American National Insurance Company's

E-Agent Instructions

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AMERICAN NATIONAL

Section 1: What is E-Agent?

E-Agent is only available to agents appointed to American National Insurance Company. The instructions contained in this presentation are applicable only to agents appointed to the Independent Marketing Group – a division of American National Insurance Company.

E-Agent Provides:

- **Reports -** Commissions, Qtr and Ann Stmts, Book of Business, Lapse Notices, etc
- **Inforce Inquiry -** see current policy info, including value
- **New Business Status**- all pending policies, including pending requirements
- **Access to Online Illustrations**
- **Access to ScanIt!** - upload scanned life and annuity applications
- **Access iPipeline's iGo E-App** – illustrate, complete, sign and submit Term, UL and IUL apps

Section 2: Accessing E-Agent

There are two ways to access the E-Agent Login Page:

1. Go to the Independent Marketing Group Website: http://www.img.anicoweb.com/ In the left sidebar, under **Quick Links**, click on '**E-Agent**'

   This link will take you to the login screen.

2. Go to the login screen directly at: https://access.anico.com/

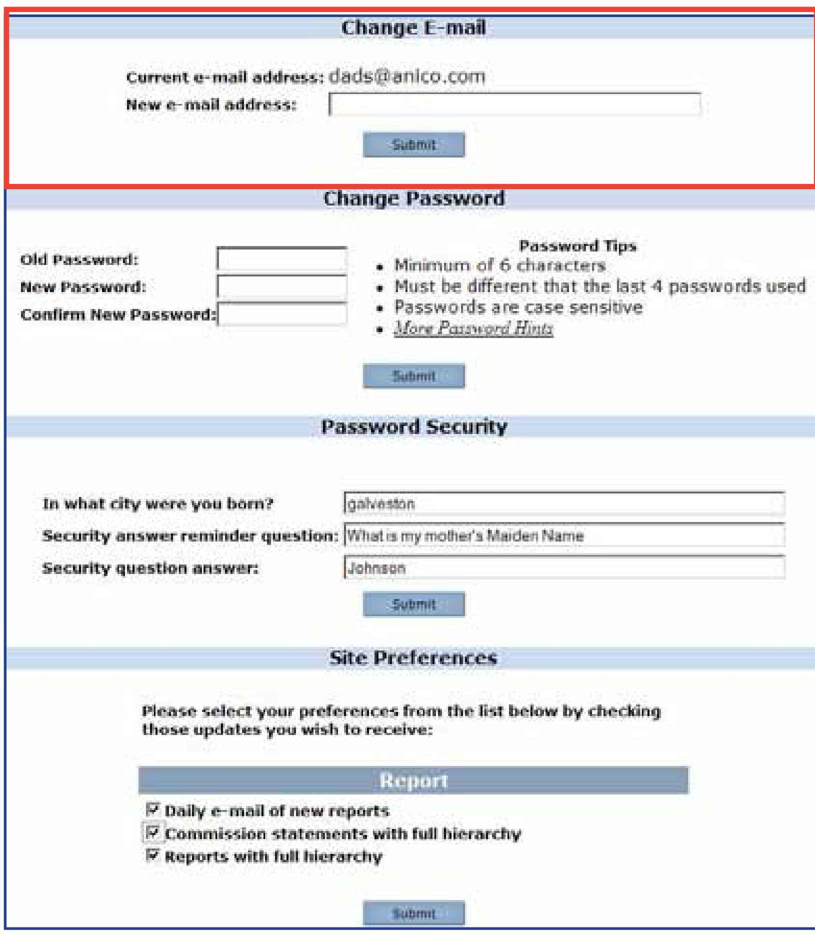
If you do not know your login id and/or password, call the IMG Field Support Center at 1-888-501-4043, option 1, option 1.

The first time you log in, you will go through the set up process.

Once in, you will see the E-Agent Home Page:

Section 3: Setting Account Options

Go to E-Agent Home, Click on **Account Options** on the menu on the left side of screen



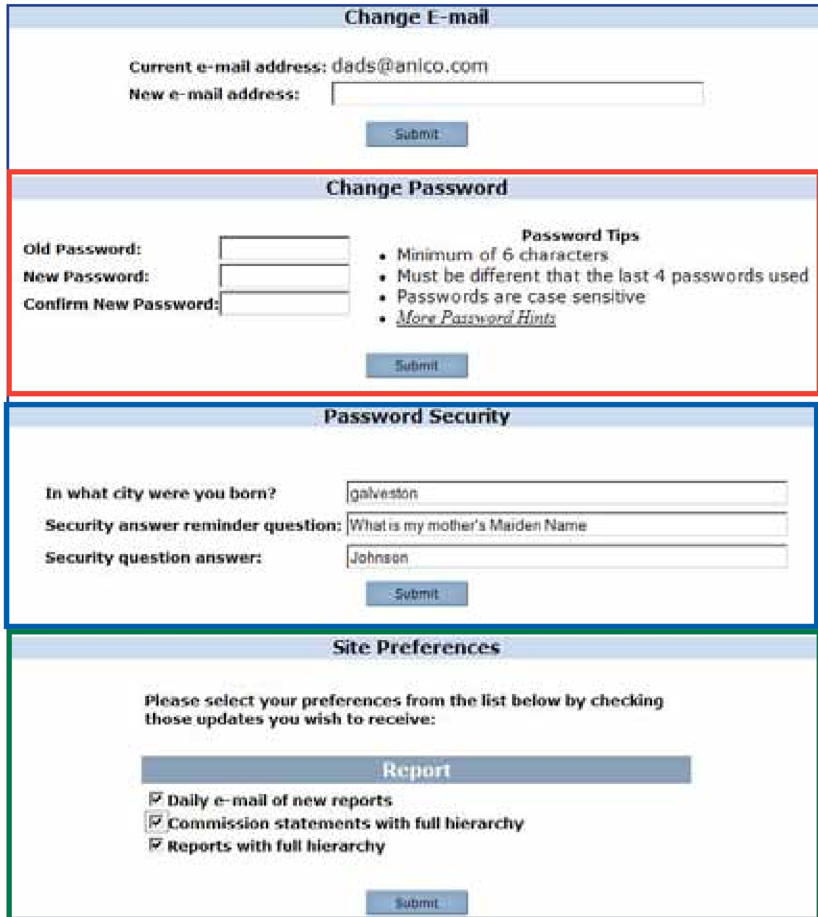
Change E-mail:

The email address entered here has three purposes:

1. If you go through the "Forgot Password" process, the password is sent to this address.
2. If you check "Daily e-mail of new reports" in the Site Preferences section (at the bottom of this screen) – those emails are sent to this address.
3. If your email address is not entered into other systems at the company, the email address entered here will be used to update those systems.

continued on next page...

Setting Account Options...continued



Change Password:

It is a good idea to change your password every once in a while – particularly after a staff member leaves or if you have to share the password with someone. The instructions on screen detail this process.

Password Security:

If you forget your password, you can click the "**Forgot Password**" link on the top right corner of the E-Agent login screen. You will be asked to enter your E-Agent ID – then you will be asked a couple of questions.

- The first question "In what city were you born" appears for all IDs. Your answer is case sensitive – so remember how your entered it "Galveston" and "galveston" are not the same.
- The second question is one that you can make up.
- Enter the answer to the previous question – answer is case sensitive!

At any time, you can come to this section and reset your question and the answers.

Site Preferences:

- **Daily E-Mail of New reports** - If you select this option, you will get an email notifying you that new reports have been delivered to the View My Reports section of your E-Agent account. The actual report will not be sent to you – just a notification that the report is ready. Advantage: You are notified of reports you actually need (quarterly stmts, rmd letters, pre-lapse notices). Disadvantage: you are also notified of the repetitive weekly reports (productions, book of business).

- **Commission statements with full hierarchy** – If you select this option, you will receive a report called ANICO COMM_HIERARCHY which will include your commission statement as well as copies of the commission statements we have sent to agents in your downline. If you do not have agents under you or you do not want these reports – turn this off.

- **Reports with full hierarchy** – If you select this option, you will receive copies of all reports that we send agents in your downline (not commission). If you do not have this checked, you will NOT receive downline reports – this includes the book of business report.

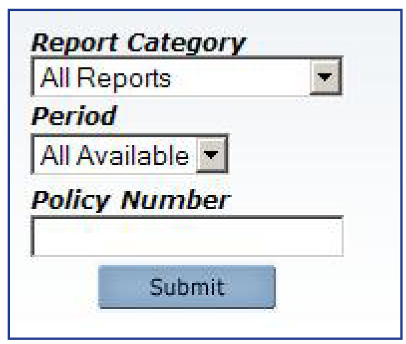
Section 4: Reviewing Reports

In the middle of the E-Agent Home Page you will find clearly marked buttons that will take you directly to the report type of your choice. These buttons represent the most commonly requested reports. Simply click on the report type you want and you will be taken to View My Reports – only that type of report will be displayed.

If you want to view a report type that is not listed or you just want to see all the reports - Click on the **View My Reports Home** button.

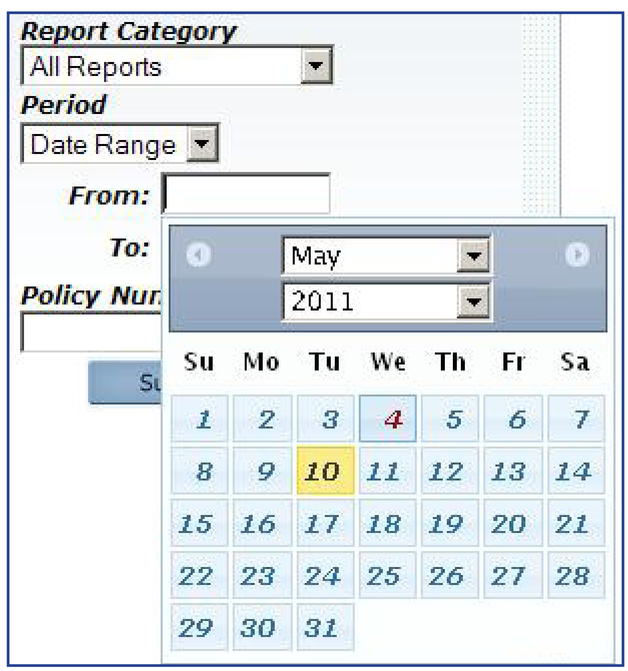
Using The Search Tools On The View My Reports Home Page

Option 1: specify a specific Category, date range or policy number



Report Category: On the left, you can change the report category or leave it all reports.

Period: For "period", you have 2 options – 'All Available' or you can enter a date range. To enter a date range, click in the From: box. A calendar will appear. Find and click on the start date – it will auto fill the date in the correct format. Click in the To: box and repeat the steps.

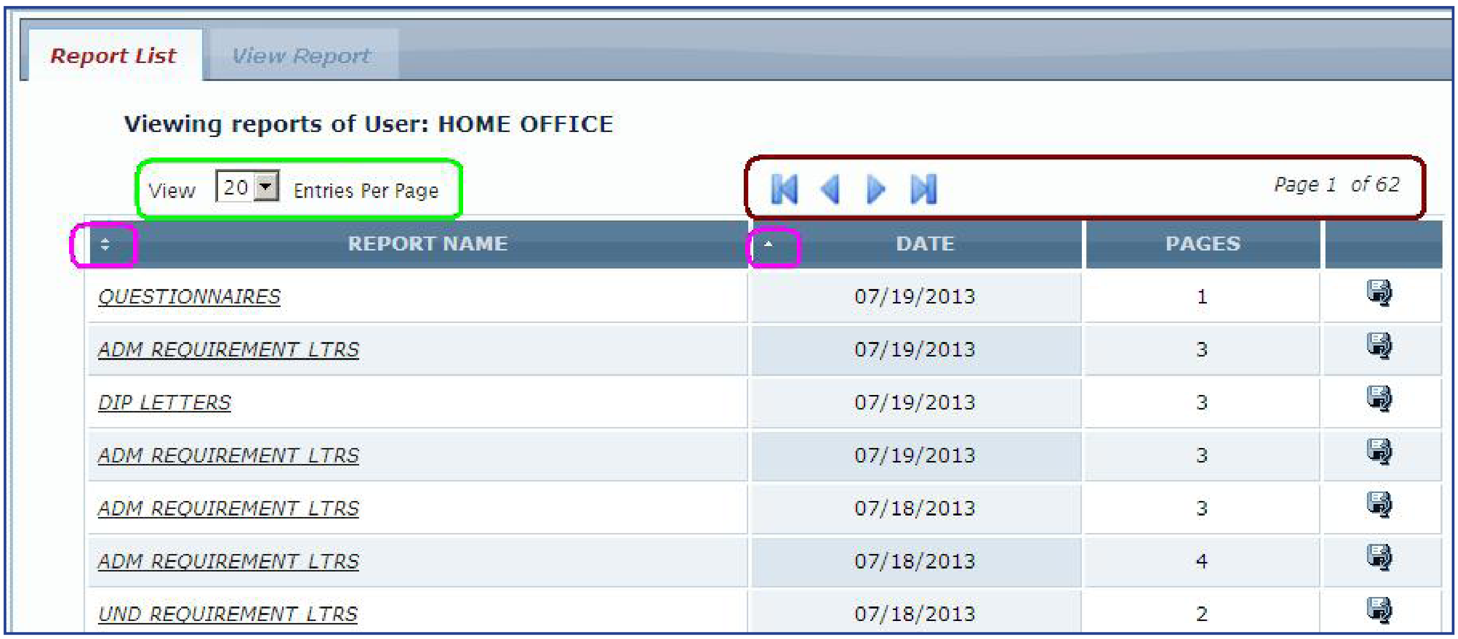


Policy Number: If you want to view only reports that pertain to a particular policy, enter that policy number in the space provided. This field is NOT required if you want to see all policies.

Option 2: Use the buttons in the middle of the page

Managing The List Of Reports

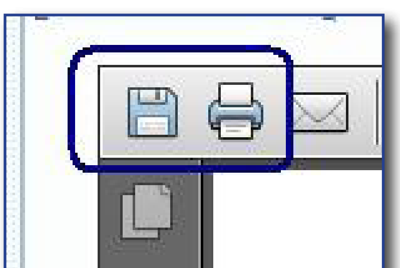
You will end up on a page that lists all the reports available to you in the category or time frame that you requested. **Let's review a few of the options you have on this page.**



Circled in Green --- The default number for items per page is 20. You can change that number to 5, 10 or all (if you choose all and you have a long list, the response could be slow)

Circled in Red --- If the number or reports returned exceeds the entries per page setting you will use the next page arrows. The number of pages is listed on the right.

Circled in Pink --- Sort by Report Name or by Date.



- To open a report, click on the underlined report name and the report will open.
- To save the report click on the diskette icon on the right for the report you want to save. A Windows "Save As" box will open, offering you the capability to save the report to any location.
- To print a report, open the report then click on the printer icon on the toolbar.

Viewing Downline Reports

If you want to see reports for agents in your downline - you need to turn that option on in Account Options.

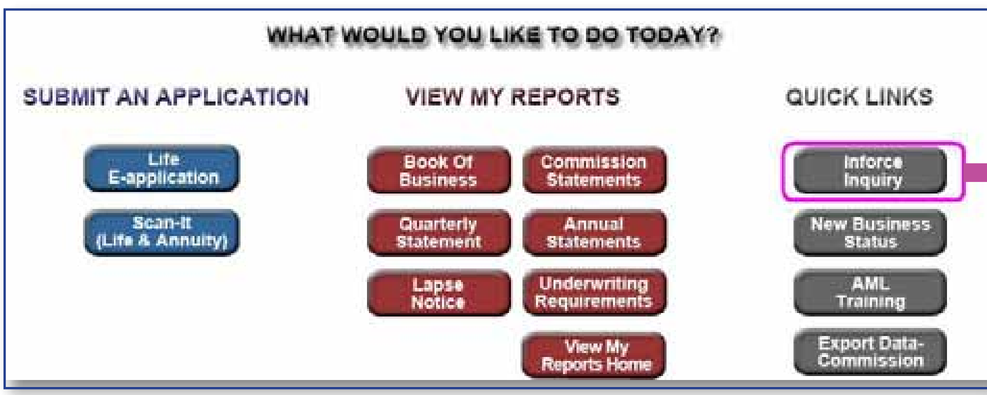
Once that selection is made, from that moment on, any report that is delivered to an agent in your downline, will also be delivered to your list of reports. This is not retroactive. You will not see any reports delivered prior to the time you made the selection.

Book Of Business: will be one PDF containing each of your agent's book of business report – in PCN order. To find a particular agent, use the search tool provided by Adobe Reader and search by name, PCN or other known information.

Commissions: You will see a report called ANICO COMM-HIERARCHY. It contains a copy of the commissions statements sent to all agents in your downline. They are in Agent Name order. To find a particular agent, use the search tool provided by Adobe Reader and search by name, PCN or other known information.

Policy Specific Reports: This would be Annual and Quarterly Statements, Requirement Letters, Return Item Letters, Lapse Notices, etc. In order to find the report for a specific policy, use the Policy Number search function on the left. There is no way to search policy specific reports by Agent information.

Section 5: Inforce Inquiry



To access Inforce Inquiry, click on the Inforce Inquiry button located under QUICK LINKS on the welcome page.

This is where you go to look up details of any **ACTIVE** policy.

You can search policies by Policy #, Name, or SSN. Detailed instructions on how to perform these searches can be seen on the Inforce Inquiry screen on the next page.

> ***Tip:*** *The name search function can be slow if the name is common – like Smith or Jones – it works – just be patient. If you don't know the policy number, try finding it in your Book of Business report (see Section IV – Viewing Reports)*

Once you enter the search info and hit submit, you will see the screen below.

- To get more information about a certain category, click on the more…
- To see any scheduled withdrawals, click on Withdrawals
- To see any reports related to this policy, click here to view my reports. You will be directed to the View My reports section and given a list of all reports related to that policy.

General Information

Contract information shown is as of close of business on 05/05/2011.

Contract Number	145	more...
Annuity Value as of 05/06/2011	$42,585.84	more...
Agent Name	HOME OFFICE	more...
Annuitant		more...
Company	American National Insurance Co	
Issue Date	May 24, 2005	
Status	Active	
Plan Type	Multi-year guaranteed 6 year	more...

Withdrawals...

Click *here* to view my reports.

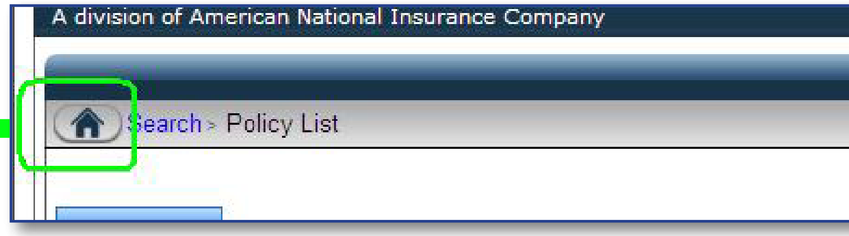
Policy #14526081 Back

Section 6: New Business Status

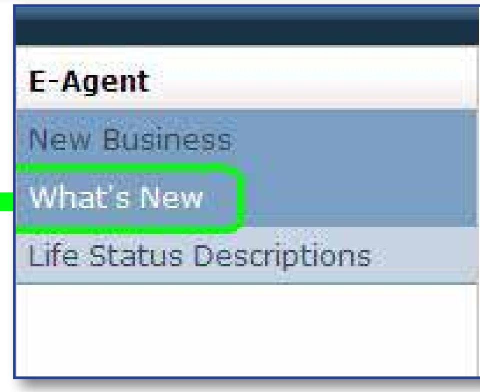
To check on the status of a pending application or simply see a list of all pending policies, click on the New Business Status button located under QUICK LINKS on the welcome page.

Any policy that is in a pending status AND policies that have recently issued will appear.

If you would like detailed instructions on using the New Business Section, click on the home button (it looks like a house) then click on What's New.

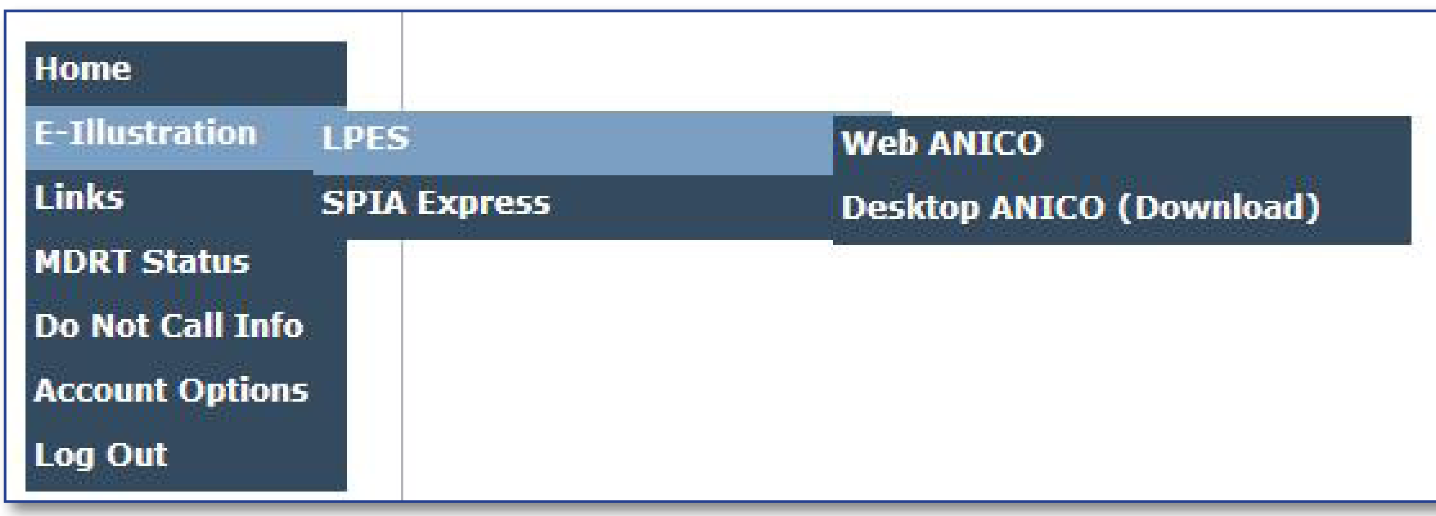


You will be presented with an in-depth walkthrough of all the functions of New Business.



Section 7: E-Illustration

To access the E-Illustration software, hover over the E-Illustration link on the left side of the home screen. This will bring up the options for different E-Illustration software.



LPES – is Life Portraits Enterprise System.

- If you want to use the online version, click on Web ANICO.
- If you want to download the software to your desktop, click on Desktop ANICO (Download). You will be placed on the download page where you will read and follow the instructions to download and install the software ***Please note: The illustration software is not currently supported on Apple computers or with any browser except for IE.***

Click on SPIA Express to run illustrations for our SPIA product.

If you have any problems installing or using the illustration software, please contact the IMG FSC at 888-501-4043.

Section 8: Export Data-Commission

This function allows the user to collect commission detail for any period of time during the current year and all of the previous year. Ex: In August of 2013, you can collect data back to January of 2012.

To get started, on the right side of the E-Agent Home Page, click on Export Data-Commission

Enter you From date and To dates.

For company, you will be offered the choice of ANICO, SLAICO and ANTEX. If you are only appointed with American National / IMG – select ANICO.

Type: Leave "Personal" if you want to see your data, change to "Rollup" if to see your downline.
If you change to Rollup, you will be offered more choices for Branch Office or Sales Office. These are not required fields.

Once your search by criteria has been entered, click on Submit. A list of commission transactions will appear. At the bottom of the page you will see a button that says "Export". Click on that and the data will be imported into an Excel spreadsheet.