

# Product Portfolio

## Life Products



American National Insurance Company  
Galveston Texas



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ANICO Signature Term™		Signature Indexed Universal Life¹
Issue Ages	ART - 18-65 10 Year Term - 18-70 15 Year Term - 18-65 20 Year Term - 18-60 30 Year Term - 18-50	0-85
Min. Face Amount	\$50,000	\$25,000
Modal Factors	Semi-annual 0.515 Quarterly 0.265 Monthly Direct 0.093 Special Monthly (EFT) 0.0864 Bi-weekly available	Semi-annual 0.5000 Quarterly 0.25000 Monthly 0.0833
Min. Guaranteed Interest Rate	NA	Fixed Account: Guaranteed - 2.5% Current - declared monthly by company
Benefits and Riders  Additional cost may apply. Check state availability.	Accelerated Benefit Riders Disability Waiver of Premium Rider Children's Term Rider	OverLoan Protection Benefit Rider Accelerated Benefit Riders Disability Waiver of Minimum Premium Rider Disability Waiver of Stipulated Premium Rider Children's Term Rider Guaranteed Increase Option Rider ANICO Signature Term™ Rider for Universal Life (10,15,20 years) More Info: Benefits/Rider Guide (Form 10695)
Death Benefit Option	NA	Option A: specified amount only Option B: specified amount plus the accumulation value Option C: specified amount plus the sum of all premiums paid, excluding premium paid by any disability waiver, less any partial surrenders - available only at issue.
Guaranteed Coverage Period	NA	No Lapse Guarantee All Ages - 10 Years
Underwriting Classes	Preferred Plus TNU² Preferred TNU & TU² Standard Plus TNU² Standard TNU & TU SubStandard TNU & TU Tables 1-8 Flat extras permitted on all classes	Preferred Plus TNU² Preferred TNU & TU² Standard Plus TNU² Standard TNU & TU SubStandard: Tables 1-16 & flat extras Avocation and occupation ratings only available on Standard TNU & TU
Surrender Charge Period	NA	First 10 Policy Years
Loan Rate	NA	Fixed Loan: 6% Variable Loan: will not exceed 15% (max may vary by state)
Preferred Loans	NA	NA
Rate Bands	\$ 50,000 to \$ 99,999 \$ 100,000 to \$ 250,000 \$ 250,001 to \$ 499,999 \$ 500,000 to \$ 999,999 \$1,000,000 and over	Band 1: \$25,000 to \$99,999 Band 2: \$100,000 to \$250,000 Band 3: \$250,001 to \$499,999 Band 4: \$500,000 to \$999,999 Band 5: \$1,000,000+
Maturity	NA	Policy anniversary following the insured's attained age of 121

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ANICO® EXECUTIVE UNIVERSAL LIFE		ANICO® EXECUTIVE SI UNIVERSAL LIFE
Issue Ages	Band A: 0-70 Band B, C, D, E: 0-85	18-65
Min. Face Amount	\$25,000	\$25,000
Modal Factors	Semi-annual 0.5000 Quarterly 0.2500 Monthly 0.0833 Salary savings and gov't allotment allowed	Semi-annual 0.5000 Quarterly 0.2500 Monthly 0.0833 Salary savings and gov't allotment allowed
Min. Guaranteed Interest Rate	3% credited to accumulation value	3% credited to accumulation value
Benefits and Riders  Additional cost may apply. Check state availability.	OverLoan Protection Benefit Disability Waiver of Minimum Premium Rider Disability Waiver of Stipulated Premium Rider Coverage Continuation Rider Children's Term Rider Guaranteed Increase Option Rider Accelerated Benefit Riders ANICO Signature Term™ Rider for Universal Life(10,15,20 years) More Info: Benefits/Rider Guide (Form 10695)	OverLoan Protection Benefit Coverage Continuation Rider Children's Term Rider Accelerated Benefit Rider More Info: Benefits/Rider Guide (Form 10695)
Death Benefit Option	Option A: specified amount only Option B: specified amount plus the accumulation value Option C: specified amount plus the sum of all premiums paid, excluding premium paid by any disability waiver, less any partial surrenders - available only at issue.	Option A: specified amount only Option B: specified amount plus the accumulation value Option C: specified amount plus the sum of all premiums paid, excluding premium paid by any disability waiver, less any partial surrenders - available only at issue.
Guaranteed Coverage Period	Safety Net Period All Ages - 10 Years	Safety Net Period All Ages - 10 Years
Underwriting Classes	Preferred Plus TNU <sup>2</sup> Preferred TNU & TU <sup>2</sup> Standard Plus TNU <sup>2</sup> Standard TNU & TU Tables 1-16	Standard: TNU & TU Tables 1-4 Issued as Standard Sub-Standard Issue will not be available above Table 4
Surrender Charge Period	First 15 Policy Years	First 15 Policy Years
Loan Rate	6% in arrears	6% in arrears
Preferred Loans	Available at anytime	Available at anytime
Rate Bands	Band A: \$25,000 - \$49,999 Band B: \$50,000 - \$99,999 Band C: \$100,000 - \$499,999 Band D: \$500,000 - \$999,999 Band E: \$1,000,000 and over	Band 1: \$25,000 - \$49,000 Band 2: \$50,000 - \$250,000
Maturity	Policy anniversary following the insured's 121st birthday	Policy anniversary following the insured's 121st birthday

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ANICO® EXECUTIVE TE & IV UNIVERSAL LIFE		AFFINITY 7 WHOLE LIFE
Issue Ages	18-70	Bands A & B - 0-85 Bands C & D - 18-85
Min. Face Amount	\$25,000	\$10,000 \$25,000 (WA)
Modal Factors	Semi-annual 0.5000 Quarterly 0.2500 Monthly 0.0833 Salary savings and gov't allotment allowed	Semi-annual 0.515 Quarterly 0.265 Monthly Direct 0.093 Special Monthly (EFT) 0.0864
Min. Guaranteed Interest Rate	3% credited to accumulation value	NA
Benefits and Riders  Additional cost may apply. Check state availability.	OverLoan Protection Benefit Disability Waiver of Minimum Premium Rider (not available on simplified issue) Disability Waiver of Stipulated Premium Rider (not available on simplified issue) Accelerated Benefit Riders More Info: Benefits/Rider Guide (Form 10695)	Accelerated Benefit Riders Disability Premium Waiver Rider Paid Up Additions Rider Additional Insurance Option Rider Children's Term Rider ANICO Signature Term™ Rider (ART, 10,15,20,30 years) More Info: Benefits/Rider Guide (Form 10695)
Death Benefit Option	Option A: specified amount only Option B: specified amount plus the accumulation value Option C: specified amount plus the sum of all premiums paid, excluding premium paid by any disability waiver, less any partial surrenders - available only at issue.	NA
Guaranteed Coverage Period	Safety Net Period All Ages - 10 Years	NA
Underwriting Classes	For face amounts \$100K and over Preferred Plus TNU <sup>2</sup> Preferred TNU & TU <sup>2</sup> Standard Plus TNU <sup>2</sup> Standard TNU & TU Tables 1-16 for under \$100K, see form 10180	Bands A & B: Standard TNU & TU Bands C & D: Preferred Plus TNU <sup>2</sup> , Preferred TNU & TU <sup>2</sup> , Standard Plus TNU <sup>2</sup> , Standard TNU & TU All Bands SubStandard TNU & TU tables 1-16
Surrender Charge Period	First 15 Policy Years	NA
Loan Rate	6% in arrears	8% in arrears
Preferred Loans	Available at anytime	NA
Rate Bands	Band A: \$25,000 - \$49,999 Band B: \$50,000 - \$99,999 Band C: \$100,000 - \$499,999 Band D: \$500,000 - \$999,999 Band E: \$1,000,000 and over	Band A - \$10,000 to \$49,999 Band B - \$50,000 to \$99,999 Band C - \$100,000 to \$999,999 Band D \$1,000,000 and over Amounts \$100,00 and over at age 0-17 will use Band B
Maturity	Policy anniversary following the insured's 121st birthday	Endows at age 121

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# WEALTHQUEST® III VARIABLE UNIVERSAL LIFE<sup>3</sup>

Issue Ages	Preferred TNU - 15-75 Standard TNU - 0-85 Standard TU - 16-85
Min. Face Amount	\$100,000
Modal Factors	Semi-annual 0.5000 Quarterly 0.2500 Monthly EFT 0.0833
Min. Guaranteed Interest Rate	3% on general account funds No Guarantee on Separate Account Funds
Benefits and Riders Additional cost may apply. Check state availability.	OverLoan Protection Benefit Automatic Increase Rider (only at issue) Level Term Rider Disability Waiver of Stipulated Premium Rider (only at issue)
Death Benefit Option	Option A: Specified amount only Option B: Specified amount plus the accumulation value
Guaranteed Coverage Period	No Lapse Period: Selected at Issue, 10 or 25 years
Underwriting Classes	Preferred TNU Standard TNU & TU Tables 1-16
Surrender Charge Period	First 15 policy years
Loan Rate	3% in arrears - preferred loans 4% in arrears - non-preferred loans
Preferred Loans	Available at anytime (Max 75% of surrender value in first 3 years)
Rate Bands	NA
Maturity	If the contract is in force on the contract anniversary date following the insured's 100th birthday, a death benefit equal to 110% of the accumulation value will continue until the insured's death.

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## ANICO Underwriting Express™

Speed up the underwriting process with the ANICO Underwriting Express™ program. For ages 0 through 65, only Standard and Sub-Standard classes are available for face amounts up to \$250,000. Products available under this program are:

- Signature Indexed Universal Life<sup>1</sup>
- Affinity 7 Whole Life
- ANICO® Executive Universal Life
- ANICO® Executive TE&IV Universal Life
- ANICO Signature Term™

Full underwriting and Standard Plus or better rates are available on certain other ANICO® products or by applying for face amounts over \$250,000 in these products. Outside of ANICO Underwriting Express™ program, the minimum face amount for Standard Plus or better ratings is \$100,000.

<sup>1</sup>The Signature Indexed Universal Life Insurance policy is not a registered security or stock market investment and does not directly participate in any stock or equity investments or index. When you buy this policy, you are not buying an ownership interest in any stock or index. American National Insurance Company and its agents do not make any recommendations regarding the selection of indexed strategies. American National Insurance Company and its agents do not guarantee the performance of any indexed strategies.

<sup>2</sup>Preferred rates not available on Simplified Issue.

<sup>3</sup>Securities are distributed through ANICO® Financial Services, Inc. (ANFS), Member FINRA. One Moody Plaza, Suite 1423, Galveston, Texas 77550, 1-800-306-2959. ANFS is a subsidiary broker-dealer of American National Insurance Company

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### Form Series (Forms may vary by state):

<u>Affinity 7:</u>	PWL-CSO, PWLU-CSO
<u>IUL:</u>	IUL14
<u>ExecUL:</u>	EXEC-UL, EXEC-ULU
<u>Signature Term:</u>	ART12
<u>WQIII VUL:</u>	WQVUL08

Not FDIC/NCUA insured	Not a deposit
Not insured by any federal government agency	
No bank/CU guarantee	May lose value

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