

Underwriting Guidelines

Agent Guide to basic underwriting information and requirements for American National Insurance Company & American National Life Insurance Company of New York



For Agent Use Only; Not For Distribution or Use With Consumers.

The American National Story

Chartered on March 17, 1905 by the company's founder, W. L. Moody Jr., American National began operations with \$100,000 of capital and \$20,000 surplus. Following a conservative investment philosophy, Mr. Moody believed that the company's profits should finance future growth, so American National did not pay dividends to investors in those early years.

Mr. Moody envisioned a company that would flourish for centuries. His conservative business approach created a unique corporate culture that remains the heart of the Company today. This culture has helped American National persevere through wars, hurricanes, economic volatility, extraordinary technological advancements, evolving products, and the changing needs of policyholders and agents.

American National remains financially strong and will continue to manage its business respecting the conservative principles of its founder, driven by its corporate vision to be a leading provider of financial services for current and future generations.

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Independent Marketing Group

- The Independent Marketing Group is a Division of American National Insurance Company.
- Website: <http://img.anicoweb.com>
- Field Support Center Phone Number: 888-501-4043
- New York Field Support Center Number: 877-755-2667
- E-Agent web address: access.anico.com
If you don't know your E-Agent login, contact the Field Support Center

How to Submit a Life Application

Before Completing a Life Application Remember:

- The agent must be licensed and appointed, according to applicable state regulations, with American National Insurance Company before writing and submitting an application.
- Applications cannot be dated prior to the agent's license appointment effective date with the company.
- Any application submitted from an agent that is not appointed with the company will be held in the Home Office pending compliance with state licensing appointment requirements.
- If state licensing appointment requirements are not met, the application will be incompleated.
- American National is not obligated to accept any business that is not in compliance with state regulations.

What are my options for submission?

American National currently accepts life applications in the following formats:

- Electronic application through iGO e-App® (preferred method)
Access via the IMG website or login to your e-Agent account
- ScanIt Application
Scanned life applications can be submitted through your e-Agent account
- Faxed Application
You can fax all documents to 1-888-237-1012.
- Paper Application
Paper applications can be mailed to:
 - ANICO PO Box Address: American National Processing Center, Life New Business, PO BOX 3297, Springfield, MO 65808-3297
 - ANICO Overnight Address: American National Insurance Company, Mail Processing Center , Attn: LNB 3297, 1949 E Sunshine St., Springfield, MO 65899-3297
 - New York Mailing Address: American National Life Insurance Company of New York, One Moody Plaza, 7th Floor, Galveston, TX. 77550

Life Application Tips:

- The agent should examine the application thoroughly and become familiar with it before completing the information.
- All questions should be asked and all answers recorded completely and legibly, using black ink.
- Dashes, ditto marks and crosses have no legal meaning and are not valid answers.
- All boxes should be marked with Xs and not check marks. Those questions that do not apply should be left blank unless instructions are given to write "none."
- The agent has no right to change a signed application without the applicant's consent. Therefore, every alteration, erasure, correction or addition made on the application must be initialed by the applicant.
- "White Out" is not acceptable on the application.

For more life application tips, refer to Form 10193 on the IMG website.

Underwriting Classes

Preferred Plus Non-Nicotine User
Standard Plus Non-Nicotine User
Preferred Nicotine User
Preferred Non-Nicotine User
Standard Non-Nicotine User
Standard Nicotine User

Requirements for Signature IUL*, EXECUL, PWL Plans* & ANICO Signature Term

Amount Being Applied For	Issue Ages						
	17-35	36-40	41-50	51-60	61-65	66-70	71 & up
\$ 0 - 24,999	A	A	A	A	A	B	B
\$ 25,000 - 49,999	A	A	A	A	A	D	D
\$ 50,000 - 99,999	A	A	A	B	B	F	F
\$ 100,000 - 149,999	C	B	B	B	B	I	I
\$ 150,000 - 250,000	C	B	B	B	B	I	I
\$ 250,001 - 500,000	I	G	G	G	G	I	I
\$ 500,001 - 1,000,000	I	I	Q	K	M	M	P
\$ 1,000,001 - 1,500,000	J	J	L	L	N	N	P
\$ 1,500,001 - 3,000,000	J	J	L	L	N	N	P
\$ 3,000,001 - 5,000,000	J	J	L	N	N	N	P
\$ 5,000,001 - 7,500,000	J	J	N	N	O	O	P
\$ 7,500,001 - 10,000,000	N	N	N	N	O	O	P
\$10,000,001 - and up	N	N	O	O	O	O	P

A	Full Application
B	Prescription Check
C	Prescription Check, MVR
D	Paramed, HOS, Prescription Check
E	Blood, HOS, Physical Measurement, MVR
F	Blood, HOS, Physical Measurement, Prescription Check
G	Paramed, Full Blood HOS
H	Blood, HOS, Physical measurement, Prescription Check, MVR
I	Paramed, Full Blood HOS, MVR
J	Paramed, Full Blood, HOS, Inspection, MVR
K	Paramed, Full Blood, HOS, Resting EKG, MVR, Prescription Check
L	Paramed, Full Blood, HOS, Resting EKG, Inspection, MVR, Prescription Check
M	M.D. Exam, Full Blood, HOS, Resting EKG, MVR, Prescription Check
N	M.D. Exam, Full Blood, HOS, Resting EKG, Inspection, MVR, Prescription Check
O	M.D. Exam, Full Blood, HOS, Exercise EKG, Inspection, MVR, Prescription Check
P	M.D. Exam w/ Sr. Age Supplement, Full Blood, HOS, Resting EKG & Inspection, MVR, Prescription Check
Q	Paramed, Full Blood, HOS, MVR, Prescription Check

Please Note: "Measurements" refers to record of blood pressure, pulse, height and weight recorded on the lab ticket when blood is drawn.

Up to \$1,000,001 the underwriter will generate a phone inspection on an "as needed" basis.

*Not available in American National Life Insurance Company of New York.

Underwriting Classes

Preferred Plus Non-Nicotine User
Standard Plus Non-Nicotine User
Preferred Nicotine User
Preferred Non-Nicotine User
Standard Non-Nicotine User
Standard Nicotine User

Requirements for VUL Plans

Amount Being Applied For	Issue Ages						
	17-35	36-40	41-50	51-60	61-65	66-70	71 & up
\$ 0 - 24,999	A	A	A	A	B	B	B
\$ 25,000 - 49,999	A	A	A	B	D	D	D
\$ 50,000 - 99,999	B	B	B	D	F	F	F
\$ 100,000 - 250,000	E	F	G	G	G	I	I
\$ 250,001 - 500,000	I	G	G	G	G	I	I
\$ 500,001 - 1,000,000	I	I	Q	K	M	M	P
\$ 1,000,001 - 1,500,000	J	J	L	L	N	N	P
\$ 1,500,001 - 3,000,000	J	J	L	L	N	N	P
\$ 3,000,001 - 5,000,000	J	J	L	N	N	N	P
\$ 5,000,001 - 7,500,000	J	J	N	N	O	O	P
\$ 7,500,001 - 10,000,000	N	N	N	N	O	O	P
\$10,000,001 - and up	N	N	O	O	O	O	P

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O	M.D. Exam, Full Blood, HOS, Exercise EKG, Inspection, MVR, Prescription Check
P	M.D. Exam w/ Sr. Age Supplement, Full Blood, HOS, Resting EKG & Inspection, MVR, Prescription Check
Q	Paramed, Full Blood, HOS, MVR, Prescription Check

Please Note: "Measurements" refers to record of blood pressure, pulse, height and weight recorded on the lab ticket when blood is drawn.

Up to \$1,000,001 the underwriter will generate a phone inspection on an "as needed" basis.

Paramedical and Inspection Services

The numbers below are national numbers provided to assist agency staff in contacting a local servicing company representative. Appointments are arranged at the local level.

Setting Up Examinations

(Agent to order and indicate from which company on checklist)

Portamedic
1-800-782-7373

APPS
1-800-635-1677

Superior Mobile Medics
1-800-898-EXAM

ExamOne
1-800-768-2056

PMSI/EMSI
1-800-338-5629

Inspections \$1,000,001 & Over

(Agent to order and indicate from which company on checklist)

First Financial
Underwriting Services
1-800-570-3477

ExamOne
1-800-768-2056

Hooper Holmes
1-800-443-1417
Fax **1-800-752-1794**

PMSI
1-800-821-3879
Fax **1-800-753-0283**

Status of Pending Life Applications

Life New Business
1-800-773-0924

Medical Questions Regarding Prospective
Clients or Problems on Pending Life Cases

1-800-773-0924
or **1-800-899-6802***
+ **Voice Mailbox Number**

Rate Quotes and Illustrations

Field Support Center 1-888-501-4043, Option 1.

Visit our Web site at <http://img.anicoweb.com>

Important Information

1. The paramed service scheduling an M.D. exam should make every attempt to have the doctor also complete the blood profile to avoid multiple appointments for your client.
2. An exam by an applicant's personal physician is usually unacceptable.
3. Medical requirements will not be waived if the amount is reduced after the application is submitted.
4. An application written in excess of \$500,000, including accidental death benefit, must be written C.O.D.

Any policy that will be Table 4 or over should also be C.O.D.
5. Amounts over \$3,000,000 will require a financial statement with the application.
6. HIV consent form should be collected by the agent at the time of application, and submitted to the home office if required by state.

American National reserves the right to order any requirement it deems necessary for sound underwriting practice. To obtain a copy of an abnormal blood profile and/or information from an APS on rated, declined or postponed cases, write to the address below. *(This written request must be over applicant/insured's signature and contain the name and address of the doctor whose records are in question.)*

John F. White, M. D.
Medical Director

American National Insurance Company
PO Box 1720, Galveston, Texas 77553

Declines, Postpones, Ratings ... Completing the Trial Application

If a proposed insured has **ever** been declined, postponed or rated with American National or any other company, no CWA is to be collected and no medical requirements are to be ordered. Our underwriters must first review the application and relevant medical records. A regular application should be submitted with the following wording placed in the field office checklist: *"Requirements not ordered pending offer."* (NOTE: The words Trial App or PIB should not appear anywhere on the application.)

CWA Refund Checks

When a file is incomplete, declined, or postponed, the refund check may not be returned to the Home Office for reversal. These checks may not be applied as CWA on a rewritten or reopened case. A new remittance must be obtained from the applicant in such cases so that no basis is established that would make the company liable for risks it has previously rejected.

Refund checks for declined and postponed cases (CWA) will be returned directly to the client.

Special Notes

Exam and special test limits are based on the amount currently applied for, plus amounts issued within the previous 12 months. This includes policy increases and new applications.

Preferred Risk Underwriting - Available on Designated Plans Only

Preferred risk contracts are designed and priced to produce better mortality results than can be expected from an average block of business. In other words, to support pricing assumptions, preferred lives must be better than standard lives.

Preferred Criteria Ages 0 - 60			
Item	Preferred Plus	Preferred	Standard Plus
Cholesterol	300	300	300
Ratio	4.5	5.5	6.0
Non-Nicotine User	5 Years	3 Years	2 Years
Cigar or smokeless tobacco use of no more than 2 per month and negative HOS			
Blood Pressure to age 60	No RX	RX/UN	RX/UN
	135/80	140/90	150/90
Family History	No death or occurrence CAD, CVA or Familial Cancers (breast, colon, lung, ovarian, prostate or melanoma) in parents or siblings prior to age 65	No death from CAD, CVA, or Familial Cancers (breast, colon, lung, ovarian, prostate or melanoma) in parents or siblings prior to age 60	No death from CAD or CVA in parents or siblings prior to age 60
Weight	See Build Table	Add 10 lbs to Build Table	Add 10 lbs to Build Table
Driving	No DUI/DWI or reckless driving for 5 years. No moving violations >2 in 5 yrs.	No DUI/DWI or reckless driving for 5 years. No moving violations >2 in 3 yrs.	No DUI/DWI for 5 years and not rateable for driving history.
Aviation	See Aviation Guide Form 6965		
Residency	3 years in the U.S. Must be a U.S. or Canadian Citizen or permanent resident. 2 years for Standard Plus.		
Travel	Travel to undeveloped countries, or countries where political violence or terrorism is a significant risk, may be rated or declined. If the risk is acceptable, there may be times a permanent plan is required.		
Personal Medical History	No personal history of heart disease, cancer, diabetes*, or other rateable medical condition. *Standard plus is possible for diabetes in certain circumstances on permanent plans only.		
Alcohol & Drug Use	No alcohol or drug abuse in the past 10 years.		

Preferred Criteria Ages 61 +			
Item	Preferred Plus	Preferred	Standard Plus
Cholesterol	300	300	300
Ratio	5.0	5.5	6.0
Untreated cholesterol of <130 will not be eligible for Std. Plus, Pref. or Pref. Plus			
Non-Nicotine User	5 Years	3 Years	2 Years
Cigar or smokeless tobacco use of no more than 2 per month and negative HOS			
Blood Pressure	No RX 140/85	RX/UN 150/90	RX/UN 155/95
Family History	Not considered at ages 71 & up. Ages 61-70: See family history rules for ages 60 and under		
Weight	See Build Table	Add 15 lbs to Build Table	Add 15 lbs to Build Table
Driving	No DUI/DWI or reckless driving for 5 years. No moving violations >2 in 5 yrs.	No DUI/DWI or reckless driving for 5 years. No moving violations >2 in 3 yrs.	No DUI/DWI for 5 years.
Aviation	Not available for ages 71+; Aviation exclusion required for 75+ For ages 61-70, see aviation guideline form #6965.		
Residency	3 years in the U.S. Must be a U.S. or Canadian Citizen or permanent resident. 2 years for Standard Plus.		
Travel	Travel to undeveloped countries, or countries where political violence or terrorism is a significant risk, may be rated or declined. If the risk is acceptable, there may be times a permanent plan is required.		
Personal Medical History	No personal history of heart disease, cancer, diabetes*, or other rateable medical condition. *Standard plus is possible in certain circumstances.		
Alcohol & Drug Use	No alcohol or drug abuse in the past 10 years.		
Minimum Build	BMI must be greater than 18.5 to be considered Std. Plus, Pref. or Pref. Plus		
Serum Albumin	4.0 or greater	4.0 or greater	4.0 or greater
eGFR	60+	60+	60+
Cognitive/Functional	No indications of cognitive impairment or inability to perform ADL's		

Preferred Plus Build Table

Height	Female	Male
5'0"	137	153
5'1"	141	160
5'2"	145	164
5'3"	149	168
5'4"	152	172
5'5"	155	176
5'6"	158	180
5'7"	163	185
5'8"	167	189
5'9"	172	193

Height	Female	Male
5'10"	177	197
5'11"	182	203
6'0"	187	208
6'1"	192	214
6'2"	197	220
6'3"	-	226
6'4"	-	231
6'5"	-	237
6'6"	-	243

- Add 10 pounds Standard Plus NT, Preferred NT and Preferred TB.
- Add 15 pounds Standard Plus and Preferred for ages 61 & up.

Non-Preferred Build Table

Height	Std	T2	T3	T4	T5	T6	T8	Decline
4'8"	83-149	168-173	174-180	181-189	190-194	195-202	203-207	>217
4'9"	86-154	174-180	181-187	188-196	197-201	202-210	211-214	>225
4'10"	89-160	180-186	187-193	194-203	204-208	209-217	218-222	>233
4'11"	92-165	186-193	194-200	201-210	211-215	216-225	226-230	>241
5'0"	95-171	193-199	200-207	208-217	218-222	223-232	233-238	>249
5'1"	98-177	199-206	207-214	215-224	225-230	231-240	241-246	>257
5'2"	102-183	206-213	214-221	222-232	233-237	238-248	249-254	>266
5'3"	105-189	212-220	221-228	229-239	240-245	246-256	257-262	>274
5'4"	108-195	219-227	228-235	236-247	248-253	254-265	266-270	>283
5'5"	112-201	226-234	235-243	244-255	256-261	262-273	274-279	>292
5'6"	115-207	233-241	242-250	251-263	264-269	270-281	282-288	>301
5'7"	119-213	240-249	250-258	259-271	272-277	278-290	291-296	>310
5'8"	122-220	247-256	257-266	267-279	280-286	287-299	300-305	>319
5'9"	126-226	254-264	265-274	275-287	288-294	295-308	309-314	>329
5'10"	129-233	262-271	272-282	283-296	297-303	304-317	318-324	>339
5'11"	133-240	269-279	280-290	291-304	305-311	312-326	327-333	>348
6'0"	137-247	277-287	288-298	299-313	314-320	321-335	336-342	>358

Height	Std	T2	T3	T4	T5	T6	T8	Decline
6'1"	141-253	285-295	296-306	307-322	323-329	330-344	345-352	>368
6'2"	145-260	293-303	304-315	316-331	332-338	339-354	355-362	>378
6'3"	149-268	301-312	313-324	325-340	341-348	349-364	365-372	>389
6'4"	152-275	309-320	321-332	333-349	350-357	358-373	374-382	>399
6'5"	157-282	317-328	329-341	342-358	359-366	367-383	384-392	>409
6'6"	161-289	325-337	338-350	351-367	368-376	377-393	394-402	>420
6'7"	165-297	333-346	347-359	360-377	378-386	387-403	404-412	>431
6'8"	169-304	342-355	356-368	369-386	387-395	396-414	415-423	>442
6'9"	173-312	350-363	364-377	378-396	397-405	406-424	425-433	>453

Underwriting Requirements Shelf Life

Ages up to 65 (Standard Risks or better)

Medical Exams, labs, EKG's, and MVR's are good for 12 months on Standard risks or better. Underwriting reserves right to order "for cause" requirements. After 6 months, a new non-medical application with completed medical questions will be required. The company will also order a new prescription check and MIB after 6 months.

Ages up to 65 (Substandard Risks)

Medical Exams, labs, EKGs, and MVR's are good for 6 months. Underwriting reserves right to order "for cause" requirements. A newly completed application or good health statement may be required.

Ages 66-75

Medical Exams, labs, EKG's and MVR's are good for 6 months. Underwriting reserves right to order "for cause" requirements. A Good Health Statement and updated prescription check will be required upon delivery if exam or fully completed application is over 3 months old.

Ages 76+

Medical Exams, labs, EKG's, and MVR's are good for 3 months. May allow up to 4 months if there has been a complete physical in the medical records in the past 3 months. Underwriting reserves right to order "for cause" requirements. Updated prescription checks and Good Health Statements may also be required.

Special Note: Exam and testing limits are based on amount currently applied for plus amounts issued within the previous 12 months.

Financial Underwriting Guidelines

Personal Coverage

(Income replacement and Estate Preservation)

Earned Income Replacement Table

Age	Income Factor
18-40	20-30x
41-50	15-20x
51-60	10-15x
61-65	8x
>65	5x

Estate Preservation Calculation (Ages below 70)

1. Assess value of net worth.
2. Apply reasonable factors for growth and years compounding to determine future value. See "Growth Rates and Years Projected for Estate Preservation" below.
3. Multiply future value by 40% (estate tax rate) = Total amount needed for estate preservation. Subtract any personal life insurance coverage not being replaced.

Estate Preservation Calculation (Ages 70+)

Same formula as for ages below 70 as above except also subtract \$5,000,000 exemption

Growth Rates and Years Projected for Estate Preservation

Use higher annual growth rates when asset allocation/situation indicates that higher rates of return could be reasonably expected:

Age	Years Projected	Annual Growth Rate
50 & Under	20 years	6% (10% max)
51-65	15 years	4% (8% max)
66-70	10 years	3% (6% max)
71+	7 years (If life expectancy is less use LE)	3% (5% max)

Special Requirements - Personal Coverage (Income Replacement and Estate Preservation)

Ages 70+

\$1,000,001-\$3,000,000

- Inspection Report completed by First Financial or another approved vendor of comparable quality that includes confirmation of income and net worth by CPA and verifies credentials of the source(s).
- If no third party confirmation is provided in the Inspection, underwriter will request last 2 years tax returns and written third party financials with breakdown of assets and liabilities. (See Acceptable Written Third Party Verification of Financials Below).

\$3,000,001+

- Inspection report from First Financial or comparable inspection from another approved vendor that includes confirmation of income and net worth by CPA and verifies credentials of the sources.
- If no third party confirmation is provided in the Inspection, underwriter will request last 2 years tax returns and written third party financials with breakdown of assets and liabilities. (See Acceptable Written Third Party Verification of Financials Below).
- ANICO Financial Supplement (Form 4165).

Ages under 70

\$1,000,001-\$3,000,000

- Inspection report from First Financial or comparable inspection from another approved vendor.
- ANICO Financial Supplement (form 4165) is strongly recommended.

\$3,000,001-\$10,000,000

- ANICO Financial Supplement (Form 4165).
- Inspection Report from First Financial or comparable inspection from another approved vendor that includes confirmation of income and net worth by CPA and verifies credentials of sources.
- If no third party confirmation is provided in the Inspection, underwriter will request last 2 years tax returns and written third party financials with breakdown of assets and liabilities. (See Acceptable Written Third Party Verification of Financials Below)

\$10,000,001+

- ANICO Financial Supplement (form 4165).
- Inspection report from First Financial or comparable inspection from another approved vendor that includes confirmation of income and net worth by CPA and verifies credentials of sources.
- 2 years tax returns and written third party financials with breakdown of assets and liabilities. (See Acceptable Written Third Party Verification of Financials Below)

Premium to Income Ratio

Gross Income:	% of income available for Life Insurance Premium
<\$50,000	Up to 10%
\$50,001-75,000	10-15%
\$75,001-100,000	15-20%
>\$100,000	20-25%

In the event that life insurance premiums exceed these amounts, please include a detailed cover letter explaining the reason and the source of the premiums. Underwriter may ask for detailed third party financial documentation in these situations.

Non-Income Earning Spouses

- Allow up to 100% of insurance in force on the employed spouse up to \$1,000,000 if no dependent children (and up to \$2,000,000 if there are dependent children) as long as household income justifies the amount on the wage earning spouse.
- Amounts exceeding these guidelines would need a detailed cover letter explaining reason for face amount (estate planning needs, for example).

Personal Loans

- Term of loan must be 5 years or more.
- Generally up a maximum of 75% of the loan.

Juvenile Coverage

- Siblings must be equally covered.
- For amounts over \$250,000, parents should have at least twice the amount of life insurance. For up to \$250,000 will allow at least equal amount of coverage.
- Amounts greater than \$350,000 require facultative reinsurance.

Charitable Coverage

- Multiply amount of annual giving by 10 for typical maximum face amount (average amount from the past 3 years x 10).
- Should have adequate personal coverage already in force.
- Cover letter explaining how face amount determined.
- For amounts over \$250,000 will require documentation of prior giving. Underwriter discretion below \$250,000.

Business Coverage

Buy/Sell

- Value of company multiplied by % of ownership to determine maximum face amount.

Buy/Sell Special Requirements

- For amounts over \$1,000,000, Inspection Report with a Business Beneficiary Report. Inspection/BBR to be completed by First Financial.
- For Amounts over \$3,000,000, Inspection Report with a Business Beneficiary Report and business financial statements from the last 2 years.
- Completion of ANICO's Business Financial Questionnaire is strongly encouraged to be included with the application. Underwriter may request this questionnaire at his/her discretion.
- Completion of cover letter explaining the case and how face amount determined strongly encouraged.

Key Person

- 10 x annual income to determine typical maximum face amount.

Key Person Special Requirements

- For amounts over \$1,000,000, Inspection Report with a Business Beneficiary Report. Inspection/BBR to be completed by First Financial.
- For Amounts over \$3,000,000, Inspection Report with a Business Beneficiary Report and business financial statements from the last 2 years.
- Completion of ANICO's Business Financial Questionnaire is strongly encouraged to be included with the application. Underwriter may request this questionnaire at his/her discretion.
- Completion of cover letter explaining the case and how face amount determined strongly encouraged.

Business Loan or Creditor Coverage

- Typically cover face amounts up to 75% of the loan.
- Terms of loan typically must be 5 years or more.
- Proposed Insured must be a key person.

New Business/Start Up Companies

- Considered on Case-By-Case Basis.
- Total line of coverage not to exceed 50% of the loan or investment.
- Cover letter explaining amount and source of funding, experience of the owners in the field and their prior success strongly encouraged.
- Balance sheet and income/expense statements, pro forma statements and business plans should be submitted with the application.

Acceptable Sources for Written Third Party Financial Documentation

- CPA
- Personal Attorney with supporting documentation
- Personal Banker with supporting documentation
- ANICO Financial Statement Questionnaire (personal and business) signed by CPA
- Tax Returns
- Brokerage Statements
- Bank Statements
- Audited Business Financials
- Property tax assessment or appraisal

STOLI/IOLI, Premium Financing, and Rebating

STOLI/IOLI

It is American National's policy that life insurance should only be purchased to provide protection to those with an insurable interest in the life of the insured. We will not knowingly participate in life insurance sales motivated by the possible sale of policies in a secondary market or participation of investors in policy death benefits. This includes Stranger-Owned Life Insurance (SOLI), Investor-Owned Life Insurance (IOLI), life settlements or viatication.

In order to control the issuing of policies intended for these purposes, we require that Form 4439 "Customer Identification Verification" be completed on all cases. If any of the questions on this form are answered "Yes," additional forms will need to be completed, per the instructions on the form. Form 10051-ICC09 "Premium Financing Intent Form" will also need to be completed for all cases in which the proposed insured is age 70 or older and the face amount applied for is \$500,000 or more.

Both forms are available in Virtual Forms on the IMG Web site.

Premium Financing

American National does not currently accept any premium finance programs.

Rebating

American National will not participate in any rebating or discounting of commissions in a life insurance sale.

Underwriting Strengths

Preferred Plus	
Cigar and Smokeless Tobacco User	<ul style="list-style-type: none"> Preferred Plus rates for occasional cigar and smokeless tobacco users. 2 times a month or less and negative specimen.

Preferred	
Sleep Apnea	Individuals with this condition who are well-controlled, compliant with treatment, and have other favorable risk factors may receive preferred rates.
Mild Situational Depression or Anxiety	Mild situational depression and anxiety with favorable characteristics may receive preferred rates.
Adult Attention Deficit Disorder	Individuals with this condition who are very well controlled and do not represent any increased risk may receive preferred rates.
Preferred Exceptions	<p>Our preferred guidelines require that we exclude preferred if there has been a death from breast, colon, lung, ovarian prostate cancer or melanoma in parents or siblings prior to the age of 60. We now allow for some exceptions for preferred:</p> <ul style="list-style-type: none"> Colon Cancer: Allow one family history of colon cancer death prior to age 60 for preferred rates if client has had a normal colonoscopy in the past 24 months (No adenomatous polyps or ulcerations consistent with inflammatory bowel disease). Limit to age 50+ Coronary Artery Disease: Allow for one family history of death from CAD before age of 60 with a negative Stress EKG with good exercise tolerance (at least 8 METS) in the past 12 months. Limit to age 50+ Prostate Cancer: Allow a family history of prostate cancer if current PSA is <2.0 and there has been a normal prostate exam in the past 24 months. Limit to age 50+

Scenarios listed in the Underwriting Strengths section reflect the best possible case and individuals with such conditions are not guaranteed rates listed.

Standard Plus	
Prostate Cancer	Ages 70+ with low grade prostate tumor treated with surgery may receive standard plus rates with evidence of good follow-up and no other significant medical problems.
Type 2 Diabetes	Type 2 diabetics' ages 50+ with good control and optimal control of other risk factors (blood pressure, lipids, build) may receive Standard Plus rates on any permanent product.

Standard	
Coronary Artery Disease	Ages 70+ with single vessel (right coronary artery) disease and other favorable factors, may receive standard rates.

Family History	
"Family history of cancer" only includes these cancers (breast, colon, lung, ovarian, prostate, and melanoma).	

Obesity	
Generous credits for individuals who have favorable risk factors such as optimal blood pressure readings, favorable lipids, recent favorable stress testing or an EBCT.	

ANICO Underwriting Express™

Usually Issued within 72 hours

- No automatic labs or paramedicals. Simply complete the full application. An underwriting decision will be made within 72 hours approximately 80% of the time when application is in good order and no additional requirements are needed. Underwriting utilizes the application, MIB, MVR, and prescription databases.
- This program is currently available with our Signature Indexed UL, ANICO® Executive UL, Affinity 7 Whole Life and ANICO Signature Term™ Life (Ages 0-65 through \$250,000, Standard and Substandard rates only).

Faster Turnaround • Faster Commission
Reduced Overhead Expense for You

Autobind and Jumbo Case Limits

Affinity VII Par Whole Life

Ages	Standard – T4	T5 – T8	T9 – T16
18-70	\$10 Million	\$10 Million	\$10 Million
71-80	\$10 Million	\$ 5 Million	No Autobind
81-85	\$ 5 Million	No Autobind	No Autobind

Jumbo Case Limit: \$25,000,000 Ages 18-85 All Rate Classes

ANICO Executive Universal Life and Signature Indexed Universal Life ANICO™ Signature Term Life

Ages	Standard – T4	T5 – T8	T9 – T16
18-70	\$20 Million	\$20 Million	\$20 Million
71-80	\$10 Million	\$ 5 Million	No Autobind
81-85	\$ 5 Million	No Autobind	No Autobind

Jumbo Case Limit: \$50,000,000 Ages 18-85 All Rate Classes

WealthQuest® III Variable Universal Life

Ages	Standard – T4	T5 – T8	T9 – T16
18-70	\$20 Million	\$20 Million	\$20 Million
71-80	\$10 Million	\$ 5 Million	No Autobind
81-85	\$ 5 Million	No Autobind	No Autobind

Jumbo Case Limit: \$50,000,000 Ages 18-85 All Rate Classes

Effective Date: September 1, 2009

Published Date: September 1, 2009

Important Life New Business Contacts

The following addresses should be used for **new life applications** and supporting documentation:

PO Box

American National
Processing Center
Life New Business
PO Box 3297
Springfield, MO 65808-3297

Fed-Ex/Overnight Mail

American National
Processing Center
Life New Business
Attn: LNB 3297
1949 E Sunshine St.
Springfield, MO 65899-3297

ANICO-NY

American National Life Insurance
Company of New York
PO Box 1890
Galveston, TX 77553

ANICO-NY Overnight

American National Life Insurance
Company of New York
One Moody Plaza
Galveston, TX 77550

Fax applications to 1-888-237-1012

For Status of Pending Life Applications:

Life Customer Service: 1-800-899-6806

Life New Business Case Managers:

Email: IMGteam@anico.com

Phone: 1-800-773-0924

Fax: 1-888-237-1012

Underwriting Contacts

Phone: 1-800-773-0924

Fax: 1-888-237-1012

IMG Contacts

For Quotes/Illustrations:

Field Support Center 1-888-501-4043

Website: <http://img.anicoweb.com>

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American National Insurance Company



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