

**ANNUAL STATEMENT**

OF THE

**AMERICAN UNITED LIFE INSURANCE COMPANY,**  
a OneAmerica company



OF

**Indianapolis**

IN THE STATE OF

**Indiana**

TO THE

**INSURANCE DEPARTMENT**

OF THE

**STATE OF**

FOR THE YEAR ENDED  
DECEMBER 31, 2014

LIFE AND ACCIDENT AND HEALTH

**2014**



LIFE AND ACCIDENT AND HEALTH COMPANIES - ASSOCIATION EDITION

# ANNUAL STATEMENT

FOR THE YEAR ENDED DECEMBER 31, 2014  
OF THE CONDITION AND AFFAIRS OF THE

## American United Life Insurance Company

NAIC Group Code 0619 0619 NAIC Company Code 60895 Employer's ID Number 35-0145825  
(Current) (Prior)

Organized under the Laws of Indiana, State of Domicile or Port of Entry Indiana

Country of Domicile United States of America

Incorporated/Organized 12/17/2000 Commenced Business 11/07/1877

Statutory Home Office One American Square, Indianapolis, IN, US 46282-0001  
(Street and Number) (City or Town, State, Country and Zip Code)

Main Administrative Office One American Square  
(Street and Number)  
Indianapolis, IN, US 46282-0001, 317-285-1877  
(City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)

Mail Address P O Box 368, Indianapolis, IN, US 46206-0368  
(Street and Number or P.O. Box) (City or Town, State, Country and Zip Code)

Primary Location of Books and Records One American Square  
(Street and Number)  
Indianapolis, IN, US 46282-0001, 317-285-1877  
(City or Town, State, Country and Zip Code) (Area Code) (Telephone Number)

Internet Website Address www.OneAmerica.com

Statutory Statement Contact Douglas W. Collins, 317-285-2577  
(Name) (Area Code) (Telephone Number)  
doug.collins@oneamerica.com, 317-285-7636  
(E-mail Address) (FAX Number)

### OFFICERS

Chairman, President & CEO James Scott Davison Chief Financial Officer Jeffrey David Holley  
Secretary Thomas Michael Zurek Actuary Stephen James McWilliams

### OTHER

Mark Cameron Roller Executive Vice President Gene Patrick Berry Senior Vice President David Allen Brentlinger Senior Vice President  
Patrick Michael Foley Senior Vice President John Charles Mason Senior Vice President William Fess Yoerger Senior Vice President  
Douglas Wayne Collins Vice President James Charles Crampton Vice President Andrew John Michie Vice President  
Jay Brian Williams Vice President Victoria Ileen Yamasaki Vice President

### DIRECTORS OR TRUSTEES

James Scott Davison Jeffrey David Holley John Charles Mason  
Mark Cameron Roller Thomas Michael Zurek

State of Indiana SS:  
County of Marion

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.

J. Scott Davison  
J. Scott Davison  
Chairman, President & CEO

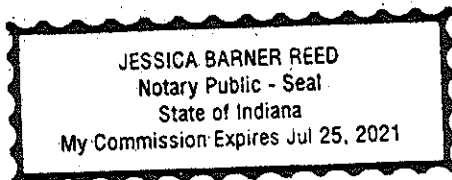
Thomas M. Zurek  
Thomas M. Zurek  
Secretary

Jeffrey D. Holley  
Jeffrey D. Holley  
Chief Financial Officer

Subscribed and sworn to before me this 9th day of February, 2015

Jessica B. Reed  
Notary Public  
July 25, 2021

- 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.....



ANNUAL STATEMENT FOR THE YEAR 2014 OF THE AMERICAN UNITED LIFE INSURANCE COMPANY

**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) .....	8,209,180,716		8,209,180,716	7,870,544,253
2. Stocks (Schedule D):				
2.1 Preferred stocks .....	11,032,640		11,032,640	11,032,640
2.2 Common stocks .....	72,888,197		72,888,197	62,839,649
3. Mortgage loans on real estate (Schedule B):				
3.1 First liens .....	1,446,868,823		1,446,868,823	1,388,041,543
3.2 Other than first liens .....				
4. Real estate (Schedule A):				
4.1 Properties occupied by the company (less \$ ..... encumbrances) .....	62,594,841		62,594,841	62,347,967
4.2 Properties held for the production of income (less \$ ..... encumbrances) .....				
4.3 Properties held for sale (less \$ ..... encumbrances) .....				
5. Cash (\$ ..... (45,013,225) , Schedule E - Part 1), cash equivalents (\$ ..... , Schedule E - Part 2) and short-term investments (\$ ..... 127,000,000 , Schedule DA) .....	81,986,775		81,986,775	125,870,746
6. Contract loans (including \$ ..... premium notes) .....	260,211,900		260,211,900	234,871,427
7. Derivatives (Schedule DB) .....	10,969,320		10,969,320	1,603,357
8. Other invested assets (Schedule BA) .....	71,492,201		71,492,201	61,363,273
9. Receivables for securities .....	16,641		16,641	
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) .....	10,227,242,054		10,227,242,054	9,818,514,855
13. Title plants less \$ ..... charged off (for Title insurers only) .....				
14. Investment income due and accrued .....	92,001,002		92,001,002	93,062,490
15. Premiums and considerations:				
15.1 Uncollected premiums and agents' balances in the course of collection .....	17,529,360	11,377,657	6,151,703	6,563,596
15.2 Deferred premiums and agents' balances and installments booked but deferred and not yet due (including \$ ..... earned but unbilled premiums) .....	44,223,346		44,223,346	40,787,121
15.3 Accrued retrospective premiums .....				
16. Reinsurance:				
16.1 Amounts recoverable from reinsurers .....	14,000,212	85,543	13,914,669	8,611,037
16.2 Funds held by or deposited with reinsured companies .....				
16.3 Other amounts receivable under reinsurance contracts .....	16,144,793		16,144,793	13,356,304
17. Amounts receivable relating to uninsured plans .....				
18.1 Current federal and foreign income tax recoverable and interest thereon .....				6,797,293
18.2 Net deferred tax asset .....	99,744,113	47,613,482	52,130,631	49,360,858
19. Guaranty funds receivable or on deposit .....	1,422,467		1,422,467	1,566,519
20. Electronic data processing equipment and software .....	17,850,869	15,518,011	2,332,858	524,278
21. Furniture and equipment, including health care delivery assets (\$ ..... ) .....	2,875,392	2,875,392		
22. Net adjustment in assets and liabilities due to foreign exchange rates .....				
23. Receivables from parent, subsidiaries and affiliates .....	2,710,146		2,710,146	1,317,441
24. Health care (\$ ..... ) and other amounts receivable .....				
25. Aggregate write-ins for other than invested assets .....	93,236,493	14,879,528	78,356,965	78,624,915
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25) .....	10,628,980,247	92,349,613	10,536,630,634	10,119,086,707
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts .....	12,864,884,966		12,864,884,966	12,148,326,820
28. Total (Lines 26 and 27) .....	23,493,865,213	92,349,613	23,401,515,600	22,267,413,527
<b>DETAILS OF WRITE-INS</b>				
1101. ....				
1102. ....				
1103. ....				
1198. Summary of remaining write-ins for Line 11 from overflow page .....				
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above) .....				
2501. Corporate owned life insurance .....	57,222,167		57,222,167	56,018,846
2502. Reinsurance accounts receivable .....	12,168,134	1,219,705	10,948,429	13,265,433
2503. Fee income due .....	10,186,369		10,186,369	9,340,636
2598. Summary of remaining write-ins for Line 25 from overflow page .....	13,659,823	13,659,823		
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above) .....	93,236,493	14,879,528	78,356,965	78,624,915

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE AMERICAN UNITED LIFE INSURANCE COMPANY

**LIABILITIES, SURPLUS AND OTHER FUNDS**

	1 Current Year	2 Prior Year
1. Aggregate reserve for life contracts \$ .....7,897,841,463 (Exh. 5, Line 9999999) less \$ ..... included in Line 6.3 (including \$ .....54,480 Modco Reserve) .....	7,897,841,463	7,609,674,737
2. Aggregate reserve for accident and health contracts (including \$ .....898,948 Modco Reserve) .....	158,544,145	156,034,211
3. Liability for deposit-type contracts (Exhibit 7, Line 14, Col. 1) (including \$ ..... Modco Reserve) .....	1,112,753,459	1,029,610,818
4. Contract claims:		
4.1 Life (Exhibit 8, Part 1, Line 4.4, Col. 1 less sum of Cols. 9, 10 and 11) .....	22,519,980	19,527,876
4.2 Accident and health (Exhibit 8, Part 1, Line 4.4, sum of Cols. 9, 10 and 11) .....	33,367,483	30,505,422
5. Policyholders' dividends \$ .....124,691 and coupons \$ ..... due and unpaid (Exhibit 4, Line 10) .....	124,691	87,251
6. Provision for policyholders' dividends and coupons payable in following calendar year - estimated amounts:		
6.1 Dividends apportioned for payment (including \$ ..... Modco) .....	29,395,731	28,814,318
6.2 Dividends not yet apportioned (including \$ ..... Modco) .....	(323,468)	1,108,063
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 \$ ..... accident and health premiums (Exhibit 1, Part 1, Col. 1, sum of lines 4 and 14) .....	531,739	589,719
9. Contract liabilities not included elsewhere:		
9.1 Surrender values on canceled contracts .....	730,000	563,155
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 \$ ..... (13,235) assumed and \$ ..... 3,340,669 ceded .....	3,327,434	3,810,879
9.4 Interest maintenance reserve (IMR, Line 6) .....	23,483,695	26,499,116
10. Commissions to agents due or accrued-life and annuity contracts \$ ..... 4,354,931 accident and health \$ ..... 1,102,398 and deposit-type contract funds \$ .....	5,457,329	3,471,548
11. Commissions and expense allowances payable on reinsurance assumed .....	15,426,634	12,591,880
12. General expenses due or accrued (Exhibit 2, Line 12, Col. 6) .....		
13. Transfers to Separate Accounts due or accrued (net) (including \$ ..... (12,807,572) accrued for expense allowances recognized in reserves, net of reinsured allowances) .....	(12,801,279)	(15,784,656)
14. Taxes, licenses and fees due or accrued, excluding federal income taxes (Exhibit 3, Line 9, Col. 5) .....	5,665,392	5,821,710
15.1 Current federal and foreign income taxes, including \$ ..... 856,713 on realized capital gains (losses) .....	3,970,582	
15.2 Net deferred tax liability .....		
16. Unearned investment income .....	5,800,697	5,111,706
17. Amounts withheld or retained by company as agent or trustee .....	5,163,195	6,837,443
18. Amounts held for agents' account, including \$ ..... 13,860,403 agents' credit balances .....	13,860,403	11,131,751
19. Remittances and items not allocated .....	27,418,086	50,406,397
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) .....	71,497,128	69,764,098
24.02 Reinsurance in unauthorized and certified (\$ ..... ) companies .....	315,277	360,218
24.03 Funds held under reinsurance treaties with unauthorized and certified (\$ ..... ) reinsurers .....	307,383	43,970
24.04 Payable to parent, subsidiaries and affiliates .....	4,129,056	4,027,405
24.05 Drafts outstanding .....		
24.06 Liability for amounts held under uninsured plans .....		
24.07 Funds held under coinsurance .....		
24.08 Derivatives .....	4,340,812	
24.09 Payable for securities .....	666,975	8,161,218
24.10 Payable for securities lending .....		
24.11 Capital notes \$ ..... and interest thereon \$ .....		
25. Aggregate write-ins for liabilities .....	86,107,356	69,635,799
26. Total liabilities excluding Separate Accounts business (Lines 1 to 25) .....	9,519,621,378	9,138,406,052
27. From Separate Accounts Statement .....	12,864,884,966	12,148,326,820
28. Total liabilities (Lines 26 and 27) .....	22,384,506,344	21,286,732,872
29. Common capital stock .....	5,000,000	5,000,000
30. Preferred capital stock .....		
31. Aggregate write-ins for other than special surplus funds .....		
32. Surplus notes .....	75,000,000	75,000,000
33. Gross paid in and contributed surplus (Page 3, Line 33, Col. 2 plus Page 4, Line 51.1, Col. 1) .....	550,000	550,000
34. Aggregate write-ins for special surplus funds .....		
35. Unassigned funds (surplus) .....	936,459,256	900,130,655
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 \$ ..... 0 in Separate Accounts Statement) .....	1,012,009,256	975,680,655
38. Totals of Lines 29, 30 and 37 (Page 4, Line 55) .....	1,017,009,256	980,680,655
39. Totals of Lines 28 and 38 (Page 2, Line 28, Col. 3) .....	23,401,515,600	22,267,413,527
<b>DETAILS OF WRITE-INS</b>		
2501. Accounts payable .....	47,983,390	45,690,677
2502. Accumulated post retirement benefits liability .....	16,155,025	13,942,906
2503. Pension liability .....	9,940,160	3,617,978
2598. Summary of remaining write-ins for Line 25 from overflow page .....	12,028,781	6,384,238
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above) .....	86,107,356	69,635,799
3101. ....		
3102. ....		
3103. ....		
3198. Summary of remaining write-ins for Line 31 from overflow page .....		
3199. Totals (Lines 3101 thru 3103 plus 3198)(Line 31 above) .....		
3401. ....		
3402. ....		
3403. ....		
3498. Summary of remaining write-ins for Line 34 from overflow page .....		
3499. Totals (Lines 3401 thru 3403 plus 3498)(Line 34 above) .....		

## SUMMARY OF OPERATIONS

	1 Current Year	2 Prior Year
1. Premiums and annuity considerations for life and accident and health contracts (Exhibit 1, Part 1, Line 20.4, Col. 1, less Col. 11) .....	3,155,186,831	3,055,816,087
2. Considerations for supplementary contracts with life contingencies .....	385,427	23,540
3. Net investment income (Exhibit of Net Investment Income, Line 17) .....	490,895,137	486,087,490
4. Amortization of Interest Maintenance Reserve (IMR, Line 5) .....	6,908,984	5,175,598
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) .....	77,413,820	73,199,930
7. Reserve adjustments on reinsurance ceded .....	(351,738)	(301,174)
8. Miscellaneous Income:		
8.1 Income from fees associated with investment management, administration and contract guarantees from Separate Accounts .....	75,838,737	72,466,745
8.2 Charges and fees for deposit-type contracts .....		
8.3 Aggregate write-ins for miscellaneous income .....	55,208,462	45,697,796
9. Total (Lines 1 to 8.3) .....	3,861,485,660	3,738,166,012
10. Death benefits .....	108,863,072	107,607,002
11. Matured endowments (excluding guaranteed annual pure endowments) .....	414,121	819,103
12. Annuity benefits (Exhibit 8, Part 2, Line 6.4, Cols. 4 + 8) .....	45,664,450	45,537,871
13. Disability benefits and benefits under accident and health contracts .....	43,513,777	44,253,626
14. Coupons, guaranteed annual pure endowments and similar benefits .....		
15. Surrender benefits and withdrawals for life contracts .....	2,853,613,652	2,211,779,049
16. Group conversions .....		
17. Interest and adjustments on contract or deposit-type contract funds .....	24,353,976	28,915,811
18. Payments on supplementary contracts with life contingencies .....	237,242	220,472
19. Increase in aggregate reserves for life and accident and health contracts .....	290,676,661	362,096,247
20. Totals (Lines 10 to 19) .....	3,367,336,951	2,801,229,181
21. Commissions on premiums, annuity considerations, and deposit-type contract funds (direct business only) (Exhibit 1, Part 2, Line 31, Col. 1) .....	110,753,496	104,986,304
22. Commissions and expense allowances on reinsurance assumed (Exhibit 1, Part 2, Line 26.2, Col. 1) .....	61,128,181	59,725,064
23. General insurance expenses (Exhibit 2, Line 10, Cols. 1, 2, 3 and 4) .....	228,069,329	223,633,793
24. Insurance taxes, licenses and fees, excluding federal income taxes (Exhibit 3, Line 7, Cols. 1 + 2 + 3) .....	18,489,218	17,746,520
25. Increase in loading on deferred and uncollected premiums .....	(650,582)	(422,259)
26. Net transfers to or (from) Separate Accounts net of reinsurance .....	(22,651,160)	408,413,650
27. Aggregate write-ins for deductions .....	(4,349,601)	(3,582,899)
28. Totals (Lines 20 to 27) .....	3,758,125,832	3,611,729,354
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28) .....	103,359,828	126,436,658
30. Dividends to policyholders .....	28,221,798	31,376,905
31. Net gain from operations after dividends to policyholders and before federal income taxes (Line 29 minus Line 30) .....	75,138,030	95,059,753
32. Federal and foreign income taxes incurred (excluding tax on capital gains) .....	21,108,102	17,944,804
33. Net gain from operations after dividends to policyholders and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32) .....	54,029,928	77,114,949
34. Net realized capital gains (losses) (excluding gains (losses) transferred to the IMR) less capital gains tax of \$ ..... (1,586,521) (excluding taxes of \$ ..... 2,443,234 transferred to the IMR) .....	(5,879,118)	(11,415,802)
35. Net income (Line 33 plus Line 34) .....	48,150,810	65,699,147
<b>CAPITAL AND SURPLUS ACCOUNT</b>		
36. Capital and surplus, December 31, prior year (Page 3, Line 38, Col. 2) .....	980,680,655	883,638,881
37. Net income (Line 35) .....	48,150,810	65,699,147
38. Change in net unrealized capital gains (losses) less capital gains tax of \$ ..... 2,334,182 .....	4,563,448	2,871,725
39. Change in net unrealized foreign exchange capital gain (loss) .....		
40. Change in net deferred income tax .....	13,316,742	(18,051,463)
41. Change in nonadmitted assets .....	(17,863,204)	38,786,113
42. Change in liability for reinsurance in unauthorized and certified companies .....	44,941	112,719
43. Change in reserve on account of change in valuation basis, (increase) or decrease .....		
44. Change in asset valuation reserve .....	(1,733,030)	(2,546,558)
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 .....		(2,251,050)
50. Capital changes:		
50.1 Paid in .....		
50.2 Transferred from surplus (Stock Dividend) .....		
50.3 Transferred to surplus .....		
51. Surplus adjustment:		
51.1 Paid in .....		
51.2 Transferred to capital (Stock Dividend) .....		
51.3 Transferred from capital .....		
51.4 Change in surplus as a result of reinsurance .....	(5,187,157)	(3,448,514)
52. Dividends to stockholders .....		
53. Aggregate write-ins for gains and losses in surplus .....	(4,963,949)	15,869,655
54. Net change in capital and surplus for the year (Lines 37 through 53) .....	36,328,601	97,041,774
55. Capital and surplus, December 31, current year (Lines 36 + 54) (Page 3, Line 38) .....	1,017,009,256	980,680,655
<b>DETAILS OF WRITE-INS</b>		
08.301. Miscellaneous income .....	53,248,696	44,002,668
08.302. Change in surrender value of COLI .....	1,203,321	936,829
08.303. Separate Account fee income on assumed .....	756,445	758,299
08.398. Summary of remaining write-ins for Line 8.3 from overflow page .....		
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398)(Line 8.3 above) .....	55,208,462	45,697,796
2701. Fines and penalties .....	(23,123)	24,058
2702. Reserve adjustment & SA transfers on reinsurance assumed .....	(4,326,478)	(3,606,957)
2703. .....		
2798. Summary of remaining write-ins for Line 27 from overflow page .....		
2799. Totals (Lines 2701 thru 2703 plus 2798)(Line 27 above) .....	(4,349,601)	(3,582,899)
5301. Change in pension liability .....	(4,963,949)	15,869,655
5302. .....		
5303. .....		
5398. Summary of remaining write-ins for Line 53 from overflow page .....		
5399. Totals (Lines 5301 thru 5303 plus 5398)(Line 53 above) .....	(4,963,949)	15,869,655

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE AMERICAN UNITED LIFE INSURANCE COMPANY

**CASH FLOW**

	1	2
	Current Year	Prior Year
<b>Cash from Operations</b>		
1. Premiums collected net of reinsurance .....	3,152,354,135	3,051,356,673
2. Net investment income .....	481,557,709	484,904,334
3. Miscellaneous income .....	200,485,373	188,756,745
4. Total (Lines 1 through 3) .....	3,834,397,217	3,725,017,752
5. Benefit and loss related payments .....	3,076,863,639	2,440,189,120
6. Net transfers to Separate Accounts, Segregated Accounts and Protected Cell Accounts .....	(25,634,537)	405,470,093
7. Commissions, expenses paid and aggregate write-ins for deductions .....	409,282,354	402,216,116
8. Dividends paid to policyholders .....	29,034,476	28,648,363
9. Federal and foreign income taxes paid (recovered) net of \$ .....856,713 tax on capital gains (losses) .....	11,196,940	23,677,237
10. Total (Lines 5 through 9) .....	3,500,742,872	3,300,200,929
11. Net cash from operations (Line 4 minus Line 10) .....	333,654,345	424,816,823
<b>Cash from Investments</b>		
12. Proceeds from investments sold, matured or repaid:		
12.1 Bonds .....	1,085,187,630	1,124,296,156
12.2 Stocks .....	12,365,671	638,311
12.3 Mortgage loans .....	153,607,952	154,989,540
12.4 Real estate .....		
12.5 Other invested assets .....	2,060,908	4,236,229
12.6 Net gains or (losses) on cash, cash equivalents and short-term investments .....		
12.7 Miscellaneous proceeds .....		6,194,340
12.8 Total investment proceeds (Lines 12.1 to 12.7) .....	1,253,222,161	1,290,354,576
13. Cost of investments acquired (long-term only):		
13.1 Bonds .....	1,401,630,833	1,428,842,269
13.2 Stocks .....	21,737,833	10,757,706
13.3 Mortgage loans .....	212,366,593	232,655,000
13.4 Real estate .....	4,751,739	4,482,300
13.5 Other invested assets .....	11,047,534	7,558,410
13.6 Miscellaneous applications .....	19,676,715	14,494,188
13.7 Total investments acquired (Lines 13.1 to 13.6) .....	1,671,211,247	1,698,789,873
14. Net increase (decrease) in contract loans and premium notes .....	25,340,473	16,247,673
15. Net cash from investments (Line 12.8 minus Line 13.7 minus Line 14) .....	(443,329,559)	(424,682,970)
<b>Cash from Financing and Miscellaneous Sources</b>		
16. Cash provided (applied):		
16.1 Surplus notes, capital notes .....		
16.2 Capital and paid in surplus, less treasury stock .....		
16.3 Borrowed funds .....		
16.4 Net deposits on deposit-type contracts and other insurance liabilities .....	83,142,641	15,162,742
16.5 Dividends to stockholders .....		
16.6 Other cash provided (applied) .....	(17,351,398)	26,393,761
17. Net cash from financing and miscellaneous sources (Lines 16.1 to 16.4 minus Line 16.5 plus Line 16.6) .....	65,791,243	41,556,503
<b>RECONCILIATION OF CASH, CASH EQUIVALENTS AND SHORT-TERM INVESTMENTS</b>		
18. Net change in cash, cash equivalents and short-term investments (Line 11, plus Lines 15 and 17) .....	(43,883,971)	41,690,356
19. Cash, cash equivalents and short-term investments:		
19.1 Beginning of year .....	125,870,746	84,180,390
19.2 End of year (Line 18 plus Line 19.1) .....	81,986,775	125,870,746

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

--	--	--

**ANNUAL STATEMENT FOR THE YEAR 2014 OF THE AMERICAN UNITED LIFE INSURANCE COMPANY**  
**ANALYSIS OF OPERATIONS BY LINES OF BUSINESS**

	1 Total	2 Industrial Life	Ordinary			6 Credit Life (Group and Individual)	Group		Accident and Health			12 Aggregate of All Other Lines of Business
			3 Life Insurance	4 Individual Annuities	5 Supplementary Contracts		7 Life Insurance (a)	8 Annuities	9 Group	10 Credit (Group and Individual)	11 Other	
1. Premiums and annuity considerations for life and accident and health contracts	3,155,186,831		212,720,277	159,648,417			86,106,651	2,638,676,585	58,031,260		3,641	
2. Considerations for supplementary contracts with life contingencies	385,427				385,427							
3. Net investment income	490,895,137		87,761,872	58,622,000	1,739,283	712	6,463,370	289,542,458	11,186,040	338	481,419	35,097,645
4. Amortization of Interest Maintenance Reserve (IMR)	6,908,984		1,152,712	596,643	21,868	1,502	39,372	3,830,377	135,309	3,071	(263,552)	1,391,682
5. Separate Accounts net gain from operations excluding unrealized gains or losses												
6. Commissions and expense allowances on reinsurance ceded	77,413,820		48,648,967			(252)	903,016		7,595,025	10,594	20,256,470	
7. Reserve adjustments on reinsurance ceded	(351,738)		(14,388)						(337,350)			
8. Miscellaneous Income:												
8.1 Fees associated with income from investment management, administration and contract guarantees from Separate Accounts	75,838,737		7,177,536	13,965,847				54,695,354				
8.2 Charges and fees for deposit-type contracts												
8.3 Aggregate write-ins for miscellaneous income	55,208,462		124,698	1,517,977				51,480,173			882,293	1,203,321
9. Totals (Lines 1 to 8.3)	3,861,485,660		357,571,674	234,350,884	2,146,578	1,962	93,512,409	3,038,224,947	76,610,284	14,003	21,360,271	37,692,648
10. Death benefits	108,863,072		51,496,016				57,367,056					
11. Matured endowments (excluding guaranteed annual pure endowments)	414,121		414,121									
12. Annuity benefits	45,664,450			9,912,530				35,751,920				
13. Disability benefits and benefits under accident and health contracts	43,513,777		1,185,894				16,678	46,294	42,264,911			
14. Coupons, guaranteed annual pure endowments and similar benefits												
15. Surrender benefits and withdrawals for life contracts	2,853,613,652		53,043,966	211,637,408			738,074	2,588,194,204				
16. Group conversions			(95,841)				95,841					
17. Interest and adjustments on contract or deposit-type contract funds	24,353,976		1,893,420	(42,355)	261,448		95,009	1,076,380	24,680			21,045,394
18. Payments on supplementary contracts with life contingencies	237,242				237,242							
19. Increase in aggregate reserves for life and accident and health contracts	290,676,661		110,055,498	65,746,484	241,963		265,712	111,857,069	2,509,935			
20. Totals (Lines 10 to 19)	3,367,336,951		217,993,074	287,254,067	740,653		58,578,370	2,736,925,867	44,799,526			21,045,394
21. Commissions on premiums, annuity considerations and deposit-type contract funds (direct business only)	110,753,496		29,857,716	11,154,910		(225)	12,019,097	45,694,937	12,013,233	10,594	3,234	
22. Commissions and expense allowances on reinsurance assumed	61,128,181		40,566,176			(27)		1,743,767	290,847		18,527,418	
23. General insurance expenses	228,069,329		42,289,727	17,247,898	25,937		19,914,820	122,224,090	19,380,958			6,985,899
24. Insurance taxes, licenses and fees, excluding federal income taxes	18,489,218		6,828,398	1,138,488	435,839		2,520,966	5,653,686	1,923,456		(11,615)	
25. Increase in loading on deferred and uncollected premiums	(650,582)		(650,582)									
26. Net transfers to or (from) Separate Accounts net of reinsurance	(22,651,160)		(2,858,899)	(91,050,863)				71,258,602				
27. Aggregate write-ins for deductions	(4,349,601)		(11,285)				(22,573)	(4,315,743)				
28. Totals (Lines 20 to 27)	3,758,125,832		334,014,325	225,744,500	1,202,429	(252)	93,010,680	2,979,185,206	78,408,020	10,594	18,519,037	28,031,293
29. Net gain from operations before dividends to policyholders and federal income taxes (Line 9 minus Line 28)	103,359,828		23,557,349	8,606,384	944,149	2,214	501,729	59,039,741	(1,797,736)	3,409	2,841,234	9,661,355
30. Dividends to policyholders	28,221,798		28,418,430	286			(359,598)	18,846	143,834			
31. Net gain from operations after dividends to policyholders and before federal income taxes (Line 29 minus Line 30)	75,138,030		(4,861,081)	8,606,098	944,149	2,214	861,327	59,020,895	(1,941,570)	3,409	2,841,234	9,661,355
32. Federal income taxes incurred (excluding tax on capital gains)	21,108,102		(1,748,124)	5,961,780			165,908	13,000,520	(668,024)		423,358	3,972,684
33. Net gain from operations after dividends to policyholders and federal income taxes and before realized capital gains or (losses) (Line 31 minus Line 32)	54,029,928		(3,112,957)	2,644,318	944,149	2,214	695,419	46,020,375	(1,273,546)	3,409	2,417,876	5,688,671
<b>DETAILS OF WRITE-INS</b>												
08.301. Miscellaneous income	53,248,696		124,698	1,517,977				50,723,728			882,293	
08.302. Change in surrender value of COLI	1,203,321											1,203,321
08.303. Separate Account fee income on assumed	756,445							756,445				
08.398. Summary of remaining write-ins for Line 8.3 from overflow page												
08.399. Totals (Lines 08.301 thru 08.303 plus 08.398) (Line 8.3 above)	55,208,462		124,698	1,517,977				51,480,173			882,293	1,203,321
2701. Fines and penalties	(23,123)		(354)				(22,573)	(196)				
2702. Reserve adjustment & SA transfers on reinsurance assumed	(4,326,478)		(10,931)					(4,315,547)				
2703.												
2798. Summary of remaining write-ins for Line 27 from overflow page												
2799. Totals (Lines 2701 thru 2703 plus 2798) (Line 27 above)	(4,349,601)		(11,285)				(22,573)	(4,315,743)				

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

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE AMERICAN UNITED LIFE INSURANCE COMPANY

**ANALYSIS OF INCREASE IN RESERVES DURING THE YEAR**

	1 Total	2 Industrial Life	Ordinary			6 Credit Life (Group and Individual)	Group	
			3 Life Insurance	4 Individual Annuities	5 Supplementary Contracts		7 Life Insurance	8 Annuities
Involving Life or Disability Contingencies (Reserves)								
(Net of Reinsurance Ceded)								
1. Reserve December 31, prior year .....	7,609,674,737		1,395,350,492	1,031,211,719	1,687,730	65,474,837	5,115,949,959	
2. Tabular net premiums or considerations .....	3,053,089,885		177,608,738	150,716,718	385,427	87,638,698	2,636,740,304	
3. Present value of disability claims incurred .....	1,044,303		513,286		XXX	484,723	46,294	
4. Tabular interest .....	268,059,804		60,402,579	36,405,936	97,885	4,656,535	166,496,869	
5. Tabular less actual reserve released .....	(2,449,116)		(88,495)	516,107	(1,620)		(2,875,108)	
6. Increase in reserve on account of change in valuation basis .....								
7. Other increases (net) .....	2,115,156,240		5,399,693	137,680,811			1,972,075,736	
8. Totals (Lines 1 to 7) .....	13,044,575,853		1,639,186,293	1,356,531,291	2,169,422	158,254,793	9,888,434,054	
9. Tabular cost .....	130,675,654		43,332,613	29	XXX	87,343,012		
10. Reserves released by death .....	21,672,459		21,481,186	XXX	XXX	191,273	XXX	
11. Reserves released by other terminations (net) .....	76,482,322		71,519,039			4,963,283		
12. Annuity, supplementary contract and disability payments involving life contingencies .....	2,849,852,525		1,185,976	224,417,723	239,730	16,678	2,623,992,418	
13. Net transfers to or (from) Separate Accounts .....	2,068,051,433		(3,738,510)	35,155,335			2,036,634,608	
14. Total Deductions (Lines 9 to 13) .....	5,146,734,393		133,780,304	259,573,087	239,730	92,514,246	4,660,627,026	
15. Reserve December 31, current year .....	7,897,841,460		1,505,405,989	1,096,958,204	1,929,692	65,740,547	5,227,807,028	



ANNUAL STATEMENT FOR THE YEAR 2014 OF THE AMERICAN UNITED LIFE INSURANCE COMPANY

**EXHIBIT OF NET INVESTMENT INCOME**

	1 Collected During Year	2 Earned During Year
1. U.S. Government bonds	(a) 36,126,626	35,891,642
1.1 Bonds exempt from U.S. tax	(a)	
1.2 Other bonds (unaffiliated)	(a) 375,044,564	374,153,610
1.3 Bonds of affiliates	(a)	
2.1 Preferred stocks (unaffiliated)	(b) 636,967	636,967
2.11 Preferred stocks of affiliates	(b)	
2.2 Common stocks (unaffiliated)	2,615,937	2,615,937
2.21 Common stocks of affiliates		
3. Mortgage loans	(c) 78,478,532	78,777,925
4. Real estate	(d) 15,679,238	15,486,513
5. Contract loans	14,185,674	13,645,811
6. Cash, cash equivalents and short-term investments	(e) 75,012	28,506
7. Derivative instruments	(f)	
8. Other invested assets	1,827,823	1,827,823
9. Aggregate write-ins for investment income	2,509,007	2,509,007
10. Total gross investment income	527,179,380	525,573,741
11. Investment expenses		(g) 22,672,020
12. Investment taxes, licenses and fees, excluding federal income taxes		(g) 1,694,921
13. Interest expense		(h) 5,814,528
14. Depreciation on real estate and other invested assets		(i) 4,497,135
15. Aggregate write-ins for deductions from investment income		
16. Total deductions (Lines 11 through 15)		34,678,604
17. Net investment income (Line 10 minus Line 16)		490,895,137
<b>DETAILS OF WRITE-INS</b>		
0901. Miscellaneous investment income	2,509,007	2,509,007
0902.		
0903.		
0998. Summary of remaining write-ins for Line 9 from overflow page		
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)	2,509,007	2,509,007
1501.		
1502.		
1503.		
1598. Summary of remaining write-ins for Line 15 from overflow page		
1599. Totals (Lines 1501 thru 1503 plus 1598) (Line 15, above)		

- (a) Includes \$ 21,971,526 accrual of discount less \$ 6,412,623 amortization of premium and less \$ 5,271,694 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 \$ 31,621 accrual of discount less \$ 5,482 amortization of premium and less \$ paid for accrued interest on purchases.
- (d) Includes \$ 4,665,036 for company's occupancy of its own buildings; and excludes \$ interest on encumbrances.
- (e) Includes \$ 2,209 accrual of discount less \$ 51,412 amortization of premium and less \$ 10,278 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 \$ 5,812,500 interest on surplus notes and \$ interest on capital notes.
- (i) Includes \$ 4,497,135 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	2,514,341		2,514,341		
1.1 Bonds exempt from U.S. tax					
1.2 Other bonds (unaffiliated)	4,120,017		4,120,017		
1.3 Bonds of affiliates					
2.1 Preferred stocks (unaffiliated)					
2.11 Preferred stocks of affiliates					
2.2 Common stocks (unaffiliated)	226,504		226,504	1,336,979	
2.21 Common stocks of affiliates				(887,098)	
3. Mortgage loans				42,500	
4. Real estate					
5. Contract loans					
6. Cash, cash equivalents and short-term investments					
7. Derivative instruments	(4,378,000)		(4,378,000)	1,578,132	
8. Other invested assets	(1,254)	(3,615,637)	(3,616,891)	4,827,116	
9. Aggregate write-ins for capital gains (losses)	5,188		5,188		
10. Total capital gains (losses)	2,486,796	(3,615,637)	(1,128,841)	6,897,629	
<b>DETAILS OF WRITE-INS</b>					
0901. Miscellaneous	5,188		5,188		
0902.					
0903.					
0998. Summary of remaining write-ins for Line 9 from overflow page					
0999. Totals (Lines 0901 thru 0903 plus 0998) (Line 9, above)	5,188		5,188		

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE AMERICAN UNITED LIFE INSURANCE COMPANY  
**EXHIBIT - 1 PART 1 - PREMIUMS AND ANNUITY CONSIDERATIONS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS**

	1 Total	2 Industrial Life	Ordinary		5 Credit Life (Group and Individual)	Group		Accident and Health			11 Aggregate of All Other Lines of Business
			3 Life Insurance	4 Individual Annuities		6 Life Insurance	7 Annuities	8 Group	9 Credit (Group and Individual)	10 Other	
<b>FIRST YEAR (other than single)</b>											
1. Uncollected	91,896		91,896								
2. Deferred and accrued	5,662,681		5,662,681								
3. Deferred, accrued and uncollected:											
3.1 Direct	5,754,577		5,754,577								
3.2 Reinsurance assumed											
3.3 Reinsurance ceded											
3.4 Net (Line 1 + Line 2)	5,754,577		5,754,577								
4. Advance											
5. Line 3.4 - Line 4	5,754,577		5,754,577								
6. Collected during year:											
6.1 Direct	61,619,968		24,860,188	36,759,780							
6.2 Reinsurance assumed	430,373		430,373								
6.3 Reinsurance ceded	3,758,555		3,758,555								
6.4 Net	58,291,786		21,532,006	36,759,780							
7. Line 5 + Line 6.4	64,046,363		27,286,583	36,759,780							
8. Prior year (uncollected + deferred and accrued - advance)	5,648,574		5,648,574								
9. First year premiums and considerations:											
9.1 Direct	61,725,972		24,966,192	36,759,780							
9.2 Reinsurance assumed	430,373		430,373								
9.3 Reinsurance ceded	3,758,555		3,758,555								
9.4 Net (Line 7 - Line 8)	58,397,790		21,638,010	36,759,780							
<b>SINGLE</b>											
10. Single premiums and considerations:											
10.1 Direct	192,166,023		74,671,512	117,494,511							
10.2 Reinsurance assumed											
10.3 Reinsurance ceded	73,303		73,303								
10.4 Net	192,092,720		74,598,209	117,494,511							
<b>RENEWAL</b>											
11. Uncollected	6,336,865		3,311,404			(148,476)		3,173,937			
12. Deferred and accrued	36,874,093		36,874,093								
13. Deferred, accrued and uncollected:											
13.1 Direct	48,168,741		40,185,497			4,891,129		2,965,111		127,004	
13.2 Reinsurance assumed	68,501,395		57,168,827					3,048,724		8,283,844	
13.3 Reinsurance ceded	73,459,178		57,168,827			5,039,605		2,839,898		8,410,848	
13.4 Net (Line 11 + Line 12)	43,210,958		40,185,497			(148,476)		3,173,937			
14. Advance	531,739		531,739								
15. Line 13.4 - Line 14	42,679,219		39,653,758			(148,476)		3,173,937			
16. Collected during year:											
16.1 Direct	2,953,104,875		142,647,833	5,394,126	86,743	94,262,727	2,629,700,718	79,151,021	154,653	1,707,054	
16.2 Reinsurance assumed	246,832,565		183,499,836		(243)		8,975,867	(580,685)	(6)	54,937,796	
16.3 Reinsurance ceded	297,626,256		211,520,326		86,500	8,233,188	20,990,386	154,647		56,641,209	
16.4 Net	2,902,311,184		114,627,343	5,394,126		86,029,539	2,638,676,585	57,579,950		3,641	
17. Line 15 + Line 16.4	2,944,990,403		154,281,101	5,394,126		85,881,063	2,638,676,585	60,753,887		3,641	
18. Prior year (uncollected + deferred and accrued - advance)	40,294,083		37,797,043			(225,588)		2,722,628			
19. Renewal premiums and considerations:											
19.1 Direct	2,955,029,122		144,504,548	5,394,126	86,743	94,501,117	2,629,700,718	78,989,367	154,647	1,697,856	
19.2 Reinsurance assumed	250,016,314		183,111,048		(243)		8,975,867	188,223		57,741,419	
19.3 Reinsurance ceded	300,349,115		211,131,538		86,500	8,394,466	21,146,330	154,647		59,435,634	
19.4 Net (Line 17 - Line 18)	2,904,696,321		116,484,058	5,394,126		86,106,651	2,638,676,585	58,031,260		3,641	
<b>TOTAL</b>											
20. Total premiums and annuity considerations:											
20.1 Direct	3,208,921,117		244,142,252	159,648,417	86,743	94,501,117	2,629,700,718	78,989,367	154,647	1,697,856	
20.2 Reinsurance assumed	250,446,687		183,541,421		(243)		8,975,867	188,223		57,741,419	
20.3 Reinsurance ceded	304,180,973		214,963,396		86,500	8,394,466	21,146,330	154,647		59,435,634	
20.4 Net (Lines 9.4 + 10.4 + 19.4)	3,155,186,831		212,720,277	159,648,417		86,106,651	2,638,676,585	58,031,260		3,641	

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

	1 Total	2 Industrial Life	Ordinary		5 Credit Life (Group and Individual)	Group		Accident and Health			11 Aggregate of All Other Lines of Business
			3 Life Insurance	4 Individual Annuities		6 Life Insurance	7 Annuities	8 Group	9 Credit (Group and Individual)	10 Other	
<b>DIVIDENDS AND COUPONS APPLIED (included in Part 1)</b>											
21. To pay renewal premiums .....	2,597,818		2,536,367				61,451				
22. All other .....	23,305,494		23,149,944			155,550					
<b>REINSURANCE COMMISSIONS AND EXPENSE ALLOWANCES INCURRED</b>											
23. First year (other than single):											
23.1 Reinsurance ceded .....	2,905,843		2,905,843								
23.2 Reinsurance assumed .....	75,407		75,407								
23.3 Net ceded less assumed .....	2,830,436		2,830,436								
24. Single:											
24.1 Reinsurance ceded .....											
24.2 Reinsurance assumed .....											
24.3 Net ceded less assumed .....											
25. Renewal:											
25.1 Reinsurance ceded .....	74,507,977		45,743,124		(252)	903,016		7,595,025	10,594	20,256,470	
25.2 Reinsurance assumed .....	61,052,774		40,490,769		(27)		1,743,767	290,847		18,527,418	
25.3 Net ceded less assumed .....	13,455,203		5,252,355		(225)	903,016	(1,743,767)	7,304,178	10,594	1,729,052	
26. Totals:											
26.1 Reinsurance ceded (Page 6, Line 6) .....	77,413,820		48,648,967		(252)	903,016		7,595,025	10,594	20,256,470	
26.2 Reinsurance assumed (Page 6, Line 22) .....	61,128,181		40,566,176		(27)		1,743,767	290,847		18,527,418	
26.3 Net ceded less assumed .....	16,285,639		8,082,791		(225)	903,016	(1,743,767)	7,304,178	10,594	1,729,052	
<b>COMMISSIONS INCURRED (direct business only)</b>											
27. First year (other than single) .....	24,183,463		22,282,791	1,900,672							
28. Single .....	6,657,863			6,657,863							
29. Renewal .....	79,912,170		7,574,925	2,596,375	(225)	12,019,097	45,694,937	12,013,233	10,594	3,234	
30. Deposit-type contract funds .....											
31. Totals (to agree with Page 6, Line 21) .....	110,753,496		29,857,716	11,154,910	(225)	12,019,097	45,694,937	12,013,233	10,594	3,234	

**ANNUAL STATEMENT FOR THE YEAR 2014 OF THE AMERICAN UNITED LIFE INSURANCE COMPANY**  
**EXHIBIT 2 - GENERAL EXPENSES**

	Insurance				5 Investment	6 Total
	1 Life	2 Accident and Health		4 All Other Lines of Business		
		Cost Containment	3 All Other			
1. Rent	5,647,262		459,393		439,268	6,545,923
2. Salaries and wages	97,650,237		8,222,518	1,840,356	9,610,922	117,324,033
3.11 Contributions for benefit plans for employees	20,882,725		1,752,248	83,380	1,083,167	23,801,520
3.12 Contributions for benefit plans for agents	3,392,827		81,275			3,474,102
3.21 Payments to employees under non-funded benefit plans						
3.22 Payments to agents under non-funded benefit plans						
3.31 Other employee welfare	687,106		41,272	795	17,700	746,873
3.32 Other agent welfare						
4.1 Legal fees and expenses	1,038,844		81,229	549,611	30,957	1,700,641
4.2 Medical examination fees	1,685,243		26,195			1,711,438
4.3 Inspection report fees	237,750		4,573		924	243,247
4.4 Fees of public accountants and consulting actuaries	870,147		54,952	9,460	24,446	959,005
4.5 Expense of investigation and settlement of policy claims	12,680	42,754	(15)			55,419
5.1 Traveling expenses	4,044,995		219,541	91,280	21,331	4,377,147
5.2 Advertising	589,368		58,301	314	16,078	664,061
5.3 Postage, express, telegraph and telephone	3,223,854		113,249	5,464	58,069	3,400,636
5.4 Printing and stationery	1,650,930		(3,945)	464	(20,683)	1,626,766
5.5 Cost or depreciation of furniture and equipment	756,192		68,354	731	31,926	857,203
5.6 Rental of equipment	1,001,226		77,833		36,390	1,115,449
5.7 Cost or depreciation of EDP equipment and software	4,493,462		179,744		51,243	4,724,449
6.1 Books and periodicals	429,294		39,763	389	450,056	919,502
6.2 Bureau and association fees	709,255		53,458	35,000	37,716	835,429
6.3 Insurance, except on real estate	426,361		36,537		8,160	471,058
6.4 Miscellaneous losses	332,889		561	1	73	333,524
6.5 Collection and bank service charges	67,175		39,996		75,508	182,679
6.6 Sundry general expenses	29,394,905		1,318,974	4,368,654	1,237,399	36,319,932
6.7 Group service and administration fees	8,204,655		6,653,614			14,858,269
6.8 Reimbursements by uninsured plans			(332,642)			(332,642)
7.1 Agency expense allowance	8,783,973		2,947			8,786,920
7.2 Agents' balances charged off (less \$ recovered)	674,154		3,627			677,781
7.3 Agency conferences other than local meetings	2,595,640		84,652			2,680,292
9.1 Real estate expenses					8,321,772	8,321,772
9.2 Investment expenses not included elsewhere					1,139,598	1,139,598
9.3 Aggregate write-ins for expenses	2,219,323					2,219,323
10. General expenses incurred	201,702,472	42,754	19,338,204	6,985,899	22,672,020	(a) 250,741,349
11. General expenses unpaid December 31, prior year						
12. General expenses unpaid December 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)	201,702,472	42,754	19,338,204	6,985,899	22,672,020	250,741,349
<b>DETAILS OF WRITE-INS</b>						
09.301. Other agency expenses	2,219,323					2,219,323
09.302. ....						
09.303. ....						
09.398. Summary of remaining write-ins for Line 9.3 from overflow page						
09.399. Totals (Lines 09.301 thru 09.303 plus 09.398) (Line 9.3 above)	2,219,323					2,219,323

(a) Includes management fees of \$ 10,385,210 to affiliates and \$ 14,858,270 to non-affiliates.

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

	Insurance			4 Investment	5 Total
	1 Life	2 Accident and Health	3 All Other Lines of Business		
1. Real estate taxes				1,386,250	1,386,250
2. State insurance department licenses and fees	1,379,608	87,970		78,766	1,546,344
3. State taxes on premiums	4,632,093	1,171,249			5,803,342
4. Other state taxes, including \$ 422,156 for employee benefits	1,341,805	140,273		134,544	1,616,622
5. U.S. Social Security taxes	9,032,499	509,222		89,919	9,631,640
6. All other taxes	191,373	3,126		5,442	199,941
7. Taxes, licenses and fees incurred	16,577,378	1,911,840		1,694,921	20,184,139
8. Taxes, licenses and fees unpaid December 31, prior year	2,050,725	226,681		3,544,304	5,821,710
9. Taxes, licenses and fees unpaid December 31, current year	2,604,576	361,663		2,699,153	5,665,392
10. Taxes, licenses and fees paid during year (Lines 7 + 8 - 9)	16,023,527	1,776,858		2,540,072	20,340,457

**EXHIBIT 4 - DIVIDENDS OR REFUNDS**

	1 Life	2 Accident and Health
	1. Applied to pay renewal premiums	2,597,818
2. Applied to shorten the endowment or premium-paying period	23,305,494	
3. Applied to provide paid-up additions		
4. Applied to provide paid-up annuities		
5. Total Lines 1 through 4	25,903,312	
6. Paid in cash	1,898,637	152,577
7. Left on deposit	1,079,949	
8. Aggregate write-ins for dividend or refund options		
9. Total Lines 5 through 8	28,881,898	152,577
10. Amount due and unpaid	48,471	76,220
11. Provision for dividends or refunds payable in the following calendar year	29,072,263	
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	29,120,734	76,220
16. Total from prior year	29,924,668	84,964
17. Total dividends or refunds (Lines 9 + 15 - 16)	28,077,964	143,833
<b>DETAILS OF WRITE-INS</b>		
0801. ....		
0802. ....		
0803. ....		
0898. Summary of remaining write-ins for Line 8 from overflow page		
0899. Totals (Lines 0801 thru 0803 plus 0898) (Line 8 above)		

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE AMERICAN UNITED LIFE INSURANCE COMPANY

**EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS**

1	2	3	4	5	6
Valuation Standard	Total	Industrial	Ordinary	Credit (Group and Individual)	Group
<b>LIFE INSURANCE:</b>					
0100001. AE 3.5% Level	1,355,170		1,355,170		
0100002. AE 3.5% III. Std.	169,710		169,710		
0100003. AE 3.0% Level	339,492		339,492		
0100004. AE 3.0% CRVM	16,104		16,104		
0100005. AE 3.0% III. Std.	43,887		43,887		
0100006. AM-5 3.0% Level	121,663		121,663		
0100007. AM-5 2.5% Level	237,110		237,110		
0100008. AM-5 2.5% III. Std.	43,127		43,127		
0100009. 1941 CSO 3.0% Level	2,925,805		2,925,805		
0100010. 1941 CSO 3.0% CRVM	3,916,204		3,916,204		
0100011. 1941 CSO 2.5% Level	22,216,417		22,216,417		
0100012. 1941 CSO 2.5% CRVM	3,352,767		3,352,767		
0100013. 1941 CSO 2.5% III. Std.	3,742		3,742		
0100014. 130% 41CSO 3.0% Level	786		786		
0100015. 130% 41SI 3.0% Level	2,117		2,117		
0100016. 1958 CSO 4.5%-3.5% Level	294,436		294,436		
0100017. 1958 CSO 4.5%-3.5% CRVM	212,198		212,198		
0100018. 1958 CSO 4.5% Level	3,025,762		3,025,762		
0100019. 1958 CSO 4.5% CRVM	12,698,812		12,698,812		
0100020. 1958 CSO 4.0% Level	13,393,601		13,393,601		
0100021. 1958 CSO 4.0% CRVM	60,992,964		60,992,964		
0100022. 1958 CSO 4.0%-3.0% Level	10,565,692		10,565,692		
0100023. 1958 CSO 4.0%-3.0% CRVM	26,832,751		26,832,751		
0100024. 1958 CSO 3.5% Level	3,157,451		3,157,451		
0100025. 1958 CSO 3.5% CRVM	3,692,685		3,692,685		
0100026. 1958 CSO 3.0% Level	3,241,464		3,195,549		45,915
0100027. 1958 CSO 3.0% CRVM	2,172,099		2,172,099		
0100028. 1958 CSO 2.5% Level	75,959,797		75,959,797		
0100029. 1958 CSO 2.5% CRVM	6,096,278		6,096,278		
0100030. 1958 CSO 2.25% Level	10,250,955		10,250,955		
0100031. 1958 CSO 2.25% CRVM	87,051		87,051		
0100032. 1958 CET 5.5% Level	6,476			6,476	
0100033. 1958 CET 4.0% Level	44,634		44,634		
0100034. 1958 CET 4.0%-3.0% Level	13,830		13,830		
0100035. 1958 CET 3.5% Level	166,164		166,164		
0100036. 1958 CET 3.0% Level	138,676		84,367	54,309	
0100037. 1958 CET 2.5% Level	918,281		918,281		
0100038. 1958 CET 2.25% Level	75,368		75,368		
0100039. 1960 CSG 2.5% Level	252,853			137,453	115,400
0100040. 1961 CSI 3.0% Level	26,627		26,627		
0100041. 1961 CIET 3.0% Level	1,921		1,921		
0100042. 1980 CSO 6.0% Level	72		72		
0100043. 1980 CSO 6.0% CRVM	6,869,832		6,869,832		
0100044. 1980 CSO 5.5% Level	9,114,318		32,935		9,081,383
0100045. 1980 CSO 5.5% CRVM	51,658,843		51,658,843		
0100046. 1980 CSO 5.0% Level	80,412,602		77,430,738		2,981,864
0100047. 1980 CSO 5.0% CRVM	243,461,883		243,461,883		
0100048. 1980 CSO 4.5% Level	142,057,542		135,283,672		6,773,870
0100049. 1980 CSO 4.5% CRVM	1,067,293,424		1,058,416,470		8,876,954
0100050. 1980 CSO 4.0% Level	40,543,726		39,968,712		575,014
0100051. 1980 CSO 4.0% CRVM	98,207,128		98,207,128		
0100052. 1980 CSO 3.75%-3.25% Level	4,167		4,167		
0100053. 1980 CSO 3.75%-3.25% CRVM	7,743,429		7,743,429		
0100054. 1980 CSO 3.5% Level	38,286		38,286		
0100055. 1980 CET 5.0% Level	135,796		84,805	50,991	
0100056. 1980 CET 4.5% Level	1,549,072		709,330	839,742	
0100057. 1980 CET 4.0% Level	9,388		9,388		
0100058. 2001 CSO 4.0% Level	213,290,375		212,855,666		434,709
0100059. 2001 CSO 4.0% CRVM	187,550,013		187,550,013		
0100060. 2001 CSO 3.5% Level - NB	71,953,651		71,865,351		88,300
0100061. 2001 CSO 3.5% CRVM - NB	24,948,173		24,948,173		
0100062. Unearned Premium Reserve	3,871,791		2,701,451		1,170,340
0199997. Totals (Gross)	2,519,776,438		2,488,543,718	1,088,971	30,143,749
0199998. Reinsurance ceded	1,011,055,879		1,009,836,737	1,088,971	130,171
0199999. Life Insurance: Totals (Net)	1,508,720,559		1,478,706,981		30,013,578
<b>ANNUITIES (excluding supplementary contracts with life contingencies):</b>					
0200001. 1983a IAM-TA 9.0% Inc. Pay.	23,510	XXX	23,510	XXX	
0200002. 1983a IAM-TA 8.75% Inc. Pay.	921,424	XXX	921,424	XXX	
0200003. 1983a IAM-TA 8.25% Inc. Pay.	515,664	XXX	515,664	XXX	
0200004. 1983a IAM-TA 8.0% Inc. Pay.	46,231	XXX	46,231	XXX	
0200005. 1983a IAM-TA 7.25% Inc. Pay.	67,595	XXX	67,595	XXX	
0200006. 1983 GAM-TA 5.35% Inc. Pay. & Def.	26,055,576	XXX			26,055,576
0200007. 1983 GAM-TA 6.5% Inc. Pay.	8,035,642	XXX			8,035,642
0200008. 1983 GAM-TA 7.0% Inc. Pay.	8,605,758	XXX			8,605,758
0200009. 1983 GAM-TA 6.25% Inc. Pay. & Def.	17,060,863	XXX			17,060,863
0200010. 1983 GAM-TA 8.0% Inc. Pay. & Def.	3,944,359	XXX			3,944,359
0200011. 1983 GAM-TA 7.25% Inc. Pay. & Def.	11,617,658	XXX			11,617,658
0200012. 1983 GAM-TA 7.75% Inc. Pay.	10,535,789	XXX			10,535,789
0200013. 1983 GAM-TA 8.25% Inc. Pay.	14,328,995	XXX			14,328,995
0200014. 1983 GAM-TA 8.75% Inc. Pay.	13,837,468	XXX			13,837,468
0200015. 1983 GAM-TA 6.75% Inc. Pay.	18,768,556	XXX			18,768,556
0200016. 1994 GAR-TA 4.00% Inc. Pay. & Def.	5,883,209	XXX			5,883,209
0200017. 1994 GAR-TA 4.25% Inc. Pay. & Def.	6,350,124	XXX			6,350,124
0200018. 1994 GAR-TA 4.50% Inc. Pay. & Def. - NB	2,752,187	XXX			2,752,187
0200019. 1994 GAR-TA 5.0% Inc. Pay. & Def.	2,611,795	XXX			2,611,795
0200020. 1994 GAR-TA 6.5% Inc. Pay. & Def.	13,470,739	XXX			13,470,739
0200021. 1994 GAR-TA 5.25% Inc. Pay. & Def.	15,928,896	XXX			15,928,896
0200022. 1994 GAR-TA 5.5% Inc. Pay. & Def.	15,293,239	XXX			15,293,239
0200023. 1994 GAR-TA 6.75% Inc. Pay. & Def.	8,889,700	XXX			8,889,700
0200024. 1994 GAR-TA 6.0% Inc. Pay. & Def.	19,604,798	XXX			19,604,798

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE AMERICAN UNITED LIFE INSURANCE COMPANY

**EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS**

1	2	3	4	5	6
Valuation Standard	Total	Industrial	Ordinary	Credit (Group and Individual)	Group
0200025. 1994 GAR-TA 7.0% Inc. Pay. & Def. ....	11,382,538	XXX		XXX	11,382,538
0200026. 1983a IAM-TA Var% Inc. Pay. ....	6,750,463	XXX	6,750,463	XXX	
0200027. 1971 GAM-TA 6.0% Inc. Pay. ....	326,383	XXX		XXX	326,383
0200028. 1971 GAM-TA 7.5% Inc. Pay. ....	1,261,459	XXX		XXX	1,261,459
0200029. 1971 GAM-TA 9.25% Inc. Pay. ....	2,450,529	XXX		XXX	2,450,529
0200030. 1971 GAM-TA 11.0% Inc. Pay. ....	2,096,891	XXX		XXX	2,096,891
0200031. 1971 GAM-TA 11.25% Inc. Pay. ....	1,947,625	XXX		XXX	1,947,625
0200032. 1971 IAM-TA 10.0% Inc. Pay. ....	1,715	XXX	1,715	XXX	
0200033. 1971 IAM-TA 5.5% Inc. Pay. ....	270,082	XXX	270,082	XXX	
0200034. 1960 Mod a 1949-TA 4.0% Inc. Pay. ....	8,179	XXX	8,179	XXX	
0200035. 1951 GA-TA 3.5% Inc. Pay. & Def. ....	39,206	XXX		XXX	39,206
0200036. 1951 GA-TA 6.0% Inc. Pay. & Def. ....	141,805	XXX		XXX	141,805
0200037. 1937 SA-TA-1 3.0% Inc. Pay. ....	4,193	XXX	4,193	XXX	
0200038. 2000a 4.00% TA ....	25,152,467	XXX	25,152,467	XXX	
0200039. 2000a 4.25% TA ....	5,379,277	XXX	5,379,277	XXX	
0200040. 2000a 4.50% TA - NB ....	26,248,465	XXX	26,248,465	XXX	
0200041. 2000a 5.00% TA ....	8,517,864	XXX	8,517,864	XXX	
0200042. 2000a 5.25% TA ....	10,489,720	XXX	10,489,720	XXX	
0200043. 2000a 5.50% TA ....	6,817,843	XXX	6,817,843	XXX	
0200044. 2000a 6.00% TA ....	4,681,175	XXX	4,681,175	XXX	
0200045. 2000a 6.25% TA ....	1,638,364	XXX	1,638,364	XXX	
0200046. 2000a 6.50% TA ....	1,302,758	XXX	1,302,758	XXX	
0200047. 2000a 6.75% TA ....	3,711,720	XXX	3,711,720	XXX	
0200048. Fixed Indexed Annuity Var% - NB ....	179,184,249	XXX	179,184,249	XXX	
0200049. Retirement Annuity 3.0% ....	13,653	XXX	13,653	XXX	
0200050. Retirement Annuity 2.5% ....	1,283	XXX	1,283	XXX	
0200051. Dep. Adm. Funds at Various Rates - NB ....	5,778,367,539	XXX	800,032,633	XXX	4,978,334,906
0299997. Totals (Gross)	6,303,337,220	XXX	1,081,780,527	XXX	5,221,556,693
0299998. Reinsurance ceded		XXX		XXX	
0299999. Annuities: Totals (Net)	6,303,337,220	XXX	1,081,780,527	XXX	5,221,556,693
<b>SUPPLEMENTARY CONTRACTS WITH LIFE CONTINGENCIES:</b>					
0300001. 1983a IAM-TA 9.0% ....	2,489		2,489		
0300002. 1983a IAM-TA 8.75% ....	40,899		40,899		
0300003. 1983a IAM-TA 8.25% ....	28,928		28,928		
0300004. 1983a IAM-TA 8.0% ....	23,111		23,111		
0300005. 1983a IAM-TA Var% ....	125,125		125,125		
0300006. 1971 IAM-TA 10.0% ....	7,240		7,240		
0300007. 1971 IAM-TA 5.5% ....	1,541		1,541		
0300008. 1960 Mod a 1949-TA 4.0% ....	8,865		8,865		
0300009. 2000a 4.00% TA ....	53,454		53,454		
0300010. 2000a 4.50% TA - NB ....	323,503		323,503		
0300011. 2000a 5.00% TA ....	102,822		102,822		
0300012. 2000a 5.25% TA ....	668,364		668,364		
0300013. 2000a 5.50% TA ....	172,011		172,011		
0300014. 2000a 6.00% TA ....	90,629		90,629		
0300015. 2000a 6.25% TA ....	62,783		62,783		
0300016. 2000a 6.50% TA ....	71,376		71,376		
0300017. 2000a 6.75% TA ....	92,386		92,386		
0300018. 1937 SA-TA-1 3.0% ....	54,167		54,167		
0399997. Totals (Gross)	1,929,693		1,929,693		
0399998. Reinsurance ceded					
0399999. SCWLC: Totals (Net)	1,929,693		1,929,693		
<b>ACCIDENTAL DEATH BENEFITS:</b>					
0400001. 1959 ADB Combined w/ 80 @ 3.0% ....	90		90		
0400002. 1959 ADB Combined w/58 @ 3.0% ....	74,010		74,010		
0400003. 1926-33 ICDI 41 CSO 2.5% ....	1,055		1,055		
0400004. 1959 ADB Combined w/ 80 @ 4.5% ....	133,181		50,413		82,768
0499997. Totals (Gross)	208,336		125,568		82,768
0499998. Reinsurance ceded	4,185		4,185		
0499999. Accidental Death Benefits: Totals (Net)	204,151		121,383		82,768
<b>DISABILITY-ACTIVE LIVES:</b>					
0500001. 1952 Disa. Comb. with 41 CSO 2.5% ....	59		59		
0500002. 1952 Disa. Comb. with 58 CSO 3.0% ....	215,070		215,070		
0500003. 1952 Disa. Comb. with 80 CSO 5.0% ....	1,518,502		1,518,502		
0500004. 1952 Disa. Comb. with 80 CSO 3.5% ....	1,931,693		1,931,693		
0500005. 1952 Disa. Comb. with 80 CSO 4.0% ....	714,153		714,153		
0500006. 1952 Disa. Comb. with 80 CSO 4.5% ....	1,150,918		1,117,054		33,864
0500007. 1952 Disa. Comb. with 2001 CSO 4.0% ....	1,845,876		1,845,876		
0500008. 1952 Disa. Comb. with 2001 CSO 3.5% - NB ....	1,403,686		1,403,686		
0599997. Totals (Gross)	8,779,957		8,746,093		33,864
0599998. Reinsurance ceded	5,243,068		5,243,068		
0599999. Disability-Active Lives: Totals (Net)	3,536,889		3,503,025		33,864
<b>DISABILITY-DISABLED LIVES:</b>					
0600001. 1951 GA-TA 3.5% Inc. Pay. & Def. ....	176,717				176,717
0600002. 1952 Disa. Comb. with 58 CSO 3.0% ....	19,937,514		19,937,514		
0600003. 70 INTERCO DISA 4.5% Level ....	238,122				238,122
0600004. Group Life Waiver Table 3.50% ....	33,738,277				33,738,277
0600005. 94GAM Retirement Waiver @ 4.5% ....	991,147				991,147
0699997. Totals (Gross)	55,081,777		19,937,514		35,144,263
0699998. Reinsurance ceded	8,003,810		7,726,139		277,671
0699999. Disability-Disabled Lives: Totals (Net)	47,077,967		12,211,375		34,866,592
<b>MISCELLANEOUS RESERVES:</b>					
0700001. For excess of valuation net premiums over corresponding gross premiums on respective policies, computed according to the standard of valuation required by this state. ....	18,090,603		17,178,678		911,925
0700002. For surrender values in excess of reserves otherwise required and carried in this schedule. ....	6,815,620		6,807,084		8,536
0700003. Reserve for Guaranteed Benefits ....	16,902,398		13,495,434		3,406,964

**EXHIBIT 5 - AGGREGATE RESERVE FOR LIFE CONTRACTS**

1	2	3	4	5	6
Valuation Standard	Total	Industrial	Ordinary	Credit (Group and Individual)	Group
0700004. Excess of Basic Reserve over Basic Adjusted Reserve .....	4,348,898		1,682,245		2,666,653
0799997. Totals (Gross)	46,157,519		39,163,441		6,994,078
0799998. Reinsurance ceded	13,122,535		13,122,535		
0799999. Miscellaneous Reserves: Totals (Net)	33,034,984		26,040,906		6,994,078
9999999. Totals (Net) - Page 3, Line 1	7,897,841,463		2,604,293,890		5,293,547,573

**EXHIBIT 5 - INTERROGATORIES**

- 1.1 Has the reporting entity ever issued both participating and non-participating contracts?..... Yes [ X ] No [ ]
- 1.2 If not, state which kind is issued. ....
- 2.1 Does the reporting entity at present issue both participating and non-participating contracts?..... Yes [ ] No [ X ]
- 2.2 If not, state which kind is issued. ....  
Participating .....
- 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 Description of Valuation Class	Valuation Basis		4 Increase in Actuarial Reserve Due to Change
	2 Changed From	3 Changed To	
<b>NONE</b>			
9999999 - Total (Column 4, only)			



**EXHIBIT 6 - AGGREGATE RESERVES FOR ACCIDENT AND HEALTH CONTRACTS**

	1 Total	2 Group Accident and Health	3 Credit Accident and Health (Group and Individual)	4 Collectively Renewable	Other Individual Contracts				
					5 Non-Cancelable	6 Guaranteed Renewable	7 Non-Renewable for Stated Reasons Only	8 Other Accident Only	9 All Other
<b>ACTIVE LIFE RESERVE</b>									
1. Unearned premium reserves .....	17,464,879	702,693	57,498		169,532	16,520,204	14,952		
2. Additional contract reserves (a) .....	714,182,295	2,469,524			2,845,497	708,867,274			
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) .....	731,647,174	3,172,217	57,498		3,015,029	725,387,478	14,952		
8. Reinsurance ceded .....	731,185,329	2,710,372	57,498		3,015,029	725,387,478	14,952		
9. Totals (Net) .....	461,845	461,845							
<b>CLAIM RESERVE</b>									
10. Present value of amounts not yet due on claims .....	441,543,059	253,113,849	406,268		10,681,651	177,341,291			
11. Additional actuarial reserves-Asset/Liability analysis .....									
12. Reserve for future contingent benefits .....									
13. Aggregate write-ins for reserves .....									
14. Totals (Gross) .....	441,543,059	253,113,849	406,268		10,681,651	177,341,291			
15. Reinsurance ceded .....	283,460,759	95,031,549	406,268		10,681,651	177,341,291			
16. Totals (Net) .....	158,082,300	158,082,300							
17. TOTAL (Net) .....	158,544,145	158,544,145							
18. TABULAR FUND INTEREST .....	6,671,733	6,671,733							
<b>DETAILS OF WRITE-INS</b>									
0601. ....									
0602. ....									
0603. ....									
0698. Summary of remaining write-ins for Line 6 from overflow page .....									
0699. TOTALS (Lines 0601 thru 0603 plus 0698) (Line 6 above) .....									
1301. ....									
1302. ....									
1303. ....									
1398. Summary of remaining write-ins for Line 13 from overflow page .....									
1399. TOTALS (Lines 1301 thru 1303 plus 1398) (Line 13 above) .....									

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

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE AMERICAN UNITED LIFE INSURANCE COMPANY

**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 .....	1,018,403,576	874,699,401	59,172,472	30,323,899	49,577,500	4,630,304
2. Deposits received during the year .....	301,768,107	262,800,000	18,843,493	17,603,280	1,079,949	1,441,385
3. Investment earnings credited to the account .....	24,036,223	21,031,326	1,194,227	262,371	1,451,676	96,623
4. Other net change in reserves .....	(491,063)		(491,063)			
5. Fees and other charges assessed .....	123			123		
6. Surrender charges .....						
7. Net surrender or withdrawal payments .....	240,979,285	200,131,911	15,954,070	19,356,312	3,492,653	2,044,339
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) .....	1,102,737,435	958,398,816	62,765,059	28,833,115	48,616,472	4,123,973
10. Reinsurance balance at the beginning of the year .....	11,207,242		11,207,242			
11. Net change in reinsurance assumed .....	(1,191,218)		(1,191,218)			
12. Net change in reinsurance ceded .....						
13. Reinsurance balance at the end of the year (Lines 10+11-12) .....	10,016,024		10,016,024			
14. Net balance at the end of current year after reinsurance (Lines 9 + 13)	1,112,753,459	958,398,816	72,781,083	28,833,115	48,616,472	4,123,973

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE AMERICAN UNITED LIFE INSURANCE COMPANY  
**EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS**

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

	1 Total	2 Industrial Life	Ordinary			6 Credit Life (Group and Individual)	Group		Accident and Health		
			3 Life Insurance	4 Individual Annuities	5 Supplementary Contracts		7 Life Insurance	8 Annuities	9 Group	10 Credit (Group and Individual)	11 Other
1. Due and unpaid:											
1.1 Direct .....											
1.2 Reinsurance assumed .....											
1.3 Reinsurance ceded .....											
1.4 Net .....											
2. In course of settlement:											
2.1 Resisted .....	38,000						38,000				
2.11 Direct .....											
2.12 Reinsurance assumed .....											
2.13 Reinsurance ceded .....											
2.14 Net .....	38,000		(b)	(b)		(b)	(b) 38,000				
2.2 Other .....	23,839,644		8,640,632			36,186	7,548,401	7,252,435	2,682	359,308	
2.21 Direct .....											
2.22 Reinsurance assumed .....	54,596,132		40,811,144				232,435	1,243,051		12,309,502	
2.23 Reinsurance ceded .....	57,057,898		41,765,729			36,186	737,147	1,847,344	2,682	12,668,810	
2.24 Net .....	21,377,878		(b) 7,686,047	(b)		(b)	(b) 7,043,689	(b) 6,648,142	(b)	(b)	
3. Incurred but unreported:											
3.1 Direct .....	11,187,595		2,486,374			11,635	6,808,808	1,865,212	15,566		
3.2 Reinsurance assumed .....	64,132,228		26,380,507			123		36,600,470		1,151,128	
3.3 Reinsurance ceded .....	40,848,238		27,053,185			11,758	870,260	11,746,341	15,566	1,151,128	
3.4 Net .....	34,471,585		(b) 1,813,696	(b)		(b)	(b) 5,938,548	(b) 26,719,341	(b)	(b)	
4. TOTALS .....											
4.1 Direct .....	35,065,239		11,127,006			47,821	14,395,209	9,117,647	18,248	359,308	
4.2 Reinsurance assumed .....	118,728,360		67,191,651			123	232,435	37,843,521		13,460,630	
4.3 Reinsurance ceded .....	97,906,136		68,818,914			47,944	1,607,407	13,593,685	18,248	13,819,938	
4.4 Net .....	55,887,463	(a)	(a) 9,499,743				(a) 13,020,237	33,367,483			

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

(b) Include only portion of disability and accident and health claim liabilities applicable to assumed "accrued" benefits. Reserves (including reinsurance assumed and net of reinsurance ceded) for unaccrued benefits for Ordinary Life Insurance \$ .....1,992,800  
 Individual Annuities \$ ..... , Credit Life (Group and Individual) \$ ..... , and Group Life \$ .....6,119,716 , are included in Page 3, Line 1, (See Exhibit 5, Section on Disability Disabled Lives); and for Group Accident and Health \$ .....158,082,230  
 Credit (Group and Individual) Accident and Health \$ ..... , and Other Accident and Health \$ ..... are included in Page 3, Line 2 (See Exhibit 6, Claim Reserve).

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE AMERICAN UNITED LIFE INSURANCE COMPANY  
**EXHIBIT 8 - CLAIMS FOR LIFE AND ACCIDENT AND HEALTH CONTRACTS**

**PART 2 - Incurred During the Year**

	1 Total	2 Industrial Life (a)	Ordinary			6 Credit Life (Group and Individual)	Group		Accident and Health		
			3 Life Insurance (b)	4 Individual Annuities	5 Supplementary Contracts		7 Life Insurance (c)	8 Annuities	9 Group	10 Credit (Group and Individual)	11 Other
1. Settlements During the Year:											
1.1 Direct .....	229,566,414		65,338,130	9,912,530	237,242	380,787	64,248,984	35,631,243	50,730,791	275,550	2,811,157
1.2 Reinsurance assumed .....	281,860,896		218,247,958				337,500	166,971	13,748,638	2,703	49,357,126
1.3 Reinsurance ceded .....	313,199,644		233,527,657			380,787	6,003,337		20,841,327	278,253	52,168,283
1.4 Net .....	(d) 198,227,666		50,058,431	9,912,530	237,242		58,583,147	35,798,214	43,638,102		
2. Liability December 31, current year from Part 1:											
2.1 Direct .....	35,065,239		11,127,006			47,821	14,395,209		9,117,647	18,248	359,308
2.2 Reinsurance assumed .....	118,728,360		67,191,651			123	232,435		37,843,521		13,460,630
2.3 Reinsurance ceded .....	97,906,136		68,818,914			47,944	1,607,407		13,593,685	18,248	13,819,938
2.4 Net .....	55,887,463		9,499,743				13,020,237		33,367,483		
3. Amounts recoverable from reinsurers December 31, current year .....	14,000,212		2,844,263				4,677,476		6,478,473		
4. Liability December 31, prior year:											
4.1 Direct .....	31,333,951		9,164,601			18,468	14,286,505		7,297,614	27,949	538,814
4.2 Reinsurance assumed .....	126,595,100		77,980,061			225	592,435		37,889,099		10,133,280
4.3 Reinsurance ceded .....	107,895,753		80,888,994			18,693	1,606,732		14,681,291	27,949	10,672,094
4.4 Net .....	50,033,298		6,255,668				13,272,208		30,505,422		
5. Amounts recoverable from reinsurers December 31, prior year .....	8,611,045		2,637,790				3,730,034		2,243,221		
6. Incurred Benefits											
6.1 Direct .....	233,297,702		67,300,535	9,912,530	237,242	410,140	64,357,688	35,631,243	52,550,824	265,849	2,631,651
6.2 Reinsurance assumed .....	273,994,156		207,459,548			(102)	(22,500)	166,971	13,703,060	2,703	52,684,476
6.3 Reinsurance ceded .....	308,599,194		221,664,050			410,038	6,951,454		23,988,973	268,552	55,316,127
6.4 Net .....	198,692,664		53,096,033	9,912,530	237,242		57,383,734	35,798,214	42,264,911		

(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 \$ ..... 414,121 in Line 1.1, \$ ..... 414,121 in Line 1.4.  
 \$ ..... 414,121 in Line 6.1, and \$ ..... 414,121 in Line 6.4.

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

(d) Includes \$ ..... 1,356,824 premiums waived under total and permanent disability benefits.

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE AMERICAN UNITED LIFE INSURANCE COMPANY

**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 .....	11,377,657	10,591,264	(786,393)
15.2 Deferred premiums, agents' balances and installments booked but deferred and not yet due .....			
15.3 Accrued retrospective premiums .....			
16. Reinsurance:			
16.1 Amounts recoverable from reinsurers .....	85,543		(85,543)
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 .....	47,613,482	39,400,695	(8,212,787)
19. Guaranty funds receivable or on deposit .....			
20. Electronic data processing equipment and software .....	15,518,011	8,491,204	(7,026,807)
21. Furniture and equipment, including health care delivery assets .....	2,875,392	2,724,357	(151,035)
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 .....			
25. Aggregate write-ins for other than invested assets .....	14,879,528	13,278,889	(1,600,639)
26. Total assets excluding Separate Accounts, Segregated Accounts and Protected Cell Accounts (Lines 12 to 25) .....	92,349,613	74,486,409	(17,863,204)
27. From Separate Accounts, Segregated Accounts and Protected Cell Accounts .....			
28. Total (Lines 26 and 27) .....	92,349,613	74,486,409	(17,863,204)
<b>DETAILS OF WRITE-INS</b>			
1101. ....			
1102. ....			
1103. ....			
1198. Summary of remaining write-ins for Line 11 from overflow page .....			
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)			
2501. Other assets .....	8,775,252	5,828,649	(2,946,603)
2502. Prepaid expenses .....	4,884,571	5,434,296	549,725
2503. Reinsurance accounts receivable .....	1,219,705	1,061,537	(158,168)
2598. Summary of remaining write-ins for Line 25 from overflow page .....		954,407	954,407
2599. Totals (Lines 2501 thru 2503 plus 2598)(Line 25 above)	14,879,528	13,278,889	(1,600,639)

## NOTES TO FINANCIAL STATEMENTS

Note #	Description
1	Summary of Significant Accounting Policies
2	Accounting Changes and Corrections of Errors
3	Business Combinations and Goodwill
4	Discontinued Operations
5	Investments
6	Joint Ventures, Partnerships and Limited Liability Companies
7	Investment Income
8	Derivative Instruments
9	Income Taxes
10	Information Concerning Parent, Subsidiaries and Affiliates
11	Debt
12	Retirement Plans, Deferred Compensation, Postemployment Benefits and Compensated Absences and Other Postretirement Benefit Plans
13	Capital and Surplus, Shareholders' Dividend Restrictions and Quasi-Reorganizations
14	Liabilities, Contingencies and Assessments
15	Leases
16	Information About Financial Instruments With Off-Balance Sheet Risk and Financial Instruments With Concentrations of Credit Risk
17	Sale, Transfer and Servicing of Financial Assets and Extinguishments of Liabilities
18	Gain or Loss to the Reporting Entity from Uninsured Plans and the Uninsured Portion of Partially Insured Plans
19	Direct Premium Written/Produced by Managing General Agents/Third Party Administrators
20	Fair Value Measurement
21	Other Items
22	Events Subsequent
23	Reinsurance
24	Retrospectively Rated Contracts & Contract Subject to Redetermination
25	Change in Incurred Losses and Loss Adjustment Expenses
26	Intercompany Pooling Arrangements
27	Structured Settlements
28	Health Care Receivables
29	Participating Policies
30	Premium Deficiency Reserves
31	Reserves for Life Contracts and Annuity Contracts
32	Analysis of Annuity Actuarial Reserves and Deposit Type Liabilities by Withdrawal Characteristics
33	Premium and Annuity Considerations Deferred and Uncollected
34	Separate Accounts
35	Loss/Claim Adjustment Expenses

**1. Summary of Significant Accounting Policies**

## A. Accounting Practices

The accompanying financial statements of American United Life Insurance Company (the "Company"), have been prepared in conformity with the National Association of Insurance Commissioners ("NAIC") *Annual Statement Instructions and Accounting Practices and Procedures* manuals, except to the extent that state laws may differ. The statements are also prepared in conformity with accounting practices prescribed or permitted by the Insurance Department of Indiana.

The Company does not have any permitted practices.

	State of Domicile	12/31/2014	12/31/2013
<hr/>			
Net Income			
(1) State basis (Page 4, line 35)	IN	\$ 48,150,810	\$ 65,699,147
(2) State prescribed practice that increases/(decreases) NAIC SAP		-	-
(3) State permitted practice that increases/(decreases) NAIC SAP		-	-
(4) NAIC SAP	IN	\$ 48,150,810	\$ 65,699,147
Surplus			
(5) State basis (Page 3, line 38)	IN	\$1,017,009,256	\$980,680,655
(6) State prescribed practice that increases/(decreases) NAIC SAP		-	-
(7) State permitted practice that increases/(decreases) NAIC SAP		-	-
(8) NAIC SAP	IN	\$1,017,009,256	\$980,680,655

# ANNUAL STATEMENT FOR THE YEAR 2014 OF THE AMERICAN UNITED LIFE INSURANCE COMPANY

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

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

## C. Accounting Policy

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. Expenses incurred in connection with acquiring new insurance business, including acquisition costs such as sales commissions, are charged to operations as incurred.

The amount of dividends to be paid to policyholders is determined annually by the Company's Board of Directors. The aggregate amount of policyholders' dividends is related to actual interest, mortality, morbidity, and expense experience for the year and judgment as to the appropriate level of statutory surplus to be retained by the Company.

In addition, the Company uses the following accounting policies:

- (1) Short-term investments are stated at amortized cost.
- (2) Bonds not backed by other loans are stated at amortized cost using the scientific method.
- (3) Common stocks are stated at fair value.
- (4) Preferred stocks are stated at cost.
- (5) Mortgage loans on real estate are stated at amortized cost.
- (6) Loan-backed securities are stated at amortized cost using the interest method including anticipated prepayments at the date of purchase. Prepayment assumptions for mortgage-backed securities were obtained from broker dealer survey values. These assumptions are consistent with the current interest rate and economic environment. The retrospective adjustment method is used to value all mortgage-backed securities.
- (7) The Company owns 100% of the common stock of OneAmerica Securities, Inc. (OAS), a broker dealer valued on the GAAP net worth basis as described in the Securities Valuation Office (SVO) Manual. The Company also owns 100% of The AUL Reinsurance Management Services, LLC (AULRMS), a reinsurance intermediary. This investment is valued on the GAAP net worth basis as described in the SVO Manual and is reported in Schedule BA. There is no goodwill value with either of these companies.
- (8) The Company has ownership interests in joint ventures, partnerships and limited liability companies. The Company carries these interests based on the underlying GAAP equity of the investee.
- (9) All derivatives are valued and reported using fair value accounting. The contracts are recorded at cost and marked to market, with the change reported as an unrealized gain or loss. At the time the contracts expire or are terminated, any difference between the cash received and the cost is recognized as a realized gain or loss.
- (10) Anticipated investment income as a factor in the premium deficiency calculations - not applicable.
- (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 has not modified its capitalization policy from the prior period.
- (13) The Company does not have any pharmaceutical rebate receivables.

## 2. Accounting Changes and Corrections of Errors

The adoption of SSAP 102 and 92, effective January 1, 2013, resulted in a surplus adjustment of \$2,251,050. See Footnote 12 for additional detail.

## 3. Business Combinations and Goodwill

- A. Statutory Purchase Method – not applicable.
- B. Statutory Merger – not applicable.
- C. Assumption Reinsurance – not applicable.
- D. Impairment Loss – not applicable.

## 4. Discontinued Operations

On July 1, 2002 Employers Reassurance Corporation (ERAC) began reinsuring the majority of the Company's reinsurance operations; including its life, long term care and international reinsurance business. The transaction structure involved two indemnity reinsurance agreements and the sale of certain assets. Under the indemnity reinsurance transactions the Company is not relieved of its legal liability. The liabilities and obligations associated with the reinsured contracts remain on the balance sheet of the Company with corresponding reinsurance ceded amounts to ERAC.

As a result of this transaction, a gain of approximately \$95 million (\$125 million pre-tax) was generated in 2002 and the gain was recorded as a deferred gain in surplus. The gain will be amortized into earnings at the rate that earnings on the reinsured business are expected to emerge. The Company reported \$5.2 million and \$3.4 million in deferred gain amortization in 2014 and 2013, respectively. The net deferred gain balance at December 31, 2014 was \$32.8 million.

## 5. Investments

### A. Mortgage Loans

- 1) The maximum and minimum lending rates for new mortgage loans made during 2014 were: 6.2% and 2.9%
- 2) The maximum percentage of any one loan to the value of security at the time of the loan was: 77.0%

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE AMERICAN UNITED LIFE INSURANCE COMPANY

	12/31/2014		12/31/2013													
3) Taxes, assessments and any amounts advanced and not included in the mortgage loan total;	\$	-	\$	-												
4) An age analysis of mortgage loans:																
	Farm	Residential Insured	All Other	Commercial Insured	All Other	Mezzanine	Total									
a Current year																
1 Recorded Investment																
a Current	\$	-	\$	-	\$	127,858	\$	-	\$	1,447,574,282	\$	-	\$	1,447,702,140		
b 30-59 days past due		-		-		-		-		-		-		-		
c 60-89 days past due		-		-		-		-		-		-		-		
d 90-179 days past due		-		-		17,327		-		-		-		17,327		
e 180+ days past due		-		-		-		-		-		-		-		
2 Accruing interest 90-179 days past due																
a Recorded investment	\$	-	\$	-	\$	17,327	\$	-	\$	-	\$	-	\$	17,327		
b Interest accrued		-		-		323		-		-		-		323		
3 Accruing interest 180+ days past due																
a Recorded investment	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-		
b Interest accrued		-		-		-		-		-		-		-		
4 Interest reduced																
a Recorded investment	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-		
b Interest accrued		-		-		-		-		-		-		-		
c Percent reduced		0%		0%		0%		0%		0%		0%		0%		
b Prior year																
1 Recorded Investment																
a Current	\$	-	\$	-	\$	142,100	\$	-	\$	-	\$	1,388,763,266	\$	-	\$	1,388,905,366
b 30-59 days past due		-		-		-		-		-		-		-		
c 60-89 days past due		-		-		29,321		-		-		-		29,321		
d 90-179 days past due		-		-		-		-		-		-		-		
e 180+ days past due		-		-		-		-		-		-		-		
2 Accruing interest 90-179 days past due																
a Recorded investment	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-		
b Interest accrued		-		-		-		-		-		-		-		
3 Accruing interest 180+ days past due																
a Recorded investment	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-		
b Interest accrued		-		-		-		-		-		-		-		
4 Interest reduced																
a Recorded investment	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-		
b Interest accrued		-		-		-		-		-		-		-		
c Percent reduced		0%		0%		0%		0%		0%		0%		0%		
5) Investment in impaired loans with or without allowance for credit losses:																
a Current year																
1 With allowance for credit losses	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-		
2 No allowance for credit losses		-		-		-		-		-		-		-		
b Prior year																
1 With allowance for credit losses	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-		
2 No allowance for credit losses		-		-		-		-		-		-		-		
6) Investment in impaired loans - average recorded investment, interest income recognized, recorded investment in nonaccrual status and amount of interest income recognized using a cash-basis method of accounting:																
a Current year																
1 Average recorded investment	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-		
2 Interest income recognized		-		-		-		-		-		-		-		
3 Recorded investments on nonaccrual status		-		-		-		-		-		-		-		
4 Amount of interest income recognized using a cash-basis method of accounting		-		-		-		-		-		-		-		
b Prior year																
1 Average recorded investment	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-	\$	-		
2 Interest income recognized		-		-		-		-		-		-		-		
3 Recorded investments on nonaccrual status		-		-		-		-		-		-		-		
4 Amount of interest income recognized using a cash-basis method of accounting		-		-		-		-		-		-		-		
7) Allowance for credit losses:																
a Balance at beginning of period	\$	893,144	\$	579,894												
b Additions charged to operations		99,000		646,000												
c Direct write-downs charged against the allowance		(141,500)		(332,750)												
d Recoveries amounts previously charges off		-		-												
e Balance at end of period	\$	850,644	\$	893,144												



ANNUAL STATEMENT FOR THE YEAR 2014 OF THE AMERICAN UNITED LIFE INSURANCE COMPANY

8) The Company would recognize income on impaired loans upon receipt, if applicable.

B) Debt Restructuring - the Company has no invested assets that are restructured debt.

C) Reverse Mortgages - the Company has no investment in reverse mortgages.

D) Loan-Backed Securities

- (1) Prepayment assumptions for mortgage-backed securities were obtained from broker dealer survey values.
- (2) In the aggregate, securities with a recognized other-than-temporary impairment – not applicable.
- (3) For each security, with a recognized other-than-temporary impairment – not applicable.
- (4) Impaired securities for which an other-than-temporary impairment has not been recognized – not applicable.
- (5) Considerations in reaching the conclusion an impairment is not other-than-temporary – not applicable.

E) Repurchase Agreements and/or Securities Lending Transactions

The Company policy requires a minimum of 102% of the fair value of securities purchased under repurchase agreements to be maintained as collateral. The Company had no repurchase agreements at year end.

Securities Lending Transactions – not applicable.

F) Real Estate

(1) Impairment losses

In 2013, the Company recognized a \$351,429 loss on a real estate holding held for the production of income. The loss was brought about by a bankruptcy filing by a tenant with a long-term lease arrangement.

- (2) Real estate investments – not applicable.
- (3) Changes to a plan of sale – not applicable.
- (4) Retail land sales – not applicable.
- (5) Real estate investments with participating mortgage loan features – not applicable.

G) Low-income Housing Tax Credits

(1) The number of remaining years of unexpired tax credits and the required holding period for the LIHTC investments;

LIHTC Fund	Holding Period Required	Remaining Years of Unexpired Credits
Midwest Corp. Tax Credit Fund III	2015	0
Midwest Corp. Tax Credit Fund IV	2016	2

- (2) LIHTC property is not currently pending any regulatory review.
- (3) The value of LIHTC investments do not exceed 10% of the Company’s total admitted assets.
- (4) There have been no impairments.
- (5) There have been no write-downs or reclassifications due to forfeiture or ineligibility of tax credits.

H) Restricted Assets

(1) Restricted Assets (Including Pledged)

Restricted Asset Category	Gross Restricted								Percentage		
	Current Year						6	7	8	9	10
	1	2	3	4	5						
	Total General Account (G/A)	G/A Supporting S/A Activity (a)	Total Separate Account (S/A) Restricted Activity	S/A Assets Supporting (G/A) Activity (b)	Total (1 + 3)	Total from Prior Year	Increase/ (Decrease) (5 minus 6)	Total Current Year Admitted Restricted	Gross Restricted to Total Assets	Admitted Restricted to Total Admitted Assets	
Subject to contractual obligation for which liability is											
a not shown	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -			
b Collateral held under security lending agreement	-	-	-	-	-	-	-	-	0%	0%	
c Subject to repurchase agreement	-	-	-	-	-	-	-	-	0%	0%	
d Subject to reverse repurchase agreement	-	-	-	-	-	-	-	-	0%	0%	
e Subject to dollar repurchase agreements	-	-	-	-	-	-	-	-	0%	0%	
f Subject to dollar reverse repurchase agreement	-	-	-	-	-	-	-	-	0%	0%	
g Placed under option contracts	-	-	-	-	-	-	-	-	0%	0%	
h Letter stock or securities restricted as to sale	-	-	-	-	-	-	-	-	0%	0%	
i FHLB capital stock	45,383,100	-	-	-	45,383,100	49,262,800	(3,879,700)	45,383,100	0%	0%	
j On deposit with states	5,925,869	-	-	-	5,925,869	5,926,951	(1,082)	5,925,869	0%	0%	
k On deposit with other regulatory bodies	-	-	-	-	-	-	-	-	0%	0%	
l Pledged collateral to FHLB	1,484,821,072	-	-	-	1,484,821,072	1,377,145,652	107,675,420	1,484,821,072	6%	6%	
m Pledged as collateral not captured in other categories	229,215,796	-	-	-	229,215,796	265,000,689	(35,784,893)	229,215,796	1%	1%	
n Other restricted assets	-	-	-	-	-	-	-	-	0%	0%	
o Total Restricted Assets	\$ 1,765,345,837	\$ -	\$ -	\$ -	\$ 1,765,345,837	\$ 1,697,336,092	\$ 68,009,745	\$ 1,765,345,837	8%	8%	

(a) subset of column 1  
(b) subset of column 3

(2) Details of assets pledged as collateral not captured in other categories

Restricted Asset Category	Gross Restricted								Percentage		
	Current Year						6	7	8	9	10
	1	2	3	4	5						
	Total General Account (G/A)	G/A Supporting S/A Activity (a)	Total Separate Account (S/A) Restricted Activity	S/A Assets Supporting (G/A) Activity (b)	Total (1 + 3)	Total from Prior Year	Increase/ (Decrease) (5 minus 6)	Total Current Year Admitted Restricted	Gross Restricted to Total Assets	Admitted Restricted to Total Admitted Assets	
Bonds held for assumed reinsurance	\$ 229,215,796	\$ -	\$ -	\$ -	\$ 229,215,796	\$ 265,000,689	\$ (35,784,893)	\$ 229,215,796	1%	1%	
Total	\$ 229,215,796	\$ -	\$ -	\$ -	\$ 229,215,796	\$ 265,000,689	\$ (35,784,893)	\$ 229,215,796	1%	1%	

(3) Detail of other restricted assets

Restricted Asset Category	Gross Restricted								Percentage		
	Current Year						6	7	8	9	10
	1	2	3	4	5						
	Total General Account (G/A)	G/A Supporting S/A Activity (a)	Total Separate Account (S/A) Restricted Activity	S/A Assets Supporting (G/A) Activity (b)	Total (1 + 3)	Total from Prior Year	Increase/ (Decrease) (5 minus 6)	Total Current Year Admitted Restricted	Gross Restricted to Total Assets	Admitted Restricted to Total Admitted Assets	
na	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -			
Total	-	-	-	-	-	-	-	-	0%	0%	

- D) Working Capital Finance Investments – not applicable.
- J) Offsetting and Netting of Assets and Liabilities – not applicable.
- K) Structures Notes

CUSIP Identification	Actual Cost	Fair Value	Book/Adjusted Carrying Value	Mortgage-Referenced Security (Y/N)
3136GO-WR-8	\$6,961,500	\$6,735,750	\$6,965,572	N

**6. Joint Ventures, Partnerships and Limited Liability Companies**

- A. The Company has no investments in Joint Ventures, Partnerships or Limited Liability Companies that exceed 10% of its admitted assets.
- B. The Company did not recognize any impairment write down for its investment in unaffiliated Joint Ventures, Partnerships or Limited Liability Companies during the statement periods. Additional impairments related to investments in affiliated Joint Ventures, Partnerships and Limited Liability Companies are noted in Footnote 10 J.

**7. Investment Income**

- A. Due and accrued income was excluded from investment income on the following bases:  
 Mortgage loans -- on loans in foreclosure, delinquent more than one year (unless insured) or where collection is uncertain.  
 Bonds -- where interest is in default, accrued interest on bonds ineligible for amortization.  
 Real Estate -- where collection of rent income is uncertain.  
 Other Invested Assets -- where interest on surplus notes holdings has not been approved by the Commissioner.
- B. The total amount excluded was \$46,345.

**8. Derivative Instruments**

- A. The Company may be exposed to credit-related losses in the event of nonperformance by counterparties to derivative financial instruments. The credit exposure of the Company’s derivative contracts is limited to the positive estimated fair value of derivative contracts at the reporting date after taking into consideration the existence of netting agreements and any collateral received pursuant to credit support annexes.

The Company manages its credit risk related to over-the-counter (OTC) derivatives by entering into transactions with highly rated counterparties, maintaining collateral arrangements and through the use of master agreements that provide for a single net payment to be made by one counterparty to another at each due date and upon termination.

The Company enters into various collateral arrangements, which require both the pledging and accepting of collateral in connection with its derivative instruments. The Company’s collateral arrangements for its OTC derivatives generally require the counterparty in a net liability position, after considering the effect of netting arrangements, to pledge collateral when the fair value of the counterparty’s derivatives reaches a pre-determined threshold. The Company maintained ownership of any collateral delivered.

- B. The Company uses derivatives, including swaptions and option contracts, to manage risks associated with interest rates and changes in the estimated fair values of the Company’s liabilities driven by the equity market. The value of these derivatives are derived from interest rates or financial indices and are contracted in the OTC market. The Company did not elect to use hedge accounting, but the derivatives do provide an assumed economic hedge against certain anticipated transactions.

The Company credits interest on policyholder account liabilities based on S&P 500 index performance at participation rates and with certain caps on returns. These participation rates and caps are set each policy year. The Company economically hedges this annual exposure at the time the participation rates and caps are set by purchasing at-the-money call options and selling out-of-the-money call options based on the S&P 500 index in an amount that approximates the obligation of the Company to credit interest at the end of the policy year with adjustments for lapse assumptions. Since the options are based on the same indexes that the crediting rates are based upon, they substantially offset the equity market risk associated with the crediting rate in the policy year being hedged.

The Company entered into OTC put option transactions as a hedge against the risk associated with changes in the estimated fair values of the Company’s liabilities. The Company also uses swaptions as an economic hedge to protect against a significant interest rate increase which could result in realized capital losses.

- C. These contracts are valued and reported using fair value accounting. The contracts are recorded at cost and marked to market, with the change reported as an unrealized gain or loss. At the time the contracts expire or are terminated, any difference between the cash received and the cost is recognized as a realized gain or loss.
- D. The Company did not elected to use hedge accounting. The change in fair value resulted in an unrealized loss of \$1,554,511 as of December 31, 2014.
- E. Derivatives no longer applying for hedge accounting – not applicable.
- F. Cash flow hedges for a forecasted transaction – not applicable.

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE AMERICAN UNITED LIFE INSURANCE COMPANY

9. Income Taxes

A. (1). The components of the net admitted deferred tax asset recognized in the Company's Assets, Liabilities, Surplus and Other Funds are as follows:

	12/31/2014			12/31/2013			Change		
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)
	Ordinary	Capital	Total	Ordinary	Capital	Total	Ordinary	Capital	Total
(a) Gross deferred tax assets	\$ 140,904,139	\$ 5,363,262	\$ 146,267,401	\$ 127,845,104	\$ 4,119,060	\$ 131,964,164	\$ 13,059,035	\$ 1,244,202	\$ 14,303,237
(b) Less: valuation allowance	-	-	-	-	-	-	-	-	-
(c) Gross deferred tax asset (a-b)	\$ 140,904,139	\$ 5,363,262	\$ 146,267,401	\$ 127,845,104	\$ 4,119,060	\$ 131,964,164	\$ 13,059,035	\$ 1,244,202	\$ 14,303,237
(d) Deferred tax asset nonadmitted	47,613,482	-	47,613,482	39,400,695	-	39,400,695	8,212,787	-	8,212,787
(e) Subtotal (c-d)	93,290,657	5,363,262	98,653,919	88,444,409	4,119,060	92,563,469	4,846,248	1,244,202	6,090,450
(f) Deferred tax liabilities	40,301,136	6,222,152	46,523,288	38,747,419	4,455,192	43,202,611	1,553,717	1,766,960	3,320,677
(g) Net admitted deferred tax asset	\$ 52,989,521	\$ (858,890)	\$ 52,130,631	\$ 49,696,990	\$ (336,132)	\$ 49,360,858	\$ 3,292,531	\$ (522,758)	\$ 2,769,773

(2) The admitted deferred tax asset is determined from the following components:

	12/31/2014			12/31/2013			Change		
	Ordinary	Capital	Total	Ordinary	Capital	Total	Ordinary	Capital	Total
Admission calculation components: SSAP 101 (Paragraph 11)									
(a) Federal income taxes paid in prior years recoverable through loss carrybacks	\$ 46,248,836	\$ 1,637,240	\$ 47,886,076	\$ 43,789,055	\$ 786,147	\$ 44,575,202	\$ 2,459,781	\$ 851,093	\$ 3,310,874
(b) Adjusted gross deferred tax assets expected to be realized after the application of the threshold limitation	4,244,555	-	4,244,555	4,785,656	-	4,785,656	(541,101)	-	(541,101)
(1) Adjusted gross deferred tax assets expected to be realized following the balance sheet date	4,244,555	-	4,244,555	4,785,656	-	4,785,656	(541,101)	-	(541,101)
(2) Adjusted gross deferred tax assets allowed per limitation threshold	-	-	144,381,865	-	-	139,619,328	-	-	4,762,537
(c) Adjusted gross deferred tax assets (excluding the amount of deferred tax assets from (a) and (b) above) offset by gross deferred tax liabilities	42,797,266	3,726,022	46,523,288	39,869,697	3,332,914	43,202,611	2,927,569	393,108	\$ 3,320,677
(d) Deferred tax assets admitted as the result of the application of SSAP No. 101 (a+b+c)	\$ 93,290,657	\$ 5,363,262	\$ 98,653,919	\$ 88,444,408	\$ 4,119,061	\$ 92,563,469	\$ 4,846,249	\$ 1,244,201	\$ 6,090,450

(3)

	12/31/2014	12/31/2013
(a) Ratio percentage used to determine recovery period and threshold	1012%	1010%
(b) Amount of adjusted capital and surplus used to determine recovery period and threshold amount	\$ 1,050,911,885	\$ 1,016,045,083

(4) The impact of tax-planning strategies is as follows:

	12/31/2014		12/31/2013		Change	
	Ordinary	Capital	Ordinary	Capital	Ordinary	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)	140,904,139	5,363,262	127,845,104	4,119,060	13,059,035	1,244,202
2 Percentage of adjusted gross DTA by tax character attributable to the impact of tax planning strategies	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
3 Net admitted adjusted gross DTAs amount from note 9A1(e)	93,290,657	5,363,262	88,444,409	4,119,060	4,846,248	1,244,202
4 Percentage of adjusted net admitted adjusted gross DTAs by tax character admitted because of the impact of tax planning strategies	0.8%	0.0%	0.8%	0.0%	0.0%	0.0%
(b) Does the Company's tax-planning strategies include the use of reinsurance?	No					

B. Deferred tax liabilities are not recognized for the following amounts: None.

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE AMERICAN UNITED LIFE INSURANCE COMPANY

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

	12/31/2014	12/31/2013	Change
1. Federal income tax-operating	\$ 21,108,102	\$ 17,944,804	\$ 3,163,298
Federal income tax-capital gains (losses)	856,713	(1,649,417)	2,506,130
Federal income tax incurred	\$ 21,964,815	\$ 16,295,387	\$ 5,669,428
2. Deferred tax assets			
(a) Ordinary;			
Discounting of unpaid losses	\$ 64,936	\$ 151,014	\$ (86,078)
Policyholder reserves	49,310,061	43,688,845	5,621,216
Investments	523,973	1,034,740	(510,767)
Deferred acquisition costs	27,912,065	26,177,935	1,734,130
Policyholder dividend accrual	5,108,506	5,115,012	(6,506)
Fixed and amortizable assets	10,130,979	7,990,011	2,140,968
Compensation and benefits accrual	29,988,612	23,327,916	6,660,696
Pension accrual	-	1,600,335	(1,600,335)
Receivables nonadmitted	7,505,787	6,118,510	1,387,277
Other	10,359,220	12,640,786	(2,281,566)
Ordinary deferred tax assets	140,904,139	127,845,104	13,059,035
(b) Statutory valuation allowance adjustment	-	-	-
(c) Nonadmitted deferred tax assets	47,613,482	39,400,695	8,212,787
(d) Admitted ordinary deferred tax assets (2a - 2b - 2c)	\$ 93,290,657	\$ 88,444,409	\$ 4,846,248
(e) Capital			
Investments	5,363,262	4,119,060	1,244,202
Other	-	-	-
(f) Statutory valuation allowance adjustment	-	-	-
(g) Nonadmitted	-	-	-
(h) Admitted capital deferred tax assets (2e - 2f - 2g)	5,363,262	4,119,060	1,244,202
(i) Admitted deferred tax assets (2d + 2h)	\$ 98,653,919	\$ 92,563,469	\$ 6,090,450
3. Deferred tax liabilities			
(a) Ordinary;			
Investments	\$ 12,601,675	\$ 12,285,602	\$ 316,073
Fixed assets	8,565,400	7,572,082	993,318
Deferred and uncollected premium	16,059,970	15,393,437	666,533
Policyholder reserves	967,417	1,218,611	(251,194)
Other	2,106,674	2,277,687	(171,013)
Ordinary deferred tax liabilities	40,301,136	38,747,419	1,553,717
(b) Capital - investments	6,222,152	4,455,192	1,766,960
(c) Deferred tax liabilities (3a + 3b)	\$ 46,523,288	\$ 43,202,611	\$ 3,320,677
4. Net admitted deferred tax asset (2i - 3c)	\$ 52,130,631	\$ 49,360,858	\$ 2,769,773

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE AMERICAN UNITED LIFE INSURANCE COMPANY

The change in net deferred taxes is comprised of the following (exclusive of the change in nonadmitted assets reported as a component of the Change in Nonadmitted Assets):

	12/31/2014	12/31/2013	Change
Gross deferred tax assets	\$ 146,267,401	\$ 131,964,164	\$ 14,303,237
Deferred tax liabilities	46,523,288	43,202,611	3,320,677
Net deferred tax asset	99,744,113	88,761,553	10,982,560
Tax effect of unrealized gains	(5,380,349)	(3,046,167)	(2,334,182)
Net deferred income tax asset, excluding unrealized gains	\$ 105,124,462	\$ 91,807,720	13,316,742

D. The federal income tax incurred differs from the enacted rate due to the following:

	12/31/2014	Effective Tax Rate
Tax expense at the federal statutory rate of 35%	\$ 25,903,217	35.0%
Tax preferenced investment income	(9,393,986)	-12.7%
Nondeductible expenses	671,030	0.9%
Change in interest maintenance reserve	(2,418,144)	-3.3%
Change in nonadmitted asset	(3,377,643)	-4.6%
Ceding commission adjustment	(1,815,505)	-2.5%
Change in pension obligation	(1,211,822)	-1.6%
Provision to return adjustment	987,925	1.3%
Other	(696,999)	-0.9%
Total income tax expense incurred	\$ 8,648,073	11.7%
Federal and foreign income taxes incurred	21,964,815	
Change in net deferred income taxes	(13,316,742)	
Total statutory income tax	\$ 8,648,073	

E. At December 31, 2014, the Company had no losses or credits to carryforward to succeeding years.

Taxes paid and available for recoupment in the event of future losses are as follows:

Year	Taxes paid
12/31/2014	\$ 21,813,208
12/31/2013	22,765,899
12/31/2012	16,515,856

The aggregate amount of deposits admitted under Section 6603 of the Internal Revenue Code was \$0 as of December 31, 2014.

F. The Company's Federal Income Tax return is consolidated with the following entities:

- American United Mutual Insurance Holding Company
- AUL Equity Sales Insurance Agency, Inc.
- McCready & Keene, Inc.
- NewOhio, LLC
- OneAmerica Financial Partners, Inc.
- OneAmerica Retirement Services, LLC
- OneAmerica Securities, Inc.
- OneAmerica Securities Insurance Agency
- Pioneer Mutual Life Insurance Company
- The State Life Insurance Company

The method of allocation between the companies is subject to an executed Tax Sharing Agreement and is based upon separate return calculations with current credit for losses and tax credits. Intercompany tax balances are settled quarterly.

G. The Company has no tax loss contingency for which it is reasonably possible that the liability will increase significantly within the next twelve months.

**10. Information Concerning Parent, Subsidiaries and Affiliates**

A. American United Life Insurance Company (AUL) on December 17, 2000 reorganized and formed a mutual insurance holding company (American United Mutual Insurance Holding Co.) (AUMIHC) and an intermediate stock holding company (OneAmerica Financial Partners, Inc.) (OneAmerica). AUL is a wholly owned subsidiary of OneAmerica.

In early 2002, State Life provided a mortgage loan of \$3 million to OneAmerica to purchase a building that was leased to the Company for the term of the loan. State Life financed the building for a term and on an amortization schedule equal to the term of the lease from the Company. The Company is using the building, OneAmerica Support Center, for its printing and supply operations and as a disaster recovery facility.

In October 2003, OneAmerica issued \$200 million 7% senior notes due in 2033. The proceeds are intended to be used for general corporate purposes, including possible acquisitions, mergers, combinations or similar arrangements.

In January 2013, OneAmerica made a capital contribution of \$100,000 to OneAmerica Asset Management (OAM), LLC, a limited liability company domiciled in Indiana. OAM was organized on October 12, 2012 and is now the registered investment advisor for the Company effective January 1, 2013.

B. There were no significant transactions by the Company with affiliates of subsidiaries referenced in A above.

C. Amount of transactions described above in 10 B – not applicable.

## ANNUAL STATEMENT FOR THE YEAR 2014 OF THE AMERICAN UNITED LIFE INSURANCE COMPANY

- D. At December 31, 2014, the Company reported \$1,419,000 net due to affiliates. AUL owes \$3,203,000 and \$926,000 to McCready and AULRMS, respectively. The receivable includes \$1,392,000, \$324,000, \$301,000, \$272,000, \$193,000, \$144,000, \$77,000 and \$7,000 from State Life, OneAmerica, Pioneer Mutual, OAS, OARS, the Ohio LLCs, OAM and the Company benefit plans, respectively.

At December 31, 2013, the Company reported \$2,710,000 net due to affiliates. AUL owes \$2,375,000, \$1,629,000 and \$23,000 to McCready, AULRMS and OneAmerica, respectively. The receivable includes \$571,000, \$375,000, \$132,000, \$125,000 and \$114,000 from State Life, OAM, Pioneer Mutual, the Ohio LLCs, and OAS, respectively.

The settlement terms require these balances to be settled monthly.

- E. The Company guarantees the insurance liabilities of The State Life Insurance Company and Pioneer Mutual Life Insurance Company to its policyholders in the event either company becomes unable to honor such insurance liabilities. See Footnote 10 G for details of these relationships as well as the related disclosure in Footnote 14.
- F. The Company has agreements with State Life, Pioneer Mutual, AULRMS, McCready and Keene, and OAS to provide administrative and management services for a fee.

Effective January 1, 2013, OAM became the registered investment advisor for the Company. The Company pays an investment management fee to OAM monthly.

- G. All 50,000 shares issued and outstanding of AUL were issued to AUMIHC through OneAmerica. AUMIHC will at all times, in accordance with the Indiana Mutual Holding Company Law, control at least a majority of the voting shares of the capital stock of AUL. Policyholder membership rights exist at AUMIHC while the policyholder contract rights remain with AUL.

In 2002, Pioneer Mutual Life Insurance Company of Fargo, North Dakota, a stock insurance company, joined American United Mutual Insurance Holding Company as a wholly-owned subsidiary of OneAmerica Financial Partners, Inc.

In December 2004, The State Life Insurance Company reorganized as a wholly owned subsidiary of OneAmerica. Simultaneous with the reorganization, State Life converted to a stock insurance company. The original affiliation between AUL and State Life dates back to 1994 when the two entered into a Strategic Alliance.

- H. No shares of OneAmerica Financial Partners, Inc. are held by AUL.
- I. The Company is the single member in AULRMS, a limited liability corporation that appears in Schedule BA. Total statement value was \$535,328 and \$1,650,965 in 2014 and 2013, respectively.

The Company also owns 100% of OAS held at a statement value of \$1,368,139.

- J. The Company recognized an impairment of \$3,615,637 on its investment in AULRMS. This impairment is recorded as a realized loss in the Exhibit of Capital Gains and Losses.
- K. The Company does not have an investment in a foreign insurance subsidiary.
- L. The Company does not hold an investment in a downstream noninsurance holding company.

### 11. Debt

- A. Capital Notes - the Company has no capital notes outstanding.
- B. Federal Home Loan Bank agreements

(1) In September 2006, the Company enhanced its financial flexibility through a membership in the Federal Home Loan Bank of Indianapolis (FHLB). FHLB membership provides ready access to funds and borrowing capacity through the issuance of Funding Agreements. The Company uses these funds in an investment spread strategy, consistent with its other investment spread operations. As such, the Company applies SSAP No. 52 accounting treatment to these funds, consistent with its other deposit-type contracts.

The Company closely matches the maturities of the Funding Agreements with the invested bond maturities. The Funding Agreements are classified as guaranteed interest contracts on Page 3, line 3, Liability for Deposit Type Contracts.

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE AMERICAN UNITED LIFE INSURANCE COMPANY

(2) FHLB Capital Stock

(a) Aggregate Totals

1. Current Year	Total	General Account	Separate Account
Membership Stock - Class A	\$ -	\$ -	\$ -
Membership Stock - Class B	45,383,100	45,383,100	-
Activity Stock	-	-	-
Excess Stock	-	-	-
Aggregate Total	\$ 45,383,100	\$ 45,383,100	\$ -
Actual Borrowing Capacity	\$ 1,095,482,561	xxx	xxx

2. Prior Year-end	Total	General Account	Separate Account
Membership Stock - Class A	\$ -	\$ -	\$ -
Membership Stock - Class B	49,262,800	49,262,800	-
Activity Stock	-	-	-
Excess Stock	-	-	-
Aggregate Total	\$ 49,262,800	\$ 49,262,800	\$ -
Actual Borrowing Capacity	\$ 1,004,582,199	xxx	xxx

(b) Membership Stock (Class A and B) Eligible for Redemption

	Current Year Total	Not Eligible for Redemption	Less Than 6 Months	6 Months to Less Than 1 Year	1 to Less Than 3 Years	3 to 5 Years
Membership Stock						
Class A	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Class B	\$ 45,383,100	\$ 45,383,100	\$ -	\$ -	\$ -	\$ -

(3) Collateral Pledged to FHLB

(a) Amount Pledged as of Reporting Date

1. Current Year Total General and Separate Accounts	Fair Value	Carrying Value	Aggregate Total Borrowing
Total Collateral Pledged	\$ 1,556,274,520	\$ 1,484,821,072	\$ 958,398,816
2. Current Year General Account	Fair Value	Carrying Value	Aggregate Total Borrowing
Total Collateral Pledged	\$ 1,556,274,520	\$ 1,484,821,072	\$ 958,398,816
3. Current Year Separate Account	Fair Value	Carrying Value	Aggregate Total Borrowing
Total Collateral Pledged	\$ -	\$ -	\$ -
4. Prior Year-end Total General and Separate Accounts	Fair Value	Carrying Value	Aggregate Total Borrowing
Total Collateral Pledged	\$ 1,405,522,698	\$ 1,377,196,612	\$ 874,699,401

(b) Maximum Amount Pledged During Reporting Period

1. Current Year Total General and Separate Accounts	Fair Value	Carrying Value	Amount Borrowed at Time of Maximum Collateral
Maximum Collateral Pledged	\$ 1,556,274,520	\$ 1,484,821,072	\$ 958,398,816
2. Current Year General Account	Fair Value	Carrying Value	Amount Borrowed at Time of Maximum Collateral
Maximum Collateral Pledged	\$ 1,556,274,520	\$ 1,484,821,072	\$ 958,398,816
3. Current Year Separate Account	Fair Value	Carrying Value	Amount Borrowed at Time of Maximum Collateral
Maximum Collateral Pledged	\$ -	\$ -	\$ -
4. Prior Year-end Total General and Separate Accounts	Fair Value	Carrying Value	Amount Borrowed at Time of Maximum Collateral
Maximum Collateral Pledged	\$ 1,405,522,698	\$ 1,377,196,612	\$ 874,699,401

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE AMERICAN UNITED LIFE INSURANCE COMPANY

(4) Borrowing from FHLB  
 (a) Amount as of the Reporting Date

	Total	General Account	Separate Account	Funding Agreements Reserves Established
1. Current year				
Debt	\$ -	\$ -	\$ -	xxx
Funding Agreements	957,340,428	957,340,428	-	958,398,816
Other	-	-	-	xxx
Aggregate Total	\$ 957,340,428	\$ 957,340,428	\$ -	\$ 958,398,816
2. Prior Year-end				
Debt	\$ -	\$ -	\$ -	xxx
Funding Agreements	873,650,000	873,650,000	-	874,699,401
Other	-	-	-	xxx
Aggregate Total	\$ 873,650,000	\$ 873,650,000	\$ -	\$ 874,699,401

(b) Maximum Amount during Reporting Period (Current Year)

	Total	General Account	Separate Account
Debt	\$ -	\$ -	\$ -
Funding Agreements	957,340,428	957,340,428	-
Other	-	-	-
Aggregate Total	\$ 957,340,428	\$ 957,340,428	\$ -

(c) FHLB – Prepayment Obligations

	Does the Company have prepayment obligations under the following arrangements (yes/no)?
Debt	na
Funding Agreements	yes
Other	na

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

A. Defined Benefit Plan

Through November 30, 2014, the Company sponsored a noncontributory defined benefit pension plan that covered substantially all of its employees. Effective December 1, 2014, the Company changed the sponsorship of the defined benefit plan to OneAmerica Financial Partners, Inc.



ANNUAL STATEMENT FOR THE YEAR 2014 OF THE AMERICAN UNITED LIFE INSURANCE COMPANY

A summary of assets, obligations and assumptions of the Pension and Other Postretirement Benefit Plans are as follows at December 31, 2014 and 2013:

	Overfunded		Underfunded															
	2014	2013	2014	2013														
<b>(1) Change in benefit obligation</b>																		
a. Pension benefits																		
1 Benefit obligation at beginning of year	\$ 228,512,028	\$ 246,700,206	\$ -	\$ -														
2 Service cost	7,363,011	9,397,528	-	-														
3 Interest cost	10,694,178	10,486,976	-	-														
4 Contribution by plan participants	-	-	-	-														
5 Actuarial (gain)/loss	-	(36,339,388)	-	-														
6 Foreign currency exchange rate changes	-	-	-	-														
7 Benefits paid	(5,782,540)	(5,556,585)	-	-														
8 Plan amendments	-	-	-	-														
9 Transfer to Parent	(240,786,677)	3,823,291	-	-														
10 Benefit obligation at end of year	\$ -	\$ 228,512,028	\$ -	\$ -														
b. Postretirement benefits																		
1 Benefit obligation at beginning of year	-	-	47,479,334	46,762,597														
2 Service cost	-	-	825,238	942,873														
3 Interest cost	-	-	2,439,280	2,091,224														
4 Contribution by plan participants	-	-	1,314,804	1,354,215														
5 Actuarial (gain)/loss	-	-	9,844,508	(2,307,359)														
6 Foreign currency exchange rate changes	-	-	-	-														
7 Benefits paid	-	-	(4,281,909)	(3,575,320)														
8 Plan amendments	-	-	(248,217)	(1,275,652)														
9 Business combinations, divestitures, curtailments, settlements and special termination benefits	-	-	-	3,486,756														
10 Benefit obligation at end of year	\$ -	\$ -	\$ 57,373,038	\$ 47,479,334														
c. Postemployment & compensated absence benefits																		
1 Benefit obligation at beginning of year	\$ -	\$ -	\$ -	\$ -														
2 Service cost	-	-	-	-														
3 Interest cost	-	-	-	-														
4 Contribution by plan participants	-	-	-	-														
5 Actuarial (gain)/loss	-	-	-	-														
6 Foreign currency exchange rate changes	-	-	-	-														
7 Benefits paid	-	-	-	-														
8 Plan amendments	-	-	-	-														
9 Business combinations, divestitures, curtailments, settlements and special termination benefits	-	-	-	-														
10 Benefit obligation at end of year	\$ -	\$ -	\$ -	\$ -														
<table border="0" style="width:100%; border-collapse: collapse;"> <thead> <tr> <th></th> <th colspan="2" style="text-align: center;">Pension Benefits</th> <th colspan="2" style="text-align: center;">Postretirement Benefits</th> <th colspan="2" style="text-align: center;">Postemployment</th> </tr> <tr> <th></th> <th style="text-align: center;">2014</th> <th style="text-align: center;">2013</th> <th style="text-align: center;">2014</th> <th style="text-align: center;">2013</th> <th style="text-align: center;">2014</th> <th style="text-align: center;">2013</th> </tr> </thead> </table>						Pension Benefits		Postretirement Benefits		Postemployment			2014	2013	2014	2013	2014	2013
	Pension Benefits		Postretirement Benefits		Postemployment													
	2014	2013	2014	2013	2014	2013												
<b>(2) Change in plan assets</b>																		
a. Fair value of plan assets at beginning of year	\$ 229,466,435	\$ 177,306,041	\$ -	\$ -	\$ -	\$ -												
b. Actual return on plan asset	16,401,073	39,514,979	-	-	-	-												
c. Foreign currency exchange rate changes	-	-	-	-	-	-												
d. Reporting entity contribution	-	18,202,000	2,967,105	2,221,105	-	-												
e. Plan participants' contributions	-	-	1,314,804	1,354,215	-	-												
f. Benefits paid	(5,782,540)	(5,556,585)	(4,281,909)	(3,575,320)	-	-												
g. Assets associated with transferred plans	(240,084,968)	-	-	-	-	-												
h. Fair value of plan assets at end of year	\$ -	\$ 229,466,435	\$ -	\$ -	\$ -	\$ -												
<table border="0" style="width:100%; border-collapse: collapse;"> <thead> <tr> <th></th> <th colspan="2" style="text-align: center;">Pension Benefits</th> <th colspan="2" style="text-align: center;">Postretirement Benefits</th> </tr> <tr> <th></th> <th style="text-align: center;">2014</th> <th style="text-align: center;">2013</th> <th style="text-align: center;">2014</th> <th style="text-align: center;">2013</th> </tr> </thead> </table>						Pension Benefits		Postretirement Benefits			2014	2013	2014	2013				
	Pension Benefits		Postretirement Benefits															
	2014	2013	2014	2013														
<b>(3) Funded status</b>																		
Overfunded																		
a. Asset (nonadmitted)																		
1 Prepaid benefit costs	\$ -	\$ -	\$ -	\$ -														
2 Overfunded plan assets	-	954,407	-	-														
3 Total assets (nonadmitted)	\$ -	\$ 954,407	\$ -	\$ -														
Underfunded																		
b. Liabilities recognized																		
1 Accrued benefit costs	\$ -	\$ -	\$ 47,003,598	\$ 43,361,320														
2 Liability for pension benefits	-	-	10,369,440	4,118,014														
3 Total liabilities recognized	\$ -	\$ -	\$ 57,373,038	\$ 47,479,334														
c. Unrecognized liabilities																		
	\$ -	\$ -	\$ -	\$ -														

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE AMERICAN UNITED LIFE INSURANCE COMPANY

	Pension Benefits		Other Postretirement Benefits		Postemployment & Compensated Absence Benefits	
	2014	2013	2014	2013	2014	2013
(4) Components of net periodic benefit cost						
a. Service cost	\$ 7,363,011	\$ 9,397,528	\$ 825,238	\$ 942,873	\$ -	\$ -
b. Interest cost	10,694,178	10,486,976	2,439,280	2,091,224	-	-
c. Expected return on plan assets for the period	(16,583,501)	(14,329,154)	-	-	-	-
d. Transition asset or obligation	-	-	-	-	-	-
e. (Gains) and losses	1,295,949	8,312,540	(183,811)	523,902	-	-
f. Prior service cost or credit	1,268,372	2,339,501	376,664	406,029	-	-
g. Gain or loss recognized due to a settlement or curtailment	-	-	-	-	-	-
h. Total net periodic benefit cost	\$ 4,038,009	\$ 16,207,391	\$ 3,457,371	\$ 3,964,028	\$ -	\$ -
Amount paid to Parent per Agreement	\$ 367,092					

	Pension Benefits		Postretirement Benefits		
	2014	2013	2014	2013	
(5) Amounts in unassigned funds (surplus) recognized as components of net periodic benefit cost					
a. Items not yet recognized as a component of net periodic cost - prior year		\$ (36,192,246)	\$ (104,546,209)	\$ (169,282)	\$ (1,758,101)
b. Net transition asset or obligation recognized		-	-	-	-
c. Net prior service cost or credit arising during the period		-	-	-	-
d. Net prior service cost or credit recognized		-	2,339,501	376,664	406,029
e. Net gain and loss arising during the period		-	57,701,922	(8,453,772)	658,888
f. Net gain and loss recognized		36,192,246	8,312,540	(183,811)	523,902
g. Items not yet recognized as a component of net periodic cost - current year		\$ -	\$ (36,192,246)	\$ (8,430,201)	\$ (169,282)
(6) Amounts in unassigned funds (surplus) expected to be recognized in the next fiscal year as components of net periodic benefit cost					
a. Net transition asset or obligation		\$ -	\$ -	\$ -	\$ -
b. Net prior service cost or credit		-	(1,383,678)	(376,664)	(406,029)
c. Net recognized gains and (losses)		-	(1,277,172)	(555,088)	423,483
(7) Amounts in unassigned funds (surplus) that have not yet been recognized as components of net periodic benefit cost					
a. Net transition asset or obligation		\$ -	\$ -	\$ -	\$ -
b. Net prior service cost or credit		-	(1,244,178)	(1,976,459)	(2,601,340)
c. Net recognized gains and (losses)		-	(34,948,068)	(6,453,742)	2,432,058

	Pension Benefits		Other Benefits	
	2014	2013	2014	2013
(8) Weighted-average assumptions used to determine net periodic benefit costs as of December 31,				
a. Discount rate	N/A	4.25%	5.15%	4.25%
b. Expected long-term rate of return on plan assets	N/A	8.00%	N/A	N/A
c. Rate of compensation increase	N/A	3.75%	6.00%	6.00%
Weighted-average assumptions used to determine projected benefit obligations as of December 31,				
a. Weighted discount rate	N/A	5.15%	4.20%	5.15%
b. Rate of compensation increase	N/A	3.75%	6.00%	6.00%

Pension benefits and other benefits assumptions that make up a majority of plan assets and benefit obligations are based upon a measurement date of December 31.

For measurement purposes, a 6.5 percent annual rate of increase in the per capita cost of covered health care benefits was assumed for 2015, declining by 0.5 percent per year until reaching an ultimate trend rate of 5.0 percent in 2018.

(9) The amount of the accumulated benefit obligation for defined benefit pension plans was \$0 and \$208,449,720 for 2014 and 2013, respectively.

(10) The Company has multiple non-pension postretirement benefit plans for its eligible retirees. The medical plans are contributory, with retiree contributions adjusted annually. The company contribution for pre-65 retirees is frozen at the 2005 contribution level and post-65 retiree contributions are frozen at the 2000 contribution level. The dental and life insurance plans are noncontributory. Employees hired on or after October 1, 2004 are not eligible for retiree health benefits.

For career agents, the company has non-pension postretirement health care benefits for its eligible agents. The medical plans are contributory with Emeritus agents contributions normally adjusted annually. The company contribution for an Emeritus agent is based on the average of the preceding five years of net earned commissions. The company contribution then remains unchanged for the remainder of the Emeritus agent's participation in the health plan.

(11) Assumed health care cost trend rates have a significant effect on the amounts reported for the health care plans. A one-percentage-point change in assumed health care cost trend rates would have the following effects:

	1 Percentage Point Increase	1 Percentage Point Decrease
a. Effect on total service and interest cost	\$33,525	(\$30,327)
b. Effect on postretirement benefit obligation	\$287,013	(\$259,686)

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE AMERICAN UNITED LIFE INSURANCE COMPANY

(12) The following benefit payments which reflect expected future service, as appropriate, are expected to be paid:

	Pension Benefits	Other Benefits
2015	\$-	\$3,664,742
2016	\$-	\$3,617,644
2017	\$-	\$3,608,347
2018	\$-	\$3,563,559
2019	\$-	\$3,556,661
Years 2020-2024	\$-	\$18,389,279

(13) The Company expects to contribute \$0 to the defined benefit plan and \$3,664,742 to other benefit plans during 2015. Pension expense will be allocated from OAFP to the Company in 2015 based upon an administrative agreement.

(14) Related party transactions – not applicable.

(15) Alternative methods used to amortize prior service amount or gains and losses – not applicable.

(16) Substantive commitments – not applicable

(17) The cost of providing special or contractual termination benefits – not applicable.

(18) Other significant change in the benefit obligation not otherwise disclosed – not applicable.

(19) Plan assets expected to be returned to the employer – not applicable.

(20) & (21)

As of 1/1/2013, the Company adopted SSAP No. 92, “Accounting for Postretirement Benefits Other Than Pensions, A Replacement of SSAP No. 14” and SSAP 102, “Accounting for Pensions, A Replacement of SSAP No. 89” for statutory reporting. The Company has elected the surplus deferral option over 10 years for the Defined Benefit Pension plan and to fully adopt the new guidance effective 1/1/2013 for Other Postretirement Benefit plans, including a supplemental excess benefit plan.

SAP 102 impact for the Pension Benefit plan with delayed recognition;

	Pension Benefits	
	SSAP 89 12/31/2012	SSAP 102 1/1/2013
<b>Immediate recognition of surplus impact</b>		
Accumulated benefit obligation (ABO)	\$220,635,993	\$223,307,526
Projected benefit obligation (PBO)	246,700,206	250,523,497
Plan assets at fair value	177,306,041	177,306,041
Funded status (PBO in excess of FV)	(69,394,165)	(73,217,456)
Unrecognized net loss	104,785,821	104,785,821
Unrecognized prior service cost/(credit)	(239,612)	3,583,679
(Accrued)/Prepaid	\$ 35,152,044	\$ 35,152,044
<b>Delayed recognition of surplus impact per SSAP 102, paragraph 85b</b>		
a. 10% surplus impact at 1/1/2013 transition date		\$ 7,321,746
b. 2012 amortization with amortization for non-vested liability		7,704,838
c. Unfunded ABO > accrued liability		46,001,485
Greatest of a, b, c for deferred recognition		\$ 46,001,485
Minimum pension liability previously reported		\$ 43,329,952
2013 surplus impact from adoption		2,671,533
Pension liability at 01/01/2013 after transition		\$ 46,001,485

Effective 12/31/2013, the Company fully adopted SSAP 102.

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE AMERICAN UNITED LIFE INSURANCE COMPANY

Surplus impact for the Other Postretirement Benefit plans resulting from immediate recognition of the new standard;

As of 1/1/2013	<b>Other Postretirement Benefits</b>
Projected benefit obligation (PBO)/Accumulated postretirement benefit obligation (APBO)	\$ 50,754,091
Plan assets at fair value	-
PBO/APBO in excess of FV of assets	50,754,091
Accrued benefit cost & pension liability	51,174,574
Funded status change	(420,483)
2013 surplus impact from adoption	\$ (420,483)

B. The pension plan maintains an investment policy statement, which outlines objectives and guidelines for supervising investment strategy and evaluating the investment performance of plan assets. The Plan seeks to attain diversification by investing in a blend of asset classes and styles. The target asset allocation is to maintain 70 percent of plan assets in equities and 30 percent in debt securities. To maintain a longer-term focus, the performance objectives of the plan are monitored quarterly using a rolling 5-year time period net of fees. For evaluation purposes, the total return of each investment option is compared to an appropriate index based on the investment style of each investment option. Investment restrictions are established by asset category and are designed to control the level of overall risk and liquidity of the investment program. The investment policy maintains a longer-term focus and considers the timing of payment for benefit obligations.

C.

(1) Fair Value Measurements of Plan Assets as of December 31, 2013

	Level 1	Level 2	Level 3	Total
Equity separate account investment options	\$ -	\$ 166,016,438	\$ -	\$ 166,016,438
Fixed separate account investment options	-	21,177,572	-	21,177,572
Fixed interest investment option	-	42,272,425	-	42,272,425
Total	\$ -	\$ 229,466,435	\$ -	\$ 229,466,435

(2) Fair Value Measurement in Level 3 of the Fair Value Hierarchy – not applicable.

(3) The pension plan invests in separate account units where the unit values are calculated based upon observable net asset values from various fund companies. The fixed interest investment is held in the general account of AUL.

D. The expected long-term return on plan assets was established based upon the Company’s review of long-term returns for large company stocks, small company stocks, and long-term corporate bonds. The weighting between these asset classes was based on the assets in our plan. The long-term returns are updated and evaluated annually.

E. Defined Contribution Plans

a. Home Office Employees

The Company has a defined contribution plan that covers substantially all employees. The plan is a profit sharing arrangement under Section 401(k) of the Internal Revenue Code, which also includes a salary/reduction savings feature. The Company contributes a match for participants who complete one full calendar year of employment. The match is 50 percent of participants’ elective deferral on the first 6 percent of eligible compensation.

The Company’s contribution to the plan was \$2,627,009 and \$2,533,612 for 2014 and 2013, respectively. As of December 31, 2014 the fair value of the plan assets was \$238,254,749.

b. Agents

The Company has a retirement profit sharing plan that covers substantially all of its career agents, except for the general agents. The plan only allows for a discretionary profit-sharing contribution. The Company contribution is allocated among eligible agents based upon their proportion of compensation in relation to the total compensation of eligible participants. Career agents are eligible on the first day of the plan year coinciding with or following 6 months of service and the attainment of age 20 ½. Vesting is based on years of service, with full vesting after 3 years of service. The Company’s contribution for the 2014 plan year is expected to be \$700,000 and will be deposited in the 1<sup>st</sup> quarter of 2015. The Company’s contribution for the 2013 plan year was \$775,000. As of December 31, 2014 the fair value of the plan assets was \$27,343,206.

F. Multiemployer Plans

The Company does not participate in a multiemployer plan.

G. Consolidated/Holding Company Plans

The Company sponsors a supplemental executive retirement plan, a defined contribution plan and other postretirement benefits for active employee and retired employees. The Company allocates the cost of the plans to affiliates based on direct allocation or salary ratios. The Company’s share of net periodic benefit cost for other postretirement benefit plans was \$4,581,293 and \$5,398,595 for 2014 and 2013, respectively. The Company has the legal obligation for benefits under these plans.

The Company previously sponsored a qualified, noncontributory defined benefit pension plan, and the Company’s share of net periodic benefit costs were \$3,843,396 and \$14,107,989 for 2014 and 2013, respectively.

H. Postemployment Benefits and Compensated Absences

Postemployment benefits have been expensed as incurred. Compensating absences and vacation are not accrued because of a general company operating procedure of not allowing vacation to carry over at the end of the calendar year. Additionally, sick pay is not accrued because the right to receive those benefits is contingent upon future events and continued employment.

I. Impact of Medicare Modernization Act on Postretirement Benefits

The Medicare Prescription Drug, Improvement and Modernization Act of 2003 (the Act) was signed into law in 2003. The Act introduces a prescription drug benefit under Medicare, as well as a federal subsidy to qualifying sponsors of retiree healthcare benefit plans. The Company has elected to not pursue any plan changes as a result of the Act. Therefore, the valuation of the unfunded postretirement benefit obligation and the determination of the net postretirement benefit cost included in these financial statements do not reflect the effects of the Act on the plan.

J. Deferred Compensation

The Company has entered into deferred compensation agreements with certain directors, employees, career agents and general agents. The deferred amounts are payable according to the terms and subject to the conditions of said deferred compensation agreements. Annual costs of the agreements were approximately \$11,116,000 and \$7,200,000 for 2014 and 2013, respectively.

**13. Capital and Surplus, Shareholders’ Dividend Restrictions and Quasi-Reorganizations**

- (1) The Company has 50,000 shares of common stock at \$100 par value authorized. All 50,000 shares issued and outstanding are held by OneAmerica Financial Partners, Inc. All shares are Class A shares.
- (2) The Company has no preferred stock outstanding.
- (3) Under Indiana law, the amount of dividends a domestic insurer is permitted to pay without prior approval of the Insurance Department is limited to an amount not exceeding the greater of 10% of the Company’s statutory surplus at the end of the year or 100% of the Company’s prior year’s statutory gain from operations.
- (4) The Company did not pay any dividends to its sole shareholder, OneAmerica Financial Partners, Inc. in 2014.
- (5) Company profits that may be paid as ordinary dividends to stockholders are limited as noted in (3) above.
- (6) Unassigned surplus funds are not restricted.
- (7) There have been no advances to surplus.
- (8) There are no shares of stock held for special purposes.
- (9) There are no special surplus funds.
- (10) The portion of unassigned funds (surplus) represented or reduced by cumulative unrealized gains and losses: \$8,920,382.
- (11) The Company issued the following surplus notes:

Date Issued	Interest Rate	Par Value (Face Amount of Note)	Carrying Value of Note	Interest and/or Principal Paid Current Year	Total Interest and/or Principal Paid	Unapproved Interest and/or Principal	Date of Maturity
2/16/1996	7.75%	\$ 75,000,000	\$ 75,000,000	\$ 5,812,500	\$ 108,241,667	\$ 1,453,125	3/30/2026

The surplus notes in the amount of \$75,000,000 were issued pursuant to Rule 144A under the Securities Act of 1933, underwritten by CS First Boston, and administered by Bank of New York as registrar/paying agent. The issuance of the surplus notes was approved by the Commissioner of the Indiana Department of Insurance. The surplus notes were issued for cash and have the following repayment conditions and restrictions: 1) interest payments may be made only with the prior approval of the Commissioner of Insurance of the Indiana Department of Insurance; 2) repayment of the principal due may be made only with the prior approval of the Commissioner of Insurance of the Indiana Department of Insurance and may only be made out of unassigned surplus. In accordance with NAIC instructions, interest expense is not recorded until approval for payment is received from the Commissioner. No affiliates of the Company hold positions in the surplus notes.

- (12) The Company had no quasi-reorganizations.
- (13) Quasi-reorganization - not applicable.

**14. Liabilities, Contingencies and Assessments**

A. Contingent Commitments

The Company has guaranteed the insurance liabilities of State Life and Pioneer Mutual, as outlined in Footnote 10 above.

The Company has committed no surplus funds for reserves to cover any contingent liabilities mentioned above.

B. Assessments

The Company has recorded a liability as of December 31, 2014 of \$1,000,000 for State Guaranty Fund assessments based upon an evaluation of the NOLHGA report.

C. Gain Contingencies – not applicable.

D. Claims Related Extra Contractual Obligation and Bad Faith Losses Stemming from Lawsuits

The Company did not make any payments for extra contractual and bad faith claims during the year.

E. Joint and Several Liabilities – not applicable.

F. All Other Contingencies

Various lawsuits have arisen in the ordinary course of the Company’s business. In each of the matters and collectively, the Company believes the ultimate resolution of such litigation will not result in any material adverse impact to operations or financial condition of the Company.

**15. Leases**

A. Lessee Leasing Arrangements

(1) The Company leases office space and equipment under various noncancelable-operating leases. Rent expense was \$3,624,121 and \$3,559,070 for the years ended December 31, 2014 and 2013, respectively. The Company has no lease obligations that were terminated early or which are no longer in use.

(2) Future lease commitments are as follows:

Year Ending December 31,	Leases
2015	\$ 1,619,620
2016	1,579,233
2017	1,191,334
2018	932,732
2019	664,618
Total	\$ 5,987,537

(3) The Company has no sale-leaseback transactions.

B. Lessor Leases

(1) The Company owns property that is subleased. The income recorded from tenants was \$11,037,833 and \$9,830,137 for the years ended December 31, 2014 and 2013, respectively, and is reflected in Exhibit of Net Investment Income.

(2) The Company has no leveraged lease transactions.

**16. Information About Financial Instruments With Off-Balance Sheet Risk And Financial Instruments With Concentrations of Credit Risk – not applicable.**

**17. Sale, Transfer and Servicing of Financial Assets and Extinguishments of Liabilities**

A. Transfers of Receivables reported as Sales - not applicable.

B. Transfer and Servicing of Financial Assets - not applicable.

C. Wash Sales - the Company has no wash sales.

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE AMERICAN UNITED LIFE INSURANCE COMPANY

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

A. ASO Plan. The gain from operations from Administrative Services Only (ASO) uninsured plans and the uninsured portion of partial insured plans was as follows during 2014:

	ASO Uninsured Plans	Uninsured Portion of Partially Insured Plans	Total ASO
a. Net reimbursement for administrative expenses in excess of actual expenses	\$ (1,783)	\$ -	\$ (1,783)
b. Total net other income or expenses	-	-	-
c. Net gain or (loss) from operations	(1,783)	-	(1,783)
d. Total claim payment volume	2,023,993	-	2,023,993

B. ASC Plans – not applicable.

C. Medicare or Similarly Structured Cost Based Reimbursement Contract – not applicable.

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

Name and Address	FEIN Number	Exclusive Contract	Type of Business	Type of Authority	Direct Written Premiums
MidAmerica Administrative & Retirement Solutions, Inc. 402 South Kentucky Avenue, Suite 500 Lakeland, FL 33801	59-3526224	No	Group  Annuity	Claims Payment, Claims Adjustment and Premium Collection	\$212,935,635

**20. Fair Value Measurements**

A. (1) Fair Value Measurements at Reporting Date

December 31, 2014	Quoted Prices in Active Markets Level 1	Significant Observable Level 2	Significant Unobservable Level 3	Total Fair Value
<b>Assets</b>				
Common stocks				
Industrial & misc	\$ 12,721,792	\$ -	\$ 46,035,540	\$ 58,757,332
Mutual funds	12,762,726	-	-	12,762,726
Total common stocks	25,484,518	-	46,035,540	71,520,058
Derivatives	-	10,969,320	-	10,969,320
Separate account assets	12,864,884,966	-	-	12,864,884,966
Total	\$ 12,890,369,484	\$ 10,969,320	\$ 46,035,540	\$ 12,947,374,344
<b>Liabilities</b>				
Derivatives	\$ -	\$ 4,340,812	\$ -	\$ 4,340,812
December 31, 2013	Quoted Prices in Active Markets Level 1	Significant Observable Level 2	Significant Unobservable Level 3	Total Fair Value
<b>Assets</b>				
Common stocks				
Industrial & misc	\$ 5,593,781	\$ -	\$ 49,877,716	\$ 55,471,497
Mutual funds	5,612,915	-	-	5,612,915
Total common stocks	11,206,696	-	49,877,716	61,084,412
Derivatives	-	1,603,357	-	1,603,357
Separate account assets	12,148,326,820	-	-	12,148,326,820
Total	\$ 12,159,533,516	\$ 1,603,357	\$ 49,877,716	\$ 12,211,014,589
<b>Liabilities</b>				
Derivatives	\$ -	\$ -	\$ -	\$ -

There were no transfers between Level 1 and Level 2 of the fair value hierarchy. The Company's policy is to recognize transfers between levels as of the beginning of the reporting period.

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE AMERICAN UNITED LIFE INSURANCE COMPANY

(2) Fair Value Measurements in (Level 3) of the Fair Value Hierarchy:

	Ending Balance for Prior Year End	Transfer into Level 3	Transfer out of Level 3	Total gains (losses) included in Net Income	Total gains (losses) included in Surplus	Purchases	Issuances	Sales	Settlements	Ending Balance for Current Year End
Industrial & misc	\$49,877,716	\$ -	\$ -	\$ -	\$ 37,524	\$7,227,900	\$ -	\$(11,107,600)	\$ -	\$46,035,540

(3) There were no transfers into or out of Level 3 of the fair value hierarchy.

(4) Fair value is defined as the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. Authoritative guidance establishes a framework for measuring fair value that includes a hierarchy used to classify the inputs used in measuring fair value based on their observability. The hierarchy prioritizes the inputs to valuation techniques used to measure fair value into three levels. The level in the fair value hierarchy within which the fair value measurement falls is determined based on the lowest level input that is significant to the fair value measurement. The levels of the fair value hierarchy are as follows:

- Level 1 – Fair value is based on the SVO manual and on unadjusted quoted prices in active markets that are accessible to the Company for identical assets. These generally provide the most reliable evidence and are used to measure fair value whenever available. Active markets provide current pricing data on a more frequent basis. Examples include exchange-traded equity securities.
- Level 2 – Fair value is based on the SVO manual and on quoted prices for similar assets in active markets, inactive markets, or model-derived valuations in which all significant inputs and significant value drivers are observable in active markets. This level includes financial instruments that are valued by independent pricing services using models or other valuation methodologies. These models are primarily industry-standard models that consider various inputs which are observable or derived from observable information in the marketplace. Examples include certain public and private corporate securities.
- Level 3 – Fair value is based on the SVO manual and on valuations derived from techniques in which one or more significant inputs or significant value drivers are unobservable for assets or liabilities. Examples include certain public corporate securities and other less liquid securities, for example FHLBI stock.

In certain instances, the inputs used to measure fair value fall into different levels of the fair value hierarchy. In such cases, the level disclosed is based on the lowest level significant to the fair value measurement. The assessment of the significance of a particular input to the fair value measurement and ultimate classification of each asset and liability requires judgment.

Fair values for equity securities and separate account assets are based on quoted market prices where available. The Company is responsible for the determination of fair value and therefore performs quantitative and qualitative analysis of prices received from third parties.

The specific assets currently reported as Level 3 are stocks that are not publicly traded on an exchange.

(5) The fair value information on derivative assets and liabilities is disclosed in items 1-4 above as applicable.

B., C. Aggregate fair value of financial assets and liabilities as of December 31, 2014:

Type of Financial Instrument	Aggregate Fair Value	Admitted Asset	Level 1	Level 2	Level 3	Not Practicable Carrying Value
<b>Assets</b>						
Bonds	\$ 8,835,202,812	\$ 8,209,180,716	\$ 18,420,385	\$8,737,549,509	\$ 79,232,918	\$ -
Preferred stock	11,032,640	11,032,640	-	11,032,640	-	-
Common stock	71,520,058	71,520,058	25,484,518	-	46,035,540	-
Mortgage loans	1,504,809,001	1,446,868,823	-	-	1,504,809,001	-
Contract loans	260,211,900	260,211,900	-	-	260,211,900	-
Derivatives	10,969,320	10,969,320	-	10,969,320	-	-
Other invested assets	72,178,961	71,492,201	-	4,682,093	67,496,868	-
Short term investments	127,000,000	127,000,000	127,000,000	-	-	-
Corporate owned life insurance	57,222,167	57,222,167	-	57,222,167	-	-
Separate account assets	12,864,884,966	12,864,884,966	12,864,884,966	-	-	-
<b>Liabilities</b>						
Derivatives	\$ 4,340,812	\$ 4,340,812	\$ -	\$ 4,340,812	\$ -	\$ -

D. Financial instruments which are not practicable to estimate fair value – not applicable.

**21. Other Items**

A. Extraordinary Items – not applicable.

B. Troubled Debt Restructuring – not applicable.

C. Other Disclosures and Unusual Items

Certain claim reserves for reinsurance of Accident business contained in Exhibit 6 and Exhibit 8, including reinsurance of certain carve-out benefits of Worker’s Compensation, are discounted at an interest rate of 4.5%.

D. Business Interruption Insurance Recoveries – not applicable.

E. State Transferable and Non-transferable Tax Credits – not applicable.



ANNUAL STATEMENT FOR THE YEAR 2014 OF THE AMERICAN UNITED LIFE INSURANCE COMPANY

F. Subprime Mortgage Related Risk Exposure

- (1) Subprime mortgages are defined as any residential mortgage loan that is made to a borrower with a poor credit history, or one that has a low credit score, typically below 630. Alternative A (Alt-A) is another form of subprime that involves low or no documentation loans to non-prime borrowers. Prime loans involve borrowers with good credit histories and credit scores above 720. The Company has not engaged in direct or indirect lending to subprime or Alt-A borrowers. Additionally, the Company has no investments in securitized assets that are supported by subprime or Alt-A loans. Other than the investment noted below, the Company has managed its risk to subprime mortgage loans by avoiding them.
- (2) The Company has no direct exposure to subprime or Alt-A loans.
- (3) The Company has invested in a limited partnership where the manager of this partnership is investing in structured securities. Assets held in the partnership are predominately investment grade structured securities at low valuations, and these investments may include securities backed by subprime or Alt-A loans. The partnership is managed by a reputable outside investment manager who actively manages the portfolio on behalf of all investors in the fund. The investment has an NAIC-3 rating at 12/31/2014.

	Actual Cost	Book/Adjusted Carrying Value	Fair Value	OTTI recognized
a. Residential mortgage backed securities	\$ -	\$ -	\$ -	\$ -
b. Commercial mortgage backed securities	-	-	-	-
c. Collateralized debt obligations	-	-	-	-
d. Structured securities	-	-	-	-
e. Equity investments in SCAs	-	-	-	-
f. Other assets	15,000,000	22,563,351	22,563,351	-
g. Total	\$ 15,000,000	\$ 22,563,351	\$ 22,563,351	\$ -

- (4) The Company does not underwrite mortgage or financial guaranty insurance coverage.

G. Retained Assets

- (1) Individual settled claims of \$25,000 and greater are automatically distributed utilizing a retained asset account, unless prohibited by state law or regulation. Claims of less than \$25,000 are distributed utilizing a retained asset account when elected as the mode of settlement by the beneficiary. The beneficiary has immediate access to all the funds in the account by writing a draft for the full amount of the proceeds.

The retained asset account balance is reported as a Supplemental Contract without Life Contingencies within the Company's liability for Deposit-type Contracts. The interest rate on retained asset balances was 0.5% throughout 2014.

There are no fees for account services. The additional charges would be incurred in the event of a stop-payment order, insufficient funds, or draft copy request.

- (2) In Force

	As of 12/31/2014		As of 12/31/2013	
	Number	Balance	Number	Balance
Up to and including 12 months	45	\$ 4,967,972	76	\$ 6,099,600
13 to 24 months	49	2,648,964	45	3,589,642
25 to 37 months	35	2,469,937	53	2,365,420
38 to 48 months	42	1,681,093	71	2,568,580
49 to 60 months	53	1,933,894	73	3,538,133
Over 60 months	365	11,675,812	337	9,744,770
Total	589	\$ 25,377,672	655	\$ 27,906,145

- (3)

	Individual		Group	
	Number	Balance	Number	Balance
December 31, 2013	650	\$ 27,723,412	5	\$ 182,733
Issued/added during the year	109	16,154,363	-	-
Investment earnings credited	-	133,561	-	937
Fees and other charges	-	(122)	-	-
Transferred to state unclaimed property	(1)	(31,230)	-	-
Closed/withdrawn	(174)	(18,785,157)	-	(825)
December 31, 2014	584	\$ 25,194,827	5	\$ 182,845

22. Events Subsequent

Type I and Type II – Subsequent events have been considered through the filing date on or before March 1, 2014, and none were noted.

**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?  
Yes  No  If yes, give full details.
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) which is owned in excess of 10% or controlled directly or indirectly by an insured, a beneficiary, a creditor of an insured or any other person not primarily engaged in the insurance business?  
Yes  No  If yes, give full details.

Section 2 - Ceded Reinsurance Report - Part A

1. Does the company have any reinsurance agreements in effect under which reinsurer may unilaterally cancel any reinsurance for reasons other than for nonpayment of premium or other similar credits?  
Yes  No 
  - a. If yes, what is the estimated amount of the aggregate reduction in surplus of a unilateral cancellation by the reinsurer as of the date of this statement, for those agreements in which cancellation results in a net obligation of the company to the reinsurer, and for which such obligation is not presently accrued? Where necessary, the company may consider the current or anticipated experience of the business reinsured in making this estimate. \$0
  - b. What is the total amount of reinsurance credits taken, whether as an asset or as a reduction of liability, for these agreements in this statement? \$0
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 which, in aggregate and allowing for offset of mutual credits from other reinsurance agreements with the same reinsurer, exceed the total direct premium collected under the reinsured policies?  
Yes  No  If yes, give full details.

Section 3 - Ceded Reinsurance Report - Part B

1. What is the estimated amount of the aggregate reduction in surplus, for agreements not reflected in Section 2 above, of termination of all reinsurance agreements, by either party, as of the date of this statement? Where necessary, the company may consider the current or anticipated experience of the business reinsured in making this estimate. \$0
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 which were in-force or which had existing reserves established by the company as of the effective date of the agreement?  
Yes  No  If yes, what is the amount of reinsurance credits, whether an asset or a reduction of liability, taken for such new agreements or amendments?

B. Uncollectible Reinsurance

The Company has not written off any uncollectible reinsurance during the year. The Company did nonadmit \$85,543 of amounts recoverable from reinsurance due to aging.

C. Commutation of Ceded Reinsurance

In 2014 the Company commuted \$5,656,000 of reserves ceded to Canada Life Assurance Company.

D. Certified Reinsurer Rating Downgraded or Status Subject to Revocation – not applicable.

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

- A. The Company estimates accrued retrospective premium adjustments for its group health insurance business through a mathematical approach using an algorithm of the Company's underwriting rules and experience rating practices.
- B. The Company records accrued retrospective premium as an adjustment to earned premium.
- C. The amount of net premiums written by the Company at December 31, 2014 that are subject to retrospective rating features was approximately \$8.8 million, representing approximately 6.0% of the total net premiums written for group health and life.
- D. Medical loss ratio rebates – not applicable.
- E. Risk-Sharing Provisions of the Affordable Care Act – not applicable.

**25. Change in Incurred Losses and Loss Adjustment Expenses**

Reserves for incurred losses and associated loss adjustment expenses are determined at the product-line level using current data, current assumptions, and various actuarial techniques. Loss provisions for prior-year events were not materially changed in 2014. Loss development, actuarial assumptions, and reserving models are frequently reviewed to ensure that reserve and liability calculations remain appropriate.

26. **Intercompany Pooling Arrangements** – not applicable.

27. **Structured Settlements** – not applicable.

28. **Health Care Receivables** – not applicable.

29. **Participating Policies**

For the year ended December 31, 2014, premiums under individual direct life participating policies were approximately 99.9% of total individual life premiums earned. The Company accounts for its policyholder dividends based upon the three factor method and follows the contribution principle. The Company paid dividends in the amount of \$27,831,785 to policyholders and did not allocate any additional income to such policyholders.

There is also a small amount of participating business in group life. Premiums were \$922,688 and \$915,351 in 2014 and 2013, respectively. Paid dividends were \$155,550 and \$139,480 in 2014 and 2013, respectively. Dividends are based upon the three factor formula.

30. **Premium Deficiency Reserves**

There was no premium deficiency reserve for accident and health contracts for 2014 as a result of the evaluation performed in January 2015.

31. **Reserves for Life Contracts and Annuity Contracts**

- (1) In computing reserves, it is assumed that deduction of fractional premiums due upon death is waived, and that premiums paid for the period beyond the date of death will be refunded. In certain situations, the surrender value promised is in excess of the reserve. The excess is included in Exhibit 5, Miscellaneous Reserves.
- (2) Reserves on older substandard traditional policies are the standard reserve plus one half of the annual substandard extra premium for each mortality and interest basis. Reserves on substandard universal life policies, substandard last-to-die policies, and substandard traditional policies (issued beginning 1994) are calculated using the same method as for standard policies of that type, but using substandard mortality rates in place of standard rates.
- (3) The amount of insurance for which gross premiums are less than the net premium according to the valuation standard required by this state is \$815,200,004. The amount of reserve is \$4,844,893 and is reported in Exhibit 5, Miscellaneous Reserves, net of reinsurance ceded.
- (4) Tabular Interest, Tabular Cost, and Tabular Less Actual Reserves Released have been determined using the appropriate formula in the Page 7 instructions for all insurance and annuities, respectively.
- (5) Tabular Interest on funds not involving life contingencies (Exhibit 7) has been determined from ledger entries except for Individual Supplementary Contracts Not Involving Life Contingencies and Annuities Certain Not Involving Life Contingencies. For these exceptions, Tabular Interest was calculated using Formula (3).
- (6) The amount of "Other Increases" (net) under Page 7 is attributable to surrender amounts paid from the separate account.

Item	Total	Ordinary			Credit Life Group and Individual	Group	
		Life Insurance	Individual Annuities	Supple- mentary Contracts		Life Insurance	Annuities
Separate account surrenders	\$2,115,156,240	\$ 5,399,693	\$ 137,680,811	\$ -	\$ -	\$ -	\$ 1,972,075,736
Total	\$2,115,156,240	\$ 5,399,693	\$ 137,680,811	\$ -	\$ -	\$ -	\$ 1,972,075,736

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE AMERICAN UNITED LIFE INSURANCE COMPANY

**32. Analysis of Annuity Actuarial Reserves and Deposit Type Liabilities by Withdrawal Characteristics**

	General Account	Separate Account with Guarantees	Separate Account Nonguaranteed	Total	% of Total
A. Subject to discretionary withdrawal:					
(1) With fair value adjustment	\$ 2,372,596,993	\$ -	\$ -	\$ 2,372,596,993	11.8%
(2) At book value less current surrender charge of 5% or more	424,745,501	-	-	424,745,501	2.1%
(3) At fair value	-	-	12,707,896,616	12,707,896,616	63.1%
(4) total with adjustment or at fair value	2,797,342,494	-	12,707,896,616	15,505,239,110	77.0%
(5) At book value without adjustment	3,187,967,264	-	-	3,187,967,264	15.8%
B. Not subject to discretionary withdrawal	1,432,710,614	-	18,998	1,432,729,612	7.1%
C. Total (gross: direct + assumed)	7,418,020,372	-	12,707,915,614	20,125,935,986	100.0%
D. Reinsurance ceded	-	-	-	-	
E. Total (net) (C) - (D)	\$ 7,418,020,372	\$ -	\$ 12,707,915,614	\$ 20,125,935,986	
F. Life and Accident and Health Annual Statement:					
(1) Exhibit 5, Annuities, Total (net)	\$ 6,303,337,220				
(2) Exhibit 5, Supplementary Contracts with Life Contingencies, total (net)	1,929,693				
(3) Exhibit 7, Deposit-Type Contracts, Line 14, Column 1	1,112,753,459				
(4) Subtotal	\$ 7,418,020,372				
Separate Accounts Annual Statement:					
(5) Exhibit 3, Line 0299999, Column 2	\$ 12,707,915,614				
(6) Exhibit 3, Line 0399999, Column 2	-				
(7) Policyholder dividend and coupon accumulations	-				
(8) Policyholder premiums	-				
(9) Guaranteed interest contracts	-				
(10) Other contract deposit funds	-				
(11) Subtotal	12,707,915,614				
(12) Combined total	\$ 20,125,935,986				

**33. Premium and Annuity Considerations Deferred and Uncollected**

Deferred and uncollected life insurance premiums and annuity considerations as of December 31, 2014 were as follows:

Type	(1) Gross	(2) Net of Loading
Industrial	\$ -	\$ -
Ordinary New Business	5,754,577	2,509,069
Ordinary Renewal	40,185,497	44,981,904
Credit Life	-	-
Group Life	(148,476)	(148,476)
Group Annuity	-	-
Total	\$ 45,791,598	\$ 47,342,497

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE AMERICAN UNITED LIFE INSURANCE COMPANY

34. Separate Accounts

A. Separate Account Activity

(1) The Company utilizes Separate Accounts to record and account for assets and liabilities for particular lines of business and transactions. For the current reporting year, the Company reported assets and liabilities from the following product lines into a separate account;

Life insurance	\$ 146,026,051
Individual annuities	746,291,341
Group annuities	11,972,567,574
Total	\$ 12,864,884,966

The Company's Separate Account is maintained under the authority of Indiana Code 27-1-3-7.

(2) The Company believes that all Separate Account products maintained by the Company are legally insulated from the General Account.

(3) The Company does not have Separate Account products with guarantees backed by the general account.

(4) The Company does not engage in securities lending transactions within the Separate Account.

B. General Nature and Characteristics of Separate Accounts Business:

Separate accounts held by the Company represent funds which are segregated for variable life and annuity insurance contracts. The assets of these accounts are carried at market value. Information regarding the separate accounts of the Company is as follows:

December 31, 2014	Index	Nonindexed Guaranteed Less than/equal to 4%	Nonindexed Guarantee More than 4%	Nonguaranteed Separate Account	Total
(1) Premiums, considerations or deposits	\$ -	\$ -	\$ -	\$ 2,191,549,173	\$ 2,191,549,173
Reserves	-	-	-	-	-
(2) For accounts with assets at:					
a. Fair value	-	-	-	12,852,077,372	12,852,077,372
b. Amortized cost	-	-	-	-	-
c. Total reserves	-	-	-	12,852,077,372	12,852,077,372
(3) By withdrawal characteristics:					
a. Subject to discretionary withdrawal	-	-	-	-	-
b. With fair value adjustment	-	-	-	-	-
c. Withdrawal at book value with or without surrender charge	-	-	-	-	-
d. At fair value	-	-	-	12,852,058,374	12,852,058,374
e. At book value without FV adjustment	-	-	-	-	-
f. Subtotal	-	-	-	12,852,058,374	12,852,058,374
g. Not subject to discretionary withdrawal	-	-	-	18,998	18,998
h. Total	\$ -	\$ -	\$ -	\$ 12,852,077,372	\$ 12,852,077,372

(4) Reserves for Asset Default Risk in Lieu of AVR N/A

C. Reconciliation of Net Transfers to or (from) Separate Accounts

(1) Transfers as reported in Summary of Operations of the Separate Account Statement:

a. Transfers to Separate Account (Page 4, line 1.4)	\$ 2,191,549,173
b. Transfers from Separate Account (Page 4, line 10)	2,214,200,333
c. Net transfers to or (from) Separate Accounts (a) - (b)	(22,651,160)

(2) Reconciling adjustments: -

(3) the Life Accident & Health Annual Statement (1c) + (2)  
    = (Page 4, Line 26) \$ (22,651,160)

35. Loss/Claim Adjustment Expenses

The liability for unpaid accident and health claim adjustment expense was \$1,677,221 and \$1,784,248 at December 31, 2014 and 2013, respectively. The Company incurred and paid \$705,094 of claim adjustment expenses in the current year.

**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? ..... Yes [ X ] No [ ]  
If yes, complete Schedule Y, Parts 1, 1A and 2
- 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? ..... Indiana
- 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. .... 12/31/2014
- 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. .... 12/31/2009
- 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). .... 04/12/2011
- 3.4 By what department or departments?  
Indiana .....
- 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 [ X ] No [ ] N/A [ ]
- 4.1 During the period covered by this statement, did any agent, broker, sales representative, non-affiliated sales/service organization or any combination thereof under common control (other than salaried employees of the reporting entity), receive credit or commissions for or control a substantial part (more than 20 percent of any major line of business measured on direct premiums) of:  
4.11 sales of new business? ..... Yes [ ] No [ X ]  
4.12 renewals? ..... 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? ..... Yes [ ] No [ X ]  
4.22 renewals? ..... Yes [ ] No [ X ]
- 5.1 Has the reporting entity been a party to a merger or consolidation during the period covered by this statement? ..... 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

1 Nationality	2 Type of Entity

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE AMERICAN UNITED LIFE INSURANCE COMPANY

**GENERAL INTERROGATORIES**

- 8.1 Is the company a subsidiary of a bank holding company regulated by the Federal Reserve Board? ..... Yes [ ] No [ X ]
- 8.2 If response to 8.1 is yes, please identify the name of the bank holding company.  
.....
- 8.3 Is the company affiliated with one or more banks, thrifts or securities firms? ..... Yes [ ] No [ X ]
- 8.4 If response to 8.3 is yes, please provide below the names and location (city and state of the main office) of any affiliates regulated by a federal regulatory services agency [i.e. the Federal Reserve Board (FRB), the Office of the Comptroller of the Currency (OCC), the Federal Deposit Insurance Corporation (FDIC) and the Securities Exchange Commission (SEC)] and identify the affiliate's primary federal regulator.

1 Affiliate Name	2 Location (City, State)	3 FRB	4 OCC	5 FDIC	6 SEC

- 9. What is the name and address of the independent certified public accountant or accounting firm retained to conduct the annual audit?  
PricewaterhouseCoopers, LLP 101 West Washington Street, Indianapolis, IN 46204
- 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 17A 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 [ X ] No [ ] N/A [ ]
- 10.6 If the response to 10.5 is no or n/a, please explain  
.....
- 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?  
Stephen J. McWilliams, Vice President, Valuation and Senior Financial Officer, One American Square, Indianapolis, IN 46282 .....
- 12.1 Does the reporting entity own any securities of a real estate holding company or otherwise hold real estate indirectly? ..... Yes [ X ] No [ ]
  - 12.11 Name of real estate holding company ..... Lake County Trust
  - 12.12 Number of parcels involved ..... 5
  - 12.13 Total book/adjusted carrying value ..... \$ 19,854,305
- 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 2014 OF THE AMERICAN UNITED LIFE INSURANCE COMPANY  
**GENERAL INTERROGATORIES**

- 15.1 Is the reporting entity the beneficiary of a Letter of Credit that is unrelated to reinsurance where the issuing or confirming bank is not on the SVO Bank List? ..... Yes [ ] No [ X ]
- 15.2 If the response to 15.1 is yes, indicate the American Bankers Association (ABA) Routing Number and the name of the issuing or confirming bank of the Letter of Credit and describe the circumstances in which the Letter of Credit is triggered.

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

**BOARD OF DIRECTORS**

16. Is the purchase or sale of all investments of the reporting entity passed upon either by the board of directors or a subordinate committee thereof? ..... Yes [ X ] No [ ]
17. Does the reporting entity keep a complete permanent record of the proceedings of its board of directors and all subordinate committees thereof? ..... Yes [ X ] No [ ]
18. Has the reporting entity an established procedure for disclosure to its board of directors or trustees of any material interest or affiliation on the part of any of its officers, directors, trustees or responsible employees that is in conflict with the official duties of such person? ..... Yes [ X ] No [ ]

**FINANCIAL**

19. Has this statement been prepared using a basis of accounting other than Statutory Accounting Principles (e.g., Generally Accepted Accounting Principles)? ..... Yes [ ] No [ X ]
- 20.1 Total amount loaned during the year (inclusive of Separate Accounts, exclusive of policy loans):
- |   |          |
|---|----------|
| 20.11 To directors or other officers.....               | \$ ..... |
| 20.12 To stockholders not officers.....                 | \$ ..... |
| 20.13 Trustees, supreme or grand (Fraternal Only) ..... | \$ ..... |
- 20.2 Total amount of loans outstanding at the end of year (inclusive of Separate Accounts, exclusive of policy loans):
- |   |          |
|---|----------|
| 20.21 To directors or other officers.....               | \$ ..... |
| 20.22 To stockholders not officers.....                 | \$ ..... |
| 20.23 Trustees, supreme or grand (Fraternal Only) ..... | \$ ..... |
- 21.1 Were any assets reported in this statement subject to a contractual obligation to transfer to another party without the liability for such obligation being reported in the statement? ..... Yes [ ] No [ X ]
- 21.2 If yes, state the amount thereof at December 31 of the current year:
- |                                 |          |
|---------------------------------|----------|
| 21.21 Rented from others.....   | \$ ..... |
| 21.22 Borrowed from others..... | \$ ..... |
| 21.23 Leased from others .....  | \$ ..... |
| 21.24 Other .....               | \$ ..... |
- 22.1 Does this statement include payments for assessments as described in the Annual Statement Instructions other than guaranty fund or guaranty association assessments? ..... Yes [ X ] No [ ]
- 22.2 If answer is yes:
- |   |          |
|---|----------|
| 22.21 Amount paid as losses or risk adjustment \$ ..... |          |
| 22.22 Amount paid as expenses .....                     | 3,415    |
| 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: ..... \$ .....

**INVESTMENT**

- 24.01 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 24.03)..... Yes [ X ] No [ ]
- 24.02 If no, give full and complete information relating thereto  
 .....
- 24.03 For security 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)  
 .....
- 24.04 Does the Company's security lending program meet the requirements for a conforming program as outlined in the Risk-Based Capital Instructions? ..... Yes [ ] No [ ] N/A [ X ]
- 24.05 If answer to 24.04 is yes, report amount of collateral for conforming programs. .... \$ .....
- 24.06 If answer to 24.04 is no, report amount of collateral for other programs. .... \$ .....
- 24.07 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 ]
- 24.08 Does the reporting entity non-admit when the collateral received from the counterparty falls below 100%? ..... Yes [ ] No [ ] N/A [ X ]
- 24.09 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 ]



**ANNUAL STATEMENT FOR THE YEAR 2014 OF THE AMERICAN UNITED LIFE INSURANCE COMPANY  
GENERAL INTERROGATORIES**

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

24.101 Total fair value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2 .....	\$ .....
24.102 Total book adjusted/carrying value of reinvested collateral assets reported on Schedule DL, Parts 1 and 2 .....	\$ .....
24.103 Total payable for securities lending reported on the liability page .....	\$ .....

25.1 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 24.03). ..... Yes [  ] No [  ]

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

25.21 Subject to repurchase agreements .....	\$ .....
25.22 Subject to reverse repurchase agreements .....	\$ .....
25.23 Subject to dollar repurchase agreements .....	\$ .....
25.24 Subject to reverse dollar repurchase agreements .....	\$ .....
25.25 Placed under option agreements .....	\$ .....
25.26 Letter stock or securities restricted as to sale - excluding FHLB Capital Stock .....	\$ .....
25.27 FHLB Capital Stock .....	\$ 45,383,100
25.28 On deposit with states .....	\$ 5,925,869
25.29 On deposit with other regulatory bodies .....	\$ .....
25.30 Pledged as collateral - excluding collateral pledged to an FHLB .....	\$ 229,215,796
25.31 Pledged as collateral to FHLB - including assets backing funding agreements .....	\$ 1,484,821,072
25.32 Other .....	\$ .....

25.3 For category (25.26) provide the following:

1 Nature of Restriction	2 Description	3 Amount
Required for membership in the Federal Home Loan Bank of Indianapolis based upon amount of funding agreements .....	Federal Home Loan Bank of Indianapolis .....	45,383,100

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

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

27.1 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 [  ]

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

28. 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 [  ] No [  ]

28.01 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 Street, 3rd Floor, New York, NY 10286 .....

28.02 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)

28.03 Have there been any changes, including name changes, in the custodian(s) identified in 28.01 during the current year? ..... Yes [  ] No [  ]

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

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

28.05 Identify all investment advisors, brokers/dealers or individuals acting on behalf of brokers/dealers that have access to the investment accounts, handle securities and have authority to make investments on behalf of the reporting entity:

1 Central Registration Depository Number(s)	2 Name	3 Address
165929 .....	OneAmerica Asset Management, LLC .....	PO Box 368, Indianapolis, IN 46206-0368 .....

**ANNUAL STATEMENT FOR THE YEAR 2014 OF THE AMERICAN UNITED LIFE INSURANCE COMPANY  
GENERAL INTERROGATORIES**

- 29.1 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 ]
- 29.2 If yes, complete the following schedule:

1 CUSIP #	2 Name of Mutual Fund	3 Book/Adjusted Carrying Value
29.2999 - Total		

- 29.3 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

30. 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 Statement (Admitted) Value	2 Fair Value	3 Excess of Statement over Fair Value (-), or Fair Value over Statement (+)
30.1 Bonds .....	8,336,180,716	8,962,202,812	626,022,096
30.2 Preferred stocks .....	11,032,640	10,659,784	(372,856)
30.3 Totals	8,347,213,356	8,972,862,596	625,649,240

- 30.4 Describe the sources or methods utilized in determining the fair values:  
The majority of securities are rated and priced by the NAIC, and we use their valuation where available. If a security is not valued by the SVO, then the security is valued based on the following price hierarchy, 1) OneAmerica, 2) Barclays, 3) Reuters, 4) BNY, 5) IDC, 6) BlackRock Solutions ("BRS") Money market matrix, 7) BRS OAS spread price, 8) Trade price, 9) BRS price. OneAmerica prices are typically private placements, which are priced using a multi-dimensional spread matrix (sector, quality, and maturity.) .....

- 31.1 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 [ ]

- 31.2 If the answer to 31.1 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 [ ] No [ X ]

- 31.3 If the answer to 31.2 is no, describe the reporting entity's process for determining a reliable pricing source for purposes of disclosure of fair value for Schedule D:  
Approximately 1% of total bonds are priced using broker quotes or other observable market data as a primary source. OneAmerica's Bond Analysts review prices obtained from brokers or estimated using market data to check for reasonableness. This review takes into account a number of factors such as: (i) general interest rate and market conditions; (ii) macroeconomic and/or deal-specific credit fundamentals; (iii) valuations of other financial instruments which are comparable in terms of quality, structure, maturity and/or covenant protection; (iv) size of the transaction; and (v) comparable trades, where observable. The valuation is based upon information derived from sources believed to be reliable. ....

- 32.1 Have all the filing requirements of the Purposes and Procedures Manual of the NAIC Securities Valuation Office been followed? ..... Yes [ X ] No [ ]

- 32.2 If no, list exceptions:  
.....

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE AMERICAN UNITED LIFE INSURANCE COMPANY  
**GENERAL INTERROGATORIES**

**OTHER**

33.1 Amount of payments to trade associations, service organizations and statistical or rating bureaus, if any? .....\$ .....965,082

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

1 Name	2 Amount Paid
ACLI .....	254,496

34.1 Amount of payments for legal expenses, if any? .....\$ .....1,795,868

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

1 Name	2 Amount Paid
Sidley Austin LLP .....	743,420

35.1 Amount of payments for expenditures in connection with matters before legislative bodies, officers or departments of government, if any? .....\$ .....41,703

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

1 Name	2 Amount Paid
ACLI .....	41,703

**GENERAL INTERROGATORIES**

**PART 2 - LIFE INTERROGATORIES**

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

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

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. .... \$

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 ..... \$

1.65 Total incurred claims ..... \$

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 ..... \$

1.75 Total incurred claims ..... \$

1.76 Number of covered lives .....

2. Health Test:

	1 Current Year	2 Prior Year
2.1 Premium Numerator .....	3,155,186,831	3,055,816,087
2.2 Premium Denominator .....	0.000	0.000
2.3 Premium Ratio (2.1/2.2) .....	50,774,864	47,949,939
2.4 Reserve Numerator .....	8,079,238,087	7,789,659,191
2.5 Reserve Denominator .....	0.006	0.006
2.6 Reserve Ratio (2.4/2.5) .....		

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

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

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? ..... \$ 12,807,572

3.4 State the authority under which Separate Accounts are maintained:  
Indiana code 27-1-3-7 .....

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 [ X ] No [ ]

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)"? .....

4.1 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 [ ]

4.2 Net reimbursement of such expenses between reporting entities:

4.21 Paid ..... \$ 10,385,210

4.22 Received ..... \$ 36,049,073

5.1 Does the reporting entity write any guaranteed interest contracts? ..... Yes [ X ] No [ ]

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

5.21 Page 3, Line 1 ..... \$

5.22 Page 4, Line 1 ..... \$

6. FOR STOCK REPORTING ENTITIES ONLY:

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

7. Total dividends paid stockholders since organization of the reporting entity:

7.11 Cash ..... \$ 124,000,000

7.12 Stock ..... \$

**ANNUAL STATEMENT FOR THE YEAR 2014 OF THE AMERICAN UNITED LIFE INSURANCE COMPANY  
GENERAL INTERROGATORIES**

8.1 Does the company reinsure any Workers' Compensation Carve-Out business defined as: ..... Yes  No   
 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.

8.2 If yes, has the reporting entity completed the Workers' Compensation Carve-Out Supplement to the Annual Statement? ..... Yes  No

8.3 If 8.1 is yes, the amounts of earned premiums and claims incurred in this statement are:

	1 Reinsurance Assumed	2 Reinsurance Ceded	3 Net Retained
8.31 Earned premium .....			
8.32 Paid claims .....	6,372,851	3,446,839	2,926,012
8.33 Claim liability and reserve (beginning of year) .....	91,103,875	30,619,000	60,484,875
8.34 Claim liability and reserve (end of year) .....	87,891,419	26,235,000	61,656,419
8.35 Incurred claims .....	3,160,395	(937,161)	4,097,556

8.4 If reinsurance assumed included amounts with attachment points below \$1,000,000, the distribution of the amounts reported in Lines 8.31 and 8.34 for Column (1) are:

	Attachment Point	1 Earned Premium	2 Claim Liability and Reserve
8.41	<\$25,000		
8.42	\$25,000 - 99,999		
8.43	\$100,000 - 249,999		
8.44	\$250,000 - 999,999		
8.45	\$1,000,000 or more		87,891,419

8.5 What portion of earned premium reported in 8.31, Column 1 was assumed from pools? ..... \$ .....

9.1 Does the company have variable annuities with guaranteed benefits? ..... Yes  No

9.2 If 9.1 is yes, complete the following table for each type of guaranteed benefit.

Type		3	4	5	6	7	8	9
1 Guaranteed Death Benefit	2 Guaranteed Living Benefit	Waiting Period Remaining	Account Value Related to Col. 3	Total Related Account Values	Gross Amount of Reserve	Location of Reserve	Portion Reinsured	Reinsurance Reserve Credit
4% Roll-up .....	None .....	N/A .....	N/A .....	69,768,707	739,241	Exh 5G .....	None .....	
Greater of premium paid and account value .....	None .....	N/A .....	N/A .....	340,339,792	2,617,238	Exh 5G .....	None .....	
Greater of premium paid, account value and Max Anniversary Value (MAV) .....	None .....	N/A .....	N/A .....	128,334,109	1,269,215	Exh 5G .....	None .....	
Greater of premium paid and account value or .....	GMMB - deposits .....	10 years .....	- .....	151,369,481	7,185,298	Exh 5G .....	None .....	
Greater of premium paid, account value and Max Anniversary Value (MAV) .....	accum at 5% or 7.2%, 10 yr. waiting period .....	9 years .....	- .....					
		8 years .....	- .....					
		7 years .....	- .....					
		6 years .....	432,579					
		5 years .....	569,529					
		4 years .....	597,585					
		3 years .....	21,069,869					
		2 years .....	26,199,521					
		1 year .....	30,175,989					
		None .....	72,324,410					
Greater of premium paid and account value or .....	GMMB - deposits .....	10 years .....	- .....	1,130,185	3,123	Exh 5G .....	None .....	
Greater of premium paid, account value and Max Anniversary Value (MAV) .....	accum at 0%, 3.52%, or 3.73% for 10, 20, or 30 yrs, respectively, 10 yr. waiting period .....	9 years .....	- .....					
		8 years .....	984,251					
		7 years .....	44,310					
		6 years .....	40,408					
		None .....	61,215					
Greater of premium paid and account value or Greater of premium paid, account value and Max Anniversary Value (MAV) .....	GMMB - deposits accum at 5% to earlier of first withdrawal or 10 years, no waiting period .....	N/A .....	N/A .....	132,294,361	3,339,824	Exh 5G .....	None .....	
Greater of premium paid and account value or .....	GRIP (GMAB)-deposits accum at 0% for 10 years, 10 year waiting period .....	8 years .....	- .....	7,657,169	23,741	Exh 5G .....	None .....	
Greater of premium paid, account value and Max Anniversary Value (MAV) .....		7 years .....	- .....					
		6 years .....	- .....					
		5 years .....	849,319					
		4 years .....	4,102,408					
		less than 4 .....	2,705,443					
Ratchet never decreases - GMDB =Max(current AV, prior CYE GMDB adjusted for premium/WDs) .....	None .....	N/A .....	N/A .....	448,428,532	2,662,967	Exh 5G .....	None .....	
Ratchet never decreases - GMDB =Max(current AV, prior CYE GMDB adjusted for premium/WDs) .....	GMMB-Deposits accumulated at 6%, adjusted for withdrawals. 7 year waiting period. ....	N/A .....	N/A .....	29,095,505	3,410,651	Exh 5G .....	None .....	

10. 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:

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

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

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE AMERICAN UNITED LIFE INSURANCE COMPANY

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

- 11.1 Do you act as a custodian for health savings accounts? ..... Yes [ ] No [ X ]
- 11.2 If yes, please provide the amount of custodial funds held as of the reporting date. .... \$ .....
- 11.3 Do you act as an administrator for health savings accounts? ..... Yes [ ] No [ X ]
- 11.4 If yes, please provide the balance of funds administered as of the reporting date. .... \$ .....

**GENERAL INTERROGATORIES**

12.1 Are any of the captive affiliates reported on Schedule S, Part 3, authorized reinsurers? ..... Yes [  ] No [  ] N/A [  ]

12.2 If the answer to 12.1 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

13. Provide the following for individual ordinary life insurance\* policies (U.S. business only) for the current year (prior to reinsurance assumed or ceded):

13.1 Direct Premium Written .....\$ .....217,779,692  
 13.2 Total Incurred Claims .....\$ .....63,673,536  
 13.3 Number of Covered Lives .....145,780

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

**FIVE-YEAR HISTORICAL DATA**

Show amounts in whole dollars only, no cents; show percentages to one decimal place, i.e. 17.6.

Show amounts of life insurance in this exhibit in thousands (OMIT \$000)

	1 2014	2 2013	3 2012	4 2011	5 2010
<b>Life Insurance in Force</b> (Exhibit of Life Insurance)					
1. Ordinary - whole life and endowment (Line 34, Col. 4) .....	10,203,217	9,548,823	8,976,820	8,492,280	7,989,724
2. Ordinary - term (Line 21, Col. 4, less Line 34, Col. 4) .....	87,809,860	94,910,832	103,524,218	114,978,061	124,144,356
3. Credit life (Line 21, Col. 6) .....	19,598	31,156	62,014	106,178	234,976
4. Group, excluding FEGLI/SGLI (Line 21, Col. 9 less Lines 43 & 44, Col. 4) .....	35,288,765	37,491,241	36,559,809	35,563,047	33,392,988
5. Industrial (Line 21, Col. 2) .....					
6. FEGLI/SGLI (Lines 43 & 44, Col. 4) .....					
7. Total (Line 21, Col. 10) .....	133,321,440	141,982,052	149,122,861	159,139,566	165,762,044
<b>New Business Issued</b> (Exhibit of Life Insurance)					
8. Ordinary - whole life and endowment (Line 34, Col. 2) .....	1,103,432	1,045,338	1,031,054	1,027,218	829,564
9. Ordinary - term (Line 2, Col. 4, less Line 34, Col. 2) .....	2,136,857	2,428,758	2,661,753	2,595,095	2,459,038
10. Credit life (Line 2, Col. 6) .....	42	115	87	87	343
11. Group (Line 2, Col. 9) .....	6,325,794	5,302,919	5,429,519	4,128,937	4,278,189
12. Industrial (Line 2, Col. 2) .....					
13. Total (Line 2, Col. 10) .....	9,566,125	8,777,130	9,122,413	7,751,337	7,567,134
<b>Premium Income - Lines of Business</b> (Exhibit 1 - Part 1)					
14. Industrial life (Line 20.4, Col. 2) .....					
15.1 Ordinary-life insurance (Line 20.4, Col. 3) .....	212,720,277	204,783,993	202,272,766	182,536,142	149,717,742
15.2 Ordinary-individual annuities (Line 20.4, Col. 4) .....	159,648,417	148,127,147	106,024,041	130,423,957	142,409,186
16. Credit life (group and individual) (Line 20.4, Col. 5) .....					
17.1 Group life insurance (Line 20.4, Col. 6) .....	86,106,651	93,702,524	92,555,029	90,215,391	90,172,241
17.2 Group annuities (Line 20.4, Col. 7) .....	2,638,676,585	2,555,494,874	2,312,830,888	2,264,621,994	1,824,461,701
18.1 A & H-group (Line 20.4, Col. 8) .....	58,031,260	53,581,709	49,836,977	101,856,272	146,919,970
18.2 A & H-credit (group and individual) (Line 20.4, Col. 9) .....					
18.3 A & H-other (Line 20.4, Col. 10) .....	3,641	125,840	186,946	272,352	267,188
19. Aggregate of all other lines of business (Line 20.4, Col. 11) .....					
20. Total .....	3,155,186,831	3,055,816,087	2,763,706,647	2,769,926,108	2,353,948,028
<b>Balance Sheet (Pages 2 &amp; 3)</b>					
21. Total admitted assets excluding Separate Accounts business (Page 2, Line 26, Col. 3) .....	10,536,630,634	10,119,086,707	9,651,393,413	9,098,818,080	8,353,337,932
22. Total liabilities excluding Separate Accounts business (Page 3, Line 26) .....	9,519,621,378	9,138,406,052	8,767,754,532	8,262,896,655	7,541,123,049
23. Aggregate life reserves (Page 3, Line 1) .....	7,897,841,463	7,609,674,737	7,242,888,046	6,774,740,601	6,170,602,639
24. Aggregate A & H reserves (Page 3, Line 2) .....	158,544,145	156,034,211	160,724,655	182,029,301	200,678,195
25. Deposit-type contract funds (Page 3, Line 3) .....	1,112,753,459	1,029,610,818	1,014,448,076	1,003,794,740	848,372,705
26. Asset valuation reserve (Page 3, Line 24.01) .....	71,497,128	69,764,098	67,217,540	67,870,370	64,409,401
27. Capital (Page 3, Lines 29 and 30) .....	5,000,000	5,000,000	5,000,000	5,000,000	5,000,000
28. Surplus (Page 3, Line 37) .....	1,012,009,256	975,680,655	878,638,881	830,921,425	807,214,883
<b>Cash Flow (Page 5)</b>					
29. Net Cash from Operations (Line 11) .....	333,654,345	424,816,823	512,699,177	575,244,716	376,251,193
<b>Risk-Based Capital Analysis</b>					
30. Total adjusted capital .....	1,103,042,516	1,065,405,944	965,271,189	916,610,092	888,758,315
31. Authorized control level risk - based capital .....	104,055,594	100,582,244	101,022,929	105,444,346	106,243,212
<b>Percentage Distribution of Cash, Cash Equivalents and Invested Assets</b> (Page 2, Col. 3) (Line No. /Page 2, Line 12, Col. 3) x 100.0					
32. Bonds (Line 1) .....	80.3	80.2	80.7	79.7	79.7
33. Stocks (Lines 2.1 and 2.2) .....	0.8	0.8	0.7	0.6	0.5
34. Mortgage loans on real estate(Lines 3.1 and 3.2) .....	14.1	14.1	14.0	14.5	15.3
35. Real estate (Lines 4.1, 4.2 and 4.3) .....	0.6	0.6	0.7	0.7	0.8
36. Cash, cash equivalents and short-term investments (Line 5) .....	0.8	1.3	0.9	1.5	0.6
37. Contract loans (Line 6) .....	2.5	2.4	2.3	2.3	2.5
38. Derivatives (Page 2, Line 7) .....	0.1	0.0	0.0		
39. Other invested assets (Line 8) .....	0.7	0.6	0.7	0.7	0.6
40. Receivables for securities (Line 9) .....	0.0				0.0
41. Securities lending reinvested collateral assets (Line 10) .....					
42. Aggregate write-ins for invested assets (Line 11) .....					
43. Cash, cash equivalents and invested assets (Line 12) .....	100.0	100.0	100.0	100.0	100.0



ANNUAL STATEMENT FOR THE YEAR 2014 OF THE AMERICAN UNITED LIFE INSURANCE COMPANY

**FIVE-YEAR HISTORICAL DATA**

(Continued)

	1 2014	2 2013	3 2012	4 2011	5 2010
<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), .....	1,368,139	1,755,237	1,377,451	1,748,600	1,172,165
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 .....		21,741	43,481	65,222	86,962
50. Total of above Lines 44 to 49 .....	1,368,139	1,776,978	1,420,932	1,813,822	1,259,127
51. Total Investment in Parent included in Lines 44 to 49 above .....					
<b>Total Nonadmitted and Admitted Assets</b>					
52. Total nonadmitted assets (Page 2, Line 28, Col. 2) .....	92,349,613	74,486,409	113,272,522	125,555,271	117,587,626
53. Total admitted assets (Page 2, Line 28, Col. 3) .....	23,401,515,600	22,267,413,527	19,367,685,036	17,342,635,551	16,537,474,423
<b>Investment Data</b>					
54. Net investment income (Exhibit of Net Investment Income) .....	490,895,137	486,087,490	496,065,932	484,663,656	464,406,913
55. Realized capital gains (losses) (Page 4, Line 34, Column 1) .....	(5,879,118)	(11,415,802)	(3,805,028)	(3,711,831)	(186,940)
56. Unrealized capital gains (losses) (Page 4, Line 38, Column 1) .....	4,563,448	2,871,725	(1,676,653)	2,847,926	1,424,955
57. Total of above Lines 54, 55 and 56 .....	489,579,467	477,543,413	490,584,251	483,799,751	465,644,928
<b>Benefits and Reserve Increases (Page 6)</b>					
58. Total contract benefits - life (Lines 10, 11, 12, 13, 14 and 15 Col. 1, minus Lines 10, 11, 12, 13, 14 and 15 Cols. 9, 10 and 11) .....	3,009,804,161	2,366,969,320	2,001,243,726	1,941,835,391	1,668,413,885
59. Total contract benefits - A & H (Lines 13 & 14, Cols. 9, 10 & 11) .....	42,264,911	43,027,331	57,777,731	58,874,521	126,199,512
60. Increase in life reserves - other than group and annuities (Line 19, Cols. 2 and 3) .....	110,055,498	105,776,655	96,395,223	72,898,828	45,245,471
61. Increase in A & H reserves (Line 19, Cols. 9, 10 & 11) .....	2,509,935	(4,690,444)	(21,304,646)	(18,648,894)	(13,866,007)
62. Dividends to policyholders (Line 30, Col. 1) .....	28,221,798	31,376,905	27,226,933	25,687,479	25,038,151
<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 .....	9.4	9.7	10.0	9.5	11.8
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 .....	6.7	6.4	6.8	6.2	6.0
65. A & H loss percent (Schedule H, Part 1, Lines 5 and 6, Col. 2) .....	77.2	71.4	72.9	39.5	76.3
66. A & H cost containment percent (Schedule H, Pt. 1, Line 4, Col. 2) .....	0.1	0.0	0.0	0.0	0.0
67. A & H expense percent excluding cost containment expenses (Schedule H, Pt. 1, Line 10, Col. 2) .....	41.8	45.7	39.8	29.8	34.6
<b>A &amp; H Claim Reserve Adequacy</b>					
68. Incurred losses on prior years' claims - group health (Schedule H, Part 3, Line 3.1 Col. 2) .....	188,596,016	193,800,202	221,256,949	266,426,224	286,378,613
69. Prior years' claim liability and reserve - group health (Schedule H, Part 3, Line 3.2 Col. 2) .....	186,146,470	192,657,257	217,756,374	272,327,945	284,164,593
70. Incurred losses on prior years' claims-health other than group (Schedule H, Part 3, Line 3.1 Col. 1 less Col. 2) .....		1,741,590	2,774,423	2,366,659	2,592,590
71. Prior years' claim liability and reserve-health other than group (Schedule H, Part 3, Line 3.2 Col. 1 less Col. 2) .....		624,653	2,176,736	2,297,986	2,039,650
<b>Net Gains From Operations After Federal Income Taxes by Lines of Business (Page 6, Line 33)</b>					
72. Industrial life (Col. 2) .....					
73. Ordinary - life (Col. 3) .....	(3,112,957)	(8,114,803)	1,153,001	3,803,890	8,026,748
74. Ordinary - individual annuities (Col. 4) .....	2,644,318	30,051,142	16,988,336	(1,743,318)	11,749,553
75. Ordinary-supplementary contracts (Col. 5) .....	944,149	1,127,326	1,104,645	1,006,003	39,783
76. Credit life (Col. 6) .....	2,214	2,530	3,660	74,756	22,500
77. Group life (Col. 7) .....	695,419	1,225,346	(6,134,681)	(5,228,527)	(2,925,873)
78. Group annuities (Col. 8) .....	46,020,375	48,147,236	41,485,264	37,706,231	41,467,881
79. A & H-group (Col. 9) .....	(1,273,546)	937,108	4,963,599	7,116,186	1,366,917
80. A & H-credit (Col. 10) .....	3,409	3,791	4,195	74,800	14,330
81. A & H-other (Col. 11) .....	2,417,876	2,019,365	1,632,557	1,699,766	1,544,795
82. Aggregate of all other lines of business (Col. 12) .....	5,688,671	1,715,908	1,225,140	1,742,710	8,265,550
83. Total (Col. 1) .....	54,029,928	77,114,949	62,425,716	46,252,497	69,572,184

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 2014 OF THE AMERICAN UNITED LIFE INSURANCE COMPANY**

DIRECT BUSINESS IN THE STATE OF Grand Total

DURING THE YEAR 2014

NAIC Group Code 0619

**LIFE INSURANCE**

NAIC Company Code 60895

DIRECT PREMIUMS AND ANNUITY CONSIDERATIONS	1	2	3	4	5
	Ordinary	Credit Life (Group and Individual)	Group	Industrial	Total
1. Life insurance	217,779,692	86,743	93,651,814		311,518,250
2. Annuity considerations	159,648,417		2,623,045,644		2,782,694,061
3. Deposit-type contract funds	278,710,107	XXX	2,933,386	XXX	281,643,493
4. Other considerations					
5. Totals (Sum of Lines 1 to 4)	656,138,216	86,743	2,719,630,844		3,375,855,804
<b>DIRECT DIVIDENDS TO POLICYHOLDERS</b>					
Life insurance:					
6.1 Paid in cash or left on deposit	2,157,516		832,834		2,990,350
6.2 Applied to pay renewal premiums	2,536,367				2,536,367
6.3 Applied to provide paid-up additions or shorten the endowment or premium-paying period	23,149,944		155,550		23,305,494
6.4 Other					
6.5 Totals (Sum of Lines 6.1 to 6.4)	27,843,827		988,384		28,832,211
Annuities:					
7.1 Paid in cash or left on deposit	278				278
7.2 Applied to provide paid-up annuities					
7.3 Other			61,451		61,451
7.4 Totals (Sum of Lines 7.1 to 7.3)	278		61,451		61,728
8. Grand Totals (Lines 6.5 plus 7.4)	27,844,104		1,049,835		28,893,940
<b>DIRECT CLAIMS AND BENEFITS PAID</b>					
9. Death benefits	63,673,536	380,787	64,232,074		128,286,397
10. Matured endowments	414,121				414,121
11. Annuity benefits	9,912,530		35,584,949		45,497,478
12. Surrender values and withdrawals for life contracts	264,681,374		2,515,108,593		2,779,789,967
13. Aggregate write-ins for miscellaneous direct claims and benefits paid					
14. All other benefits, except accident and health	1,250,473		63,204		1,313,676
15. Totals	339,932,034	380,787	2,614,988,819		2,955,301,640
<b>DETAILS OF WRITE-INS</b>					
1301.					
1302.					
1303.					
1398. Summary of Line 13 from overflow page					
1399. Totals (Lines 1301 thru 1303 plus 1398) (Line 13 above)					

DIRECT DEATH BENEFITS AND MATURED ENDOWMENTS INCURRED	Ordinary		Credit Life (Group and Individual)		Group		Industrial		Total	
	1	2	3	4	5	6	7	8	9	10
	No.	Amount	No. of Ind.Pols. & Gr. Certifs.	Amount	No. of Certifs.	Amount	No.	Amount	No.	Amount
16. Unpaid December 31, prior year	234	6,969,543			233	6,905,489			467	13,875,033
17. Incurred during current year	1,844	65,751,278	31	416,972	2,249	65,001,484			4,124	131,169,734
Settled during current year:										
18.1 By payment in full	1,722	64,087,657	28	380,787	2,232	64,052,074			3,982	128,520,518
18.2 By payment on compromised claims					2	180,000			2	180,000
18.3 Totals paid	1,722	64,087,657	28	380,787	2,234	64,232,074			3,984	128,700,518
18.4 Reduction by compromise					3	58,500			3	58,500
18.5 Amount rejected					1	30,000			1	30,000
18.6 Total settlements	1,722	64,087,657	28	380,787	2,238	64,320,574			3,988	128,789,018
19. Unpaid Dec. 31, current year (16+17-18.6)	356	8,633,164	3	36,186	244	7,586,399			603	16,255,749
<b>POLICY EXHIBIT</b>										
20. In force December 31, prior year	146,561	25,121,557,518	2,062	(a) 30,780,361	19,793	37,491,241,271			168,416	62,643,579,151
21. Issued during year	7,520	3,240,289,464	2	41,725	1,385	6,325,794,153			8,907	9,566,125,342
22. Other changes to in force (Net)	(8,301)	(1,663,680,127)	(774)	(11,429,836)	(2,705)	(8,528,270,732)			(11,780)	(10,203,380,695)
23. In force December 31 of current year	145,780	26,698,166,856	1,290	(a) 19,392,250	18,473	35,288,764,692			165,543	62,006,323,798

(a) Includes Individual Credit Life Insurance prior year \$ 526,095 , current year \$ 239,330  
 Includes Group Credit Life Insurance Loans less than or equal to 60 months at issue, prior year \$ 8,776,246 , current year \$ 4,768,804  
 Loans greater than 60 months at issue BUT NOT GREATER THAN 120 MONTHS, prior year \$ 21,478,020 , current year \$ 14,384,116

**ACCIDENT AND HEALTH INSURANCE**

	1	2	3	4	5
	Direct Premiums	Direct Premiums Earned	Dividends Paid Or Credited On Direct Business	Direct Losses Paid	Direct Losses Incurred
24. Group Policies (b)	78,901,782	78,870,130		50,730,791	56,491,664
24.1 Federal Employees Health Benefits Plan premium (b)					
24.2 Credit (Group and Individual)	154,653	212,287		275,551	21,260
24.3 Collectively renewable policies (b)					
24.4 Medicare Title XVIII exempt from state taxes or fees					
Other Individual Policies:					
25.1 Non-cancelable (b)	1,486,514	1,597,497		2,720,319	1,014,875
25.2 Guaranteed renewable (b)	37,627	42,508		84,360	155,586
25.3 Non-renewable for stated reasons only (b)	74,694	77,648		6,478	(11,359)
25.4 Other accident only					
25.5 All other (b)					
25.6 Totals (sum of Lines 25.1 to 25.5)	1,598,835	1,717,654		2,811,157	1,159,101
26. Totals (Lines 24 + 24.1 + 24.2 + 24.3 + 24.4 + 25.6)	80,655,270	80,800,071		53,817,499	57,672,025

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

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE AMERICAN UNITED LIFE INSURANCE COMPANY

**EXHIBIT OF LIFE INSURANCE**

	Industrial		Ordinary		Credit Life (Group and Individual)		Group			10 Total Amount of Insurance (a)
	1	2	3	4	5	6	Number of		9	
	Number of Policies	Amount of Insurance (a)	Number of Policies	Amount of Insurance (a)	Number of Individual Policies and Group Certificates	Amount of Insurance (a)	7 Policies	8 Certificates	Amount of Insurance (a)	
1. In force end of prior year			1,685,179	104,459,655	2,122	31,156	9,077	824,085	37,491,241	141,982,052
2. Issued during year			7,515	3,240,289	2	42	1,385	143,644	6,325,794	9,566,125
3. Reinsurance assumed										
4. Revived during year			10,714	875,576						875,576
5. Increased during year (net)										
6. Subtotals, Lines 2 to 5			18,229	4,115,865	2	42	1,385	143,644	6,325,794	10,441,701
7. Additions by dividends during year	XXX		XXX	25,107	XXX		XXX	XXX	185	25,292
8. Aggregate write-ins for increases										
9. Totals (Lines 1 and 6 to 8)			1,703,408	108,600,627	2,124	31,198	10,462	967,729	43,817,220	152,449,045
Deductions during year:										
10. Death			6,324	283,241	27	354	XXX	2,174	63,904	347,499
11. Maturity			196	414			XXX			414
12. Disability							XXX			
13. Expiry			1,184	68,664						68,664
14. Surrender			3,659	473,839						473,839
15. Lapse			54,089	6,307,417			938	188,493	5,129,952	11,437,369
16. Conversion			(3)	1,649			XXX	XXX	XXX	1,649
17. Decreased (net)			198	308,969	782	11,246	721	810	3,334,599	3,654,814
18. Reinsurance			32,792	3,143,357						3,143,357
19. Aggregate write-ins for decreases										
20. Totals (Lines 10 to 19)			98,439	10,587,550	809	11,600	1,659	191,477	8,528,455	19,127,605
21. In force end of year (Line 9 minus Line 20)			1,604,969	98,013,077	1,315	19,598	8,803	776,252	35,288,765	133,321,440
22. Reinsurance ceded end of year	XXX		XXX	87,909,602	XXX	19,598	XXX	XXX	3,829,658	91,758,858
23. Line 21 minus Line 22	XXX		XXX	10,103,475	XXX	(b)	XXX	XXX	31,459,107	41,562,582
<b>DETAILS OF WRITE-INS</b>										
0801.										
0802.										
0803.										
0898. Summary of remaining write-ins for Line 8 from overflow page										
0899. TOTALS (Lines 0801 thru 0803 plus 0898) (Line 8 above)										
1901.										
1902.										
1903.										
1998. Summary of remaining write-ins for Line 19 from overflow page										
1999. TOTALS (Lines 1901 thru 1903 plus 1998) (Line 19 above)										

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

(b) Group \$ \_\_\_\_\_ ; Individual \$ \_\_\_\_\_

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE AMERICAN UNITED LIFE INSURANCE COMPANY

**EXHIBIT OF LIFE INSURANCE (Continued)**

**ADDITIONAL INFORMATION ON INSURANCE IN FORCE END OF YEAR**

	Industrial		Ordinary	
	1 Number of Policies	2 Amount of Insurance (a)	3 Number of Policies	4 Amount of Insurance (a)
24. Additions by dividends .....	XXX		XXX	2,015,980
25. Other paid-up insurance .....			12,729	232,699
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 (a)	3 Number of Policies	4 Amount of Insurance (a)
27. Term policies - decreasing .....			593	90,520
28. Term policies - other .....	3,096	1,816,957	1,488,455	85,783,883
29. Other term insurance - decreasing .....	XXX		XXX	463
30. Other term insurance .....	XXX	319,900	XXX	1,055,175
31. Totals (Lines 27 to 30) .....	3,096	2,136,857	1,489,048	86,930,041
Reconciliation to Lines 2 and 21:				
32. Term additions .....	XXX		XXX	856,007
33. Totals, extended term insurance .....	XXX	XXX	613	23,813
34. Totals, whole life and endowment .....	4,419	1,103,432	115,308	10,203,217
35. Totals (Lines 31 to 34) .....	7,515	3,240,289	1,604,969	98,013,078

**CLASSIFICATION OF AMOUNT OF INSURANCE (a) BY PARTICIPATING STATUS**

	Issued During Year (Included in Line 2)		In Force End of Year (Included in Line 21)	
	1	2	3	4
	Non-Participating	Participating	Non-Participating	Participating
36. Industrial .....				
37. Ordinary .....		3,240,289	1,385	98,011,694
38. Credit Life (Group and Individual) .....		42		19,598
39. Group .....		6,325,794		35,288,765
40. Totals (Lines 36 to 39) .....		9,566,125	1,385	133,320,057

**ADDITIONAL INFORMATION ON CREDIT LIFE AND GROUP INSURANCE**

	Credit Life		Group	
	1 Number of Individual Policies and Group Certificates	2 Amount of Insurance (a)	3 Number of Certificates	4 Amount of Insurance (a)
41. Amount of insurance included in Line 2 ceded to other companies .....	XXX	42	XXX	625,709
42. Number in force end of year if the number under shared groups is counted on a pro-rata basis .....	1,315	XXX	758,548	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 .....			2,999	129,047

**ADDITIONAL ACCIDENTAL DEATH BENEFITS**

46. Amount of additional accidental death benefits in force end of year under ordinary policies (a)	47,809
---	--------

**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 Mean amount in current policy year. ....
47.2 Family Policy and Family Benefit Rider-varies by age of spouse-Children's benefit rider \$2,700.

**POLICIES WITH DISABILITY PROVISIONS**

Disability Provisions	Industrial		Ordinary		Credit		Group	
	1 Number of Policies	2 Amount of Insurance (a)	3 Number of Policies	4 Amount of Insurance (a)	5 Number of Policies	6 Amount of Insurance (a)	7 Number of Certificates	8 Amount of Insurance (a)
48. Waiver of Premium .....			82,682	9,234,759			626,361	27,137,246
49. Disability Income .....								
50. Extended Benefits .....			XXX	XXX				
51. Other .....								
52. Total .....		(b)	82,682	(b) 9,234,759		(b)	626,361	(b) 27,137,246

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

(b) See Paragraph 9 of the Annual Audited Financial Reports in the General section of the annual statement instructions

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE AMERICAN UNITED LIFE INSURANCE COMPANY  
**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 .....	142	779		6
2. Issued during year .....		109		
3. Reinsurance assumed .....				
4. Increased during year (net) .....	3	27		
5. Total (Lines 1 to 4) .....	145	915		6
Deductions during year:				
6. Decreased (net) .....	3	184		
7. Reinsurance ceded .....				
8. Totals (Lines 6 and 7) .....	3	184		
9. In force end of year .....	142	731		6
10. Amount on deposit .....		(a) 27,771,667		(a) 182,845
11. Income now payable .....	142	146		
12. Amount of income payable .....	(a) 235,625	(a) 289,364	(a)	(a)

**ANNUITIES**

	Ordinary		Group	
	1 Immediate	2 Deferred	3 Contracts	4 Certificates
1. In force end of prior year .....	2,128	35,700	10,842	455,575
2. Issued during year .....	318	1,489	524	106,461
3. Reinsurance assumed .....				
4. Increased during year (net) .....				
5. Totals (Lines 1 to 4) .....	2,446	37,189	11,366	562,036
Deductions during year:				
6. Decreased (net) .....	152	3,060	602	85,895
7. Reinsurance ceded .....				
8. Totals (Lines 6 and 7) .....	152	3,060	602	85,895
9. In force end of year .....	2,294	34,129	10,764	476,141
Income now payable:				
10. Amount of income payable .....	(a) 19,786,277	XXX	XXX	(a) 44,976,657
Deferred fully paid:				
11. Account balance .....	XXX	(a) 13,416	XXX	(a) 22,639,447
Deferred not fully paid:				
12. Account balance .....	XXX	(a) 1,007,075,223	XXX	(a) 4,884,648,295

**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 .....	4,771	74,385,684		955,884	71,896	61,670,267
2. Issued during year .....	862	16,431,671		162,535		
3. Reinsurance assumed .....						
4. Increased during year (net) .....		XXX		XXX		XXX
5. Totals (Lines 1 to 4) .....	5,633	XXX		XXX	71,896	XXX
Deductions during year:						
6. Conversions .....		XXX	XXX	XXX	XXX	XXX
7. Decreased (net) .....	632	XXX		XXX	2,978	XXX
8. Reinsurance ceded .....		XXX		XXX		XXX
9. Totals (Lines 6 to 8) .....	632	XXX		XXX	2,978	XXX
10. In force end of year .....	5,001	(a) 80,662,468		(a) 590,863	68,918	(a) 59,395,088

**DEPOSIT FUNDS AND DIVIDEND ACCUMULATIONS**

	1	2
	Deposit Funds Contracts	Dividend Accumulations Contracts
1. In force end of prior year .....	1,650	16,163
2. Issued during year .....	50	82
3. Reinsurance assumed .....		
4. Increased during year (net) .....	147	
5. Totals (Lines 1 to 4) .....	1,847	16,245
Deductions During Year:		
6. Decreased (net) .....	5	915
7. Reinsurance ceded .....		
8. Totals (Lines 6 and 7) .....	5	915
9. In force end of year .....	1,842	15,330
10. Amount of account balance .....	(a) 4,123,972	(a) 48,616,474

(a) See Paragraph 9 of the Annual Audited Financial Reports in the General section of the annual statement instructions.

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE AMERICAN UNITED LIFE INSURANCE COMPANY  
**FORM FOR CALCULATING THE INTEREST MAINTENANCE RESERVE**

**INTEREST MAINTENANCE RESERVE**

	1 Amount
1. Reserve as of December 31, Prior Year .....	26,499,116
2. Current year's realized pre-tax capital gains/(losses) of \$ .....6,336,797 transferred into the reserve net of taxes of \$ .....2,443,234 .....	3,893,563
3. Adjustment for current year's liability gains/(losses) released from the reserve .....	
4. Balance before reduction for amount transferred to Summary of Operations (Line 1 + Line 2 + Line 3) .....	30,392,679
5. Current year's amortization released to Summary of Operations (Amortization, Line 1, Column 4) .....	6,908,984
6. Reserve as of December 31, current year (Line 4 minus Line 5)	23,483,695

**AMORTIZATION**

	1	2	3	4
Year of Amortization	Reserve as of December 31, Prior Year	Current Year's Realized Capital Gains/(Losses) Transferred into the Reserve Net of Taxes	Adjustment for Current Year's Liability Gains/(Losses) Released From the Reserve	Balance Before Reduction for Current Year's Amortization (Cols. 1 + 2 + 3)
1. 2014 .....	4,682,401	2,226,583		6,908,984
2. 2015 .....	4,511,885	721,142		5,233,027
3. 2016 .....	4,075,997	615,287		4,691,284
4. 2017 .....	3,271,278	198,699		3,469,977
5. 2018 .....	2,439,246	51,498		2,490,744
6. 2019 .....	1,554,092	23,279		1,577,371
7. 2020 .....	988,038	26,423		1,014,461
8. 2021 .....	497,983	32,825		530,808
9. 2022 .....	468,761	(38,447)		430,314
10. 2023 .....	478,807	14,664		493,471
11. 2024 .....	309,225	23,035		332,260
12. 2025 .....	211,444	31,260		242,704
13. 2026 .....	169,553	26,616		196,169
14. 2027 .....	174,418	22,047		196,465
15. 2028 .....	110,531	21,381		131,912
16. 2029 .....	109,208	31,194		140,402
17. 2030 .....	114,311	27,274		141,585
18. 2031 .....	155,787	22,094		177,881
19. 2032 .....	169,314	16,622		185,936
20. 2033 .....	221,114	12,319		233,433
21. 2034 .....	228,137	11,440		239,577
22. 2035 .....	255,406	10,344		265,750
23. 2036 .....	273,639	3,260		276,899
24. 2037 .....	258,992	(64,897)		194,095
25. 2038 .....	229,480	(63,025)		166,455
26. 2039 .....	216,476	(40,377)		176,099
27. 2040 .....	323,593	(40,935)		282,658
28. 2041 .....		(24,464)		(24,464)
29. 2042 .....		(8,975)		(8,975)
30. 2043 .....		1,038		1,038
31. 2044 and Later		4,359		4,359
32. Total (Lines 1 to 31)	26,499,116	3,893,563		30,392,679

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE AMERICAN UNITED LIFE INSURANCE COMPANY

**ASSET VALUATION RESERVE**

	Default Component			Equity Component			7 Total Amount (Cols. 3 + 6)
	1 Other Than Mortgage Loans	2 Mortgage Loans	3 Total (Cols. 1 + 2)	4 Common Stock	5 Real Estate and Other Invested Assets	6 Total (Cols. 4 + 5)	
1. Reserve as of December 31, prior year .....	48,041,150	16,666,478	64,707,628	2,771,726	2,284,744	5,056,470	69,764,098
2. Realized capital gains/(losses) net of taxes - General Account .....	(3,619,827)	1,059	(3,618,768)	1,115,644	(3,581,885)	(2,466,241)	(6,085,009)
3. Realized capital gains/(losses) net of taxes - Separate Accounts .....							
4. Unrealized capital gains/(losses) net of deferred taxes - General Account .....	1,025,786	27,625	1,053,411	292,423	3,137,625	3,430,048	4,483,459
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 .....	11,042,390	1,870,515	12,912,906		211,556	211,556	13,124,461
8. Accumulated balances (Lines 1 through 5 - 6 + 7) .....	56,489,499	18,565,678	75,055,177	4,179,793	2,052,040	6,231,833	81,287,010
9. Maximum reserve .....	52,908,991	10,575,597	63,484,588	5,534,771	9,987,877	15,522,648	79,007,236
10. Reserve objective .....	36,165,980	8,140,958	44,306,938	5,398,622	9,736,752	15,135,374	59,442,311
11. 20% of (Line 10 - Line 8) .....	(4,064,704)	(2,084,944)	(6,149,648)	243,766	1,536,942	1,780,708	(4,368,940)
12. Balance before transfers (Lines 8 + 11) .....	52,424,796	16,480,734	68,905,529	4,423,559	3,588,982	8,012,541	76,918,070
13. Transfers .....	484,195	(484,195)					
14. Voluntary contribution .....							
15. Adjustment down to maximum/up to zero .....		(5,420,942)	(5,420,942)				(5,420,942)
16. Reserve as of December 31, current year (Lines 12 + 13 + 14 + 15)	52,908,991	10,575,597	63,484,587	4,423,559	3,588,982	8,012,541	71,497,128

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

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
<b>LONG-TERM BONDS</b>												
1.		Exempt Obligations .....	786,845,787	XXX	XXX	786,845,787	0.0000		0.0000		0.0000	
2.	1	Highest Quality .....	4,117,130,614	XXX	XXX	4,117,130,614	0.0004	1,646,852	0.0023	9,469,400	0.0030	12,351,392
3.	2	High Quality .....	2,966,071,977	XXX	XXX	2,966,071,977	0.0019	5,635,537	0.0058	17,203,217	0.0090	26,694,648
4.	3	Medium Quality .....	297,938,956	XXX	XXX	297,938,956	0.0093	2,770,832	0.0230	6,852,596	0.0340	10,129,925
5.	4	Low Quality .....	39,898,969	XXX	XXX	39,898,969	0.0213	849,848	0.0530	2,114,645	0.0750	2,992,423
6.	5	Lower Quality .....	1,294,413	XXX	XXX	1,294,413	0.0432	55,919	0.1100	142,385	0.1700	220,050
7.	6	In or Near Default .....		XXX	XXX		0.0000		0.2000		0.2000	
8.		Total Unrated Multi-class Securities Acquired by Conversion .....		XXX	XXX		XXX		XXX		XXX	
9.		Total Bonds (Sum of Lines 1 through 8)	8,209,180,716	XXX	XXX	8,209,180,716	XXX	10,958,988	XXX	35,782,245	XXX	52,388,437
<b>PREFERRED STOCK</b>												
10.	1	Highest Quality .....		XXX	XXX		0.0004		0.0023		0.0030	
11.	2	High Quality .....	9,532,640	XXX	XXX	9,532,640	0.0019	18,112	0.0058	55,289	0.0090	85,794
12.	3	Medium Quality .....	1,500,000	XXX	XXX	1,500,000	0.0093	13,950	0.0230	34,500	0.0340	51,000
13.	4	Low Quality .....		XXX	XXX		0.0213		0.0530		0.0750	
14.	5	Lower Quality .....		XXX	XXX		0.0432		0.1100		0.1700	
15.	6	In or Near Default .....		XXX	XXX		0.0000		0.2000		0.2000	
16.		Affiliated Life with AVR .....		XXX	XXX		0.0000		0.0000		0.0000	
17.		Total Preferred Stocks (Sum of Lines 10 through 16)	11,032,640	XXX	XXX	11,032,640	XXX	32,062	XXX	89,789	XXX	136,794
<b>SHORT - TERM BONDS</b>												
18.		Exempt Obligations .....		XXX	XXX		0.0000		0.0000		0.0000	
19.	1	Highest Quality .....	127,000,000	XXX	XXX	127,000,000	0.0004	50,800	0.0023	292,100	0.0030	381,000
20.	2	High Quality .....		XXX	XXX		0.0019		0.0058		0.0090	
21.	3	Medium Quality .....		XXX	XXX		0.0093		0.0230		0.0340	
22.	4	Low Quality .....		XXX	XXX		0.0213		0.0530		0.0750	
23.	5	Lower Quality .....		XXX	XXX		0.0432		0.1100		0.1700	
24.	6	In or Near Default .....		XXX	XXX		0.0000		0.2000		0.2000	
25.		Total Short - Term Bonds (Sum of Lines 18 through 24)	127,000,000	XXX	XXX	127,000,000	XXX	50,800	XXX	292,100	XXX	381,000
<b>DERIVATIVE INSTRUMENTS</b>												
26.		Exchange Traded .....		XXX	XXX		0.0004		0.0023		0.0030	
27.	1	Highest Quality .....	182,725	XXX	XXX	182,725	0.0004	73	0.0023	420	0.0030	548
28.	2	High Quality .....	245,782	XXX	XXX	245,782	0.0019	467	0.0058	1,426	0.0090	2,212
29.	3	Medium Quality .....		XXX	XXX		0.0093		0.0230		0.0340	
30.	4	Low Quality .....		XXX	XXX		0.0213		0.0530		0.0750	
31.	5	Lower Quality .....		XXX	XXX		0.0432		0.1100		0.1700	
32.	6	In or Near Default .....		XXX	XXX		0.0000		0.2000		0.2000	
33.		Total Derivative Instruments .....	428,507	XXX	XXX	428,507	XXX	540	XXX	1,846	XXX	2,760
34.		Total (Lines 9 + 17 + 25 + 33)	8,347,641,863	XXX	XXX	8,347,641,863	XXX	11,042,390	XXX	36,165,980	XXX	52,908,991



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

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
MORTGAGE LOANS												
In Good Standing:												
35.		Farm Mortgages - CM1 - Highest Quality .....			XXX		0.0010		0.0050		0.0065	
36.		Farm Mortgages - CM2 - High Quality .....			XXX		0.0035		0.0100		0.0130	
37.		Farm Mortgages - CM3 - Medium Quality .....			XXX		0.0060		0.0175		0.0225	
38.		Farm Mortgages - CM4 - Low Medium Quality .....			XXX		0.0105		0.0300		0.0375	
39.		Farm Mortgages - CM5 - Low Quality .....			XXX		0.0160		0.0425		0.0550	
40.		Residential Mortgages - Insured or Guaranteed .....			XXX		0.0003		0.0006		0.0010	
41.		Residential Mortgages - All Other .....	127,858		XXX	127,858	0.0013	166	0.0030	384	0.0040	511
42.		Commercial Mortgages - Insured or Guaranteed .....			XXX		0.0003		0.0006		0.0010	
43.		Commercial Mortgages - All Other - CM1 - Highest Quality .....	1,301,930,454		XXX	1,301,930,454	0.0010	1,301,930	0.0050	6,509,652	0.0065	8,462,548
44.		Commercial Mortgages - All Other - CM2 - High Quality .....	123,588,347		XXX	123,588,347	0.0035	432,559	0.0100	1,235,883	0.0130	1,606,649
45.		Commercial Mortgages - All Other - CM3 - Medium Quality .....	19,296,559		XXX	19,296,559	0.0060	115,779	0.0175	337,690	0.0225	434,173
46.		Commercial Mortgages - All Other - CM4 - Low Medium Quality .....	1,908,277		XXX	1,908,277	0.0105	20,037	0.0300	57,248	0.0375	71,560
47.		Commercial Mortgages - All Other - CM5 - Low Quality .....			XXX		0.0160		0.0425		0.0550	
Overdue, Not in Process:												
48.		Farm Mortgages .....			XXX		0.0420		0.0760		0.1200	
49.		Residential Mortgages - Insured or Guaranteed .....			XXX		0.0005		0.0012		0.0020	
50.		Residential Mortgages - All Other .....	17,327		XXX	17,327	0.0025	43	0.0058	100	0.0090	156
51.		Commercial Mortgages - Insured or Guaranteed .....			XXX		0.0005		0.0012		0.0020	
52.		Commercial Mortgages - All Other .....			XXX		0.0420		0.0760		0.1200	
In Process of Foreclosure:												
53.		Farm Mortgages .....			XXX		0.0000		0.1700		0.1700	
54.		Residential Mortgages - Insured or Guaranteed .....			XXX		0.0000		0.0040		0.0040	
55.		Residential Mortgages - All Other .....			XXX		0.0000		0.0130		0.0130	
56.		Commercial Mortgages - Insured or Guaranteed .....			XXX		0.0000		0.0040		0.0040	
57.		Commercial Mortgages - All Other .....			XXX		0.0000		0.1700		0.1700	
58.		Total Schedule B Mortgages (Sum of Lines 35 through 57)	1,446,868,822		XXX	1,446,868,822	XXX	1,870,515	XXX	8,140,958	XXX	10,575,597
59.		Schedule DA Mortgages			XXX		0.0030		0.0100		0.0130	
60.		Total Mortgage Loans on Real Estate (Lines 58 + 59)	1,446,868,822		XXX	1,446,868,822	XXX	1,870,515	XXX	8,140,958	XXX	10,575,597

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

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
<b>COMMON STOCK</b>												
1.		Unaffiliated - Public .....	20,298,376	XXX	XXX	20,298,376	0.0000		0.2000 (a)	4,059,675	0.2000 (a)	4,059,675
2.		Unaffiliated - Private .....	5,838,582	XXX	XXX	5,838,582	0.0000		0.1600	934,173	0.1600	934,173
3.		Federal Home Loan Bank .....	45,383,100	XXX	XXX	45,383,100	0.0000		0.0050	226,916	0.0080	363,065
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		0.1300 (a)		0.1300 (a)	
13.		Unaffiliated Common Stock - Private .....					0.0000		0.1600		0.1600	
14.		Real Estate .....					(b)		(b)		(b)	
15.		Affiliated - Certain Other (See SVO Purposes and Procedures Manual) .....	1,368,139	XXX	XXX	1,368,139	0.0000		0.1300	177,858	0.1300	177,858
16.		Affiliated - All Other .....		XXX	XXX		0.0000		0.1600		0.1600	
17.		Total Common Stock (Sum of Lines 1 through 16)	72,888,197			72,888,197	XXX		XXX	5,398,622	XXX	5,534,771
<b>REAL ESTATE</b>												
18.		Home Office Property (General Account only) .....	62,594,841			62,594,841	0.0000		0.0750	4,694,613	0.0750	4,694,613
19.		Investment Properties .....					0.0000		0.0750		0.0750	
20.		Properties Acquired in Satisfaction of Debt .....					0.0000		0.1100		0.1100	
21.		Total Real Estate (Sum of Lines 18 through 20)	62,594,841			62,594,841	XXX		XXX	4,694,613	XXX	4,694,613
<b>OTHER INVESTED ASSETS</b>												
<b>INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF BONDS</b>												
22.		Exempt Obligations .....		XXX	XXX		0.0000		0.0000		0.0000	
23.	1	Highest Quality .....		XXX	XXX		0.0004		0.0023		0.0030	
24.	2	High Quality .....		XXX	XXX		0.0019		0.0058		0.0090	
25.	3	Medium Quality .....	22,563,351	XXX	XXX	22,563,351	0.0093	209,839	0.0230	518,957	0.0340	767,154
26.	4	Low Quality .....		XXX	XXX		0.0213		0.0530		0.0750	
27.	5	Lower Quality .....		XXX	XXX		0.0432		0.1100		0.1700	
28.	6	In or Near Default .....		XXX	XXX		0.0000		0.2000		0.2000	
29.		Total with Bond Characteristics (Sum of Lines 22 through 28)	22,563,351	XXX	XXX	22,563,351	XXX	209,839	XXX	518,957	XXX	767,154

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

Line Number	NAIC Designation	Description	1 Book/Adjusted Carrying Value	2 Reclassify Related Party Encumbrances	3 Add Third Party Encumbrances	4 Balance for AVR Reserve Calculations (Cols. 1 + 2 + 3)	Basic Contribution		Reserve Objective		Maximum Reserve	
							5 Factor	6 Amount (Cols. 4 x 5)	7 Factor	8 Amount (Cols. 4 x 7)	9 Factor	10 Amount (Cols. 4 x 9)
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF PREFERRED STOCKS												
30.	1	Highest Quality .....	3,995,332	XXX	XXX	3,995,332	0.0004	1,598	0.0023	9,189	0.0030	11,986
31.	2	High Quality .....		XXX	XXX		0.0019		0.0058		0.0090	
32.	3	Medium Quality .....		XXX	XXX		0.0093		0.0230		0.0340	
33.	4	Low Quality .....		XXX	XXX		0.0213		0.0530		0.0750	
34.	5	Lower Quality .....		XXX	XXX		0.0432		0.1100		0.1700	
35.	6	In or Near Default .....		XXX	XXX		0.0000		0.2000		0.2000	
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)	3,995,332	XXX	XXX	3,995,332	XXX	1,598	XXX	9,189	XXX	11,986
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF MORTGAGE LOANS												
In Good Standing Affiliated:												
38.		Mortgages - CM1 - Highest Quality .....			XXX		0.0010		0.0050		0.0065	
39.		Mortgages - CM2 - High Quality .....			XXX		0.0035		0.0100		0.0130	
40.		Mortgages - CM3 - Medium Quality .....			XXX		0.0060		0.0175		0.0225	
41.		Mortgages - CM4 - Low Medium Quality .....			XXX		0.0105		0.0300		0.0375	
42.		Mortgages - CM5 - Low Quality .....			XXX		0.0160		0.0425		0.0550	
43.		Residential Mortgages - Insured or Guaranteed .....			XXX		0.0003		0.0006		0.0010	
44.		Residential Mortgages - All Other .....		XXX	XXX		0.0013		0.0030		0.0040	
45.		Commercial Mortgages - Insured or Guaranteed .....			XXX		0.0003		0.0006		0.0010	
Overdue, Not in Process Affiliated:												
46.		Farm Mortgages .....			XXX		0.0420		0.0760		0.1200	
47.		Residential Mortgages - Insured or Guaranteed .....			XXX		0.0005		0.0012		0.0020	
48.		Residential Mortgages - All Other .....			XXX		0.0025		0.0058		0.0090	
49.		Commercial Mortgages - Insured or Guaranteed .....			XXX		0.0005		0.0012		0.0020	
50.		Commercial Mortgages - All Other .....			XXX		0.0420		0.0760		0.1200	
In Process of Foreclosure Affiliated:												
51.		Farm Mortgages .....			XXX		0.0000		0.1700		0.1700	
52.		Residential Mortgages - Insured or Guaranteed .....			XXX		0.0000		0.0040		0.0040	
53.		Residential Mortgages - All Other .....			XXX		0.0000		0.0130		0.0130	
54.		Commercial Mortgages - Insured or Guaranteed .....			XXX		0.0000		0.0040		0.0040	
55.		Commercial Mortgages - All Other .....			XXX		0.0000		0.1700		0.1700	
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		0.0010		0.0050		0.0065	
59.		Unaffiliated - In Good Standing Primarily Senior .....			XXX		0.0035		0.0010		0.0130	
60.		Unaffiliated - In Good Standing All Other .....			XXX		0.0060		0.0175		0.0225	
61.		Unaffiliated - Overdue, Not in Process .....			XXX		0.0420		0.0760		0.1200	
62.		Unaffiliated - In Process of Foreclosure .....			XXX		0.0000		0.1700		0.1700	
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		0.1300 (a)		0.1300 (a)	
66.		Unaffiliated Private .....	12,112,260	XXX	XXX	12,112,260	0.0000		0.1600	1,937,962	0.1600	1,937,962
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		0.1300		0.1300	
69.		Affiliated Other - All Other .....		XXX	XXX		0.0000		0.1600		0.1600	
70.		Total with Common Stock Characteristics (Sum of Lines 65 through 69)	12,112,260	XXX	XXX	12,112,260	XXX		XXX	1,937,962	XXX	1,937,962
INVESTMENTS WITH THE UNDERLYING CHARACTERISTICS OF REAL ESTATE												
71.		Home Office Property (General Account only) .....					0.0000		0.0750		0.0750	
72.		Investment Properties .....	30,700,281			30,700,281	0.0000		0.0750	2,302,521	0.0750	2,302,521
73.		Properties Acquired in Satisfaction of Debt .....					0.0000		0.1100		0.1100	
74.		Total with Real Estate Characteristics (Sum of Lines 71 through 73)	30,700,281			30,700,281	XXX		XXX	2,302,521	XXX	2,302,521
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 .....	18,792			18,792	0.0063	118	0.0120	226	0.0190	357
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)	18,792			18,792	XXX	118	XXX	226	XXX	357
ALL OTHER INVESTMENTS												
81.		NAIC 1 Working Capital Finance Investments .....		XXX			0.0000		0.0037		0.0037	
82.		NAIC 2 Working Capital Finance Investments .....		XXX			0.0000		0.0120		0.0120	
83.		Other Invested Assets - Schedule BA .....	2,102,185	XXX		2,102,185	0.0000		0.1300	273,284	0.1300	273,284
84.		Other Short-Term Invested Assets - Schedule DA .....		XXX			0.0000		0.1300		0.1300	
85.		Total All Other (Sum of Lines 81, 82, 83 and 84) .....	2,102,185	XXX		2,102,185	XXX		XXX	273,284	XXX	273,284
86.		Total Other Invested Assets - Schedules BA & DA (Sum of Lines 29, 37, 64, 70, 74, 80 and 85)	71,492,201			71,492,201	XXX	211,556	XXX	5,042,139	XXX	5,293,264

(a) Times the company's weighted average portfolio beta (Minimum .10, Maximum .20).  
 (b) Determined using the same factors and breakdowns used for directly owned real estate.  
 (c) This will be the factor associated with the risk category determined in the company generated worksheet.

**ASSET VALUATION RESERVE (Continued)**

**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
<b>NONE</b>								
0599999 - Total								

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE AMERICAN UNITED LIFE INSURANCE COMPANY

**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

1	2	3	4	5	6	7	8
Contract Numbers	Claim Numbers	State of Residence of Claimant	Year of Claim for Death or Disability	Amount Claimed	Amount Paid During the Year	Amount Resisted Dec. 31 of Current Year	Why Compromised or Resisted
604390	211079587900	FL	2012	50,000	46,000		Eligibility
609402	309049784700	PA	2013	10,000	7,500		Eligibility
611243	302219657400	MI	2012	13,000	5,000		Eligibility
0199999. Death Claims - Ordinary				73,000	58,500		XXX
0599999. Death Claims - Disposed Of				73,000	58,500		XXX
1099999. Additional Accidental Death Benefits Claims - Disposed Of							XXX
1599999. Disability Benefits Claims - Disposed Of							XXX
2099999. Matured Endowments Claims - Disposed Of							XXX
2599999. Annuities with Life Contingency Claims - Disposed Of							XXX
2699999. Claims Disposed of During Current Year				73,000	58,500		XXX
608152	304019682200	CT	2013	30,000		18,000	Eligibility
612440	000000000000	NC				15,000	Legal fees for resisted claim
611917	405089929900 & 405089930000	NC	2014			5,000	Legal fees on dismissed claim
2799999. Death Claims - Ordinary				30,000		38,000	XXX
3199999. Death Claims - Resisted				30,000		38,000	XXX
3699999. Additional Accidental Death Benefits Claims - Resisted							XXX
4199999. Disability Benefits Claims - Resisted							XXX
4699999. Matured Endowments Claims - Resisted							XXX
5199999. Annuities with Life Contingencies Claims - Resisted							XXX
5299999. Claims Resisted During Current Year				30,000		38,000	XXX
5399999 - Totals				103,000	58,500	38,000	XXX

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE AMERICAN UNITED LIFE INSURANCE COMPANY

**SCHEDULE H - ACCIDENT AND HEALTH EXHIBIT**

	Total		Group Accident and Health		Credit Accident and Health (Group and Individual)		Collectively Renewable		Other Individual Contracts									
	1 Amount	2 %	3 Amount	4 %	5 Amount	6 %	7 Amount	8 %	Non-Cancelable		Guaranteed Renewable		Non-Renewable for Stated Reasons Only		Other Accident Only		All Other	
									9 Amount	10 %	11 Amount	12 %	13 Amount	14 %	15 Amount	16 %	17 Amount	18 %
<b>PART 1. - ANALYSIS OF UNDERWRITING OPERATIONS</b>																		
1. Premiums written	58,034,902	XXX	58,031,261	XXX		XXX		XXX		XXX	3,641	XXX		XXX		XXX		XXX
2. Premiums earned	57,966,218	XXX	57,962,577	XXX		XXX		XXX		XXX	3,641	XXX		XXX		XXX		XXX
3. Incurred claims	44,706,162	77.1	44,706,162	77.1														
4. Cost containment expenses	42,754	0.1	42,754	0.1														
5. Incurred claims and cost containment expenses (Lines 3 and 4)	44,748,916	77.2	44,748,916	77.2														
6. Increase in contract reserves																		
7. Commissions (a)																		
	2,983,237	5.1	4,709,055	8.1					3,234		(1,729,052)	(47,488.4)						
8. Other general insurance expenses	19,338,204	33.4	19,338,204	33.4														
9. Taxes, licenses and fees	1,911,841	3.3	1,923,456	3.3					(11,615)									
10. Total other expenses incurred																		
	24,233,282	41.8	25,970,715	44.8					(8,381)		(1,729,052)	(47,488.4)						
11. Aggregate write-ins for deductions	(544,943)	(0.9)	337,350	0.6					(882,293)									
12. Gain from underwriting before dividends or refunds	(10,471,037)	(18.1)	(13,094,404)	(22.6)					890,674		1,732,693	47,588.4						
13. Dividends or refunds	143,834	0.2	143,834	0.2														
14. Gain from underwriting after dividends or refunds	(10,614,871)	(18.3)	(13,238,238)	(22.8)					890,674		1,732,693	47,588.4						
<b>DETAILS OF WRITE-INS</b>																		
1101. Resv adj on rein ceded	337,350	0.6	337,350	0.6														
1102. Miscellaneous group income	(882,293)	(1.5)							(882,293)									
1103.																		
1198. Summary of remaining write-ins for Line 11 from overflow page																		
1199. Totals (Lines 1101 thru 1103 plus 1198)(Line 11 above)	(544,943)	(0.9)	337,350	0.6					(882,293)									

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

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE AMERICAN UNITED LIFE INSURANCE COMPANY

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

	1 Total	2 Group Accident and Health	3 Credit Accident and Health (Group and Individual)	4 Collectively Renewable	Other Individual Contracts				
					5 Non-Cancelable	6 Guaranteed Renewable	7 Non-Renewable for Stated Reasons Only	8 Other Accident Only	9 All Other
<b>PART 2. - RESERVES AND LIABILITIES</b>									
<b>A. Premium Reserves:</b>									
1. Unearned premiums .....	461,845	461,845							
2. Advance premiums .....									
3. Reserve for rate credits .....									
4. Total premium reserves, current year .....	461,845	461,845							
5. Total premium reserves, prior year .....	393,161	393,161							
6. Increase in total premium reserves .....	68,684	68,684							
<b>B. Contract Reserves:</b>									
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 .....									
<b>C. Claim Reserves and Liabilities:</b>									
1. Total current year .....	191,449,782	191,449,782							
2. Total prior year .....	186,146,470	186,146,470							
3. Increase .....	5,303,312	5,303,312							

<b>PART 3. - TEST OF PRIOR YEAR'S CLAIM RESERVES AND LIABILITIES</b>									
<b>1. Claims paid during the year:</b>									
1.1 On claims incurred prior to current year .....	21,825,084	21,825,084							
1.2 On claims incurred during current year .....	17,577,766	17,577,766							
<b>2. Claim reserves and liabilities, December 31, current year:</b>									
2.1 On claims incurred prior to current year .....	166,770,932	166,770,932							
2.2 On claims incurred during current year .....	24,678,850	24,678,850							
<b>3. Test:</b>									
3.1 Lines 1.1 and 2.1 .....	188,596,016	188,596,016							
3.2 Claim reserves and liabilities, December 31, prior year .....	186,146,470	186,146,470							
3.3 Line 3.1 minus Line 3.2 .....	2,449,546	2,449,546							

<b>PART 4. - REINSURANCE</b>									
<b>A. Reinsurance Assumed:</b>									
1. Premiums written .....	57,929,636	188,223	(6)			57,741,419			
2. Premiums earned .....	58,066,227	188,223	10			57,877,994			
3. Incurred claims .....	63,456,629	(1,962,905)	2,703			65,416,831			
4. Commissions .....	18,818,265	290,847				18,527,418			
<b>B. Reinsurance Ceded:</b>									
1. Premiums written .....	80,736,610	21,146,329	154,647		1,577,507	57,779,718	78,409		
2. Premiums earned .....	80,899,970	21,095,776	212,297		1,597,388	57,916,861	77,648		
3. Incurred claims .....	76,422,494	9,822,597	23,963		1,014,875	65,572,418	(11,359)		
4. Commissions .....	27,862,089	7,595,025	10,594			20,256,470			

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



ANNUAL STATEMENT FOR THE YEAR 2014 OF THE AMERICAN UNITED LIFE INSURANCE COMPANY

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

	1 Medical	2 Dental	3 Other	4 Total
<b>A. Direct:</b>				
1. Incurred Claims .....			57,672,026	57,672,026
2. Beginning Claim Reserves and Liabilities .....			156,192,366	156,192,366
3. Ending Claim Reserves and Liabilities .....			160,046,894	160,046,894
4. Claims Paid			53,817,498	53,817,498
<b>B. Assumed Reinsurance:</b>				
5. Incurred Claims.....			63,456,630	63,456,630
6. Beginning Claim Reserves and Liabilities .....			341,947,356	341,947,356
7. Ending Claim Reserves and Liabilities .....			342,295,519	342,295,519
8. Claims Paid			63,108,467	63,108,467
<b>C. Ceded Reinsurance:</b>				
9. Incurred Claims.....			76,422,494	76,422,494
10. Beginning Claim Reserves and Liabilities .....			314,236,474	314,236,474
11. Ending Claim Reserves and Liabilities .....			317,371,103	317,371,103
12. Claims Paid			73,287,865	73,287,865
<b>D. Net:</b>				
13. Incurred Claims.....			44,706,162	44,706,162
14. Beginning Claim Reserves and Liabilities .....			183,903,248	183,903,248
15. Ending Claim Reserves and Liabilities .....			184,971,310	184,971,310
16. Claims Paid			43,638,100	43,638,100
<b>E. Net Incurred Claims and Cost Containment Expenses:</b>				
17. Incurred Claims and Cost Containment Expenses .....			44,748,916	44,748,916
18. Beginning Reserves and Liabilities .....			183,903,248	183,903,248
19. Ending Reserves and Liabilities .....			184,971,310	184,971,310
20. Paid Claims and Cost Containment Expenses			43,680,854	43,680,854

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE AMERICAN UNITED LIFE INSURANCE COMPANY

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

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

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Reinsured	5 Domiciliary Jurisdiction	6 Type of Reinsurance Assumed	7 Amount of In Force at End of Year	8 Reserve	9 Premiums	10 Reinsurance Payable on Paid and Unpaid Losses	11 Modified Coinsurance Reserve	12 Funds Withheld Under Coinsurance
67911	45-0220640	07/01/1980	PIONEER MUT LIFE INS CO	ND	ADB/I		44	45			
67911	45-0220640	07/01/1980	PIONEER MUT LIFE INS CO	ND	CO/I	25,433,450	679,215	59,697			
67911	45-0220640	07/01/1980	PIONEER MUT LIFE INS CO	ND	DIS/I		34,355	624			
67911	45-0220640	07/01/1980	PIONEER MUT LIFE INS CO	ND	YRT/I	8,480,741	57,378	67,116			
69116	35-0684263	01/01/1971	STATE LIFE INS CO	IN	CO/I	76,833	2,766	697	80,000		
69116	35-0684263	10/01/1994	STATE LIFE INS CO	IN	CO/I	2,365,178,528	32,531,398	4,401,413			
69116	35-0684263	01/01/1971	STATE LIFE INS CO	IN	DIS/I		22	13			
69116	35-0684263	10/01/1994	STATE LIFE INS CO	IN	DIS/I		129,129	26,300			
69116	35-0684263	01/01/1971	STATE LIFE INS CO	IN	YRT/I	95,124	1,052				
69116	35-0684263	10/01/1994	STATE LIFE INS CO	IN	YRT/I	5,463,623	36,881	98,552			
69116	35-0684263	09/01/1999	STATE LIFE INS CO	IN	YRT/I	13,570,214	36,702	354,945	1,161,027		
0299999. General Account - U.S. Affiliates - Other						2,418,298,513	33,508,942	5,009,402	1,241,027		
0399999. Total General Account - U.S. Affiliates						2,418,298,513	33,508,942	5,009,402	1,241,027		
0699999. Total General Account - Non-U.S. Affiliates											
0799999. Total General Account - Affiliates						2,418,298,513	33,508,942	5,009,402	1,241,027		
71854	52-0891929	03/01/2002	AAA LIFE INS CO	MI	CO/I	220,956,458	9,134,984	316,959	9,017		
71854	52-0891929	03/01/2002	AAA LIFE INS CO	MI	DIS/I		15,342	2,437			
71854	52-0891929	03/01/2002	AAA LIFE INS CO	MI	YRT/I	5,381,087	207,857	380			
82406	35-1665915	12/01/2000	ALL SAVERS INS CO	IN	CO/I	78,654	77	94			
90611	41-1366075	01/17/1973	ALLIANZ LIFE INS CO OF N AMER	MN	YRT/I			2,894			
60186	36-2554642	10/05/2001	ALLSTATE LIFE INS CO	IL	CO/I	491,573,401	1,427,834	746,393	77,524		
60186	36-2554642	01/01/1992	ALLSTATE LIFE INS CO	IL	YRT/I	50,620,387	104,241	40,802	10,000		
70874	36-2608394	06/03/2002	ALLSTATE LIFE INS CO OF NY	NY	CO/I	120,706,049	335,128	154,352	10,010		
70874	36-2608394	06/03/2002	ALLSTATE LIFE INS CO OF NY	NY	YRT/I	8,326,118	25,941	4,450			
60410	73-0714500	09/01/1983	AMERICAN FIDELITY ASSUR CO	OK	CO/I	246,539,796	3,823,412	1,356,574	55,000		
60410	73-0714500	10/01/1999	AMERICAN FIDELITY ASSUR CO	OK	DIS/I		5,868	5,794	2,934		
60410	73-0714500	09/01/1983	AMERICAN FIDELITY ASSUR CO	OK	YRT/I	3,135,350	52,877	6,130			
60410	73-0714500	10/01/1999	AMERICAN FIDELITY ASSUR CO	OK	YRT/I	174,497,751	324,369	705,349	162,184		
60488	25-0598210	11/01/1980	AMERICAN GEN LIFE INS CO	TX	ADB/I		101	308			
60488	25-0598210	08/15/1974	AMERICAN GEN LIFE INS CO	TX	CO/I	3,992,709	57,908	48,462			
60488	25-0598210	08/15/1974	AMERICAN GEN LIFE INS CO	TX	DIS/I		2,086	77			
60488	25-0598210	11/01/1980	AMERICAN GEN LIFE INS CO	TX	DIS/I		1,066	171			
60488	25-0598210	08/15/1974	AMERICAN GEN LIFE INS CO	TX	YRT/I	31,882,681	804,087	981,134			
60488	25-0598210	11/01/1980	AMERICAN GEN LIFE INS CO	TX	YRT/I	2,608,567	89,546	67,289			
60488	25-0598210	01/09/1984	AMERICAN GEN LIFE INS CO	TX	YRT/I	790,570	21,482	47,845			
60534	59-0781901	03/01/1984	AMERICAN HERITAGE LIFE INS CO	FL	DIS/I		13,895	46			
60534	59-0781901	03/01/1984	AMERICAN HERITAGE LIFE INS CO	FL	YRT/I			304			
60739	74-0484030	09/01/1983	AMERICAN NATL INS CO	TX	CO/I	344,332	3,685	6,779			
60739	74-0484030	09/01/1983	AMERICAN NATL INS CO	TX	DIS/I		3,040	1,354			
60739	74-0484030	09/01/1983	AMERICAN NATL INS CO	TX	YRT/I	2,001,254	15,564	22,887			
60836	42-0113630	10/25/1984	AMERICAN REPUBLIC INS CO	IA	YRT/I	1,206,812	14,816	13,184			
61301	47-0098400	04/01/2003	AMERITAS LIFE INS CORP	NE	CO/G		889,796				
61301	47-0098400	07/01/1993	AMERITAS LIFE INS CORP	NE	YRT/I			(76,166)			
00000	62-0758515	04/01/1992	ARMED SVCS MUT BENEFIT ASSOC	TN	CO/I	47,075,000	3,565,845				
61689	42-0175020	12/20/1978	AVIVA LIFE & ANN CO	IA	CO/I	253,944,304	1,342,631	777,078	82,745		
61689	42-0175020	12/20/1978	AVIVA LIFE & ANN CO	IA	DIS/I		111,369	22,736			
61689	42-0175020	12/20/1978	AVIVA LIFE & ANN CO	IA	YRT/I	29,095,409	630,323	656,501	69,678		
61689	42-0175020	08/17/1981	AVIVA LIFE & ANN CO	IA	YRT/I	839,237	18,787	55,181			
61212	52-0236900	07/01/1995	BALTIMORE LIFE INS CO	MD	ADB/I		233	577			
61212	52-0236900	07/01/1995	BALTIMORE LIFE INS CO	MD	DIS/I		74,182	952	50		
61212	52-0236900	07/01/1995	BALTIMORE LIFE INS CO	MD	YRT/I	3,003,150		23,806			
94250	52-1236145	01/01/1987	BANNER LIFE INS CO	MD	ADB/I		41	694			
94250	52-1236145	01/01/1987	BANNER LIFE INS CO	MD	CO/I	1,121,476	38,341	281,553			
94250	52-1236145	01/01/1987	BANNER LIFE INS CO	MD	DIS/I		571	3,143			
94250	52-1236145	01/01/1987	BANNER LIFE INS CO	MD	YRT/I	5,830,005	59,938	(29,013)	8,340		
61395	87-0115120	04/05/1973	BENEFICIAL LIFE INS CO	UT	YRT/I	244,606	2,128	6,431			
63886	59-2764247	05/15/2002	BEST MERIDIAN INS CO	FL	YRT/I	1,733,291	3,216	7,257	1,608		

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE AMERICAN UNITED LIFE INSURANCE COMPANY

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

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

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Reinsured	5 Domiciliary Jurisdiction	6 Type of Reinsurance Assumed	7 Amount of In Force at End of Year	8 Reserve	9 Premiums	10 Reinsurance Payable on Paid and Unpaid Losses	11 Modified Coinsurance Reserve	12 Funds Withheld Under Coinsurance
71463	84-0583103	03/10/1982	CICA LIFE INS CO OF AMER	CO	CO/I	41,456	258	(7)			
71463	84-0583103	03/10/1982	CICA LIFE INS CO OF AMER	CO	YRT/I			5,441			
71463	84-0583103	01/01/2000	CICA LIFE INS CO OF AMER	CO	YRT/I	9,152,819	19,857	79,428	19,857		
61921	61-0648389	07/01/1991	CITIZENS SECURITY LIFE INS CO	KY	YRT/G		15,855				
62103	15-0274455	12/15/1991	COLUMBIAN MUT LIFE INS CO	NY	CO/I	65,840	30,000	2,008			
62103	15-0274455	12/15/1991	COLUMBIAN MUT LIFE INS CO	NY	DIS/I		86				
62146	36-2136262	03/28/1977	COMBINED INS CO OF AMER	IL	YRT/G		7,830				
65900	04-2299444	01/17/1983	CONSECO LIFE INS CO	IN	CO/I	422,086	1,961	2,473			
65900	04-2299444	01/17/1983	CONSECO LIFE INS CO	IN	DIS/I		596,165	156			
65900	04-2299444	01/17/1983	CONSECO LIFE INS CO	IN	YRT/I	20,715,176	558,451	253,462	121,756		
62413	36-0947200	06/01/1978	CONTINENTAL ASSUR CO	IL	CO/I	91,608,889	2,016,359	147,190	25,000		
62413	36-0947200	06/01/1978	CONTINENTAL ASSUR CO	IL	YRT/I	260,916	2,788	89,070			
71404	47-0463747	05/01/1983	CONTINENTAL GEN INS CO	OH	YRT/I			(119)			
62553	37-0808781	01/01/2001	COUNTRY LIFE INS CO	IL	CO/I	10,250,117	74,800	(19,023)			
62553	37-0808781	01/01/2001	COUNTRY LIFE INS CO	IL	DIS/I		976	337			
62553	37-0808781	01/01/2001	COUNTRY LIFE INS CO	IL	YRT/I	10,108,006	87,343	87,718			
62626	39-0230590	01/01/1976	CUNA MUT INS SOCIETY	IA	CO/G		10,758				
62928	42-0868851	10/25/1982	EMC NATL LIFE CO	IA	YRT/I			571			
63053	91-0550883	04/01/1993	FAMILY LIFE INS CO	TX	DIS/I			7			
63053	91-0550883	04/01/1993	FAMILY LIFE INS CO	TX	YRT/I	1,234,741		8,197			
63088	42-0623913	11/21/1983	FARM BUREAU LIFE INS CO	IA	YRT/I	3,089,216		108,080			
63096	38-6056370	02/10/1970	FARM BUREAU LIFE INS CO OF MI	MI	CO/I	5,112,595	85,605	6,320			
63096	38-6056370	02/10/1970	FARM BUREAU LIFE INS CO OF MI	MI	OTH/I		23,114				
63096	38-6056370	02/10/1970	FARM BUREAU LIFE INS CO OF MI	MI	YRT/G		11,436				
63096	38-6056370	02/10/1970	FARM BUREAU LIFE INS CO OF MI	MI	YRT/I			(8,662)			
63258	41-6022443	04/22/1959	FEDERATED LIFE INS CO	MN	YRT/I			(350)			
63274	52-6033321	03/01/1977	FIDELITY & GUAR LIFE INS CO	IA	CO/I	381,194	4,319	3,846	100,000		
63274	52-6033321	03/01/1977	FIDELITY & GUAR LIFE INS CO	IA	DIS/I		108	9			
63274	52-6033321	03/01/1977	FIDELITY & GUAR LIFE INS CO	IA	YRT/I	20,705,493		459,457			
63290	36-1068685	11/01/1991	FIDELITY LIFE ASSN A LEGAL RESERVE L	IL	CO/I	1,378,432,015	19,792,978	1,637,611	517,500		
63290	36-1068685	11/01/1991	FIDELITY LIFE ASSN A LEGAL RESERVE L	IL	DIS/I				45,000		
63290	36-1068685	11/01/1991	FIDELITY LIFE ASSN A LEGAL RESERVE L	IL	YRT/I	1,379,449	30,453	(6,922)			
67652	23-2044248	01/01/2000	FIRST PENN PACIFIC LIFE INS CO	IN	CO/I	37,347,884	1,143,471	49,016			
67652	23-2044248	01/01/2000	FIRST PENN PACIFIC LIFE INS CO	IN	DIS/I		27,786	243			
67652	23-2044248	01/01/2000	FIRST PENN PACIFIC LIFE INS CO	IN	YRT/I	403,342	207	9,815			
63665	43-0285930	09/01/1982	GENERAL AMER LIFE INS CO	MO	YRT/I			5,911			
65536	54-0283385	02/01/1984	GENWORTH LIFE & ANN INS CO	VA	ADB/I		68	168			
65536	54-0283385	01/01/1979	GENWORTH LIFE & ANN INS CO	VA	CO/I	2,637,554,439	12,878,876	5,876,495	3,681,460		
65536	54-0283385	01/01/1979	GENWORTH LIFE & ANN INS CO	VA	DIS/I		460,572	40,729	1,527		
65536	54-0283385	06/01/1984	GENWORTH LIFE & ANN INS CO	VA	DIS/I		38,966	565			
65536	54-0283385	01/01/1979	GENWORTH LIFE & ANN INS CO	VA	YRT/I	935,863,347	5,541,256	7,512,728	1,156,918		
65536	54-0283385	02/01/1984	GENWORTH LIFE & ANN INS CO	VA	YRT/I	9,008,241		155,316			
65536	54-0283385	06/01/1984	GENWORTH LIFE & ANN INS CO	VA	YRT/I	21,755,887		548,284	149,500		
70025	91-6027719	04/16/1998	GENWORTH LIFE INS CO	DE	CO/I	25,173,333	106,261	48,859			
70025	91-6027719	04/16/1998	GENWORTH LIFE INS CO	DE	DIS/I		20,116	1,276			
70025	91-6027719	04/16/1998	GENWORTH LIFE INS CO	DE	YRT/I	203,416,447	1,361,966	588,666	188,167		
72990	22-2882416	01/01/1989	GENWORTH LIFE INS CO OF NY	NY	CO/I	371,025,366	2,313,097	934,443	60,308		
72990	22-2882416	01/01/1989	GENWORTH LIFE INS CO OF NY	NY	DIS/I		46,749	10,253			
72990	22-2882416	01/01/1989	GENWORTH LIFE INS CO OF NY	NY	YRT/I	13,655,818	235,725	444,889			
63967	74-0651020	01/01/1993	GOVERNMENT PERSONNEL MUT LIFE INS CO	TX	YRT/I	1,808,161	27,798	51,057			
71218	31-0739286	09/01/1977	GRANGE LIFE INS CO	OH	CO/I	896,120,366	10,145,805	1,908,953	910,162		
71218	31-0739286	09/01/1977	GRANGE LIFE INS CO	OH	DIS/I		44,339	21,880			
71218	31-0739286	09/01/1977	GRANGE LIFE INS CO	OH	YRT/I	122,192,576	17,869	733,658			
90212	74-2058261	07/01/1983	GREAT SOUTHERN LIFE INS CO	TX	CO/I	8,916,816	66,519	89,004			
90212	74-2058261	07/01/1983	GREAT SOUTHERN LIFE INS CO	TX	DIS/I		45,056	1,533			
90212	74-2058261	07/01/1983	GREAT SOUTHERN LIFE INS CO	TX	YRT/I			48,031			
68322	84-0467907	01/01/1993	GREAT W LIFE & ANN INS CO	CO	YRT/I	97,522,442	333,474	406,691	59,420		
64238	72-0201480	07/18/1983	GUARANTY INCOME LIFE INS CO	LA	DIS/I		620	398			

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE AMERICAN UNITED LIFE INSURANCE COMPANY

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

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

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Reinsured	5 Domiciliary Jurisdiction	6 Type of Reinsurance Assumed	7 Amount of In Force at End of Year	8 Reserve	9 Premiums	10 Reinsurance Payable on Paid and Unpaid Losses	11 Modified Coinsurance Reserve	12 Funds Withheld Under Coinsurance
64238	72-0201480	07/18/1983	GUARANTY INCOME LIFE INS CO	LA	YRT/I	8,612,198		152,352			
88340	59-2859797	07/01/1978	HANNOVER LIFE REASSUR CO OF AMER	FL	YRT/I			743			
70815	06-0838648	01/01/1993	HARTFORD LIFE & ACCIDENT INS CO	CT	YRT/I	15,324,591	613,962	434,494	56,447		
71153	39-1052598	09/01/1993	HARTFORD LIFE & ANN INS CO	CT	CO/I	22,493,375	107,943	193,033	20,000		
71153	39-1052598	09/01/1993	HARTFORD LIFE & ANN INS CO	CT	DIS/I		248	(92)			
71153	39-1052598	09/01/1993	HARTFORD LIFE & ANN INS CO	CT	YRT/I	628,533,693	1,915,230	2,330,707	1,519,800		
88072	06-0974148	03/15/1967	HARTFORD LIFE INS CO	CT	YRT/I	53,791,440	1,567,807	1,289,630	532,490		
64513	37-0726637	03/01/1994	HORACE MANN LIFE INS CO	IL	YRT/G		5,830				
64904	61-0574893	09/30/1998	INVESTORS HERITAGE LIFE INS CO	KY	CO/G	205,334	6,476	(243)	123		
63487	23-1632193	09/01/1982	INVESTORS LIFE INS CO N AMER	TX	CO/I	2,049,014		16,617			
63487	23-1632193	09/01/1982	INVESTORS LIFE INS CO N AMER	TX	DIS/I		1,343	650			
63487	23-1632193	09/01/1982	INVESTORS LIFE INS CO N AMER	TX	YRT/I			(124,941)	30,059		
65056	38-1659835	01/01/1982	JACKSON NATL LIFE INS CO	MI	CO/I	4,193,859	86,257	119,312	400,000		
65056	38-1659835	04/01/1984	JACKSON NATL LIFE INS CO	MI	CO/I	4,674,428,883	88,603,865	7,933,385	1,898,770		
65056	38-1659835	04/01/1987	JACKSON NATL LIFE INS CO	MI	CO/I	43,048,964	303,420	733,372			
65056	38-1659835	09/01/1994	JACKSON NATL LIFE INS CO	MI	CO/I	3,024,542,650	15,927,297	9,766,227	3,039,514		
65056	38-1659835	01/01/1982	JACKSON NATL LIFE INS CO	MI	DIS/I		9,494	1,610			
65056	38-1659835	04/01/1984	JACKSON NATL LIFE INS CO	MI	DIS/I		31,668				
65056	38-1659835	01/01/1982	JACKSON NATL LIFE INS CO	MI	YRT/I	29,111,073		806,587	117,162		
65056	38-1659835	04/01/1984	JACKSON NATL LIFE INS CO	MI	YRT/I	66,208,210	950,320	676,517	1,748,651		
65056	38-1659835	04/01/1987	JACKSON NATL LIFE INS CO	MI	YRT/I	71,325,279	1,656,584	1,521,154	436,765		
65056	38-1659835	09/01/1994	JACKSON NATL LIFE INS CO	MI	YRT/I	476,722,569	4,514,031	1,945,906	889,649		
60140	13-3873709	05/18/1998	JACKSON NATL LIFE INS CO OF NY	NY	CO/I	40,192,224	140,759	70,307			
60140	13-3873709	05/18/1998	JACKSON NATL LIFE INS CO OF NY	NY	YRT/I	442,116		2,762	2,356		
97144	54-1215126	01/01/2001	JAMESTOWN LIFE INS CO	VA	DIS/I		213	66			
97144	54-1215126	01/01/2001	JAMESTOWN LIFE INS CO	VA	YRT/I	9,314,877	82,920	53,244			
65838	01-0233346	07/15/1999	JOHN HANCOCK LIFE INS CO (USA)	MI	YRT/I	26,925,670	206,595	818,752			
86375	13-3646501	09/18/2001	JOHN HANCOCK LIFE INS CO OF NY	NY	YRT/I	1,319,628	3,474	1,823			
65110	57-0380426	04/01/1987	KANAWHA INS CO	SC	CO/I	9,568,164	28,896	46,949			
65110	57-0380426	04/01/1987	KANAWHA INS CO	SC	YRT/I	2,190,732	8,450	25,574			
65242	35-0457540	05/10/1983	LAFAYETTE LIFE INS CO	OH	DIS/I		1,846,573				
61492	44-0188050	07/20/1981	LIBERTY LIFE INS CO	DE	YRT/I	746,005	5,542	19,106			
65528	75-0953004	01/19/1983	LIFE INS CO OF THE SOUTHWEST	TX	YRT/I	464,230	8,439	20,540			
65595	47-0221457	10/05/2001	LINCOLN BENEFIT LIFE CO	NE	CO/I	1,499,625,292	24,033,799	1,987,913	400,410		
65595	47-0221457	10/05/2001	LINCOLN BENEFIT LIFE CO	NE	YRT/I	80,027,623	305,277	180,432	40,044		
62057	22-0832760	10/30/2000	LINCOLN LIFE & ANN CO OF NY	NY	CO/I	245,290	3,818	738			
65676	35-0472300	10/01/1982	LINCOLN NATL LIFE INS CO	IN	ADB/I			(5)			
65676	35-0472300	01/01/1988	LINCOLN NATL LIFE INS CO	IN	CO/I	7,643,915	355,350	9,720			
65676	35-0472300	10/01/1982	LINCOLN NATL LIFE INS CO	IN	DIS/I			46			
65676	35-0472300	01/01/1985	LINCOLN NATL LIFE INS CO	IN	DIS/I			8			
65676	35-0472300	01/01/1988	LINCOLN NATL LIFE INS CO	IN	DIS/I		3,238	69			
65676	35-0472300	10/01/1982	LINCOLN NATL LIFE INS CO	IN	YRT/I			(12,242)	114,665		
65676	35-0472300	01/01/1985	LINCOLN NATL LIFE INS CO	IN	YRT/I			(2,337)			
65676	35-0472300	01/01/1988	LINCOLN NATL LIFE INS CO	IN	YRT/I	14,608	37	10,989	29,111		
65781	39-0990296	03/01/1990	MADISON NATIONAL LIFE INS CO INC	WI	CO/I	1,914,981	11,149	16,884			
65781	39-0990296	12/01/1995	MADISON NATIONAL LIFE INS CO INC	WI	CO/I	16,884	73	1,153			
65781	39-0990296	03/01/1990	MADISON NATIONAL LIFE INS CO INC	WI	DIS/I		333	109			
65781	39-0990296	03/01/1990	MADISON NATIONAL LIFE INS CO INC	WI	YRT/I	1,203,389	1,546	25,349			
67083	45-0252531	10/24/1983	MANHATTAN NATL LIFE INS CO	OH	DIS/I		18	156			
67083	45-0252531	10/24/1983	MANHATTAN NATL LIFE INS CO	OH	YRT/I	3,982,924		42,363			
65935	04-1590850	04/01/1994	MASSACHUSETTS MUT LIFE INS CO	MA	YRT/I			(573,511)	15,003		
31119	47-0122200	06/01/1972	MEDICO INS CO	NE	ADB/I		1				
31119	47-0122200	06/01/1972	MEDICO INS CO	NE	YRT/I	34,933	3,728	874			
97055	59-2213662	07/01/1985	MEGA LIFE & HLTH INS CO THE	OK	DIS/I		10,992	2			
97055	59-2213662	07/01/1985	MEGA LIFE & HLTH INS CO THE	OK	YRT/I	2,369,398	24,241	35,488	10,991		
87726	06-0566090	02/01/1992	METLIFE INS CO OF CT	CT	YRT/I			244,219			
65978	13-5581829	01/01/1991	METROPOLITAN LIFE INS CO	NY	CO/I	62,969,206	1,396,657	197,663	5,198		
65978	13-5581829	01/01/1991	METROPOLITAN LIFE INS CO	NY	YRT/I			(108,804)	3,762		

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE AMERICAN UNITED LIFE INSURANCE COMPANY

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

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

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Reinsured	5 Domiciliary Jurisdiction	6 Type of Reinsurance Assumed	7 Amount of In Force at End of Year	8 Reserve	9 Premiums	10 Reinsurance Payable on Paid and Unpaid Losses	11 Modified Coinsurance Reserve	12 Funds Withheld Under Coinsurance
66044	46-0164570	04/01/1985	MIDLAND NATL LIFE INS CO	IA	ADB/I		15				
66044	46-0164570	04/01/1985	MIDLAND NATL LIFE INS CO	IA	YRT/I			(34,735)			
70416	43-0581430	02/08/1999	MML BAY STATE LIFE INS CO	CT	YRT/I			(427)			
57541	36-1493430	07/01/1987	MODERN WOODMEN OF AMER	IL	DIS/I		87,783				
66311	31-0717055	08/13/1984	MOTORISTS LIFE INS CO	OH	CO/I	24,072,752	157,170	9,342	855,064		
66311	31-0717055	08/13/1984	MOTORISTS LIFE INS CO	OH	YRT/I			(10,251)			
66540	84-6024157	11/01/1984	NATIONAL FARMERS UNION LIFE INS CO	TX	YRT/I			1,993			
66850	84-0467208	02/01/1970	NATIONAL WESTERN LIFE INS CO	CO	YRT/I	575,733	20,831	155			
66850	84-0467208	10/01/2001	NATIONAL WESTERN LIFE INS CO	CO	YRT/I	247,588	203	673	102		
66869	31-4156830	11/06/1967	NATIONWIDE LIFE INS CO	OH	CO/I	853,525,990	23,258,186	1,271,648	265,134		
66869	31-4156830	11/06/1967	NATIONWIDE LIFE INS CO	OH	DIS/I		264,142	33,265			
66869	31-4156830	11/06/1967	NATIONWIDE LIFE INS CO	OH	YRT/I			2,250			
91626	04-2708937	09/01/1996	NEW ENGLAND LIFE INS CO	MA	CO/I	3,819,189	106,497	1,060			
91626	04-2708937	09/01/1996	NEW ENGLAND LIFE INS CO	MA	YRT/I			(1,571,637)	1,167,134		
91596	13-3044743	02/11/1998	NEW YORK LIFE INS & ANN CORP	DE	YRT/I			(906)	106,633		
66974	36-2428931	09/01/1977	NORTH AMER CO LIFE & HLTH INS	IA	CO/I	311,212	2,212	2,410			
66974	36-2428931	09/01/1977	NORTH AMER CO LIFE & HLTH INS	IA	DIS/I		294,389	452			
66974	36-2428931	09/01/1977	NORTH AMER CO LIFE & HLTH INS	IA	YRT/I			(183,496)			
67091	39-0509570	07/01/1978	NORTHWESTERN MUT LIFE INS CO	WI	ADB/I			529			
67091	39-0509570	07/01/1978	NORTHWESTERN MUT LIFE INS CO	WI	CO/I	9,077,188,019	38,607,156	16,007,327	4,290,768		
67091	39-0509570	07/01/1978	NORTHWESTERN MUT LIFE INS CO	WI	DIS/I			1,581			
67091	39-0509570	07/01/1978	NORTHWESTERN MUT LIFE INS CO	WI	YRT/I	612,576,046	4,877,078	8,044,395	327,998		
69434	13-1972800	10/15/1984	OM FIN LIFE INS CO OF NY	NY	CO/I	73,416	242				
69434	13-1972800	10/15/1984	OM FIN LIFE INS CO OF NY	NY	DIS/I		792	175			
69434	13-1972800	10/15/1984	OM FIN LIFE INS CO OF NY	NY	YRT/I	3,940,912		31,884			
88099	75-1608507	01/01/2000	OPTIMUM RE INS CO	TX	CO/I			28,066			
88099	75-1608507	01/01/2000	OPTIMUM RE INS CO	TX	DIS/I		1,961				
88099	75-1608507	01/01/1989	OPTIMUM RE INS CO	TX	YRT/I	2,860,250	23,543	60,556			
88099	75-1608507	01/01/2000	OPTIMUM RE INS CO	TX	YRT/I	1,466,762	42,346	38,527			
67466	95-1079000	05/01/1983	PACIFIC LIFE INS CO	NE	YRT/I	496,781		17,177			
67539	72-0281240	02/01/1993	PAN AMER LIFE INS CO	LA	CO/I	866,883	8,169	3,187			
67539	72-0281240	02/01/1993	PAN AMER LIFE INS CO	LA	YRT/I	7,478,225	130,581	61,924			
67814	06-0493340	01/01/2001	PHOENIX LIFE INS CO	NY	YRT/I	103,451	81	(3,756)			
88536	63-0761690	08/01/2000	PROTECTIVE LIFE AND ANNUITY INS CO	AL	CO/I	43,243,594	1,738,659	97,497			
88536	63-0761690	01/01/2001	PROTECTIVE LIFE AND ANNUITY INS CO	AL	CO/I	25,587,795	276,978	53,378			
88536	63-0761690	08/01/2000	PROTECTIVE LIFE AND ANNUITY INS CO	AL	DIS/I		1,209	204			
88536	63-0761690	08/01/2000	PROTECTIVE LIFE AND ANNUITY INS CO	AL	YRT/I	1,511,917	13,687	2,287			
68136	63-0169720	01/01/1980	PROTECTIVE LIFE INS CO	TN	ADB/I		55				
68136	63-0169720	01/01/1980	PROTECTIVE LIFE INS CO	TN	CO/I	128,774,950	731,920	3,462,299	37,500		
68136	63-0169720	01/01/1992	PROTECTIVE LIFE INS CO	TN	CO/I	9,219,136,462	127,808,003	17,297,954	8,606,177		
68136	63-0169720	01/01/1996	PROTECTIVE LIFE INS CO	TN	CO/I	4,916,856,434	68,967,674	8,333,410	4,394,200		
68136	63-0169720	01/01/1980	PROTECTIVE LIFE INS CO	TN	DIS/I		2,612	64			
68136	63-0169720	01/01/1980	PROTECTIVE LIFE INS CO	TN	MCO/I	3,835,973		146,657		82,219	
68136	63-0169720	01/01/1988	PROTECTIVE LIFE INS CO	TN	YRT/G		111,737				
68136	63-0169720	01/01/1980	PROTECTIVE LIFE INS CO	TN	YRT/I	208,541,259	57,598	325,069	1,036,200		
68136	63-0169720	01/01/1992	PROTECTIVE LIFE INS CO	TN	YRT/I	332,240,899	11,570	1,791,707	198,198		
68136	63-0169720	01/01/1996	PROTECTIVE LIFE INS CO	TN	YRT/I	16,610,062	177,370	194,550	1,562		
68195	62-0331200	06/15/1980	PROVIDENT LIFE & ACCIDENT INS CO	TN	CO/I	3,629,232	42,559	93,785	71,618		
68195	62-0331200	06/15/1980	PROVIDENT LIFE & ACCIDENT INS CO	TN	YRT/I			120,236			
93572	43-1235868	01/01/1993	RGA REINS CO	MO	YRT/I	1,010,101	10,276	(52,419)			
87572	23-2038295	01/01/1982	SCOTTISH RE US INC	DE	YRT/I	230,132	6,699	5,780			
68772	15-0442730	01/01/1991	SECURITY MUT LIFE INS CO OF NY	NY	CO/I	119,015,829	1,876,215	163,714			
68772	15-0442730	01/01/1991	SECURITY MUT LIFE INS CO OF NY	NY	DIS/I		74,690	1,916	16		
68772	15-0442730	01/01/1991	SECURITY MUT LIFE INS CO OF NY	NY	YRT/I	1,811,432	15,989	45,234			
97241	47-0648948	04/25/1983	SETTLERS LIFE INS CO	WI	YRT/I	316,772		(1,809)			
68845	54-0377280	07/01/1978	SHENANDOAH LIFE INS CO	VA	ADB/I		324	931			
68845	54-0377280	07/01/1978	SHENANDOAH LIFE INS CO	VA	CO/I	230,033,413	5,915,987	668,817	351,000		
68845	54-0377280	07/01/1978	SHENANDOAH LIFE INS CO	VA	DIS/I		199,146	11,813			

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE AMERICAN UNITED LIFE INSURANCE COMPANY

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

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

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Reinsured	5 Domiciliary Jurisdiction	6 Type of Reinsurance Assumed	7 Amount of In Force at End of Year	8 Reserve	9 Premiums	10 Reinsurance Payable on Paid and Unpaid Losses	11 Modified Coinsurance Reserve	12 Funds Withheld Under Coinsurance
68845	54-0377280	07/01/1978	SHEVANDOAH LIFE INS CO	VA	YRT/I	37,908,962		491,322	448,589		
69132	58-1449898	07/01/1990	STATE MUT INS CO	GA	CO/I	5,058,382	24,042	25,860	22,367		
69132	58-1449898	07/01/1990	STATE MUT INS CO	GA	DIS/I		6,617	435			
69132	58-1449898	07/01/1990	STATE MUT INS CO	GA	YRT/I	3,668,639	52,508	69,829			
89184	59-1838073	05/01/1985	STERLING INVESTORS LIFE INS CO	GA	ADB/I		483	1,872			
89184	59-1838073	03/01/1977	STERLING INVESTORS LIFE INS CO	GA	CO/G		1,803				
89184	59-1838073	05/01/1985	STERLING INVESTORS LIFE INS CO	GA	DIS/I			1,257			
89184	59-1838073	05/01/1985	STERLING INVESTORS LIFE INS CO	GA	YRT/I	3,948,690		53,553			
82627	06-0839705	01/01/1989	SWISS RE LIFE & HEALTH AMER INC	CT	YRT/I			(11,632)			
82759	62-0905063	07/01/1980	TENNESSEE FARMERS LIFE INS CO	TN	CO/I	20,234,482	98,379	49,801			
82759	62-0905063	07/01/1980	TENNESSEE FARMERS LIFE INS CO	TN	YRT/I	39,840,966	186,693	338,235			
69396	74-0940890	01/01/1991	TEXAS LIFE INS CO	TX	YRT/I			6,258			
79022	91-1325756	05/01/1993	TRANSAMERICA ADVISORS LIFE INS CO	AR	YRT/I	168,101,592		1,075,822	523,531		
86231	39-0989781	07/01/2007	TRANSAMERICA LIFE INS CO	IA	ACOMB/G		481,993,280	8,975,867		30,713,914	
86231	39-0989781	05/16/1967	TRANSAMERICA LIFE INS CO	IA	CO/I	9,310,765,618		22,524,213	6,380,716		
86231	39-0989781	05/16/1967	TRANSAMERICA LIFE INS CO	IA	DIS/I		364,147	64,770			
86231	39-0989781	05/16/1967	TRANSAMERICA LIFE INS CO	IA	YRT/I	182,002,365	3,037,928	2,612,614	4,040,624		
86231	39-0989781	06/15/1984	TRANSAMERICA LIFE INS CO	IA	YRT/I			1,285			
62596	31-0252460	02/01/1984	UNION FIDELITY LIFE INS CO	KS	ADB/I		6	21			
69892	35-1097117	02/26/1957	UNITED FARM FAMILY LIFE INS CO	IN	ADB/I		2,196				
69892	35-1097117	02/26/1957	UNITED FARM FAMILY LIFE INS CO	IN	CO/I	6,451,295	74,609				
69892	35-1097117	02/26/1957	UNITED FARM FAMILY LIFE INS CO	IN	DIS/I		259,708				
69892	35-1097117	02/26/1957	UNITED FARM FAMILY LIFE INS CO	IN	YRT/I	39,151,113	569,441				
69973	42-6061188	04/01/2000	UNITED LIFE INS CO	IA	CO/I	12,689,181	40,975	131,241			
69973	42-6061188	04/01/2000	UNITED LIFE INS CO	IA	YRT/I	2,185,264	410	73,115			
70106	13-5459480	01/01/1961	UNITED STATES LIFE INS CO IN NYC	NY	CO/I	139,434,576	2,042,716	534,715	60,000		
70106	13-5459480	01/01/1961	UNITED STATES LIFE INS CO IN NYC	NY	YRT/I	70,829	1,476	30,338			
70106	13-5459480	01/01/1990	UNITED STATES LIFE INS CO IN NYC	NY	YRT/I	68,504	902	599			
80705	98-000673	07/15/1980	US BR GREAT WEST LIFE ASSUR CO	MI	YRT/I	239,653	13,206	7,428			
80802	38-1082080	08/01/1990	US BR SUNLIFE ASSUR CO OF CANADA	MI	YRT/I			(29,092)			
80659	38-0397420	07/01/1978	US BUSINESS OF CANADA LIFE ASSUR CO	MI	CO/I	908,425	22,400	36,929			
80659	38-0397420	07/01/1978	US BUSINESS OF CANADA LIFE ASSUR CO	MI	YRT/I	1,269,648	22,441	(10,911)			
80659	38-0397420	04/07/1983	US BUSINESS OF CANADA LIFE ASSUR CO	MI	YRT/I			(6,301)			
69663	74-1472662	01/01/1979	USAA LIFE INS CO	TX	CO/I	4,853,647,604	41,610,182	10,779,776	5,102,288		
69663	74-1472662	01/01/1979	USAA LIFE INS CO	TX	DIS/I		571,261	23,883	422		
69663	74-1472662	01/01/1979	USAA LIFE INS CO	TX	YRT/I			89,774	58,433		
60228	16-1530706	11/15/1997	USAA LIFE INS CO OF NY	NY	CO/I	393,912,891	1,251,620	655,239			
60228	16-1530706	11/15/1997	USAA LIFE INS CO OF NY	NY	DIS/I		37,365	3,619			
60228	16-1530706	11/15/1997	USAA LIFE INS CO OF NY	NY	YRT/I	121,980	1,313	(6,132)			
94358	71-0505232	12/20/1988	USABLE LIFE	AR	YRT/G		447				
70319	36-1933760	02/01/1981	WASHINGTON NATL INS CO	IN	CO/I	730,034	13,322	33,426			
70319	36-1933760	02/01/1981	WASHINGTON NATL INS CO	IN	DIS/I		101,111	70			
70335	94-0971150	11/01/1982	WEST COAST LIFE INS CO	NE	CO/I	2,671,711,572	94,168,548	3,968,959	3,976,988		
70335	94-0971150	11/01/1982	WEST COAST LIFE INS CO	NE	DIS/I		227,628	38,179			
70335	94-0971150	11/01/1982	WEST COAST LIFE INS CO	NE	YRT/I	5,063,281,173	51,722,837	8,787,617	2,452,944		
70483	31-0487145	01/01/1996	WESTERN & SOUTHERN LIFE INS CO	OH	DIS/I		47,358		2,400		
66230	13-1976260	01/01/1987	WILLIAM PENN LIFE INS CO OF NY	NY	ADB/I		618	1,073			
66230	13-1976260	01/01/1987	WILLIAM PENN LIFE INS CO OF NY	NY	CO/I	25,315,698	153,828	18,754	700,000		
66230	13-1976260	01/01/1987	WILLIAM PENN LIFE INS CO OF NY	NY	DIS/I		49,255	29,876			
66230	13-1976260	01/01/1987	WILLIAM PENN LIFE INS CO OF NY	NY	YRT/I	322,659,042	5,386,851	9,239,133	1,486,840		
57320	47-0339250	01/01/1982	WOODMEN WORLD LIFE INS SOC	NE	YRT/I	14,307,222	120,009	214,612			
0899999. General Account - U.S. Non-Affiliates						68,676,718,379	1,317,746,901	187,025,093	65,799,724	30,796,133	
00000	AA-2334103	01/01/2000	ASEGURADORA COLSEGUROS S A	COL	YRT/G				82,605		
00000	AA-2130053	02/01/2000	BERKLEY INTERNATIONAL SEGUROS SA	ARG	YRT/I	1,943,803	3,876	5,065	1,158		
00000	AA-3770194	07/01/2000	BEST MERIDIAN INTL INS CO	CYM	YRT/I	41,564,483	51,425	97,609	82,912		
00000	AA-1320035	01/01/1995	COLISEE RE	FRA	CO/I	239,841	6,981	8,844			
00000	AA-2330015	03/01/2000	COMPANIA AGRICOLA DE SEGUROS SA	COL	YRT/G				30,989		

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE AMERICAN UNITED LIFE INSURANCE COMPANY

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

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

1 NAIC Company Code	2 ID Number	3 Effective Date	4 Name of Reinsured	5 Domiciliary Jurisdiction	6 Type of Reinsurance Assumed	7 Amount of In Force at End of Year	8 Reserve	9 Premiums	10 Reinsurance Payable on Paid and Unpaid Losses	11 Modified Coinsurance Reserve	12 Funds Withheld Under Coinsurance
00000	AA-2230425	07/01/2001	IRB BRASIL RESSEGUROS SA	BRA	YRT/G				118,842		
00000	AA-1561007	01/01/1998	MANUFACTURERS LIFE INS CO	CAN	YRT/I	5,253,203	22,595	(14,155)			
00000	AA-3191106	09/01/1999	METLIFE INTERNATIONAL INSURANCE LTD.	BMJ	YRT/I	54,844,961	53,239	186,773	26,620		
00000	AA-2130012	07/01/1999	METLIFE SEGUROS DE VIDA SA	ARG	YRT/I	1,942,106		(41,701)			
00000	AA-3770205	12/01/2001	PAN AMERICAN INTL INS CORP	CYM	CO/I	68,285,096	2,233,158	122,132	37,212		
00000	AA-1370021	07/01/1996	SWISS RE EUROPE SA	LUX	YRT/I	3,059,162	89,045	10,173			
00000	AA-1560016	01/01/1989	SWISS RE LIFE & HEALTH CANADA	CAN	YRT/I	459,436	12,220				
00000	AA-3190868	01/01/1985	TRANSAMERICA LIFE (BERMUDA) LTD	BMJ	CO/I	37,107,710	584,542	84,146			
00000	AA-3190868	01/01/1985	TRANSAMERICA LIFE (BERMUDA) LTD	BMJ	DIS/I			1,128	614		
00000	AA-3190868	01/01/1985	TRANSAMERICA LIFE (BERMUDA) LTD	BMJ	YRT/I	1,402,691	7,933	7,664			
00000	AA-3770206	01/01/2001	VFL INTL LIFE CO SPC LTD	CYM	YRT/I	3,892,715	6,240	15,386	3,120		
0999999. General Account - Non-U.S. Non-Affiliates						219,995,208	3,072,382	482,550	383,458		
1099999. Total General Account - Non-Affiliates						68,896,713,587	1,320,819,283	187,507,643	66,183,183	30,796,133	
1199999. Total General Account						71,315,012,100	1,354,328,225	192,517,045	67,424,210	30,796,133	
1499999. Total Separate Accounts - U.S. Affiliates											
1799999. Total Separate Accounts - Non-U.S. Affiliates											
1899999. Total Separate Accounts - Affiliates											
2199999. Total Separate Accounts - Non-Affiliates											
2299999. Total Separate Accounts											
2399999. Total U.S. (Sum of 0399999, 0899999, 1499999 and 1999999)						71,095,016,892	1,351,255,843	192,034,495	67,040,751	30,796,133	
2499999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999 and 2099999)						219,995,208	3,072,382	482,550	383,458		
9999999 - Totals						71,315,012,100	1,354,328,225	192,517,045	67,424,210	30,796,133	

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE AMERICAN UNITED LIFE INSURANCE COMPANY

**SCHEDULE S - PART 1 - SECTION 2**

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

1	2	3	4	5	6	7	8	9	10	11	12
NAIC Company Code	ID Number	Effective Date	Name of Reinsured	Domiciliary Jurisdiction	Type of Reinsurance Assumed	Premiums	Unearned Premiums	Reserve Liability Other Than for Unearned Premiums	Reinsurance Payable on Paid and Unpaid Losses	Modified Coinsurance Reserve	Funds Withheld Under Coinsurance
0399999. Total - U.S. Affiliates											
0699999. Total - Non-U.S. Affiliates											
0799999. Total - Affiliates											
60895	35-0145825	12/01/1992	AMERICAN ACCIDENT REINS GROUP POOL I	IN	OTH/G			1,361,535	546,281		
60895	35-0145825	12/01/1988	AMERICAN ACCIDENT REINS GROUP POOL II	IN	OTH/G			314,763	100,472		
60895	35-0145825	12/01/1992	AMERICAN ACCIDENT REINS GROUP POOL II	IN	OTH/G			1,361,534	546,282		
00000	AA-9995000	06/01/1991	AMERICAN ACCIDENT REINS GRP I	NY	OTH/G			1,158,849	972,081		
00000	AA-9995056	01/01/1989	AMERICAN LONG TERM CARE REINS GRP	NY	OTH/I	43,954,372	12,261,001	640,910,853	8,743,409		
60895	35-0145825	01/01/2001	AMERICAN UNITED REINSURANCE GROUP	IN	OTH/G	18,983		31,472,051	5,695,041		
60895	35-0145825	01/01/2002	AMERICAN UNITED REINSURANCE GROUP	IN	OTH/G	161,161		9,910,550	1,449,259		
61301	47-0098400	04/01/2003	AMERITAS LIFE INS CORP	NE	CO/G			3,516,558	35,521		
60895	35-0145825	01/01/1989	AUL ACCIDENT FACILITY	IN	OTH/G	64		1,670,593	55,000		
60895	35-0145825	01/01/1990	AUL MEDICAL FACILITY	IN	OTH/G			1,342,020	528,931		
60895	35-0145825	01/01/1993	DISAB REINS U/W MGMT POOL	IN	OTH/G			2,663,774			
26921	22-2005057	07/01/1996	EVEREST REINS CO	DE	OTH/G			20,186			
20281	13-1963496	11/10/1989	FEDERAL INS CO	IN	OTH/G	18,368		737,584	663,836		
86258	13-2572994	01/01/1989	GENERAL RE LIFE CORP	CT	OTH/G			42,591			
71218	31-0739286	11/01/1978	GRANGE LIFE INS CO	OH	OTH/I	3,641					
64904	61-0574893	09/30/1998	INVESTORS HERITAGE LIFE INS CO	KY	CO/G	(6)					
00000	AA-9995096	12/01/1996	LDG RE UNDERWRITERS OCCUPATIONAL A&H FACILITY	MA	OTH/G	(963)		27,319	48,370		
65528	75-0953004	01/01/2000	LIFE INS CO OF THE SOUTHWEST	TX	OTH/I	121,699		1,045,046			
76694	23-2044256	01/01/1997	LONDON LIFE REINS CO	PA	OTH/G			20,672			
30155	39-0195650	01/01/1997	NATIONAL INS CO OF WI INS	WI	CO/G			3,628	674		
66680	03-0144090	01/01/2000	NATIONAL LIFE INS CO	VT	OTH/I	115,241	7,555	2,971,969			
92657	31-1000740	04/01/2001	NATIONWIDE LIFE & ANN INS CO	OH	OTH/I	16,225	7,050	172,742	1,335		
66869	31-4156830	04/01/2001	NATIONWIDE LIFE INS CO	OH	OTH/I	46,180	20,067	491,650	3,801		
93548	06-1045829	02/01/2002	PHL VARIABLE INS CO	CT	OTH/I	25,223		185,967	1,579		
67814	06-0493340	03/01/2002	PHOENIX LIFE INS CO	NY	OTH/I	255		1,878	16		
00000	AA-9995050	01/01/1988	PINEHURST ACCIDENT REINS GRP	NJ	OTH/G			1,196,989	1,157,446		
00000	AA-9995050	01/01/2001	PINEHURST ACCIDENT REINS GRP	NJ	OTH/G			22,676	13,160		
00000	AA-9995115	04/01/1997	PRINCETON REINS GRP	NJ	OTH/G			248,569	1,000,000		
00000	AA-9995135	01/01/2000	PRINCETON REINS GRP II	NJ	OTH/G			3,118,083	2,476,403		
00000	AA-9995130	10/01/1989	SPECIAL ACCIDENT REINS FACILITY	NJ	OTH/G			29,854,445	13,200,471		
00000	AA-9995103	04/01/1994	SPECIAL RISK REINS FACILITY II	MA	OTH/G	(644)		1,125,488	457,439		
82627	06-0839705	01/01/1993	SWISS RE LIFE & HEALTH AMER INC	CT	OTH/G			283,049			
82627	06-0839705	07/01/1996	SWISS RE LIFE & HEALTH AMER INC	CT	OTH/G			20,186			
86231	39-0989781	10/01/1975	TRANSAMERICA LIFE INS CO	IA	OTH/G			1,339,148			
62235	01-0278678	12/31/1999	UNUM LIFE INS CO OF AMER	ME	OTH/G	3,160		20,539,961	6,124,767		
62235	01-0278678	12/31/1999	UNUM LIFE INS CO OF AMER	ME	OTH/I	13,458,583	4,221,261	240,129,817	4,710,490		
80659	38-0397420	04/28/1970	US BUSINESS OF CANADA LIFE ASSUR CO	MI	OTH/G	(11,976)					
0899999. U.S. Non-Affiliates						57,929,564	16,516,935	999,282,723	48,532,063		
00000	AA-2330118	07/01/2000	LA PREVISORA S A CODE SEGUROS	COL	OTH/G				5,256		
00000	AA-1561007	07/01/1994	MANUFACTURERS LIFE INS CO	CAN	OTH/G	54		58,463	87,662		
00000	AA-1561007	01/01/1996	MANUFACTURERS LIFE INS CO	CAN	OTH/G	17		338,787	116,347		
00000	AA-2930006	02/01/1999	RIMAC INTERNACIONAL CIA SEG Y REASEG	PER	OTH/G				2,562,822		
0999999. Non-U.S. Non-Affiliates						71		397,250	2,772,087		
1099999. Total - Non-Affiliates						57,929,636	16,516,935	999,679,973	51,304,150		
1199999. Total U.S. (Sum of 0399999 and 0899999)						57,929,564	16,516,935	999,282,723	48,532,063		
1299999. Total Non-U.S. (Sum of 0699999 and 0999999)						71		397,250	2,772,087		
9999999 - Totals						57,929,636	16,516,935	999,679,973	51,304,150		



ANNUAL STATEMENT FOR THE YEAR 2014 OF THE AMERICAN UNITED LIFE INSURANCE COMPANY

**SCHEDULE S - PART 2**

Reinsurance Recoverable on Paid and Unpaid Losses 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 Domiciliary Jurisdiction	6 Paid Losses	7 Unpaid Losses
<b>0399999. Total Life and Annuity - U.S. Affiliates</b>						
<b>0699999. Total Life and Annuity - Non-U.S. Affiliates</b>						
<b>0799999. Total Life and Annuity - Affiliates</b>						
62944	13-5570651	08/01/1976	AXA EQUITABLE LIFE INS CO	NY	750	
68276	48-1024691	04/01/2000	EMPLOYERS REASSUR CORP	KS		21,200
68276	48-1024691	07/01/2002	EMPLOYERS REASSUR CORP	KS		67,446,284
68322	84-0467907	07/15/1980	GREAT W LIFE & ANN INS CO	CO	187	
88340	59-2859797	04/01/2009	HANNOVER LIFE REASSUR CO OF AMER	FL		60,750
65056	38-1659835	09/01/1974	JACKSON NATL LIFE INS CO	MI	625	
65242	35-0457540	01/01/1981	LAFAYETTE LIFE INS CO	OH	125	
65676	35-0472300	04/01/2000	LINCOLN NATL LIFE INS CO	IN		95,400
66168	41-0417830	05/01/2006	MINNESOTA LIFE INS CO	MN		498,578
88099	75-1608507	01/01/1985	OPTIMUM RE INS CO	TX	250	
68136	63-0169720	04/01/1967	PROTECTIVE LIFE INS CO	TN	156	
68195	62-0331200	01/01/1981	PROVIDENT LIFE & ACCIDENT INS CO	TN	312	
93572	43-1235868	04/15/1977	RGA REINS CO	MO	476,669	673,067
93572	43-1235868	01/01/2008	RGA REINS CO	MO	567,688	
93572	43-1235868	04/01/2000	RGA REINS CO	MO	1,890,000	606,150
87017	62-1003368	04/01/2008	SCOR GLOBAL LIFE RE INS CO OF TX	DE	112,500	101,250
87572	23-2038295	08/01/1976	SCOTTISH RE US INC	DE	312	
68713	84-0499703	02/01/2002	SECURITY LIFE OF DENVER INS CO	CO		37,125
68713	84-0499703	02/01/1991	SECURITY LIFE OF DENVER INS CO	CO	134,414	
68845	54-0377280	09/01/1970	SHENANDOAH LIFE INS CO	VA	500	
82627	06-0839705	02/01/2002	SWISS RE LIFE & HEALTH AMER INC	CT		10,125
82627	06-0839705	03/01/1977	SWISS RE LIFE & HEALTH AMER INC	CT	156,816	
69868	47-0322111	01/01/1971	UNITED OF OMAHA LIFE INS CO	NE	250	
80802	38-1082080	08/01/1980	US BR SUNLIFE ASSUR CO OF CANADA	MI	125	
80802	38-1082080	01/01/1983	US BR SUNLIFE ASSUR CO OF CANADA	MI	656	
80802	38-1082080	01/01/1971	US BR SUNLIFE ASSUR CO OF CANADA	MI	937	
80659	38-0397420	04/28/1970	US BUSINESS OF CANADA LIFE ASSUR CO	MI	375	
69663	74-1472662	01/01/1986	USAA LIFE INS CO	TX	375	
<b>0899999. Life and Annuity - U.S. Non-Affiliates</b>					3,344,023	69,957,460
00000	AA-3190181	07/01/1993	ELCO INS CO LTD	BMU	4,109,788	516,806
<b>0999999. Life and Annuity - Non-U.S. Non-Affiliates</b>					4,109,788	516,806
<b>1099999. Total Life and Annuity - Non-Affiliates</b>					7,453,811	70,474,266
<b>1199999. Total Life and Annuity</b>					7,453,811	70,474,266
<b>1499999. Total Accident and Health - U.S. Affiliates</b>						
<b>1799999. Total Accident and Health - Non-U.S. Affiliates</b>						
<b>1899999. Total Accident and Health - Affiliates</b>						
90611	41-1366075	12/01/1994	ALLIANZ LIFE INS CO OF N AMER	MN		43,914
00000	AA-9995000	12/01/1992	AMERICAN ACCIDENT REINS GRP I	NY		491,652
00000	AA-9995001	12/01/1992	AMERICAN ACCIDENT REINS GRP II	NY		491,654
60739	74-0484030	07/01/1999	AMERICAN NATL INS CO	TX	1,545,166	
61069	35-0980405	10/01/1989	ANTHEM LIFE INSURANCE CO	IN		60,467
62944	13-5570651	01/01/1990	AXA EQUITABLE LIFE INS CO	NY		972,925
32603	47-0574325	01/01/1994	BERKLEY INS CO	DE		24,560
25070	13-2781282	01/01/2001	CLEARWATER INS CO	DE		1,782
62413	36-0947200	01/01/1996	CONTINENTAL ASSUR CO	IL		12,900
34495	95-3014772	01/01/1995	DOCTORS CO AN INTERINS EXCH	CA		24,560
68276	48-1024691	07/01/2002	EMPLOYERS REASSUR CORP	KS		16,086,190
20281	13-1963496	12/01/1989	FEDERAL INS CO	IN		908,999
69140	04-1867050	01/01/1990	FIRST ALLMERICA FIN LIFE INS CO	MA		23,150
86258	13-2572994	01/01/1989	GENERAL RE LIFE CORP	CT	100,196	14,648
64246	13-5123390	01/01/2000	GUARDIAN LIFE INS CO OF AMER	NY		259,265
88340	59-2859797	12/01/1989	HANNOVER LIFE REASSUR CO OF AMER	FL		5,045
70815	06-0838648	06/01/2001	HARTFORD LIFE & ACCIDENT INS CO	CT	20,310	44,919
65056	38-1659835	01/01/1995	JACKSON NATL LIFE INS CO	MI		359,308
65838	01-0233346	12/01/1989	JOHN HANCOCK LIFE INS CO (USA)	MI		43,299
65838	01-0233346	01/01/1995	JOHN HANCOCK LIFE INS CO (USA)	MI		4,000
65838	01-0233346	10/01/1989	JOHN HANCOCK LIFE INS CO (USA)	MI	1,517,167	1,731,266
61492	44-0188050	12/01/1989	LIBERTY LIFE INS CO	DE		873
76694	23-2044256	12/01/1989	LONDON LIFE REINS CO	PA		77,227
22241	59-0615164	01/01/2001	MEDMARC CAS INS CO	VT		47,517
66168	41-0417830	05/01/2006	MINNESOTA LIFE INS CO	MN		18,248
66346	58-0828824	01/01/2006	MUNICH AMER REASSUR CO	GA	17,086	42,703
30155	39-0195650	03/01/1996	NATIONAL INS CO OF WI INS	WI	228,685	
10006	13-3531373	01/01/2000	PARTNERRE INS CO OF NY	NY		689,177
67814	06-0493340	01/01/1997	PHOENIX LIFE INS CO	NY		4,700
10219	23-1641984	01/01/1990	QBE REINS CORP	PA		22,680
93572	43-1235868	01/01/2008	RGA REINS CO	MO	89,000	14,267
12491	13-6109222	12/01/1988	ROCHDALE INS CO OF NY	NY		29,052
87017	62-1003368	01/01/1990	SCOR GLOBAL LIFE RE INS CO OF TX	DE		23,150
24767	41-0406690	01/01/1998	ST PAUL FIRE & MARINE INS CO	CT		71,275
82627	06-0839705	01/01/1993	SWISS RE LIFE & HEALTH AMER INC	CT		30,850
25364	13-1675535	01/01/1990	SWISS REIN AMERICA CORP	NY		4,000
10945	13-4032666	01/01/1994	TOKIO MARINE AMERICA INS CO	NY		198,630
86231	39-0989781	01/01/1990	TRANSAMERICA LIFE INS CO	IA		264,547
19453	13-5616275	01/01/1998	TRANSATLANTIC REIN CO	NY	99,190	
34894	06-1117063	01/01/1997	TRENWICK AMER REINS CORP	CT		762,776
70408	81-0170040	07/01/2005	UNION SECURITY INS CO	KS	1,187,452	764,604
62235	01-0278678	01/01/1990	UNUM LIFE INS CO OF AMER	ME		87,300
80802	38-1082080	12/01/1991	US BR SUNLIFE ASSUR CO OF CANADA	MI		24,539
80802	38-1082080	01/01/1990	US BR SUNLIFE ASSUR CO OF CANADA	MI	470,696	1,920,989
<b>1999999. Accident and Health - U.S. Non-Affiliates</b>					5,274,948	26,703,606
00000	AA-1580015	12/01/1989	A101 INSURANCE CO LTD	JPN		21,028
00000	AA-1360182	01/01/1996	ALLIANZ S P A	ITA		13,440
00000	AA-3190030	12/01/1991	BELVEDERE INS CO LTD	BMU		123
00000	AA-3190045	12/01/1991	BRITTANY INS CO LTD	BMU	(11)	92
00000	AA-1320052	01/01/2000	CAISSE CENTRALE DE REASS	FRA		30,408
00000	AA-1340065	12/01/1991	DELVAG LUFTFAHRTVERS AG	DEU		242
00000	AA-1440035	01/01/2000	FOLKSAM INTL INS CO LTD	SWE		5,940
00000	AA-1340125	12/01/1989	HANNOVER RUCKVERSICHERUNGS AG	DEU		2,378
00000	AA-1127209	01/01/1999	LLOYD'S SYNDICATE NUMBER 1209	GBR	708,263	394,504
00000	AA-1126582	07/01/1999	LLOYD'S SYNDICATE NUMBER 582	GBR	53,870	
00000	AA-1126861	01/01/1999	LLOYD'S SYNDICATE NUMBER 861	GBR	423,792	246,166
00000	AA-1580060	12/01/1991	NIPPONKOA INS CO LTD (JAPAN)	JPN		3,746
00000	AA-3190129	12/01/1991	PAUMANOCK INS CO LTD	BMU		242
00000	AA-1370021	12/01/1991	SWISS RE EUROPE SA	LUX		9,957
<b>2099999. Accident and Health - Non-U.S. Non-Affiliates</b>					1,185,914	728,266
<b>2199999. Total Accident and Health - Non-Affiliates</b>					6,460,862	27,431,871
<b>2299999. Total Accident and Health</b>					6,460,862	27,431,871
<b>2399999. Total U.S. (Sum of 0399999, 0899999, 1499999 and 1999999)</b>					8,618,972	96,661,065
<b>2499999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999 and 2099999)</b>					5,295,702	1,245,072
<b>9999999 Totals - Life, Annuity and Accident and Health</b>					13,914,674	97,906,137

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE AMERICAN UNITED LIFE INSURANCE COMPANY

**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 Current Year	10 Prior Year		12 Current Year	13 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														
60739	74-0484030	04/01/1973	AMERICAN NATL LIFE INS CO	TX	YRT/I	QL	9,205	2,313	2,252	228				
62944	13-5570651	08/01/1976	AXA EQUITABLE LIFE INS CO	NY	DIS/I	QL		2,768	2,735	18				
62944	13-5570651	08/01/1976	AXA EQUITABLE LIFE INS CO	NY	YRT/I	QL	2,165,553	60,296	60,947	50,574				
76236	31-1213778	01/01/1981	CINCINNATI LIFE INS CO	OH	YRT/I	QL	52,041	4,836	4,646	1,234				
68276	48-1024691	07/01/2002	EMPLOYERS REASSUR CORP	KS	CO/G	XXXL		165,696	187,383					
68276	48-1024691	04/01/2000	EMPLOYERS REASSUR CORP	KS	CO/I	XXXL	24,746,707	530,886	553,613	44,340				
68276	48-1024691	07/01/2002	EMPLOYERS REASSUR CORP	KS	CO/I	QL	71,024,987,248	870,804,685	908,083,587	182,479,788				
68276	48-1024691	07/01/2002	EMPLOYERS REASSUR CORP	KS	DIS/I	QL		37,931	24,501	8,536				
68276	48-1024691	01/01/1992	EMPLOYERS REASSUR CORP	KS	YRT/I	QL	522,866	11,890	11,975	12,191				
68276	48-1024691	07/01/2002	EMPLOYERS REASSUR CORP	KS	YRT/I	QL	299,401,038	544,031	438,358	1,154,856				
69140	04-1867050	01/01/1981	FIRST ALLAMERICA FIN LIFE INS CO	MA	YRT/I	QL	69,388	6,448	6,195	1,645				
86258	13-2572994	04/01/1983	GENERAL RE LIFE CORP	CT	DIS/I	QL		622	28,625	939				
86258	13-2572994	04/01/1983	GENERAL RE LIFE CORP	CT	YRT/I	QL	7,058,943	115,784	121,979	232,091				
68322	84-0467907	07/15/1980	GREAT W LIFE & ANN INS CO	CO	DIS/I	QL		1,253	1,235	8				
68322	84-0467907	07/15/1980	GREAT W LIFE & ANN INS CO	CO	YRT/I	QL	854,256	20,118	20,399	19,938				
88340	59-2859797	04/01/2009	HANNOVER LIFE REASSUR CO OF AMER	FL	CO/I	XXXL	374,511,777	3,800,664	3,268,854	607,817				
88340	59-2859797	11/01/2008	HANNOVER LIFE REASSUR CO OF AMER	FL	DIS/I	QL		114,289	97,661	35,018				
88340	59-2859797	11/01/2008	HANNOVER LIFE REASSUR CO OF AMER	FL	YRT/I	QL	132,921,982	181,838	130,976	151,812				
70815	06-0838648	01/01/2001	HARTFORD LIFE & ACCIDENT INS CO	CT	YRT/G	QL		32,729	38,658					
88072	06-0974148	01/01/2001	HARTFORD LIFE INS CO	CT	OTH/I	QL			55,679					
65056	38-1659835	09/01/1974	JACKSON NATL LIFE INS CO	MI	DIS/I	QL		2,505	2,474	16				
65056	38-1659835	09/01/1974	JACKSON NATL LIFE INS CO	MI	YRT/I	QL	1,259,946	31,076	32,019	29,411				
65056	38-1659835	01/01/1981	JACKSON NATL LIFE INS CO	MI	YRT/I	QL	13,808	3,470	3,378	342				
64017	75-0300900	01/01/1978	JEFFERSON NATL LIFE INS CO	TX	YRT/I	QL	17,347	1,612	1,549	411				
65242	35-0457540	01/01/1981	LAFAYETTE LIFE INS CO	OH	DIS/I	QL			2					
65242	35-0457540	01/01/1981	LAFAYETTE LIFE INS CO	OH	YRT/I	QL	72,376	4,640	4,726	1,701				
65676	35-0472300	12/01/1932	LINCOLN NATL LIFE INS CO	IN	CO/I	QL	92,806	22,791		9,558				
65676	35-0472300	04/01/2000	LINCOLN NATL LIFE INS CO	IN	CO/I	XXXL	111,360,193	2,388,988	2,559,110	199,528				
65676	35-0472300	12/01/1932	LINCOLN NATL LIFE INS CO	IN	DIS/I	QL		163,010	119,428	15,739				
65676	35-0472300	12/01/1932	LINCOLN NATL LIFE INS CO	IN	YRT/I	QL	102,215,370	776,912	757,120	491,872				
66168	41-0417830	05/01/2006	MINNESOTA LIFE INS CO	MN	CO/G	CL	19,597,584	1,091,409	1,564,390	86,500				
66168	41-0417830	05/01/2006	MINNESOTA LIFE INS CO	MN	CO/G	QL	545,277,588	115,400	165,411	2,821,151				
66346	58-0828824	07/01/2011	MUNICH AMER REASSUR CO	GA	CO/I	XXXL	692,411,284	3,424,555	1,787,557	1,152,257				
66346	58-0828824	07/01/2011	MUNICH AMER REASSUR CO	GA	DIS/I	QL		107,367	44,337	21,389				
66346	58-0828824	01/01/2006	MUNICH AMER REASSUR CO	GA	YRT/G	QL		9,041	9,866					
66346	58-0828824	04/22/1977	MUNICH AMER REASSUR CO	GA	YRT/I	QL	18,410	4,627	4,504	457				
66346	58-0828824	07/01/2011	MUNICH AMER REASSUR CO	GA	YRT/I	QL	8,980,369	7,172	2,778	11,297				
66974	36-2428931	01/01/1981	NORTH AMER CO LIFE & HLTH INS	IA	YRT/I	QL	86,735	8,060	7,743	2,057				
88099	75-1608507	01/01/1985	OPTIMUM RE INS CO	TX	DIS/I	QL			5					
88099	75-1608507	01/01/1985	OPTIMUM RE INS CO	TX	YRT/I	QL	75,364	2,831	3,257	1,757				
68136	63-0169720	04/01/1967	PROTECTIVE LIFE INS CO	TN	DIS/I	QL			3					
68136	63-0169720	04/01/1967	PROTECTIVE LIFE INS CO	TN	YRT/I	QL	90,470	5,799	5,907	2,127				
68195	62-0331200	01/01/1981	PROVIDENT LIFE & ACCIDENT INS CO	TN	DIS/I	QL		18	26					
68195	62-0331200	01/01/1981	PROVIDENT LIFE & ACCIDENT INS CO	TN	YRT/I	QL	366,089	15,510	15,874	8,570				
68241	22-1211670	05/01/1977	PRUDENTIAL INS CO OF AMER	NJ	YRT/I	QL	22,022	6,850	6,672	554				
93572	43-1235868	04/15/1977	RGA REINS CO	MO	CO/I	QL	26,685,331	102,683		233,432				
93572	43-1235868	04/01/2000	RGA REINS CO	MO	CO/I	XXXL	9,801,428,895	112,375,213	102,997,255	16,238,681				
93572	43-1235868	04/15/1977	RGA REINS CO	MO	DIS/I	QL		4,934,929	4,455,935	726,950				
93572	43-1235868	06/06/1984	RGA REINS CO	MO	DIS/I	QL		53,662	52,105	863				
93572	43-1235868	01/01/2008	RGA REINS CO	MO	YRT/G	QL	2,188,223,247	21,329	48,556	863,328				
93572	43-1235868	04/15/1977	RGA REINS CO	MO	YRT/I	QL	1,293,508,611	3,455,745	3,179,590	3,529,975				
93572	43-1235868	06/06/1984	RGA REINS CO	MO	YRT/I	QL	5,488,007	85,498	78,234	203,332				
87017	62-1003368	04/01/2008	SCOR GLOBAL LIFE RE INS CO OF TX	DE	CO/I	XXXL	1,178,614,525	10,841,555	9,310,654	1,967,701				

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE AMERICAN UNITED LIFE INSURANCE COMPANY

**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 Current Year	10 Prior Year		12 Current Year	13 Prior Year			
.87017	.62-1003368	04/01/2008	SCOR GLOBAL LIFE RE INS CO OF TX	DE	DIS/I	QL		384,686	311,091	127,259					
.87017	.62-1003368	11/01/2008	SCOR GLOBAL LIFE RE INS CO OF TX	DE	YRT/I	QL	431,383,585	506,634	420,910	455,844					
.87572	.23-2038295	08/01/1976	SCOTTISH RE US INC	DE	DIS/I	QL			6						
.87572	.23-2038295	08/01/1976	SCOTTISH RE US INC	DE	YRT/I	QL	128,900	6,763	7,467	3,019					
.68713	.84-0499703	02/01/2002	SECURITY LIFE OF DENVER INS CO	CO	CO/I	XXXL	278,758,041	7,177,607	7,284,544	470,543					
.68713	.84-0499703	02/01/1991	SECURITY LIFE OF DENVER INS CO	CO	DIS/I	QL		252,128	496,181	22,005					
.68713	.84-0499703	02/01/1991	SECURITY LIFE OF DENVER INS CO	CO	YRT/I	QL	40,992,463	222,604	205,174	124,585					
.68845	.54-0377280	09/01/1970	SHENANDOAH LIFE INS CO	VA	DIS/I	QL		2,004	1,979	13					
.68845	.54-0377280	09/01/1970	SHENANDOAH LIFE INS CO	VA	YRT/I	QL	1,091,926	25,325	26,164	25,480					
.82627	.06-0839705	08/01/1972	SWISS RE LIFE & HEALTH AMER INC	CT	CO/I	QL	25,000	665	612	1,260					
.82627	.06-0839705	02/01/2002	SWISS RE LIFE & HEALTH AMER INC	CT	CO/I	XXXL	1,384,196,769	10,387,168	7,834,051	2,462,123					
.82627	.06-0839705	08/01/1972	SWISS RE LIFE & HEALTH AMER INC	CT	DIS/I	QL		96	96	12					
.82627	.06-0839705	03/01/1977	SWISS RE LIFE & HEALTH AMER INC	CT	DIS/I	QL		371,560	308,770	143,806					
.82627	.06-0839705	01/01/1999	SWISS RE LIFE & HEALTH AMER INC	CT	YRT/G	QL		61,209	65,321						
.82627	.06-0839705	08/01/1972	SWISS RE LIFE & HEALTH AMER INC	CT	YRT/I	QL	140,479	6,104	8,359	357					
.82627	.06-0839705	03/01/1977	SWISS RE LIFE & HEALTH AMER INC	CT	YRT/I	QL	649,485,338	943,823	742,083	832,096					
.86231	.39-0989781	10/01/1975	TRANSAMERICA LIFE INS CO	IA	MCO/I	QL	45,304			1,710			54,480		
.86231	.39-0989781	10/01/1975	TRANSAMERICA LIFE INS CO	IA	YRT/I	QL	23,013	5,784	5,630	571					
.69868	.47-0322111	01/01/1971	UNITED OF OMAHA LIFE INS CO	NE	DIS/I	QL		1,002	990	6					
.69868	.47-0322111	01/01/1971	UNITED OF OMAHA LIFE INS CO	NE	YRT/I	QL	336,039	11,504	11,710	7,862					
.80802	.38-1082080	01/01/1971	US BR SUNLIFE ASSUR CO OF CANADA	MI	DIS/I	QL		5,261	5,193	34					
.80802	.38-1082080	08/01/1980	US BR SUNLIFE ASSUR CO OF CANADA	MI	DIS/I	QL		1,002	987	6					
.80802	.38-1082080	01/01/1983	US BR SUNLIFE ASSUR CO OF CANADA	MI	DIS/I	QL		2,756	2,721	18					
.80802	.38-1082080	01/01/1971	US BR SUNLIFE ASSUR CO OF CANADA	MI	YRT/I	QL	4,320,818	105,060	106,012	100,824					
.80802	.38-1082080	08/01/1980	US BR SUNLIFE ASSUR CO OF CANADA	MI	YRT/I	QL	1,827,739	41,248	41,507	42,630					
.80802	.38-1082080	01/01/1983	US BR SUNLIFE ASSUR CO OF CANADA	MI	YRT/I	QL	4,062,104	98,379	99,748	71,279					
.80659	.38-0397420	04/28/1970	US BUSINESS OF CANADA LIFE ASSUR CO	MI	DIS/I	QL		1,503	1,484	10					
.80659	.38-0397420	04/28/1970	US BUSINESS OF CANADA LIFE ASSUR CO	MI	YRT/I	QL	1,692,387	34,814	29,121	45,801					
.69663	.74-1472662	01/01/1986	USAA LIFE INS CO	TX	DIS/I	QL		2,505	2,462	16					
.69663	.74-1472662	01/01/1986	USAA LIFE INS CO	TX	YRT/I	QL	985,682	15,956	16,597	22,982					
0899999. General Account - Authorized U.S. Non-Affiliates							90,642,702,970	1,037,178,483	1,058,397,692	218,384,137			54,480		
.00000	.AA-3190526	01/01/1971	MANULIFE REINS LTD	BMU	DIS/I	QL		634	693	710					
.00000	.AA-3190526	01/01/1971	MANULIFE REINS LTD	BMU	YRT/I	QL	19,997,271	250,360	234,167	349,528					
0999999. General Account - Authorized Non-U.S. Non-Affiliates							19,997,271	250,360	234,860	350,237					
1099999. Total General Account - Authorized Non-Affiliates							90,662,700,241	1,037,429,477	1,058,632,552	218,734,374			54,480		
1199999. Total General Account Authorized							90,662,700,241	1,037,429,477	1,058,632,552	218,734,374			54,480		
1499999. Total General Account - Unauthorized U.S. Affiliates															
1799999. Total General Account - Unauthorized Non-U.S. Affiliates															
1899999. Total General Account - Unauthorized Affiliates															
.00000	.AA-3190181	07/01/1993	ELCO INS CO LTD	BMU	COFII/G	QL	1,096,156,800			4,709,987				263,413	
2099999. General Account - Unauthorized Non-U.S. Non-Affiliates											4,709,987				263,413
2199999. Total General Account - Unauthorized Non-Affiliates											4,709,987				263,413
2299999. Total General Account Unauthorized											4,709,987				263,413
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															
3499999. Total General Account Authorized, Unauthorized and Certified							91,758,857,041	1,037,429,477	1,058,632,552	223,444,361			54,480	263,413	
3799999. Total Separate Accounts - Authorized U.S. Affiliates															
4099999. Total Separate Accounts - Authorized Non-U.S. Affiliates															
4199999. Total Separate Accounts - Authorized Affiliates															
4499999. Total Separate Accounts - Authorized Non-Affiliates															
4599999. Total Separate Accounts Authorized															
4899999. Total Separate Accounts - Unauthorized U.S. Affiliates															

43.1

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE AMERICAN UNITED LIFE INSURANCE COMPANY

**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 Current Year	10 Prior Year		12 Current Year	13 Prior Year		
5199999			Total Separate Accounts - Unauthorized Non-U.S. Affiliates											
5299999			Total Separate Accounts - Unauthorized Affiliates											
5599999			Total Separate Accounts - Unauthorized Non-Affiliates											
5699999			Total Separate Accounts Unauthorized											
5999999			Total Separate Accounts - Certified U.S. Affiliates											
6299999			Total Separate Accounts - Certified Non-U.S. Affiliates											
6399999			Total Separate Accounts - Certified Affiliates											
6699999			Total Separate Accounts - Certified Non-Affiliates											
6799999			Total Separate Accounts Certified											
6899999			Total Separate Accounts Authorized, Unauthorized and Certified											
6999999			Total U.S. (Sum of 0399999, 0899999, 1499999, 1999999, 2599999, 3099999, 3799999, 4299999, 4899999, 5399999, 5999999 and 6499999)				90,642,702,970	1,037,178,483	1,058,397,692	218,384,137			54,480	
7099999			Total Non-U.S. (Sum of 0699999, 0999999, 1799999, 2099999, 2899999, 3199999, 4099999, 4399999, 5199999, 5499999, 6299999 and 6599999)				1,116,154,071	250,994	234,860	5,060,224				263,413
9999999			- Totals				91,758,857,041	1,037,429,477	1,058,632,552	223,444,361			54,480	263,413

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE AMERICAN UNITED LIFE INSURANCE COMPANY

**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	7 Type of Business Ceded	8 Premiums	9 Unearned Premiums (Estimated)	10 Reserve Credit Taken Other than for Unearned Premiums	Outstanding Surplus Relief		13 Modified Coinsurance Reserve	14 Funds Withheld Under Coinsurance
										11 Current Year	12 Prior Year		
0399999. Total General Account - Authorized U.S. Affiliates													
0699999. Total General Account - Authorized Non-U.S. Affiliates													
0799999. Total General Account - Authorized Affiliates													
90611	41-1366075	12/01/1994	ALLIANZ LIFE INS CO OF N AMER	MIN	OTH/G	A	152		118,444				
00000	AA-9995000	12/01/1992	AMERICAN ACCIDENT REINS GRP I	NY	OTH/G	A			1,225,382				
00000	AA-9995001	12/01/1992	AMERICAN ACCIDENT REINS GRP II	NY	OTH/G	A			1,225,381				
60739	74-0484030	07/01/1999	AMERICAN NATL INS CO	TX	OTH/G	A			400,606				
61069	35-0980405	10/01/1989	ANTHEM LIFE INSURANCE CO	IN	OTH/G	A			182,624				
62944	13-5570651	01/01/1990	AXA EQUITABLE LIFE INS CO	NY	OTH/G	A			2,770,700				
61395	87-0115120	01/01/1993	BENEFICIAL LIFE INS CO	UT	OTH/G	A			20,376				
32603	47-0574325	01/01/1994	BERKLEY INS CO	DE	OTH/G	A			64,746				
25070	13-2781282	01/01/2001	CLEARWATER INS CO	DE	OTH/G	A			12,911				
62413	36-0947200	01/01/1996	CONTINENTAL ASSUR CO	IL	OTH/G	A			832,378				
34495	95-3014772	01/01/1995	DOCTORS CO AN INTERINS EXCH	CA	OTH/G	A			64,746				
68276	48-1024691	07/01/2002	EMPLOYERS REASSUR CORP	KS	OTH/G	LTC	237,524	64,314	3,134,825				
68276	48-1024691	07/01/2002	EMPLOYERS REASSUR CORP	KS	OTH/I	LTC	57,737,778	16,516,934	885,909,922				
26921	22-2005057	07/01/1996	EVEREST REINS CO	DE	OTH/G	A			20,186				
20281	13-1963496	12/01/1989	FEDERAL INS CO	IN	OTH/G	A			421,545				
69140	04-1867050	01/01/1990	FIRST ALLMERICA FIN LIFE INS CO	MA	OTH/G	A			61,214				
86258	13-2572994	01/01/1989	GENERAL RE LIFE CORP	CT	OTH/G	A			814,166				
86258	13-2572994	01/01/1989	GENERAL RE LIFE CORP	CT	YRT/G	LTDI	39,015	54	1,439,287				
64246	13-5123390	01/01/2000	GUARDIAN LIFE INS CO OF AMER	NY	OTH/G	A			718,832				
88340	59-2859797	12/01/1989	HANNOVER LIFE REASSUR CO OF AMER	FL	OTH/G	A			21,244				
70815	06-0838648	06/01/2001	HARTFORD LIFE & ACCIDENT INS CO	CT	CO/G	LTDI	133,182		4,021,669				
65056	38-1659835	01/01/1995	JACKSON NATL LIFE INS CO	MI	CO/I	LTDI	1,697,856	187,754	13,825,791				
65838	01-0233346	10/01/1989	JOHN HANCOCK LIFE INS CO (USA)	MI	OTH/G	A			4,947,367				
65838	01-0233346	12/01/1989	JOHN HANCOCK LIFE INS CO (USA)	MI	OTH/G	A			1,514,866				
65838	01-0233346	01/01/1995	JOHN HANCOCK LIFE INS CO (USA)	MI	OTH/G	A			285,772				
61492	44-0188050	12/01/1989	LIBERTY LIFE INS CO	DE	OTH/G	A			4,776				
65676	35-0472300	01/01/1995	LINCOLN NATL LIFE INS CO	IN	OTH/G	A			198,459				
76694	23-2044256	12/01/1989	LONDON LIFE REINS CO	PA	OTH/G	A	160		243,744				
22241	59-0615164	01/01/2001	MEDMARC CAS INS CO	VT	OTH/G	A			344,291				
66168	41-0417830	05/01/2006	MINNESOTA LIFE INS CO	MIN	CO/G	CAH	154,647	57,498	406,268				
66346	58-0828824	01/01/2006	MUNICH AMER REASSUR CO	GA	CO/G	LTDI	2,449,357		1,070,439				
10227	13-4924125	12/01/1989	MUNICH REINS AMER INC	DE	OTH/G	A			34,657				
30155	39-0195650	03/01/1996	NATIONAL INS CO OF WI INS	WI	MCO/G	LTDI					898,948		
67814	06-0493340	01/01/1997	PHOENIX LIFE INS CO	NY	OTH/G	A			11,775				
10219	23-1641984	01/01/1990	QBE REINS CORP	PA	OTH/G	A			60,036				
93572	43-1235868	01/01/2008	RGA REINS CO	MO	CO/G	A	44,013	405					
12491	13-6109222	12/01/1988	ROCHDALE INS CO OF NY	NY	OTH/G	A			140,940				
87017	62-1003368	01/01/1990	SCOR GLOBAL LIFE RE INS CO OF TX	DE	OTH/G	A			61,214				
38776	13-2997499	01/01/1998	SIRIUS AMERICA INS CO	NY	OTH/G	A			157,394				
24767	41-0406690	01/01/1998	ST PAUL FIRE & MARINE INS CO	CT	OTH/G	A			786,253				
82627	06-0839705	01/01/1993	SWISS RE LIFE & HEALTH AMER INC	CT	OTH/G	A			55,326				
82627	06-0839705	01/01/1993	SWISS RE LIFE & HEALTH AMER INC	CT	OTH/G	A			818,068				
25364	13-1675535	01/01/1990	SWISS REIN AMERICA CORP	NY	OTH/G	A			13,300				
10945	13-4032666	01/01/1994	TOKIO MARINE AMERICA INS CO	NY	OTH/G	A			580,602				
86231	39-0989781	01/01/1990	TRANSAMERICA LIFE INS CO	IA	OTH/G	A			838,076				
19453	13-5616275	01/01/1998	TRANSATLANTIC REIN CO	NY	OTH/G	A			475,251				
34894	06-1117063	01/01/1997	TRENWICK AMER REINS CORP	CT	OTH/G	A	419		2,246,312				
34894	06-1117063	01/01/1997	TRENWICK AMER REINS CORP	CT	OTH/G	A			11,775				
61425	36-0792925	01/01/1996	TRUSTMARK INS CO	IL	OTH/G	A			148,027				
70408	81-0170040	07/01/2005	UNION SECURITY INS CO	KS	YRT/G	LTDI	15,023,566	154,414	48,425,756				
70408	81-0170040	07/01/2005	UNION SECURITY INS CO	KS	YRT/G	STD1	3,218,857	21,660	267,312				
62235	01-0278678	05/01/1982	UNUM LIFE INS CO OF AMER	ME	CO/G	A			6,926				
62235	01-0278678	01/01/1990	UNUM LIFE INS CO OF AMER	ME	OTH/G	A			230,350				

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE AMERICAN UNITED LIFE INSURANCE COMPANY

**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	7 Type of Business Ceded	8 Premiums	9 Unearned Premiums (Estimated)	10 Reserve Credit Taken Other than for Unearned Premiums	Outstanding Surplus Relief		13 Modified Coinsurance Reserve	14 Funds Withheld Under Coinsurance
										11 Current Year	12 Prior Year		
62235	01-0278678	12/31/1999	UNUM LIFE INS CO OF AMER	ME	OTH/G	A			2,126,368				
80802	38-1082080	01/01/1990	US BR SUNLIFE ASSUR CO OF CANADA	MI	OTH/G	A			5,619,918				
80802	38-1082080	12/01/1991	US BR SUNLIFE ASSUR CO OF CANADA	MI	OTH/G	A			517,234				
0899999. General Account - Authorized U.S. Non-Affiliates							80,736,526	17,003,033	989,955,827			898,948	
00000	AA-1126102	01/01/2000	LLOYD'S SYNDICATE NUMBER 102	GBR	OTH/G	A			3,528				
00000	AA-1127209	01/01/1999	LLOYD'S SYNDICATE NUMBER 1209	GBR	OTH/G	A			3,623,185				
00000	AA-1126582	07/01/1999	LLOYD'S SYNDICATE NUMBER 582	GBR	OTH/G	A			2,249,125				
00000	AA-1126861	01/01/1999	LLOYD'S SYNDICATE NUMBER 861	GBR	OTH/G	A			1,499,026				
0999999. General Account - Authorized Non-U.S. Non-Affiliates									7,374,864				
1099999. Total General Account - Authorized Non-Affiliates							80,736,527	17,003,033	997,330,691			898,948	
1199999. Total General Account Authorized							80,736,527	17,003,033	997,330,691			898,948	
1499999. Total General Account - Unauthorized U.S. Affiliates													
1799999. Total General Account - Unauthorized Non-U.S. Affiliates													
1899999. Total General Account - Unauthorized Affiliates													
00000	AA-1580015	12/01/1989	AIOI INSURANCE CO LTD	JPN	OTH/G	A	69		58,246				
00000	AA-1360182	01/01/1996	ALLIANZ S P A	ITA	OTH/G	A			33,621				
00000	AA-3190030	12/01/1991	BELVEDERE INS CO LTD	BMJ	OTH/G	A			661				
00000	AA-3190045	12/01/1991	BRITTANY INS CO LTD	BMJ	OTH/G	A			498				
00000	AA-1320052	01/01/2000	CAISSE CENTRALE DE REASS	FRA	OTH/G	A			101,285				
00000	AA-1320019	01/01/2000	COMPAGNIE TRANSCONTINENTALE DE REASSURANCE	FRA	OTH/G	A			9,663				
00000	AA-1340065	12/01/1991	DELVAG LUFTFAHRTVERS AG	DEU	OTH/G	A			1,335				
00000	AA-1440035	01/01/2000	FOLKSAM INTL INS CO LTD	SWE	OTH/G	A			57,902				
00000	AA-1340125	12/01/1989	HANNOVER RUCKVERSICHERUNGS AG	DEU	OTH/G	A			6,384				
00000	AA-1580060	12/01/1991	NIPPONKOA INS CO LTD (JAPAN)	JPN	OTH/G	A	15		13,912				
00000	AA-3190129	12/01/1991	PAUMANOCK INS CO LTD	BMJ	OTH/G	A			1,335				
00000	AA-1370021	12/01/1991	SWISS RE EUROPE SA	LUX	OTH/G	A			27,521				
2099999. General Account - Unauthorized Non-U.S. Non-Affiliates							84		312,362				
2199999. Total General Account - Unauthorized Non-Affiliates							84		312,362				
2299999. Total General Account Unauthorized							84		312,362				
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													
3499999. Total General Account Authorized, Unauthorized and Certified							80,736,611	17,003,033	997,643,053			898,948	
3799999. Total Separate Accounts - Authorized U.S. Affiliates													
4099999. Total Separate Accounts - Authorized Non-U.S. Affiliates													
4199999. Total Separate Accounts - Authorized Affiliates													
4499999. Total Separate Accounts - Authorized Non-Affiliates													
4599999. Total Separate Accounts Authorized													
4899999. Total Separate Accounts - Unauthorized U.S. Affiliates													
5199999. Total Separate Accounts - Unauthorized Non-U.S. Affiliates													
5299999. Total Separate Accounts - Unauthorized Affiliates													
5599999. Total Separate Accounts - Unauthorized Non-Affiliates													
5699999. Total Separate Accounts Unauthorized													
5999999. Total Separate Accounts - Certified U.S. Affiliates													
6299999. Total Separate Accounts - Certified Non-U.S. Affiliates													
6399999. Total Separate Accounts - Certified Affiliates													
6699999. Total Separate Accounts - Certified Non-Affiliates													
6799999. Total Separate Accounts Certified													
6899999. Total Separate Accounts Authorized, Unauthorized and Certified													
6999999. Total U.S. (Sum of 0399999, 0899999, 1499999, 1999999, 2599999, 3099999, 3799999, 4299999, 4899999, 5399999, 5999999 and 6499999)							80,736,526	17,003,033	989,955,827			898,948	

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE AMERICAN UNITED LIFE INSURANCE COMPANY

**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	7 Type of Business Ceded	8 Premiums	9 Unearned Premiums (Estimated)	10 Reserve Credit Taken Other than for Unearned Premiums	Outstanding Surplus Relief		13 Modified Coinsurance Reserve	14 Funds Withheld Under Coinsurance
										11 Current Year	12 Prior Year		
7099999. Total Non-U.S. (Sum of 0699999, 0999999, 1799999, 2099999, 2899999, 3199999, 4099999, 4399999, 5199999, 5499999, 6299999 and 6599999)							84		7,687,226				
9999999 - Totals							80,736,611	17,003,033	997,643,053			898,948	

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE AMERICAN UNITED LIFE INSURANCE COMPANY

**SCHEDULE S - PART 4**

Reinsurance Ceded to Unauthorized Companies

1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
NAIC Company Code	ID Number	Effective Date	Name of Reinsurer	Reserve Credit Taken	Paid and Unpaid Losses Recoverable (Debit)	Other Debits	Total (Cols.5+6+7)	Letters of Credit	Issuing or Confirming Bank Reference Number (a)	Trust Agreements	Funds Deposited by and Withheld from Reinsurers	Other	Miscellaneous Balances (Credit)	Sum of Cols. 9+11+12+13 +14 but not in Excess of Col. 8
0399999			Total General Account - Life and Annuity U.S. Affiliates						XXX					
0699999			Total General Account - Life and Annuity Non-U.S. Affiliates						XXX					
0799999			Total General Account - Life and Annuity Affiliates						XXX					
00000	AA-3190181	07/01/1993	ELCO INS CO LTD		4,626,594		4,626,594				263,413		4,363,182	4,626,594
0999999			General Account - Life and Annuity Non-U.S. Non-Affiliates		4,626,594		4,626,594		XXX		263,413		4,363,182	4,626,594
1099999			Total General Account - Life and Annuity Non-Affiliates		4,626,594		4,626,594		XXX		263,413		4,363,182	4,626,594
1199999			Total General Account Life and Annuity		4,626,594		4,626,594		XXX		263,413		4,363,182	4,626,594
1499999			Total General Account - Accident and Health U.S. Affiliates						XXX					
1799999			Total General Account - Accident and Health Non-U.S. Affiliates						XXX					
1899999			Total General Account - Accident and Health Affiliates						XXX					
00000	AA-1580015	12/01/1989	A101 INSURANCE CO LTD	58,246	21,028		79,275	20,705	0001		7,526			28,231
00000	AA-1360182	01/01/1996	ALLIANZ S P A	33,621	13,440		47,061				10,000			10,000
00000	AA-3190030	12/01/1991	BELVEDERE INS CO LTD	661	123		783							
00000	AA-3190045	12/01/1991	BRITTANY INS CO LTD	498	81		580							
00000	AA-1320052	01/01/2000	CAISSE CENTRALE DE REASS	101,285	30,408		131,693							
00000	AA-1320019	01/01/2000	COMPAGNIE TRANSCONTINENTALE DE REASSURANCE	9,663			9,663							
00000	AA-1340065	12/01/1991	DELVAG LUFTFAHRTVERS AG	1,335	242		1,577							
00000	AA-1440035	01/01/2000	FOLKSAM INTL INS CO LTD	57,902	5,940		63,842							
00000	AA-1340125	12/01/1989	HANNOVER RUCKVERSICHERUNGS AG	6,384	2,378		8,762				3,965			3,965
00000	AA-1580060	12/01/1991	NIPPONKOA INS CO LTD (JAPAN)	13,912	3,746		17,657				1,131	27,621		17,657
00000	AA-3190129	12/01/1991	PAUMANOCK INS CO LTD	1,335	242		1,577							
00000	AA-1370021	12/01/1991	SWISS RE EUROPE SA	27,521	9,957		37,477	3,468	0002		21,349			24,817
2099999			General Account - Accident and Health Non-U.S. Non-Affiliates	312,362	87,585		399,947	24,173	XXX		43,971	27,621		84,670
2199999			Total General Account - Accident and Health Non-Affiliates	312,362	87,585		399,947	24,173	XXX		43,971	27,621		84,670
2299999			Total General Account Accident and Health	312,362	87,585		399,947	24,173	XXX		43,971	27,621		84,670
2399999			Total General Account	312,362	4,714,179		5,026,541	24,173	XXX		307,384	27,621	4,363,182	4,711,264
2699999			Total Separate Accounts - U.S. Affiliates						XXX					
2999999			Total Separate Accounts - Non-U.S. Affiliates						XXX					
3099999			Total Separate Accounts - Affiliates						XXX					
3399999			Total Separate Accounts - Non-Affiliates						XXX					
3499999			Total Separate Accounts						XXX					
3599999			Total U.S. (Sum of 0399999, 0899999, 1499999, 1999999, 2699999 and 3199999)						XXX					
3699999			Total Non-U.S. (Sum of 0699999, 0999999, 1799999, 2099999, 2999999 and 3299999)	312,362	4,714,179		5,026,541	24,173	XXX		307,384	27,621	4,363,182	4,711,264
9999999			Totals	312,362	4,714,179		5,026,541	24,173	XXX		307,384	27,621	4,363,182	4,711,264

(a)

Issuing or Confirming Bank Reference Number	Letters of Credit Code	American Bankers Association (ABA) Routing Number	Issuing or Confirming Bank Name	Letters of Credit Amount
0001	1	021000089	Citibank, NA	20,705
0002	1	026008044	Dresdner Bank	3,468



Schedule S - Part 5

**NONE**

Schedule S - Part 5 - Bank Footnote

**NONE**

## ANNUAL STATEMENT FOR THE YEAR 2014 OF THE AMERICAN UNITED LIFE INSURANCE COMPANY

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

	1 2014	2 2013	3 2012	4 2011	5 2010
<b>A. OPERATIONS ITEMS</b>					
1. Premiums and annuity considerations for life and accident and health contracts .....	304,181	311,311	353,753	427,887	387,902
2. Commissions and reinsurance expense allowances .....	77,414	73,200	78,053	92,062	84,561
3. Contract claims .....	308,599	318,593	363,589	440,171	358,890
4. Surrender benefits and withdrawals for life contracts .....					
5. Dividends to policyholders .....	(141)	439	461	(213)	14
6. Reserve adjustments on reinsurance ceded .....	(352)	(301)	(386)	(474)	(543)
7. Increase in aggregate reserve for life and accident and health contracts .....	25,729	43,400	62,773	42,604	131,637
<b>B. BALANCE SHEET ITEMS</b>					
8. Premiums and annuity considerations for life and accident and health contracts deferred and uncollected .....	73,459	70,736	79,133	97,644	97,728
9. Aggregate reserves for life and accident and health contracts .....	2,052,076	2,026,346	1,982,946	1,920,173	1,877,569
10. Liability for deposit-type contracts .....					
11. Contract claims unpaid .....	97,906	107,896	122,798	152,787	119,829
12. Amounts recoverable on reinsurance .....	13,915	8,611	13,683	22,373	6,701
13. Experience rating refunds due or unpaid .....					
14. Policyholders' dividends (not included in Line 10) .....					
15. Commissions and reinsurance expense allowances due .....	16,145	13,356	14,197	15,220	18,339
16. Unauthorized reinsurance offset .....	315	360	473	420	137
17. Offset for reinsurance with Certified Reinsurers .....				XXX	XXX
<b>C. UNAUTHORIZED REINSURANCE (DEPOSITS BY AND FUNDS WITHHELD FROM)</b>					
18. Funds deposited by and withheld from (F) .....	307	44	44	44	116
19. Letters of credit (L) .....	24	38	40	66	1,205
20. Trust agreements (T) .....					
21. Other (O) .....	28	30	30	30	31
<b>D. REINSURANCE WITH CERTIFIED REINSURERS (DEPOSITS BY AND FUNDS WITHHELD FROM)</b>					
22. Multiple Beneficiary Trust .....				XXX	XXX
23. Funds deposited by and withheld from (F) .....				XXX	XXX
24. Letters of credit (L) .....				XXX	XXX
25. Trust agreements (T) .....				XXX	XXX
26. Other (O) .....				XXX	XXX

**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) .....	10,227,242,054		10,227,242,054
2. Reinsurance (Line 16) .....	30,059,462	(30,059,462)	
3. Premiums and considerations (Line 15) .....	50,375,049	73,459,178	123,834,227
4. Net credit for ceded reinsurance .....	XXX	2,102,618,656	2,102,618,656
5. All other admitted assets (balance) .....	228,954,069		228,954,069
6. Total assets excluding Separate Accounts (Line 26) .....	10,536,630,634	2,146,018,372	12,682,649,007
7. Separate Account assets (Line 27) .....	12,864,884,966		12,864,884,966
8. Total assets (Line 28) .....	23,401,515,600	2,146,018,372	25,547,533,973
<b>LIABILITIES, CAPITAL AND SURPLUS (Page 3)</b>			
9. Contract reserves (Lines 1 and 2) .....	8,056,385,608	2,052,075,565	10,108,461,173
10. Liability for deposit-type contracts (Line 3) .....	1,112,753,459		1,112,753,459
11. Claim reserves (Line 4) .....	55,887,463	97,906,136	153,793,599
12. Policyholder dividends/reserves (Lines 5 through 7) .....	29,196,954		29,196,954
13. Premium & annuity considerations received in advance (Line 8) .....	531,739		531,739
14. Other contract liabilities (Line 9) .....	27,541,129	(3,340,669)	24,200,460
15. Reinsurance in unauthorized companies (Line 24.02 minus inset amount) .....	315,277	(315,277)	
16. Funds held under reinsurance treaties with unauthorized reinsurers (Line 24.03 minus inset amount) .....	307,383	(307,383)	
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) .....	236,702,366		236,702,366
20. Total liabilities excluding Separate Accounts (Line 26) .....	9,519,621,378	2,146,018,372	11,665,639,750
21. Separate Account liabilities (Line 27) .....	12,864,884,966		12,864,884,966
22. Total liabilities (Line 28) .....	22,384,506,344	2,146,018,372	24,530,524,716
23. Capital & surplus (Line 38) .....	1,017,009,256	XXX	1,017,009,256
24. Total liabilities, capital & surplus (Line 39) .....	23,401,515,600	2,146,018,372	25,547,533,972
<b>NET CREDIT FOR CEDED REINSURANCE</b>			
25. Contract reserves .....	2,052,075,565		
26. Claim reserves .....	97,906,136		
27. Policyholder dividends/reserves .....			
28. Premium & annuity considerations received in advance .....			
29. Liability for deposit-type contracts .....			
30. Other contract liabilities .....	(3,340,669)		
31. Reinsurance ceded assets .....	30,059,462		
32. Other ceded reinsurance recoverables .....			
33. Total ceded reinsurance recoverables .....	2,176,700,494		
34. Premiums and considerations .....	73,459,178		
35. Reinsurance in unauthorized companies .....	315,277		
36. Funds held under reinsurance treaties with unauthorized reinsurers .....	307,383		
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 .....	74,081,838		
41. Total net credit for ceded reinsurance .....	2,102,618,656		

**ANNUAL STATEMENT FOR THE YEAR 2014 OF THE AMERICAN UNITED LIFE INSURANCE COMPANY**  
**SCHEDULE T - PREMIUMS AND ANNUITY CONSIDERATIONS**

Allocated by States and Territories

States, Etc.	1	Life Contracts		Direct Business Only			7
		2	3	4	5	6	
	Active Status	Life Insurance Premiums	Annuity Considerations	Accident and Health Insurance Premiums, Including Policy, Membership and Other Fees	Other Considerations	Total Columns 2 through 5	Deposit-Type Contracts
1. Alabama	AL	L	4,627,279	30,204,652	2,712,056	37,543,987	632,877
2. Alaska	AK	L	151,590	9,601,138	33	9,752,760	
3. Arizona	AZ	L	9,984,661	22,817,512	21,753	32,823,925	252,750
4. Arkansas	AR	L	1,499,214	5,499,911	1,718,524	8,717,648	103,865
5. California	CA	L	20,941,108	356,888,840	199,093	378,029,041	427,044
6. Colorado	CO	L	3,316,452	110,704,318	163,801	114,184,571	139,314
7. Connecticut	CT	L	1,256,976	12,803,428	135,853	14,196,257	350,000
8. Delaware	DE	L	542,104	5,532,837	48,304	6,123,245	
9. District of Columbia	DC	L	107,673	24,657,888	36,314	24,801,875	
10. Florida	FL	L	12,410,129	65,869,684	572,667	78,852,480	766,553
11. Georgia	GA	L	13,150,939	52,387,620	3,719,696	69,258,255	223,284
12. Hawaii	HI	L	704,886	13,269,041	175	13,974,102	197,019
13. Idaho	ID	L	5,083,624	27,943,614	2,212	33,029,450	783,594
14. Illinois	IL	L	9,805,981	107,500,610	1,371,441	118,678,032	1,408,215
15. Indiana	IN	L	50,934,351	194,324,790	14,608,957	259,868,097	267,842,981
16. Iowa	IA	L	1,502,958	28,271,707	259,181	30,033,847	
17. Kansas	KS	L	5,347,353	66,949,264	901,121	73,197,738	315,015
18. Kentucky	KY	L	5,330,465	28,708,606	3,586,350	37,625,421	35,433
19. Louisiana	LA	L	5,439,207	102,891,103	3,208,127	111,538,437	504,120
20. Maine	ME	L	108,286	6,314,220	13,724	6,436,231	
21. Maryland	MD	L	5,989,823	61,647,717	2,826,690	70,464,230	69,877
22. Massachusetts	MA	L	2,118,924	50,277,295	126,782	52,523,000	142,609
23. Michigan	MI	L	13,871,165	94,997,212	941,431	109,809,809	1,014,048
24. Minnesota	MN	L	5,990,936	63,498,163	41,027	69,530,125	1,310,401
25. Mississippi	MS	L	4,041,868	39,279,470	553,379	43,874,716	
26. Missouri	MO	L	7,418,598	113,733,572	792,299	121,944,469	1,208,842
27. Montana	MT	L	352,696	565,948	428	919,071	89,639
28. Nebraska	NE	L	1,137,937	36,434,730	97,860	37,670,527	128,423
29. Nevada	NV	L	1,274,854	5,032,182	16,628	6,323,664	
30. New Hampshire	NH	L	438,115	2,105,807	55,563	2,599,485	
31. New Jersey	NJ	L	2,768,960	18,249,970	83,724	21,102,654	50,442
32. New Mexico	NM	L	808,878	7,598,934	25,654	8,433,467	
33. New York	NY	Q	187,646	4,947,505	11,258	5,146,409	
34. North Carolina	NC	L	6,955,135	16,546,014	9,286,604	32,787,753	
35. North Dakota	ND	L	1,162,612	1,359,932	16,476	2,539,020	
36. Ohio	OH	L	25,293,615	89,067,016	10,468,644	124,829,275	825,726
37. Oklahoma	OK	L	3,796,500	24,038,809	440,194	28,275,504	29,813
38. Oregon	OR	L	2,878,967	13,179,696	76,977	16,135,640	
39. Pennsylvania	PA	L	11,293,937	60,261,849	9,546,353	81,102,139	93,403
40. Rhode Island	RI	L	276,165	1,228,903	17,842	1,522,911	
41. South Carolina	SC	L	5,709,351	19,318,189	4,408,375	29,435,916	26,325
42. South Dakota	SD	L	848,181	5,432,878	42,952	6,324,011	16,956
43. Tennessee	TN	L	6,321,618	91,937,625	2,352,679	100,611,922	910,319
44. Texas	TX	L	22,605,905	330,133,539	2,080,409	354,819,853	172,183
45. Utah	UT	L	11,828,614	44,884,192	1,539	56,714,345	461,788
46. Vermont	VT	L	173,216	1,093,928	10,858	1,278,002	
47. Virginia	VA	L	4,813,727	138,226,141	2,268,711	145,308,579	56,044
48. Washington	WA	L	3,956,319	25,299,691	97,019	29,353,029	301,184
49. West Virginia	WV	L	1,063,098	3,573,857	289,467	4,926,422	70,000
50. Wisconsin	WI	L	3,197,186	115,682,846	395,184	119,275,217	683,406
51. Wyoming	WY	L	515,745	29,567,430	2,880	30,086,055	
52. American Samoa	AS	N		1,000		1,000	
53. Guam	GU	N	48			48	
54. Puerto Rico	PR	N	4,269			4,269	
55. U.S. Virgin Islands	VI	N	1,420			1,420	
56. Northern Mariana Islands	MP	N					
57. Canada	CAN	N	8,755	28,749		37,505	
58. Aggregate Other Alien	OT	XXX	168,231	322,490		490,722	
59. Subtotal	(a)	50	311,518,250	2,782,694,061	80,655,270	3,174,867,581	281,643,493
90. Reporting entity contributions for employee benefits plans	XXX		438,453	6,608,780	249,239	7,296,472	
91. Dividends or refunds applied to purchase paid-up additions and annuities	XXX		23,305,494			23,305,494	
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		1,266,807	46,294	108,219	1,421,320	
94. Aggregate or other amounts not allocable by State	XXX						
95. Totals (Direct Business)	XXX		336,529,003	2,789,349,135	81,012,728	3,206,890,867	281,643,493
96. Plus reinsurance assumed	XXX		183,929,966	8,975,867	54,357,105	247,262,939	2,541,767
97. Totals (All Business)	XXX		520,458,969	2,798,325,003	135,369,834	3,454,153,806	284,185,260
98. Less reinsurance ceded	XXX		223,671,871		77,786,241	301,458,113	
99. Totals (All Business) less Reinsurance Ceded	XXX		296,787,098	2,798,325,003	(b) 57,583,592	3,152,695,693	284,185,260
<b>DETAILS OF WRITE-INS</b>							
58001. ZZZ Other Alien	XXX		168,231	322,490		490,722	
58002.	XXX						
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		168,231	322,490		490,722	
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						

(L) Licensed or Chartered - Licensed Insurance Carrier or Domiciled RRG; (R) Registered - Non-domiciled RRGs; (Q) Qualified - Qualified or Accredited Reinsurer; (E) Eligible - Reporting Entities eligible or approved to write Surplus Lines in the state; (N) None of the above - Not allowed to write business in the state.

Explanation of basis of allocation by states, etc., of premiums and annuity considerations

Ordinary: Allocated to billing state. Group Life and Annuity: Allocated to state where member is employed or, if fewer than 500 members in group, to state where largest share of group is employed. Credit & Health: Allocated to state of transaction.

(a) Insert the number of L responses except for Canada and Other Alien.

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

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE AMERICAN UNITED LIFE INSURANCE COMPANY

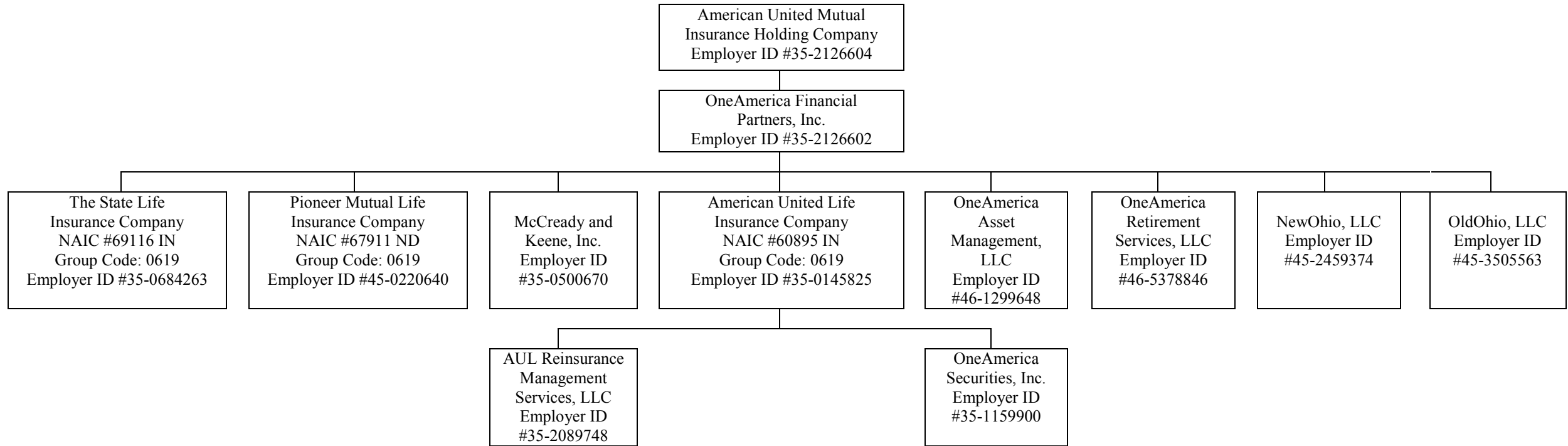
**SCHEDULE T - PART 2**  
**INTERSTATE COMPACT - EXHIBIT OF PREMIUMS WRITTEN**

Allocated by States and Territories

		Direct Business Only					Totals
		1	2	3	4	5	
States, Etc.		Life (Group and Individual)	Annuities (Group and Individual)	Disability Income (Group and Individual)	Long-Term Care (Group and Individual)	Deposit-Type Contracts	
1. Alabama	AL	4,627,279	30,204,652	2,463,389		632,877	37,928,197
2. Alaska	AK	151,590	9,601,138				9,752,727
3. Arizona	AZ	9,984,661	22,817,512	22,008		252,750	33,076,930
4. Arkansas	AR	1,499,214	5,499,911	1,684,936		103,865	8,787,926
5. California	CA	20,941,108	356,888,840	152,446		427,044	378,409,438
6. Colorado	CO	3,316,452	110,704,318	146,460		139,314	114,306,544
7. Connecticut	CT	1,256,976	12,803,428	127,592		350,000	14,537,996
8. Delaware	DE	542,104	5,532,837	46,249			6,121,190
9. District of Columbia	DC	107,673	24,657,888	33,711			24,799,272
10. Florida	FL	12,410,129	65,869,684	503,746		766,553	79,550,112
11. Georgia	GA	13,150,939	52,387,620	3,482,009		223,284	69,243,852
12. Hawaii	HI	704,886	13,269,041	175		197,019	14,171,121
13. Idaho	ID	5,083,624	27,943,614	3,787		783,594	33,814,618
14. Illinois	IL	9,805,981	107,500,610	961,332	246,404	1,408,215	119,922,542
15. Indiana	IN	50,934,351	194,324,790	13,068,307		267,842,981	526,170,428
16. Iowa	IA	1,502,958	28,271,707	208,275			29,982,940
17. Kansas	KS	5,347,353	66,949,264	813,193		315,015	73,424,825
18. Kentucky	KY	5,330,465	28,708,606	3,257,491		35,433	37,331,995
19. Louisiana	LA	5,439,207	102,891,103	3,026,628		504,120	111,861,058
20. Maine	ME	108,286	6,314,220	12,737			6,435,243
21. Maryland	MD	5,989,823	61,647,717	2,653,562		69,877	70,360,979
22. Massachusetts	MA	2,118,924	50,277,295	116,924		142,609	52,655,752
23. Michigan	MI	13,871,165	94,997,212	873,997		1,014,048	110,756,422
24. Minnesota	MN	5,990,936	63,498,163	38,369		1,310,401	70,837,868
25. Mississippi	MS	4,041,868	39,279,470	403,734			43,725,072
26. Missouri	MO	7,418,598	113,733,572	662,708		1,208,842	123,023,720
27. Montana	MT	352,696	565,948	428		89,639	1,008,711
28. Nebraska	NE	1,137,937	36,434,730	91,041		128,423	37,792,130
29. Nevada	NV	1,274,854	5,032,182	16,117			6,323,153
30. New Hampshire	NH	438,115	2,105,807	47,826			2,591,748
31. New Jersey	NJ	2,768,960	18,249,970	56,714		50,442	21,126,085
32. New Mexico	NM	808,878	7,598,934	20,115			8,427,927
33. New York	NY	187,646	4,947,505	11,053			5,146,204
34. North Carolina	NC	6,955,135	16,546,014	8,926,340			32,427,488
35. North Dakota	ND	1,162,612	1,359,932	14,805			2,537,349
36. Ohio	OH	25,293,615	89,067,016	9,004,351		825,726	124,190,708
37. Oklahoma	OK	3,796,500	24,038,809	309,399		29,813	28,174,521
38. Oregon	OR	2,878,967	13,179,696	49,477			16,108,140
39. Pennsylvania	PA	11,293,937	60,261,849	8,901,159		93,403	80,550,348
40. Rhode Island	RI	276,165	1,228,903	15,017			1,520,085
41. South Carolina	SC	5,709,351	19,318,189	4,016,073		26,325	29,069,939
42. South Dakota	SD	848,181	5,432,878	34,893		16,956	6,332,908
43. Tennessee	TN	6,321,618	91,937,625	2,256,073		910,319	101,425,635
44. Texas	TX	22,605,905	330,133,539	1,851,279		172,183	354,762,906
45. Utah	UT	11,828,614	44,884,192	2,546		461,788	57,177,141
46. Vermont	VT	173,216	1,093,928	7,228			1,274,373
47. Virginia	VA	4,813,727	138,226,141	2,231,797		56,044	145,327,709
48. Washington	WA	3,956,319	25,299,691	93,532		301,184	29,650,725
49. West Virginia	WV	1,063,098	3,573,857	260,192		70,000	4,967,147
50. Wisconsin	WI	3,197,186	115,682,846	381,707		683,406	119,945,145
51. Wyoming	WY	515,745	29,567,430	2,418			30,085,593
52. American Samoa	AS		1,000				1,000
53. Guam	GU	48					48
54. Puerto Rico	PR	4,269					4,269
55. U.S. Virgin Islands	VI	1,420					1,420
56. Northern Mariana Islands	MP						
57. Canada	CAN	8,755	28,749				37,505
58. Aggregate Other Alien	OT	168,231	322,490				490,722
59. Total		311,518,250	2,782,694,061	73,365,339	246,404	281,643,493	3,449,467,546

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

PART 1 – ORGANIZATIONAL CHART



ANNUAL STATEMENT FOR THE YEAR 2014 OF THE AMERICAN UNITED LIFE INSURANCE COMPANY

**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
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	Domiciliary Location	Relationship to Reporting Entity	Directly Controlled by (Name of Entity/Person)	Type of Control (Ownership, Board, Management, Attorney-in-Fact, Influence, Other)	If Control is Ownership Provide Percentage	Ultimate Controlling Entity(ies)/Person(s)	*
.0619	American United Mutual Insurance Holding Company	.60895	35-0145825				American United Life Insurance	IN		OneAmerica Financial Partners, Inc.	Ownership	.100.000	American United Mutual Insurance Holding Company	
.0619	American United Mutual Insurance Holding Company	.69116	35-0684263				The State Life Insurance Company	IN	IA	OneAmerica Financial Partners, Inc.	Ownership	.100.000	American United Mutual Insurance Holding Company	
.0619	American United Mutual Insurance Holding Company	.67911	45-0220640				Pioneer Mutual Life Insurance Company	ND	IA	OneAmerica Financial Partners, Inc.	Ownership	.100.000	American United Mutual Insurance Holding Company	
.0619	American United Mutual Insurance Holding Company	.00000	35-2089748				AUL Reinsurance Management Services, LLC	NJ	DS	American United Life Insurance Company	Ownership	.100.000	American United Mutual Insurance Holding Company	
.0619	American United Mutual Insurance Holding Company	.00000	35-1159900				OneAmerica Securities, Inc.	IN	DS	American United Life Insurance Company	Ownership	.100.000	American United Mutual Insurance Holding Company	
.0619	American United Mutual Insurance Holding Company	.00000	35-2126602	3456783			OneAmerica Financial Partners, Inc.	IN	UDP	American United Mutual Insurance Holding Company	Ownership	.100.000	American United Mutual Insurance Holding Company	
.0619	American United Mutual Insurance Holding Company	.00000	35-0500670				McCready and Keene, Inc.	IN	NIA	OneAmerica Financial Partners, Inc.	Ownership	.100.000	American United Mutual Insurance Holding Company	
.0619	American United Mutual Insurance Holding Company	.00000	35-2126604				American United Mutual Insurance Holding Company	IN	UIP		Board of Directors			
.0619	American United Mutual Insurance Holding Company	.00000	45-2459374				NewOhio, LLC	IN	NIA	OneAmerica Financial Partners, Inc.	Ownership	.100.000	American United Mutual Insurance Holding Company	
.0619	American United Mutual Insurance Holding Company	.00000	45-3505563				OldOhio, LLC	IN	NIA	OneAmerica Financial Partners, Inc.	Ownership	.100.000	American United Mutual Insurance Holding Company	
.0619	American United Mutual Insurance Holding Company	.00000	46-1299648				OneAmerica Asset Management, LLC	IN	NIA	OneAmerica Financial Partners, Inc.	Ownership	.100.000	American United Mutual Insurance Holding Company	
.0619	American United Mutual Insurance Holding Company	.00000	46-5378846				OneAmerica Retirement Services, LLC	IN	NIA	OneAmerica Financial Partners, Inc.	Ownership	.100.000	American United Mutual Insurance Holding Company	

Asterisk	Explanation





## SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES

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

	Responses
<b>MARCH FILING</b>	
1. Will the Supplemental Compensation Exhibit be filed with the state of domicile by March 1? .....	YES
2. Will the confidential Risk-based Capital Report be filed with the NAIC by March 1? .....	YES
3. Will the confidential Risk-based Capital Report be filed with the state of domicile, if required, by March 1? .....	YES
4. Will an actuarial opinion be filed by March 1? .....	YES
<b>APRIL FILING</b>	
5. Will Management's Discussion and Analysis be filed by April 1? .....	YES
6. Will the Life, Health & Annuity Guaranty Association Model Act Assessment Base Reconciliation Exhibit be filed with the state of domicile and the NAIC by April 1? .....	YES
7. Will the Adjustment Form (if required) be filed with the state of domicile and the NAIC by April 1? .....	YES
8. Will the Supplemental Investment Risks Interrogatories be filed by April 1? .....	YES
<b>JUNE FILING</b>	
9. Will an audited financial report be filed by June 1? .....	YES
10. Will Accountant's Letter of Qualifications be filed with the state of domicile and electronically with the NAIC by June 1? .....	YES
<b>AUGUST FILING</b>	
11. Will Communication of Internal Control Related Matters Noted in Audit be filed with the state of domicile by August 1? .....	YES

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

<b>MARCH FILING</b>	
12. Will Schedule SIS (Stockholder Information Supplement) be filed with the state of domicile by March 1? .....	NO
13. Will the Medicare Supplement Insurance Experience Exhibit be filed with the state of domicile and the NAIC by March 1? .....	NO
14. Will the Trusteed Surplus Statement be filed with the state of domicile and the NAIC by March 1? .....	NO
15. Will the actuarial opinion on participating and non-participating policies as required in Interrogatories 1 and 2 to Exhibit 5 be filed with the state of domicile and electronically with the NAIC by March 1? .....	NO
16. Will the actuarial opinion on non-guaranteed elements as required in interrogatory #3 to Exhibit 5 be filed with the state of domicile and electronically with the NAIC by March 1? .....	YES
17. Will the actuarial opinion on X-Factors be filed with the state of domicile and electronically with the NAIC by March 1? .....	YES
18. Will the actuarial opinion on Separate Accounts Funding Guaranteed Minimum Benefit be filed with the state of domicile and electronically with the NAIC by March 1? .....	NO
19. Will the actuarial opinion on Synthetic Guaranteed Investment Contracts be filed with the state of domicile and electronically with the NAIC by March 1? .....	NO
20. Will the Reasonableness of Assumptions Certification required by Actuarial Guideline XXXV be filed with the state of domicile and electronically with the NAIC by March 1? .....	NO
21. Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXV be filed with the state of domicile and electronically with the NAIC by March 1? .....	YES
22. Will the Reasonableness of Assumptions Certification for Implied Guaranteed Rate Method required by Actuarial Guideline XXXVI be filed with the state of domicile and electronically with the NAIC by March 1? .....	NO
23. Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Average Market Value) be filed with the state of domicile and electronically with the NAIC by March 1? .....	NO
24. Will the Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Market Value) be filed with the state of domicile and electronically with the NAIC by March 1? .....	NO
25. Will the C-3 RBC Certifications required under C-3 Phase I be filed with the state of domicile and electronically with the NAIC by March 1? .....	YES
26. Will the C-3 RBC Certifications required under C-3 Phase II be filed with the state of domicile and electronically with the NAIC by March 1? .....	YES

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE AMERICAN UNITED LIFE INSURANCE COMPANY  
**SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES**

- 27. Will the Actuarial Certifications Related to Annuity Nonforfeiture Ongoing Compliance for Equity Indexed Annuities be filed with the state of domicile and electronically with the NAIC by March 1? ..... NO
- 28. Will the actuarial opinion required by the Modified Guaranteed Annuity Model Regulation be filed with the state of domicile and electronically with the NAIC by March 1? ..... NO
- 29. Will the Actuarial Certifications Related to Hedging required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1? ..... NO
- 30. Will the Financial Officer Certification Related to Clearly Defined Hedging Strategy required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1? ..... NO
- 31. Will the Management Certification That the Valuation Reflects Management's Intent required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1? ..... NO
- 32. Will the Actuarial Certification Related to the Reserves required by Actuarial Guideline XLIII be filed with the state of domicile and electronically with the NAIC by March 1? ..... YES
- 33. Will the Actuarial Certification regarding the use of 2001 Preferred Class Tables required by the Model Regulation Permitting the Recognition of Preferred Mortality Tables for Use in Determining Minimum Reserve Liabilities be filed with the state of domicile and electronically with the NAIC by March 1? ..... NO
- 34. Will the Worker's Compensation Carve-Out Supplement be filed by March 1? ..... YES
- 35. Will Supplemental Schedule O be filed with the state of domicile and the NAIC by March 1? ..... YES
- 36. Will the Medicare Part D Coverage Supplement be filed with the state of domicile and the NAIC by March 1? ..... NO
- 37. Will an approval from the reporting entity's state of domicile for relief related to the five-year rotation requirement for lead audit partner be filed electronically with the NAIC by March 1? ..... NO
- 38. Will an approval from the reporting entity's state of domicile for relief related to the one-year cooling off period for independent CPA be filed electronically with the NAIC by March 1? ..... NO
- 39. Will an approval from the reporting entity's state of domicile for relief related to the Requirements for Audit Committees be filed electronically with the NAIC by March 1? ..... NO
- 40. Will the confidential Regulatory Asset Adequacy Issues Summary (RAAIS) required by Actuarial Opinion and Memorandum Regulation (Model 822), Section 7A(5) be filed with the state of domicile by March 15? ..... YES

**APRIL FILING**

- 41. Will the Long-Term Care Experience Reporting Forms be filed with the state of domicile and the NAIC by April 1? ..... YES
- 42. Will the Interest-Sensitive Life Insurance Products Report Forms be filed with the state of domicile and the NAIC by April 1? ..... YES
- 43. Will the Credit Insurance Experience Exhibit be filed with the state of domicile and the NAIC by April 1? ..... YES
- 44. Will the Accident and Health Policy Experience Exhibit be filed by April 1? ..... YES
- 45. Will the Analysis of Annuity Operations by Lines of Business be filed with the state of domicile and the NAIC by April 1? ..... YES
- 46. Will the Analysis of Increase in Annuity Reserves During the Year be filed with the state of domicile and the NAIC by April 1? ..... YES
- 47. Will the Supplemental Health Care Exhibit (Parts 1, 2 and 3) be filed with the state of domicile and the NAIC by April 1? ..... NO
- 48. Will the regulator only (non-public) Supplemental Health Care Exhibit's Expense Allocation Report be filed with the state of domicile and the NAIC by April 1? ..... NO
- 49. Will the confidential Actuarial Memorandum required by Actuarial Guideline XXXVIII 8D be filed with the state of domicile by April 30? ..... NO
- 50. Will the Supplemental XXX/AXXX Reinsurance Exhibit be filed with the state of domicile and the NAIC by April 1? ..... YES

**AUGUST FILING**

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

Explanations:

- 12.
- 13.
- 14.
- 15.
- 18.
- 19.
- 20.
- 22.
- 23.
- 24.
- 27.
- 28.
- 29.
- 30.
- 31.
- 33.
- 36.
- 37.
- 38.
- 39.
- 47.
- 48.
- 49.

Bar Codes:

- 12. SIS Stockholder Information Supplement [Document Identifier 420]



- 13. Medicare Supplement Insurance Experience Exhibit [Document Identifier 360]



- 14. Trusteed Surplus Statement [Document Identifier 490]



- 15. Participating Opinion for Exhibit 5 [Document Identifier 371]



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



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



- 20. Reasonableness of Assumptions Certification required by Actuarial Guideline XXXV [Document Identifier 445]



- 22. Reasonableness of Assumptions Certification for Implied Guaranteed Rate Method required by Actuarial Guideline XXXVI [Document Identifier 447]

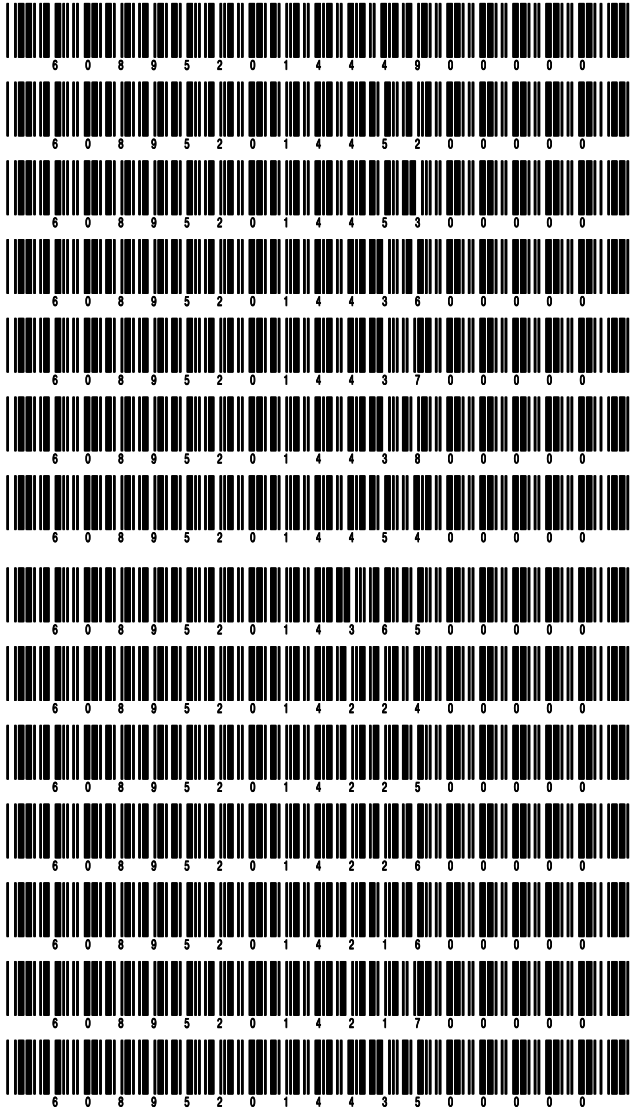


- 23. Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI [Document Identifier 448]



ANNUAL STATEMENT FOR THE YEAR 2014 OF THE AMERICAN UNITED LIFE INSURANCE COMPANY  
**SUPPLEMENTAL EXHIBITS AND SCHEDULES INTERROGATORIES**

- 24. Reasonableness and Consistency of Assumptions Certification required by Actuarial Guideline XXXVI (Updated Market Value) [Document Identifier 449]
- 27. Actuarial Certifications Related to Annuity Nonforfeiture Ongoing Compliance for Equity Indexed Annuities [Document Identifier 452]
- 28. Modified Guaranteed Annuity Model Regulation [Document Identifier 453]
- 29. Actuarial Certifications Related to Hedging required by Actuarial Guideline XLIII [Document Identifier 436]
- 30. Financial Officer Certification Related to Clearly Defined Hedging Strategy required by Actuarial Guideline XLIII [Document Identifier 437]
- 31. Management Certification That the Valuation Reflects Management's Intent required by Actuarial Guideline XLIII [Document Identifier 438]
- 33. Actuarial Certification regarding the use of 2001 Preferred Class Tables required by the Model Regulation Permitting the Recognition of Preferred Mortality Tables for Use in Determining Minimum Reserve Liabilities [Document Identifier 454]
- 36. Medicare Part D Coverage Supplement [Document Identifier 365]
- 37. Relief from the five-year rotation requirement for lead audit partner [Document Identifier 224]
- 38. Relief from the one-year cooling off period for independent CPA [Document Identifier 225]
- 39. Relief from the Requirements for Audit Committees [Document Identifier 226]
- 47. Supplemental Health Care Exhibit (Parts 1, 2 and 3) [Document Identifier 216]
- 48. Supplemental Health Care Exhibit's Expense Allocation Report [Document Identifier 217]
- 49. Actuarial Memorandum Required by Actuarial Guideline XXXVIII 8D [Document Identifier 435]



ANNUAL STATEMENT FOR THE YEAR 2014 OF THE AMERICAN UNITED LIFE INSURANCE COMPANY  
**OVERFLOW PAGE FOR WRITE-INS**

Additional Write-ins for Assets Line 25

	Current Year			Prior Year
	1 Assets	2 Nonadmitted Assets	3 Net Admitted Assets (Cols. 1 - 2)	4 Net Admitted Assets
2504. Other assets .....	8,775,252	8,775,252		
2505. Prepaid expense .....	4,884,571	4,884,571		
2597. Summary of remaining write-ins for Line 25 from overflow page	13,659,823	13,659,823		

Additional Write-ins for Liabilities Line 25

	1 Current Year	2 Prior Year
2504. Accounts payable - other .....	6,200,000	1,679,446
2505. Reserve for unclaimed funds .....	5,815,917	4,802,061
2506. Interest on contract funds .....	142,061	91,784
2507. Separate Account transfer credit assumed .....	(129,197)	(189,053)
2597. Summary of remaining write-ins for Line 25 from overflow page	12,028,781	6,384,238

Additional Write-ins for Exhibit of Nonadmitted Assets Line 25

	1 Current Year Total Nonadmitted Assets	2 Prior Year Total Nonadmitted Assets	3 Change in Total Nonadmitted Assets (Col. 2 - Col. 1)
2504. Pension asset .....		954,407	954,407
2597. Summary of remaining write-ins for Line 25 from overflow page		954,407	954,407

## SUMMARY INVESTMENT SCHEDULE

Investment Categories	Gross Investment Holdings		Admitted Assets as Reported in the Annual Statement			
	1 Amount	2 Percentage	3 Amount	4 Securities Lending Reinvested Collateral Amount	5 Total (Col. 3 + 4) Amount	6 Percentage
1. Bonds:						
1.1 U.S. treasury securities	18,679,944	0.183	18,679,944		18,679,944	0.183
1.2 U.S. government agency obligations (excluding mortgage-backed securities):						
1.21 Issued by U.S. government agencies	30,979,119	0.303	30,979,119		30,979,119	0.303
1.22 Issued by U.S. government sponsored agencies		0.000				0.000
1.3 Non-U.S. government (including Canada, excluding mortgaged-backed securities)	8,379,948	0.082	8,379,948		8,379,948	0.082
1.4 Securities issued by states, territories, and possessions and political subdivisions in the U.S.:						
1.41 States, territories and possessions general obligations	10,155,252	0.099	10,155,252		10,155,252	0.099
1.42 Political subdivisions of states, territories and possessions and political subdivisions general obligations	8,836,493	0.086	8,836,493		8,836,493	0.086
1.43 Revenue and assessment obligations	175,586,687	1.717	175,586,687		175,586,687	1.717
1.44 Industrial development and similar obligations	7,824,000	0.077	7,824,000		7,824,000	0.077
1.5 Mortgage-backed securities (includes residential and commercial MBS):						
1.51 Pass-through securities:						
1.511 Issued or guaranteed by GNMA	3,572,560	0.035	3,572,560		3,572,560	0.035
1.512 Issued or guaranteed by FNMA and FHLMC	9,487,938	0.093	9,487,938		9,487,938	0.093
1.513 All other	90,434,544	0.884	90,434,544		90,434,544	0.884
1.52 CMOs and REMICs:						
1.521 Issued or guaranteed by GNMA, FNMA, FHLMC or VA	1,233,555,339	12.061	1,233,555,339		1,233,555,339	12.061
1.522 Issued by non-U.S. Government issuers and collateralized by mortgage-backed securities issued or guaranteed by agencies shown in Line 1.521	6,418,502	0.063	6,418,502		6,418,502	0.063
1.523 All other	249,018,662	2.435	249,018,662		249,018,662	2.435
2. Other debt and other fixed income securities (excluding short-term):						
2.1 Unaffiliated domestic securities (includes credit tenant loans and hybrid securities)	4,933,335,473	48.237	4,933,335,473		4,933,335,473	48.237
2.2 Unaffiliated non-U.S. securities (including Canada)	1,422,916,255	13.913	1,422,916,255		1,422,916,255	13.913
2.3 Affiliated securities		0.000				0.000
3. Equity interests:						
3.1 Investments in mutual funds	12,762,726	0.125	12,762,726		12,762,726	0.125
3.2 Preferred stocks:						
3.21 Affiliated		0.000				0.000
3.22 Unaffiliated	11,032,640	0.108	11,032,640		11,032,640	0.108
3.3 Publicly traded equity securities (excluding preferred stocks):						
3.31 Affiliated		0.000				0.000
3.32 Unaffiliated	12,721,792	0.124	12,721,792		12,721,792	0.124
3.4 Other equity securities:						
3.41 Affiliated	1,368,139	0.013	1,368,139		1,368,139	0.013
3.42 Unaffiliated	46,035,540	0.450	46,035,540		46,035,540	0.450
3.5 Other equity interests including tangible personal property under lease:						
3.51 Affiliated		0.000				0.000
3.52 Unaffiliated		0.000				0.000
4. Mortgage loans:						
4.1 Construction and land development		0.000				0.000
4.2 Agricultural		0.000				0.000
4.3 Single family residential properties	145,185	0.001	145,185		145,185	0.001
4.4 Multifamily residential properties		0.000				0.000
4.5 Commercial loans	1,446,723,638	14.146	1,446,723,638		1,446,723,638	14.146
4.6 Mezzanine real estate loans		0.000				0.000
5. Real estate investments:						
5.1 Property occupied by company	62,594,841	0.612	62,594,841		62,594,841	0.612
5.2 Property held for production of income (including \$ ..... of property acquired in satisfaction of debt)		0.000				0.000
5.3 Property held for sale (including \$ ..... property acquired in satisfaction of debt)		0.000				0.000
6. Contract loans	260,211,900	2.544	260,211,900		260,211,900	2.544
7. Derivatives	10,969,320	0.107	10,969,320		10,969,320	0.107
8. Receivables for securities	16,641	0.000	16,641		16,641	0.000
9. Securities Lending (Line 10, Asset Page reinvested collateral)		0.000		XXX	XXX	XXX
10. Cash, cash equivalents and short-term investments	81,986,775	0.802	81,986,775		81,986,775	0.802
11. Other invested assets	71,492,201	0.699	71,492,201		71,492,201	0.699
12. Total invested assets	10,227,242,054	100.000	10,227,242,054		10,227,242,054	100.000

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE AMERICAN UNITED LIFE INSURANCE COMPANY

**SCHEDULE A - VERIFICATION BETWEEN YEARS**

Real Estate

1.	Book/adjusted carrying value, December 31 of prior year .....	62,347,967
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) .....	4,751,739
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 .....	4,504,864
8.2	Totals, Part 3, Column 9 .....	4,504,864
9.	Book/adjusted carrying value at the end of current period (Lines 1+2+3+4-5+6-7-8) .....	62,594,842
10.	Deduct total nonadmitted amounts .....	
11.	Statement value at end of current period (Line 9 minus Line 10) .....	62,594,842

**SCHEDULE B - VERIFICATION BETWEEN YEARS**

Mortgage Loans

1.	Book value/recorded investment excluding accrued interest, December 31 of prior year .....	1,388,934,687
2.	Cost of acquired:	
2.1	Actual cost at time of acquisition (Part 2, Column 7) .....	212,366,593
2.2	Additional investment made after acquisition (Part 2, Column 8) .....	212,366,593
3.	Capitalized deferred interest and other:	
3.1	Totals, Part 1, Column 12 .....	
3.2	Totals, Part 3, Column 11 .....	
4.	Accrual of discount .....	31,621
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 .....	153,607,952
8.	Deduct amortization of premium and mortgage interest points and commitment fees .....	5,482
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) .....	1,447,719,467
12.	Total valuation allowance .....	(850,644)
13.	Subtotal (Line 11 plus 12) .....	1,446,868,823
14.	Deduct total nonadmitted amounts .....	
15.	Statement value of mortgages owned at end of current period (Line 13 minus Line 14) .....	1,446,868,823

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE AMERICAN UNITED LIFE INSURANCE COMPANY

**SCHEDULE BA - VERIFICATION BETWEEN YEARS**

Other Long-Term Invested Assets

1.	Book/adjusted carrying value, December 31 of prior year .....	61,363,273
2.	Cost of acquired:	
	2.1 Actual cost at time of acquisition (Part 2, Column 8) .....	4,873,199
	2.2 Additional investment made after acquisition (Part 2, Column 9) .....	6,174,335
		11,047,534
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 .....	4,827,116
	5.2 Totals, Part 3, Column 9 .....	4,827,116
6.	Total gain (loss) on disposals, Part 3, Column 19 .....	(1,254)
7.	Deduct amounts received on disposals, Part 3, Column 16 .....	2,060,908
8.	Deduct amortization of premium and depreciation .....	67,923
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 .....	3,615,637
	10.2 Totals, Part 3, Column 11 .....	3,615,637
11.	Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5+6-7-8+9-10) .....	71,492,201
12.	Deduct total nonadmitted amounts .....	
13.	Statement value at end of current period (Line 11 minus Line 12) .....	71,492,201

**SCHEDULE D - VERIFICATION BETWEEN YEARS**

Bonds and Stocks

1.	Book/adjusted carrying value, December 31 of prior year .....	7,944,416,542
2.	Cost of bonds and stocks acquired, Part 3, Column 7 .....	1,423,368,666
3.	Accrual of discount .....	21,971,526
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 .....	674,454
	4.4. Part 4, Column 11 .....	(224,573)
		449,881
5.	Total gain (loss) on disposals, Part 4, Column 19 .....	6,860,862
6.	Deduction consideration for bonds and stocks disposed of, Part 4, Column 7 .....	1,097,553,301
7.	Deduct amortization of premium .....	6,412,623
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.	Book/adjusted carrying value at end of current period (Lines 1+2+3+4+5-6-7+8-9) .....	8,293,101,553
11.	Deduct total nonadmitted amounts .....	
12.	Statement value at end of current period (Line 10 minus Line 11) .....	8,293,101,553

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE AMERICAN UNITED LIFE INSURANCE COMPANY

**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
<b>BONDS</b>					
Governments (Including all obligations guaranteed by governments)	1. United States .....	786,845,787	833,619,685	784,939,896	805,340,512
	2. Canada .....	5,339,875	7,184,650	5,541,300	5,000,000
	3. Other Countries	3,040,073	3,056,220	3,055,080	3,000,000
	4. Totals	795,225,735	843,860,555	793,536,276	813,340,512
U.S. States, Territories and Possessions (Direct and guaranteed)	5. Totals	10,155,252	11,309,428	10,285,500	9,825,000
U.S. Political Subdivisions of States, Territories and Possessions (Direct and guaranteed)	6. Totals	8,836,493	9,308,886	8,848,731	8,755,000
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	698,927,356	756,200,097	693,765,010	712,475,566
Industrial and Miscellaneous and Hybrid Securities (unaffiliated)	8. United States .....	5,273,119,625	5,692,852,459	5,280,791,978	5,221,064,885
	9. Canada .....	252,539,861	268,722,270	253,027,005	248,985,284
	10. Other Countries	1,170,376,394	1,252,949,117	1,169,357,173	1,165,130,918
	11. Totals	6,696,035,880	7,214,523,846	6,703,176,156	6,635,181,087
Parent, Subsidiaries and Affiliates	12. Totals				
	13. Total Bonds	8,209,180,716	8,835,202,812	8,209,611,673	8,179,577,165
<b>PREFERRED STOCKS</b>					
Industrial and Miscellaneous (unaffiliated)	14. United States .....	11,032,640	10,659,784	11,037,140	
	15. Canada .....				
	16. Other Countries				
	17. Totals	11,032,640	10,659,784	11,037,140	
Parent, Subsidiaries and Affiliates	18. Totals				
	19. Total Preferred Stocks	11,032,640	10,659,784	11,037,140	
<b>COMMON STOCKS</b>					
Industrial and Miscellaneous (unaffiliated)	20. United States .....	70,811,801	70,811,801	67,003,272	
	21. Canada .....	435,712	435,712	428,488	
	22. Other Countries	272,545	272,545	455,366	
	23. Totals	71,520,058	71,520,058	67,887,126	
Parent, Subsidiaries and Affiliates	24. Totals	1,368,139	1,368,139	1,463,823	
	25. Total Common Stocks	72,888,197	72,888,197	69,350,949	
	26. Total Stocks	83,920,837	83,547,981	80,388,089	
	27. Total Bonds and Stocks	8,293,101,553	8,918,750,793	8,289,999,762	



ANNUAL STATEMENT FOR THE YEAR 2014 OF THE AMERICAN UNITED LIFE INSURANCE COMPANY

**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 Total Current Year	7 Col. 6 as a % of Line 9.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
<b>1. U.S. Governments</b>											
1.1 NAIC 1	51,896,558	155,894,736	325,698,961	233,816,079	19,539,452	786,845,786	9.4	899,848,935	11.3	756,308,426	30,537,360
1.2 NAIC 2											
1.3 NAIC 3											
1.4 NAIC 4											
1.5 NAIC 5											
1.6 NAIC 6											
1.7 Totals	51,896,558	155,894,736	325,698,961	233,816,079	19,539,452	786,845,786	9.4	899,848,935	11.3	756,308,426	30,537,360
<b>2. All Other Governments</b>											
2.1 NAIC 1			3,040,073	5,339,875		8,379,948	0.1	8,403,840	0.1	8,379,948	
2.2 NAIC 2											
2.3 NAIC 3											
2.4 NAIC 4											
2.5 NAIC 5											
2.6 NAIC 6											
2.7 Totals			3,040,073	5,339,875		8,379,948	0.1	8,403,840	0.1	8,379,948	
<b>3. U.S. States, Territories and Possessions etc., Guaranteed</b>											
3.1 NAIC 1			10,155,252			10,155,252	0.1	10,187,063	0.1	10,155,252	
3.2 NAIC 2											
3.3 NAIC 3											
3.4 NAIC 4											
3.5 NAIC 5											
3.6 NAIC 6											
3.7 Totals			10,155,252			10,155,252	0.1	10,187,063	0.1	10,155,252	
<b>4. U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed</b>											
4.1 NAIC 1	499,971	999,605	1,000,000	6,336,917		8,836,493	0.1	10,332,296	0.1	8,836,493	
4.2 NAIC 2											
4.3 NAIC 3											
4.4 NAIC 4											
4.5 NAIC 5											
4.6 NAIC 6											
4.7 Totals	499,971	999,605	1,000,000	6,336,917		8,836,493	0.1	10,332,296	0.1	8,836,493	
<b>5. U.S. Special Revenue &amp; Special Assessment Obligations, etc., Non-Guaranteed</b>											
5.1 NAIC 1	35,083,507	127,297,018	125,636,782	314,596,359	88,489,690	691,103,356	8.3	660,025,676	8.3	677,016,996	14,086,360
5.2 NAIC 2	237,970	3,920,130	2,139,292	1,526,608		7,824,000	0.1	10,694,000	0.1	7,824,000	
5.3 NAIC 3											
5.4 NAIC 4											
5.5 NAIC 5											
5.6 NAIC 6											
5.7 Totals	35,321,477	131,217,148	127,776,074	316,122,967	88,489,690	698,927,356	8.4	670,719,676	8.4	684,840,996	14,086,360

S105

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE AMERICAN UNITED LIFE INSURANCE COMPANY

**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 Total Current Year	7 Col. 6 as a % of Line 9.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
<b>6. Industrial &amp; Miscellaneous (Unaffiliated)</b>											
6.1 NAIC 1 .....	344,227,702	1,044,299,410	1,118,265,664	575,780,289	443,082,501	3,525,655,566	42.3	3,201,106,386	40.1	2,173,042,277	1,352,613,289
6.2 NAIC 2 .....	187,834,022	835,490,190	1,289,589,012	332,771,869	283,446,596	2,929,131,689	35.1	2,828,785,386	35.4	1,848,396,273	1,080,735,416
6.3 NAIC 3 .....	24,718,301	90,868,025	146,762,020	7,595,621	23,266,935	293,210,902	3.5	294,190,250	3.7	198,029,523	95,181,379
6.4 NAIC 4 .....	1,534,708	29,128,048	4,584,204	4,652,008		39,898,968	0.5	28,611,487	0.4	17,730,933	22,168,035
6.5 NAIC 5 .....		1,294,413				1,294,413	0.0				1,294,413
6.6 NAIC 6 .....											
6.7 Totals	558,314,733	2,001,080,086	2,559,200,900	920,799,787	749,796,032	6,789,191,538	81.4	6,352,693,509	79.6	4,237,199,006	2,551,992,532
<b>7. Hybrid Securities</b>											
7.1 NAIC 1 .....											
7.2 NAIC 2 .....					29,116,288	29,116,288	0.3	29,111,281	0.4	25,342,673	3,773,615
7.3 NAIC 3 .....					4,728,054	4,728,054	0.1	2,312,245	0.0	3,812,903	915,151
7.4 NAIC 4 .....											
7.5 NAIC 5 .....											
7.6 NAIC 6 .....											
7.7 Totals					33,844,342	33,844,342	0.4	31,423,526	0.4	29,155,576	4,688,766
<b>8. Parent, Subsidiaries and Affiliates</b>											
8.1 NAIC 1 .....											
8.2 NAIC 2 .....											
8.3 NAIC 3 .....											
8.4 NAIC 4 .....											
8.5 NAIC 5 .....											
8.6 NAIC 6 .....											
8.7 Totals											

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE AMERICAN UNITED LIFE INSURANCE COMPANY

**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 Total Current Year	7 Col. 6 as a % of Line 9.7	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed (a)
<b>9. Total Bonds Current Year</b>											
9.1 NAIC 1	(d) 431,707,738	1,328,490,769	1,583,796,732	1,135,869,519	551,111,643	5,030,976,401	60.4	XXX	XXX	3,633,739,392	1,397,237,009
9.2 NAIC 2	(d) 188,071,992	839,410,320	1,291,728,304	334,298,477	312,562,884	2,966,071,977	35.6	XXX	XXX	1,881,562,946	1,084,509,031
9.3 NAIC 3	(d) 24,718,301	90,868,025	146,762,020	7,595,621	27,994,989	297,938,956	3.6	XXX	XXX	201,842,426	96,096,530
9.4 NAIC 4	(d) 1,534,708	29,128,048	4,584,204	4,652,008		39,898,968	0.5	XXX	XXX	17,730,933	22,168,035
9.5 NAIC 5	(d)	1,294,413				(c) 1,294,413	0.0	XXX	XXX		1,294,413
9.6 NAIC 6	(d)					(c)		XXX	XXX		
9.7 Totals	646,032,739	2,289,191,575	3,026,871,260	1,482,415,625	891,669,516	(b) 8,336,180,715	100.0	XXX	XXX	5,734,875,697	2,601,305,018
9.8 Line 9.7 as a % of Col. 6	7.7	27.5	36.3	17.8	10.7	100.0	XXX	XXX	XXX	68.8	31.2
<b>10. Total Bonds Prior Year</b>											
10.1 NAIC 1	434,213,180	1,293,010,940	1,494,388,229	1,023,629,925	544,661,922	XXX	XXX	4,789,904,196	60.0	3,554,852,299	1,235,051,897
10.2 NAIC 2	169,046,358	849,865,410	1,234,368,842	307,787,890	307,522,167	XXX	XXX	2,868,590,667	35.9	1,744,464,551	1,124,126,116
10.3 NAIC 3	10,292,407	119,280,829	123,036,719	7,004,854	36,887,686	XXX	XXX	296,502,495	3.7	199,896,623	96,605,872
10.4 NAIC 4	4,996,553	18,909,630	2,208,581	2,496,723		XXX	XXX	28,611,487	0.4	16,470,253	12,141,234
10.5 NAIC 5						XXX	XXX	(c)			
10.6 NAIC 6						XXX	XXX	(c)			
10.7 Totals	618,548,498	2,281,066,809	2,854,002,371	1,340,919,392	889,071,775	XXX	XXX	(b) 7,983,608,845	100.0	5,515,683,726	2,467,925,119
10.8 Line 10.7 as a % of Col. 8	7.7	28.6	35.7	16.8	11.1	XXX	XXX	100.0	XXX	69.1	30.9
<b>11. Total Publicly Traded Bonds</b>											
11.1 NAIC 1	358,106,878	927,304,973	1,134,737,960	851,590,616	361,998,965	3,633,739,392	43.6	3,554,852,299	44.5	3,633,739,392	XXX
11.2 NAIC 2	106,751,721	467,153,144	829,269,710	196,170,672	282,217,699	1,881,562,946	22.6	1,744,464,551	21.9	1,881,562,946	XXX
11.3 NAIC 3	12,410,609	68,576,161	103,920,058	2,615,366	14,320,233	201,842,427	2.4	199,896,623	2.5	201,842,427	XXX
11.4 NAIC 4	1,534,708	12,080,851	1,618,530	2,496,844		17,730,933	0.2	16,470,253	0.2	17,730,933	XXX
11.5 NAIC 5											XXX
11.6 NAIC 6											XXX
11.7 Totals	478,803,916	1,475,115,129	2,069,546,258	1,052,873,498	658,536,897	5,734,875,698	68.8	5,515,683,726	69.1	5,734,875,698	XXX
11.8 Line 11.7 as a % of Col. 6	8.3	25.7	36.1	18.4	11.5	100.0	XXX	XXX	XXX	100.0	XXX
11.9 Line 11.7 as a % of Line 9.7, Col. 6, Section 9	5.7	17.7	24.8	12.6	7.9	68.8	XXX	XXX	XXX	68.8	XXX
<b>12. Total Privately Placed Bonds</b>											
12.1 NAIC 1	73,600,860	401,185,796	449,058,772	284,278,903	189,112,678	1,397,237,009	16.8	1,235,051,897	15.5	XXX	1,397,237,009
12.2 NAIC 2	81,320,271	372,257,176	462,458,594	138,127,805	30,345,185	1,084,509,031	13.0	1,124,126,116	14.1	XXX	1,084,509,031
12.3 NAIC 3	12,307,692	22,291,864	42,841,962	4,980,255	13,674,756	96,096,529	1.2	96,605,872	1.2	XXX	96,096,529
12.4 NAIC 4		17,047,197	2,965,674	2,155,164		22,168,035	0.3	12,141,234	0.2	XXX	22,168,035
12.5 NAIC 5		1,294,413				1,294,413	0.0			XXX	1,294,413
12.6 NAIC 6										XXX	
12.7 Totals	167,228,823	814,076,446	957,325,002	429,542,127	233,132,619	2,601,305,017	31.2	2,467,925,119	30.9	XXX	2,601,305,017
12.8 Line 12.7 as a % of Col. 6	6.4	31.3	36.8	16.5	9.0	100.0	XXX	XXX	XXX	XXX	100.0
12.9 Line 12.7 as a % of Line 9.7, Col. 6, Section 9	2.0	9.8	11.5	5.2	2.8	31.2	XXX	XXX	XXX	XXX	31.2

(a) Includes \$ 1,057,718,369 freely tradable under SEC Rule 144 or qualified for resale under SEC Rule 144A.

(b) Includes \$ 219,602,125 current year, \$ 125,818,817 prior year of bonds with Z designations and \$ 6,695,709, current year \$ 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. "Z\*" means the SVO could not evaluate the obligation because valuation procedures for the security class are under regulatory review.

(c) Includes \$ current year, \$ prior year of bonds with 5\* designations and \$, current year \$ prior year of bonds with 6\* designations. "5\*" 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 non-rated short-term and cash equivalent bonds by NAIC designation: NAIC 1 \$ 127,000,000 ; NAIC 2 \$ ; NAIC 3 \$ ; NAIC 4 \$ ; NAIC 5 \$ ; NAIC 6 \$

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE AMERICAN UNITED LIFE INSURANCE COMPANY

**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 Total Current Year	7 Col. 6 as a % of Line 9.5	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
<b>1. U.S. Governments</b>											
1.1 Issuer Obligations .....	615,988	5,906,349	13,320,464	465,143		20,307,944	0.2	147,579,986	1.8	20,307,944	
1.2 Residential Mortgage-Backed Securities .....	43,946,957	97,158,780	218,967,367	187,670,247	18,875,965	566,619,316	6.8	538,010,394	6.7	536,081,955	30,537,361
1.3 Commercial Mortgage-Backed Securities .....	3,478,143	40,763,173	90,919,178	45,137,342	663,487	180,961,323	2.2	191,603,710	2.4	180,961,323	
1.4 Other Loan-Backed and Structured Securities .....	3,855,470	12,066,433	2,491,953	543,348		18,957,204	0.2	22,654,845	0.3	18,957,204	
1.5 Totals .....	51,896,558	155,894,735	325,698,962	233,816,080	19,539,452	786,845,787	9.4	899,848,935	11.3	756,308,426	30,537,361
<b>2. All Other Governments</b>											
2.1 Issuer Obligations .....			3,040,073	5,339,875		8,379,948	0.1	8,403,840	0.1	8,379,948	
2.2 Residential Mortgage-Backed Securities .....											
2.3 Commercial Mortgage-Backed Securities .....											
2.4 Other Loan-Backed and Structured Securities .....											
2.5 Totals .....			3,040,073	5,339,875		8,379,948	0.1	8,403,840	0.1	8,379,948	
<b>3. U.S. States, Territories and Possessions, Guaranteed</b>											
3.1 Issuer Obligations .....			10,155,252			10,155,252	0.1	10,187,063	0.1	10,155,252	
3.2 Residential Mortgage-Backed Securities .....											
3.3 Commercial Mortgage-Backed Securities .....											
3.4 Other Loan-Backed and Structured Securities .....											
3.5 Totals .....			10,155,252			10,155,252	0.1	10,187,063	0.1	10,155,252	
<b>4. U.S. Political Subdivisions of States, Territories and Possessions, Guaranteed</b>											
4.1 Issuer Obligations .....	499,971	999,605	1,000,000	6,336,917		8,836,493	0.1	10,332,296	0.1	8,836,493	
4.2 Residential Mortgage-Backed Securities .....											
4.3 Commercial Mortgage-Backed Securities .....											
4.4 Other Loan-Backed and Structured Securities .....											
4.5 Totals .....	499,971	999,605	1,000,000	6,336,917		8,836,493	0.1	10,332,296	0.1	8,836,493	
<b>5. U.S. Special Revenue &amp; Special Assessment Obligations etc., Non-Guaranteed</b>											
5.1 Issuer Obligations .....	3,891,666	41,118,045	45,597,438	76,898,266	26,299,189	193,804,604	2.3	200,642,489	2.5	184,359,978	9,444,626
5.2 Residential Mortgage-Backed Securities .....	30,915,907	88,107,694	82,178,636	239,224,701	62,190,502	502,617,440	6.0	467,107,742	5.9	497,975,706	4,641,734
5.3 Commercial Mortgage-Backed Securities .....	513,903	1,991,409				2,505,312	0.0	2,969,445	0.0	2,505,312	
5.4 Other Loan-Backed and Structured Securities .....											
5.5 Totals .....	35,321,476	131,217,148	127,776,074	316,122,967	88,489,691	698,927,356	8.4	670,719,676	8.4	684,840,996	14,086,360
<b>6. Industrial and Miscellaneous</b>											
6.1 Issuer Obligations .....	461,882,981	1,845,900,639	2,479,758,751	841,714,371	715,043,071	6,344,299,813	76.1	5,981,644,270	74.9	4,031,750,977	2,312,548,836
6.2 Residential Mortgage-Backed Securities .....	15,305,371	32,053,729	53,276,841	68,933,432	16,517,788	186,087,161	2.2	69,955,523	0.9	81,736,627	104,350,534
6.3 Commercial Mortgage-Backed Securities .....	55,229,964	42,527,626				97,757,590	1.2	112,901,349	1.4	81,070,507	16,687,083
6.4 Other Loan-Backed and Structured Securities .....	25,896,417	80,598,094	26,165,308	10,151,984	18,235,172	161,046,975	1.9	188,192,367	2.4	42,640,893	118,406,082
6.5 Totals .....	558,314,733	2,001,080,088	2,559,200,900	920,799,787	749,796,031	6,789,191,539	81.4	6,352,693,509	79.6	4,237,199,004	2,551,992,535
<b>7. Hybrid Securities</b>											
7.1 Issuer Obligations .....					33,844,342	33,844,342	0.4	31,423,526	0.4	29,155,576	4,688,766
7.2 Residential Mortgage-Backed Securities .....											
7.3 Commercial Mortgage-Backed Securities .....											
7.4 Other Loan-Backed and Structured Securities .....											
7.5 Totals .....					33,844,342	33,844,342	0.4	31,423,526	0.4	29,155,576	4,688,766
<b>8. Parent, Subsidiaries and Affiliates</b>											
8.1 Issuer Obligations .....											
8.2 Residential Mortgage-Backed Securities .....											
8.3 Commercial Mortgage-Backed Securities .....											
8.4 Other Loan-Backed and Structured Securities .....											
8.5 Totals .....											

ANNUAL STATEMENT FOR THE YEAR 2014 OF THE AMERICAN UNITED LIFE INSURANCE COMPANY

**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 Total Current Year	7 Col. 6 as a % of Line 9.5	8 Total from Col. 6 Prior Year	9 % From Col. 7 Prior Year	10 Total Publicly Traded	11 Total Privately Placed
<b>9. Total Bonds Current Year</b>											
9.1 Issuer Obligations	466,890,606	1,893,924,638	2,552,871,978	930,754,572	775,186,602	6,619,628,396	79.4	XXX	XXX	4,292,946,168	2,326,682,228
9.2 Residential Mortgage-Backed Securities	90,168,235	217,320,203	354,422,844	495,828,380	97,584,255	1,255,323,917	15.1	XXX	XXX	1,115,794,288	139,529,629
9.3 Commercial Mortgage-Backed Securities	59,222,010	85,282,208	90,919,178	45,137,342	663,487	281,224,225	3.4	XXX	XXX	264,537,142	16,687,083
9.4 Other Loan-Backed and Structured Securities	29,751,887	92,664,527	28,657,261	10,695,332	18,235,172	180,004,179	2.2	XXX	XXX	61,598,097	118,406,082
9.5 Totals	646,032,738	2,289,191,576	3,026,871,261	1,482,415,626	891,669,516	8,336,180,717	100.0	XXX	XXX	5,734,875,695	2,601,305,022
9.6 Line 9.5 as a % of Col. 6	7.7	27.5	36.3	17.8	10.7	100.0	XXX	XXX	XXX	68.8	31.2
<b>10. Total Bonds Prior Year</b>											
10.1 Issuer Obligations	456,997,443	1,833,698,240	2,439,519,474	862,604,562	797,393,751	XXX	XXX	6,390,213,470	80.0	4,141,900,171	2,248,313,299
10.2 Residential Mortgage-Backed Securities	110,727,331	232,215,615	264,805,226	400,368,624	66,956,863	XXX	XXX	1,075,073,659	13.5	1,011,198,655	63,875,004
10.3 Commercial Mortgage-Backed Securities	32,624,973	114,041,321	100,992,503	56,917,216	2,898,491	XXX	XXX	307,474,504	3.9	290,933,307	16,541,197
10.4 Other Loan-Backed and Structured Securities	18,198,751	101,111,633	48,685,168	21,028,990	21,822,670	XXX	XXX	210,847,212	2.6	71,651,593	139,195,619
10.5 Totals	618,548,498	2,281,066,809	2,854,002,371	1,340,919,392	889,071,775	XXX	XXX	7,983,608,845	100.0	5,515,683,726	2,467,925,119
10.6 Line 10.5 as a % of Col. 8	7.7	28.6	35.7	16.8	11.1	XXX	XXX	100.0	XXX	69.1	30.9
<b>11. Total Publicly Traded Bonds</b>											
11.1 Issuer Obligations	332,971,480	1,172,412,113	1,658,206,251	556,522,444	572,833,881	4,292,946,169	51.5	4,141,900,171	51.9	4,292,946,169	XXX
11.2 Residential Mortgage-Backed Securities	77,643,129	196,485,087	309,442,278	447,629,779	84,594,018	1,115,794,291	13.4	1,011,198,655	12.7	1,115,794,291	XXX
11.3 Commercial Mortgage-Backed Securities	59,222,010	85,282,208	90,919,179	45,137,342	663,487	264,537,143	3.2	290,933,307	3.6	264,537,143	XXX
11.4 Other Loan-Backed and Structured Securities	8,967,297	37,622,805	10,978,551	3,583,934	445,510	61,598,097	0.7	71,651,593	0.9	61,598,097	XXX
11.5 Totals	478,803,916	1,475,115,130	2,069,546,259	1,052,873,499	658,536,896	5,734,875,700	68.8	5,515,683,726	69.1	5,734,875,700	XXX
11.6 Line 11.5 as a % of Col. 6	8.3	25.7	36.1	18.4	11.5	100.0	XXX	XXX	XXX	100.0	XXX
11.7 Line 11.5 as a % of Line 9.5, Col. 6, Section 9	5.7	17.7	24.8	12.6	7.9	68.8	XXX	XXX	XXX	68.8	XXX
<b>12. Total Privately Placed Bonds</b>											
12.1 Issuer Obligations	133,919,126	721,512,525	894,665,727	374,232,128	202,352,721	2,326,682,227	27.9	2,248,313,299	28.2	XXX	2,326,682,227
12.2 Residential Mortgage-Backed Securities	12,525,106	20,835,116	44,980,566	48,198,601	12,990,237	139,529,626	1.7	63,875,004	0.8	XXX	139,529,626
12.3 Commercial Mortgage-Backed Securities		16,687,083	(1)			16,687,082	0.2	16,541,197	0.2	XXX	16,687,082
12.4 Other Loan-Backed and Structured Securities	20,784,590	55,041,722	17,678,710	7,111,398	17,789,662	118,406,082	1.4	139,195,619	1.7	XXX	118,406,082
12.5 Totals	167,228,822	814,076,446	957,325,002	429,542,127	233,132,620	2,601,305,017	31.2	2,467,925,119	30.9	XXX	2,601,305,017
12.6 Line 12.5 as a % of Col. 6	6.4	31.3	36.8	16.5	9.0	100.0	XXX	XXX	XXX	XXX	100.0
12.7 Line 12.5 as a % of Line 9.5, Col. 6, Section 9	2.0	9.8	11.5	5.2	2.8	31.2	XXX	XXX	XXX	XXX	31.2

**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 .....	103,200,000	103,200,000			
2. Cost of short-term investments acquired .....	713,187,820	713,187,820			
3. Accrual of discount .....					
4. Unrealized valuation increase (decrease) .....					
5. Total gain (loss) on disposals .....					
6. Deduct consideration received on disposals .....	689,351,000	689,351,000			
7. Deduct amortization of premium .....	36,820	36,820			
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) .....	127,000,000	127,000,000			
11. Deduct total nonadmitted amounts .....					
12. Statement value at end of current period (Line 10 minus Line 11)	127,000,000	127,000,000			

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

**SCHEDULE DB - PART A - VERIFICATION BETWEEN YEARS**

Options, Caps, Floors, Collars, Swaps and Forwards

1.	Book/adjusted carrying value, December 31, prior year (Line 9, prior year)	1,603,357
2.	Cost paid/(consideration received) on additions:	
2.1	Current year paid/(consideration received) at time of acquisition, still open, Section 1, Column 12	7,247,019
2.2	Current year paid/(consideration received) at time of acquisition, terminated, Section 2, Column 14	578,000
		7,825,019
3.	Unrealized valuation increase/(decrease):	
3.1	Section 1, Column 17	(1,378,268)
3.2	Section 2, Column 19	2,956,400
		1,578,132
4.	Total gain (loss) on termination recognized, Section 2, Column 22	(4,378,000)
5.	Considerations received/(paid) on terminations, Section 2, Column 15	
6.	Amortization:	
6.1	Section 1, Column 19	
6.2	Section 2, Column 21	
7.	Adjustment to the book/adjusted carrying value of hedged item:	
7.1	Section 1, Column 20	
7.2	Section 2, Column 23	
8.	Total foreign exchange change in book/adjusted carrying value:	
8.1	Section 1, Column 18	
8.2	Section 2, Column 20	
9.	Book/adjusted carrying value at end of current period (Lines 1+2+3+4-5+6+7+8)	6,628,508
10.	Deduct nonadmitted assets	
11.	Statement value at end of current period (Line 9 minus Line 10)	6,628,508

**SCHEDULE DB - PART B - VERIFICATION**

Futures Contracts

1.	Book/Adjusted carrying value, December 31 of prior year (Line 6, prior year)	
2.	Cumulative cash change (Section 1, Broker Name/Net Cash Deposits Footnote - Cumulative Cash Change Column)	
3.1	Add:	
	Change in variation margin on open contracts - Highly effective hedges	
3.11	Section 1, Column 15, current year minus	
3.12	Section 1, Column 15, prior year	
	Change in variation margin on open contracts - All other	
3.13	Section 1, Column 18, current year minus	
3.14	Section 1, Column 18, prior year	
3.2	Add:	
	Change in adjustment to basis of hedged item	
3.21	Section 1, Column 17, current year to date minus	
3.22	Section 1, Column 17, prior year	
	Change in amount recognized	
3.23	Section 1, Column 19, current year to date minus	
3.24	Section 1, Column 19, prior year	
3.3	Subtotal (Line 3.1 minus Line 3.2)	
4.1	Cumulative variation margin on terminated contracts during the year (Section 2, Column 15)	
4.2	Less:	
4.21	Amount used to adjust basis of hedged item (Section 2, Column 17)	
4.22	Amount recognized (Section 2, Column 16)	
4.3	Subtotal (Line 4.1 minus Line 4.2)	
5.	Dispositions gains (losses) on contracts terminated in prior year:	
5.1	Total gain (loss) recognized for terminations in prior year	
5.2	Total gain (loss) adjusted into the hedged item(s) for terminations in prior year	
6.	Book/Adjusted carrying value at end of current period (Lines 1+2+3.3-4.3-5.1-5.2)	
7.	Deduct total nonadmitted amounts	
8.	Statement value at end of current period (Line 6 minus Line 7)	

**NONE**

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**

Verification of Book/Adjusted Carrying Value, Fair Value and Potential Exposure of all Open Derivative Contracts

		Book/Adjusted Carrying Value Check
1.	Part A, Section 1, Column 14.....	6,628,508
2.	Part B, Section 1, Column 15 plus Part B, Section 1 Footnote - Total Ending Cash Balance .....	.....
3.	Total (Line 1 plus Line 2) .....	6,628,508
4.	Part D, Section 1, Column 5 .....	10,969,320
5.	Part D, Section 1, Column 6 .....	(4,340,812)
6.	Total (Line 3 minus Line 4 minus Line 5) .....	.....
		Fair Value Check
7.	Part A, Section 1, Column 16 .....	6,628,508
8.	Part B, Section 1, Column 13 .....	.....
9.	Total (Line 7 plus Line 8) .....	6,628,508
10.	Part D, Section 1, Column 8 .....	10,969,320
11.	Part D, Section 1, Column 9 .....	(4,340,812)
12.	Total (Line 9 minus Line 10 minus Line 11) .....	.....
		Potential Exposure Check
13.	Part A, Section 1, Column 21 .....	.....
14.	Part B, Section 1, Column 20 .....	.....
15.	Part D, Section 1, Column 11 .....	.....
16.	Total (Line 13 plus Line 14 minus Line 15) .....	.....

**SCHEDULE E - VERIFICATION BETWEEN YEARS**

(Cash Equivalents)

	1	2	3
	Total	Bonds	Other (a)
1. Book/adjusted carrying value, December 31 of prior year .....	9,864,592	9,864,592	
2. Cost of cash equivalents acquired .....	131,956,791	131,956,791	
3. Accrual of discount .....	2,209	2,209	
4. Unrealized valuation increase (decrease) .....			
5. Total gain (loss) on disposals .....			
6. Deduct consideration received on disposals .....	141,809,000	141,809,000	
7. Deduct amortization of premium .....	14,592	14,592	
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: