING COMPANY SYSTEM

1	2	3	4	5	6	7	8	9	10	11	12 Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	13 If Control is Owner- ship Provide Percen- tage	14 Ultimate Controlling Entity(ies)/Person(s)	15 Is an SCA Filing Re- quired? (Yes/No)	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 Loca- tion	Relation- ship to Reporting Entity	Directly Controlled by (Name of Entity/Person)					
. 0408 ...	Brookfield Wealth Solutions Group ...	.... 00000 ...	.....	.....	.....	.....	Residential Investment Trust III – Verm FW ..	.. DE.....	..... NIA.....	American Equity Investment Life Insurance Company .....	Ownership.....	.. 100.000 ...	Brookfield Wealth Solutions Ltd. ....	... NO.....	... 1 ....
. 0408 ...	Brookfield Wealth Solutions Group ...	.... 00000 ...	.....	.....	.....	.....	ISQ Ace Fund, LLC .....	.. DE.....	..... NIA.....	American Equity Investment Life Insurance Company .....	Ownership.....	.. 98.000 ...	Brookfield Wealth Solutions Ltd. ....	... NO.....	... 1 ....
. 0408 ...	Brookfield Wealth Solutions Group ...	.... 00000 ...	92-1992151 ..	.....	.....	.....	BH JV (Berm FW) Multifamily Investors, LLC ..	.. DE.....	..... NIA.....	American Equity Investment Life Insurance Company .....	Ownership.....	.. 95.000 ...	Brookfield Wealth Solutions Ltd. ....	... NO.....	... 1 ....
. 0408 ...	Brookfield Wealth Solutions Group ...	.... 00000 ...	92-1610110 ..	.....	.....	.....	Ace Fund Holdings LLC .....	.. DE.....	..... NIA.....	American Equity Investment Life Insurance Company .....	Ownership.....	.. 92.900 ...	Brookfield Wealth Solutions Ltd. ....	... NO.....	... 1 ....
. 0408 ...	Brookfield Wealth Solutions Group ...	.... 00000 ...	.....	.....	.....	.....	Vantage at Westover Parent, LLC .....	.. DE.....	..... NIA.....	BH JV (Berm FW) Multifamily Investors, LLC ..	Ownership.....	.. 14.440 ...	Brookfield Wealth Solutions Ltd. ....	... NO.....	... 1 ....
. 0408 ...	Brookfield Wealth Solutions Group ...	.... 00000 ...	.....	.....	.....	.....	Vantage at Westover Owner, LLC .....	.. DE.....	..... NIA.....	Vantage at Westover Parent, LLC .....	Ownership.....	.. 100.000 ...	Brookfield Wealth Solutions Ltd. ....	... NO.....	... 1 ....
. 0408 ...	Brookfield Wealth Solutions Group ...	.... 00000 ...	.....	.....	.....	.....	Stonecastle Apartments Holdings, LLC .....	.. DE.....	..... NIA.....	BH JV (Berm FW) Multifamily Investors, LLC ..	Ownership.....	.. 19.980 ...	Brookfield Wealth Solutions Ltd. ....	... NO.....	... 1 ....
. 0408 ...	Brookfield Wealth Solutions Group ...	.... 00000 ...	.....	.....	.....	.....	PBJ Stonecastle, LLC .....	.. DE.....	..... NIA.....	Stonecastle Apartments Holdings, LLC .....	Ownership.....	.. 100.000 ...	Brookfield Wealth Solutions Ltd. ....	... NO.....	... 1 ....
. 0408 ...	Brookfield Wealth Solutions Group ...	.... 00000 ...	88-4253582 ..	.....	.....	.....	M-A LPI Holdings, LLC .....	.. DE.....	..... NIA.....	American Equity Investment Life Insurance Company .....	Ownership.....	.. 84.270 ...	Brookfield Wealth Solutions Ltd. ....	... NO.....	... 1 ....
. 0408 ...	Brookfield Wealth Solutions Group ...	.... 00000 ...	.....	.....	.....	.....	Residential Investment Trust II .....	.. DE.....	..... NIA.....	Eagle Life Insurance Company .....	Ownership.....	.. 100.000 ...	Brookfield Wealth Solutions Ltd. ....	... NO.....	... 1 ....
. 0408 ...	Brookfield Wealth Solutions Group ...	.... 00000 ...	.....	.....	.....	.....	Residential Investment Trust III-E .....	.. DE.....	..... NIA.....	Eagle Life Insurance Company .....	Ownership.....	.. 100.000 ...	Brookfield Wealth Solutions Ltd. ....	... NO.....	... 1 ....
. 0408 ...	Brookfield Wealth Solutions Group ...	.... 00000 ...	.....	.....	.....	.....	Residential Investment Trust V .....	.. DE.....	..... NIA.....	Eagle Life Insurance Company .....	Ownership.....	.. 100.000 ...	Brookfield Wealth Solutions Ltd. ....	... NO.....	... 1 ....
. 0408 ...	Brookfield Wealth Solutions Group ...	.... 00000 ...	88-4253582 ..	.....	.....	.....	M-A LPI Holdings, LLC .....	.. DE.....	..... NIA.....	Eagle Life Insurance Company .....	Ownership.....	.. 5.730 ...	Brookfield Wealth Solutions Ltd. ....	... NO.....	... 1 ....
. 0408 ...	Brookfield Wealth Solutions Group ...	.... 00000 ...	88-4247932 ..	.....	.....	.....	M-LPI Resort Holdings, LLC .....	.. DE.....	..... NIA.....	M-A LPI Holdings, LLC .....	Ownership.....	.. 80.000 ...	Brookfield Wealth Solutions Ltd. ....	... NO.....	... 1 ....
. 0408 ...	Brookfield Wealth Solutions Group ...	.... 00000 ...	92-1610110 ..	.....	.....	.....	Ace Fund Holdings LLC .....	.. DE.....	..... NIA.....	Eagle Life Insurance Company .....	Ownership.....	.. 7.100 ...	Brookfield Wealth Solutions Ltd. ....	... NO.....	... 1 ....
. 0408 ...	Brookfield Wealth Solutions Group ...	.... 00000 ...	92-0856342 ..	.....	.....	.....	M-LPI Resort Owner, LLC .....	.. DE.....	..... NIA.....	M-LPI Resort Holdings, LLC .....	Ownership.....	.. 100.000 ...	Brookfield Wealth Solutions Ltd. ....	... NO.....	... 1 ....
. 0408 ...	Brookfield Wealth Solutions Group ...	.... 00000 ...	85-4289437 ..	.....	.....	.....	AE Capital, LLC .....	.. IA.....	..... NIA.....	American National Group Inc. ....	Ownership.....	.. 100.000 ...	Brookfield Wealth Solutions Ltd. ....	... NO.....	... 1 ....
. 0408 ...	Brookfield Wealth Solutions Group ...	.... 00000 ...	98-1640447 ..	.....	.....	.....	AEL Re Bermuda Ltd .....	.. BMU.....	..... IA.....	American National Group Inc. ....	Ownership.....	.. 100.000 ...	Brookfield Wealth Solutions Ltd. ....	... NO.....	... 1 ....
. 0408 ...	Brookfield Wealth Solutions Group ...	.... 00000 ...	42-6593040 ..	.....	.....	.....	American Equity Capital Trust II .....	.. DE.....	..... NIA.....	American National Group Inc. ....	Ownership.....	.. 100.000 ...	Brookfield Wealth Solutions Ltd. ....	... NO.....	... 1 ....
. 0408 ...	Brookfield Wealth Solutions Group ...	.... 00000 ...	42-1461598 ..	.....	.....	.....	American Equity Investment Properties, L.C. ....	.. IA.....	..... NIA.....	American National Group Inc. ....	Ownership.....	.. 100.000 ...	Brookfield Wealth Solutions Ltd. ....	... NO.....	... 1 ....
. 0408 ...	Brookfield Wealth Solutions Group ...	.... 00000 ...	86-1532673 ..	.....	.....	.....	High Trestle Investment Management, LLC .....	.. IA.....	..... NIA.....	American National Group Inc. ....	Ownership.....	.. 100.000 ...	Brookfield Wealth Solutions Ltd. ....	... NO.....	... 1 ....
. 0408 ...	Brookfield Wealth Solutions Group ...	.... 00000 ...	88-3749240 ..	.....	.....	.....	North Wolf Bay Holdings, LLC .....	.. DE.....	..... NIA.....	American National Group Inc. ....	Ownership.....	.. 100.000 ...	Brookfield Wealth Solutions Ltd. ....	... NO.....	... 1 ....
. 0408 ...	Brookfield Wealth Solutions Group ...	.... 00000 ...	87-2713076 ..	.....	.....	.....	NC Securities Holdco, LLC .....	.. NC.....	..... NIA.....	American National Group Inc. ....	Ownership.....	.. 100.000 ...	Brookfield Wealth Solutions Ltd. ....	... NO.....	... 1 ....
. 0408 ...	Brookfield Wealth Solutions Group ...	.... 00000 ...	88-1750592 ..	.....	.....	.....	BVentures ClinicCo S-B, LLC .....	.. DE.....	..... OTH.....	Chamberlain Blane 2023-1 LLC .....	Ownership.....	.. 86.000 ...	Brookfield Wealth Solutions Ltd. ....	... NO.....	... 13 .....
. 0408 ...	Brookfield Wealth Solutions Group ...	.... 00000 ...	88-3743138 ..	.....	.....	.....	AEL Financial Services, LLC .....	.. NC.....	..... NIA.....	NC Securities Holdco, LLC .....	Ownership.....	.. 100.000 ...	Brookfield Wealth Solutions Ltd. ....	... NO.....	... 1 ....
. 0408 ...	Brookfield Wealth Solutions Group ...	.... 00000 ...	98-0214719 ..	.....	.....	.....	Argo Group International Holdings, Inc. ....	.. DE.....	..... NIA.....	BNRE Triangle Acquisition Inc. ....	Ownership.....	.. 100.000 ...	Brookfield Wealth Solutions Ltd. ....	... NO.....	... 1 ....
. 0408 ...	Brookfield Wealth Solutions Group ...	.... 00000 ...	30-6079295 ..	.....	.....	.....	PXRE Capital Statutory Trust II .....	.. CT.....	..... OTH.....	Argo Group International Holdings, Inc. ...	Ownership.....	.. 100.000 ...	Brookfield Wealth Solutions Ltd. ....	... NO.....	... 1 ....
. 0408 ...	Brookfield Wealth Solutions Group ...	.... 00000 ...	30-6078985 ..	.....	.....	.....	PXRE Capital Statutory Trust VI .....	.. DE.....	..... OTH.....	Argo Group International Holdings, Inc. ...	Ownership.....	.. 100.000 ...	Brookfield Wealth Solutions Ltd. ....	... NO.....	... 1 ....
. 0408 ...	Brookfield Wealth Solutions Group ...	.... 00000 ...	.....	.....	.....	.....	Ariel Re Property & Casualty .....	.. GBR.....	..... NIA.....	Argo Group International Holdings, Inc. ...	Ownership.....	.. 100.000 ...	Brookfield Wealth Solutions Ltd. ....	... NO.....	... 1 ....
. 0408 ...	Brookfield Wealth Solutions Group ...	.... 00000 ...	98-0518572 ..	.....	.....	.....	Argo Re Ltd. ....	.. BMU.....	.....	Argo Group International Holdings, Inc. ...	Ownership.....	.. 100.000 ...	Brookfield Wealth Solutions Ltd. ....	... NO.....	... 1 ....
. 0408 ...	Brookfield Wealth Solutions Group ...	.... 00000 ...	98-0214301 ..	.....	.....	.....	PXRE Reinsurance (Barbados), Ltd. ....	.. BRB.....	..... NIA.....	Argo Re Ltd. ....	Ownership.....	.. 100.000 ...	Brookfield Wealth Solutions Ltd. ....	... NO.....	... 1 ....
. 0408 ...	Brookfield Wealth Solutions Group ...	.... 00000 ...	.....	.....	.....	.....	Argo Re Escritório de Representação no Brasil Ltda. ....	.. BRA.....	..... NIA.....	Argo Re Ltd. ....	Ownership.....	.. 100.000 ...	Brookfield Wealth Solutions Ltd. ....	... NO.....	... 1 ....
. 0408 ...	Brookfield Wealth Solutions Group ...	.... 00000 ...	.....	.....	.....	.....	Argo Insurance Services Bermuda, Ltd. ....	.. BMU.....	..... NIA.....	Argo Re Ltd. ....	Ownership.....	.. 100.000 ...	Brookfield Wealth Solutions Ltd. ....	... NO.....	... 1 ....
. 0408 ...	Brookfield Wealth Solutions Group ...	.... 00000 ...	98-0618574 ..	.....	.....	.....	Argo Irish Holdings I Ltd. ....	.. BMU.....	..... OTH.....	Argo Re Ltd. ....	Ownership.....	.. 100.000 ...	Brookfield Wealth Solutions Ltd. ....	... NO.....	... 1 ....
. 0408 ...	Brookfield Wealth Solutions Group ...	.... 00000 ...	98-0655693 ..	.....	.....	.....	Argo Irish Holdings II .....	.. BMU.....	..... OTH.....	Argo Irish Holdings I Ltd. ....	Ownership.....	.. 100.000 ...	Brookfield Wealth Solutions Ltd. ....	... NO.....	... 1 ....
. 0408 ...	Brookfield Wealth Solutions Group ...	.... 00000 ...	.....	.....	.....	.....	Argo International Holdings Limited .....	.. GBR.....	..... NIA.....	Argo Re Ltd. ....	Ownership.....	.. 100.000 ...	Brookfield Wealth Solutions Ltd. ....	... NO.....	... 1 ....
. 0408 ...	Brookfield Wealth Solutions Group ...	.... 00000 ...	.....	.....	.....	.....	ArgoGlobal Assicurazioni S.p.A. ....	.. ITA.....	..... NIA.....	Argo International Holdings Limited .....	Ownership.....	.. 100.000 ...	Brookfield Wealth Solutions Ltd. ....	... NO.....	... 1 ....
. 0408 ...	Brookfield Wealth Solutions Group ...	.... 00000 ...	06-1183996 ..	.....	.....	.....	Argo Group US, Inc. ....	.. DE.....	..... NIA.....	Argo Financial Holding (Ireland) UC .....	Ownership.....	.. 100.000 ...	Brookfield Wealth Solutions Ltd. ....	... NO.....	... 1 ....
. 0408 ...	Brookfield Wealth Solutions Group ...	.... 00000 ...	74-6527228 ..	.....	.....	.....	Argonaut Group Statutory Trust .....	.. CT.....	..... OTH.....	Argo Group US, Inc. ....	Ownership.....	.. 100.000 ...	Brookfield Wealth Solutions Ltd. ....	... NO.....	... 1 ....
. 0408 ...	Brookfield Wealth Solutions Group ...	.... 00000 ...	.....	.....	.....	.....	Argonaut Group Statutory Trust III .....	.. DE.....	..... OTH.....	Argo Group US, Inc. ....	Ownership.....	.. 100.000 ...	Brookfield Wealth Solutions Ltd. ....	... NO.....	... 1 ....
. 0408 ...	Brookfield Wealth Solutions Group ...	.... 00000 ...	.....	.....	.....	.....	Argonaut Group Statutory Trust IV .....	.. DE.....	..... OTH.....	Argo Group US, Inc. ....	Ownership.....	.. 100.000 ...	Brookfield Wealth Solutions Ltd. ....	... NO.....	... 1 ....
. 0408 ...	Brookfield Wealth Solutions Group ...	.... 00000 ...	.....	.....	.....	.....	Argonaut Group Statutory Trust V .....	.. DE.....	..... OTH.....	Argo Group US, Inc. ....	Ownership.....	.. 100.000 ...	Brookfield Wealth Solutions Ltd. ....	... NO.....	... 1 ....

ANNUAL STATEMENT FOR THE YEAR 2024 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 Loca-tion	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 Owner-ship Provide Percen-tage	Ultimate Controlling Entity(ies)/Person(s)	Is an SCA Filing Re-quired? (Yes/No)	*
. 0408 ...	Brookfield Wealth Solutions Group ....	..... 00000 ....	.....	.....	.....	.....	Argonaut Group Statutory Trust VI .....	.. CT.....	..... OTH.....	Argo Group US, Inc. ....	Ownership.....	100.000 ...	Brookfield Wealth Solutions Ltd. ....	.... NO.....	.... 1 .....
. 0408 ...	Brookfield Wealth Solutions Group ....	..... 00000 ....	.....	.....	.....	.....	Argonaut Group Statutory Trust VII .....	.. DE.....	..... OTH.....	Argo Group US, Inc. ....	Ownership.....	100.000 ...	Brookfield Wealth Solutions Ltd. ....	.... NO.....	.... 1 .....
. 0408 ...	Brookfield Wealth Solutions Group ....	..... 00000 ....	.....	.....	.....	.....	Argonaut Group Statutory Trust VIII .....	.. DE.....	..... OTH.....	Argo Group US, Inc. ....	Ownership.....	100.000 ...	Brookfield Wealth Solutions Ltd. ....	.... NO.....	.... 1 .....
. 0408 ...	Brookfield Wealth Solutions Group ....	..... 00000 ....	.....	.....	.....	.....	Argonaut Group Statutory Trust IX .....	.. DE.....	..... OTH.....	Argo Group US, Inc. ....	Ownership.....	100.000 ...	Brookfield Wealth Solutions Ltd. ....	.... NO.....	.... 1 .....
. 0408 ...	Brookfield Wealth Solutions Group ....	..... 00000 ....	.....	.....	.....	.....	Argonaut Group Statutory Trust X .....	.. DE.....	..... OTH.....	Argo Group US, Inc. ....	Ownership.....	100.000 ...	Brookfield Wealth Solutions Ltd. ....	.... NO.....	.... 1 .....
. 0408 ...	Brookfield Wealth Solutions Group ....	..... 00000 ....	74-2999179 ..	.....	.....	.....	BP&C Shared Services, Inc. ....	.. DE.....	..... OTH.....	Argo Group US, Inc. ....	Ownership.....	100.000 ...	Brookfield Wealth Solutions Ltd. ....	.... NO.....	.... 1 .....
. 0408 ...	Brookfield Wealth Solutions Group ....	..... 12600 ....	20-1991050 ..	.....	.....	.....	ARIS Title Insurance Corporation .....	.. NY.....	..... IA.....	Argo Group US, Inc. ....	Ownership.....	100.000 ...	Brookfield Wealth Solutions Ltd. ....	.... NO.....	.... 1 .....
. 0408 ...	Brookfield Wealth Solutions Group ....	..... 00000 ....	74-2948177 ..	.....	.....	.....	Trident Insurance Services, L.L.C. ....	.. TX.....	..... NIA.....	Argo Group US, Inc. ....	Ownership.....	100.000 ...	Brookfield Wealth Solutions Ltd. ....	.... NO.....	.... 1 .....
. 0408 ...	Brookfield Wealth Solutions Group ....	..... 00000 ....	04-2442943 ..	.....	.....	.....	Alteris Insurance Services, Inc. ....	.. MA.....	..... NIA.....	Argo Group US, Inc. ....	Ownership.....	100.000 ...	Brookfield Wealth Solutions Ltd. ....	.... NO.....	.... 1 .....
. 0408 ...	Brookfield Wealth Solutions Group ....	..... 19801 ....	94-1390273 ..	.....	.....	.....	Argonaut Insurance Company .....	.. NE.....	..... IA.....	Argo Group US, Inc. ....	Ownership.....	100.000 ...	Brookfield Wealth Solutions Ltd. ....	.... NO.....	.... 1 .....
. 0408 ...	Brookfield Wealth Solutions Group ....	..... 19828 ....	36-2489372 ..	.....	.....	.....	Argonaut-Midwest Insurance Company .....	.. NE.....	..... IA.....	Argonaut Insurance Company .....	Ownership.....	100.000 ...	Brookfield Wealth Solutions Ltd. ....	.... NO.....	.... 1 .....
. 0408 ...	Brookfield Wealth Solutions Group ....	..... 19860 ....	37-0301640 ..	.....	.....	.....	Argonaut Great Central Insurance Company ....	.. NE.....	..... IA.....	Argonaut Insurance Company .....	Ownership.....	100.000 ...	Brookfield Wealth Solutions Ltd. ....	.... NO.....	.... 1 .....
. 0408 ...	Brookfield Wealth Solutions Group ....	..... 39993 ....	54-1423096 ..	.....	.....	.....	Colony Insurance Company .....	.. NE.....	..... IA.....	Argonaut Insurance Company .....	Ownership.....	100.000 ...	Brookfield Wealth Solutions Ltd. ....	.... NO.....	.... 1 .....
. 0408 ...	Brookfield Wealth Solutions Group ....	..... 34118 ....	65-0075940 ..	.....	.....	.....	Peleus Insurance Company .....	.. NE.....	..... IA.....	Colony Insurance Company .....	Ownership.....	100.000 ...	Brookfield Wealth Solutions Ltd. ....	.... NO.....	.... 1 .....
. 0408 ...	Brookfield Wealth Solutions Group ....	..... 36927 ....	34-1266871 ..	.....	.....	.....	Colony Specialty Insurance Company .....	.. NE.....	..... IA.....	Colony Insurance Company .....	Ownership.....	100.000 ...	Brookfield Wealth Solutions Ltd. ....	.... NO.....	.... 1 .....
. 0408 ...	Brookfield Wealth Solutions Group ....	..... 35505 ....	25-1620138 ..	.....	.....	.....	Rockwood Casualty Insurance Company .....	.. PA.....	..... IA.....	Argo Group US, Inc. ....	Ownership.....	100.000 ...	Brookfield Wealth Solutions Ltd. ....	.... NO.....	.... 1 .....
. 0408 ...	Brookfield Wealth Solutions Group ....	..... 10726 ....	23-2904771 ..	.....	.....	.....	Somerset Casualty Insurance Company .....	.. PA.....	..... IA.....	Rockwood Casualty Insurance Company .....	Ownership.....	100.000 ...	Brookfield Wealth Solutions Ltd. ....	.... NO.....	.... 1 .....

Asterisk	Explanation
1 .....	Bruce Flatt is an ultimate controlling person. ....
2 .....	BNT Partners Trust owns 100% of the Class B Limited Voting Shares of Brookfield Wealth Solutions Ltd. ....
3 .....	Investment Special Purpose Vehicle .....

ANNUAL STATEMENT FOR THE YEAR 2024 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	(59,913,605)		(2,082,413,585)	311,369,507	(300,306,742)	1,880,291,000		4,376,312	(246,597,113)	(662,276,000)
71773	75-1016594	American National Life Insurance Company of Texas	(72,700,000)		(48,059)	65,071	(7,388,183)	(1,748,000)			(81,819,171)	226,000
63657	22-1700753	Garden State Life Insurance Company	(27,000,000)		(48,059)	65,071	(5,481,452)	(187,000)			(32,651,440)	292,000
63126	14-1400831	American National Life Insurance Company of New York	(32,600,000)		(57,756,623)	529,462	(24,577,245)	(2,151,000)			(116,555,406)	476,000
00000	98-1672376	Freestone Reinsurance, Ltd					3,155,801	24,179,641,573			24,182,797,374	(25,694,746,529)
28401	43-1010895	American National Property and Casualty Company	5,700,000		(81,049,115)	4,548,871	(125,117,619)	1,260,000			(194,657,863)	6,144,000
39942	43-1223793	American National General Insurance Company	(5,700,000)				(9,326,800)	827,000			(14,199,800)	18,787,000
29319	43-0617723	American National County Mutual Insurance Company					(479,711)	(31,410,000)			(31,889,711)	29,920,000
10043	76-0442824	American National Lloyds Insurance Company					(3,330,338)	(2,278,000)			(5,608,338)	88,310,000
13803	14-1415410	Farm Family Casualty Insurance Company	(62,000,000)	(69,845)			(72,156,385)		*		(134,226,230)	(87,438,000)
29963	14-1709872	United Farm Family Insurance Company				(376,312)	(22,119,088)		*	(4,376,312)	(26,871,712)	87,438,000
00000	98-1737422	Family Core Holdings, Ltd		69,845	(44,624,097)	712,478	(138,116)				(43,979,890)	
00000		South Shore Harbour Service Center					(319,522)				(319,522)	
00000	74-0457938	ANTAC, LLC			(175,443,444)	(691,430)	133,032				(176,001,842)	
00000	76-0620853	ANIND TX, LLC					(85,004)				(85,004)	
00000	45-5303462	ANICO Eagle, LLC					(139,147)				(139,147)	
00000	92-0894383	ANTAC Core					(39,556)				(39,556)	
00000	76-0178253	South Shore Harbour Development, LLC					(758,580)				(758,580)	
00000	42-1447959	American National Group, Inc.	574,252,417	(60,394,546)	1,288,870,070	(76,610,956)	32,382,442				1,758,499,427	
00000	43-1071580	American National Insurance Service Company	(3,000,000)				(1,237,805)				(4,237,805)	
00000	74-2894432	Alternative Benefit Management Inc.					(7,875,293)				(7,875,293)	
00000	88-4277274	American National Insurance Holdings, Inc		3,500,000			(1,551,008)				1,948,992	
00000	76-0356539	American National Administrators, Inc.	(500,000)				(389,985)				(889,985)	
00000	27-3841963	American National Registered Investment Advisor	(38,812)				59				(38,753)	
00000	45-2475493	ANICO Financial Services, Inc.					65,299				65,299	
00000	20-0610755	Standard Plus, Inc.					(52,804)				(52,804)	
00000	93-2850635	American National Group Services, LLC		100,000		(28,178)	318,109,808				318,181,630	
00000	92-0894383	BAMR US Holdings, LLC					276,227,065				276,227,065	
00000		Brookfield Asset Management Reinsurance Advisor LLC					63,957,373				63,957,373	
00000		Brookfield Asset Management Reinsurance Advisor LP					12,610,746				12,610,746	
00000		North End Re						1,163,964,832			1,163,964,832	
92738	42-1153896	American Equity Investment Life Insurance Company	(320,000,000)	(168,317,899)			(81,607,867)	(27,933,309,016)			(28,503,234,782)	32,359,088,738

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)
.....11135 .....	22-3762465 .....	American Equity Investment Life Insurance Company of New York .....					(381,197)				(381,197)	
.....00000 .....	98-1640447 .....	AEL RE Bermuda LTD .....					(11,548,469)	(48,106,347)			(59,654,816)	
.....17189 .....	87-2625017 .....	AEL RE Vermont INC .....		50,000,000			(5,510,280)	141,902,079			186,391,799	(2,551,890,182)
.....17553 .....	93-3948200 .....	AEL RE Vermont II INC .....		78,000,000			(1,847,280)	241,737,312			317,890,032	(2,964,740,612)
.....17722 .....	33-1590174 .....	AEL RE Vermont III INC .....		60,294,546				1,098,080,317			1,158,374,863	(1,470,684,167)
.....13183 .....	26-3218907 .....	Eagle Life Insurance Company .....		40,317,899			(9,632,027)	(688,514,749)			(657,828,877)	841,093,752
.....00000 .....		Primary Wave .....			15,711,741	(42,257,930)	(4,238,777)				(30,784,966)	
.....00000 .....		Blane Group .....					(8,043,192)				(8,043,192)	
.....00000 .....		HIJ CLO Group .....					(110,100)				(110,100)	
.....00000 .....		BID III Group .....					(205,826)				(205,826)	
.....00000 .....		Duke Pinehurst Group .....					(108,600)				(108,600)	
.....00000 .....		Argerich Holdco, LLC .....				(3,256,195)	(678,112)				(3,934,307)	
.....00000 .....		1100 AoA Liberty Equity Position via JV ..			141,590						141,590	
.....00000 .....		200 Liberty JV .....			2,032,724	(218,858)					1,813,866	
.....00000 .....		225 Liberty Equity position via JV .....			1,643,951	(2,969,008)					(1,325,057)	
.....00000 .....		77G Propco Limited .....			35,856,484	(11,912,307)					23,944,177	
.....00000 .....		Archimedes .....			(10,583,109)	(684,940)					(11,268,049)	
.....00000 .....		ASHBY BLANE HOLDCO 2023-1 .....			4,911,448	(35,383,278)					(30,471,830)	
.....00000 .....		Atreides Leto 2022-1, LTD. ....			(4,026,893)		(457,538)				(4,484,431)	
.....00000 .....		Atreides Paul 2022-1 Ltd. ....			(161,369)	(96,187)					(257,556)	
.....00000 .....		BATES BLANE HOLDCO 2023-1 .....			5,388,775	(39,019,632)					(33,630,857)	
.....00000 .....		Bay Adelaide Holdings Inc .....			(631,658)						(631,658)	
.....00000 .....		BFPL Calgary Property Holdings Inc. ....			(606,963)	(14,833)					(621,796)	
.....00000 .....		BFPL Toronto Property Holdings Inc .....			(661,205)						(661,205)	
.....00000 .....		BGL PT Land – Class C .....			(1,892,598)						(1,892,598)	
.....00000 .....		BREF VI Cayman 2 LP .....			34,707,400	(511,043)					34,196,357	
.....00000 .....		BREF VI LP .....			4,919,296	(7,667,362)					(2,748,066)	
.....00000 .....		Bylsma 2022-1 Ltd. ....			(17,071,493)	(7,300,705)					(24,372,198)	
.....00000 .....		Cantor .....			(9,843,017)	(675,802)					(10,518,819)	
.....00000 .....		Casals 2022-1, Ltd. ....			(34,191,700)	(7,274,489)					(41,466,189)	
.....00000 .....		Ceres Note 2022 Issuer .....			19,031,543	(1,968,644)					17,062,899	
.....00000 .....		CHAMBERLAIN BLANE HOLDCO 2023-1 .....			6,560,549	(19,732,513)					(13,171,964)	
.....00000 .....		Dupre 2022-1, Ltd. ....			18,867,480	(8,789,719)	598,023				10,675,784	
.....00000 .....		Equity investment in 2 Manhattan West .....			52,042,266						52,042,266	
.....00000 .....		Equity investment in 200 Vesey .....			26,155,803						26,155,803	
.....00000 .....		Equity investment in 5 Manhattan West .....			49,666,188	(713,938)					48,952,250	
.....00000 .....		Equity investment in Ala Moana .....			20,826,200	(159,478)					20,666,722	
.....00000 .....		Equity investment in BAC North .....			17,323,394						17,323,394	
.....00000 .....		Equity investment in Eugene .....			29,670,861						29,670,861	
.....00000 .....		Equity investment in Jordan Creek .....			27,707,200						27,707,200	
.....00000 .....		Equity investment in Willowbrook .....			23,228,200						23,228,200	
.....00000 .....		Equity investment in Woodlands Mall .....			27,806,000	(162,882)					27,643,118	
.....00000 .....		Europa Note 2022 Note Issuer .....			19,205,030	(1,984,568)					17,220,462	



ANNUAL STATEMENT FOR THE YEAR 2024 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)
00000		Ewing Blane 2023-1				(2,159,996)					(2,159,996)	
00000		Ganymede Note 2022 Issuer			19,031,543	(2,085,689)					16,945,854	
00000		Grace Building Class A – Equity position			1,024,237	(1,384,581)					(360,344)	
00000		Harrell 2023-1 LLC			149,258,213	(4,467,584)					144,790,629	
00000		Io Note 2022 Note Issuer			21,055,555	(1,992,948)					19,062,607	
00000		Isserlis 2023-1 LLC			155,150,674	(4,294,867)					150,855,807	
00000		Johnston 2023-1 LLC			156,106,434	(3,213,088)					152,893,346	
00000		Keystone Terminal Loan Facility				(291,132)					(291,132)	
00000		La Cantera Property Holdings Ltd			27,522,900	(358,794)					27,164,106	
00000		LCM EUR			34,169,923						34,169,923	
00000		LCM GBP			23,078,581	(1,753,709)					21,324,872	
00000		Lilia Property Holdings Limited			32,652	(920,662)					(888,010)	
00000		NER Note Issuer 2			(2,826,253)						(2,826,253)	
00000		NER Note Issuer 3			(1,891,183)						(1,891,183)	
00000		OLP Unlevered Feeder				(1,251,702)					(1,251,702)	
00000		One Liberty Plaza Property Holdings			13,338,455						13,338,455	
00000		RLS Borrower, LLC			221,098,018	(6,435,205)					214,662,813	
00000		Titan Note 2022 Issuer			19,031,543	(1,918,728)					17,112,815	
00000		TX GALILEO LLC			(12,200,914)	(1,684,666)					(13,885,580)	
00000		TX HOOKE LLC			(7,119,573)	(3,059,517)					(10,179,090)	
00000		TX KEPLER LLC			(9,927,991)	(2,329,885)					(12,257,876)	
00000		TX LEIBNIZ LLC			(16,043,527)	(2,320,088)					(18,363,615)	
00000		TX NEWTON LLC			(14,947,131)	(2,626,269)					(17,573,400)	
00000		TX WREN LLC			(11,867,562)	(2,280,163)					(14,147,725)	
00000		Tysons Galleria Property Holdings Ltd			25,704,200						25,704,200	
9999999 Control Totals									XXX			

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 2024 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
Insurers in Holding Company	Owners with Greater Than 10% Ownership	Ownership Percentage Column 2 of Column 1	Granted Disclaimer of Control\ Affiliation of Column 2 Over Column 1 (Yes/No)	Ultimate Controlling Party	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)
American National Insurance Company .....	American National Group Inc. ....	100.000	.....NO.....	Brookfield Wealth Solutions Ltd. ....	Brookfield Wealth Solutions Grp. ....	100.000	.....NO.....
American National Life Insurance Company of Texas ..	American National Insurance Holdings, Inc. ....	100.000	.....NO.....	Brookfield Wealth Solutions Ltd. ....	Brookfield Wealth Solutions Grp. ....	100.000	.....NO.....
Garden State Life Insurance Company .....	American National Insurance Holdings, Inc. ....	100.000	.....NO.....	Brookfield Wealth Solutions Ltd. ....	Brookfield Wealth Solutions Grp. ....	100.000	.....NO.....
American National Life Insurance Company of New York .....	American National Insurance Holdings, Inc. ....	100.000	.....NO.....	Brookfield Wealth Solutions Ltd. ....	Brookfield Wealth Solutions Grp. ....	100.000	.....NO.....
Farm Family Casualty Insurance Company .....	American National Insurance Holdings, Inc. ....	100.000	.....NO.....	Brookfield Wealth Solutions Ltd. ....	Brookfield Wealth Solutions Grp. ....	100.000	.....NO.....
United Farm Family Insurance Company .....	American National Insurance Holdings, Inc. ....	100.000	.....NO.....	Brookfield Wealth Solutions Ltd. ....	Brookfield Wealth Solutions Grp. ....	100.000	.....NO.....
American National Property and Casualty Company .....	American National Insurance Holdings, Inc. ....	100.000	.....NO.....	Brookfield Wealth Solutions Ltd. ....	Brookfield Wealth Solutions Grp. ....	100.000	.....NO.....
American National General Insurance Company .....	American National Property and Casualty Company .....	100.000	.....NO.....	Brookfield Wealth Solutions Ltd. ....	Brookfield Wealth Solutions Grp. ....	100.000	.....NO.....
American National County Mutual Insurance Company ..	N/A .....	.....	.....NO.....	Brookfield Wealth Solutions Ltd. ....	Brookfield Wealth Solutions Grp. ....	.....	.....NO.....
American National Lloyds Insurance Company .....	N/A .....	.....	.....NO.....	Brookfield Wealth Solutions Ltd. ....	Brookfield Wealth Solutions Grp. ....	.....	.....NO.....
American Equity Investment Life Insurance Company ..	American National Group Inc. ....	100.000	.....NO.....	Brookfield Reinsurance Ltd. ....	Brookfield Asset Mgmt Reins Partners Ltd Grp. ....	100.000	.....NO.....
AEL Re Vermont, Inc. ....	American Equity Investment Life Insurance Company ..	100.000	.....NO.....	Brookfield Reinsurance Ltd. ....	Brookfield Asset Mgmt Reins Partners Ltd Grp. ....	100.000	.....NO.....
AEL Re Vermont II, Inc. ....	American Equity Investment Life Insurance Company ..	100.000	.....NO.....	Brookfield Reinsurance Ltd. ....	Brookfield Asset Mgmt Reins Partners Ltd Grp. ....	100.000	.....NO.....
AEL Re Vermont III, Inc. ....	American National Group Inc. ....	100.000	.....NO.....	Brookfield Reinsurance Ltd. ....	Brookfield Asset Mgmt Reins Partners Ltd Grp. ....	100.000	.....NO.....
American Equity Investment Life Insurance Company of New York .....	American Equity Investment Life Insurance Company ..	100.000	.....NO.....	Brookfield Reinsurance Ltd. ....	Brookfield Asset Mgmt Reins Partners Ltd Grp. ....	100.000	.....NO.....
Eagle Life Insurance Company .....	American Equity Investment Life Insurance Company ..	100.000	.....NO.....	Brookfield Reinsurance Ltd. ....	Brookfield Asset Mgmt Reins Partners Ltd Grp. ....	100.000	.....NO.....
Entrada Life Insurance Company .....	American National Group Inc. ....	100.000	.....NO.....	Brookfield Reinsurance Ltd. ....	Brookfield Asset Mgmt Reins Partners Ltd Grp. ....	100.000	.....NO.....
Argonaut Insurance Company .....	Argo Group US, Inc. ....	100.000	.....NO.....	Brookfield Reinsurance Ltd. ....	Brookfield Wealth Solutions Grp .....	100.000	.....NO.....
Argonaut-Midwest Insurance Company .....	Argonaut Insurance Company .....	100.000	.....NO.....	Brookfield Reinsurance Ltd. ....	Brookfield Wealth Solutions Grp .....	100.000	.....NO.....
Argonaut Great Central Insurance Company .....	Argonaut Insurance Company .....	100.000	.....NO.....	Brookfield Reinsurance Ltd. ....	Brookfield Wealth Solutions Grp .....	100.000	.....NO.....
Colony Specialty Insurance Company .....	Colony Insurance Company .....	100.000	.....NO.....	Brookfield Reinsurance Ltd. ....	Brookfield Wealth Solutions Grp .....	100.000	.....NO.....
Colony Insurance Company .....	Argonaut Insurance Company .....	100.000	.....NO.....	Brookfield Reinsurance Ltd. ....	Brookfield Wealth Solutions Grp .....	100.000	.....NO.....
Peleus Insurance Company .....	Colony Insurance Company .....	100.000	.....NO.....	Brookfield Reinsurance Ltd. ....	Brookfield Wealth Solutions Grp .....	100.000	.....NO.....
ARIS Title Insurance Corporation .....	Argo Group US, Inc. ....	100.000	.....NO.....	Brookfield Reinsurance Ltd. ....	Brookfield Wealth Solutions Grp .....	100.000	.....NO.....
Rockwood Casualty Insurance Company .....	Argo Group US, Inc. ....	100.000	.....NO.....	Brookfield Reinsurance Ltd. ....	Brookfield Wealth Solutions Grp .....	100.000	.....NO.....
Somerset Casualty Insurance Company .....	Rockwood Casualty Insurance Company .....	100.000	.....NO.....	Brookfield Reinsurance Ltd. ....	Brookfield Wealth Solutions Grp .....	100.000	.....NO.....

SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

REQUIRED FILINGS

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

MARCH FILING

	Responses
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

SUPPLEMENTAL FILINGS

The following supplemental reports are required to be filed as part of your annual statement filing if your company is engaged in the type of business covered by the supplement. However, in the event that your company does not transact the type of business for which the special report must be filed, your response of NO to the specific interrogatory will be accepted in lieu of filing a “NONE” report and a bar code will be printed below. If the supplement is required of your company but is not being filed for whatever reason enter SEE EXPLANATION and provide an explanation following the interrogatory questions.

MARCH FILING

10. Will Schedule SIS (Stockholder Information Supplement) be filed with the state of domicile by March 1? (Not applicable to fraternal benefit societies) ..	NO
11. Will the Medicare Supplement Insurance Experience Exhibit be filed with the state of domicile and the NAIC by March 1? .....	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 2024 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 Supplement be filed with the state of domicile and the NAIC by March 1? .....	YES
36.	Will the Market Conduct Annual Statement (MCAS) Premium Exhibit for Year be filed with appropriate jurisdictions and with the NAIC by March 1? .....	YES

APRIL FILING

37.	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
38.	Will the Long-Term Care Experience Reporting Forms be filed with the state of domicile and the NAIC by April 1? .....	NO
39.	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
40.	Will the Accident and Health Policy Experience Exhibit be filed by April 1? .....	YES
41.	Will the Supplemental Health Care Exhibit (Parts 1 and 2) be filed with the state of domicile and the NAIC by April 1? .....	WAIVED
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
Explanations:		
1.	Subsidiaries do not have any employees.	
10.		
12.		
13.		
16.		
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42.		
44.		
47.		
48.		

Bar Codes:		
10.	SIS Stockholder Information Supplement [Document Identifier 420]	 7 1 7 7 3 2 0 2 4 4 2 0 0 0 0 0 0
12.	Trusteed Surplus Statement [Document Identifier 490]	 7 1 7 7 3 2 0 2 4 4 9 0 0 0 0 0 0
13.	Participating Opinion for Exhibit 5 [Document Identifier 371]	 7 1 7 7 3 2 0 2 4 3 7 1 0 0 0 0 0
16.	Actuarial Opinion on Separate Accounts Funding Guaranteed Minimum Benefit [Document Identifier 443]	 7 1 7 7 3 2 0 2 4 4 4 3 0 0 0 0 0
17.	Actuarial Opinion on Synthetic Guaranteed Investment Contracts [Document Identifier 444]	 7 1 7 7 3 2 0 2 4 4 4 4 0 0 0 0 0
18.	Reasonableness of Assumptions Certification required by Actuarial Guideline XXXV [Document Identifier 445]	 7 1 7 7 3 2 0 2 4 4 4 5 0 0 0 0 0
19.	Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXV [Document Identifier 446]	 7 1 7 7 3 2 0 2 4 4 4 6 0 0 0 0 0
20.	Reasonableness of Assumptions Certification for Implied Guaranteed Rate Method required by Actuarial Guideline XXXVI [Document Identifier 447]	 7 1 7 7 3 2 0 2 4 4 4 7 0 0 0 0 0
21.	Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI [Document Identifier 448]	 7 1 7 7 3 2 0 2 4 4 4 8 0 0 0 0 0
22.	Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Market Value) [Document Identifier 449]	 7 1 7 7 3 2 0 2 4 4 4 9 0 0 0 0 0

ANNUAL STATEMENT FOR THE YEAR 2024 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><div></div><div>71773202445100000</div></div>
25.	Actuarial Certifications Related to Annuity Nonforfeiture Ongoing Compliance for Equity Indexed Annuities [Document Identifier 452]	<div><div></div><div>71773202445200000</div></div>
26.	Modified Guaranteed Annuity Model Regulation [Document Identifier 453]	<div><div></div><div>71773202445300000</div></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><div></div><div>71773202445400000</div></div>
28.	Workers' Compensation Carve-Out Supplement [Document Identifier 495]	<div><div></div><div>71773202448500000</div></div>
30.	Medicare Part D Coverage Supplement [Document Identifier 365]	<div><div></div><div>71773202436500000</div></div>
31.	Relief from the five-year rotation requirement for lead audit partner [Document Identifier 224]	<div><div></div><div>71773202422400000</div></div>
32.	Relief from the one-year cooling off period for independent CPA [Document Identifier 225]	<div><div></div><div>71773202422500000</div></div>
33.	Relief from the Requirements for Audit Committees [Document Identifier 226]	<div><div></div><div>71773202422600000</div></div>
38.	Long-Term Care Experience Reporting Forms [Document Identifier 306]	<div><div></div><div>71773202430600000</div></div>
39.	Credit Insurance Experience Exhibit [Document Identifier 230]	<div><div></div><div>71773202423000000</div></div>
41.	Supplemental Health Care Exhibit (Parts 1 and 2) [Document Identifier 216]	<div><div></div><div>71773202421600000</div></div>
42.	Actuarial Memorandum Required by Actuarial Guideline XXXVIII 8D [Document Identifier 435]	<div><div></div><div>71773202443500000</div></div>
44.	Variable Annuities Supplement [Document Identifier 286]	<div><div></div><div>71773202428600000</div></div>
47.	Variable Annuities Summary of the PBR Actuarial Report [Document Identifier 459]	<div><div></div><div>71773202445800000</div></div>
48.	Management's Report of Internal Control Over Financial Reporting [Document Identifier 223]	<div><div></div><div>71773202422300000</div></div>

ANNUAL STATEMENT FOR THE YEAR 2024 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 .....	20,655	20,655		
2597.	Summary of remaining write-ins for Line 25 from overflow page	20,655	20,655		

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE AMERICAN NATIONAL LIFE INSURANCE COMPANY OF TEXAS

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 .....	5,159,385	24.349	5,159,386		5,159,386	24.349
1.02 All other governments .....		0.000				0.000
1.03 U.S. states, territories and possessions, etc. guaranteed .....		0.000				0.000
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 .....		0.000				0.000
1.06 Industrial and miscellaneous .....	10,445,269	49.295	10,445,269		10,445,269	49.295
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 Unaffiliated certificates of deposit .....		0.000				0.000
1.12 Total long-term bonds .....	15,604,654	73.645	15,604,655		15,604,655	73.644
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 .....						
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 .....	2,004,282	9.459	2,004,282		2,004,282	9.459
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 Exchange traded funds .....		0.000				0.000
3.09 Total common stocks .....	2,004,282	9.459	2,004,282		2,004,282	9.459
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 .....						
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 .....						
6. Cash, cash equivalents and short-term investments:						
6.01 Cash (Schedule E, Part 1) .....	1,128,281	5.325	1,128,281		1,128,281	5.325
6.02 Cash equivalents (Schedule E, Part 2) .....	2,451,947	11.572	2,451,948		2,451,948	11.572
6.03 Short-term investments (Schedule DA) .....		0.000				0.000
6.04 Total cash, cash equivalents and short-term investments .....	3,580,228	16.897	3,580,229		3,580,229	16.897
7. Contract loans .....		0.000				0.000
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).....				XXX	XXX	XXX
12. Other invested assets (Page 2, Line 11) .....		0.000				0.000
13. Total invested assets	21,189,164	100.000	21,189,166		21,189,166	100.000

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE AMERICAN NATIONAL LIFE INSURANCE COMPANY OF TEXAS

SCHEDULE A - VERIFICATION BETWEEN YEARS

Real Estate

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 6)

2.2 Additional investment made after acquisition (Part 2, Column 9)

3. Current year change in encumbrances:

3.1 Totals, Part 1, Column 13

3.2 Totals, Part 3, Column 11

4. Total gain (loss) on disposals, Part 3, Column 18

5. Deduct amounts received on disposals, Part 3, Column 15

6. Total foreign exchange change in book/adjusted carrying value:

6.1 Totals, Part 1, Column 15

6.2 Totals, Part 3, Column 13

7. Deduct current year's other-than-temporary impairment recognized:

7.1 Totals, Part 1, Column 12

7.2 Totals, Part 3, Column 10

8. Deduct current year's depreciation:

8.1 Totals, Part 1, Column 11

8.2 Totals, Part 3, Column 9

9. Book/adjusted carrying value at the end of current period (Lines 1+2+3+4-5+6-7-8)

10. Deduct total nonadmitted amounts

11. Statement value at end of current period (Line 9 minus Line 10)

NONE

SCHEDULE B - VERIFICATION BETWEEN YEARS

Mortgage Loans

1. Book value/recorded investment excluding accrued interest, December 31 of prior year

2. Cost of acquired:

2.1 Actual cost at time of acquisition (Part 2, Column 7)

2.2 Additional investment made after acquisition (Part 2, Column 8)

3. Capitalized deferred interest and other:

3.1 Totals, Part 1, Column 12

3.2 Totals, Part 3, Column 11

4. Accrual of discount

5. Unrealized valuation increase/(decrease):

5.1 Totals, Part 1, Column 9

5.2 Totals, Part 3, Column 8

6. Total gain (loss) on disposals, Part 3, Column 18

7. Deduct amounts received on disposals, Part 3, Column 15

8. Deduct amortization of premium and mortgage interest points and commitment fees

9. Total foreign exchange change in book value/recorded investment excluding accrued interest:

9.1 Totals, Part 1, Column 13

9.2 Totals, Part 3, Column 13

10. Deduct current year's other-than-temporary impairment recognized:

10.1 Totals, Part 1, Column 11

10.2 Totals, Part 3, Column 10

11. Book value/recorded investment excluding accrued interest at end of current period (Lines 1+2+3+4+5+6-7-8+9-10)

12. Total valuation allowance

13. Subtotal (Line 11 plus Line 12)

14. Deduct total nonadmitted amounts

15. Statement value of mortgages owned at end of current period (Line 13 minus Line 14)

NONE



ANNUAL STATEMENT FOR THE YEAR 2024 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 .....	2,800,000
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) .....	5,168,780
		5,168,780
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 .....	(40,015)
7.	Deduct amounts received on disposals, Part 3, Column 16 .....	7,890,000
8.	Deduct amortization of premium and depreciation .....	38,765
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) .....	

SCHEDULE D - VERIFICATION BETWEEN YEARS

Bonds and Stocks

1.	Book/adjusted carrying value, December 31 of prior year .....	77,217,954
2.	Cost of bonds and stocks acquired, Part 3, Column 7 .....	246,668
3.	Accrual of discount .....	33,295
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 .....	67,871
	4.4. Part 4, Column 11 .....	67,871
5.	Total gain (loss) on disposals, Part 4, Column 19 .....	(4,372,926)
6.	Deduction consideration for bonds and stocks disposed of, Part 4, Column 7 .....	55,377,639
7.	Deduct amortization of premium .....	206,288
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 .....	
11.	Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9+10) .....	17,608,935
12.	Deduct total nonadmitted amounts .....	
13.	Statement value at end of current period (Line 11 minus Line 12) .....	17,608,935

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 .....	5,159,385	5,003,023	5,168,122	5,143,000
	2. Canada .....				
	3. Other Countries				
	4. Totals	5,159,385	5,003,023	5,168,122	5,143,000
U.S. States, Territories and Possessions (Direct and guaranteed)	5. Totals				
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				
Industrial and Miscellaneous, SVO Identified Funds, Unaffiliated Bank Loans, Unaffiliated Certificates of Deposit and Hybrid Securities (unaffiliated)	8. United States .....	9,445,269	9,307,980	9,435,685	9,457,980
	9. Canada .....				
	10. Other Countries	1,000,000	784,426	1,000,000	1,000,000
	11. Totals	10,445,269	10,092,406	10,435,685	10,457,980
Parent, Subsidiaries and Affiliates	12. Totals				
	13. Total Bonds	15,604,654	15,095,429	15,603,807	15,600,980
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), Mutual Funds, Unit Investment Trusts, Closed-End Funds and Exchange Traded Funds	20. United States .....				
	21. Canada .....				
	22. Other Countries				
	23. Totals				
Parent, Subsidiaries and Affiliates	24. Totals	2,004,282	2,004,282	1,936,411	
	25. Total Common Stocks	2,004,282	2,004,282	1,936,411	
	26. Total Stocks	2,004,282	2,004,282	1,936,411	
	27. Total Bonds and Stocks	17,608,936	17,099,711	17,540,218	

ANNUAL STATEMENT FOR THE YEAR 2024 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 12.7	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 .....		5,159,386				XXX	5,159,386	33.1	42,621,796	37.8	5,159,386	
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		5,159,386				XXX	5,159,386	33.1	42,621,796	37.8	5,159,386	
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 .....						XXX						
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						XXX						
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 .....						XXX						
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						XXX						

ANNUAL STATEMENT FOR THE YEAR 2024 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 12.7	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 .....	1,000,024	1,993,212	1,000,000	703,435		XXX	4,696,671	30.1	35,160,512	31.2	4,696,671	
6.2 NAIC 2 .....	2,000,695	3,747,903				XXX	5,748,598	36.8	33,908,902	30.1	5,748,598	
6.3 NAIC 3 .....						XXX			1,079,421	1.0		
6.4 NAIC 4 .....						XXX						
6.5 NAIC 5 .....						XXX						
6.6 NAIC 6 .....						XXX						
6.7 Totals	3,000,719	5,741,115	1,000,000	703,435		XXX	10,445,269	66.9	70,148,835	62.2	10,445,269	
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						
11. Unaffiliated Certificates of Deposit												
11.1 NAIC 1 .....						XXX						
11.2 NAIC 2 .....						XXX						
11.3 NAIC 3 .....						XXX						
11.4 NAIC 4 .....						XXX						
11.5 NAIC 5 .....						XXX						
11.6 NAIC 6 .....						XXX						
11.7 Totals						XXX						

ANNUAL STATEMENT FOR THE YEAR 2024 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 12.7	9 Total from Col. 7 Prior Year	10 % From Col. 8 Prior Year	11 Total Publicly Traded	12 Total Privately Placed (a)
12. Total Bonds Current Year												
12.1 NAIC 1 .....	(d) ..... 1,000,024	..... 7,152,598	..... 1,000,000	..... 703,435	.....	.....	..... 9,856,057	..... 63.2	..... XXX.	..... XXX.	..... 9,856,057	.....
12.2 NAIC 2 .....	(d) ..... 2,000,695	..... 3,747,903	.....	.....	.....	.....	..... 5,748,598	..... 36.8	..... XXX.	..... XXX.	..... 5,748,598	.....
12.3 NAIC 3 .....	(d) .....	.....	.....	.....	.....	.....	.....	.....	..... XXX.	..... XXX.	.....	.....
12.4 NAIC 4 .....	(d) .....	.....	.....	.....	.....	.....	.....	.....	..... XXX.	..... XXX.	.....	.....
12.5 NAIC 5 .....	(d) .....	.....	.....	.....	.....	.....	(c) .....	.....	..... XXX.	..... XXX.	.....	.....
12.6 NAIC 6 .....	(d) .....	.....	.....	.....	.....	.....	(c) .....	.....	..... XXX.	..... XXX.	.....	.....
12.7 Totals .....	..... 3,000,719	..... 10,900,501	..... 1,000,000	..... 703,435	.....	.....	(b) ..... 15,604,655	..... 100.0	..... XXX.	..... XXX.	..... 15,604,655	.....
12.8 Line 12.7 as a % of Col. 7	..... 19.2	..... 69.9	..... 6.4	..... 4.5	.....	.....	..... 100.0	..... XXX	..... XXX	..... XXX	..... 100.0	.....
13. Total Bonds Prior Year												
13.1 NAIC 1 .....	..... 40,646,545	..... 20,849,966	..... 16,285,797	.....	.....	.....	..... XXX.	..... XXX.	..... 77,782,308	..... 69.0	..... 64,957,424	..... 12,824,884
13.2 NAIC 2 .....	..... 3,001,373	..... 14,277,082	..... 6,941,317	..... 4,360,221	..... 5,328,909	.....	..... XXX.	..... XXX.	..... 33,908,902	..... 30.1	..... 28,421,918	..... 5,486,984
13.3 NAIC 3 .....	.....	.....	..... 1,079,421	.....	.....	.....	..... XXX.	..... XXX.	..... 1,079,421	..... 1.0	..... 1,079,421	.....
13.4 NAIC 4 .....	.....	.....	.....	.....	.....	.....	..... XXX.	..... XXX.	.....	.....	.....	.....
13.5 NAIC 5 .....	.....	.....	.....	.....	.....	.....	..... XXX.	..... XXX.	(c) .....	.....	.....	.....
13.6 NAIC 6 .....	.....	.....	.....	.....	.....	.....	..... XXX.	..... XXX.	(c) .....	.....	.....	.....
13.7 Totals .....	..... 43,647,918	..... 35,127,048	..... 24,306,535	..... 4,360,221	..... 5,328,909	.....	..... XXX.	..... XXX.	(b) .... 112,770,631	..... 100.0	..... 94,458,763	..... 18,311,868
13.8 Line 13.7 as a % of Col. 9	..... 38.7	..... 31.1	..... 21.6	..... 3.9	..... 4.7	.....	..... XXX	..... XXX	..... 100.0	..... XXX	..... 83.8	..... 16.2
14. Total Publicly Traded Bonds												
14.1 NAIC 1 .....	..... 1,000,024	..... 7,152,598	..... 1,000,000	..... 703,435	.....	.....	..... 9,856,057	..... 63.2	..... 64,957,424	..... 57.6	..... 9,856,057	..... XXX.
14.2 NAIC 2 .....	..... 2,000,695	..... 3,747,903	.....	.....	.....	.....	..... 5,748,598	..... 36.8	..... 28,421,918	..... 25.2	..... 5,748,598	..... XXX.
14.3 NAIC 3 .....	.....	.....	.....	.....	.....	.....	.....	.....	..... 1,079,421	..... 1.0	.....	..... XXX.
14.4 NAIC 4 .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	..... XXX.
14.5 NAIC 5 .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	..... XXX.
14.6 NAIC 6 .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	..... XXX.
14.7 Totals .....	..... 3,000,719	..... 10,900,501	..... 1,000,000	..... 703,435	.....	.....	..... 15,604,655	..... 100.0	..... 94,458,763	..... 83.8	..... 15,604,655	..... XXX.
14.8 Line 14.7 as a % of Col. 7	..... 19.2	..... 69.9	..... 6.4	..... 4.5	.....	.....	..... 100.0	..... XXX.	..... XXX.	..... XXX.	..... 100.0	..... XXX.
14.9 Line 14.7 as a % of Line 12.7, Col. 7, Section 12	..... 19.2	..... 69.9	..... 6.4	..... 4.5	.....	.....	..... 100.0	..... XXX	..... XXX	..... XXX	..... 100.0	..... XXX
15. Total Privately Placed Bonds												
15.1 NAIC 1 .....	.....	.....	.....	.....	.....	.....	.....	.....	..... 12,824,884	..... 11.4	..... XXX.	.....
15.2 NAIC 2 .....	.....	.....	.....	.....	.....	.....	.....	.....	..... 5,486,984	..... 4.9	..... XXX.	.....
15.3 NAIC 3 .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	..... XXX.	.....
15.4 NAIC 4 .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	..... XXX.	.....
15.5 NAIC 5 .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	..... XXX.	.....
15.6 NAIC 6 .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	..... XXX.	.....
15.7 Totals .....	.....	.....	.....	.....	.....	.....	.....	.....	..... 18,311,868	..... 16.2	..... XXX.	.....
15.8 Line 15.7 as a % of Col. 7	.....	.....	.....	.....	.....	.....	.....	..... XXX.	..... XXX.	..... XXX.	..... XXX.	.....
15.9 Line 15.7 as a % of Line 12.7, Col. 7, Section 12	.....	.....	.....	.....	.....	.....	.....	..... XXX	..... XXX	..... XXX	..... XXX	.....

(a) Includes \$ ..... 1,697,338 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 \$ ..... ; NAIC 2 \$ ..... ; NAIC 3 \$ ..... ; NAIC 4 \$ ..... ; NAIC 5 \$ ..... ; NAIC 6 \$ .....

ANNUAL STATEMENT FOR THE YEAR 2024 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 12.09	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 .....		5,159,386				XXX	5,159,386	33.1	42,621,796	37.8	5,159,386	
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		5,159,386				XXX	5,159,386	33.1	42,621,796	37.8	5,159,386	
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 .....						XXX						
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						XXX						
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 .....						XXX						
5.03 Commercial Mortgage-Backed Securities .....						XXX						
5.04 Other Loan-Backed and Structured Securities ...						XXX						
5.05 Totals						XXX						
6. Industrial and Miscellaneous												
6.01 Issuer Obligations .....	3,000,719	5,741,115	1,000,000			XXX	9,741,834	62.4	69,445,400	61.6	9,741,834	
6.02 Residential Mortgage-Backed Securities .....				703,435		XXX	703,435	4.5	703,435	0.6	703,435	
6.03 Commercial Mortgage-Backed Securities .....						XXX						
6.04 Other Loan-Backed and Structured Securities ...						XXX						
6.05 Totals	3,000,719	5,741,115	1,000,000	703,435		XXX	10,445,269	66.9	70,148,835	62.2	10,445,269	
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 2024 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 12.09	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. Unaffiliated Certificates of Deposit												
11.01 Totals						XXX						
12. Total Bonds Current Year												
12.01 Issuer Obligations .....	3,000,719	10,900,501	1,000,000			XXX	14,901,220	95.5	XXX	XXX	14,901,220	
12.02 Residential Mortgage-Backed Securities .....				703,435		XXX	703,435	4.5	XXX	XXX	703,435	
12.03 Commercial Mortgage-Backed Securities .....						XXX			XXX	XXX		
12.04 Other Loan-Backed and Structured Securities .....						XXX			XXX	XXX		
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 Unaffiliated Certificates of Deposit .....						XXX			XXX	XXX		
12.09 Totals .....	3,000,719	10,900,501	1,000,000	703,435			15,604,655	100.0	XXX	XXX	15,604,655	
12.10 Line 12.09 as a % of Col. 7 .....	19.2	69.9	6.4	4.5			100.0	XXX	XXX	XXX	100.0	
13. Total Bonds Prior Year												
13.01 Issuer Obligations .....	43,647,918	35,127,048	24,306,535	3,656,786	5,328,909	XXX	XXX	XXX	112,067,196	99.4	94,458,763	17,608,433
13.02 Residential Mortgage-Backed Securities .....				703,435		XXX	XXX	XXX	703,435	0.6		703,435
13.03 Commercial Mortgage-Backed Securities .....						XXX	XXX	XXX				
13.04 Other Loan-Backed and Structured Securities .....						XXX	XXX	XXX				
13.05 SVO Identified Funds .....	XXX	XXX	XXX	XXX	XXX		XXX	XXX				
13.06 Affiliated Bank Loans .....						XXX	XXX	XXX				
13.07 Unaffiliated Bank Loans .....						XXX	XXX	XXX				
13.08 Unaffiliated Certificates of Deposit .....						XXX	XXX	XXX				
13.09 Totals .....	43,647,918	35,127,048	24,306,535	4,360,221	5,328,909		XXX	XXX	112,770,631	100.0	94,458,763	18,311,868
13.10 Line 13.09 as a % of Col. 9 .....	38.7	31.1	21.6	3.9	4.7		XXX	XXX	100.0	XXX	83.8	16.2
14. Total Publicly Traded Bonds												
14.01 Issuer Obligations .....	3,000,719	10,900,501	1,000,000			XXX	14,901,220	95.5	94,458,763	83.8	14,901,220	XXX
14.02 Residential Mortgage-Backed Securities .....				703,435		XXX	703,435	4.5			703,435	XXX
14.03 Commercial Mortgage-Backed Securities .....						XXX						XXX
14.04 Other Loan-Backed and Structured Securities .....						XXX						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 Unaffiliated Certificates of Deposit .....						XXX						XXX
14.09 Totals .....	3,000,719	10,900,501	1,000,000	703,435			15,604,655	100.0	94,458,763	83.8	15,604,655	XXX
14.10 Line 14.09 as a % of Col. 7 .....	19.2	69.9	6.4	4.5			100.0	XXX	XXX	XXX	100.0	XXX
14.11 Line 14.09 as a % of Line 12.09, Col. 7, Section 12 .....	19.2	69.9	6.4	4.5			100.0	XXX	XXX	XXX	100.0	XXX
15. Total Privately Placed Bonds												
15.01 Issuer Obligations .....						XXX			17,608,433	15.6	XXX	
15.02 Residential Mortgage-Backed Securities .....						XXX			703,435	0.6	XXX	
15.03 Commercial Mortgage-Backed Securities .....						XXX					XXX	
15.04 Other Loan-Backed and Structured Securities .....						XXX					XXX	
15.05 SVO Identified Funds .....	XXX	XXX	XXX	XXX	XXX						XXX	
15.06 Affiliated Bank Loans .....						XXX					XXX	
15.07 Unaffiliated Bank Loans .....						XXX					XXX	
15.08 Unaffiliated Certificates of Deposit .....						XXX					XXX	
15.09 Totals .....									18,311,868	16.2	XXX	
15.10 Line 15.09 as a % of Col. 7 .....								XXX	XXX	XXX	XXX	
15.11 Line 15.09 as a % of Line 12.09, Col. 7, Section 12 .....								XXX	XXX	XXX	XXX	

SCHEDULE DA - VERIFICATION BETWEEN YEARS

Short-Term Investments

	1	2	3	4	5
	Total	Bonds	Mortgage Loans	Other Short-term Investment Assets (a)	Investments in Parent, Subsidiaries and Affiliates
1. Book/adjusted carrying value, December 31 of prior year .....	3,990,000	3,990,000			
2. Cost of short-term investments acquired .....	179,378,493	179,378,493			
3. Accrual of discount .....	721,507	721,507			
4. Unrealized valuation increase/(decrease) .....					
5. Total gain (loss) on disposals .....					
6. Deduct consideration received on disposals .....	184,090,000	184,090,000			
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) .....					
11. Deduct total nonadmitted amounts .....					
12. Statement value at end of current period (Line 10 minus Line 11)					

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



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 2024 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 .....	40,249,312	21,406,109	18,843,203	
2. Cost of cash equivalents acquired .....	787,210,258	311,920,579	475,289,679	
3. Accrual of discount .....	1,263,718	1,263,718		
4. Unrealized valuation increase/(decrease) .....				
5. Total gain (loss) on disposals .....	89,439	418	89,021	
6. Deduct consideration received on disposals .....	826,271,758	334,590,824	491,680,934	
7. Deduct amortization of premium .....	89,021		89,021	
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) .....	2,451,948		2,451,948	
11. Deduct total nonadmitted amounts .....				
12. Statement value at end of current period (Line 10 minus Line 11)	2,451,948		2,451,948	

(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**

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE AMERICAN NATIONAL LIFE INSURANCE COMPANY OF TEXAS

SCHEDULE BA - PART 2

Showing Other Long-Term Invested Assets ACQUIRED AND ADDITIONS MADE December 31 of Current Year

1  CUSIP Identification	2  Name or Description	Location		5  Name of Vendor or General Partner	6  Date Originally Acquired	7  Type and Strategy	8  Actual Cost at Time of Acquisition	9  Additional Investment Made After Acquisition	10  Amount of Encumbrances	11  Percentage of Ownership
		3  City	4  State							
530790-AC-1 .....	LIBERTY MUT INS CO .....	Boston .....	MA.....	Transfer from Schedule D1 .....	10/17/2019 ...			1,118,780 .....		
2799999. Surplus Debentures, etc - Unaffiliated										
	BlueRock- Revolving Credit Facility .....	New York .....	NY.....	Private .....	02/16/2023 ...			1,118,780 .....		XXX
2999999. Collateral Loans - Unaffiliated										
6099999. Total - Unaffiliated										
6199999. Total - Affiliated										
								4,050,000 .....		XXX
								5,168,780 .....		XXX
6299999 - Totals										
								5,168,780 .....		XXX

## ANNUAL STATEMENT FOR THE YEAR 2024 OF THE AMERICAN NATIONAL LIFE INSURANCE COMPANY OF TEXAS

## SCHEDULE BA - PART 3

Showing Other Long-Term Invested Assets DISPOSED, Transferred or Repaid During the Current Year

CUSIP Identification	Name or Description	Location		Name of Purchaser or Nature of Disposal	Date Originally Acquired	Disposal Date	Book/ Adjusted Carrying Value Less Encumbrances, Prior Year	Change in Book/Adjusted Carrying Value						Book/ Adjusted Carrying Value Less Encumbrances on Disposal	Consid-eration	Foreign Exchange Gain (Loss) on Disposal	Realized Gain (Loss) on Disposal	Total Gain (Loss) on Disposal	Investment Income
		City	State					9	10	11	12	13	14						
530790-AC-1 .....	LIBERTY MUT INS CO .....	Boston .....	MA.....	Sale .....	10/17/2019 .....	12/06/2024 .....			(38,765)			(38,765)		(38,765)	1,040,000		(40,015)	(40,015)	73,938
<b>2799999. Surplus Debentures, etc - Unaffiliated</b>									(38,765)			(38,765)		(38,765)	1,040,000		(40,015)	(40,015)	73,938
.....	BlueRock- Revolving Credit Facility .....	New York .....	NY.....	Private .....	02/16/2023 .....	10/17/2024 .....	2,800,000							6,850,000	6,850,000				99,857
<b>2999999. Collateral Loans - Unaffiliated</b>								2,800,000						6,850,000	6,850,000				99,857
<b>6099999. Total - Unaffiliated</b>								2,800,000		(38,765)		(38,765)		6,811,235	7,890,000		(40,015)	(40,015)	173,795
<b>6199999. Total - Affiliated</b>																			
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
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.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
<b>6299999 - Totals</b>								2,800,000		(38,765)		(38,765)		6,811,235	7,890,000		(40,015)	(40,015)	173,795

ANNUAL STATEMENT FOR THE YEAR 2024 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
912828-V9-8 .....	UNITED STATES TREAS .....	...	...	...	1.A .....	1,058,180 ..	95.9650 ..	959,656 ..	1,000,000 ..	1,023,843 ..	...	(14,341) ..	...	...	2.250 ..	1.110 ..	FA .....	8,499 ..	22,500 ..	11/05/2021 ..	02/15/2027 ..
912828-X8-8 .....	UNITED STATES TREAS .....	...	...	...	1.A .....	98,297 ..	95.7670 ..	95,767 ..	100,000 ..	99,160 ..	...	669 ..	...	...	2.375 ..	2.740 ..	MN .....	308 ..	1,225 ..	05/25/2022 ..	05/15/2027 ..
912828-Z7-8 .....	UNITED STATES TREAS .....	...	...	...	1.A .....	50,023 ..	94.5620 ..	47,281 ..	50,000 ..	50,010 ..	...	(5) ..	...	...	1.500 ..	1.490 ..	JJ .....	314 ..	750 ..	01/13/2022 ..	01/31/2027 ..
91282C-BH-3 .....	UNITED STATES TREAS .....	...	...	...	1.A .....	367,453 ..	95.9370 ..	383,750 ..	400,000 ..	390,115 ..	...	(7,112) ..	...	...	0.375 ..	2.700 ..	JJ .....	628 ..	...	05/25/2022 ..	01/31/2026 ..
91282C-BW-0 .....	UNITED STATES TREAS .....	...	...	...	1.A .....	46,357 ..	95.5150 ..	47,758 ..	50,000 ..	48,726 ..	...	2,269 ..	...	...	0.750 ..	2.710 ..	AO .....	64 ..	188 ..	05/25/2022 ..	04/30/2026 ..
91282C-CP-4 .....	UNITED STATES TREAS .....	...	...	...	1.A .....	998,828 ..	94.5000 ..	945,000 ..	1,000,000 ..	999,624 ..	...	235 ..	...	...	0.625 ..	0.640 ..	JJ .....	2,615 ..	6,250 ..	08/03/2021 ..	07/31/2026 ..
91282C-GH-8 .....	UNITED STATES TREAS .....	...	...	...	1.A .....	906,939 ..	97.7340 ..	892,315 ..	913,000 ..	908,136 ..	...	(392) ..	...	...	3.500 ..	3.680 ..	JJ .....	13,372 ..	21,350 ..	12/26/2023 ..	01/31/2028 ..
91282C-JF-9 .....	UNITED STATES TREAS .....	...	...	...	1.A .....	25,484 ..	101.7980 ..	25,450 ..	25,000 ..	25,383 ..	...	(179) ..	...	...	4.875 ..	4.430 ..	AO .....	211 ..	269 ..	11/14/2023 ..	10/31/2028 ..
91282C-JN-2 .....	UNITED STATES TREAS .....	...	...	...	1.A .....	1,417,952 ..	100.0780 ..	1,406,098 ..	1,405,000 ..	1,415,439 ..	...	(2,408) ..	...	...	4.375 ..	4.160 ..	MN .....	5,404 ..	30,740 ..	12/13/2023 ..	11/30/2028 ..
91282C-KE-0 .....	UNITED STATES TREAS .....	...	...	...	1.A .....	198,609 ..	99.9730 ..	199,948 ..	200,000 ..	198,949 ..	...	340 ..	...	...	4.250 ..	4.500 ..	MS .....	2,536 ..	...	04/02/2024 ..	03/15/2027 ..
0019999999. Subtotal - Bonds - U.S. Governments - Issuer Obligations						5,168,122	XXX	5,003,023	5,143,000	5,159,385		(20,924)			XXX	XXX	XXX	33,951	83,272	XXX	XXX
0109999999. Total - U.S. Government Bonds						5,168,122	XXX	5,003,023	5,143,000	5,159,385		(20,924)			XXX	XXX	XXX	33,951	83,272	XXX	XXX
0309999999. Total - All Other Government Bonds							XXX								XXX	XXX	XXX			XXX	XXX
0509999999. Total - U.S. States, Territories and Possessions Bonds							XXX								XXX	XXX	XXX			XXX	XXX
0709999999. Total - U.S. Political Subdivisions Bonds							XXX								XXX	XXX	XXX			XXX	XXX
0909999999. Total - U.S. Special Revenues Bonds							XXX								XXX	XXX	XXX			XXX	XXX
00440E-AS-6 .....	ACE INA HLDG INC .....	...	...	1 .....	1.F FE ..	1,000,980 ..	99.6680 ..	996,687 ..	1,000,000 ..	1,000,024 ..	...	(116) ..	...	...	3.150 ..	3.130 ..	MS .....	9,275 ..	31,500 ..	05/13/2015 ..	03/15/2025 ..
05565E-AY-1 .....	BMW US CAP LLC .....	...	...	1 .....	1.F FE ..	983,700 ..	96.2990 ..	962,999 ..	1,000,000 ..	993,903 ..	...	1,709 ..	...	...	3.750 ..	3.950 ..	AO .....	8,229 ..	37,500 ..	05/11/2018 ..	04/12/2028 ..
174610-AK-1 .....	CITIZENS FINL GROUP .....	...	2 .....	...	2.B FE ..	1,001,440 ..	99.3400 ..	993,403 ..	1,000,000 ..	1,000,205 ..	...	(214) ..	...	...	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 ..	99.3590 ..	993,590 ..	1,000,000 ..	1,000,490 ..	...	(773) ..	...	...	4.150 ..	4.070 ..	MN .....	6,917 ..	41,500 ..	10/16/2015 ..	11/01/2025 ..
26884U-AC-3 .....	EPR PPTY S .....	...	1 .....	...	2.C FE ..	1,027,920 ..	99.1440 ..	991,444 ..	1,000,000 ..	1,006,013 ..	...	(3,289) ..	...	...	4.750 ..	4.380 ..	JD .....	2,111 ..	47,500 ..	04/21/2017 ..	12/15/2026 ..
278265-AE-3 .....	EATON VANCE CORP .....	...	1 .....	...	1.G FE ..	997,320 ..	97.3910 ..	973,911 ..	1,000,000 ..	999,309 ..	...	288 ..	...	...	3.500 ..	3.530 ..	AO .....	8,264 ..	35,000 ..	04/10/2017 ..	04/06/2027 ..
375558-BF-9 .....	GILEAD SCIENCES INC .....	...	1 .....	...	2.A FE ..	976,690 ..	98.8010 ..	988,018 ..	1,000,000 ..	996,040 ..	...	5,109 ..	...	...	3.650 ..	4.000 ..	MS .....	12,167 ..	36,500 ..	05/18/2018 ..	03/01/2026 ..
637417-AK-2 .....	NATIONAL RETAIL PPTY .....	...	1 .....	...	2.A FE ..	734,970 ..	96.5660 ..	724,248 ..	750,000 ..	745,237 ..	...	1,592 ..	...	...	3.500 ..	3.740 ..	AO .....	5,542 ..	26,250 ..	10/25/2017 ..	10/15/2027 ..
680223-AK-0 .....	OLD REP INTL CORP .....	...	1 .....	...	2.B FE ..	1,002,810 ..	98.3280 ..	983,283 ..	1,000,000 ..	1,000,613 ..	...	(356) ..	...	...	3.875 ..	3.830 ..	FA .....	13,455 ..	38,750 ..	12/20/2017 ..	08/26/2026 ..
22533A-CN-5 .....	CREDIT AGRICOLE CIB MTN BONDS .....	D .....	...	...	1.E FE ..	1,000,000 ..	78.4420 ..	784,426 ..	1,000,000 ..	1,000,000 ..	...		...	...	1.920 ..	1.920 ..	AO .....	4,000 ..	19,200 ..	10/14/2020 ..	10/16/2032 ..
1019999999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated) - Issuer Obligations						9,732,250	XXX	9,392,009	9,750,000	9,741,834		3,950			XXX	XXX	XXX	73,304	356,700	XXX	XXX
055531-AG-2 .....	BLP COML MTG TR .....	...	...	...	1.A .....	339,407 ..	99.1320 ..	337,312 ..	340,265 ..	339,407 ..	...		...	...	7.625 ..	7.820 ..	MON .....	1,259 ..	29,197 ..	02/17/2023 ..	03/15/2040 ..
055531-AJ-6 .....	BLP COML MTG TR .....	...	...	...	1.A .....	364,028 ..	98.7400 ..	363,085 ..	367,715 ..	364,028 ..	...		...	...	8.328 ..	8.660 ..	MON .....	2,649 ..	31,461 ..	02/17/2023 ..	03/01/2040 ..
1029999999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated) - Residential Mortgage-Backed Securities						703,435	XXX	700,397	707,980	703,435					XXX	XXX	XXX	3,908	60,658	XXX	XXX
1109999999. Total - Industrial and Miscellaneous (Unaffiliated) Bonds						10,435,685	XXX	10,092,406	10,457,980	10,445,269		3,950			XXX	XXX	XXX	77,212	417,358	XXX	XXX
1309999999. Total - Hybrid Securities							XXX								XXX	XXX	XXX			XXX	XXX
1509999999. Total - Parent, Subsidiaries and Affiliates Bonds							XXX								XXX	XXX	XXX			XXX	XXX
1909999999. Subtotal - Bonds - Unaffiliated Bank Loans							XXX								XXX	XXX	XXX			XXX	XXX
2419999999. Total - Issuer Obligations						14,900,372	XXX	14,395,032	14,893,000	14,901,219		(16,974)			XXX	XXX	XXX	107,255	439,972	XXX	XXX
2429999999. Total - Residential Mortgage-Backed Securities						703,435	XXX	700,397	707,980	703,435					XXX	XXX	XXX	3,908	60,658	XXX	XXX
2439999999. Total - Commercial Mortgage-Backed Securities							XXX								XXX	XXX	XXX			XXX	XXX
2449999999. Total - Other Loan-Backed and Structured Securities							XXX								XXX	XXX	XXX			XXX	XXX
2459999999. Total - SVO Identified Funds							XXX								XXX	XXX	XXX			XXX	XXX
2469999999. Total - Affiliated Bank Loans							XXX								XXX	XXX	XXX			XXX	XXX
2479999999. Total - Unaffiliated Bank Loans							XXX								XXX	XXX	XXX			XXX	XXX

ANNUAL STATEMENT FOR THE YEAR 2024 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 Desig- nation, NAIC Desig- nation Modifier and SVO Admini- strative Symbol	Actual Cost	Rate Used to Obtain Fair Value	Fair Value	Par Value	Book/ Adjusted Carrying Value	Unrealized Valuation Increase/ (Decrease)	Current Year's (Amor- tization)/ 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
2489999999. Total - Unaffiliated Certificates of Deposit							XXX								XXX	XXX	XXX			XXX	XXX
2509999999 - Total Bonds						15,603,807	XXX	15,095,429	15,600,980	15,604,654		(16,974)			XXX	XXX	XXX	111,163	500,630	XXX	XXX

1. Line Book/Adjusted Carrying Value by NAIC Designation Category Footnote:

Number	1A	1A ..\$ .....	5,862,820	1B	1B ..\$ .....	1C	1C ..\$ .....	1D	1D ..\$ .....	1E	1E ..\$ .....	1,000,000	1F	1F ..\$ .....	1,993,927	1G	1G ..\$ .....	999,309
1B	2A	2A ..\$ .....	1,741,277	2B	2B ..\$ .....	3,001,308	2C	2C ..\$ .....	1,006,013									
1C	3A	3A ..\$ .....		3B	3B ..\$ .....		3C	3C ..\$ .....										
1D	4A	4A ..\$ .....		4B	4B ..\$ .....		4C	4C ..\$ .....										
1E	5A	5A ..\$ .....		5B	5B ..\$ .....		5C	5C ..\$ .....										
1F	6	6 ..\$ .....																

## SCHEDULE D - PART 2 - SECTION 1

[illegible]

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



## SCHEDULE D - PART 2 - SECTION 2

[illegible]

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ANNUAL STATEMENT FOR THE YEAR 2024 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
91282C-KE-0 .....	UNITED STATES TREAS .....		...04/02/2024 ...	DIRECT .....		198,609	200,000	439
0109999999. Subtotal - Bonds - U.S. Governments						198,609	200,000	439
2509999997. Total - Bonds - Part 3						198,609	200,000	439
2509999998. Total - Bonds - Part 5								
2509999999. Total - Bonds						198,609	200,000	439
4509999997. Total - Preferred Stocks - Part 3							XXX	
4509999998. Total - Preferred Stocks - Part 5							XXX	
4509999999. Total - Preferred Stocks							XXX	
G4124@-10-4 .....	Grace Property Holdings Limited .....		...09/11/2024 ...	PRIVATE .....	4,805	48,059		
5929999999. Subtotal - Common Stocks - Parent, Subsidiaries and Affiliates Other						48,059	XXX	
5989999997. Total - Common Stocks - Part 3						48,059	XXX	
5989999998. Total - Common Stocks - Part 5							XXX	
5989999999. Total - Common Stocks						48,059	XXX	
5999999999. Total - Preferred and Common Stocks						48,059	XXX	
.....	.....	.....	.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....	.....	.....	.....
6009999999 - Totals						246,668	XXX	439

ANNUAL STATEMENT FOR THE YEAR 2024 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
3133EG-AM-7	FEDERAL FARM CR BKS		.05/16/2024	MATURITY		200,000	200,000	210,026	200,935		(935)		(935)		200,000				1,800	.05/16/2024
0109999999	Subtotal - Bonds - U.S. Governments					200,000	200,000	210,026	200,935		(935)		(935)		200,000				1,800	XXX
036752-AN-3	ANTHEM INC		.08/26/2024	PRIVATE		947,941	1,067,000	1,025,366	1,034,183		3,104		3,104		1,037,287		(89,346)	(89,346)	18,739	.05/15/2030
03765H-AA-9	APOLLO MGMT HLDGS LP		.05/30/2024	MATURITY		1,000,000	1,000,000	1,036,230	1,001,875		(1,875)		(1,875)		1,000,000				20,000	.05/30/2024
04685A-2R-1	ATHENE GLOBAL FUNDIN		.08/26/2024	PRIVATE		873,551	1,000,000	1,008,400	1,006,358		(558)		(558)		1,005,799		(132,248)	(132,248)	19,621	.11/19/2030
	BOK Financial																			
05369A-AA-9	AVIATION CAP GROUP L		.12/06/2024	Securities		1,601,897	1,670,000	1,656,189	1,664,127		1,365		1,365		1,665,492		(63,595)	(63,595)	64,620	.11/01/2027
05724B-AA-7	BAKER HUGHES HLDGS L		.08/26/2024	PRIVATE		2,011,680	2,000,000	2,392,000	2,269,255		(27,267)		(27,267)		2,241,988		(230,308)	(230,308)	73,521	.05/01/2030
06654D-AD-9	BANNER HEALTH		.08/26/2024	PRIVATE		2,586,191	3,000,000	2,990,370	2,993,147		601		601		2,993,748		(407,557)	(407,557)	65,605	.01/01/2031
09261B-AD-2	BLACKSTONE HLDGS FIN		.08/26/2024	PRIVATE		2,485,145	3,000,000	2,951,580	2,961,516		2,865		2,865		2,964,381		(479,222)	(479,222)	64,333	.01/30/2032
	OPPENHEIMER & CO., INC.																			
124857-AJ-2	VIACOMCBS INC		.12/06/2024	Burrows Capital		1,649,800	2,000,000	1,461,701	1,477,805		2,662		2,662		1,490,606		159,194	159,194	139,572	.07/01/2042
	Advisors thru Cetera																			
14020A-A5-3	CAPITAL IMPACT PARTN		.12/06/2024	PRIVATE		960,950	1,000,000	1,000,000	1,000,000						1,000,000		(39,050)	(39,050)	38,842	.06/15/2028
20030N-DA-6	COMCAST CORP NEW		.08/26/2024	PRIVATE		1,836,845	2,000,000	1,992,420	1,994,083		590		590		1,994,673		(157,827)	(157,827)	56,681	.02/01/2030
237194-AM-7	DARDEN RESTAURANTS I		.08/26/2024	PRIVATE		2,576,490	3,000,000	3,184,290	3,176,307		(2,918)		(2,918)		3,173,389		(596,899)	(596,899)	140,671	.02/15/2048
	BOK Financial																			
29379V-BE-2	ENTERPRISE PRODS OPE		.12/11/2024	Securities		997,090	1,000,000	975,250	996,591		2,870		2,870		999,461		(2,371)	(2,371)	49,688	.02/15/2025
31428X-AW-6	FEDEX CORP		.08/26/2024	PRIVATE		972,003	1,000,000	1,161,570	1,152,602		(3,307)		(3,307)		1,149,295		(177,292)	(177,292)	56,808	.01/15/2044
	Burrows Capital																			
37045V-AH-3	GENERAL MTRS CO		.12/06/2024	Advisors thru Cetera		961,540	1,000,000	1,038,640	1,028,632		(1,863)		(1,863)		1,026,769		(65,229)	(65,229)	59,444	.04/01/2035
	OPPENHEIMER & CO., INC.																			
37331N-AH-4	GEORGIA-PACIFIC LLC		.12/11/2024	PRIVATE		996,000	1,000,000	1,025,350	1,002,747		(2,747)		(2,747)		1,000,000		(4,000)	(4,000)	46,100	.03/01/2025
37959E-AA-0	GLOBE LIFE INC		.08/26/2024	PRIVATE		852,726	1,000,000	1,003,440	1,002,382		(228)		(228)		1,002,154		(149,429)	(149,429)	22,157	.08/15/2030
40434L-AJ-4	HP INC		.08/26/2024	PRIVATE		2,626,514	3,000,000	3,002,030	3,001,679		(135)		(135)		3,001,544		(375,030)	(375,030)	54,988	.06/17/2031
	Burrows Capital																			
44891A-BD-8	HYUNDAI CAP AMER INC		.12/06/2024	Advisors thru Cetera		1,942,200	2,000,000	2,001,450	2,000,642		(206)		(206)		2,000,436		(58,236)	(58,236)	77,194	.11/02/2026
48252A-AA-9	KKR GROUP FIN CO VI		.08/26/2024	PRIVATE		965,533	1,000,000	1,075,800	1,046,575		(5,165)		(5,165)		1,041,410		(75,877)	(75,877)	43,229	.07/01/2029
	OPPENHEIMER & CO., INC.																			
548661-AH-0	LOWES COS INC		.12/06/2024	Burrows Capital		1,677,848	1,575,000	1,937,880	1,745,208		(6,238)		(6,238)		1,708,832		(30,985)	(30,985)	142,570	.02/15/2028
	Advisors thru Cetera																			
59217G-BY-4	METROPOLITAN LIFE GL		.12/06/2024	Advisors thru Cetera		1,035,090	1,060,000	1,183,543	1,128,443		(21,414)		(21,414)		1,107,029		(71,939)	(71,939)	35,656	.12/18/2026
68389X-AU-9	ORACLE CORP		.07/08/2024	MATURITY		1,000,000	1,000,000	997,730	999,862		138		138		1,000,000				34,000	.07/08/2024
718546-AW-4	PHILLIPS 66		.08/26/2024	PRIVATE		873,232	1,000,000	953,380	965,519		2,972		2,972		968,491		(95,259)	(95,259)	14,990	.12/15/2030
	BOK Financial																			
741503-AZ-9	PRICELINE GRP INC		.12/11/2024	Securities		987,660	1,000,000	953,160	983,378		1,379		1,379		989,688		(2,028)	(2,028)	37,100	.06/01/2026
743674-BD-4	PROTECTIVE LIFE CORP		.08/26/2024	PRIVATE		1,982,741	2,000,000	2,302,600	2,184,041		(25,617)		(25,617)		2,158,423		(175,682)	(175,682)	77,878	.09/30/2028
756109-AQ-7	REALTY INCOME CORP		.07/15/2024	MATURITY		1,000,000	1,000,000	999,560	999,973		27		27		1,000,000				38,750	.07/15/2024
	Burrows Capital																			
759351-AN-9	REINSURANCE GRP OF A		.12/06/2024	Advisors thru Cetera		863,550	900,000	962,145	937,554		(6,130)		(6,130)		931,425		(67,875)	(67,875)	37,440	.05/15/2029
778296-AA-1	ROSS STORES INC		.09/15/2024	MATURITY		1,000,000	1,000,000	1,026,700	1,001,511		(1,511)		(1,511)		1,000,000				33,750	.09/15/2024
	Burrows Capital																			
858155-AE-4	STEELCASE INC		.12/06/2024	Advisors thru Cetera		970,380	1,000,000	1,134,180	1,079,421		(28,845)		(28,845)		1,065,645		(95,265)	(95,265)	71,323	.01/18/2029
86944B-AG-8	SUTTER HEALTH		.08/26/2024	PRIVATE		1,780,957	2,000,000	2,020,640	2,014,034		(1,409)		(1,409)		2,012,626		(231,669)	(231,669)	47,282	.08/15/2030
	OPPENHEIMER & CO., INC.																			
92343V-EN-0	VERIZON COMMUNICATIO		.12/11/2024	Burrows Capital		992,514	996,000	961,362	994,128		1,577		1,577		995,705		(3,191)	(3,191)	44,553	.02/15/2025
92346M-AC-5	VERIZON COMMUNICATIO		.08/26/2024	PRIVATE		921,360	1,000,000	1,000,000	1,000,000						1,000,000		(78,640)	(78,640)	38,247	.05/15/2047
948741-AK-9	WEINGARTEN RLTY INVS		.01/15/2024	MATURITY		1,000,000	1,000,000	1,046,500	1,000,000						1,000,000				22,250	.01/15/2024
	Burrows Capital																			
56501R-AE-6	MANULIFE FINL CORP	A	.12/06/2024	Advisors thru Cetera		974,500	1,000,000	1,015,910	1,005,813		(1,662)		(1,662)		1,004,151		(29,651)	(29,651)	52,455	.02/24/2032
	OPPENHEIMER & CO., INC.																			
09659W-2C-7	BNP PARIBAS	D	.12/06/2024			1,440,600	1,500,000	1,502,595	1,501,135		(261)		(261)		1,500,874		(60,274)	(60,274)	55,854	.11/16/2027

ANNUAL STATEMENT FOR THE YEAR 2024 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
404280-AW-9 ..	HSBC HLDGS PLC .....	D.....	..12/06/2024 ..	Burrows Capital Advisors thru Cetera .. OPPENHEIMER & CO., INC.	.....	..... 1,989,900	..... 2,000,000	..... 2,160,420	..... 2,058,189	.....	..... (24,552)	.....	..... (24,552)	.....	..... 2,033,637	.....	..... (43,737)	..... (43,737)	..... 107,739	..03/08/2026 ..
404280-BK-4 ..	HSBC HLDGS PLC .....	D.....	..12/06/2024 ..	.....	.....	.....980,700	..... 1,000,000	..... 1,067,200	..... 1,031,243	.....	..... (8,862)	.....	..... (8,862)	.....	..... 1,022,381	.....	..... (41,681)	..... (41,681)	..... 50,059	..03/13/2028 ..
50247V-AB-5 ..	LYB INTERNATIONAL FI .....	D.....	..08/26/2024 ..	PRIVATE .....	.....	.....964,456	..... 1,000,000	..... 1,159,380	..... 1,150,349	.....	..... (3,331)	.....	..... (3,331)	.....	..... 1,147,018	.....	..... (182,562)	..... (182,562)	..... 58,479	..07/15/2043 ..
60687Y-BT-5 ..	MIZUHO FINANCIAL GRO .....	D.....	..08/26/2024 ..	PRIVATE .....	.....	.....846,275	..... 1,000,000	..... 1,001,040	..... 1,000,828	.....	..... (67)	.....	..... (67)	.....	..... 1,000,762	.....	..... (154,487)	..... (154,487)	..... 25,551	..07/09/2032 ..
86562M-AY-6 ..	SUMITOMO MITSUI FINL .....	D.....	..12/06/2024 ..	Burrows Capital Advisors thru Cetera .. Transfer to Schedule BA	.....	..... 1,933,000	..... 2,000,000	..... 1,990,500	..... 1,995,745	.....	.....934	.....	.....934	.....	..... 1,996,679	.....	..... (63,679)	..... (63,679)	..... 98,838	..01/17/2028 ..
530790-AC-1 ..	LIBERTY MUT INS CO .....	.....	..01/01/2024 ..	.....	.....	..... 1,118,780	..... 1,000,000	..... 1,277,880	..... 1,118,780	.....	.....	.....	.....	.....	..... 1,118,780	.....	.....	.....	.....	..10/15/2026 ..
1109999999. Subtotal - Bonds - Industrial and Miscellaneous (Unaffiliated)						55,177,639	58,768,000	60,636,381	59,705,660		(155,084)		(155,084)		59,550,578		(4,372,926)	(4,372,926)	2,236,577	XXX
2509999997. Total - Bonds - Part 4						55,377,639	58,968,000	60,846,407	59,906,595		(156,019)		(156,019)		59,750,578		(4,372,926)	(4,372,926)	2,238,377	XXX
2509999998. Total - Bonds - Part 5																				XXX
2509999999. Total - Bonds						55,377,639	58,968,000	60,846,407	59,906,595		(156,019)		(156,019)		59,750,578		(4,372,926)	(4,372,926)	2,238,377	XXX
4509999997. Total - Preferred Stocks - Part 4							XXX													XXX
4509999998. Total - Preferred Stocks - Part 5							XXX													XXX
4509999999. Total - Preferred Stocks							XXX													XXX
5989999997. Total - Common Stocks - Part 4							XXX													XXX
5989999998. Total - Common Stocks - Part 5							XXX													XXX
5989999999. Total - Common Stocks							XXX													XXX
5999999999. Total - Preferred and Common Stocks							XXX													XXX
6009999999 - Totals						55,377,639	XXX	60,846,407	59,906,595		(156,019)		(156,019)		59,750,578		(4,372,926)	(4,372,926)	2,238,377	XXX

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE AMERICAN NATIONAL LIFE INSURANCE COMPANY OF TEXAS

## SCHEDULE D - PART 5

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

[illegible]

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE AMERICAN NATIONAL LIFE INSURANCE COMPANY OF TEXAS

## SCHEDULE D - PART 6 - SECTION 1

### Valuation of Shares of Subsidiary, Controlled or Affiliated Companies

CUSIP Identification	Description, Name of Subsidiary, Controlled or Affiliated Company		NAIC Company Code	ID Number	NAIC Valuation Method	Book/Adjusted Carrying Value	Total Amount of Goodwill Included in Book/Adjusted Carrying Value	Nonadmitted Amount	Stock of Such Company Owned by Insurer on Statement Date	
									10	11
									Number of Shares	% of Outstanding
<b>0999999. Total Preferred Stocks</b>									XXX	XXX
G4124@-10-4 .....	Grace Property Holdings Limited .....				BBIII.....	2,004,282			193,566	2.3
<b>1799999. Subtotal - Common Stock - Other Affiliates</b>						2,004,282			XXX	XXX
<b>1899999. Total Common Stocks</b>						2,004,282			XXX	XXX
<b>1999999 - Totals</b>						2,004,282			XXX	XXX

1. Total amount of goodwill nonadmitted \$ .....

## SCHEDULE D - PART 6 - SECTION 2

[illegible]

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 .....		.....0.000			.....701,295	..XXX.
Moody National Bank ..... Galveston, TX .....					.....349,390	..XXX.
0199998 Deposits in ... 2 depositories which do not exceed the allowable limit in any one depository (See instructions) - open depositories	XXX	XXX				XXX
0199999. Totals - Open Depositories	XXX	XXX			1,050,685	XXX
0299998 Deposits in ... depositories which do not exceed the allowable limit in any one depository (See instructions) - suspended depositories	XXX	XXX			77,596	XXX
0299999. Totals - Suspended Depositories	XXX	XXX			77,596	XXX
0399999. Total Cash on Deposit	XXX	XXX			1,128,281	XXX
0499999. Cash in Company's Office	XXX	XXX	XXX	XXX		XXX
.....						
.....						
.....						
.....						
.....						
.....						
.....						
.....						
.....						
.....						
.....						
0599999 Total - Cash	XXX	XXX			1,128,281	XXX

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

1. January..... (762,375)	4. April..... (11,536,385)	7. July..... 1,696,473	10. October..... (470,029)
2. February.... 9,187,241	5. May..... (20,304,416)	8. August..... 1,370,567	11. November... (307,395)
3. March (1,517,420)	6. June (1,524,265)	9. September (815,136)	12. December 1,128,281



## 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 ..\$ .....	
1B	2A ..\$ .....	2B ..\$ .....	2C ..\$ .....					
1C	3A ..\$ .....	3B ..\$ .....	3C ..\$ .....					
1D	4A ..\$ .....	4B ..\$ .....	4C ..\$ .....					
1E	5A ..\$ .....	5B ..\$ .....	5C ..\$ .....					
1F	6 ..\$ .....							

ANNUAL STATEMENT FOR THE YEAR 2024 OF THE AMERICAN NATIONAL LIFE INSURANCE COMPANY OF TEXAS

SCHEDULE E - PART 3 - SPECIAL DEPOSITS

	1	2	Deposits For the Benefit of All Policyholders		All Other Special Deposits	
			3	4	5	6
States, Etc.	Type of Deposit	Purpose of Deposit	Book/Adjusted Carrying Value	Fair Value	Book/Adjusted Carrying Value	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.....584740900 GA Admin Code Ch 120-2-18-.06/SP-Ltd .....			35,260	35,331
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.....1071793 MO Code 375.89.3/SP-Ltd .....			642,834	636,860
27. Montana .....	MT					
28. Nebraska .....	NE					
29. Nevada .....	NV					
30. New Hampshire .....	NH					
31. New Jersey .....	NJ					
32. New Mexico .....	NM	B.....17-12886 / FFC : 1712 NM Annot Stat 59A-5-18/SP-Ltd .....			224,348	226,057
33. New York .....	NY					
34. North Carolina .....	NC	B.....78553900 NC Gen Stat Ch 58-5-50/SP-Ltd,078553900 MO Code 375.89.3/SP-Ltd .....			499,021	487,544
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.....1856065600 TX Ins Code Art 1.10 par 17a/SP-All .....	3,302,903	3,184,544		
45. Utah .....	UT					
46. Vermont .....	VT					
47. Virginia .....	VA	B.....25888905 VA Code Sec 38.2-1047/SP-Ltd .....			100,743	100,945
48. Washington .....	WA					
49. West Virginia .....	WV					
50. Wisconsin .....	WI					
51. Wyoming .....	WY					
52. American Samoa .....	AS					
53. Guam .....	GU	B.....1856065600 22 Guam Code Ann. 15103(f) .....			50,010	47,254
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				
59. Subtotal	XXX	XXX	3,302,903	3,184,544	1,552,216	1,533,991
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 through 5803 plus 5898)(Line 58 above)	XXX	XXX				