

AMERICAN NATIONAL INSURANCE COMPANY

Life Insurance Product Portfolio



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American National offers a collection of life insurance products designed to meet the needs of your clients.

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TERM LIFE INSURANCE

	ANICO Signature Term	
Issue Ages	ART - 18-65 10 Year Level Term Period - 18-70 15 Year Level Term Period - 18-65 20 Year Level Term Period - 18-60 30 Year Level Term Period - 18-50	
Minimum Face Amount	\$100,000	
Modal Factors	Annual 1.0000 Semi-annual 0.5150 Quarterly 0.2650 Monthly Direct 0.0930 Monthly EFT 0.0864 Biweekly available	
Minimum Guaranteed Interest Rate	N/A	
Benefits and Riders Additional cost may apply.	Accelerated Benefit Riders Disability Waiver of Premium Rider Children's Term Rider	
Death Benefit Option	N/A	
Guaranteed Coverage Period	N/A	
Underwriting Classes	Preferred Plus TNU Preferred TNU & TU Standard Plus TNU Standard TNU & TU SubStandard TNU & TU Tables 1-8 Flat extras permitted on all classes	
Surrender Charge Period	N/A	
Loan Rate	N/A	
Preferred Loans	N/A	
Premium Rate Bands	\$100,000 to \$249,999 \$250,000 to \$499,999 \$500,000 to \$999,999 \$1,000,000 +	
Maturity	N/A	

UNIVERSAL LIFE INSURANCE

	Signature Guaranteed Universal Life	ANICO Executive Universal Life
Issue Ages	18-80 (non-nicotine) 18-75 (nicotine)	Face amounts of \$25,000 - \$49,999: 0-70 Face amounts of \$50,000+: 0-85
Minimum Face Amount	\$25,000	\$25,000
Premium Modes	Annual Semi-annual Quarterly Monthly EFT Biweekly available	Annual Semi-annual Quarterly Monthly EFT Salary savings and government allotment allowed
Minimum Guaranteed Interest Rate	2.5%	3% credited to accumulation value
Benefits and Riders Additional cost may apply.	Guaranteed Cash-Out Rider Disability Waiver of Stipulated Premium Rider Children's Term Rider Accelerated Benefit Riders	Accelerated Benefit Riders Disability Waiver of Premium Rider Disability Waiver of Stipulated Premium Rider ANICO Signature Term Rider for UL (10, 15, 20 Year Level Premium) Children's Term Rider Guaranteed Increase Option Rider Overloan Protection Benefit
Death Benefit Option	Option A: Specified amount only	Option A: specified amount only Option B: specified amount plus the accumulation value Option C: specified amount plus the sum of all premiums paid, excluding premium paid by any disability waiver, less any partial surrenders - available only at issue.
Guaranteed Coverage Period	10-year Minimum Premium Guarantee No Lapse Guarantee	Safety Net Period All Ages - 10 Years
Underwriting Classes	Preferred Plus TNU Preferred TNU & TU Standard Plus TNU Standard TNU & TU Tables 1-16	Preferred Plus TNU Preferred TNU & TU Standard Plus TNU Standard TNU & TU Tables 1-16
Surrender Charge Period	First 10 Policy Years	First 15 Policy Years
Loan Rate	Fixed Loan: 4.50% in arrears	Fixed Loan: 6% in arrears
Preferred Loans	N/A	Available at anytime
Premium Rate Bands	\$25,000 to \$99,999 \$100,000 to \$249,999 \$250,000 to \$499,999 \$500,000 to \$999,999 \$1,000,000+	\$25,000 to \$49,999 \$50,000 to \$99,999 \$100,000 to \$499,999 \$500,000 to \$999,999 \$1,000,000 and over
Maturity	The policy's Surrender Value will be paid on the policy anniversary following the insured's attained age of 121.	The policy's Surrender Value will be paid on the policy anniversary following the insured's attained age of 121.

INDEXED UNIVERSAL LIFE INSURANCE

	Signature Indexed Universal Life	Signature Plus Indexed Universal Life
Issue Ages	0-85	0-85
Min. Face Amount	\$25,000	\$25,000
Premium Modes	Annual Semi-annual Quarterly Monthly EFT	Annual Semi-annual Quarterly Monthly EFT
Min. Guaranteed Interest Rate	Fixed Account: Guaranteed - 2.5% Current - declared monthly by company	Fixed Account: Guaranteed - 2.5% Current - declared monthly by company
Benefits and Riders Additional cost may apply Check state availability See Benefits/Rider Guide (Form 10695) for more.	OverLoan Protection Benefit Rider Accelerated Benefit Riders Disability Waiver of Minimum Premium Rider Disability Waiver of Stipulated Premium Rider Children's Term Rider Guaranteed Increase Option Rider ANICO Signature Term Rider for UL (10,15, 20 Year Level Premium)	Interest Rate Enhancement Rider - beginning in year 11 OverLoan Protection Benefit Rider Accelerated Benefit Riders Disability Waiver of Minimum Premium Rider Disability Waiver of Stipulated Premium Rider Children's Term Rider Guaranteed Increase Option Rider ANICO Signature Term Rider for UL (10,15,20 Year Level Premium)
Death Benefit Option	Option A: specified amount only Option B: specified amount plus accumulation value Option C: specified amount plus the sum of all premiums paid, excluding premium paid by any disability waiver, less any partial surrenders - available only at issue.	Option A: specified amount only Option B: specified amount plus the accumulation value Option C: specified amount plus the sum of all premiums paid, excluding premium paid by any disability waiver, less any partial surrenders - available only at issue.
Guaranteed Coverage Period	No Lapse Guarantee All Ages - 10 Years	No Lapse Guarantee All Ages - 10 Years
Underwriting Classes	Preferred Plus TNU Preferred TNU & TU Standard Plus TNU Standard TNU & TU SubStandard: Tables 1-16 & flat extras	Preferred Plus TNU Preferred TNU & TU Standard Plus TNU Standard TNU & TU SubStandard: Tables 1-16 & flat extras
Surrender Charge Period	First 10 Policy Years	First 10 Policy Years
Loan Rate	Fixed Loan: 6% in arrears Variable Loan: will not exceed 18%	Fixed Loan: 6% in arrears Variable Loan: will not exceed 18%
Preferred Loans	NA	NA
Premium Rate Bands	\$25,000 to \$99,999 \$100,000 to \$249,999 \$250,000 to \$499,999 \$500,000 to \$999,999 \$1,000,000+	\$25,000 to \$99,999 \$100,000 to \$249,999 \$250,000 to \$499,999 \$500,000 to \$999,999 \$1,000,000+
Maturity	The policy's Surrender Value will be paid on the policy anniversary following the insured's attained age of 121.	The policy's Surrender Value will be paid on the policy anniversary following the insured's attained age of 121.

WHOLE LIFE INSURANCE

	Signature Whole Life	Limited Pay Whole Life (Unisex)
Issue Ages	0-80 (non-nicotine) 18-75 (nicotine) Age nearest	Pay to age 65: 18-55 (Age nearest) Pay for 10 years: 56-70 (Age nearest)
Minimum Face Amount	\$10,000	\$10,000
Modal Factors	Annual 1.0000 Semi-annual 0.5150 Quarterly 0.2650 Monthly EFT 0.0864	Annual 1.0000 Semi-annual 0.5150 Quarterly 0.2650 Monthly EFT 0.0864
Minimum Guaranteed Interest Rate	N/A	N/A
Dividend Options	Cash Premium Reduction Accumulate at Interest Paid Up Additions	N/A
Benefits and Riders Additional cost may apply.	Accelerated Benefit Riders Children's Term Rider ANICO Signature Term Rider – ART, 10, 15, 20, 30 years Disability Premium Waiver Paid-up Additions Rider Guaranteed Insurance Option Rider	Accelerated Benefit Riders Disability Premium Waiver
Death Benefit Option	N/A	N/A
Guaranteed Coverage Period	N/A	N/A
Underwriting Classes	Preferred Plus TNU Preferred TNU & TU Standard Plus TNU Standard TNU & TU SubStandard: Tables 1-16 & flat extras	Preferred Plus TNU Preferred TNU & TU Standard Plus TNU Standard TNU & TU SubStandard: Tables 1-16 & flat extras
Surrender Charge Period	N/A	N/A
Loan Rate	8% in arrears	8% in arrears
Preferred Loans	N/A	N/A
Premium Rate Bands	\$10,000 to \$99,999 \$100,000 to \$249,999 \$250,000 to \$999,999 \$1,000,000+	\$10,000 to \$99,999 \$100,000 to \$249,999 \$250,000 to \$499,999 \$500,000 to \$999,999 \$1,000,000+
Maturity	The policy's death benefit will be paid on the policy anniversary following the insured's attained age of 121.	The policy's death benefit will be paid on the policy anniversary following the insured's attained age of 121.

Accelerated Underwriting Programs

What are the differences between the Accelerated Underwriting programs?

	Simplified Issue¹ for Pre-Approved Employer Groups	Xpress (Formerly Underwriting Express)	Xpress Plus
Who Can Apply?	An Approved Employer Group with a minimum of 10 participating employees. Policies are individually underwritten, however each applicant must be a full time employee of an approved employer group.	Individual Cases	Individual Cases
Issue Ages	18-65	0-65	18-60
Available Products and Face Amounts	Signature Guaranteed UL SI <ul style="list-style-type: none"> • Flexible premium options • Ten year Guaranteed Coverage Period • Tables 1-4 issued as Standard 	All individual American National life insurance products.	All individual American National life insurance products.
Face Amounts	\$25,000 - \$250,000	Up to \$249,999	<ul style="list-style-type: none"> • Ages 18-50: \$250,000 - \$1,000,000 • Ages 51-60: \$250,000 - \$500,000
Application	Short Form Application	Full Application	Full Application
e-App	Available, but not required (may not be available in some states)	Available, but not required (may not be available in some states)	Required
Underwriting Classes	Classes are issued on an Accept/Decline basis (tables 1-4 issued as standard)	Standard & All Substandard Classes	Standard & Better Classes ²
Rider Availability	<ul style="list-style-type: none"> • Children's Term Rider • Accelerated Benefit Riders • Disability Waiver of Stipulated Premium 	All Riders are Available	All Riders are Available

1) Only standard and substandard rates available.

2) Cases rated substandard will be disqualified from the Xpress Plus program but are still eligible for issue with full underwriting.

The Signature Indexed Universal Life Insurance policy and Signature Plus Indexed Universal Life Insurance policies are not registered securities or stock market investments and do not directly participate in any stock or equity investments or index. When you buy a policy, you are not buying an ownership interest in any stock or index. American National Insurance Company and its agents do not make any recommendations regarding the selection of indexed strategies. American National Insurance Company and its agents do not guarantee the performance of any indexed strategies.

ACCELERATED BENEFIT RIDER NOTICE:

Policy Form Series: ABR14-TM; ABR14-CH; ABR14-CT. **Forms will vary by state and may not be available in all states.** Have your agent refer to rider forms for a complete list of illnesses and definitions. Some states may limit the definition of terminal illness to conditions that are expected to result in death within 12 months. The riders are offered at no additional premium. However, the accelerated payment will be less than the requested death benefit because it will be reduced by an actuarial discount and an administrative fee of up to \$500. The amount of the reduction is primarily dependent on American National’s determination of the insured’s life expectancy at the time of election. Outstanding Policy Loans will reduce the amount of the benefit payment. The accelerated death benefit is an unrestricted cash payment. The Chronic and Terminal rider are intended to receive favorable tax treatment under 101(g) of the IRC. Receipt of a benefit could be a taxable event. You should consult a tax advisor regarding the tax status of any benefit paid under these riders. Receipt of Accelerated Benefits may affect your eligibility for Medicaid, supplemental security income, or other governmental benefits or entitlements. Before accelerating any benefit you should consult an advisor to determine the impact on your eligibility. Accelerated Benefit Riders are not replacements for Long Term Care Insurance. **This is a life insurance benefit that also gives you the option to accelerate some or all of the death benefit in the event that you meet the criteria for a qualifying event described in the policy. This policy or certificate does not provide long-term care insurance subject to California long-term care insurance law. The policy or certificate is not a California Partnership for Long-Term Care program policy. This policy or certificate is not a Medicare supplement policy.** Accelerated benefit riders (“ABR”) and long-term care insurance (“LTCI”) provide different types of benefits. An ABR allows the insured to access a portion of the life insurance policy’s death benefit while living and may be used for any purpose. LTCI provides reimbursement for necessary care received due to a prolonged illness or disability. Coverage may include reimbursement for the cost of a nursing home, assisted living, home health care, homemaker services, adult day care, hospice services or respite care for the primary caretaker. The benefits may be conditioned on certain requirements or meeting an elimination period or limited by type of service, the number of days or a maximum dollar limit. Benefits under some ABRs and all LTCI are conditioned upon the insured not being able to perform two or more of the activities of daily living or being cognitively impaired. California: See form 10741-CM for a more detailed comparison of benefits provided by an ABR and LTCI.

Form Series (Forms may vary by state): Signature GUL: SGUL18; SGUL15S. Signature WL: PWL16. IUL: IUL14. Executive UL: EXEC-UL, EXEC-ULU. Signature Term: ART18. Limited Pay WL: LPWL17. Riders: IRER15; ULCTR91; GCOR15; ULOPR14; LPW84; ULDW91; PWSTP; PWSTPU; ARTR18; ULLTR13; ULCTR14; CTR12M; CTR88; GIR16; GIR90; ULGIO14.

American National Insurance Company, Galveston, Texas.

Not FDIC/NCUA Insured	Not A Deposit	Not Insured By Any Federal Government Agency	No Bank/CU Guarantee	May Lose Value
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