



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*)*

A Rating with Fitch (*Outlook Stable*)*

\$31.3 Billion in Consolidated Assets*

A or Higher every
year since 1941:
81 Years!

NO DEBT!



\$7 Billion of Surplus Reserve is over 22% of Assets !

* As of 12/31/21; Financials are based on GAAP Accounting. Fitch Rating as of May, 2022

For Agent Use Only



American National Insurance Company

FEDERAL EMPLOYEE MARKET



‘Group Life’ ALTERNATIVE

***Why pay continually increasing term life insurance costs
Only to have coverage evaporate at retirement ...?***



The Alternative / Supplement to Federal Group Life Insurance. . .



- **FEGLI is Guaranteed for all Federal Employees, but**
 - Cost goes up every 5 Years, but *is the cost guaranteed?*
 - Coverage Amounts are Limited; ***Do They Have Enough?***
 - Coverage May Terminate when they separate from service
 - If they need to purchase insurance in the future, will they be insurable . . . ? Will it be Affordable?
 - If they keep the coverage, the cost increases significantly!
 - Why **‘RENT’** the Insurance When They Can **‘Own’** it
 - Group Insurance doesn't offer Living Benefits



The Alternative / Supplement to Group Life Insurance . . .



- **Why Not Take Charge of Your Life Insurance Program Today . . .**
 - Employees **can Choose Permanent Coverage** – Guaranteed Protection, Fixed Cost, out to age 100 (*Lifetime*)
 - They **Can Apply for The Coverage Amount Needed**
 - **Coverage Amount** can be reduced to what is needed when they retire (*i.e. reduce death benefit for final expense*)
 - **Coverage** Will NOT Terminate or Need to be ‘Converted’ Upon Separation from Service – It is **Portable**...It’s **Theirs!**



Understanding Federal Group Life Insurance

FEDERAL EMPLOYEE MARKET



FEGLI Basic Coverage



- **The amount of Basic Life Insurance = Employee's Annual Pay rounded to next thousand + \$2,000 for employees under age 36**
 - Minimum is \$10,000 for those earning less than \$8,000
 - AD&D is included at no additional cost
- **The Basic Life Insurance Coverage is increased by a multiple factor based on age**
 - The coverage for employees under age 36 will be increased by 2X
 - The multiple factor for employees 36-45 will decline each year by .1 until it reaches 1 at age 45 and over.
- **Cost of Basic Life Insurance Coverage**
 - Postal Employees receive their Basic Life Insurance Coverage free
 - Non-Postal Employees pay .15 bi-weekly per \$1,000 of Coverage

Note: They need to keep their basic life insurance coverage to get medical insurance post-retirement.



FEGLI Basic Coverage

Calculation of Coverage



Face Amount Calculation for Employees earning \$47,298 / Year

- Round up to nearest thousand = \$48,000
- Add \$2,000: $\$48,000 + \$2,000 = \$50,000$ & Multiply by factor based on age

Age/Age Group	Salary multiplier	Sample calculation	Face Amount
35 and younger	2.0	$\$50,000 \times 2.0$	\$100,000
36	1.9	$\$50,000 \times 1.9$	\$95,000
37	1.8	$\$50,000 \times 1.8$	\$90,000
38	1.7	$\$50,000 \times 1.7$	\$85,000
39	1.6	$\$50,000 \times 1.6$	\$80,000
40	1.5	$\$50,000 \times 1.5$	\$75,000
41	1.4	$\$50,000 \times 1.4$	\$70,000
42	1.3	$\$50,000 \times 1.3$	\$65,000
43	1.2	$\$50,000 \times 1.2$	\$60,000
44	1.1	$\$50,000 \times 1.1$	\$55,000
45 and up	1.0	$\$55,000 \times 1.0$	\$50,000



FEGLI Option A Coverage



Option A

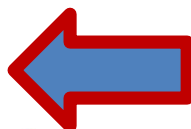
Face Amount and Premium Calculation

Option A is a fixed amount of \$10,000 of coverage.

The bi-weekly cost for the \$10,000 coverage is:

- | | |
|-------------------|--------|
| • Under age 35 | \$0.20 |
| • Age 35 – 39 | \$0.20 |
| • Age 40 – 44 | \$0.30 |
| • Age 45 – 49 | \$0.60 |
| • Age 50 – 54 | \$1.00 |
| • Age 55 – 59 | \$1.80 |
| • Age 60 and over | \$6.00 |

Very Small Amount . . ?



Note that an employee must have basic coverage to be eligible for Option A coverage.



FEGLI Option B Calculation



Option B Face Amount Calculation

- An employee may elect Option B coverage in the amount of 1x, 2x, 3x, 4x, or 5x their actual rate of basic pay (*rounded up to the next \$1,000*)

Example of employee earning \$47,298 who elected 5x coverage:

1	Round up to nearest thousand	\$47,298 rounded up to \$48,000
2	Multiply times elected coverage (5x)	\$48,000 x 5 = \$240,000 Face Amount

Our Target Market





FEGLI Option B Calculation



Option B Premium Calculation

The bi-weekly premium per \$1,000 cost of Option B coverage is:

• Under age 35	\$0.02
• Age 35 – 39	\$0.02
• Age 40 – 44	\$0.03
• Age 45 – 49	\$0.06
• Age 50 – 54	\$0.10
• Age 55 – 59	\$0.18
• Age 60 – 64	\$0.40
• Age 65 – 69	\$0.48
• Age 70 – 74	\$0.86
• Age 75 – 79	\$1.80
• Age 80 and over	\$2.88



- **Primary Target is ages 45+**
- **Starting to see ‘material’ increase in cost**
- **Over 65 (retirement), the cost increases significantly!**

FEGLI Option B Calculation



Did you know that your Federal Employee Group Life Insurance (FEGLI) costs increase every 5 years?



Turn this card over to see how much!

Example: Cost of Option B Coverage (at the maximum of 5 times salary) over a 30 year period for a 35-year-old Federal Employee earning \$50,000 a year.

FEGLI Cost is the same for Male and Female, Smoker and Non-smoker.

Coverage Amount is \$250,000.

Ages 35-39	Bi-weekly Cost =	\$	7.50
	Annual cost =	\$	195.00
	5-Year Cost =	\$	975.00

Ages 40-44	Bi-weekly Cost =	\$	10.00
	Annual cost =	\$	260.00
	5-Year Cost =	\$	1,300.00

Ages 45-49	Bi-weekly Cost =	\$	17.50
	Annual cost =	\$	455.00
	5-Year Cost =	\$	2,275.00

Ages 50-54	Bi-weekly Cost =	\$	27.50
	Annual cost =	\$	715.00
	5-Year Cost =	\$	3,575.00

Ages 55-59	Bi-weekly Cost =	\$	50.00
	Annual cost =	\$	1,300.00
	5-Year Cost =	\$	6,500.00

Ages 60-64	Bi-weekly Cost =	\$	110.00
	Annual cost =	\$	2,860.00
	5-Year Cost =	\$	14,300.00





FEGLI Option C Coverage



Option C Coverage

Option C insurance is Family Optional Insurance. Eligible family members are an employee's spouse and unmarried dependent children under age 22. An employee can have 1, 2, 3, 4, or 5 units of option C coverage. One unit is \$5,000 for spouse and \$2,500 for each child.

The bi-weekly cost for 1 unit of Option C coverage is:

• Under age 35	\$0.20
• Age 35 – 39	\$0.24
• Age 40 – 44	\$0.37
• Age 45 – 49	\$0.53
• Age 50 – 54	\$0.83
• Age 55 – 59	\$1.33
• Age 60 – 64	\$2.43
• Age 65 – 69	\$2.83
• Age 70 – 74	\$3.83
• Age 75 – 79	\$5.76
• Age 80 and over	\$7.86



- **Get a stand-alone policy for the Spouse**
- **Put child(ren) on the Child's Term Rider with ANICO!**
 - **Up to \$25,000**
 - **Convertible up to \$50,000**
 - **Flat Cost for ALL Kids . . .**

Example:

An employee age 45 signed up for Option C coverage will pay \$0.53 bi-weekly per unit for the Family Optional Insurance. Cost increases every 5 years as shown in the chart above.



ANICO's FEGLI Alternative



- Term Insurance Options
 - *Annual Renewable Term*
 - *Level Term: 10, 15, 20 & 30 Years*
- Guaranteed Death Benefit UL
 - *Signature Guaranteed UL: 95 - 121*
 - *Signature Protection IUL: 80 - 121*
- Cash Accumulation:
 - *Signature Performance IUL*
 - *Signature Protection IUL*



ALL PREMIUM MODES AVAILABLE !

- Monthly List-Bill / Payroll Deduction
- **Bi-Weekly Allotment (Federal Market)**
- Monthly Bank-Draft !
- Direct: Quarterly, Semi-Annual & Annual

* Subject to availability

Where Tradition Meets Innovation
Life ♦ Pensions ♦ Annuities

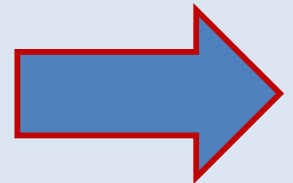
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SIGNATURE TERM
Life Insurance Series

Competitive!



- **\$100,000 Minimum Face**
- **ART, 10, 15, 20 & 30-Year**
- **Living Benefits**
 - **Critical Illness***
 - **Chronic Illness***
 - **Terminal Illness**
- **Convertible / New Commissions!**
 - **To Permanent**
 - **Term-to-Term (ART)**



***Chronic Illness not available on term in CA. Critical Illness not available In NY**

Conversion Overview

- **Convertible to Any Permanent Plan:**
 - Up to the Earlier of the Guarantee Period or Age 65
 - Partial or Full Conversions Available for all but ART
- **Conversion Credits for Converting to Permanent**
 - Within the first 5 Years of the Term Policy
 - Equals the Total Term Premium Paid in the Year of Conversion
- **Special Term-to-Term Conversion for the ART**
 - Within the first 3 Years of the ART Policy; **Can Convert to:**
 - **20-Yr Term** (up to Age 55)
 - **30-Yr Term** (up to Age 50)

No Underwriting for Conversions

SIGNATURE GUARANTEED UNIVERSAL LIFE INSURANCE

With Guaranteed Cash-Out

\$25K Minimum



SIGNATURE GUARANTEED UNIVERSAL LIFE INSURANCE

With Guaranteed Cash-Out



SIGNATURE PROTECTION INDEXED UNIVERSAL LIFE

\$250K Minimum



SIGNATURE PROTECTION INDEXED UNIVERSAL LIFE INSURANCE

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SIGNATURE GUARANTEED UNIVERSAL LIFE INSURANCE

With Guaranteed Cash-Out

SIGNATURE PROTECTION INDEXED UNIVERSAL LIFE

- Low-Cost Permanent Insur.
- Guaranteed DB Ages 95-121
- Guaranteed Return of of Premium: **Yrs 15, 20 or 25**
- Objective is Minimum Cost for Long-term Protection
- Excellent as an alternative or supplement to FEGLI
- Ideal for supplementing Pension Survivor Annuity

- Low-Cost Permanent Insur.
- Guaranteed DB Ages 80-121
- Potential to Accumulate Cash Values / Loans & Withdrawals
- Objective is Long-term Protection at a low-cost & opportunity for growth
- Great alternative / supplement to FEGLI

An aerial, long-exposure photograph of a multi-lane highway interchange at night. The image shows light trails from cars moving through the curves of the road. A large, bright yellow arrow with a brown outline is superimposed over the center of the image, pointing horizontally to the right.

**No Exam, Blood or Labs
Possible up to \$1 Million!**

ACCELERATED UNDERWRITING

Expediting the application process with Xpress and Xpress Plus





Non-Medical Underwriting



Unique to Xpress (formerly Underwriting Express)

- Ages 0-65
- Up to \$249,999
- Best Class of Standard
- Paper or E-App Accepted
- **70-80% Approval Rate**

Unique to Xpress Plus

- Ages 18-50: \$250K - \$1 Mil.
- Ages 51-60: \$250K - \$500K
- All Classes Available
 - *60% Approved Preferred!*
- E-App Only
- **50-55% Approval Rate**

SMART Underwriting: Computer Approvals in 1-2 Days Only

PRECISION CREDIT UNDERWRITING

Medically Underwritten Cases

How does the program work?



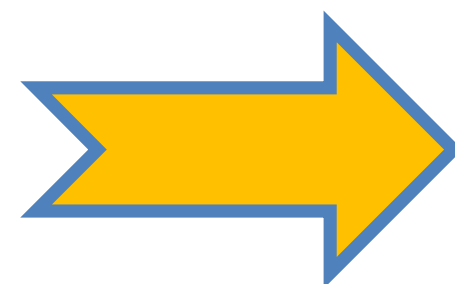
Improvement up
to 3 rate
classifications

- ✓ Underwriters can apply 'credits' for health characteristics
- ✓ Individuals with 3 or more credits may tip the scales and qualify...



Program Parameters

- ❖ Ages 18 – 60
- ❖ Currently T6 or Better
- ❖ Up to \$5 Million Face Amount
- ❖ Non-Smokers Only
- ❖ All Products



Credits → 3 or More Positive Credits to Improve the Offer:



Chol/HDL \leq 4.5

(No credit available if total cholesterol $<$ 130 without lipid-lowering medications)



LDL $<$ 100

(No credit available if total cholesterol $<$ 130 without lipid-lowering medications)



Evidence of statin or daily aspirin use (on exam or APS)



NTproBNP \leq 50



Hgb A1c \leq 5.5



Build = Preferred Plus



Blood pressure without treatment = 125/80 or better



Extreme family longevity

(Both parents living 80+ years)



Normal treadmill stress test in APS within 24 months

(Normal Tracing plus 8 METS or more)



Evidence of regular exercise program noted in APS



Normal colonoscopy in APS within 24 months

(No adenomatous polyps or ulcerations consistent with Inflammatory Bowel Disease)



Serum albumin \geq 4.3 with normal liver function testing



Favorable risk classifier results

(Risk Classifier utilizes characteristics derived from public records, driving history, and credit history.)



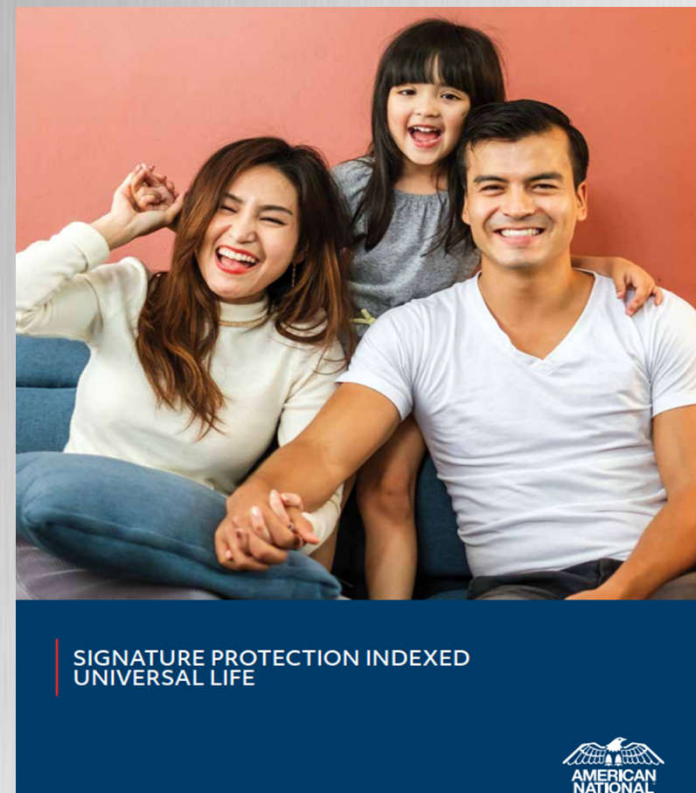
Life-long non-smoker

SIGNATURE TERM
Life Insurance Series

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

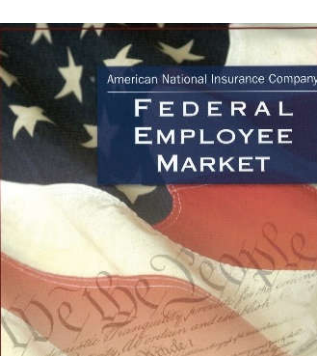
**SIGNATURE PROTECTION INDEXED
UNIVERSAL LIFE INSURANCE**

Positioning Ideas . . .



Where Tradition Meets Innovation
Life ♦ Pensions ♦ Annuities

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FEGLI after Age 65

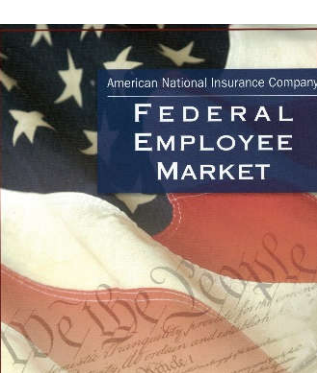


- What happens to FEGLI Option B after age 65?

Age Range	Cost per \$1000 of Coverage (monthly)	Increase from Previous Age Range
Ages 65-69:	\$1.04	20%
Ages 70-74:	\$1.86	79.85%
Ages 75-79:	\$3.90	109.68%
Ages 80+	\$6.24	60%

- Or, they can opt to pay no premium and coverages reduces 2% / Month to 0 at age 69...

Note: They need to keep their basic life insurance coverage to get medical insurance post-retirement.



Why Term?

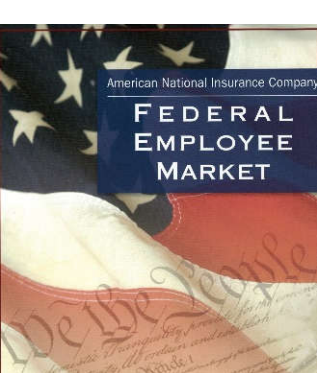


Not all federal employees can afford the premiums associated with a permanent policy.

What if you had a **Non-Medically Underwritten Term** product that could cover them to age 65, 75, possibly to age 80 for a **MUCH** lower cost?

Let's take a look at the term coverage cost differences to age 65 between FEGLI Option B and Signature Term for a 35, 45 and 55 year old federal employee.




With a federal employees term insurance costs going from \$7.50 bi-weekly at age 35 to \$110 bi-weekly at age 60, many federal employees will not be able to afford FEGLI's Option B coverage as they get older. *What if they need coverage post retirement?*

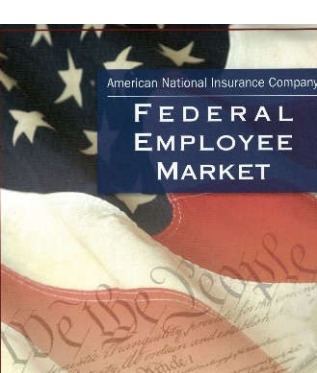


FEGLI Option B Or 30 Year Signature Term



The following chart shows the cost of FEGLI Option B (unisex rates) compared to ANICO™ **Signature 30-year Term for a 35-year old** Federal Employee with \$250,000 of Coverage:


Product	Client Underwriting Status	Bi-weekly Cost	30-Year Total Cost
FEGLI Option B	Cost is the same for Male & Female, Smoker & Non-smoker	Age 35-39....\$ 7.50 40-44....\$ 10.00 45-49....\$ 17.50 50-54....\$ 27.50 55-59....\$ 50.00 60-65....\$110.00	 \$28,925
ANICO™ Signature 30-year Term	Male Standard Non-Tobacco	Age 35-65....\$ 21.24	 \$16,567
ANICO™ Signature 30-year Term	Female Standard Non-Tobacco	Age 35-65....\$ 16.75	 \$13,065

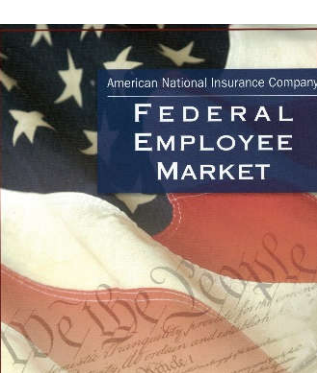


FEGLI Option B Or 20 Year Signature Term



The following chart shows the cost of FEGLI Option B (unisex rates) compared to ANICO™ **Signature 20-year & 30-year Term for a 45 year-old** Federal Employee with \$250,000 of Coverage:


Product	Client Underwriting Status	Bi-weekly Cost	20-Year Total Cost
FEGLI Option B	Cost is the same for Male & Female, Smoker & Non-smoker	Age 45-49...\$ 17.50 50-54...\$ 27.50 55-59...\$ 50.00 60-65...\$110.00	 \$27,950
ANICO™ Signature 20-Year Term 30-Year Term	Male Standard Non-Tobacco	20-Yr: Age 45-65 = \$ 26.82 30-Yr: Age 45-75 = \$ 47.46	20-Yr Term: \$13,946 30-Yr Term: \$24,679
ANICO™ Signature 20-Year Term 30-Year Term	Female Standard Non-Tobacco	20-Yr: Age 45-65 = \$ 20.84 30-Yr: Age 45-75 = \$ 34.60	20-Yr Term: \$10,837 30-Yr Term: \$17,992

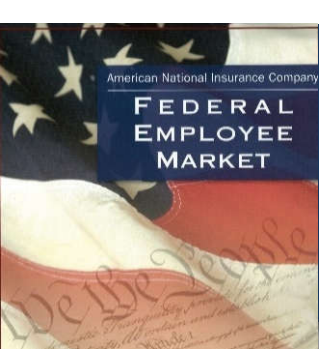


FEGLI Option B Or 10 Year Signature Term



The following chart shows the cost of FEGLI Option B (unisex rates) compared to ANICO™ **Signature 10-year & 20-year Term for a 55 year-old** Federal Employee with \$250,000 of Coverage:

Product	Client Underwriting Status	Bi-weekly Cost	10-Year Total Cost
FEGLI Option B	Cost is the same for Male & Female, Smoker & Non-smoker	Age 55-59...\$ 50.00 60-64...\$110.00	 \$23,010
ANICO™ Signature 10-year Term 20-year Term	Male Standard Non-Tobacco	10-Yr: Age 55-64...\$ 40.58 20-Yr: Age 55-74....\$ 67.99	10-YrTerm: \$10,550 20-Yr Term: \$17,677
ANICO™ Signature 10-year Term 20-year Term	Female Standard Non-Tobacco	10-Yr: Age 55-64...\$ 27.52 20-Yr: Age 55-74....\$ 47.06	10-Yr Term: \$7,155 20-Yr Term: \$12,236



Signature Term VS FEGLI Temporary Coverage . . .



What's the best option for 'Temporary Coverage' . . . Until . . . Age 75? or 80?

Signature Term

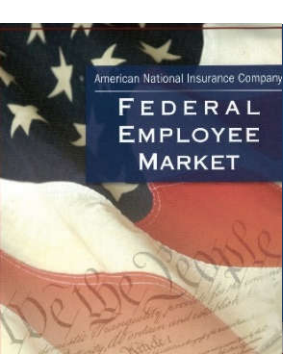


- Age 50 : \$52,720 ★
 - *Signature Term 30 / Coverage to Age 80*
- Age 55: \$35,355 ★
 - *(Signature Term 20 / Coverage to Age 75)*
- Age 60: \$51,064 ★
 - *Signature Term 20 / Coverage to Age 80*

FEGLI Option B

- Age 50: \$131,625
 - *FEGLI / Coverage to Age 80*
- Age 55: \$69,550
 - *FEGLI / Coverage to Age 75*
- Age 60: \$121,550
 - *FEGLI / Coverage to Age 80*

★ Male, Standard Non-Tobacco, \$250,000: SigTerm 30 (Age 50) & Sig Term-20 (Ages 55 & 60)



Signature PIUL VS FEGLI Coverage to Age 80 . . .



Male, Standard Non-Tobacco, \$250,000 Coverage to Age 80, Bi-Weekly Mode,

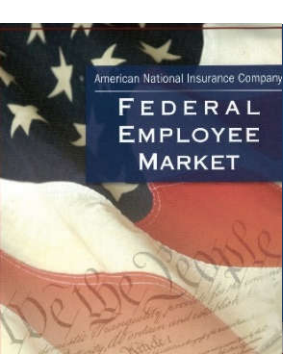
Signature Protection IUL

- Age 30: \$54,912 (**\$49,025 CV @ 65**)
- Age 35: \$55,156 (**\$36,323 CV @ 65**)
- Age 40: \$55,307 (**\$25,550 CV @ 65**)
- Age 45: \$53,626 (**\$15,127 CV @ 65**)
- Age 50: \$56,074

FEGLI Option B

- Age 30: \$136,825
- Age 35: \$136,175
- Age 40: \$135,200
- Age 45: \$133,900
- Age 50: \$131,625

If they need coverage for longer?



Signature GUL VS FEGLI Coverage to Age 100 . . .



Male, Standard Non-Tobacco, \$250,000 Coverage to Age 100, Bi-Weekly Mode,

Signature GUL

- Age 30: \$107,962
- Age 35: \$116,610
- Age 40: \$133,396
- Age 45: \$141,656
- Age 50: \$159,705

FEGLI Option B

- Age 30: \$480,025
- Age 35: \$479,375
- Age 40: \$478,400
- Age 45: \$477,100
- Age 50: \$474,825

SIGNATURE TERM
Life Insurance Series

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

**SIGNATURE PROTECTION INDEXED
UNIVERSAL LIFE INSURANCE**

Positioning ~ Guarantees. . .



Lowest Cost / Gtd up to 80
\$100K Minimum Face Amt

SIGNATURE TERM
Life Insurance Series



Permanent/ Gtd up to 94
\$250K Minimum Face Amt

**SIGNATURE PROTECTION INDEXED
UNIVERSAL LIFE**

AMERICAN NATIONAL



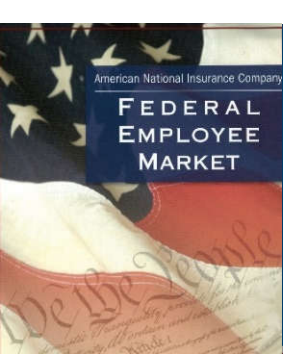
**SIGNATURE GUARANTEED
UNIVERSAL LIFE INSURANCE**
With Guaranteed Cash-Out

Permanent/ Gtd 95+
\$25K Minimum Face Amt

AMERICAN NATIONAL

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Life ♦ Pensions ♦ Annuities

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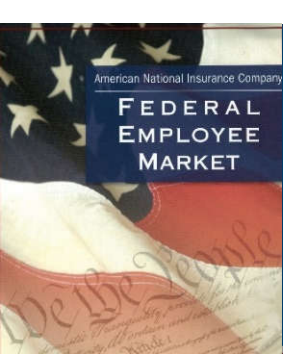


BENEFITS AND RIDERS

Customizing your life insurance policy



- ✓ **Disability Waiver of Premium**
- ✓ **Child's Term Rider**
- ✓ **Living Benefits Riders**



BENEFITS AND RIDERS

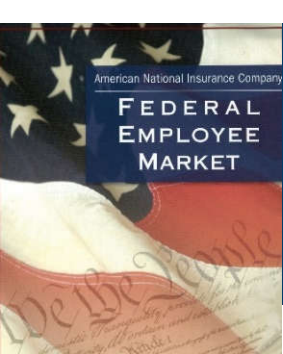
Customizing your life insurance policy



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) (All Products!)**
- Available at Issue / Annual Cost: \$7.50 / \$1,000 Unit / Year
- Same Flat Cost regardless of # of Kids!





BENEFITS AND RIDERS

Customizing your life insurance policy



Disability Waiver of ('Stipulated') Premium

- Issued Ages 18 – 55
- ANICO will waive contract premiums if insured becomes disabled before Age 60 (*Rider Expires @ 60*)
- 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
- "**Stipulated Premium**": Waives Actual *Planned* Premium

Living Benefits!

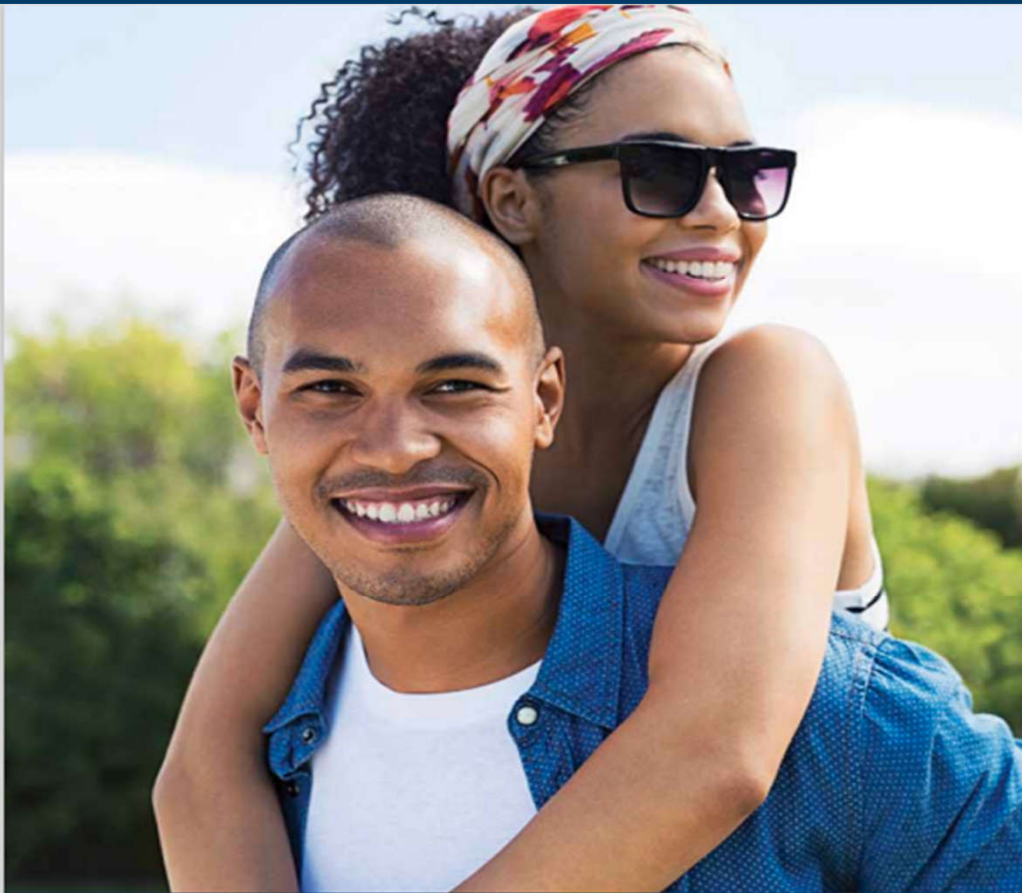


**2016 – 2021: We Paid out
322 Claims / \$34 Million!**



LIVING BENEFITS **Up to \$2 Million**

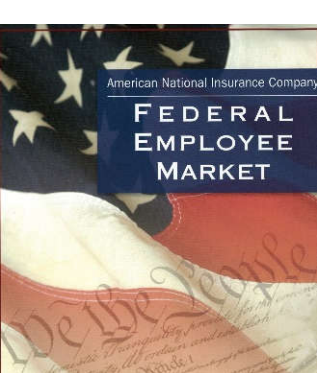
Your Guide to Accelerated Benefit Riders



**Critical, Chronic &
Terminal Illness**

- ✓ Up to **16** Critical Illness Triggers! (**13 in CA**)
- ✓ Partial/Full Settlements
- ✓ Includes Rated Cases Thru T-4 / Flat Extra of \$5/\$1K (**Critical / Chronic**)
- ✓ Lump-Sum Benefits

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



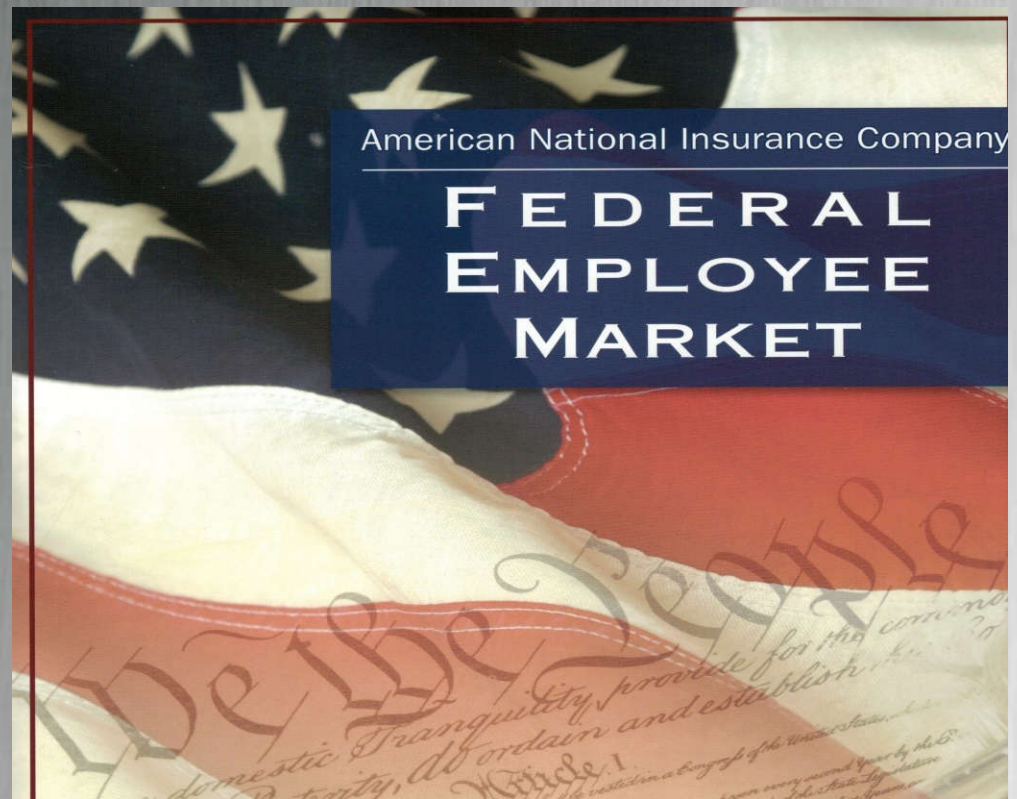
Sales Ideas



- **Find out** from client at **what age they feel** the **FEGLI** coverage will become **too expensive**.
- Present the GUL or Protection IUL as a **‘permanent solution’** for them., or if affordability is still a challenge, possibly a **‘blend’ of permanent & term ?**
- **If a combination of permanent & term is still too costly, remind them of the age they said they would terminate the FEGLI coverage due to cost.**
- Ask them **how much coverage** they would like to maintain **post retirement**

“You said that FEGLI gets too costly at age 55 and you would probably have to cancel your coverage at retirement.

Let me show you a some options will cover you to age 65 or well into retirement and cost much less than your FEGLI Option B Coverage.”

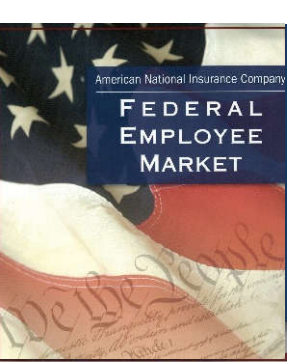


Establishing the Billing / Premium Mode . . .

Where Tradition Meets Innovation
Life ♦ Pensions ♦ Annuities



American National Insurance Company
Independent Marketing Group



Salary Allotment Process (Federal Employees) / Bi-Wkly Allotment



- Submit Application
- Underwriting Process
 - 5 – 7 days unless additional Medical information is needed
- Underwriting Decision ~ Approval E-Mail Sent to Agent
- Agent Initiates Allotment Process Once Approval (*premium amount*) is confirmed . . .
- Policy is issued upon receipt of first allotment
 - Policy is dated out for receipt of 3rd Allotment (+/- 4 weeks)
- ➔ • Commissions are paid on receipt of 1st Allotment



Salary Allotment Process



ExpertApp: Premium Information



Premium Information

⊞ Federal Employee -- Signature Protection IUL

<input checked="" type="checkbox"/> Case Information
<input type="checkbox"/> Primary Insured
<input type="checkbox"/> Primary Insured Cont
<input type="checkbox"/> USA Patriot Act
<input type="checkbox"/> Product Information - Signature Protection IUL
<input type="checkbox"/> Beneficiaries - Primary Insured
<input type="checkbox"/> Existing Insurance and Replacements
<input checked="" type="checkbox"/> Premium Information
<input type="checkbox"/> Physician Information - Primary Insured
<input type="checkbox"/> Medical History
<input type="checkbox"/> Medical History (Last Ten Years)
<input type="checkbox"/> Medical History (Last Ten Years) Cont.
<input type="checkbox"/> Medical History (Last Five Years)
<input type="checkbox"/> Drugs/Alcohol History
<input type="checkbox"/> Insurance History and Non-Medical Hazards

Premium Information	
Payment Mode	Bi-Weekly 
Payment Method	Salary Deduction
Bi-Weekly Amount	\$ 55.00
Initial Premium Amount (if different than Planned Premium Amount)	\$ Initial Premium Amount
<input type="checkbox"/> Check here if initial premium will be applied from a 1035 Exchange.	
Franchise Number	3000 
Special dating instructions:	
Issue Age	Issue Age
Issue Date	mm/dd/yyyy
Payor	Primary Proposed Insured



Starting The Allotment . . . Postal Employees



PostalEASE

The Procedure for Starting, Changing and Stopping Allotments

Postal Employee: _____ Social Security Number: _____

The United States Postal Service uses *PostalEASE* for starting, changing and stopping allotments. This new procedure is a telephone enrollment system.

Follow these procedures to start your allotment:

1. Read the Privacy Act Statement on the back of this page
2. Call the toll-free *PostalEASE* number (1-877-477-3273)
3. Select option 1 (*PostalEASE*)
4. Enter your social security number
5. Enter your USPS PIN number (serves as your signature and should be kept confidential)
6. Follow the script and prompts to complete the transaction using the information below

PostalEASE Allotment Worksheet

_____ Begin (add) an Allotment _____ Cancel an Allotment _____ Change an Allotment

Enter the 9 digit Financial Institution Routing Number: 1110 - 0061 4

Your Account Number To Be Credited: 00000001 986199215

The type of account: SAVINGS

Amount of new or changed allotment: \$ _____

7. Record the confirmation number for this transaction: _____

Enter this routing number and account number when setting up your allotment through “Postal Ease”.

Enter the last 6 digits of the Federal Employee's Tax ID#(Social Security #) followed by this account number

Starting The Allotment . . .

Non-Postal Employees

FOR SALE BY THE SUPERINTENDENT OF DOCUMENTS, US GOVERNMENT PRINTING OFFICE
WASHINGTON, DC 20402OMB No. 1510-0007
Expiration Date 12/31/86

DIRECT DEPOSIT SIGN-UP FORM

DIRECTIONS

- To sign up for Direct Deposit, the payee is to read the back of this form and fill in the information requested in Sections 1 and 2. Then take or mail this form to the financial institution. The financial institution will verify the information in Sections 1 and 2, and will complete Section 3. The completed form will be returned to the Government agency identified below.
- A separate form must be completed for each type of payment to be sent by Direct Deposit.
- The claim number and type of payment are printed on Government checks. (See the sample check on the back of this form.) This information is also stated on beneficiary/annuitant award letters and other documents from the Government agency.
- Payees must keep the Government agency informed of any address changes in order to receive important information about benefits and to remain qualified for payments.

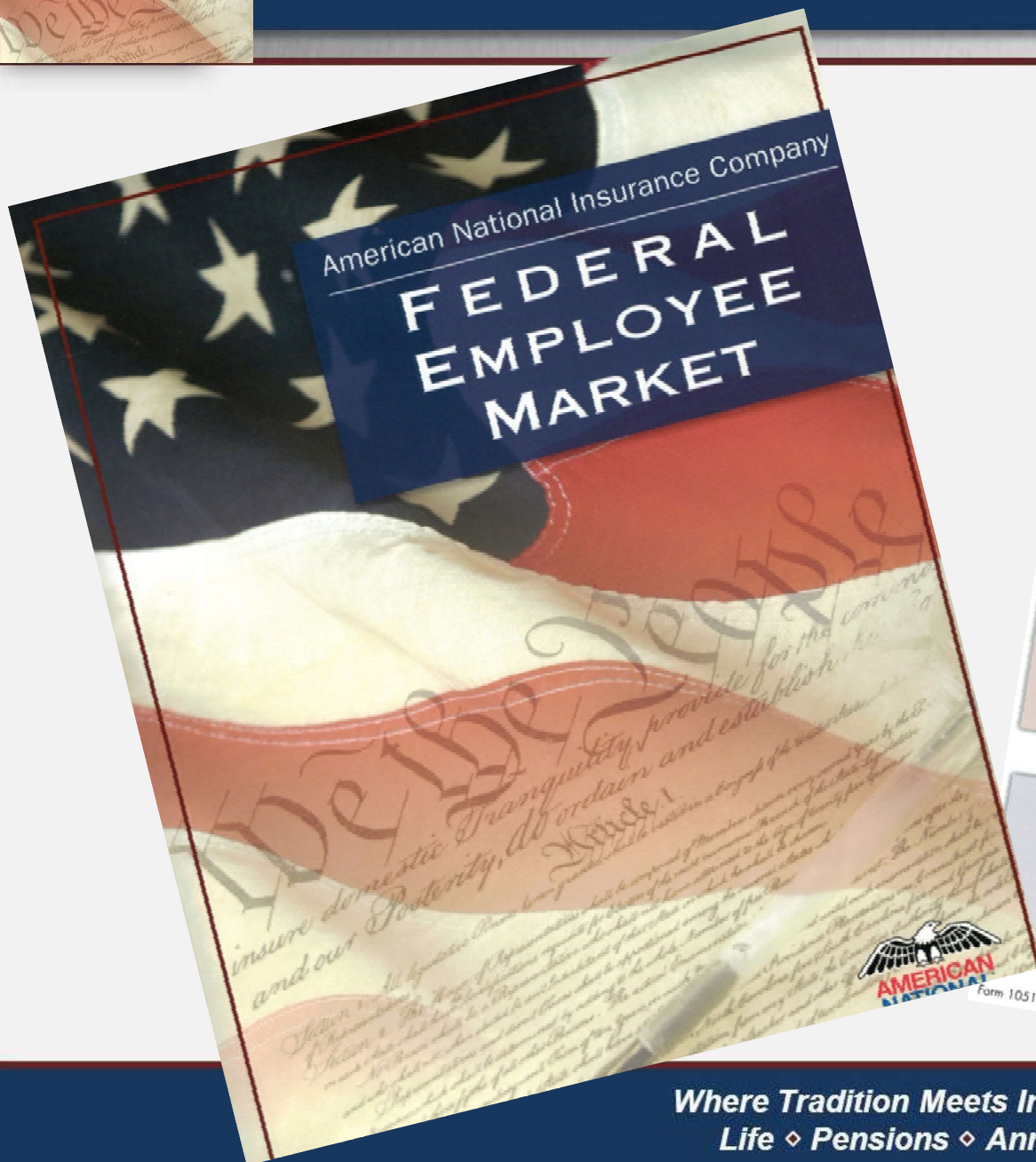
SECTION 1 (TO BE COMPLETED BY PAYEE)

A NAME OF PAYEE (last, first, middle initial)		D TYPE OF DEPOSITOR ACCOUNT <input type="checkbox"/> CHECKING <input checked="" type="checkbox"/> SAVINGS	
ADDRESS (street, route, P.O. Box, APO/FPO)		DEPOSITOR ACCOUNT NUMBER 00000009986199215	
CITY	STATE	ZIP CODE	
TELEPHONE NUMBER AREA CODE		F TYPE OF PAYMENT (Check only one) <input type="checkbox"/> Social Security <input type="checkbox"/> Fed Salary/Mil. Civilian Pay <input type="checkbox"/> Supplemental Security Income <input type="checkbox"/> Mil. Active _____ <input type="checkbox"/> Railroad Retirement <input type="checkbox"/> Mil. Retire. _____ <input type="checkbox"/> Civil Service Retirement (OPM)® <input type="checkbox"/> Mil. Survivor _____ <input type="checkbox"/> VA Compensation or Pension <input type="checkbox"/> Other _____ (specify)	
B NAME OF PERSON(S) ENTITLED TO PAYMENT		G THIS BOX FOR ALLOTMENT OF PAYMENT ONLY (if applicable)	
C CLAIM OR PAYROLL ID NUMBER (SOCIAL SECURITY NO.)		TYPE <input checked="" type="checkbox"/> SAVINGS <input type="checkbox"/> ESTABLISH <input type="checkbox"/> CHANGE TO <input type="checkbox"/> STOP AMOUNT	
Prefix _____ Suffix _____			
PAYEE/JOINT PAYEE CERTIFICATION I certify that I am entitled to the payment identified above, and that I have read and understood the back of this form. In signing this form, I authorize my payment to be sent to the financial institution named below to be deposited to the designated account.		JOINT ACCOUNT HOLDERS' CERTIFICATION (optional) I certify that I have read and understood the back of this form, including the SPECIAL NOTICE TO JOINT ACCOUNT HOLDERS.	
SIGNATURE	DATE	SIGNATURE	DATE
SIGNATURE	DATE	SIGNATURE	DATE

Enter the last 6 digits of the Federal Employee's Tax ID# followed by this account number when setting up your allotment on-line with "My Pay".

Federal Market Support:

Federal Market Kit



Federal Employee Data Collection Sheet

Information gathered on this form is sensitive and should be kept confidential. An agent using this form should protect the information.

Name: _____ Date of Birth: _____
 Address: _____ City: _____ St: _____ Zip: _____
 Occupation: _____ Work Location: _____
 Home Phone: _____ Work Phone: _____

Annual Base Pay or Job Grade: _____
 Years of service toward retirement: _____
 Age you plan to retire: _____

Are You?

C.S.R.S. ☐ OR F.E.R.S. ☐
 (Civil Service Retirement System) (Federal Employee Retirement System)

Thrift Participant? YES ☐ NO ☐
 Percent you are contributing: _____
 Current balance in the plan: \$ _____

Married? YES ☐ NO ☐
 Spouse's Date of Birth: _____

Tobacco User? YES ☐ NO ☐

Federal Employee's Group Life Insurance (FEGLI)

Which Options do you have?

☐ Option A - \$10,000 additional Life Insurance
☐ Option B - Up to 5 times Salary
 How many times? _____

☐ Option C - Family (Spouse \$5,000/Children \$2,500)
 How many times? _____ (Up to 5 units)

Date Completed: _____



Prospecting in the Federal Market

Consumer-Approved P.O.s



American National
Federal Employee Market

As a Federal Employee, you earn and enjoy many valuable benefits!

Understanding those benefits can be vital to your long-range financial security – and to the security of your loved ones. Over time, the value adds up, often representing tens or even hundreds of thousands of dollars.

Ask Yourself:

1. Am I completely comfortable with my current understanding of benefits like Federal Employee Group Life Insurance (FEGLI)?
2. Do I know what I currently pay for basic FEGLI coverage? What does optional FEGLI protection cost me?
3. Given my individual circumstances, should I be putting more money into FEGLI coverage...or less? Is it really a good buy?
4. Is it possible to get the same amount of protection for less than I'm paying now? Or, can I get additional coverage without increasing my current premium?
5. How flexible is the policy? Can it be tailored to fit my needs? Are there options for covering my spouse and children? And what happens if my needs change over time?
6. Since FEGLI is term insurance, it doesn't build cash value. Is there some other way my premiums can provide the protection I need, yet still help me set some money aside for retirement, education or emergencies?
7. How would my current benefits be affected if I change jobs?
8. What happens to my benefits when I retire? Is there some way to make sure I'll still have adequate affordable insurance when I'm most likely to need it?
9. What's my projected retirement income? Will it be enough to allow me to live comfortably and independently?
10. Am I using my benefits – especially those I put my own money into – to my best advantage?

Not sure of the Answers? You can't afford not to know. Contact your agent and we'll provide a free, personalized and completely confidential analysis.

Explore Your Options Control Your Future

Did you know that your Federal Employee Group Life Insurance (FEGLI) costs increase every 5 years?



Turn this card over to see how much!



For Agent Use Only

Prospecting in the Federal Market

Rising Cost of FEGLI



Example: Cost of Option B Coverage (at the maximum of 5 times salary) over a 30 year period for a 35 year old Federal Employee earning \$50,000 a year.

FEGLI Cost is the same for Male and Female, Smoker and Non-smoker. Coverage Amount is \$250,000

Ages 35-39	Bi-weekly Cost =	\$	7.50
	Annual cost =	\$	195.00
	5-Year Cost =	\$	975.00
Ages 40-44	Bi-weekly Cost =	\$	10.00
	Annual cost =	\$	260.00
	5-Year Cost =	\$	1,300.00
Ages 45-49	Bi-weekly Cost =	\$	17.50
	Annual cost =	\$	455.00
	5-Year Cost =	\$	2,275.00
Ages 50-54	Bi-weekly Cost =	\$	27.50
	Annual cost =	\$	715.00
	5-Year Cost =	\$	3,575.00
Ages 55-59	Bi-weekly Cost =	\$	50.00
	Annual cost =	\$	1,300.00
	5-Year Cost =	\$	6,500.00
Ages 60-64	Bi-weekly Cost =	\$	110.00
	Annual cost =	\$	2,860.00
	5-Year Cost =	\$	14,300.00

Full FEGLI information can be found at www.opm.gov/insure/life

If you are interested in learning about alternatives to your FEGLI coverage, please return this card:

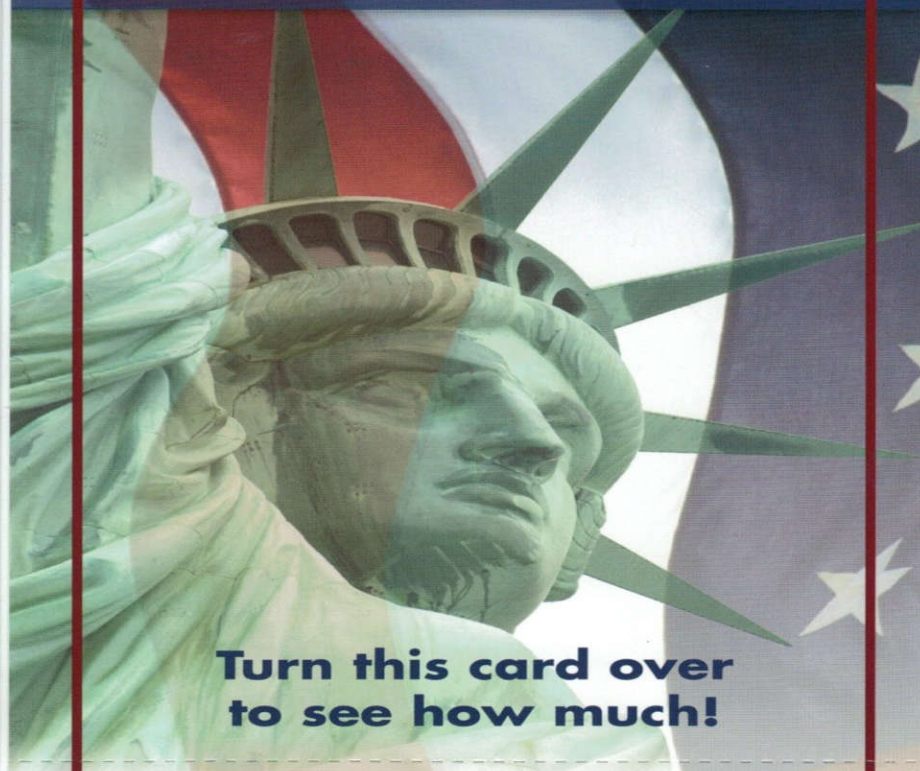
Name: _____

Phone: _____

Best Time to Call: _____

E-mail: _____

Do you know that your Federal Employee Group Life Insurance (FEGLI) costs increase every 5 years?



Turn this card over to see how much!



American National Insurance Company, headquartered in Galveston, Texas is licensed to conduct business in all states except New York. Business is conducted in New York by American National Life Insurance Company of New York, headquartered in Glenmont, New York.



Prospecting in the Federal Market

Federal Agencies



American National Insurance Company
Federal Employee Market

Prospecting: Federal Agencies

Many of our advisors are making sales at the federal employee's worksite. Make sure you understand and follow the policies of the agency. Work closely with managers and supervisors to gain access to federal buildings. Most federal agencies will not allow advisors into work areas but will allow you to set up in break rooms & the cafeteria. If you are working in a worksite environment, keep your presentation and application session to 15 minutes or less. Our SI program has been designed for this purpose.

- United States Department of Agriculture
- United States Department of Commerce
- United States Department of Defense
- United States Department of Education
- United States Department of Energy
- United States Department of Health and Human Services
- United States Department of Homeland Security
- United States Department of Housing and Urban Development
- United States Department of the Interior
- United States Department of Justice
- United States Department of Labor
- United States Department of State
- Department of Transportation
- United States Department of the Treasury
- United States Department of Veterans Affairs
- Forest Service
- Risk Management Agency
- Bureau of the Census
- Economic Development Administration



Prospecting in the Federal Market

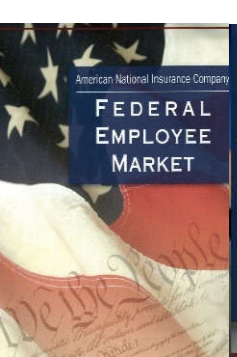
Unions & Associations . . .



Unions & Associations with Federal Recognition

Success in the Federal Employee Market is all about prospecting. Unions and Associations are looking for corporate partners. Involvement with one of these organizations may require a financial investment on your part. These unions and organizations need financial help and are willing to give access to their members in exchange for this support. The support may be sponsoring a company picnic, donating to a college scholarship they provide to members children or simply paying for a booth at one of their national or regional meetings.

1. (AAE) National Association of Aeronautical Examiners
2. American Federation of Government Employees
3. (AFSA) American Foreign Service Association
4. (AMC) American Maritime Congress
5. (ANA) American Nurses Association
6. (CREA) Congressional Research Employees Association
7. (FEA) Federal Education Association
8. (FFA) Federal Firefighters Association
9. (FLEA) Federal Law Enforcement Association
10. (IGUA) International Guard Union of America
11. (NAAE) National Association of Agricultural Employees
12. (NAATS) National Association of Air Traffic Specialists
13. (NAGE) National Association of Government Employees and International Brotherhood of Police Officers
14. (NAGI) National Association of Government Inspectors – IFPTE Local 8
15. (NAPFE) National Alliance of Postal and Federal Employees
16. (NATCA) National Air Traffic Controllers Association
17. (NEA) National Education Association
18. (NFFE) National Federation of Federal Employees
19. (NLRBU) National Labor Relations Board Union
20. (NTEU) National Treasury Employees Union
21. (NULI) National Union of Labor Investigators
22. (NWSEO) National Weather Service Employees Organization
23. (PAACE) Professional Association of Aeronautical Center Employees
24. (PASS) Professional Airways System Specialists
25. (POPA) Patent Office Professional Association
26. (VASNC) Veterans Affairs Staff Nurses Council
27. (APWU) American Postal Workers Union
28. (NALC) National Association of Letter Carriers
29. (NAPS) National Association of Postal Supervisors
30. (NAPUS) National Association of Postmasters of the United States
31. (NLP) National League of Postmasters
32. (NPMHU) National Postal Mail Handlers Union
33. (NRLCA) National Rural Letter Carriers' Association



Prospecting in the Federal Market

Federal Employee Lists by State



Number of Federal Employees by State



Sales Tip:

Success in the Federal Employee Market is all about prospecting. To help you, American National has a list of most Federal and Postal employees. The database includes the federal employee's name, job title, salary, federal agency and sub-agency and the city where the federal agency is located.



For access to this list, call your National Sales Manager.

California.....	245,000
District of Columbia...	203,500
Texas	193,500
Virginia.....	172,500
Maryland.....	145,300
Florida.....	129,800
New York.....	115,400
Georgia	97,800
Pennsylvania.....	96,200
Illinois.....	81,000
Ohio.....	75,700
Washington.....	71,200
North Carolina.....	67,700
Arizona	55,700
Alabama.....	54,900
Colorado	53,800
Missouri.....	52,300
Michigan	50,900
Tennessee	48,500
Oklahoma.....	48,400

New Jersey	48,100
Massachusetts	44,700
Kentucky	38,200
Indiana.....	37,000
Utah	34,600
Hawaii.....	33,700
South Carolina	32,600
Minnesota	30,700
New Mexico	30,400
Louisiana	29,700
Oregon	28,800
Wisconsin	28,300
Mississippi	25,000
Kansas	24,800
West Virginia	23,100
Arkansas.....	20,000
Nevada.....	18,600
Iowa	17,400
Connecticut	17,100
Nebraska.....	16,300

Alaska.....	15,400
Maine	14,300
Montana.....	13,700
Idaho	13,600
South Dakota	10,900
Rhode Island.....	10,100
North Dakota.....	9,200
Wyoming.....	7,900
New Hampshire	7,400
Vermont	6,500
Delaware.....	5,400

Information was furnished by
Governing Data based on Bureau
of Labor statistics. Current as of





American National Insurance Company

Federal Employee Market

Number of Federal Employees by State



- Federal Employee Name
- Service Completion Date
- Federal Agency
- City, State, County
- Occupation
- Pay Plan, Grade and Step

**Contact
Me for
this**



Federal Market Resources: Website



Independent
Marketing
Group

Home | Rates

ExpertOffice

Products and Services

Agent Resources

About Us

Training

Getting Started

[Agency Recruiting Guide](#)
[Agent Company Guide](#)
[Contracting Guide](#)

Required

[Agent Required Training](#)

Software

[ExpertOffice Training](#)

Agent Materials

Life

[Approval Grid](#)
[Product Portfolio](#)
[Spanish Product Portfolio](#)
[Worksite](#)
[Term Conversion](#)
[Accelerated Email Processing](#)

Annuity

[Approval Grid](#)
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Life and Annuity

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[New York Product Portfolio](#)
[Where Traditions Meet Innovation](#)
[Where Traditions Meet Innovation-Spanish](#)
[Client Experience Guide](#)

Additional Resources

Marketing

[Personalized Ads](#)
[Social Media Content](#)

Underwriting

[Underwriting Resources](#)

Compliance

[Compliance Resources](#)

Accelerated Death Benefits

[Living Benefits](#)

Incentives

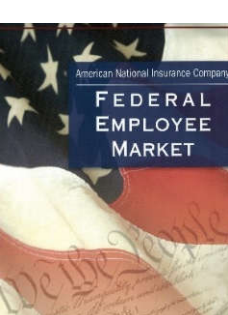
[2023 Cabo San Lucas](#)

[Summer Splash Cash Life](#)

[Summer Splash Cash Annuity](#)

Where Tradition Meets Innovation
Life ♦ Pensions ♦ Annuities

For Agent Use Only



Federal Market Resources: Website



Worksite

Federal Government Employees

When it comes to selling life insurance in the Postal and Federal Employee Market, American National follows the K.I.S.S. (Keep Insurance Sales Simple) principal.

Why Federal Government Employees?

The Postal Service offers coverage through the Federal Employees' Group Life Insurance (FEGLI) Program. Yet, with the cost of this program increasing every five years, the price of insurance has a possibility of becoming prohibitively expensive. American National Insurance Company offers a FEGLI alternative insurance program designed to meet the specific needs of Federal Employees.

We can provide Federal Employees an in-depth analysis of their FEGLI benefits and review alternatives to meet goals and objectives tailored to their unique needs. If you are currently working in the Federal/Postal Market or have clients/prospects who are Federal or Postal Employees, a serious look at our comprehensive offerings may help in meeting the client's needs.

If you are going to work in the Federal Employee Market, it is important that you have the Federal Employee Almanac.

A Federal Employee Almanac may be purchased online from various sites.

Franchise Procedures

American National offers franchise processing on all life products offered. If the agent is working with an employer/organization that has a group of ten (10) or more lives, then the group will qualify to be set up on franchise processing. The agent will need to download the online Deduction Agreement form (Form 969 or ANY-969 for New York).

List Bills

American National recognizes the success franchise business initiates with the billing process. For standard billing franchise groups that have been approved and issued, a list bill will be mailed to the franchise address approximately twenty (20) days prior to the premium due date. The bill will only include individual policies that have been approved and given an effective issue date.

Follow the General Franchise Procedures for Agents for a step by step guide on how to sign up for franchise or list bills.

Quick Links

Agent Pieces

[Prospecting Federal Agencies](#)

[Getting Started in the Federal Employee and Postal Market](#)

[Prospecting Tool: Unions with Federal Recognition](#)

[Worksite FAQ](#)

[Federal Employee Market Training Guide](#)

Consumer Pieces

[Explore Your Options](#)

[Federal Employee Data Collection Sheet](#)

[Federal Employee Life Ins. Alternative](#)

Franchise Resources

[General Franchise Procedures for Agents](#)

[Deduction Agreement](#)

[NY Deduction Agreement](#)

Where Tradition Meets Innovation
Life ♦ Pensions ♦ Annuities

For Agent Use Only



American National Insurance Company

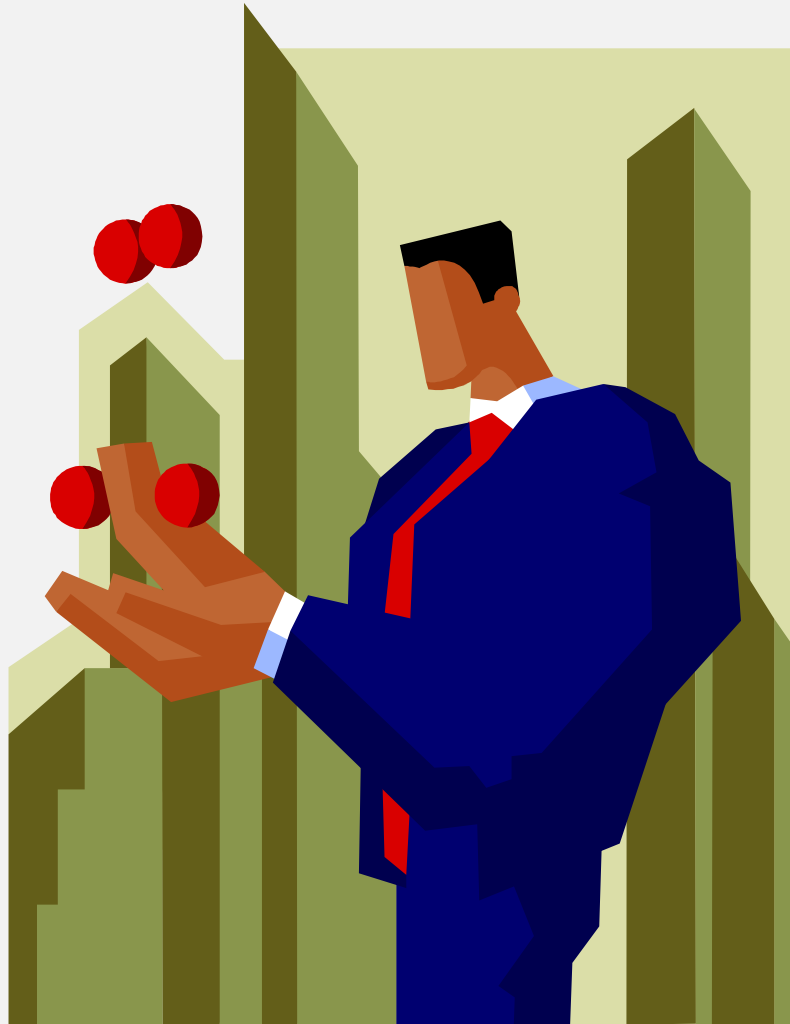
Federal Employee Market

Other Federal Market Opportunities:

- Pension Survivorship Benefits ('Pension Max')
- Thrift Savings Plan ('TSP') Rollovers
- Family Members / Referrals . . .



American National Insurance Company



- Thanks for your interest in American National and especially your business!
- We look forward to our continuing 'Partnership' with you.



Questions



Contact:

**Jeff Moore,
National Sales Mgr**

Office: (800)459-0542

Cell: (503)545-6324

Jeff.Moore@AmericanNational.com

OR

Contact:

Field Support Center

1-888-501-4043, Option 1

imgfsc@americannational.com