

ANICO™ Signature Term Life Insurance to Age 95

Initial Level Premium Option - 10 Years
Annual Premium Rates per \$1000 (Years 1-10) Add \$60 Policy Fee
Band 1 (\$50,000 - \$99,999)

Issue Age	Male		Female	
	Standard Non-Nicotine	Standard Nicotine	Standard Non-Nicotine	Standard Nicotine
18	1.26	2.66	1.06	1.87
19	1.26	2.66	1.06	1.87
20	1.26	2.66	1.06	1.87
21	1.26	2.66	1.06	1.87
22	1.26	2.66	1.06	1.88
23	1.26	2.66	1.06	1.88
24	1.26	2.66	1.06	1.89
25	1.26	2.66	1.06	1.89
26	1.29	2.69	1.06	1.90
27	1.32	2.71	1.06	1.91
28	1.34	2.74	1.06	1.92
29	1.37	2.76	1.06	1.93
30	1.40	2.79	1.06	1.94
31	1.45	2.90	1.09	2.08
32	1.50	3.00	1.12	2.22
33	1.55	3.11	1.14	2.37
34	1.60	3.21	1.17	2.51
35	1.65	3.32	1.20	2.65
36	1.74	3.55	1.27	2.83
37	1.83	3.77	1.34	3.01
38	1.91	4.00	1.40	3.19
39	2.00	4.22	1.47	3.37
40	2.09	4.45	1.54	3.55
41	2.25	4.87	1.72	3.90
42	2.41	5.29	1.90	4.25
43	2.58	5.71	2.07	4.59
44	2.74	6.13	2.25	4.94
45	2.90	6.56	2.43	5.29
46	3.15	7.06	2.56	5.68
47	3.39	7.56	2.69	6.08
48	3.64	8.06	2.83	6.47
49	3.88	8.57	2.96	6.87
50	4.13	9.07	3.09	7.26
51	4.54	9.74	3.34	7.75
52	4.95	10.40	3.59	8.24
53	5.35	11.07	3.85	8.72
54	5.76	11.73	4.10	9.21
55	6.17	12.40	4.35	9.70
56	6.88	13.41	4.66	10.34
57	7.59	14.41	4.97	10.98
58	8.30	15.42	5.29	11.62
59	9.01	16.42	5.60	12.26
60	9.72	17.43	5.91	12.90
61	10.90	19.40	6.43	13.93
62	12.08	21.38	6.95	14.95
63	13.27	23.35	7.46	15.97
64	14.45	25.33	7.98	17.00
65	15.63	27.30	8.50	18.02
66	17.50	30.77	9.62	21.13
67	19.37	34.23	10.74	24.24
68	21.23	37.70	11.87	27.36
69	23.10	41.16	12.99	30.47
70	24.97	44.63	14.11	33.58

ANICO™ Signature Term Life Insurance to Age 95

Initial Level Premium Option - 10 Years
Annual Premium Rates per \$1000 (Years 1-10) Add \$60 Policy Fee
Band 2 (\$100,000 - \$250,000)

Issue Age	Male		Female	
	Standard Non-Nicotine	Standard Nicotine	Standard Non-Nicotine	Standard Nicotine
18	0.71	1.92	0.62	1.42
19	0.71	1.92	0.62	1.42
20	0.71	1.92	0.62	1.42
21	0.71	1.92	0.62	1.42
22	0.71	1.93	0.62	1.42
23	0.71	1.93	0.62	1.42
24	0.71	1.94	0.62	1.42
25	0.71	1.94	0.62	1.42
26	0.71	1.94	0.62	1.45
27	0.71	1.94	0.62	1.47
28	0.71	1.94	0.62	1.50
29	0.71	1.94	0.62	1.52
30	0.71	1.94	0.62	1.55
31	0.72	2.00	0.63	1.58
32	0.72	2.06	0.63	1.60
33	0.73	2.12	0.64	1.63
34	0.73	2.18	0.64	1.65
35	0.74	2.24	0.65	1.68
36	0.80	2.40	0.70	1.82
37	0.86	2.56	0.76	1.96
38	0.93	2.73	0.81	2.11
39	0.99	2.89	0.87	2.25
40	1.05	3.05	0.92	2.39
41	1.16	3.37	1.00	2.66
42	1.27	3.70	1.09	2.92
43	1.38	4.02	1.17	3.19
44	1.49	4.35	1.26	3.45
45	1.60	4.67	1.34	3.72
46	1.75	5.22	1.45	4.07
47	1.90	5.77	1.56	4.41
48	2.05	6.31	1.66	4.76
49	2.20	6.86	1.77	5.10
50	2.35	7.41	1.88	5.45
51	2.61	8.09	2.02	5.98
52	2.88	8.78	2.17	6.52
53	3.14	9.46	2.31	7.05
54	3.41	10.15	2.46	7.59
55	3.67	10.83	2.60	8.12
56	4.08	11.84	2.84	8.87
57	4.49	12.86	3.08	9.62
58	4.91	13.87	3.31	10.37
59	5.32	14.89	3.55	11.12
60	5.73	15.90	3.79	11.87
61	6.50	17.55	4.25	12.96
62	7.27	19.20	4.70	14.05
63	8.04	20.86	5.16	15.14
64	8.81	22.51	5.61	16.23
65	9.58	24.16	6.07	17.32
66	10.89	27.79	7.03	19.03
67	12.20	31.41	7.98	20.74
68	13.52	35.04	8.94	22.45
69	14.83	38.66	9.89	24.16
70	16.14	42.29	10.85	25.87

ANICO™
Signature Term
Life Insurance



American National Insurance Company
One Moody Plaza, Galveston TX 77550

American National Life Insurance Company of New York
344 Route 9W, Glenmont, NY 12077

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Form Series: ART12 (Forms may vary by state).

For Agent Use Only: Not for use with the General Public

AMERICAN NATIONAL INSURANCE COMPANY

ANICO™ Signature Term Life Insurance to Age 95

Initial Level Premium Option - 10 Years

Annual Premium Rates per \$1000 (Years 1-10) Add \$60 Policy Fee

Band 3 (\$250,001 - \$499,999)

Issue Age	Male					Female				
	Preferred Plus Non-Nicotine	Preferred Non-Nicotine	Standard Plus Non-Nicotine	Standard Non-Nicotine	Preferred Nicotine	Standard Plus Non-Nicotine	Preferred Non-Nicotine	Standard Plus Non-Nicotine	Standard Non-Nicotine	Preferred Nicotine
18	0.25	0.35	0.51	0.63	1.17	0.21	0.30	0.42	0.49	0.91
19	0.25	0.35	0.51	0.63	1.17	0.21	0.30	0.42	0.49	0.91
20	0.25	0.35	0.51	0.63	1.17	0.21	0.30	0.42	0.49	0.91
21	0.25	0.35	0.51	0.63	1.17	0.21	0.30	0.42	0.49	0.93
22	0.25	0.35	0.51	0.63	1.17	0.21	0.30	0.42	0.49	0.94
23	0.25	0.35	0.51	0.63	1.17	0.22	0.30	0.43	0.49	0.96
24	0.25	0.35	0.51	0.63	1.17	0.22	0.30	0.43	0.49	0.97
25	0.25	0.35	0.51	0.63	1.17	0.22	0.30	0.43	0.49	0.99
26	0.25	0.35	0.51	0.63	1.18	0.22	0.30	0.43	0.49	1.00
27	0.25	0.35	0.51	0.63	1.19	0.22	0.30	0.43	0.50	1.02
28	0.26	0.35	0.51	0.64	1.20	0.23	0.31	0.44	0.50	1.03
29	0.26	0.35	0.51	0.64	1.21	0.23	0.31	0.44	0.51	1.05
30	0.26	0.35	0.51	0.64	1.22	0.23	0.31	0.44	0.51	1.06
31	0.26	0.35	0.51	0.65	1.24	0.23	0.32	0.45	0.52	1.07
32	0.27	0.36	0.51	0.65	1.26	0.23	0.32	0.45	0.53	1.08
33	0.27	0.36	0.52	0.66	1.29	0.24	0.33	0.46	0.53	1.08
34	0.28	0.37	0.52	0.66	1.31	0.24	0.33	0.46	0.54	1.09
35	0.28	0.37	0.52	0.67	1.33	0.24	0.34	0.47	0.55	1.10
36	0.30	0.40	0.57	0.72	1.47	0.26	0.36	0.50	0.59	1.21
37	0.32	0.43	0.63	0.78	1.61	0.28	0.38	0.53	0.64	1.32
38	0.35	0.46	0.68	0.83	1.75	0.29	0.41	0.56	0.68	1.42
39	0.37	0.49	0.74	0.89	1.89	0.31	0.43	0.59	0.73	1.53
40	0.39	0.52	0.79	0.94	2.03	0.33	0.45	0.62	0.77	1.64
41	0.44	0.58	0.86	1.03	2.21	0.37	0.50	0.67	0.84	1.80
42	0.48	0.64	0.93	1.12	2.39	0.41	0.55	0.72	0.91	1.95
43	0.53	0.71	1.00	1.21	2.56	0.46	0.59	0.76	0.99	2.11
44	0.57	0.77	1.07	1.30	2.74	0.50	0.64	0.81	1.06	2.26
45	0.62	0.83	1.14	1.39	2.92	0.54	0.69	0.86	1.13	2.42
46	0.69	0.92	1.26	1.57	3.22	0.60	0.76	0.94	1.23	2.65
47	0.75	1.00	1.38	1.75	3.52	0.65	0.83	1.03	1.33	2.88
48	0.82	1.09	1.51	1.93	3.83	0.71	0.89	1.11	1.43	3.11
49	0.88	1.17	1.63	2.11	4.13	0.76	0.96	1.20	1.53	3.34
50	0.95	1.26	1.75	2.29	4.43	0.82	1.03	1.28	1.63	3.57
51	1.09	1.41	1.96	2.54	4.88	0.89	1.12	1.40	1.78	3.88
52	1.24	1.55	2.17	2.78	5.34	0.96	1.21	1.52	1.92	4.19
53	1.38	1.70	2.39	3.03	5.79	1.04	1.30	1.63	2.07	4.49
54	1.53	1.84	2.60	3.27	6.25	1.11	1.39	1.75	2.21	4.80
55	1.67	1.99	2.81	3.52	6.70	1.18	1.48	1.87	2.36	5.11
56	1.90	2.26	3.14	3.91	7.48	1.31	1.65	2.06	2.57	5.57
57	2.12	2.54	3.47	4.30	8.27	1.44	1.83	2.26	2.78	6.03
58	2.35	2.81	3.79	4.68	9.05	1.56	2.00	2.45	2.99	6.50
59	2.57	3.09	4.12	5.07	9.84	1.69	2.18	2.65	3.20	6.96
60	2.80	3.36	4.45	5.46	10.62	1.82	2.35	2.84	3.41	7.42
61	3.24	3.89	5.06	6.19	11.99	2.06	2.62	3.23	3.86	8.08
62	3.67	4.42	5.67	6.92	13.36	2.31	2.88	3.62	4.31	8.75
63	4.11	4.94	6.28	7.64	14.73	2.55	3.15	4.01	4.75	9.41
64	4.54	5.47	6.89	8.37	16.10	2.80	3.41	4.40	5.20	10.08
65	4.98	6.00	7.50	9.10	17.47	3.04	3.68	4.79	5.65	10.74
66	5.72	6.90	8.63	10.46	19.82	3.53	4.27	5.52	6.54	12.01
67	6.47	7.81	9.76	11.82	22.16	4.02	4.85	6.25	7.43	13.28
68	7.21	8.71	10.90	13.18	24.51	4.50	5.44	6.97	8.31	14.54
69	7.96	9.62	12.03	14.54	26.85	4.99	6.02	7.70	9.20	15.81
70	8.70	10.52	13.16	15.90	29.20	5.48	6.61	8.43	10.09	17.08

Issue Age	Male					Female				
	Preferred Plus Non-Nicotine	Preferred Non-Nicotine	Standard Plus Non-Nicotine	Standard Non-Nicotine	Preferred Nicotine	Preferred Plus Non-Nicotine	Preferred Non-Nicotine	Standard Plus Non-Nicotine	Standard Non-Nicotine	Preferred Nicotine
18	0.25	0.35	0.51	0.63	1.17	0.21	0.30	0.42	0.49	0.91
19	0.25	0.35	0.51	0.63	1.17	0.21	0.30	0.42	0.49	0.91
20	0.25	0.35	0.51	0.63	1.17	0.21	0.30	0.42	0.49	0.91
21	0.25	0.35	0.51	0.63	1.17	0.21	0.30	0.42	0.49	0.93
22	0.25	0.35	0.51	0.63	1.17	0.21	0.30	0.42	0.49	0.94
23	0.25	0.35	0.51	0.63	1.17	0.22	0.30	0.43	0.49	0.96
24	0.25	0.35	0.51	0.63	1.17	0.22	0.30	0.43	0.49	0.97
25	0.25	0.35	0.51	0.63	1.17	0.22	0.30	0.43	0.49	0.99
26	0.25	0.35	0.51	0.63	1.18	0.22	0.30	0.43	0.49	1.00
27	0.25	0.35	0.51	0.63	1.19	0.22	0.30	0.43	0.50	1.02
28	0.26	0.35	0.51	0.64	1.20	0.23	0.31	0.44	0.50	1.03
29	0.26	0.35	0.51	0.64	1.21	0.23	0.31	0.44	0.51	1.05
30	0.26	0.35	0.51	0.64	1.22	0.23	0.31	0.44	0.51	1.06
31	0.26	0.35	0.51	0.65	1.24	0.23	0.32	0.45	0.52	1.07
32	0.27	0.36	0.51	0.65	1.26	0.23	0.32	0.45	0.53	1.08
33	0.27	0.36	0.52	0.66	1.29	0.24	0.33	0.46	0.53	1.08
34	0.28	0.37	0.52	0.66	1.31	0.24	0.33	0.46	0.54	1.09
35	0.28	0.37	0.52	0.67	1.33	0.24	0.34	0.47	0.55	1.10
36	0.30	0.40	0.57	0.72	1.47	0.26	0.36	0.50	0.59	1.21
37	0.32	0.43	0.63	0.78	1.61	0.28	0.38	0.53	0.64	1.32
38	0.35	0.46	0.68	0.83	1.75	0.29	0.41	0.56	0.68	1.42
39	0.37	0.49	0.74	0.89	1.89	0.31	0.43	0.59	0.73	1.53
40	0.39	0.52	0.79	0.94	2.03	0.33	0.45	0.62	0.77	1.64
41	0.44	0.58	0.86	1.03	2.21	0.37	0.50	0.67	0.84	1.80
42	0.48	0.64	0.93	1.12	2.39	0.41	0.55	0.72	0.91	1.95
43	0.53	0.71	1.00	1.21	2.56	0.46	0.59	0.76	0.99	2.11
44	0.57	0.77	1.07	1.30	2.74	0.50	0.64	0.81	1.06	2.26
45	0.62	0.83	1.14	1.39	2.92	0.54	0.69	0.86	1.13	2.42
46	0.69	0.92	1.26	1.57	3.22	0.60	0.76	0.94	1.23	2.65
47	0.75	1.00	1.38	1.75	3.52	0.65	0.83	1.03	1.33	2.88
48	0.82	1.09	1.51	1.93	3.83	0.71	0.89	1.11	1.43	3.11
49	0.88	1.17	1.63	2.11	4.13	0.76	0.96	1.20	1.53	3.34
50	0.95	1.26	1.75	2.29	4.43	0.82	1.03	1.28	1.63	3.57
51	1.09	1.41	1.96	2.54	4.88	0.89	1.12	1.40	1.78	3.88
52	1.24	1.55	2.17	2.78	5.34	0.96	1.21	1.52	1.92	4.19
53	1.38	1.70	2.39	3.03	5.79	1.04	1.30	1.63	2.07	4.49
54	1.53	1.84	2.60	3.27	6.25	1.11	1.39	1.75	2.21	4.80
55	1.67	1.99	2.81	3.52	6.70	1.18	1.48	1.87	2.36	5.11
56	1.90	2.26	3.14	3.91	7.48	1.31	1.65	2.06	2.57	5.57
57	2.12	2.54	3.47	4.30	8.27	1.44	1.83	2.26	2.78	6.03
58	2.35	2.81	3.79	4.68	9.05	1.56	2.00	2.45	2.99	6.50
59	2.57	3.09	4.12	5.07	9.84	1.69	2.18	2.65	3.20	6.96
60	2.80	3.36	4.45	5.46	10.62	1.82	2.35	2.84	3.41	7.42
61	3.24	3.89	5.06	6.19	11.99	2.06	2.62	3.23	3.86	8.08
62	3.67	4.42	5.67	6.92	13.36	2.31	2.88	3.62	4.31	8.75
63	4.11	4.94	6.28	7.64	14.73	2.55	3.15	4.01	4.75	9.41
64	4.54	5.47	6.89	8.37	16.10	2.80	3.41	4.40	5.20	10.08
65	4.98	6.00	7.50	9.10	17.47	3.04	3.68	4.79	5.65	10.74
66	5.72	6.90	8.63	10.46	19.82	3.53	4.27	5.52	6.54	12.01
67	6.47	7.81	9.76	11.82	22.16	4.02	4.85	6.25	7.43	13.28
68	7.21	8.71	10.90	13.18	24.51	4.50	5.44	6.97	8.31	14.54
69	7.96	9.62	12.03	14.54	26.85	4.99	6.02	7.70	9.20	15.81
70	8.70	10.52	13.16	15.90	29.20	5.48	6.61	8.43	10.09	17.08

AMERICAN NATIONAL INSURANCE COMPANY

ANICO™ Signature Term Life Insurance to Age 95

Initial Level Premium Option - 10 Years
 Annual Premium Rates per \$1000 (Years 1-10) Add \$60 Policy Fee
 Band 4 (\$500,000 - \$999,999)

Issue Age	Male					Female					
	Preferred Plus Non-Nicotine	Preferred Non-Nicotine	Standard Plus Non-Nicotine	Standard Non-Nicotine	Preferred Nicotine	Standard Plus Non-Nicotine	Preferred Non-Nicotine	Standard Plus Non-Nicotine	Standard Non-Nicotine	Preferred Nicotine	Standard Nicotine
18	0.25	0.33	0.46	0.61	1.12	1.48	0.25	0.33	0.46	0.61	1.12
19	0.25	0.33	0.46	0.61	1.12	1.48	0.25	0.33	0.46	0.61	1.12
20	0.25	0.33	0.46	0.61	1.12	1.48	0.25	0.33	0.46	0.61	1.12
21	0.25	0.33	0.46	0.61	1.12	1.49	0.25	0.33	0.46	0.61	1.12
22	0.25	0.33	0.46	0.61	1.12	1.50	0.25	0.33	0.46	0.61	1.12
23	0.25	0.33	0.46	0.61	1.12	1.52	0.25	0.33	0.46	0.61	1.13
24	0.25	0.33	0.46	0.61	1.12	1.53	0.25	0.33	0.46	0.61	1.13
25	0.25	0.33	0.46	0.61	1.12	1.54	0.25	0.33	0.46	0.61	1.13
26	0.25	0.33	0.46	0.61	1.14	1.56	0.25	0.33	0.46	0.61	1.15
27	0.25	0.33	0.46	0.61	1.16	1.57	0.25	0.33	0.46	0.61	1.17
28	0.25	0.33	0.47	0.62	1.17	1.59	0.25	0.33	0.47	0.62	1.20
29	0.25	0.33	0.47	0.62	1.19	1.60	0.25	0.33	0.47	0.62	1.22
30	0.25	0.33	0.47	0.62	1.21	1.62	0.25	0.33	0.47	0.62	1.24
31	0.25	0.34	0.47	0.63	1.23	1.66	0.25	0.34	0.47	0.63	1.28
32	0.25	0.34	0.47	0.64	1.25	1.69	0.25	0.34	0.47	0.64	1.32
33	0.26	0.35	0.47	0.65	1.26	1.73	0.26	0.35	0.47	0.65	1.35
34	0.26	0.35	0.47	0.66	1.28	1.76	0.26	0.35	0.47	0.66	1.39
35	0.26	0.36	0.47	0.67	1.30	1.80	0.26	0.36	0.47	0.67	1.43
36	0.28	0.38	0.52	0.72	1.42	1.96	0.28	0.38	0.52	0.72	1.55
37	0.30	0.41	0.57	0.76	1.54	2.12	0.30	0.41	0.57	0.76	1.67
38	0.32	0.43	0.61	0.81	1.66	2.28	0.32	0.43	0.61	0.81	1.80
39	0.34	0.46	0.66	0.85	1.78	2.44	0.34	0.46	0.66	0.85	1.92
40	0.36	0.48	0.71	0.90	1.90	2.60	0.36	0.48	0.71	0.90	2.04
41	0.41	0.54	0.80	0.99	2.09	2.88	0.41	0.54	0.80	0.99	2.25
42	0.41	0.54	0.80	1.08	2.28	3.16	0.41	0.54	0.80	1.08	2.47
43	0.50	0.67	0.97	1.17	2.47	3.44	0.50	0.67	0.97	1.17	2.68
44	0.55	0.74	1.05	1.26	2.66	3.72	0.55	0.74	1.05	1.26	2.90
45	0.60	0.80	1.14	1.35	2.85	4.00	0.60	0.80	1.14	1.35	3.11
46	0.67	0.89	1.26	1.50	3.13	4.47	0.67	0.89	1.26	1.50	3.39
47	0.73	0.98	1.38	1.66	3.41	4.94	0.73	0.98	1.38	1.66	3.67
48	0.80	1.06	1.51	1.81	3.68	5.42	0.80	1.06	1.51	1.81	3.95
49	0.86	1.15	1.63	1.97	3.96	5.89	0.86	1.15	1.63	1.97	4.23
50	0.93	1.24	1.75	2.12	4.24	6.36	0.93	1.24	1.75	2.12	4.51
51	1.07	1.39	1.96	2.36	4.71	6.93	1.07	1.39	1.96	2.36	4.87
52	1.21	1.53	2.17	2.61	5.18	7.50	1.21	1.53	2.17	2.61	5.23
53	1.36	1.68	2.39	2.85	5.66	8.08	1.36	1.68	2.39	2.85	5.60
54	1.50	1.82	2.60	3.10	6.13	8.65	1.50	1.82	2.60	3.10	5.96
55	1.64	1.97	2.81	3.34	6.60	9.22	1.64	1.97	2.81	3.34	6.32
56	1.85	2.22	3.14	3.72	7.34	10.20	1.85	2.22	3.14	3.72	6.88
57	2.06	2.47	3.46	4.10	8.08	11.17	2.06	2.47	3.46	4.10	7.45
58	2.27	2.71	3.79	4.49	8.83	12.15	2.27	2.71	3.79	4.49	8.01
59	2.48	2.96	4.11	4.87	9.57	13.12	2.48	2.96	4.11	4.87	8.58
60	2.69	3.21	4.44	5.25	10.31	14.10	2.69	3.21	4.44	5.25	9.14
61	3.11	3.75	5.03	5.97	11.64	15.77	3.11	3.75	5.03	5.97	9.99
62	3.53	4.29	5.63	6.68	12.97	17.45	3.53	4.29	5.63	6.68	10.85
63	3.94	4.83	6.22	7.40	14.29	19.12	3.94	4.83	6.22	7.40	11.70
64	4.36	5.37	6.82	8.11	15.62	20.80	4.36	5.37	6.82	8.11	12.56
65	4.78	5.91	7.41	8.83	16.95	22.47	4.78	5.91	7.41	8.83	13.41
66	5.52	6.80	8.53	10.13	19.26	25.18	5.52	6.80	8.53	10.13	14.96
67	6.26	7.69	9.66	11.43	21.56	27.90	6.26	7.69	9.66	11.43	16.51
68	6.99	8.59	10.78	12.72	23.87	30.61	6.99	8.59	10.78	12.72	18.06
69	7.73	9.48	11.91	14.02	26.17	33.33	7.73	9.48	11.91	14.02	19.61
70	8.47	10.37	13.03	15.32	28.48	36.04	8.47	10.37	13.03	15.32	21.16

AMERICAN NATIONAL INSURANCE COMPANY

ANICO™ Signature Term Life Insurance to Age 95

Initial Level Premium Option - 10 Years
 Annual Premium Rates per \$1000 (Years 1-10) Add \$60 Policy Fee
 Band 5 (\$1,000,000 and up)

Issue Age	Male					Female					
	Preferred Plus Non-Nicotine	Preferred Non-Nicotine	Standard Plus Non-Nicotine	Standard Non-Nicotine	Preferred Nicotine	Standard Plus Non-Nicotine	Preferred Non-Nicotine	Standard Plus Non-Nicotine	Standard Non-Nicotine	Preferred Nicotine	Standard Nicotine
18	0.23	0.31	0.44	0.60	1.07	1.43	0.19	0.26	0.37	0.46	0.76
19	0.23	0.31	0.44	0.60	1.07	1.43	0.19	0.26	0.37	0.46	0.76
20	0.23	0.31	0.44	0.60	1.07	1.43	0.19	0.26	0.37	0.46	0.76
21	0.23	0.31	0.44	0.60	1.07	1.43	0.19	0.26	0.37	0.46	0.77
22	0.23	0.31	0.44	0.60	1.07	1.43	0.19	0.26	0.37	0.46	0.78
23	0.24	0.31	0.44	0.60	1.07	1.44	0.19	0.26	0.38	0.46	0.80
24	0.24	0.31	0.44	0.60	1.07	1.44	0.19	0.26	0.38	0.46	0.81
25	0.24	0.31	0.44	0.60	1.07	1.44	0.19	0.26	0.38	0.46	0.82
26	0.24	0.31	0.44	0.60	1.09	1.45	0.19	0.26	0.38	0.46	0.83
27	0.24	0.31	0.44	0.60	1.10	1.46	0.19	0.26	0.38	0.46	0.84
28	0.24	0.32	0.44	0.60	1.12	1.48	0.20	0.27	0.39	0.47	0.85
29	0.24	0.32	0.44	0.60	1.13	1.49	0.20	0.27	0.39	0.47	0.86
30	0.24	0.32	0.44	0.60	1.15	1.50	0.20	0.27	0.39	0.47	0.87
31	0.24	0.32	0.45	0.61	1.16	1.52	0.20	0.27	0.39	0.48	0.89
32	0.24	0.33	0.45	0.61	1.17	1.55	0.20	0.28	0.40	0.48	0.91
33	0.25	0.33	0.46	0.62	1.17	1.57	0.20	0.28	0.40	0.49	0.94
34	0.25	0.34	0.46	0.62	1.18	1.60	0.20	0.29	0.41	0.49	0.96
35	0.25	0.34	0.47	0.63	1.19	1.62	0.20	0.29	0.41	0.50	0.98
36	0.27	0.36	0.50	0.68	1.31	1.79	0.22	0.31	0.44	0.54	1.07
37	0.29	0.39	0.54	0.72	1.43	1.95	0.23	0.33	0.46	0.59	1.16
38	0.31	0.41	0.57	0.77	1.55	2.12	0.25	0.35	0.49	0.63	1.25
39	0.33	0.44	0.61	0.81	1.67	2.28	0.26	0.37	0.51	0.68	1.34
40	0.35	0.46	0.64	0.86	1.79	2.45	0.28	0.39	0.54	0.72	1.43
41	0.39	0.52	0.71	0.95	1.97	2.73	0.32	0.44	0.60	0.78	1.58
42	0.43	0.57	0.79	1.04	2.16	3.00	0.36	0.49	0.66	0.85	1.73
43	0.48	0.63	0.86	1.14	2.34	3.28	0.39	0.54	0.71	0.91	1.87
44	0.52	0.68	0.94	1.23	2.53	3.55	0.43	0.59	0.77	0.98	2.02
45	0.56	0.74	1.01	1.32	2.71	3.83	0.47	0.64	0.83	1.04	2.17
46	0.63	0.82	1.13	1.47	2.99	4.26	0.52	0.70	0.91	1.14	2.37
47	0.69	0.91	1.24	1.61	3.27	4.69	0.58	0.76	1.00	1.25	2.57
48	0.76	0.99	1.36	1.76	3.54	5.13	0.63	0.83	1.08	1.35	2.76
49	0.82	1.07	1.47	1.90	3.82	5.56	0.69	0.89	1.17	1.46	2.96
50	0.89	1.16	1.59	2.05	4.10	5.99	0.74	0.95	1.25	1.56	3.16
51	1.03	1.32	1.78	2.27	4.58	6.54	0.82	1.04	1.37	1.70	3.43
52	1.17	1.48	1.97	2.49	5.07	7.09	0.89	1.13	1.49	1.83	3.70
53	1.30	1.63	2.15	2.72	5.55	7.64	0.97	1.22	1.61	1.97	3.97
54	1.44	1.79	2.34	2.94	6.04	8.19	1.04	1.31	1.73	2.10	4.24
55	1.58	1.95	2.53	3.16	6.52	8.74	1.12	1.40	1.85	2.24	4.51
56	1.78	2.19	2.88	3.53	7.21	9.59	1.24	1.54	2.00	2.44	4.96
57	1.98	2.43	3.23	3.90	7.90	10.43	1.35	1.68	2.15	2.64	5.42
58	2.19	2.66	3.58	4.27	8.59	11.28	1.47	1.82	2.30	2.83	5.87
59	2.39	2.90	3.93	4.64	9.28	12.12	1.58	1.96	2.45	3.03	6.33
60	2.59	3.14	4.28	5.01	9.97	12.97	1.70	2.10	2.60	3.23	6.78
61	2.99	3.65	4.88	5.70	11.29	14.60	1.92	2.39	2.99	3.62	7.46
62	3.39	4.17	5.48	6.39	12.62	16.23	2.13	2.67	3.37	4.02	8.13
63	3.79	4.68	6.08	7.08	13.94	17.87	2.35	2.96	3.76	4.41	8.81
64	4.19	5.20	6.68	7.77	15.27	19.50	2.56	3.24	4.14	4.81	9.48
65	4.59	5.71	7.28	8.46	16.59	21.13	2.78	3.53	4.53	5.20	10.16
66	5.19	6.58	8.41	9.79	18.59	23.95	3.27	4.03	5.12	5.98	11.28
67	5.80	7.46	9.55	11.11	20.58	26.77	3.76	4.53	5.72	6.76	12.41
68	6.40	8.33	10.68	12.44	22.58	29.60	4.25	5.03	6.31	7.53	13.53
69	7.01	9.21	11.82	13.76	24.57	32.42	4.74	5.53	6.91	8.31	14.66
70	7.61	10.08	12.95	15.09	26.57	35.24	5.23	6.03	7.50	9.09	15.78

ANICO™ Signature Term Life Insurance to Age 95

Initial Level Premium Option - 15 Years
Annual Premium Rates per \$1000 (Years 1-15) Add \$60 Policy Fee
Band 1 (\$50,000 - \$99,999)

Issue Age	Male		Female	
	Standard Non-Nicotine	Standard Nicotine	Standard Non-Nicotine	Standard Nicotine
18	1.39	2.66	1.28	2.36
19	1.39	2.66	1.28	2.36
20	1.39	2.66	1.28	2.36
21	1.39	2.66	1.28	2.37
22	1.40	2.66	1.29	2.38
23	1.40	2.66	1.29	2.38
24	1.40	2.66	1.29	2.39
25	1.41	2.66	1.30	2.40
26	1.44	2.70	1.30	2.42
27	1.47	2.74	1.30	2.45
28	1.50	2.78	1.31	2.47
29	1.53	2.82	1.31	2.50
30	1.56	2.86	1.31	2.52
31	1.64	2.99	1.36	2.52
32	1.72	3.12	1.41	2.53
33	1.80	3.24	1.47	2.53
34	1.88	3.37	1.52	2.54
35	1.96	3.50	1.57	2.54
36	2.08	3.78	1.66	2.86
37	2.21	4.06	1.75	3.18
38	2.33	4.34	1.84	3.49
39	2.46	4.62	1.93	3.81
40	2.58	4.90	2.02	4.13
41	2.63	5.34	2.14	4.45
42	2.68	5.79	2.25	4.78
43	2.72	6.23	2.37	5.10
44	2.77	6.68	2.48	5.43
45	2.82	7.12	2.60	5.75
46	3.19	7.79	2.77	6.41
47	3.57	8.46	2.94	7.08
48	3.94	9.12	3.10	7.74
49	4.32	9.79	3.27	8.41
50	4.69	10.46	3.44	9.07
51	5.10	11.78	3.73	9.70
52	5.51	13.10	4.02	10.33
53	5.92	14.42	4.31	10.96
54	6.33	15.74	4.61	11.59
55	6.74	17.06	4.90	12.22
56	7.76	18.12	5.58	13.20
57	8.79	19.18	6.27	14.18
58	9.81	20.24	6.95	15.17
59	10.83	21.30	7.64	16.15
60	11.85	22.36	8.32	17.13
61	13.42	24.81	9.16	18.59
62	14.98	27.26	10.00	20.04
63	16.55	29.71	10.83	21.50
64	18.11	32.16	11.67	22.95
65	19.68	34.61	12.51	24.41

ANICO™ Signature Term Life Insurance to Age 95

Initial Level Premium Option - 15 Years
Annual Premium Rates per \$1000 (Years 1-15) Add \$60 Policy Fee
Band 2 (\$100,000 - \$250,000)

Issue Age	Male		Female	
	Standard Non-Nicotine	Standard Nicotine	Standard Non-Nicotine	Standard Nicotine
18	0.85	2.06	0.79	1.75
19	0.85	2.06	0.79	1.75
20	0.85	2.06	0.79	1.75
21	0.85	2.07	0.79	1.78
22	0.85	2.08	0.79	1.81
23	0.86	2.08	0.79	1.83
24	0.86	2.09	0.79	1.86
25	0.86	2.10	0.79	1.89
26	0.86	2.14	0.79	1.93
27	0.87	2.18	0.79	1.96
28	0.87	2.21	0.79	2.00
29	0.88	2.25	0.79	2.03
30	0.88	2.29	0.79	2.07
31	0.88	2.34	0.79	2.13
32	0.89	2.39	0.79	2.18
33	0.89	2.43	0.80	2.24
34	0.90	2.48	0.80	2.29
35	0.90	2.53	0.80	2.35
36	0.98	2.79	0.86	2.48
37	1.05	3.04	0.93	2.61
38	1.13	3.30	0.99	2.75
39	1.20	3.55	1.06	2.88
40	1.28	3.81	1.12	3.01
41	1.42	4.25	1.22	3.31
42	1.57	4.70	1.32	3.61
43	1.71	5.14	1.43	3.91
44	1.86	5.59	1.53	4.21
45	2.00	6.03	1.63	4.51
46	2.20	6.62	1.76	4.96
47	2.40	7.21	1.89	5.41
48	2.60	7.80	2.01	5.85
49	2.80	8.39	2.14	6.30
50	3.00	8.98	2.27	6.75
51	3.34	9.85	2.47	7.28
52	3.67	10.71	2.67	7.81
53	4.01	11.58	2.86	8.33
54	4.34	12.44	3.06	8.86
55	4.68	13.31	3.26	9.39
56	5.25	14.70	3.72	10.45
57	5.83	16.09	4.18	11.52
58	6.40	17.48	4.64	12.58
59	6.98	18.87	5.10	13.65
60	7.55	20.26	5.56	14.71
61	8.77	22.47	6.28	16.31
62	9.98	24.67	7.00	17.91
63	11.20	26.88	7.72	19.51
64	12.41	29.08	8.44	21.11
65	13.63	31.29	9.16	22.71

ANICO™
Signature Term
Life Insurance



American National Insurance Company
One Moody Plaza, Galveston TX 77550

American National Life Insurance Company of New York
344 Route 9W, Glenmont, NY 12077

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Form Series: ART12 (Forms may vary by state).

For Agent Use Only: Not for use with the General Public

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AMERICAN NATIONAL INSURANCE COMPANY

ANICO™ Signature Term Life Insurance to Age 95

Initial Level Premium Option - 15 Years
 Annual Premium Rates per \$1000 (Years 1-15) Add \$60 Policy Fee
 Band 3 (\$250,001 - \$499,999)

Issue Age	Male					Female						
	Preferred Plus Non-Nicotine	Preferred Non-Nicotine	Standard Plus Non-Nicotine	Standard Non-Nicotine	Preferred Nicotine	Standard Plus Non-Nicotine	Preferred Non-Nicotine	Standard Plus Non-Nicotine	Standard Non-Nicotine	Preferred Nicotine	Standard Nicotine	
18	0.29	0.42	0.59	0.78	1.39	1.83	0.28	0.36	0.50	0.63	0.99	1.30
19	0.29	0.42	0.59	0.78	1.39	1.83	0.28	0.36	0.50	0.63	0.99	1.30
20	0.29	0.42	0.59	0.78	1.39	1.83	0.28	0.36	0.50	0.63	0.99	1.30
21	0.30	0.42	0.59	0.78	1.39	1.85	0.28	0.36	0.50	0.63	1.00	1.31
22	0.31	0.42	0.59	0.78	1.39	1.87	0.28	0.36	0.50	0.63	1.01	1.31
23	0.32	0.42	0.59	0.78	1.40	1.88	0.28	0.36	0.50	0.63	1.03	1.32
24	0.33	0.42	0.59	0.78	1.40	1.90	0.28	0.36	0.50	0.63	1.04	1.32
25	0.34	0.42	0.59	0.78	1.40	1.92	0.28	0.36	0.50	0.63	1.05	1.33
26	0.34	0.42	0.59	0.78	1.42	1.92	0.28	0.36	0.50	0.63	1.07	1.37
27	0.34	0.42	0.59	0.79	1.43	1.92	0.28	0.37	0.51	0.64	1.09	1.41
28	0.35	0.42	0.59	0.79	1.45	1.93	0.28	0.37	0.51	0.64	1.11	1.45
29	0.35	0.42	0.59	0.80	1.46	1.93	0.28	0.38	0.52	0.65	1.13	1.49
30	0.35	0.42	0.59	0.80	1.48	1.93	0.28	0.38	0.52	0.65	1.15	1.53
31	0.35	0.43	0.60	0.81	1.52	1.98	0.28	0.38	0.53	0.66	1.18	1.58
32	0.35	0.44	0.61	0.82	1.56	2.03	0.28	0.38	0.54	0.67	1.21	1.62
33	0.35	0.46	0.62	0.82	1.59	2.08	0.28	0.39	0.56	0.67	1.25	1.67
34	0.35	0.47	0.63	0.83	1.63	2.13	0.28	0.39	0.57	0.68	1.28	1.71
35	0.35	0.48	0.64	0.84	1.67	2.18	0.28	0.39	0.58	0.69	1.31	1.76
36	0.38	0.52	0.70	0.91	1.81	2.39	0.31	0.43	0.76	0.76	1.42	1.92
37	0.42	0.56	0.76	0.98	1.95	2.60	0.34	0.47	0.68	0.82	1.52	2.08
38	0.45	0.60	0.85	1.06	2.10	2.81	0.37	0.50	0.73	0.89	1.63	2.23
39	0.49	0.64	0.89	1.13	2.24	3.02	0.40	0.54	0.78	0.95	1.73	2.39
40	0.52	0.68	0.95	1.20	2.38	3.23	0.43	0.58	0.83	1.02	1.84	2.55
41	0.59	0.75	1.03	1.34	2.67	3.63	0.47	0.64	0.92	1.12	2.05	2.82
42	0.66	0.82	1.11	1.47	2.97	4.02	0.52	0.70	1.00	1.22	2.26	3.09
43	0.72	0.89	1.20	1.61	3.26	4.42	0.56	0.77	1.09	1.31	2.46	3.37
44	0.79	0.96	1.28	1.74	3.56	4.81	0.61	0.83	1.17	1.41	2.67	3.64
45	0.86	1.03	1.36	1.88	3.85	5.21	0.65	0.89	1.26	1.51	2.88	3.91
46	0.97	1.17	1.52	2.07	4.28	5.73	0.71	0.97	1.34	1.63	3.16	4.31
47	1.09	1.30	1.68	2.26	4.71	6.24	0.78	1.05	1.43	1.75	3.43	4.71
48	1.20	1.44	1.84	2.44	5.13	6.76	0.84	1.12	1.51	1.86	3.71	5.12
49	1.32	1.57	2.00	2.63	5.56	7.27	0.91	1.20	1.60	1.98	3.98	5.52
50	1.43	1.71	2.16	2.82	5.99	7.79	0.97	1.28	1.68	2.10	4.26	5.92
51	1.58	1.93	2.43	3.16	6.69	8.77	1.09	1.41	1.89	2.29	4.67	6.42
52	1.73	2.15	2.69	3.51	7.39	9.74	1.20	1.55	2.10	2.47	5.09	6.92
53	1.89	2.38	2.96	3.85	8.09	10.72	1.32	1.68	2.31	2.66	5.50	7.42
54	2.04	2.60	3.22	4.20	8.79	11.69	1.43	1.82	2.52	2.84	5.92	7.92
55	2.19	2.82	3.49	4.54	9.49	12.67	1.55	1.95	2.73	3.03	6.33	8.42
56	2.50	3.18	3.94	5.11	10.40	13.88	1.75	2.17	3.03	3.48	6.97	9.26
57	2.81	3.54	4.40	5.68	11.31	15.08	1.95	2.39	3.33	3.94	7.60	10.10
58	3.12	3.90	4.85	6.24	12.23	16.29	2.15	2.62	3.62	4.39	8.24	10.95
59	3.43	4.26	5.31	6.81	13.14	17.49	2.35	2.84	3.92	4.85	8.87	11.79
60	3.74	4.62	5.76	7.38	14.05	18.70	2.55	3.06	4.22	5.30	9.51	12.63
61	4.35	5.38	6.72	8.51	16.12	20.75	2.97	3.50	4.78	6.04	10.51	14.17
62	4.96	6.15	7.68	9.64	18.19	22.79	3.39	3.95	5.34	6.78	11.52	15.72
63	5.56	6.91	8.64	10.76	20.25	24.84	3.81	4.39	5.91	7.51	12.52	17.26
64	6.17	7.68	9.60	11.89	22.32	26.88	4.23	4.84	6.47	8.25	13.53	18.81
65	6.78	8.44	10.56	13.02	24.39	28.93	4.65	5.28	7.03	8.99	14.53	20.35

AMERICAN NATIONAL INSURANCE COMPANY

ANICO™ Signature Term Life Insurance to Age 95

Initial Level Premium Option - 15 Years
 Annual Premium Rates per \$1000 (Years 1-15) Add \$60 Policy Fee
 Band 4 (\$500,001 - \$999,999)

Issue Age	Male					Female				
	Preferred Plus Non-Nicotine	Preferred Non-Nicotine	Standard Plus Non-Nicotine	Standard Non-Nicotine	Standard Nicotine	Preferred Plus Non-Nicotine	Preferred Non-Nicotine	Standard Plus Non-Nicotine	Standard Non-Nicotine	Standard Nicotine
18	0.28	0.40	0.54	0.72	1.34	0.25	0.34	0.46	0.61	0.98
19	0.28	0.40	0.54	0.72	1.34	0.25	0.34	0.46	0.61	0.98
20	0.28	0.40	0.54	0.72	1.34	0.25	0.34	0.46	0.61	0.98
21	0.29	0.40	0.54	0.72	1.34	0.25	0.34	0.46	0.61	0.99
22	0.29	0.40	0.54	0.72	1.34	0.25	0.34	0.46	0.61	1.00
23	0.30	0.40	0.54	0.72	1.35	0.25	0.34	0.46	0.61	1.00
24	0.30	0.40	0.54	0.72	1.35	0.25	0.34	0.46	0.61	1.01
25	0.31	0.40	0.54	0.72	1.35	0.25	0.34	0.46	0.61	1.02
26	0.31	0.40	0.54	0.72	1.36	0.25	0.34	0.47	0.61	1.03
27	0.31	0.40	0.55	0.73	1.37	0.25	0.34	0.47	0.61	1.05
28	0.31	0.40	0.55	0.73	1.39	0.25	0.34	0.48	0.62	1.06
29	0.31	0.40	0.56	0.74	1.40	0.25	0.34	0.48	0.62	1.08
30	0.31	0.40	0.56	0.74	1.41	0.25	0.34	0.49	0.62	1.09
31	0.31	0.41	0.57	0.76	1.45	0.25	0.35	0.50	0.63	1.12
32	0.31	0.42	0.57	0.77	1.49	0.26	0.35	0.51	0.64	1.15
33	0.32	0.44	0.58	0.79	1.54	0.26	0.36	0.51	0.65	1.19
34	0.32	0.45	0.58	0.80	1.58	0.27	0.36	0.52	0.66	1.22
35	0.32	0.46	0.59	0.82	1.62	0.27	0.37	0.53	0.67	1.25
36	0.35	0.49	0.64	0.89	1.76	0.30	0.40	0.60	0.73	1.36
37	0.38	0.53	0.70	0.96	1.90	0.32	0.44	0.60	0.79	1.48
38	0.41	0.56	0.75	1.02	2.03	0.35	0.47	0.64	0.85	1.59
39	0.44	0.60	0.81	1.09	2.17	0.37	0.51	0.67	0.91	1.71
40	0.47	0.63	0.86	1.16	2.31	0.40	0.54	0.71	0.97	1.82
41	0.54	0.71	0.96	1.28	2.60	0.44	0.60	0.80	1.06	2.03
42	0.62	0.79	1.05	1.40	2.88	0.49	0.66	0.89	1.15	2.24
43	0.69	0.86	1.15	1.51	3.17	0.53	0.71	0.97	1.24	2.46
44	0.77	0.94	1.24	1.63	3.45	0.58	0.77	1.06	1.33	2.67
45	0.84	1.02	1.34	1.75	3.74	0.62	0.83	1.15	1.42	2.88
46	0.95	1.15	1.50	1.93	4.18	0.69	0.91	1.24	1.55	3.15
47	1.06	1.29	1.67	2.12	4.63	0.76	0.99	1.34	1.68	3.42
48	1.17	1.42	1.83	2.30	5.07	0.82	1.08	1.43	1.82	3.70
49	1.28	1.56	2.00	2.49	5.52	0.89	1.16	1.53	1.95	3.97
50	1.39	1.69	2.16	2.67	5.96	0.96	1.24	1.62	2.08	4.24
51	1.54	1.91	2.42	3.01	6.67	1.07	1.37	1.80	2.27	4.66
52	1.69	2.14	2.68	3.36	7.37	1.18	1.49	1.98	2.46	5.07
53	1.84	2.36	2.94	3.70	8.08	1.30	1.62	2.16	2.65	5.49
54	1.99	2.59	3.20	4.05	8.78	1.41	1.74	2.34	2.84	5.90
55	2.14	2.81	3.46	4.39	9.49	1.52	1.87	2.52	3.03	6.32
56	2.44	3.15	3.92	4.93	10.40	1.71	2.10	2.84	3.44	6.95
57	2.74	3.49	4.37	5.47	11.31	1.90	2.32	3.15	3.85	7.59
58	3.03	3.84	4.83	6.00	12.23	2.08	2.55	3.47	4.25	8.22
59	3.33	4.18	5.28	6.54	13.14	2.27	2.77	3.78	4.66	8.86
60	3.63	4.52	5.74	7.08	14.05	2.46	3.00	4.10	5.07	9.49
61	4.25	5.28	6.69	8.26	16.01	2.90	3.45	4.64	5.82	10.48
62	4.86	6.03	7.65	9.44	17.98	3.33	3.91	5.18	6.57	11.47
63	5.48	6.79	8.60	10.61	19.94	3.77	4.36	5.72	7.31	12.47
64	6.09	7.54	9.56	11.79	21.91	4.20	4.82	6.26	8.06	13.46
65	6.71	8.30	10.51	12.97	23.87	4.64	5.27	6.80	8.81	14.45

AMERICAN NATIONAL INSURANCE COMPANY

ANICO™ Signature Term Life Insurance to Age 95

Initial Level Premium Option - 15 Years
 Annual Premium Rates per \$1000 (Years 1-15) Add \$60 Policy Fee
 Band 5 (\$1,00,000 and up)

Issue Age	Male					Female					
	Preferred Plus Non-Nicotine	Preferred Non-Nicotine	Standard Plus Non-Nicotine	Standard Non-Nicotine	Preferred Nicotine	Standard Plus Non-Nicotine	Preferred Non-Nicotine	Standard Plus Non-Nicotine	Standard Non-Nicotine	Preferred Nicotine	Standard Nicotine
18	0.28	0.40	0.54	0.69	1.23	0.24	0.34	0.45	0.57	0.91	1.16
19	0.28	0.40	0.54	0.69	1.23	0.24	0.34	0.45	0.57	0.91	1.16
20	0.28	0.40	0.54	0.69	1.23	0.24	0.34	0.45	0.57	0.91	1.16
21	0.28	0.40	0.54	0.69	1.23	0.24	0.34	0.45	0.57	0.92	1.18
22	0.28	0.40	0.54	0.69	1.23	0.24	0.34	0.45	0.57	0.94	1.20
23	0.28	0.40	0.54	0.70	1.23	0.24	0.34	0.45	0.58	0.95	1.23
24	0.28	0.40	0.54	0.70	1.23	0.24	0.34	0.45	0.58	0.97	1.25
25	0.28	0.40	0.54	0.70	1.23	0.24	0.34	0.45	0.58	0.98	1.27
26	0.28	0.40	0.54	0.70	1.24	0.24	0.34	0.45	0.59	0.99	1.29
27	0.28	0.40	0.55	0.70	1.25	0.24	0.34	0.46	0.60	1.00	1.31
28	0.28	0.40	0.55	0.71	1.27	0.25	0.34	0.46	0.60	1.02	1.32
29	0.28	0.40	0.56	0.71	1.28	0.25	0.34	0.47	0.61	1.03	1.34
30	0.28	0.40	0.56	0.71	1.29	0.25	0.34	0.47	0.62	1.04	1.36
31	0.28	0.41	0.56	0.72	1.33	0.25	0.34	0.48	0.63	1.06	1.42
32	0.29	0.42	0.57	0.74	1.37	0.26	0.35	0.49	0.63	1.09	1.48
33	0.29	0.43	0.57	0.75	1.42	0.26	0.35	0.49	0.64	1.11	1.54
34	0.30	0.44	0.58	0.77	1.46	0.27	0.36	0.50	0.64	1.14	1.60
35	0.30	0.45	0.58	0.78	1.50	0.27	0.36	0.51	0.65	1.16	1.66
36	0.33	0.48	0.64	0.85	1.64	0.29	0.39	0.55	0.71	1.28	1.81
37	0.36	0.51	0.69	0.92	1.78	0.32	0.43	0.59	0.76	1.40	1.96
38	0.40	0.55	0.75	0.98	1.92	0.34	0.46	0.62	0.82	1.53	2.12
39	0.43	0.58	0.80	1.05	2.06	0.37	0.50	0.66	0.87	1.65	2.27
40	0.46	0.61	0.86	1.12	2.20	0.39	0.53	0.70	0.93	1.77	2.42
41	0.53	0.69	0.94	1.24	2.50	0.44	0.59	0.78	1.02	1.96	2.69
42	0.61	0.77	1.02	1.37	2.80	0.48	0.65	0.86	1.11	2.15	2.96
43	0.68	0.86	1.11	1.49	3.09	0.53	0.71	0.94	1.20	2.35	3.23
44	0.76	0.94	1.19	1.62	3.39	0.57	0.77	1.02	1.29	2.54	3.50
45	0.83	1.02	1.27	1.74	3.69	0.62	0.83	1.10	1.38	2.73	3.77
46	0.94	1.15	1.43	1.92	4.09	0.68	0.90	1.19	1.50	3.01	4.16
47	1.04	1.27	1.59	2.10	4.49	0.74	0.97	1.29	1.63	3.30	4.55
48	1.15	1.40	1.76	2.29	4.88	0.80	1.03	1.38	1.75	3.58	4.93
49	1.25	1.52	1.92	2.47	5.28	0.86	1.10	1.48	1.88	3.87	5.32
50	1.36	1.65	2.08	2.65	5.68	0.92	1.17	1.57	2.00	4.15	5.71
51	1.52	1.88	2.35	2.96	6.38	1.01	1.29	1.74	2.18	4.55	6.16
52	1.67	2.11	2.62	3.27	7.09	1.10	1.41	1.91	2.37	4.94	6.60
53	1.83	2.33	2.90	3.57	7.79	1.19	1.54	2.09	2.55	5.34	7.05
54	1.98	2.56	3.17	3.88	8.50	1.28	1.66	2.26	2.74	5.73	7.49
55	2.14	2.79	3.44	4.19	9.20	1.37	1.78	2.43	2.92	6.13	7.94
56	2.43	3.12	3.89	4.72	9.98	1.58	2.01	2.72	3.30	6.75	8.85
57	2.72	3.45	4.34	5.25	10.76	1.78	2.24	3.01	3.69	7.36	9.76
58	3.01	3.78	4.79	5.77	11.54	1.99	2.46	3.29	4.07	7.98	10.67
59	3.30	4.11	5.24	6.30	12.32	2.19	2.69	3.58	4.46	8.59	11.58
60	3.59	4.44	5.69	6.83	13.10	2.40	2.92	3.87	4.84	9.21	12.49
61	4.20	5.19	6.65	7.91	14.82	2.85	3.39	4.42	5.53	10.18	13.73
62	4.81	5.94	7.61	9.00	16.54	3.29	3.86	4.97	6.22	11.15	14.96
63	5.42	6.69	8.56	10.08	18.25	3.74	4.32	5.52	6.90	12.11	16.20
64	6.03	7.44	9.52	11.17	19.97	4.18	4.79	6.07	7.59	13.08	17.43
65	6.64	8.19	10.48	12.25	21.69	4.63	5.26	6.62	8.28	14.05	18.67

ANICO™ Signature Term Life Insurance to Age 95

Initial Level Premium Option - 20 Years
Annual Premium Rates per \$1000 (Years 1-20) Add \$60 Policy Fee
Band 1 (\$50,000 - \$99,999)

Issue Age	Male		Female	
	Standard Non-Nicotine	Standard Nicotine	Standard Non-Nicotine	Standard Nicotine
18	1.59	2.51	1.40	2.40
19	1.59	2.51	1.40	2.40
20	1.59	2.51	1.40	2.40
21	1.61	2.51	1.41	2.41
22	1.61	2.51	1.42	2.42
23	1.62	2.51	1.43	2.42
24	1.63	2.51	1.44	2.43
25	1.64	2.51	1.45	2.44
26	1.67	2.61	1.45	2.52
27	1.70	2.71	1.45	2.59
28	1.73	2.80	1.45	2.67
29	1.76	2.90	1.45	2.74
30	1.79	3.00	1.46	2.82
31	1.87	3.24	1.52	2.89
32	1.94	3.49	1.57	2.95
33	2.02	3.73	1.63	3.02
34	2.09	3.98	1.69	3.08
35	2.17	4.22	1.75	3.15
36	2.28	4.56	1.86	3.60
37	2.40	4.90	1.96	4.05
38	2.51	5.23	2.07	4.51
39	2.63	5.57	2.17	4.96
40	2.74	5.91	2.28	5.41
41	2.96	6.47	2.41	5.86
42	3.18	7.03	2.55	6.32
43	3.40	7.60	2.68	6.77
44	3.62	8.16	2.82	7.23
45	3.84	8.72	2.95	7.68
46	4.20	9.58	3.22	8.30
47	4.56	10.44	3.49	8.92
48	4.93	11.29	3.76	9.55
49	5.29	12.15	4.03	10.17
50	5.65	13.01	4.30	10.79
51	6.26	14.19	4.68	11.59
52	6.86	15.37	5.06	12.39
53	7.47	16.55	5.45	13.18
54	8.07	17.73	5.83	13.98
55	8.68	18.91	6.21	14.78
56	10.00	20.72	7.05	16.00
57	11.32	22.54	7.88	17.22
58	12.64	24.35	8.72	18.44
59	13.96	26.17	9.55	19.66
60	15.28	27.98	10.39	20.88

ANICO™ Signature Term Life Insurance to Age 95

Initial Level Premium Option - 20 Years
Annual Premium Rates per \$1000 (Years 1-20) Add \$60 Policy Fee
Band 2 (\$100,000 - \$250,000)

Issue Age	Male		Female	
	Standard Non-Nicotine	Standard Nicotine	Standard Non-Nicotine	Standard Nicotine
18	1.09	2.57	0.90	1.94
19	1.09	2.57	0.90	1.94
20	1.09	2.57	0.90	1.94
21	1.09	2.57	0.90	1.95
22	1.09	2.57	0.90	1.96
23	1.09	2.57	0.90	1.98
24	1.09	2.57	0.90	1.99
25	1.09	2.57	0.90	2.00
26	1.09	2.62	0.90	2.04
27	1.09	2.67	0.90	2.08
28	1.10	2.72	0.90	2.13
29	1.10	2.77	0.90	2.17
30	1.10	2.82	0.90	2.21
31	1.11	2.88	0.93	2.32
32	1.12	2.94	0.97	2.43
33	1.14	3.01	1.00	2.55
34	1.15	3.07	1.04	2.66
35	1.16	3.13	1.07	2.77
36	1.26	3.48	1.14	2.95
37	1.35	3.83	1.21	3.13
38	1.45	4.19	1.27	3.30
39	1.54	4.54	1.34	3.48
40	1.64	4.89	1.41	3.66
41	1.83	5.45	1.52	4.06
42	2.01	6.01	1.63	4.46
43	2.20	6.56	1.75	4.85
44	2.38	7.12	1.86	5.25
45	2.57	7.68	1.97	5.65
46	2.83	8.41	2.15	6.16
47	3.09	9.14	2.33	6.67
48	3.35	9.86	2.50	7.19
49	3.61	10.59	2.68	7.70
50	3.87	11.32	2.86	8.21
51	4.30	12.36	3.13	8.98
52	4.73	13.40	3.41	9.75
53	5.17	14.45	3.68	10.52
54	5.60	15.49	3.96	11.29
55	6.03	16.53	4.23	12.06
56	6.91	18.09	4.80	13.26
57	7.79	19.66	5.38	14.47
58	8.68	21.22	5.95	15.67
59	9.56	22.79	6.53	16.88
60	10.44	24.35	7.10	18.08

ANICO™
Signature Term
Life Insurance



American National Insurance Company
One Moody Plaza, Galveston TX 77550

American National Life Insurance Company of New York
344 Route 9W, Glenmont, NY 12077

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Form Series: ART12 (Forms may vary by state).

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IMG10413

AMERICAN NATIONAL INSURANCE COMPANY

ANICO™ Signature Term Life Insurance to Age 95

Initial Level Premium Option - 20 Years
 Annual Premium Rates per \$1000 (Years 1-20) Add \$60 Policy Fee
 Band 3 (\$250,001 - \$499,999)

Issue Age	Male					Female						
	Preferred Plus Non-Nicotine	Preferred Non-Nicotine	Standard Plus Non-Nicotine	Standard Non-Nicotine	Preferred Nicotine	Standard Plus Non-Nicotine	Preferred Non-Nicotine	Standard Plus Non-Nicotine	Standard Non-Nicotine	Preferred Nicotine		
18	0.40	0.56	0.67	0.89	1.61	1.99	0.33	0.42	0.58	0.68	1.21	1.39
19	0.40	0.56	0.67	0.89	1.61	1.99	0.33	0.42	0.58	0.68	1.21	1.39
20	0.40	0.56	0.67	0.89	1.61	1.99	0.33	0.42	0.58	0.68	1.21	1.39
21	0.40	0.56	0.67	0.89	1.61	2.01	0.33	0.42	0.58	0.68	1.21	1.41
22	0.40	0.56	0.67	0.89	1.62	2.03	0.33	0.42	0.58	0.68	1.22	1.42
23	0.40	0.56	0.67	0.89	1.62	2.04	0.33	0.42	0.59	0.68	1.22	1.44
24	0.40	0.56	0.67	0.89	1.63	2.06	0.33	0.42	0.59	0.68	1.23	1.45
25	0.40	0.56	0.67	0.89	1.63	2.08	0.33	0.42	0.59	0.68	1.23	1.47
26	0.40	0.56	0.68	0.89	1.65	2.10	0.34	0.42	0.59	0.68	1.26	1.50
27	0.40	0.56	0.70	0.90	1.67	2.11	0.34	0.43	0.59	0.69	1.28	1.53
28	0.40	0.57	0.71	0.90	1.70	2.13	0.35	0.43	0.60	0.69	1.31	1.57
29	0.40	0.57	0.73	0.91	1.72	2.14	0.35	0.44	0.60	0.70	1.33	1.60
30	0.40	0.57	0.74	0.91	1.74	2.16	0.36	0.44	0.60	0.70	1.36	1.63
31	0.41	0.58	0.75	0.93	1.80	2.29	0.37	0.45	0.62	0.74	1.43	1.75
32	0.43	0.59	0.76	0.96	1.86	2.42	0.38	0.47	0.63	0.77	1.51	1.86
33	0.44	0.60	0.78	0.98	1.92	2.54	0.39	0.48	0.65	0.81	1.58	1.98
34	0.46	0.61	0.79	1.01	1.98	2.67	0.40	0.50	0.66	0.84	1.66	2.09
35	0.47	0.62	0.80	1.03	2.04	2.80	0.41	0.51	0.68	0.88	1.73	2.21
36	0.52	0.67	0.87	1.11	2.24	3.09	0.45	0.56	0.73	0.94	1.86	2.38
37	0.56	0.73	0.94	1.20	2.45	3.38	0.48	0.60	0.78	1.01	1.99	2.54
38	0.61	0.78	1.01	1.28	2.65	3.66	0.52	0.65	0.84	1.07	2.12	2.71
39	0.65	0.84	1.08	1.37	2.86	3.95	0.55	0.69	0.89	1.14	2.25	2.87
40	0.70	0.89	1.15	1.45	3.06	4.24	0.59	0.74	0.94	1.20	2.38	3.04
41	0.79	0.99	1.30	1.61	3.45	4.77	0.65	0.82	1.05	1.31	2.66	3.42
42	0.88	1.09	1.45	1.78	3.85	5.29	0.71	0.90	1.15	1.41	2.94	3.80
43	0.96	1.20	1.61	1.94	4.24	5.82	0.76	0.97	1.26	1.52	3.23	4.17
44	1.05	1.30	1.76	2.11	4.64	6.34	0.82	1.05	1.36	1.62	3.51	4.55
45	1.14	1.40	1.91	2.27	5.03	6.87	0.88	1.13	1.47	1.73	3.79	4.93
46	1.27	1.56	2.11	2.52	5.54	7.51	0.98	1.24	1.61	1.91	4.13	5.35
47	1.40	1.72	2.30	2.77	6.05	8.14	1.08	1.34	1.75	2.09	4.46	5.77
48	1.54	1.88	2.50	3.02	6.57	8.78	1.18	1.45	1.88	2.27	4.80	6.18
49	1.67	2.04	2.69	3.27	7.08	9.41	1.28	1.55	2.02	2.45	5.13	6.60
50	1.80	2.20	2.89	3.52	7.59	10.05	1.38	1.66	2.16	2.63	5.47	7.02
51	2.02	2.48	3.24	4.00	8.43	11.04	1.55	1.85	2.37	2.91	6.02	7.67
52	2.23	2.75	3.58	4.49	9.26	12.03	1.71	2.04	2.58	3.18	6.56	8.32
53	2.45	3.03	3.93	4.97	10.10	13.02	1.88	2.22	2.79	3.46	7.11	8.98
54	2.66	3.30	4.27	5.46	10.93	14.01	2.04	2.41	3.00	3.73	7.65	9.63
55	2.88	3.58	4.62	5.94	11.77	15.00	2.21	2.60	3.21	4.01	8.20	10.28
56	3.35	4.12	5.27	6.71	13.07	16.40	2.52	2.95	3.67	4.57	9.05	11.36
57	3.83	4.67	5.92	7.49	14.37	17.81	2.82	3.30	4.12	5.13	9.90	12.44
58	4.30	5.21	6.57	8.26	15.66	19.21	3.13	3.65	4.58	5.68	10.75	13.51
59	4.78	5.76	7.22	9.04	16.96	20.62	3.43	4.00	5.03	6.24	11.60	14.59
60	5.25	6.30	7.87	9.81	18.26	22.02	3.74	4.35	5.49	6.80	12.45	15.67

AMERICAN NATIONAL INSURANCE COMPANY

ANICO™ Signature Term Life Insurance to Age 95

Initial Level Premium Option - 20 Years
 Annual Premium Rates per \$1000 (Years 1-20) Add \$60 Policy Fee
 Band 4 (\$500,001 - \$999,999)

Issue Age	Male					Female					
	Preferred Plus Non-Nicotine	Preferred Non-Nicotine	Standard Plus Non-Nicotine	Standard Non-Nicotine	Preferred Nicotine	Standard Plus Non-Nicotine	Preferred Non-Nicotine	Standard Plus Non-Nicotine	Standard Non-Nicotine	Preferred Nicotine	Standard Nicotine
18	0.39	0.55	0.66	0.85	1.58	1.95	0.32	0.40	0.55	0.66	1.12
19	0.39	0.55	0.66	0.85	1.58	1.95	0.32	0.40	0.55	0.66	1.12
20	0.39	0.55	0.66	0.85	1.58	1.95	0.32	0.40	0.55	0.66	1.12
21	0.39	0.55	0.66	0.85	1.59	1.96	0.32	0.40	0.55	0.66	1.14
22	0.39	0.55	0.66	0.85	1.59	1.97	0.32	0.40	0.55	0.66	1.16
23	0.39	0.55	0.66	0.86	1.60	1.99	0.32	0.40	0.55	0.66	1.17
24	0.39	0.55	0.66	0.86	1.60	2.00	0.32	0.40	0.55	0.66	1.19
25	0.39	0.55	0.66	0.86	1.61	2.01	0.32	0.40	0.55	0.66	1.21
26	0.39	0.55	0.67	0.86	1.63	2.03	0.32	0.40	0.55	0.66	1.23
27	0.39	0.55	0.67	0.87	1.66	2.05	0.32	0.41	0.56	0.67	1.25
28	0.39	0.56	0.68	0.87	1.68	2.06	0.33	0.41	0.56	0.67	1.28
29	0.39	0.56	0.68	0.88	1.71	2.08	0.33	0.42	0.57	0.68	1.30
30	0.39	0.56	0.69	0.88	1.73	2.10	0.33	0.42	0.57	0.68	1.32
31	0.40	0.57	0.70	0.90	1.79	2.22	0.34	0.44	0.59	0.72	1.40
32	0.41	0.57	0.72	0.91	1.85	2.34	0.35	0.45	0.61	0.75	1.47
33	0.43	0.58	0.73	0.93	1.91	2.47	0.36	0.47	0.62	0.79	1.55
34	0.44	0.58	0.75	0.94	1.97	2.59	0.37	0.48	0.64	0.82	1.62
35	0.45	0.59	0.76	0.96	2.03	2.71	0.38	0.50	0.66	0.86	1.70
36	0.49	0.64	0.83	1.04	2.24	2.98	0.42	0.54	0.71	0.93	1.82
37	0.53	0.69	0.90	1.13	2.44	3.26	0.46	0.58	0.77	0.99	1.95
38	0.58	0.73	0.96	1.21	2.65	3.53	0.50	0.62	0.82	1.06	2.07
39	0.62	0.78	1.03	1.30	2.85	3.81	0.54	0.66	0.88	1.12	2.20
40	0.66	0.83	1.10	1.38	3.06	4.08	0.58	0.70	0.93	1.19	2.32
41	0.75	0.94	1.26	1.56	3.45	4.61	0.64	0.78	1.03	1.30	2.57
42	0.84	1.05	1.42	1.73	3.84	5.15	0.69	0.85	1.13	1.40	2.82
43	0.94	1.16	1.58	1.91	4.22	5.68	0.75	0.93	1.22	1.51	3.07
44	1.03	1.27	1.74	2.08	4.61	6.22	0.80	1.00	1.32	1.61	3.32
45	1.12	1.38	1.90	2.26	5.00	6.75	0.86	1.08	1.42	1.72	3.57
46	1.25	1.54	2.10	2.49	5.51	7.40	0.96	1.19	1.55	1.90	3.92
47	1.38	1.70	2.29	2.72	6.02	8.05	1.05	1.30	1.69	2.08	4.27
48	1.52	1.86	2.49	2.96	6.52	8.69	1.15	1.42	1.82	2.27	4.61
49	1.65	2.02	2.68	3.19	7.03	9.34	1.24	1.53	1.96	2.45	4.96
50	1.78	2.18	2.88	3.42	7.54	9.99	1.34	1.64	2.09	2.63	5.31
51	2.00	2.44	3.23	3.89	8.38	10.98	1.51	1.81	2.30	2.89	5.88
52	2.22	2.70	3.57	4.35	9.22	11.97	1.67	1.98	2.50	3.15	6.45
53	2.44	2.96	3.92	4.82	10.05	12.97	1.84	2.14	2.71	3.40	7.01
54	2.66	3.22	4.26	5.28	10.89	13.96	2.00	2.31	2.91	3.66	7.58
55	2.88	3.48	4.61	5.75	11.73	14.95	2.17	2.48	3.12	3.92	8.15
56	3.30	3.96	5.24	6.52	13.02	16.36	2.48	2.83	3.56	4.49	9.00
57	3.73	4.44	5.87	7.29	14.31	17.77	2.79	3.18	3.99	5.05	9.86
58	4.15	4.93	6.51	8.07	15.61	19.18	3.11	3.52	4.43	5.62	10.71
59	4.58	5.41	7.14	8.84	16.90	20.59	3.42	3.87	4.86	6.18	11.57
60	5.00	5.89	7.77	9.61	18.19	22.00	3.73	4.22	5.30	6.75	12.42

AMERICAN NATIONAL INSURANCE COMPANY

ANICO™ Signature Term Life Insurance to Age 95

Initial Level Premium Option - 20 Years
 Annual Premium Rates per \$1000 (Years 1-20) Add \$60 Policy Fee
 Band 5 (\$1,000,000 and up)

Issue Age	Male					Female					
	Preferred Plus Non-Nicotine	Preferred Non-Nicotine	Standard Plus Non-Nicotine	Standard Non-Nicotine	Preferred Nicotine	Standard Plus Non-Nicotine	Preferred Non-Nicotine	Standard Plus Non-Nicotine	Standard Non-Nicotine	Preferred Nicotine	Standard Nicotine
18	0.38	0.54	0.64	0.80	1.48	1.85	0.30	0.39	0.51	0.63	1.10
19	0.38	0.54	0.64	0.80	1.48	1.85	0.30	0.39	0.51	0.63	1.10
20	0.38	0.54	0.64	0.80	1.48	1.85	0.30	0.39	0.51	0.63	1.10
21	0.38	0.54	0.64	0.80	1.48	1.87	0.30	0.39	0.51	0.63	1.11
22	0.38	0.54	0.64	0.80	1.49	1.90	0.30	0.39	0.51	0.63	1.12
23	0.38	0.54	0.64	0.80	1.49	1.92	0.30	0.40	0.52	0.64	1.13
24	0.38	0.54	0.64	0.80	1.50	1.95	0.30	0.40	0.52	0.64	1.14
25	0.38	0.54	0.64	0.80	1.50	1.97	0.30	0.40	0.52	0.64	1.15
26	0.38	0.54	0.65	0.81	1.52	1.99	0.30	0.40	0.53	0.65	1.17
27	0.38	0.54	0.66	0.82	1.54	2.01	0.31	0.41	0.54	0.66	1.19
28	0.39	0.55	0.66	0.82	1.56	2.03	0.31	0.41	0.54	0.66	1.21
29	0.39	0.55	0.67	0.83	1.58	2.05	0.32	0.42	0.55	0.67	1.23
30	0.39	0.55	0.68	0.84	1.60	2.07	0.32	0.42	0.56	0.68	1.25
31	0.40	0.56	0.70	0.86	1.67	2.18	0.33	0.44	0.58	0.71	1.32
32	0.41	0.56	0.71	0.89	1.75	2.28	0.34	0.45	0.60	0.74	1.39
33	0.41	0.57	0.73	0.91	1.82	2.39	0.35	0.47	0.61	0.78	1.46
34	0.42	0.57	0.74	0.94	1.90	2.49	0.36	0.48	0.63	0.81	1.53
35	0.43	0.58	0.76	0.96	1.97	2.60	0.37	0.50	0.65	0.84	1.60
36	0.47	0.63	0.83	1.04	2.15	2.88	0.41	0.54	0.69	0.90	1.73
37	0.52	0.68	0.89	1.13	2.34	3.16	0.44	0.58	0.74	0.97	1.87
38	0.56	0.72	0.96	1.21	2.52	3.43	0.48	0.61	0.78	1.03	2.00
39	0.61	0.77	1.02	1.30	2.71	3.71	0.51	0.65	0.83	1.10	2.14
40	0.65	0.82	1.09	1.38	2.89	3.99	0.55	0.69	0.87	1.16	2.27
41	0.74	0.93	1.25	1.55	3.30	4.50	0.61	0.76	0.97	1.26	2.51
42	0.83	1.04	1.41	1.72	3.71	5.02	0.67	0.83	1.08	1.37	2.75
43	0.93	1.14	1.58	1.89	4.11	5.53	0.73	0.91	1.18	1.47	2.99
44	1.02	1.25	1.74	2.06	4.52	6.05	0.79	0.98	1.29	1.58	3.23
45	1.11	1.36	1.90	2.23	4.93	6.56	0.85	1.05	1.39	1.68	3.47
46	1.24	1.51	2.10	2.45	5.45	7.18	0.94	1.15	1.51	1.85	3.83
47	1.37	1.66	2.29	2.68	5.97	7.79	1.03	1.25	1.64	2.02	4.19
48	1.49	1.82	2.49	2.90	6.48	8.41	1.11	1.36	1.76	2.20	4.54
49	1.62	1.97	2.68	3.13	7.00	9.02	1.20	1.46	1.89	2.37	4.90
50	1.75	2.12	2.88	3.35	7.52	9.64	1.29	1.56	2.01	2.54	5.26
51	1.97	2.38	3.23	3.83	8.30	10.60	1.45	1.73	2.22	2.80	5.77
52	2.19	2.64	3.57	4.31	9.07	11.56	1.60	1.90	2.44	3.06	6.28
53	2.41	2.90	3.92	4.78	9.85	12.51	1.76	2.06	2.65	3.33	6.80
54	2.63	3.16	4.26	5.26	10.62	13.47	1.91	2.23	2.87	3.59	7.31
55	2.85	3.42	4.61	5.74	11.40	14.43	2.07	2.40	3.08	3.85	7.82
56	3.28	3.88	5.23	6.48	12.59	15.90	2.40	2.76	3.52	4.36	8.67
57	3.70	4.35	5.85	7.22	13.78	17.37	2.74	3.12	3.96	4.87	9.51
58	4.13	4.81	6.48	7.95	14.96	18.83	3.06	3.49	4.39	5.38	10.36
59	4.55	5.28	7.10	8.69	16.15	20.30	3.39	3.85	4.83	5.89	11.20
60	4.98	5.74	7.72	9.43	17.34	21.77	3.72	4.21	5.27	6.40	12.05

ANICO™ Signature Term Life Insurance to Age 95

Initial Level Premium Option - 30 Years
Annual Premium Rates per \$1000 (Years 1-30) Add \$60 Policy Fee
Band 1 (\$50,000 - \$99,999)

Issue Age	Male		Female	
	Standard Non-Nicotine	Standard Nicotine	Standard Non-Nicotine	Standard Nicotine
18	2.12	3.65	1.65	3.11
19	2.12	3.65	1.65	3.11
20	2.12	3.65	1.65	3.11
21	2.12	3.65	1.65	3.12
22	2.13	3.65	1.65	3.13
23	2.13	3.65	1.66	3.15
24	2.14	3.65	1.66	3.16
25	2.14	3.65	1.66	3.17
26	2.18	3.81	1.72	3.32
27	2.23	3.98	1.78	3.47
28	2.27	4.14	1.85	3.61
29	2.32	4.31	1.91	3.76
30	2.36	4.47	1.97	3.91
31	2.46	4.73	2.08	4.15
32	2.56	4.99	2.19	4.39
33	2.66	5.24	2.29	4.64
34	2.76	5.50	2.40	4.88
35	2.86	5.76	2.51	5.12
36	3.17	6.45	2.72	5.59
37	3.47	7.15	2.93	6.05
38	3.78	7.84	3.15	6.52
39	4.09	8.54	3.36	6.98
40	4.40	9.23	3.57	7.45
41	4.76	10.02	3.86	8.10
42	5.11	10.82	4.15	8.75
43	5.47	11.61	4.45	9.39
44	5.82	12.41	4.74	10.04
45	6.18	13.20	5.03	10.69
46	7.07	15.19	5.50	11.81
47	7.96	17.17	5.98	12.93
48	8.85	19.16	6.45	14.05
49	9.74	21.15	6.93	15.17
50	10.63	23.14	7.40	16.29

ANICO™ Signature Term Life Insurance to Age 95

Initial Level Premium Option - 30 Years
Annual Premium Rates per \$1000 (Years 1-30) Add \$60 Policy Fee
Band 2 (\$100,000 - \$250,000)

Issue Age	Male		Female	
	Standard Non-Nicotine	Standard Nicotine	Standard Non-Nicotine	Standard Nicotine
18	1.56	3.65	1.19	2.82
19	1.56	3.65	1.19	2.82
20	1.56	3.65	1.19	2.82
21	1.56	3.65	1.20	2.84
22	1.56	3.65	1.20	2.86
23	1.57	3.65	1.21	2.89
24	1.57	3.65	1.21	2.91
25	1.57	3.65	1.22	2.93
26	1.60	3.80	1.25	3.03
27	1.63	3.94	1.28	3.13
28	1.66	4.09	1.32	3.23
29	1.69	4.23	1.35	3.33
30	1.72	4.38	1.38	3.43
31	1.75	4.54	1.40	3.55
32	1.78	4.70	1.43	3.68
33	1.82	4.85	1.45	3.80
34	1.85	5.01	1.48	3.93
35	1.88	5.17	1.50	4.05
36	2.05	5.72	1.62	4.36
37	2.23	6.27	1.74	4.68
38	2.40	6.82	1.85	4.99
39	2.58	7.37	1.97	5.31
40	2.75	7.92	2.09	5.62
41	3.06	8.70	2.29	6.25
42	3.37	9.49	2.49	6.87
43	3.68	10.27	2.70	7.50
44	3.99	11.06	2.90	8.12
45	4.30	11.84	3.10	8.75
46	4.87	12.55	3.50	9.80
47	5.44	13.27	3.90	10.85
48	6.02	13.98	4.30	11.90
49	6.59	14.70	4.70	12.95
50	7.16	15.41	5.10	14.00

ANICO™
Signature Term
Life Insurance



American National Insurance Company
One Moody Plaza, Galveston TX 77550

American National Life Insurance Company of New York
344 Route 9W, Glenmont, NY 12077

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Form Series: ART12 (Forms may vary by state).

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AMERICAN NATIONAL INSURANCE COMPANY

ANICO™ Signature Term Life Insurance to Age 95

Initial Level Premium Option - 30 Years
 Annual Premium Rates per \$1000 (Years 1-30) Add \$60 Policy Fee
 Band 3 (\$250,001 - \$499,999)

Issue Age	Male					Female				
	Preferred Plus Non-Nicotine	Preferred Non-Nicotine	Standard Plus Non-Nicotine	Standard Non-Nicotine	Preferred Nicotine	Standard Plus Non-Nicotine	Standard Non-Nicotine	Preferred Nicotine	Standard Nicotine	
18	0.66	0.88	1.09	1.44	2.41	3.03	0.48	0.61	0.86	1.02
19	0.66	0.88	1.09	1.44	2.41	3.03	0.48	0.61	0.86	1.02
20	0.66	0.88	1.09	1.44	2.41	3.03	0.48	0.61	0.86	1.02
21	0.66	0.88	1.09	1.44	2.42	3.04	0.48	0.61	0.86	1.02
22	0.66	0.88	1.09	1.44	2.44	3.05	0.48	0.61	0.86	1.03
23	0.66	0.88	1.10	1.45	2.45	3.07	0.49	0.61	0.87	1.03
24	0.66	0.88	1.10	1.45	2.47	3.08	0.49	0.61	0.87	1.04
25	0.66	0.88	1.10	1.45	2.48	3.09	0.49	0.61	0.87	1.04
26	0.67	0.88	1.13	1.47	2.55	3.26	0.50	0.63	0.89	1.06
27	0.68	0.89	1.15	1.48	2.62	3.43	0.51	0.65	0.92	1.09
28	0.69	0.89	1.18	1.50	2.70	3.61	0.52	0.67	0.94	1.11
29	0.70	0.90	1.20	1.51	2.77	3.78	0.53	0.69	0.97	1.14
30	0.71	0.90	1.23	1.53	2.84	3.95	0.54	0.71	0.99	1.16
31	0.73	0.91	1.25	1.57	2.94	4.09	0.56	0.73	1.01	1.19
32	0.75	0.93	1.27	1.61	3.04	4.23	0.59	0.75	1.03	1.23
33	0.77	0.94	1.28	1.64	3.14	4.36	0.61	0.77	1.04	1.26
34	0.79	0.96	1.30	1.68	3.24	4.50	0.64	0.79	1.06	1.30
35	0.81	0.97	1.32	1.72	3.34	4.64	0.66	0.81	1.08	1.33
36	0.88	1.07	1.44	1.89	3.71	5.10	0.71	0.87	1.17	1.44
37	0.95	1.17	1.57	2.06	4.08	5.56	0.76	0.94	1.26	1.55
38	1.02	1.28	1.69	2.22	4.44	6.03	0.81	1.00	1.34	1.66
39	1.09	1.38	1.82	2.39	4.81	6.49	0.86	1.07	1.43	1.77
40	1.16	1.48	1.94	2.56	5.18	6.95	0.91	1.13	1.52	1.88
41	1.31	1.67	2.19	2.85	5.85	7.72	1.02	1.27	1.67	2.07
42	1.45	1.86	2.44	3.14	6.52	8.50	1.13	1.40	1.82	2.26
43	1.60	2.05	2.68	3.43	7.18	9.27	1.25	1.54	1.98	2.45
44	1.74	2.24	2.93	3.72	7.85	10.05	1.36	1.67	2.13	2.64
45	1.89	2.43	3.18	4.01	8.52	10.82	1.47	1.81	2.28	2.83
46	2.11	2.70	3.61	4.52	9.30	11.59	1.69	2.03	2.54	3.23
47	2.34	2.97	4.04	5.02	10.07	12.37	1.92	2.25	2.80	3.63
48	2.56	3.25	4.46	5.53	10.85	13.14	2.14	2.47	3.05	4.02
49	2.79	3.52	4.89	6.03	11.62	13.92	2.37	2.69	3.31	4.42
50	3.01	3.79	5.32	6.54	12.40	14.69	2.59	2.91	3.57	4.82

Issue Age	Male					Female				
	Preferred Plus Non-Nicotine	Preferred Non-Nicotine	Standard Plus Non-Nicotine	Standard Non-Nicotine	Preferred Nicotine	Standard Plus Non-Nicotine	Standard Non-Nicotine	Preferred Nicotine	Standard Nicotine	
18	0.66	0.88	1.09	1.44	2.41	3.03	0.48	0.61	0.86	1.02
19	0.66	0.88	1.09	1.44	2.41	3.03	0.48	0.61	0.86	1.02
20	0.66	0.88	1.09	1.44	2.41	3.03	0.48	0.61	0.86	1.02
21	0.66	0.88	1.09	1.44	2.42	3.04	0.48	0.61	0.86	1.02
22	0.66	0.88	1.09	1.44	2.44	3.05	0.48	0.61	0.86	1.03
23	0.66	0.88	1.10	1.45	2.45	3.07	0.49	0.61	0.87	1.03
24	0.66	0.88	1.10	1.45	2.47	3.08	0.49	0.61	0.87	1.04
25	0.66	0.88	1.10	1.45	2.48	3.09	0.49	0.61	0.87	1.04
26	0.67	0.88	1.13	1.47	2.55	3.26	0.50	0.63	0.89	1.06
27	0.68	0.89	1.15	1.48	2.62	3.43	0.51	0.65	0.92	1.09
28	0.69	0.89	1.18	1.50	2.70	3.61	0.52	0.67	0.94	1.11
29	0.70	0.90	1.20	1.51	2.77	3.78	0.53	0.69	0.97	1.14
30	0.71	0.90	1.23	1.53	2.84	3.95	0.54	0.71	0.99	1.16
31	0.73	0.91	1.25	1.57	2.94	4.09	0.56	0.73	1.01	1.19
32	0.75	0.93	1.27	1.61	3.04	4.23	0.59	0.75	1.03	1.23
33	0.77	0.94	1.28	1.64	3.14	4.36	0.61	0.77	1.04	1.26
34	0.79	0.96	1.30	1.68	3.24	4.50	0.64	0.79	1.06	1.30
35	0.81	0.97	1.32	1.72	3.34	4.64	0.66	0.81	1.08	1.33
36	0.88	1.07	1.44	1.89	3.71	5.10	0.71	0.87	1.17	1.44
37	0.95	1.17	1.57	2.06	4.08	5.56	0.76	0.94	1.26	1.55
38	1.02	1.28	1.69	2.22	4.44	6.03	0.81	1.00	1.34	1.66
39	1.09	1.38	1.82	2.39	4.81	6.49	0.86	1.07	1.43	1.77
40	1.16	1.48	1.94	2.56	5.18	6.95	0.91	1.13	1.52	1.88
41	1.31	1.67	2.19	2.85	5.85	7.72	1.02	1.27	1.67	2.07
42	1.45	1.86	2.44	3.14	6.52	8.50	1.13	1.40	1.82	2.26
43	1.60	2.05	2.68	3.43	7.18	9.27	1.25	1.54	1.98	2.45
44	1.74	2.24	2.93	3.72	7.85	10.05	1.36	1.67	2.13	2.64
45	1.89	2.43	3.18	4.01	8.52	10.82	1.47	1.81	2.28	2.83
46	2.11	2.70	3.61	4.52	9.30	11.59	1.69	2.03	2.54	3.23
47	2.34	2.97	4.04	5.02	10.07	12.37	1.92	2.25	2.80	3.63
48	2.56	3.25	4.46	5.53	10.85	13.14	2.14	2.47	3.05	4.02
49	2.79	3.52	4.89	6.03	11.62	13.92	2.37	2.69	3.31	4.42
50	3.01	3.79	5.32	6.54	12.40	14.69	2.59	2.91	3.57	4.82

AMERICAN NATIONAL INSURANCE COMPANY

ANICO™ Signature Term Life Insurance to Age 95

Initial Level Premium Option - 30 Years
 Annual Premium Rates per \$1000 (Years 1-30) Add \$60 Policy Fee
 Band 4 (\$500,000 - \$999,999)

Issue Age	Male					Female				
	Preferred Plus Non-Nicotine	Preferred Non-Nicotine	Standard Plus Non-Nicotine	Standard Non-Nicotine	Preferred Nicotine	Standard Plus Non-Nicotine	Standard Non-Nicotine	Preferred Nicotine	Standard Nicotine	
18	0.62	0.85	1.08	1.40	2.38	2.96	2.96	1.40	2.96	
19	0.62	0.85	1.08	1.40	2.38	2.96	2.96	1.40	2.96	
20	0.62	0.85	1.08	1.40	2.38	2.96	2.96	1.40	2.96	
21	0.62	0.85	1.08	1.40	2.40	2.98	2.98	1.40	2.98	
22	0.62	0.85	1.08	1.40	2.41	2.99	2.99	1.40	2.99	
23	0.63	0.85	1.09	1.40	2.43	3.01	3.01	1.40	3.01	
24	0.63	0.85	1.09	1.40	2.44	3.02	3.02	1.40	3.02	
25	0.63	0.85	1.09	1.40	2.46	3.04	3.04	1.40	3.04	
26	0.64	0.86	1.12	1.42	2.52	3.20	3.20	1.42	3.20	
27	0.65	0.87	1.14	1.45	2.59	3.35	3.35	1.45	3.35	
28	0.67	0.88	1.17	1.47	2.65	3.51	3.51	1.47	3.51	
29	0.68	0.89	1.19	1.50	2.72	3.66	3.66	1.50	3.66	
30	0.69	0.90	1.22	1.52	2.78	3.82	3.82	1.52	3.82	
31	0.71	0.91	1.24	1.55	2.89	3.90	3.90	1.55	3.90	
32	0.73	0.92	1.26	1.58	3.00	3.98	3.98	1.58	3.98	
33	0.76	0.93	1.28	1.61	3.10	4.05	4.05	1.61	4.05	
34	0.78	0.94	1.30	1.64	3.21	4.13	4.13	1.64	4.13	
35	0.80	0.95	1.32	1.67	3.32	4.21	4.21	1.67	4.21	
36	0.87	1.05	1.44	1.84	3.66	4.70	4.70	1.84	4.70	
37	0.94	1.15	1.55	2.00	4.00	5.19	5.19	2.00	5.19	
38	1.01	1.25	1.67	2.17	4.34	5.67	5.67	2.17	5.67	
39	1.08	1.35	1.78	2.33	4.68	6.16	6.16	2.33	6.16	
40	1.15	1.45	1.90	2.50	5.02	6.65	6.65	2.50	6.65	
41	1.29	1.65	2.15	2.79	5.68	7.45	7.45	2.79	7.45	
42	1.44	1.84	2.39	3.09	6.34	8.26	8.26	3.09	8.26	
43	1.58	2.04	2.64	3.38	7.00	9.06	9.06	3.38	9.06	
44	1.73	2.23	2.88	3.68	7.66	9.87	9.87	3.68	9.87	
45	1.87	2.43	3.13	3.97	8.32	10.67	10.67	3.97	10.67	
46	2.09	2.70	3.54	4.47	9.12	11.46	11.46	4.47	11.46	
47	2.32	2.96	3.95	4.96	9.92	12.26	12.26	4.96	12.26	
48	2.54	3.23	4.37	5.46	10.73	13.05	13.05	5.46	13.05	
49	2.77	3.49	4.78	5.95	11.53	13.85	13.85	5.95	13.85	
50	2.99	3.76	5.19	6.45	12.33	14.64	14.64	6.45	14.64	

Issue Age	Male					Female				
	Preferred Plus Non-Nicotine	Preferred Non-Nicotine	Standard Plus Non-Nicotine	Standard Non-Nicotine	Preferred Nicotine	Standard Plus Non-Nicotine	Standard Non-Nicotine	Preferred Nicotine	Standard Nicotine	
18	0.46	0.58	0.85	1.02	1.61	1.02	1.02	1.02	1.97	
19	0.46	0.58	0.85	1.02	1.61	1.02	1.02	1.61	1.97	
20	0.46	0.58	0.85	1.02	1.61	1.02	1.02	1.61	1.97	
21	0.46	0.59	0.85	1.02	1.67	1.02	1.02	1.67	2.06	
22	0.47	0.59	0.85	1.02	1.73	1.02	1.02	1.73	2.15	
23	0.47	0.60	0.85	1.02	1.80	1.02	1.02	1.80	2.23	
24	0.48	0.60	0.85	1.02	1.86	1.02	1.02	1.86	2.32	
25	0.48	0.61	0.85	1.02	1.92	1.02	1.02	1.92	2.41	
26	0.49	0.63	0.87	1.05	1.98	1.05	1.05	1.98	2.51	
27	0.50	0.65	0.90	1.07	2.03	1.07	1.07	2.03	2.61	
28	0.51	0.66	0.92	1.10	2.09	1.10	1.10	2.09	2.72	
29	0.52	0.68	0.95	1.12	2.14	1.12	1.12	2.14	2.82	
30	0.53	0.70	0.97	1.15	2.20	1.15	1.15	2.20	2.92	
31	0.55	0.71	0.99	1.18	2.27	1.18	1.18	2.27	3.01	
32	0.58	0.73	1.00	1.21	2.34	1.21	1.21	2.34	3.09	
33	0.60	0.74	1.02	1.25	2.41	1.25	1.25	2.41	3.18	
34	0.63	0.76	1.03	1.28	2.48	1.28	1.28	2.48	3.26	
35	0.65	0.77	1.05	1.31	2.55	1.31	1.31	2.55	3.35	
36	0.70	0.84	1.14	1.42	2.79	1.42	1.42	2.79	3.65	
37	0.74	0.91	1.23	1.53	3.02	1.53	1.53	3.02	3.96	
38	0.79	0.97	1.31	1.64	3.26	1.64	1.64	3.26	4.26	
39	0.83	1.04	1.40	1.75	3.49	1.75	1.75	3.49	4.57	
40	0.88	1.11	1.49	1.86	3.73	1.86	1.86	3.73	4.87	
41	0.99	1.23	1.64	2.04	4.16	2.04	2.04	4.16	5.43	
42	1.11	1.35	1.78	2.23	4.58	2.23	2.23	4.58	5.98	
43	1.22	1.46	1.93	2.41	5.01	2.41	2.41	5.01	6.54	
44	1.34	1.58	2.07	2.60	5.43	2.60	2.60	5.43	7.09	
45	1.45	1.70	2.22	2.78	5.86	2.78	2.78	5.86	7.65	
46	1.68	1.94	2.48	3.17	6.54	3.17	3.17	6.54	8.56	
47	1.90	2.18	2.74	3.55	7.21	3.55	3.55	7.21	9.46	
48	2.13	2.42	2.99	3.94	7.89	3.94	3.94	7.89	10.37	
49	2.35	2.66	3.25	4.32	8.56	4.32	4.32	8.56	11.27	
50	2.58	2.90	3.51	4.71	9.24	4.71	4.71	9.24	12.18	

AMERICAN NATIONAL INSURANCE COMPANY

ANICO™ Signature Term Life Insurance to Age 95

Initial Level Premium Option - 30 Years
 Annual Premium Rates per \$1000 (Years 1-30) Add \$60 Policy Fee
 Band 5 (\$1,000,000 and up)

Issue Age	Male				Female			
	Preferred Plus Non-Nicotine	Preferred Non-Nicotine	Standard Plus Non-Nicotine	Standard Non-Nicotine	Preferred Plus Non-Nicotine	Preferred Non-Nicotine	Standard Plus Non-Nicotine	Standard Non-Nicotine
18	0.59	0.81	1.07	1.33	0.46	0.58	0.82	0.92
19	0.59	0.81	1.07	1.33	0.46	0.58	0.82	0.92
20	0.59	0.81	1.07	1.33	0.46	0.58	0.82	0.92
21	0.59	0.81	1.07	1.33	0.46	0.58	0.82	0.94
22	0.59	0.82	1.07	1.33	0.46	0.59	0.83	0.95
23	0.59	0.82	1.07	1.33	0.46	0.59	0.83	0.97
24	0.59	0.83	1.07	1.33	0.46	0.60	0.84	0.98
25	0.59	0.83	1.07	1.33	0.46	0.60	0.84	1.00
26	0.61	0.84	1.09	1.36	0.47	0.62	0.86	1.02
27	0.62	0.85	1.12	1.38	0.48	0.64	0.88	1.05
28	0.64	0.86	1.14	1.41	0.49	0.65	0.91	1.07
29	0.65	0.87	1.17	1.43	0.50	0.67	0.93	1.10
30	0.67	0.88	1.19	1.46	0.51	0.69	0.95	1.12
31	0.69	0.89	1.21	1.50	0.53	0.70	0.97	1.15
32	0.71	0.90	1.24	1.54	0.56	0.71	0.98	1.19
33	0.72	0.92	1.26	1.57	0.58	0.73	1.00	1.22
34	0.74	0.93	1.29	1.61	0.61	0.74	1.01	1.26
35	0.76	0.94	1.31	1.65	0.63	0.75	1.03	1.29
36	0.83	1.04	1.43	1.80	0.68	0.81	1.12	1.40
37	0.91	1.13	1.55	1.95	0.73	0.88	1.21	1.51
38	0.98	1.23	1.66	2.10	0.77	0.94	1.30	1.61
39	1.06	1.32	1.78	2.25	0.82	1.01	1.39	1.72
40	1.13	1.42	1.90	2.40	0.87	1.07	1.48	1.83
41	1.27	1.59	2.14	2.69	0.98	1.19	1.62	2.02
42	1.42	1.77	2.37	2.97	1.10	1.32	1.77	2.20
43	1.56	1.94	2.61	3.26	1.21	1.44	1.91	2.39
44	1.71	2.12	2.84	3.54	1.33	1.57	2.06	2.57
45	1.85	2.29	3.08	3.83	1.44	1.69	2.20	2.76
46	2.07	2.58	3.47	4.30	1.67	1.93	2.45	3.12
47	2.29	2.87	3.86	4.77	1.89	2.17	2.70	3.47
48	2.51	3.17	4.26	5.24	2.12	2.41	2.94	3.83
49	2.73	3.46	4.65	5.71	2.34	2.65	3.19	4.18
50	2.95	3.75	5.04	6.18	2.57	2.89	3.44	4.54

Issue Age	Male				Female			
	Preferred Plus Non-Nicotine	Preferred Non-Nicotine	Standard Plus Non-Nicotine	Standard Non-Nicotine	Preferred Plus Non-Nicotine	Preferred Non-Nicotine	Standard Plus Non-Nicotine	Standard Non-Nicotine
18	0.59	0.81	1.07	1.33	0.46	0.58	0.82	0.92
19	0.59	0.81	1.07	1.33	0.46	0.58	0.82	0.92
20	0.59	0.81	1.07	1.33	0.46	0.58	0.82	0.92
21	0.59	0.81	1.07	1.33	0.46	0.58	0.82	0.94
22	0.59	0.82	1.07	1.33	0.46	0.59	0.83	0.95
23	0.59	0.82	1.07	1.33	0.46	0.59	0.83	0.97
24	0.59	0.83	1.07	1.33	0.46	0.60	0.84	0.98
25	0.59	0.83	1.07	1.33	0.46	0.60	0.84	1.00
26	0.61	0.84	1.09	1.36	0.47	0.62	0.86	1.02
27	0.62	0.85	1.12	1.38	0.48	0.64	0.88	1.05
28	0.64	0.86	1.14	1.41	0.49	0.65	0.91	1.07
29	0.65	0.87	1.17	1.43	0.50	0.67	0.93	1.10
30	0.67	0.88	1.19	1.46	0.51	0.69	0.95	1.12
31	0.69	0.89	1.21	1.50	0.53	0.70	0.97	1.15
32	0.71	0.90	1.24	1.54	0.56	0.71	0.98	1.19
33	0.72	0.92	1.26	1.57	0.58	0.73	1.00	1.22
34	0.74	0.93	1.29	1.61	0.61	0.74	1.01	1.26
35	0.76	0.94	1.31	1.65	0.63	0.75	1.03	1.29
36	0.83	1.04	1.43	1.80	0.68	0.81	1.12	1.40
37	0.91	1.13	1.55	1.95	0.73	0.88	1.21	1.51
38	0.98	1.23	1.66	2.10	0.77	0.94	1.30	1.61
39	1.06	1.32	1.78	2.25	0.82	1.01	1.39	1.72
40	1.13	1.42	1.90	2.40	0.87	1.07	1.48	1.83
41	1.27	1.59	2.14	2.69	0.98	1.19	1.62	2.02
42	1.42	1.77	2.37	2.97	1.10	1.32	1.77	2.20
43	1.56	1.94	2.61	3.26	1.21	1.44	1.91	2.39
44	1.71	2.12	2.84	3.54	1.33	1.57	2.06	2.57
45	1.85	2.29	3.08	3.83	1.44	1.69	2.20	2.76
46	2.07	2.58	3.47	4.30	1.67	1.93	2.45	3.12
47	2.29	2.87	3.86	4.77	1.89	2.17	2.70	3.47
48	2.51	3.17	4.26	5.24	2.12	2.41	2.94	3.83
49	2.73	3.46	4.65	5.71	2.34	2.65	3.19	4.18
50	2.95	3.75	5.04	6.18	2.57	2.89	3.44	4.54