



AMERICAN NATIONAL
INSURANCE COMPANY



In Business Since 1905

A by AM Best & Company*

A by Standard & Poor (*Financial Strength*)*

B Rating with Weiss (*Safety Rating*)*

\$30.7 Billion in Consolidated Assets*

\$6.7 Billion in Capital Surplus*

A or Higher every
year since 1941:
81 Years!

NO DEBT!



Surplus Reserve is nearly **22% of Assets** ~ \$1.28 of Assets / \$1 of Liabilities !

* As of 9/30/21; Financials are based on GAAP Accounting

For Agent Use Only



**AMERICAN
NATIONAL**



Brookfield
Reinsurance

***“The Company that Offers the ‘Whole’ Life Package**”*


SIGNATURE WHOLE LIFE
Participating Whole Life Insurance

Where Tradition Meets Innovation
Life ♦ Pensions ♦ Annuities



AMERICAN NATIONAL HITS \$130 BILLION LIFE INSURANCE IN FORCE*

* As of 3/31/21



No LRC under \$100,000 of Face Amount!

0-65: Up thru \$249,999

18-50: \$250,000 - \$1 Million

51-60: \$250,000 - \$500,000

ACCELERATED UNDERWRITING

Expediting the application process with Xpress and Xpress Plus



AGENT ALERT

Accelerating Nearly Two and A Half Times the Life Applications up to \$500,000

Xpress+ Acceleration Program Enhancement
For ages 18–50, face amounts \$250,000–500,000

**Targeting
up to 55%!**

Recently American National revised its Xpress accelerated underwriting program for face amounts under \$250,000 to greatly increase the number of applications approved without a medical exam.

However, we didn't stop there! Our next change will include the Xpress+ acceleration program for face amounts \$250,000–500,000 and ages 18–50.

Beginning 4/1, we will be implementing changes to Xpress+ that will lead to 246% more cases getting approved without a medical exam or APS requirement.

Please Note: There will not be any changes at this time to the Xpress+ acceleration program for face amounts above \$500,000 or for ages above 50.



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**with a Flexible Paid-Up
Additions Rider**



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At a Glance

Objective	Focus on 'Guaranteed' <u>Low Cost</u> Protection with Flexibility to Pay-up the Policy Early and Enhance Cash Accumulation
Issue Ages	0-80 - Age Nearest Birthday / \$10,000 Minimum Face Amount
Riders & Benefits	Living Benefits (<u>ALL THREE</u>), Primary / <u>Add'l Insured Term Rider</u> , Paid-Up Additions Rider , Child's Term Rider, <u>Gtd Insurance Option Rider</u>
Rate Bands	<ol style="list-style-type: none">1. \$10,000 - \$99,9992. \$100,000 - \$250,0003. \$250,001 - \$999,9994. \$1,000,000+
Loans	Loans are charged 8% Interest in Arrears. Loan Amounts are credited the current dividend accumulation rate (2.50%)



At a Glance

Loans	<ul style="list-style-type: none">➤ Loans are available beginning in the first year and are subject to a \$250 minimum*.➤ When a loan is taken out the cash value and available loan value is reduced by the amount of the loan.➤ At the death of the insured, any unpaid loan and interest would be deducted from the proceeds payable to the named beneficiary/ies.
Loan Interest	Charged 8% in arrears. Loan amount is credited interest based on the current dividend accumulation interest rate (2.50%**)
Partial & Full Surrenders	<ul style="list-style-type: none">➤ The policy owner may surrender the policy for the available cash value at any time by sending a written request.➤ Upon a full surrender, the policy will terminate and is not eligible for reinstatement.➤ Partial Withdrawals from the Paid-Up Additions Rider Value is available upon request

***Florida does not permit a minimum loan amount. ** As of 3/1/22**

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At a Glance

Maturity	<ul style="list-style-type: none">➤ The policy will mature on the policy anniversary following the insured's attained age of 121.➤ Upon maturity, the policy's death benefit becomes payable to the owner.
Premium Modes	<ul style="list-style-type: none">• Bi-weekly• Monthly – PAC/EFT Only• Quarterly• Semi-Annually• Annually <p>Initial premium must be paid in full before policy becomes effective and must equal the premium calculated according to frequency and method selected at the time of application.</p>
Policy Fee	\$60.00 annually (Band 4 = no fee)



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Dividend Options

Cash

- Paid directly to the owner each year

Premium
Reduction

- Dividends applied as a credit to the next scheduled premium

Accumulate at
Interest

- Dividends remain at American National and accumulate interest at the declared Dividend Interest Rate

Paid Up
Additions

- Default option if owner does not select an option in the application
- Dividends payable are used to purchase additional paid-up amounts of insurance and are payable in addition to the Death Benefit upon Insured's death



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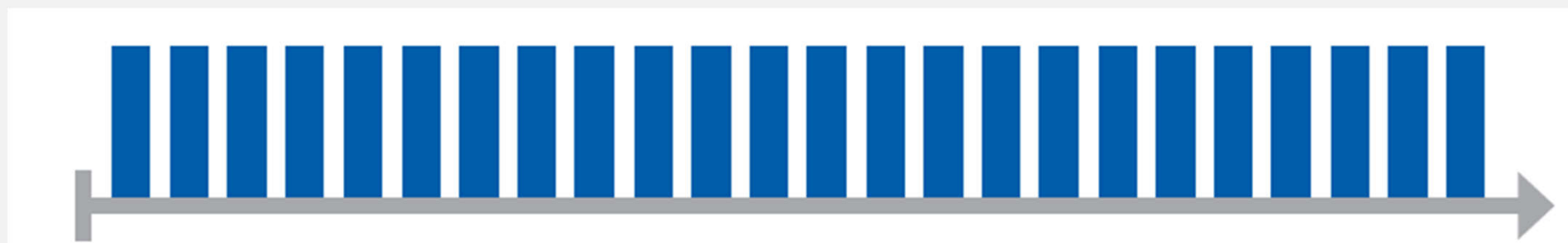
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Guaranteed Premiums

Premiums:

Fixed at the beginning of the policy and will not increase, regardless of health or age.





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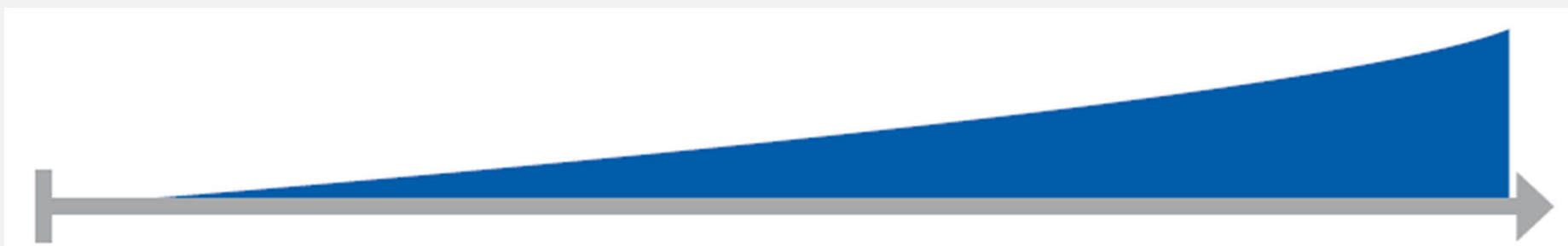
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Guaranteed Cash Values

Cash Value:

- The guaranteed cash value will grow each year and be available to borrow in the event of a financial emergency or other need.
- At death, any unpaid loan and interest will be deducted from the proceeds payable to the named beneficiary(ies).





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Guaranteed Death Benefits

Death Benefit:

As long as premiums are paid on time and there are no outstanding loans, the named beneficiary(ies) will receive a **death benefit equal to:**

$$\begin{array}{l} \text{Death Benefit Paid} = \left(\begin{array}{c} \text{Face Amount} \\ \text{Paid-up Additions} \\ \text{Dividend Accumulations} \\ \text{Insurance Provided Through a Rider} \\ \text{Premium paid Beyond the Date of Death} \end{array} \right) - \left(\begin{array}{c} \text{Policy Loans} \\ \text{Due \& Unpaid Premiums} \end{array} \right) \end{array}$$



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Riders & Benefits



Children's Term Rider

Disability Premium Waiver

Guaranteed Insurance Option Rider

ANICO Signature Term Rider – **ART, 10, 15, 20, 30 years**

Paid up Additions Rider

Accelerated Benefit Riders – **Critical, Chronic & Terminal**



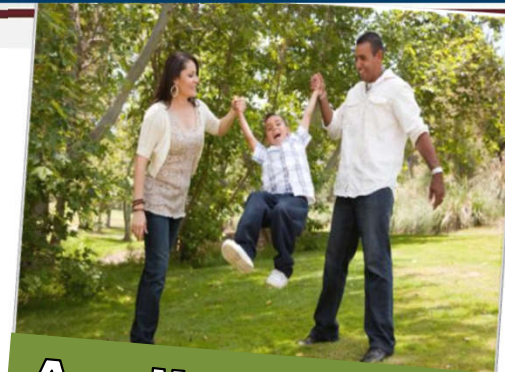
BENEFITS AND RIDERS

Customizing your life insurance policy



Child's Term Rider

- All Children Ages 15 Days – 18 yrs
 - Base Policy Insure Age 18-55
- \$1,000 - \$25,000 of Coverage
- Convertible @ age 25 to up to 5 X Amount Selected
 - ***Not to Exceed \$50,000 (10 Units)***
- Available at Issue / Annual Cost: \$7.50 / \$1,000 Unit / Year
- **Same Flat Cost regardless of # of Kids!**



Available on
ALL Products



Disability Waiver of Minimum Premium

- Issued Ages 18 – 55 (Expires at age 60)
- ANICO will waive contract premiums if insured becomes disabled before Age 60
 - “Any Occupation” they are or become qualified for.....”
- Requires Total Disability (Continuous for at least 6 months)
 - Permanent Loss of entire sight in both eyes
 - Severance of both hands at or above the wrist
 - Severance of both feet at or above the ankle
 - Severance of both one hand & one foot
- “Minimum Premium”: Waives > the Full Whole Life Premium



BENEFITS AND RIDERS

Customizing your life insurance policy



Disability Waiver of Stipulated Premium

- Waiver of Minimum Premium covers the full Whole Life Policy Premium. . .
- It Pays Scheduled Premium until Disability Resolves / To Age 100
- Self - completing plan:
 - Disability alternative
 - Potential retirement income
 - Living Benefits
 - Death Benefit





BENEFITS AND RIDERS

Customizing your life insurance policy



Guaranteed Insurance Option Rider

Add \$10,000 - \$50,000 of Coverage
Additional upon specified Ages (25-40) or
events during the Insured's lifetime
without providing evidence of insurability

Up to \$300,000 of Additional Coverage ~ Guaranteed!



BENEFITS AND RIDERS

Customizing your life insurance policy



Guaranteed Insurance Option Rider

Regular Option Dates:

- There are **six Regular Option Dates** which occur on the policy anniversary coinciding with the pre-defined attained ages
- **Ages: 25, 28, 31, 34, 37, and 40** (60 days' notice of an approaching date will be provided to the client)

Alternate Option Dates^{*}:

- Marriage of the Insured (*First Marriage*)
- Live birth of a Child of the insured
- Legal Adoption of a child by the insured
- Multiple births or adoptions, are allowed alternate option dates (*See Riders Guide*)

***Alternate Option Cancels Next Regular Option**



BENEFITS AND RIDERS

Customizing your life insurance policy



Guaranteed Insurance Option Rider

When can the rider be elected?

At Issue Only. Effective Date is Policy Issue Date.

Rider Issue Ages:

0-38

Rider Exercise:

Without Underwriting, Additional Coverage can be purchased for Base Insured, Spouse of Insured & Children of Insured

Minimum Option:

\$10,000

Maximum Option Amount:

\$50,000 / **Up to \$300,000 of Additional Coverage** Just Based on Regular Option Dates! & **NO UNDERWRITING!**

Expiration Date:

Anniversary coinciding with the insured's attained age of 40

Expiration Date:

Option Dates cannot be exercised if premiums are being waived under Disability Waiver or Policy is being continued under the Non-Forfeiture Provision(Automatic Loan Provision)

Great for Kids & Young Adults!

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BENEFITS AND RIDERS

Customizing your life insurance policy



Signature Term Rider

Rider Benefit Options (issue Age)

ART (18-65), 10-Year (18-70), 15-Year (18-65), 20-Year (18-60), 30-Year (18-50).

Rider Eligibility:

Additional Coverage can be purchased for Base Insured, Spouse of Insured, Children of Insured or Business Associate...

Minimum Benefit:

\$25,000

Maximum Option:

Up to 4 X Base Policy Coverage Amount

Convertibility:

Convertible up to the earlier of the level premium guarantee period or age 65. Conversion Credits apply in the first 5 Years

Living Benefits?

Yes! Living Benefits are included on the Term Rider Coverage.

Great way to lower the cost & Maximize the Protection!



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Signature Term Rider



- **Purchases additional term insurance on:**
 - Primary Insured
 - Additional Insured (Family Member, Associate....)
- **ART or 10, 15, 20 or 30 year level premium term**
- **Living Benefits Included on Riders**
- **Convertible just like a stand-alone Term Policy**



Sales Idea: Blend Term with Base Coverage and
Add PUAR to Pay-Up Coverage . . .





Flexible options to purchase paid-up participating whole life insurance as either:

At Time of Application

**A one-time
purchase payment**

(1035 or Single Premium)

**Specified Amount
Specified Duration**

(Can Pay Thru Age 65)

Short Pay Scenarios are permitted to create a “paid up policy” after a specified period of time.



Paid Up Additions Rider: *Purchase Payment Options*



Single Purchase Payment:

A Single Purchase Payment is made at the time of application. If the Single Purchase Payment Option is selected, no additional Purchase Payments may be made.

Scheduled Purchase Payments:

Scheduled Purchase Payments are made for the specified amount and duration chosen at the time of application which cannot extend beyond the insured's attained age 85.

Short Pay Scenarios are permitted to create a “paid up policy” after a specified period of time.



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Paid Up Additions Rider



- Premium flexibility ~ ideal for 1035 Exchanges
- Create an **increasing** policy **death benefit** as your client's needs grow
- **Enhanced, liquid** policy cash **values** which can be withdrawn (withdrawals reduce death benefit)
- **Accumulate sufficient guaranteed cash value to help fund a guaranteed paid-up policy** prior to maturity (*Maturity = Age 121*)

LIVING BENEFITS

Your Guide to Accelerated Benefit Riders



2016 – 2021: 322 Claims Paid out for \$34 Million!

Living Benefits... When You Need Them Most

Accelerated Benefit Riders

Your Guide to Living Benefits



➤ **Critical, Chronic & Terminal Illness**

➤ **up to \$2 Million**

- ✓ **The Most Critical Illness Triggers! 16 (13 in CA)**
- ✓ **Partial & Full Settlements ~ Multiple in Same Year!**
- ✓ **Included on Rated Cases ~ Thru T-4 / Flat Extra of \$5/\$1K (Critical / Chronic)**
- ✓ **Lump-Sum Benefits**

****Chronic Illness NOT available on Term in CA***

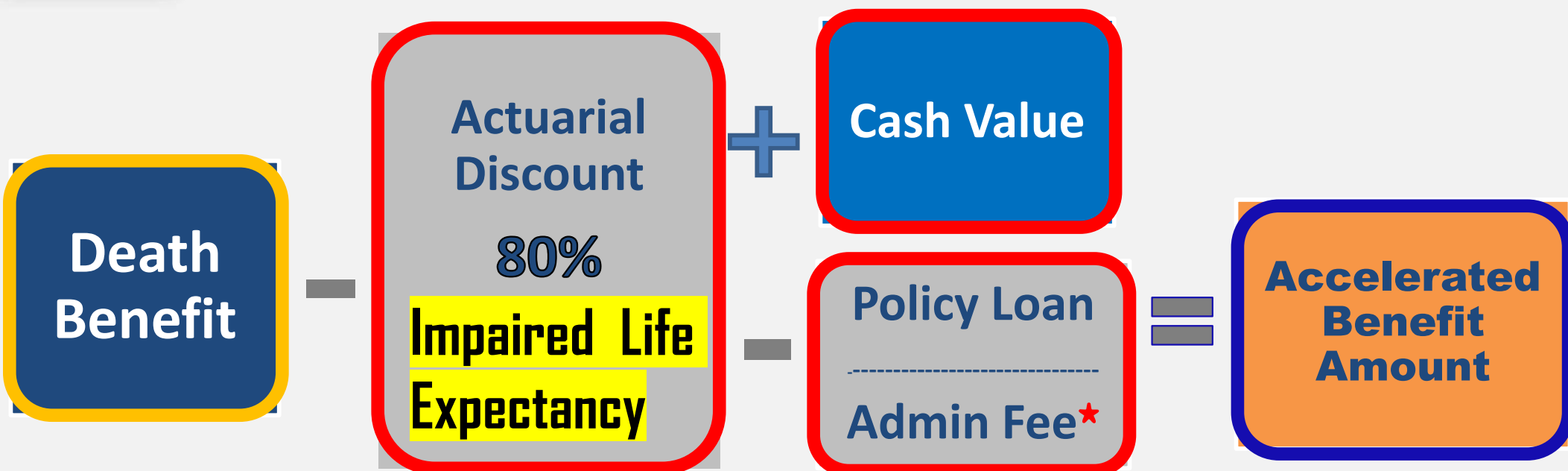




Living Benefits Riders



Calculation of Benefits



Note: Full and Partial Benefits are Provided with a Claim★★:

- The Reduction in Life Expectancy as a result of the illness or injury is the major factor determining the % of the Death Benefit that is Accelerated
- If the Full Amount is selected, the policy terminates. If a Partial Acceleration is selected, the remaining portion of the policy continues with premiums adjusted . .

Where Tradition Meets Innovation

*** Can vary by state. Not to exceed \$500. **Partial Accelerations are subject to policy Minimums for remaining Policy Face Amount**



LIVING BENEFITS

Your Guide to Accelerated Benefit Riders



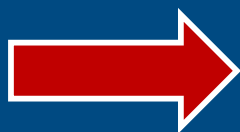
Critical Illness

Critical Illness

(Not Available in CT or NY ^{*})

- Triggered by a specific qualifying health event where critical illness transpires
- Minimum Face Amount of \$50,000
- Available for Substandard Cases thru table 4 or a Flat Extra of up to \$5 / \$1,000

**Critical
Illness
Rider
Covering
More Than
ANYONE
Else:**



1. Heart Attack
2. Stroke
3. Invasive Cancer
4. End stage renal failure
5. Major organ transplant
6. ALS
7. Blindness
8. Paralysis
9. Arterial aneurysms
10. Central nervous system disease ^{**}
11. Central nervous system tumors
12. AIDS ^{**}
13. Major burns
14. Major Multi-system Trauma ^{***}
15. Severe disease of any organ
16. Loss of limbs

16

^{*} Available in All States EXCEPT CT and NY; Terminal Illness Only in CT. ^{**} Not Available in CA. ^{***} Excludes brain and/or spinal cord, any life-threatening illness, disease requiring inpatient hospital care)



LIVING BENEFITS

Your Guide to Accelerated Benefit Riders

Chronic & Terminal Illness



Chronic Illness*

- Unable to perform 2 of 6 activities of daily living (ADLs)
 - Bathing, Continence, Dressing, Eating, Toileting & Transferring
- OR**
- Requires supervision due to severe cognitive impairment
- **LUMP-SUM Payment**
 - Not restricted to installments
 - No Annual Cap

Terminal Illness

- Life expectancy of less than 24 months**
 - Some states may limit the definition of terminal illness to conditions that are expected to result in death within 12 months
- **Available on all classes (regardless of rating)**

★ Available on \$50,000 Minimum Policy. Not Available on Term in CA. ** 12 Months in FL & CT.



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A Cash Accumulation 'GUL' Alternative....

Male, Std Non-Tobacco, \$50,000 Initial Death Benefit; Level Pay to 121

Signature GUL

Age	Monthly Premium	Cumulative Premiums at Age 65
30	\$35.42	\$14,877
35	\$42.60	\$15,336
40	\$55.47	\$16,641
45	\$65.24	\$15,658
50	\$87.43	\$15,738
55	\$109.65	\$13,158

Signature Whole Life

Age	Monthly Premium	Cumulative Premiums at Age 65	Guaranteed Cash Values at Age 65	Gtd Net Cost at Age 65
30	\$52.70	\$22,120	\$17,081	\$5,039
35	\$61.60	\$22,176	\$16,042	\$6,135
40	\$73.61	\$22,083	\$14,756	\$7,327
45	\$89.16	\$21,398	\$13,100	\$8,298
50	\$108.48	\$19,526	\$10,875	\$8,652
55	\$134.09	\$16,091	\$7,835	\$8,256

Based on Guarantees, Signature Whole Life Cost Less than the GUL at Age 65



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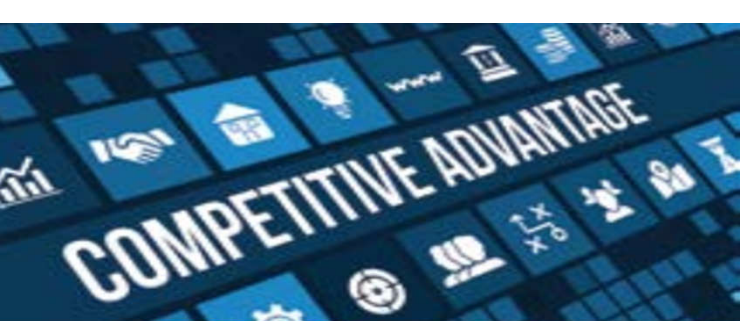
A Cash Accumulation 'GUL' Alternative....

- ❖ WL Guarantees ~ Lower Cost than a GUL
- ❖ Cash Values = *Flexible 'Return of Premium'*
- ❖ **GUARANTEED** Paid-Up Protection / Limited Pay
 - Fully Paid Up or Reduced Paid-Up
 - Paid-Up Additions Rider
- ❖ It's a **GUL Alternative** with Guaranteed Cash Values / Guaranteed ROP!



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Full Pay Scenarios*

\$1,000,000 Face Amount

Company	Product	Premium	Age 65 CV	Age 75 CV
Nationwide	Whole Life 100	13,410	292,840	507,580
American National	Signature Whole Life	15,610	314,250	559,754
Guardian	Whole Life 121 (2019)	16,030	384,068	750,997
Penn Mutual	Guaranteed Whole Life	16,730	462,021	933,364
National Life	TotalSecure NL	16,800	389,069	632,233
Protective	Non-Par Whole Life 2019	19,110	284,300	496,320
Mass mutual	WL 100	19,420	500,654	1,040,895
Guardian	Whole Life 99 (2021)	21,340	546,440	1,135,666

Male/45/Preferred/Endowing at Maturity/ Annual Premium

\$250,000 Face Amount

Company	Product	Premium	Age 65 CV	Age 75 CV
Nationwide	Whole Life 100	3,398	73,210	126,895
American National	Signature Whole Life	3,963	78,563	139,938
Guardian	Whole Life 121 (2019)	4,083	93,377	182,759
Penn Mutual	Guaranteed Whole Life II	4,393	115,505	233,341
National Life	TotalSecure NL	4,405	97,271	158,065
Protective	Non-Par Whole Life 2019	4,778	71,075	124,080
Mass Mutual	WL 100	5,003	125,925	261,651
Guardian	Whole Life 99 (2021)	5,410	134,283	279,285

Male/45/Preferred/Endowing at Maturity / Annual Premium

* Results as of 12/14/21

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ABR Comparison

Company	Product	Terminal	Chronic	Critical
American National	Signature Whole Life	Yes	Yes	Yes
Mass Mutual	WL 100	Yes	No	No
Penn Mutual	Guaranteed Whole Life	Yes	Yes	No
Guardian	Whole Life 121 (2019)	Yes	No	No
National Life	TotalSecure NL	Yes	Yes	Yes
Protective	Non-Par Whole Life 2019	Yes	No	No

Living Benefits up to \$2 Million!

- ✓ Critical & Chronic Illness: Policies of \$50,000 +
- ✓ Terminal Illness: Policies of \$25,000 +

* Results as of 12/14/21

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COMPETITIVE 10-PAY WHOLE LIFE!

Distinguishing Features

- Highly competitive premiums
- Guaranteed death benefit
- Premiums guaranteed not to increase
- Guaranteed cash value
- Paid-Up Additions Rider to build additional coverage
- Guaranteed Insurance Option Rider
- Three Accelerated Benefit Riders*

Company	Annual Premium
American National	\$36,560
National Life	\$36,245
Penn Mutual	\$36,880

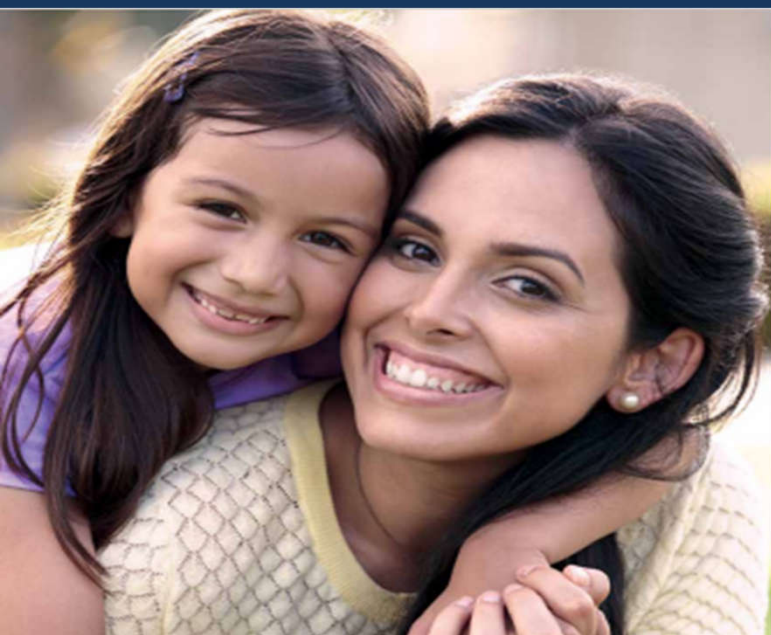
Preferred Male, Age 45, \$1,000,000 Death Benefit, 10-Pay

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Positioning the Sale



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**SIGNATURE GUARANTEED
UNIVERSAL LIFE INSURANCE**
With Guaranteed Cash-Out

**SIGNATURE PROTECTION INDEXED
UNIVERSAL LIFE INSURANCE**

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Positioning . . .

- Client Looking for \$500,000 of Protection
- Wants Permanent Coverage
- Male, Age 45, Standard Non-tobacco
- Wants options offering guarantees & possibly accumulation....



**Signature
GUL**

\$2,565
Gtd to Age 121



**Signature
Protection IUL**

\$2,884
Gtd to Age 121



**Signature
Whole Life**

\$4,230
Gtd to Age 121



*** 20-Year Cash-out = \$51,291, but coverage would terminate at age 65...**

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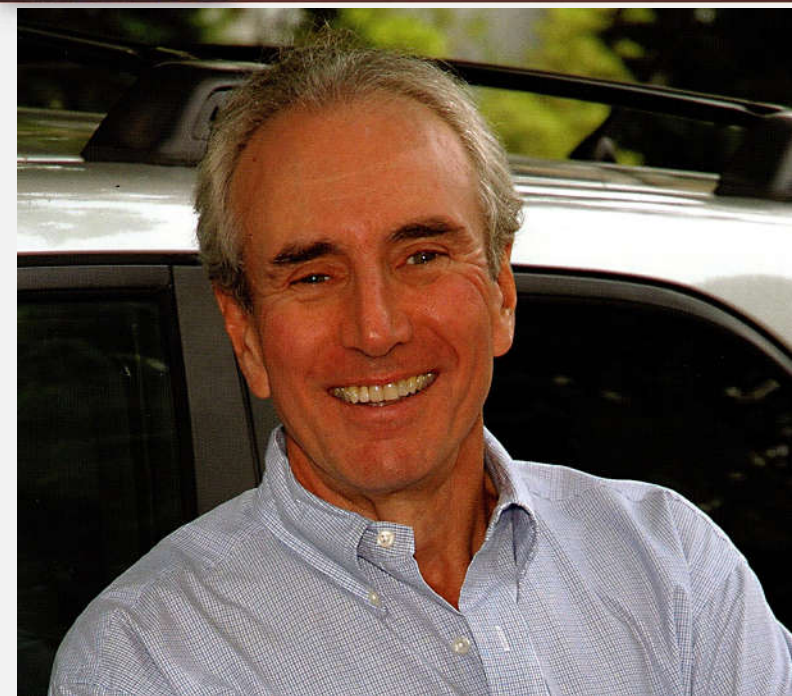
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Flexibility & Guarantees



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- **Option #1: Con't or 10-Pay**
 - \$139.23 / Month (*Continuous Pay*)
 - \$269.83 (*10-Pay*)*
- **Option #2: Single Premium***
 - \$22,734 Single Premium
- **Option #3: 1035 Transfer**
 - \$20,525 1035-Transfer Premium
 - \$189.03 Additional Premium 1st Yr.
 - \$20,714.03 *Total 1-Yr Premium*

- Bob, Age 55, Fairly Good Health
- Looking for Small 'Final Expense' Policy (*i.e. \$50,000*)
- Wants Guarantees on cost & benefits . . . Possibly Paid-up?

* Policy would be a MEC

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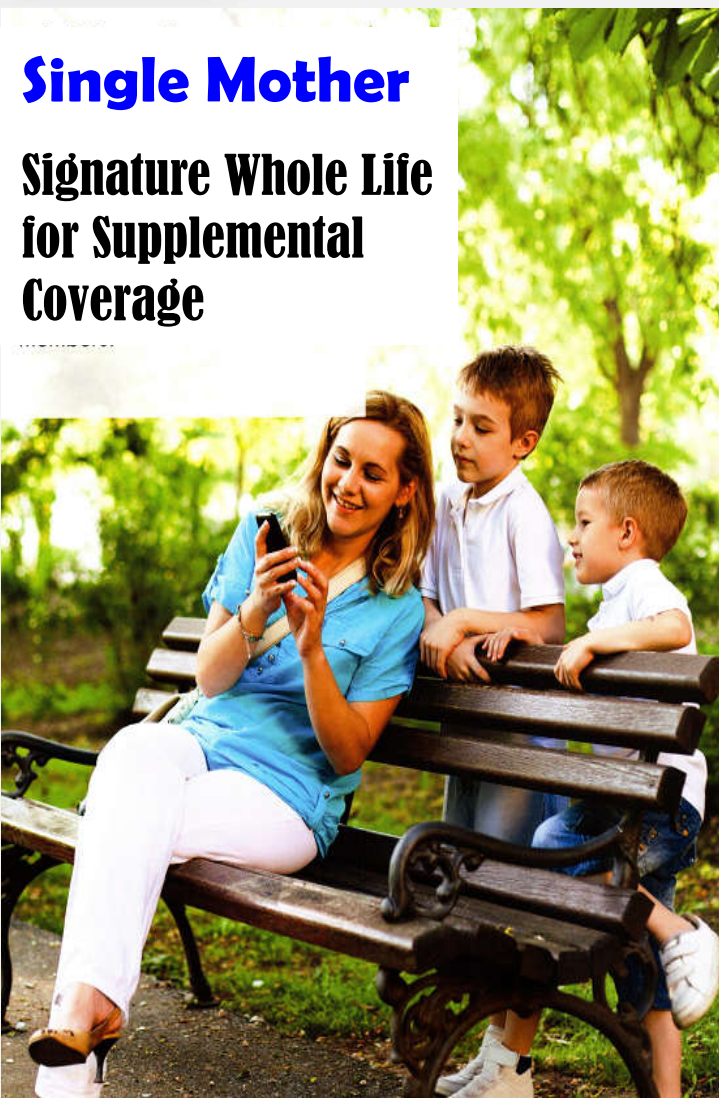
Whole Life / Term Blend



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Single Mother

**Signature Whole Life
for Supplemental
Coverage**

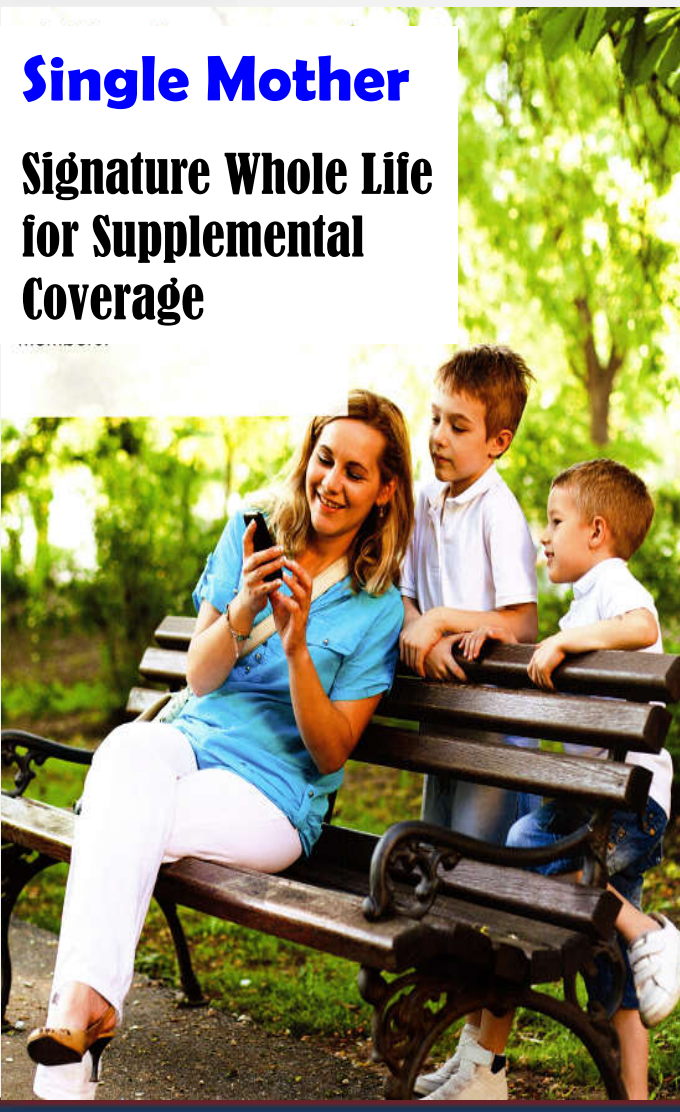


- Susan, 38, Single Mother
- Needs a little extra life insurance until her boys are grown & on their own...
- . . . Later on she just wants coverage for final expenses, funeral costs, etc.
- She's fairly 'conservative' and wants solid guarantees
- Some Cash Accumulation for emergencies would be a plus . . .



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Whole Life / Term Blend



Single Mother

**Signature Whole Life
for Supplemental
Coverage**

- **She can buy a \$100,000 Signature Whole Life Policy for \$82 / Month★**
 - \$20,000 Base Policy + \$80,000 20Yr Term
 - \$10,000 of Child's Term Rider
- **After 20 Years, she can drop the term rider, leaving her over \$40K of DB.**
 - 2 Years later, she can take a reduced paid-up policy of \$40,430 (**\$37,927 Guaranteed**)
 - Her Kids can convert their CTR at age 25 to \$50,000 of any ANICO Permanent Plan

★ Same 'Reduced Paid-up' structure with SGUL cost \$81/month & no cash values...

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Whole Life / Term Blend



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Designed For: Susan Single Mother
Issue Age: 38 Female TN
Dividend Option Selected: Paid-Up Additions

 Initial Death Benefit: \$100,000
Monthly (PAC) Premium: \$82.00
Life Insurance Policy Illustration

Mode: A = Annual; S = Semi-Annual; Q = Quarterly; P = Monthly (PAC); B = Bi-Weekly.

		Guaranteed Value				Non-Guaranteed Value, Current Dividends			
Age	End of Year	Mode	Contract Premium + Riders	Cash Value	Death Benefit	Mode	Cash Outlay	Cash Value	Death Benefit
39	1	P	984	315	101,643	P	984	316	101,649
40	2	P	984	641	103,232	P	984	650	103,281
41	3	P	984	1,052	104,771	P	984	1,072	104,871
42	4	P	984	1,571	106,259	P	984	1,605	106,418
43	5	P	984	2,110	107,700	P	984	2,159	107,924
44	6	P	984	2,667	109,093	P	984	2,735	109,392
45	7	P	984	3,245	110,441	P	984	3,334	110,820
46	8	P	984	3,843	111,744	P	984	3,956	112,211
47	9	P	984	4,462	113,004	P	984	4,602	113,566
48	10	P	984	5,102	114,223	P	984	5,273	114,885
			9,840				9,840		
49	11	P	984	5,764	115,401	P	984	5,970	116,172
50	12	P	984	6,447	116,541	P	984	6,692	117,425
51	13	P	984	7,153	117,643	P	984	7,440	118,648
52	14	P	984	7,881	118,709	P	984	8,215	119,841
53	15	P	984	8,630	119,741	P	984	9,016	121,005

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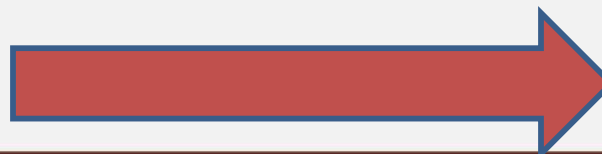
Whole Life / Term Blend



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		Guaranteed Value				Non-Guaranteed Value, Current Dividends			
Age	End of Year	Mode	Contract Premium + Riders	Cash Value	Death Benefit	Mode	Cash Outlay	Cash Value	Death Benefit
54	16	P	984	9,400	120,739	P	984	9,843	122,142
55	17	P	984	10,192	121,705	P	984	10,697	123,253
56	18	P	984	11,006	122,640	P	984	11,578	124,339
57	19	P	984	11,843	123,546	P	984	12,488	125,401
58	20	P	984	12,704	124,423	P	984	13,428	126,440
			19,680				19,680		
59	21	P	787	13,590	45,273	P	787	14,399	47,457
60	22	P	787	14,502	46,097	P	787	15,403	48,452
			21,253				21,253		

She pays premiums through age 60 & then takes a Reduced Paid-up Death Benefit



Where Tradition Meets Innovation
Life ♦ Pensions ♦ Annuities

For Agent Use Only

SIGNATURE WHOLE LIFE

Participating Whole Life Insurance

Whole Life / Term Blend



SIGNATURE WHOLE LIFE
Participating Whole Life Insurance

		Guaranteed Value				Non-Guaranteed Value, Current Dividends			
Age	End of Year	Mode	Contract Premium + Riders	Cash Value	Death Benefit	Mode	Cash Outlay	Cash Value	Death Benefit
61	23	P	0	14,965	37,927	P	0	15,952	40,430
62	24	P	0	15,433	37,927	P	0	16,519	40,579
63	25	P	0	15,925	37,927	P	0	17,102	40,729
64	26	P	0	16,422	37,927	P	0	17,701	40,881
65	27	P	0	16,931	37,927	P	0	18,318	41,034
66	28	P	0	17,450	37,927	P	0	18,951	41,189
67	29	P	0	17,982	37,927	P	0	19,602	41,345
68	30	P	0	18,525	37,927	P	0	20,271	41,502
69	31	P	0	19,080	37,927	P	0	20,958	41,660
70	32	P	0	19,647	37,927	P	0	21,664	41,820
			21,253				21,253		
71	33	P	0	20,225	37,927	P	0	22,387	41,982
72	34	P	0	20,813	37,927	P	0	23,127	42,144
73	35	P	0	21,409	37,927	P	0	23,882	42,309
74	36	P	0	22,012	37,927	P	0	24,652	42,475
75	37	P	0	22,621	37,927	P	0	25,434	42,644

- At age 61, she has a reduced paid-up policy of \$40,430 (**\$37,927 Guaranteed**)
- She has Paid in \$21,253 in total Premiums, but much less on a 'Net' Basis . . .
- \$21,253 (**Total Premium**) - \$14,965 (**Guaranteed CV**) = **\$6,288**

SIGNATURE WHOLE LIFE

Participating Whole Life Insurance

Whole Life / Term Blend



SIGNATURE WHOLE LIFE
Participating Whole Life Insurance

Premiums and Coverage Summary

	Coverage Amount	To Age	Annual			
Signature Whole Life	\$20,000	121	\$332.40			
Annual Paid Up Additions Rider		60	\$364.20			
Children's Term Rider	\$10,000	65	\$75.00			
20 Year Signature Term on First Insured	\$80,000	58	\$190.40			
	Total Coverage		Annual	Semi-Annual	Quarterly	Monthly (PAC)
Total Premium	\$110,000		\$962.00	\$489.97	\$249.47	\$82.00

Base Policy

To 60

CTR

Primary Term Rider - 20 Yrs

Cost for any / all children

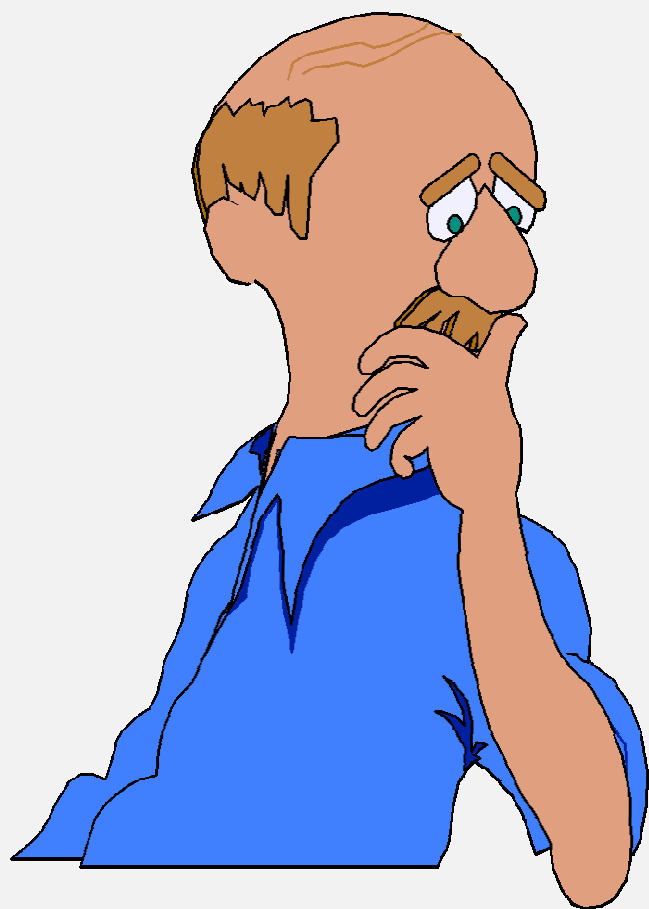
- ✓ Coverage / Premium Summary on last page of the illustration
- ✓ Paid-Up Additions Rider to Pay-up the base policy at age 60
- ✓ CTR is convertible for up to \$50,000 at age 25 (5 X \$10,000)
- ✓ Base / Term Blend lowers the cost; Term Rider is convertible to 65
 - ✓ to additional policy or coverage on existing policy...




SIGNATURE WHOLE LIFE
Participating Whole Life Insurance



Why ANICO for WL?



- Low \$10,000 Minimum Face Amt.
- Term Blend up to 4 X Base Policy
- **LOW Cost** / Premium
 - Buys Higher DB for Less Premium
 - Decent Cash Accumulation....
 - STRONG Guarantees
- Paid-Up Additions Rider
 - Short Pay / Paid-up Policy
 - 1035 / Lump-sum Transfers



We hope that you will qualify
to join us for the
Independent Marketing Group
Conference 2023!

You and a guest could escape
for a luxurious five days and
four nights at the stunning
One & Only Palmilla,
Cabo San Lucas, Mexico.

What's Needed to be in the 'Top 80'?

\$150,000+ of Life Premium

\$2.5 Million+ of Annuity Premium

Independent Marketing
Group Conference

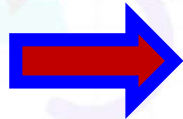
2023



LIFE SALES

**GO
DIGITAL**

**FOR
CASH!**



APRIL 1 – JUNE 30, 2022

UP TO \$3,000 IN BONUSES

& DOUBLE THE CONFERENCE CREDIT*

For All Electronic Applications!

MIN PREM	\$5,000	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$70,000
CASH BONUS!	\$100	\$200	\$450	\$750	\$1,200	\$1,700	\$2,300	\$3,000

PLEASE NOTE: Paper applications that are mailed or scanned (including ExpertScan) will not count towards this incentive. Three cases minimum to qualify. Policies must be paid and in force by 7/15/2022.

*Cash Bonus is non-cumulative. Eligible policies and contracts must be submitted between 4/1/2022 and 6/30/2022, paid by and remain in force through 7/15/2022 in order to qualify. Based on annualized life insurance premium up to target premium. This offer may not be available in all distribution. Contact your marketing area to confirm eligibility. Writing agents only. Limit one per writing agent. Not available in New York. American National Insurance Company, Galveston, Texas.

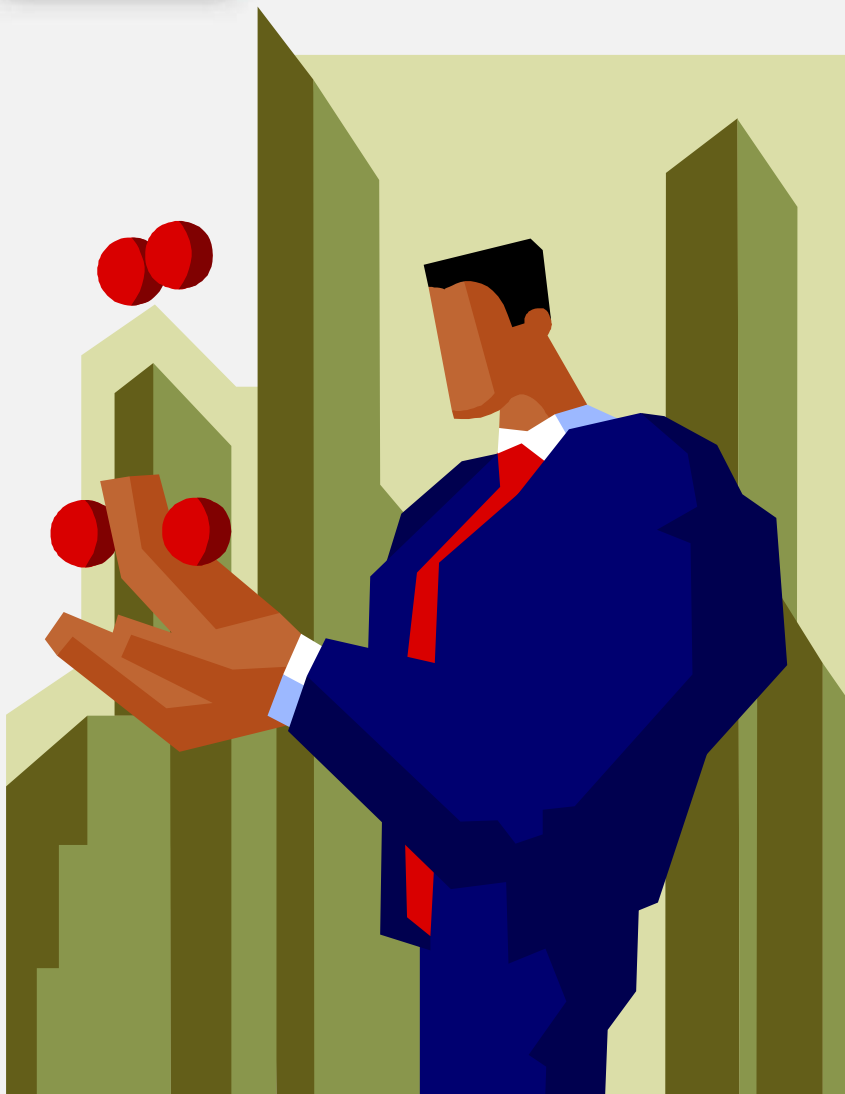



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American National Insurance Company



- Thanks  **LiveAmerica.**
New Living Benefit Life Insurance & Retirement Solutions
- for your commitment to American National
- We look forward to our Growing our 'Partnership' and with you!



Questions / Contact:



OR

**Jeff Moore,
National Sales Mgr**

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