



				Shares		(I) (Instr. 5)	
Restricted Stock Units	03/01/2015 <sup>(1)</sup>	03/01/2017 <sup>(1)</sup>	Common Stock	33	\$ <sup>(2)</sup>	D	Â
Restricted Stock Units	03/01/2016 <sup>(3)</sup>	03/01/2018 <sup>(3)</sup>	Common Stock	66	\$ <sup>(2)</sup>	D	Â

## Reporting Owners

Reporting Owner Name / Address	Relationships			
	Director	10% Owner	Officer	Other
Simon John F. ONE MOODY PLAZA GALVESTON, TX 77550	Â	Â	Â See Remarks	Â

## Signatures

/s/ John F. Simon, by J. Mark Flippin as Attorney-in-Fact 05/06/2016

\*\*Signature of Reporting Person Date

## Explanation of Responses:

- \* If the form is filed by more than one reporting person, *see* Instruction 5(b)(v).
- \*\* Intentional misstatements or omissions of facts constitute Federal Criminal Violations. *See* 18 U.S.C. 1001 and 15 U.S.C. 78ff(a).
- (1) These restricted stock units vest in three substantially equal annual installments, beginning March 1, 2015, or upon the reporting person's earlier retirement, death or disability.
- (2) Each restricted stock unit represents a contingent right to receive, upon vesting, one share of Issuer's common stock or, at the election of the reporting person, cash in an amount equal to the closing price of such stock on the date of vesting.
- (3) These restricted stock units vest in three substantially equal annual installments, beginning March 1, 2016, or upon the reporting person's earlier retirement, death or disability.

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### Remarks:

EVP and Chief Life and Annuity Actuary

Note: File three copies of this Form, one of which must be manually signed. If space is insufficient, *See* Instruction 6 for procedure. Potential persons who are to respond to the collection of information contained in this form are not required to respond unless the form displays a currently valid OMB number.