

**AMERICAN
NATIONAL**



Brookfield
Reinsurance

In Business Since 1905

A by AM Best & Company*

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

B Rating with Weiss (*Safety Rating*)*

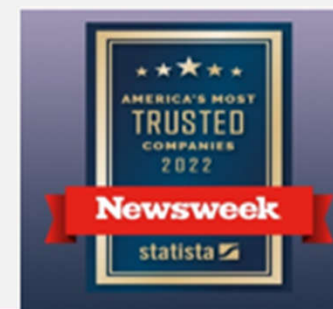
A Rating with Fitch (*Outlook Stable*)*

\$31.3 Billion in Consolidated Assets*

**A or Higher every
year since 1941:
82 Years!**

NO DEBT!

- **Surplus** Reserve is nearly **22% of Assets!**
- **\$1.28 in Assets for Every \$1.00 of Liabilities**



* As of 12/31/22; Financials are based on GAAP Accounting. Fitch Rating as of May, 2022

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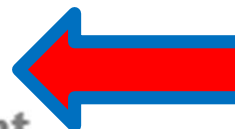
**AMERICAN
NATIONAL[®]**



Brookfield
Reinsurance

A Leading Global Alternative Asset Manager

Brookfield ~725B
Assets Under Management



**Renewable
Power &
Transition
\$68B**



**Infrastructure
\$140B**



**Private Equity
\$105B**



**Real Estate
\$256B**



**Credit &
Insurance
Solutions²
\$151B**

~\$68B³

Principal Investments

Direct Investments | Fund Investments | Financial Assets | Cash

AMERICAN NATIONAL
INSURANCE COMPANY



2) Credit & Insurance Solutions includes \$14 billion from our Public Securities Group plus \$7 billion from our Reinsurance group. 3) Represents NAV.

“BAM” (Listed on NYSE & TSX)

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**AMERICAN
NATIONAL**



Brookfield
Reinsurance

***The Company Offering
the 'Whole' Life
Package***



Where Tradition Meets Innovation
Life ♦ Pensions ♦ Annuities



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

* As of 3/31/21

ANICO Delivers the Full Package





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



miss me?



SIGNATURE TERM
Life Insurance Series

- **Still want to sell Term with ANICO?**
- **There is a way?**
- **Signature Term is Still Available . . .**





SIGNATURE WHOLE LIFE

Participating Whole Life Insurance

with a Signature Term Rider



SIGNATURE WHOLE LIFE

Participating Whole Life Insurance



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
Issue Limits	\$10,000 Minimum / \$25,000 to include Terminal Illness Living Benefit / \$50,000 to include Critical & Chronic Illness Living Benefits
Riders & Benefits	Living Benefits (<u>ALL THREE</u>), Primary / Add'l Insured Term Rider , Paid-Up Additions Rider , Child's Term Rider, Gtd Insurance Option Rider
Dividend Options	<ol style="list-style-type: none">1. Paid-up Additions (Default Option)2. Accumulate at Interest (2.50% as of 12/1/21)3. Premium Reduction4. Cash
Loans	Loans are charged 8% Interest in Arrears. Loan Amounts are credited the current dividend accumulation interest rate of 2.50%. Net Loan Rate = 5.50%



BENEFITS AND RIDERS

Customizing your life insurance policy



BENEFITS AND RIDERS

Customizing your life insurance policy



BENEFICIOS Y CLÁUSULAS ADICIONALES

Personalización de su póliza de seguro de vida



Benefits and Riders

Las pólizas de seguro descritas en este documento solo se emiten en inglés.



SIGNATURE WHOLE LIFE
Participating Whole Life Insurance

Riders & Benefits



Children's Term Rider

Disability Premium Waiver

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

Paid up Additions Rider

Guaranteed Insurance Option Rider

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



BENEFITS AND RIDERS

Customizing your life insurance policy



Children's Term Rider

- \$1,000 - \$25,000 Rider Amt
- Flat cost of \$7.50 / \$1,000 for all Children of the insured
- Convertible up to 5 X Rider
 - At Age 25
 - \$50,000 Maximum
 - Any Permanent Product

Disability Waiver of Premium

- Waives the Premium if Disabled Prior to Age 60
 - through age 100 / resolution of disability
- Rider Expires at age 60 if insured is not disabled . . .
- Total Disability / 'Any Occ'
- 6 Months Continued Disability



BENEFITS AND RIDERS

Customizing your life insurance policy

Signature Term Rider



SIGNATURE WHOLE LIFE

Participating Whole Life Insurance



SIGNATURE TERM

Life Insurance Series

Primary Insured
Additional Insureds





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...**

Underwriting:

Regular Underwriting Requirements for Additional Insureds...

Issue Limits:

\$25,000 Minimum, 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!

SIGNATURE TERM

Life Insurance Series

Signature Term Rider



SIGNATURE TERM
Life Insurance Series



**Partial / Full
Conversions**



SIGNATURE PROTECTION INDEXED
UNIVERSAL LIFE



SIGNATURE PERFORMANCE INDEXED
UNIVERSAL LIFE INSURANCE
Planning for the Unexpected



- **Convert to a New Policy . . .**
- **Future Conversions to Face Increase of Existing IUL**
- **Each Conversion = New Sale & Commission!**

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Life ♦ Pensions ♦ Annuities

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SIGNATURE WHOLE LIFE
Participating Whole Life Insurance

Signature Term Rider



- **Purchases additional term insurance on:**
 - Primary Insured
 - Additional Insured (Family Member, Business 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 . . .





SIGNATURE WHOLE LIFE

Participating Whole Life Insurance

Paid Up Additions Rider



- Flexible options to purchase paid-up participating whole life insurance*
- Increases Cash Accumulation (**Over-funding**)
- Increases Death Benefit (**Paid Up Additions**)





SIGNATURE WHOLE LIFE

Participating Whole Life Insurance



Paid Up Additions Rider

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 85)

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.

- **1035 Transfer from another Life Insurance Policy**
- **Lump-sum from another financial account / vehicle**
- **Single Premium Whole Life Insurance . . .**



Paid Up Additions Rider: *Purchase Payment Options*



Schedule 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. selected, no additional Purchase Payments may be made.

- **Adds to the 'fixed' base policy premium**
- **Can Pay-up the Coverage at a specific age**
- **Builds Additional Liquidity in the Policy . . .**



SIGNATURE WHOLE LIFE

Participating Whole Life Insurance



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)**



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!

Best for Younger age Insured's ~ Under age 35 . . .

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BENEFITS AND RIDERS

Customizing your life insurance policy



Guaranteed Insurance Option Rider



Guaranteed Insurance Option Rider:

- Guarantees Additional Purchases of Life Insurance*
- On the Base Insured (*Permanent Insurance*)
- Spouse (*Permanent Insurance*)
- Children (*Child's Term Rider*)

* Can exercise 1 time for a spouse / Child. ** Alternative Option Dates: Marriage, Birth or Adoption.



BENEFITS AND RIDERS

Customizing your life insurance policy

Guaranteed Insurance Option Rider*

Regular Option Dates:

Base Insured Only

- **Six Regular Option Dates** 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. **Rider expires at anniversary/age 40**)

Alternate Option Dates:

Alternate Option Cancels Next Regular Option

- **Spouse:** First Marriage of the Insured (***Can purchase permanent policy/one time***)
- **Child:** Live birth(s) or Adoption(s) of a child of the insured (***Can add Child's Term Rider***)

* Rider must be added at policy issue and expires @ policy anniversary coinciding with attained age 40.



Guaranteed Insurance Option Rider

- Can Purchase up to \$50,000 of additional Insurance up to 6 times (Up to \$300K Coverage)
- Base Insured, Spouse, or Children of Insured★
 - Insured: Every 3 Yrs; Ages 25-40 (Perm. Policy)
 - Spouse: Marriage of the Insured (Perm. Policy)
 - Child: Birth/Adoption of Child – (Child Term Rider)
- **Include on young clients with Term Rider**



* Can exercise 1 time for a spouse / Child. Alternate Option Cancels Next Regular Option.

e Only



BENEFITS AND RIDERS

Customizing your life insurance policy



Guaranteed Insurance Option Rider



SIGNATURE WHOLE LIFE
Participating Whole Life Insurance
**Guaranteed Insurance
Option Rider**



**Additional
Purchases**

Guaranteed Issue!



SIGNATURE PERFORMANCE
INDEXED UNIVERSAL LIFE

A Flexible Premium Universal Life Insurance Policy
With Both Fixed and Indexed Interest Crediting Options



- **Buy a new permanent policy . . . An IUL**
- **Future Purchases as Face Increase of Existing IUL**
- **Each Purchase / Increase = New Sale & Commission!**



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Positioning for Young Insured . . .

- Client Looking for \$250,000 of Protection
- Wants Permanent Coverage, but working with a tight budget...
- Male, Age 30, Standard Non-tobacco
- Wants options offering guarantees & possibly accumulation....




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Participating Whole Life Insurance

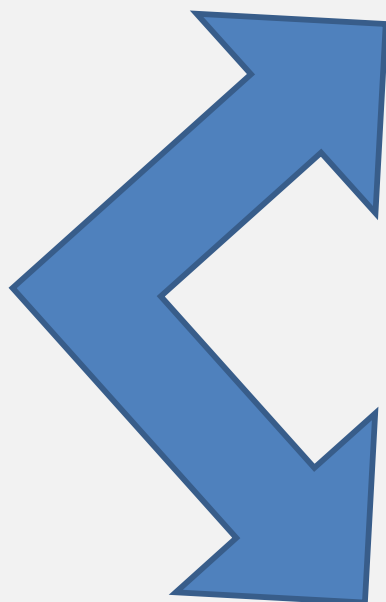



Start out with a \$50K WL / \$200K 30Yr Term Rider + GIO for future coverage



SIGNATURE WHOLE LIFE
Participating Whole Life Insurance

\$50K



\$50K



SIGNATURE TERM
Life Insurance Series

\$200K



Exercise GIO Options / Convert Term Rider = Increased Protection

* Male, 30, \$50,000 SWL + \$200,000 Signature 30Yr Term Rider + **\$50,000 GIO Rider**

Use Only



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Participating Whole Life Insurance



Begin by exercising the GIO Rider on each exercise date / age



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Participating Whole Life Insurance

\$50K Gtd. Insur. Option Rider

GIO – Age 40



**SIGNATURE PERFORMANCE
INDEXED UNIVERSAL LIFE \$200K**

A Flexible Premium Universal Life Insurance Policy
With Both Fixed and Indexed Interest Crediting Options



Age 40: Exercise GIO / Increase IUL Face by \$50,000

*** Male, 30, \$50,000 SWL + \$200,000 Signature 30Yr Term Rider + \$50,000 GIO Rider**

Use Only



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Participating Whole Life Insurance



Once GIO is expired, begin to convert the Term Rider to IUL Face Increases...



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Participating Whole Life Insurance

\$200K Sig. Term Rider



**Convert Ages
40 - 65**

30 Years / Age 65



**SIGNATURE PERFORMANCE
INDEXED UNIVERSAL LIFE**

\$400K

A Flexible Premium Universal Life Insurance Policy
With Both Fixed and Indexed Interest Crediting Options



Multiple Partial Conversions / Full Conversion to Increase IUL Face Amount...

*** Male, 30, \$50,000 SWL + \$200,000 Signature 30Yr Term Rider + \$50,000 GIO Rider**

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Participating Whole Life Insurance

SIGNATURE PERFORMANCE INDEXED UNIVERSAL LIFE



SIGNATURE WHOLE LIFE
Participating Whole Life Insurance

\$50K

PAID IN FULL



SIGNATURE PERFORMANCE
INDEXED UNIVERSAL LIFE

\$400K

A Flexible Premium Universal Life Insurance Policy
With Both Fixed and Indexed Interest Crediting Options



Living Benefits!

Bonnie Thomas:
\$234,364.24



What is a Living Benefit?

In insurance terms, Living Benefits are Accelerated Benefit Riders (ABRs)¹ which provide the option of receiving a partial or full accelerated life insurance benefit if the insured experiences a qualifying medical condition.²

Robert Sanchez:
\$733,062.00



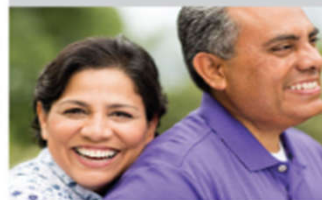
Rachael Roberts:
\$51,860.10



What can a Living Benefit mean to a family?

A Living Benefit can mean the freedom to make choices, provide for a family, and peace of mind.

Isabella Martinez:
\$120,522.74



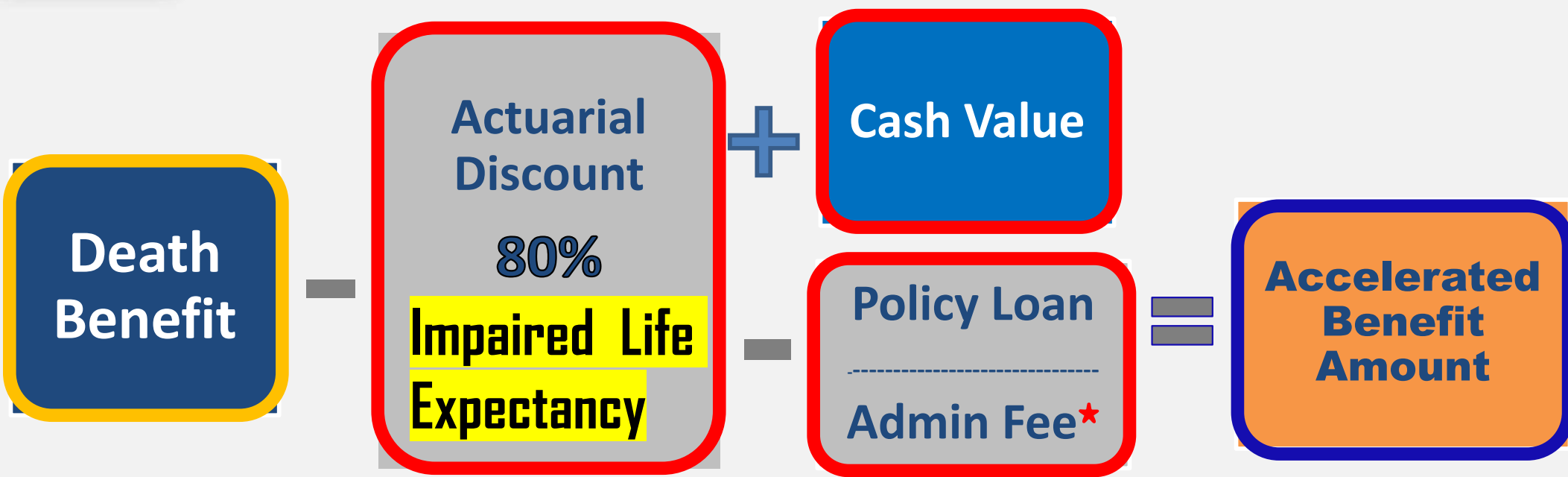
465 Claims / \$68.4 Million!★

★ January, 2016 – October, 2022



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

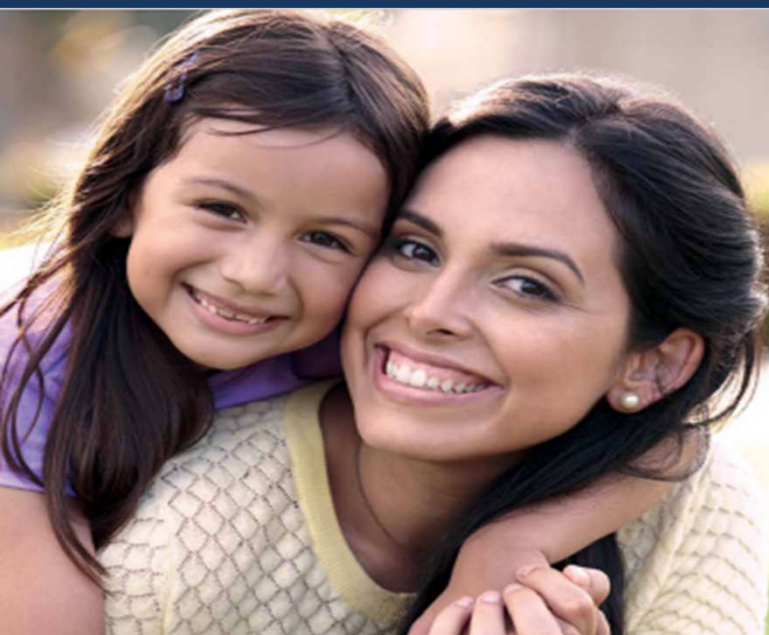
*** Can vary by state. Not to exceed \$500. **Partial Accelerations are subject to policy Minimums for remaining Policy Face Amount**

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Positioning the Sale



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Who is a Prospect?



- Clients Seeking Guarantees: **(Cost, Coverage, Cash Value)**
- Millennials remember the 2008 financial crisis . . .

'GUARANTEES ARE KEY'



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Generations	Born	Current Ages
Gen Z	1997 - 2012	10 - 25
Millennials	1981 - 1996	26 - 41
Gen X	1965 - 1980	42 - 57
Boomers II (a/k/a Generation Jones)*	1955 - 1964	58 - 67
Boomers I*	1946 - 1954	68 - 76
Post War	1928 - 1945	77 - 94
WWII	1922 - 1927	95 - 100

- **“Millennials are more conservative as investors than Gen X or Baby Boomers because of the 2008 Recession and the impact it had on their parents and on them.”**
- **...“on average they allocate 1/3 less to equities than Gen X or Baby Boomers ...”**



- Guaranteed Fixed Premium *(Cost)*
- Guaranteed Death Benefit *(Coverage)*
- Guaranteed Accumulation *(Cash Value)*
- Flexibility to Pay-up the Coverage Early
 - Fully Paid-up Coverage ~ *About \$25 Add'l Cost . . .*
 - Reduced Paid-up Coverage
- **A GUL alternative with Cash Accumulation!**

**3 C's
of WL**



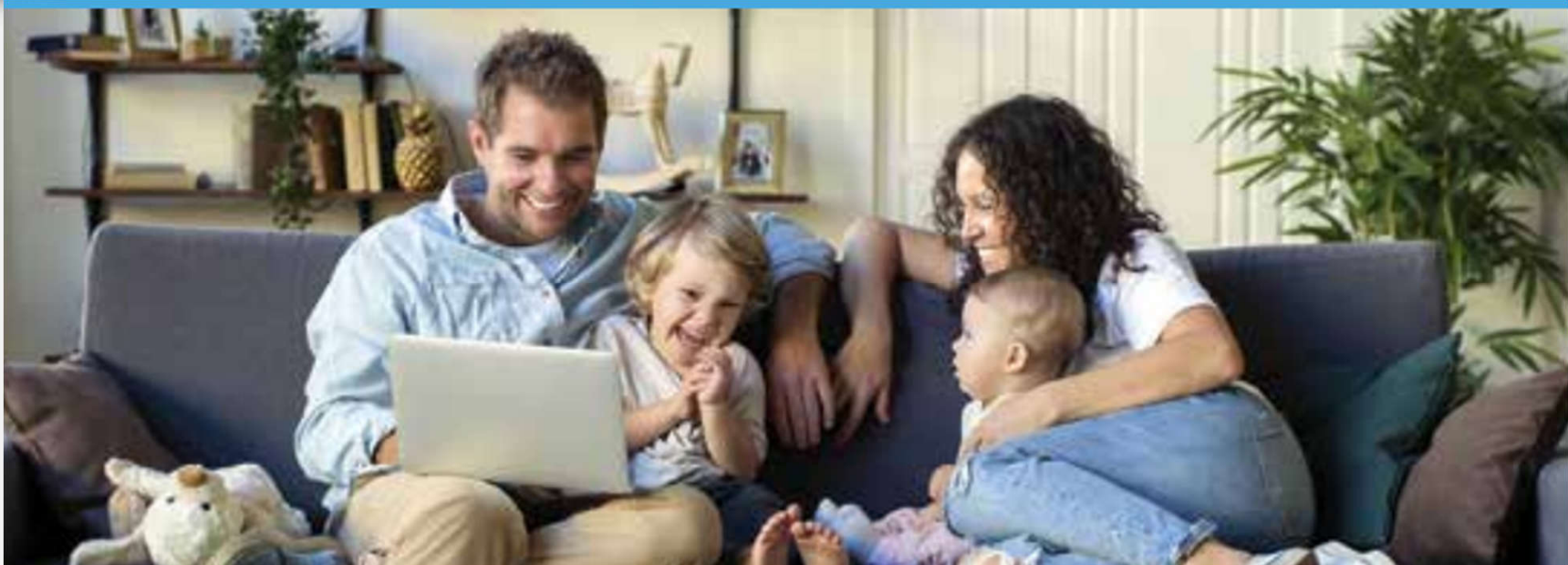
SIGNATURE WHOLE LIFE

Participating Whole Life Insurance

Whole Life / Term Blend



SIGNATURE WHOLE LIFE
Participating Whole Life Insurance



- **Young family needing a solid plan for protection for their ‘whole life’ . . .**
- **Guarantees are very important ~ the “3 C’s” of Life Insurance . . .**
- **They want a plan that they can build on for future life insurance needs**
- **Signature Whole Life offers the Foundation of Protection they’re seeking**



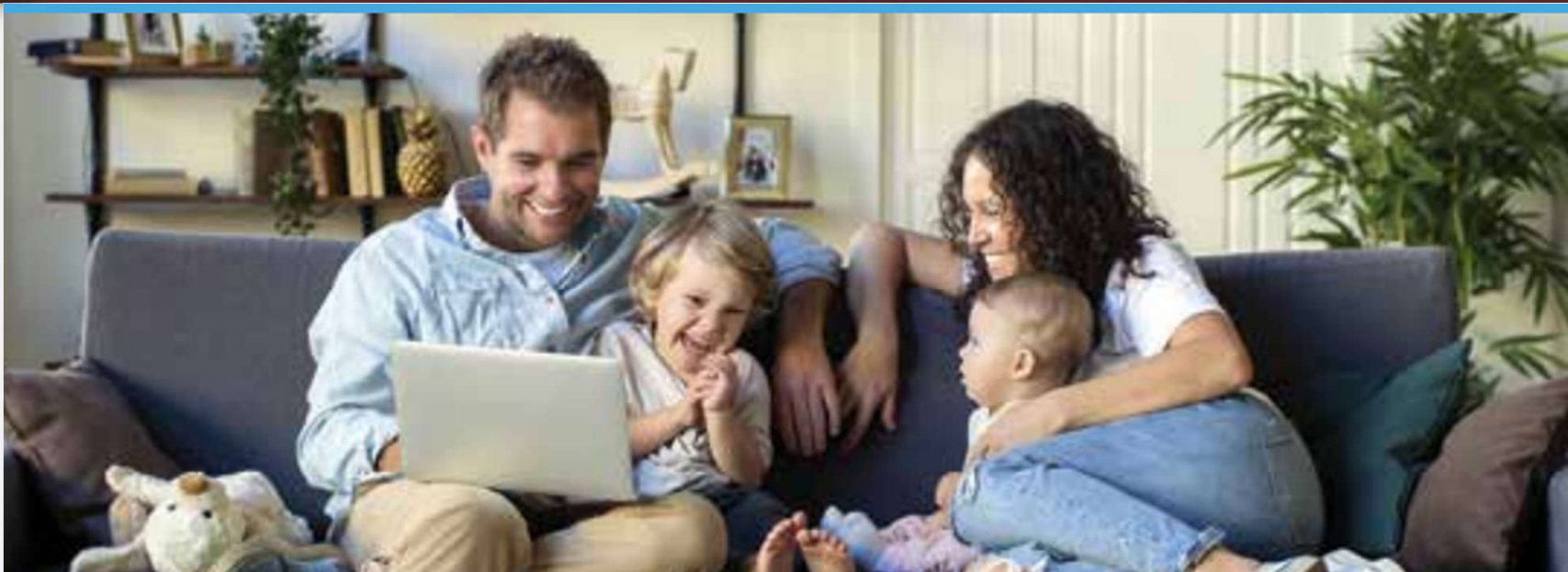
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Participating Whole Life Insurance

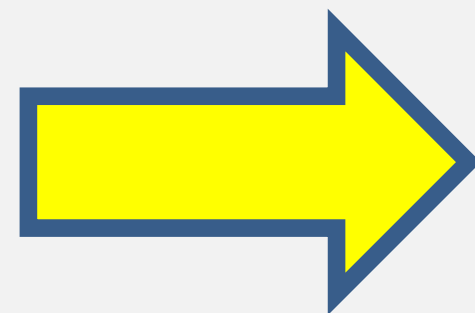
Whole Life / Term Blend



SIGNATURE WHOLE LIFE
Participating Whole Life Insurance



- **\$100,000 Base Policy + \$400,000 30-Yr Term Rider on 'Dad'**
- **\$250,000 30-Yr Term Rider on 'Mom'**
- **\$10,000 of Children's Term Rider on their two kids**
- **\$50,000 Guarantee Insurance Option Rider ? ? ?**





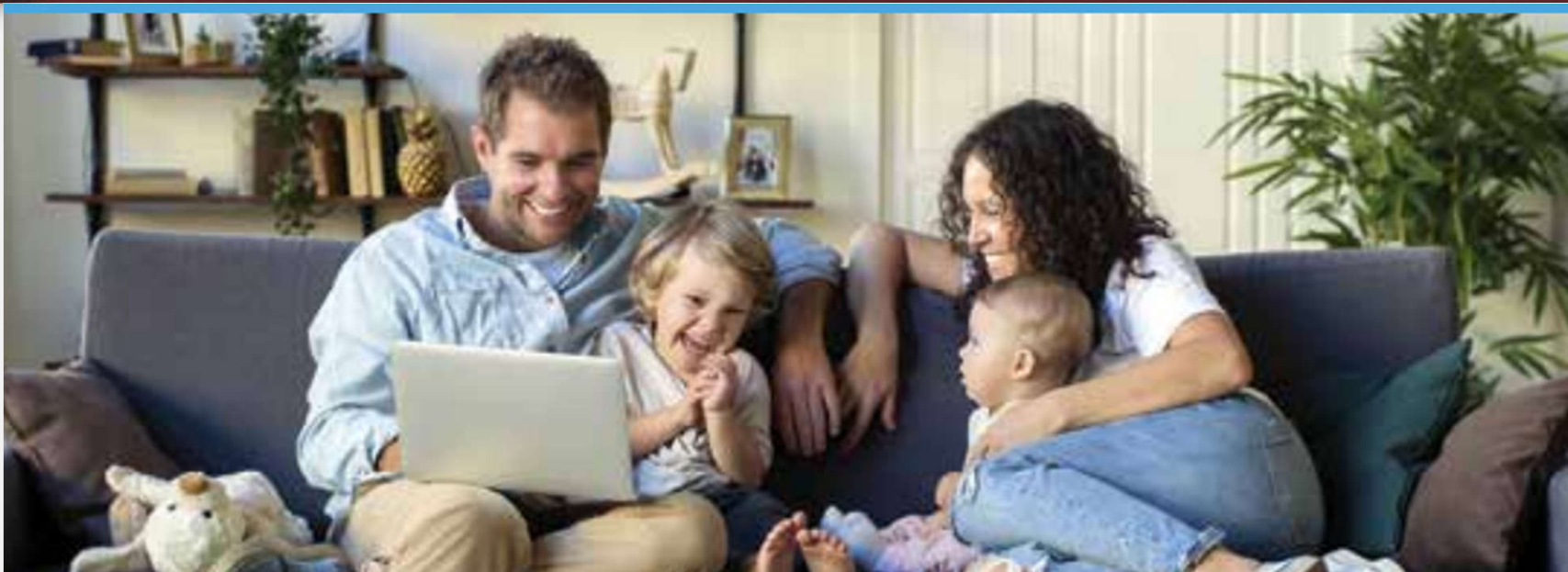
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Participating Whole Life Insurance

Whole Life / Term Blend



SIGNATURE WHOLE LIFE
Participating Whole Life Insurance



- ‘Mom’ and ‘Dad’ can convert their term riders to any permanent plan
 - *Partial Conversion to an IUL and future conversions to face increases of the IUL*
- Kids can convert the CTR @ age 25 up to \$50,000 of any permanent Plan
- ‘Dad’ can buy up to \$50,000 of any permanent plan on exercise options **without underwriting** using the Guaranteed Insurance Option Rider . . .



SIGNATURE WHOLE LIFE
Participating Whole Life Insurance

Whole Life / Term Blend



Coverage / Cost Options ~ Keeping \$100K Base Policy[★]:

- Continuous Pay - \$172/Month
- \$100,000 Fully Paid-up at age 65 - \$198/Month **(add'l \$26)**

Term Rider Conversion Strategies for 'Mom' & 'Dad':

- Full Conversion (*Any Permanent Plan*)
- Partial Conversion to IUL; additional conversions as IUL face increases

Additional Insurance Option Rider Strategies

- Exercise for Dad on any qualifying exercise date (*Any Permanent Plan*)
- Exercise to an IUL; additional exercises as IUL face increases

No Underwriting for Term Conversions or GIO Exercise Options . . .

[★] Dad: M-32-StdNT / \$100K Sig WL & \$400K 30yr Term Rider. Mom: F-30-PfdNT / \$250K 30yr Term



SIGNATURE WHOLE LIFE

Participating Whole Life Insurance

Whole Life / Term Blend



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- Business Owner with two “*Key Partners*”
- He has personal investments / savings
- Doesn’t want to take ANY risks with the company’s financials...
- **Looking for Solid Guarantees . . .**



SIGNATURE WHOLE LIFE

Participating Whole Life Insurance

Whole Life / Term Blend



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Business Insurance

- Key Person & Retirement Plan for Owner
- Business Owner
 - **\$250K Base Policy + \$750K 20-Yr Term**
- Two Partners
 - **\$500K 20-Yr Term**
- Solve for Paid-up Base Coverage in 20 Years



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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	\$250,000	121	\$3,962.50	 Business Owner		
20 Year Signature Term on First Insured	\$750,000	65	\$960.00			
20 Year Signature Term on Second Insured	\$500,000	59	\$520.00	Partner #1		
20 Year Signature Term on Third Insured	\$500,000	56	\$485.00	Partner #2		
Annual Paid Up Additions Rider		65	\$2,092.48			
	Total Coverage		Annual	Semi-Annual	Quarterly	Monthly (PAC)
Total Premium	\$2,000,000		\$8,019.98	\$4,098.90	\$2,093.91	\$686.51

SIGNATURE WHOLE LIFE

Participating Whole Life Insurance

Whole Life / Term Blend



SIGNATURE WHOLE LIFE
Participating Whole Life Insurance

Guaranteed Value

Age	End of Year	Mode	Contract Premium + Riders	Cash Value	Death Benefit
61	16	A	8,020	90,282	1,086,753
62	17	A	8,020	97,892	1,090,869
63	18	A	8,020	105,671	1,094,862
64	19	A	8,020	113,611	1,098,738
65	20	A	8,020	121,707	1,102,500
			<hr/>		
			160,400		
66	21	A	0	125,278	250,000
67	22	A	0	128,910	250,000
68	23	A	0	132,603	250,000
69	24	A	0	136,356	250,000
70	25	A	0	140,165	250,000
71	26	A	0	144,022	250,000
72	27	A	0	147,912	250,000
73	28	A	0	151,819	250,000
74	29	A	0	155,729	250,000
75	30	A	0	159,632	250,000
			<hr/>		
			160,400		

Paid-Up

**Guaranteed
Cost Recovery**

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Participating Whole Life Insurance

Whole Life / Term Blend



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Non-Guaranteed Value, Current Dividends

End of Year	Mode	Cash Outlay	Cash Value	Death Benefit
16	A	8,020	96,153	1,100,340
17	A	8,020	104,493	1,105,689
18	A	8,020	113,056	1,110,953
19	A	8,020	121,840	1,116,143
20	A	8,020	130,837	1,121,254
		<hr/> 160,400		Paid-Up
21	A	0	135,178	269,755
22	A	0	139,619	270,769
23	A	0	144,166	271,801
24	A	0	148,816	272,845
25	A	0	153,568	273,906
26	A	0	158,414	274,982
27	A	0	163,339	276,075
28	A	0	168,328	277,186
29	A	0	173,368	278,317
30	A	0	178,448	279,467
		<hr/> 160,400		

**Continue
to
Increase!**

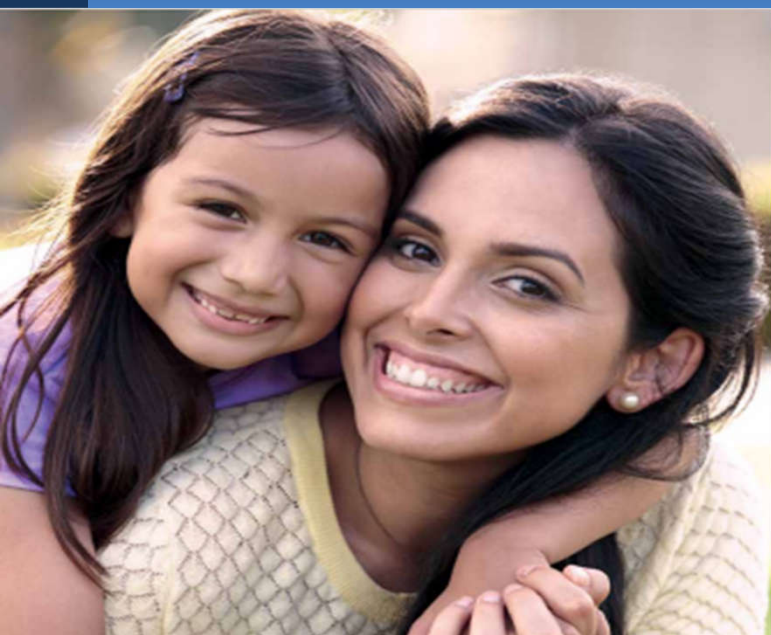
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Participating Whole Life Insurance

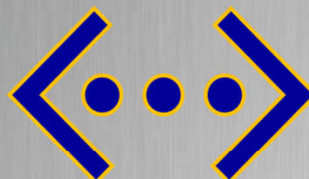
vs. Signature GUL



Cash Value & Death Benefit Guarantees for Less than a GUL?



SIGNATURE WHOLE LIFE
Participating Whole Life Insurance



SIGNATURE GUARANTEED
UNIVERSAL LIFE INSURANCE
With Guaranteed Cash-Out

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Participating Whole Life Insurance



A Cash Accumulation 'GUL' Alternative....

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

Age	Monthly Premium	Cumulative Premiums at Age 65	Monthly Premium	Cumulative Premiums at Age 65	Guaranteed Cash Values at Age 65	Gtd Net Cost at Age 65
30	\$35.42	\$14,877	\$52.70	\$22,120	\$17,081 	\$5,039
40	\$55.47	\$16,641	\$73.61	\$22,083	\$14,756 	\$7,327
50	\$87.43	\$15,738	\$108.48	\$19,526	\$10,875 	\$8,652

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

SIGNATURE WHOLE LIFE

Participating Whole Life Insurance

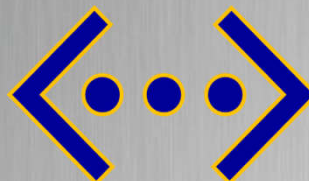
vs. Index UL



Whole Life & Term Blend for MUCH Less than a IUL?



SIGNATURE WHOLE LIFE
Participating Whole Life Insurance



SIGNATURE PERFORMANCE
INDEXED UNIVERSAL LIFE

A Flexible Premium Universal Life Insurance Policy
With Both Fixed and Indexed Interest Crediting Options



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SIGNATURE WHOLE LIFE
Participating Whole Life Insurance



Signature WL & Term Blend

Signature Whole Life+Term

\$50K WL + \$200K 20 / 30 Yr Term

- Age 30: **\$76.55 / \$88.82**
- Age 35: **\$86.83 / \$101.17**
- Age 40: **\$108.99 / \$130.94**
- Age 45: **\$143.68 / \$178.07**
- Age 50: **\$189.52 / \$254.84**

Traditional Cash Accum IUL[★]

\$250,000 Face Amount / Min. Prem.

- **\$115.00**
- **\$142.49**
- **\$175.00**
- **\$220.00**
- **\$277.39**

[★] Male, Standard Non-Tobacco, \$250,000 Initial Death Benefit; **Signature Performance IUL** /y

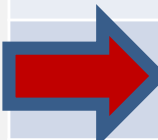


SIGNATURE WHOLE LIFE INSURANCE





SIGNATURE WHOLE LIFE INSURANCE

Company	Product	Premium	Age 65 CV
Nationwide	Whole Life 100	3,398	73,210
 ANICO	Signature WL	3,963	78,563
Guardian	WL-121 (2019)	4,083	93,377
Penn Mutual	Guaranteed WL II	4,393	115,505
National Life	Total Secure NL	4,405	97,271
Mass Mutual	Whole Life 100	5,003	125,925

***Full Pay, Male, 45, Preferred, Endow @ Maturity, \$250,000 Face Amount. 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

Where Tradition Meets Innovation
Life ♦ Pensions ♦ Annuities

For Agent Use Only



SIGNATURE WHOLE LIFE
Participating Whole Life Insurance

Why ANICO for Whole Life ?



SIGNATURE WHOLE LIFE
Participating Whole Life Insurance



**Low \$10K
Minimum***

- **LOW Cost** / Premium
- **Guaranteed Cost, Coverage & Cash Accum.**
- **Term Blend up to 4 X Base Policy**
- **Paid-Up Additions Rider**
 - Short Pay / Paid-up Policy / Roll-Overs....
- **Guaranteed Insurance Option**
 - No Underwriting . . . Up to \$300,000 !

* \$50,000 Minimum DB for all 3 Living Benefits

For Agent Use Only

Win with ANICO!

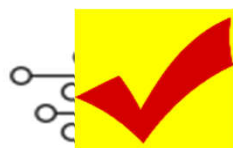


FAST START CASH BONUS



Life Sales: January 1 – March 31, 2023

Get a fast start with American National in 2023.
Use **electronic applications** for life sales to earn a



\$3,000 CASH BONUS!



MINIMUM PREMIUM	\$5K	\$10K	\$20K	\$30K	\$40K	\$50K	\$60K	\$70K+
CASH BONUS	\$100	\$200	\$450	\$750	\$1,200	\$1,700	\$2,300	\$3,000

5 Case Minimum. Policies must be paid / in force by 4/14/23



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

\$150,000+ of Life Premium

\$3.5 Million+ of Annuity Premium

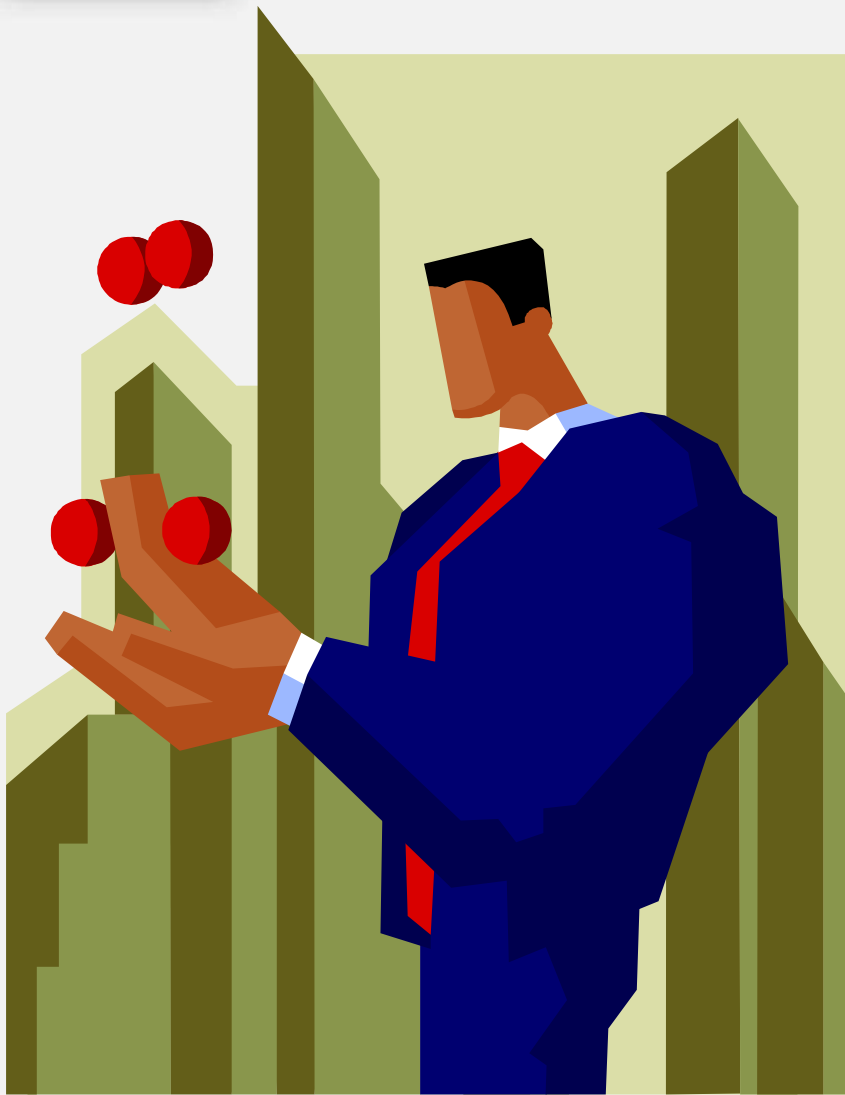
2024


We hope that you will qualify to join us for the
Independent Marketing Group Conference 2024!
You and a guest could escape for a luxurious five days
and four night stay at the stunning
One & Only Palmilla, Cabo San Lucas, Mexico.

INDEPENDENT MARKETING GROUP CONFERENCE: 2024
Conference Dates: May 19-23, 2024



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

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