

## American National Insurance Company

American National Insurance Company ("American National") has been evaluated and assigned the following ratings by nationally recognized, independent rating agencies. The ratings are current as of January 2010.

### A.M. Best's Rating: A (Excellent)

3rd highest of 13 active company ratings<sup>1</sup> "An excellent ability to meet their ongoing insurance obligations"

### Standard & Poor's Rating: AA- (Very Strong)

4th highest of 20 active company ratings<sup>2</sup> "Very strong financial security characteristics, differing only slightly from those rated higher"

Ratings reflect current independent opinions of the financial capacity of an insurance organization to meet the obligations of its insurance policies and contracts in accordance with their terms. They are based on comprehensive quantitative and qualitative evaluations of the company and its management strategy. The rating agencies do not provide ratings as a recommendation to purchase insurance or annuities. The ratings are not a warranty of an insurer's current or future ability to meet its contractual obligations.

Ratings may be changed, suspended, or withdrawn at any time. For the most current ratings view the full rating reports on American National's Internet site at [www.anico.com](http://www.anico.com).

<sup>1</sup> A.M. Best's active company rating scale is: A++ (Superior), A+ (Superior), A (Excellent), A- (Excellent), B++ (Good), B+ (Good), B (Fair), B- (Fair), C++ (Marginal), C+ (Marginal), C (Weak), C- (Weak) and D (Poor).

<sup>2</sup> Standard & Poor's active company rating scale is: AAA (Extremely Strong), AA (Very Strong), A (Strong), BBB (Good), BB (Marginal), B (Weak); CCC (Very Weak), and CC (Extremely Weak). Plus (+) or Minus (-) modifiers show the relative standing within the categories from AA to CCC.

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

Please refer to the products section of our website: [www.img.anicoweb.com](http://www.img.anicoweb.com) for more information on each product.

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### IMPORTANT CUSTOMER INFORMATION

Information herein is not intended to be legal or tax advice. Your client should consult with an attorney or tax advisor for their specific circumstances.

Forms: Affinity 7: PWL-CSO, PWLU-CSO; ANICO IUL: IUL08, IULU08; LTGUL: IMUL, GIMUL-P, GIMUL-C; Executive UL: EXEC-UL, EXEC-ULU; Select Term: ART07, ART07-Term, ART07-ROP; WQIII VUL: WQVUL, GWQ-VULC



AMERICAN NATIONAL INSURANCE COMPANY  
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INSURANCE MARKETPLACE  
STANDARDS ASSOCIATION

Independent Marketing Group is a Division of  
American National Insurance Company

# Product Portfolio

## Life Products



American National Insurance Company  
Galveston Texas

Life Products	ANICO EXECUTIVE TE & IV UNIVERSAL LIFE	ANICO SELECT TERM	WEALTHQUEST III VARIABLE UNIVERSAL LIFE *
<b>Issue Ages</b>	IV: 18-65 TE: 18-70	10 Year Term - 20-70 15 Year Term - 20-65 20 Year Term - 20-60 30 Year Term - 20-50* <i>*In Indiana, the maximum male preferred and standard smoker issue age is 45</i>	Preferred TNU - 15-75 Standard TNU - 0-85 Standard TU - 16-85
<b>Minimum Face Amount</b>	\$25,000 (\$100,000+ for Preferred/Preferred Plus classes)	\$100,000	\$100,000
<b>Modal Factors</b>	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 Special Quarterly (EFT) 0.259 Bi-weekly available	Semi-annual 0.5000 Quarterly 0.2500 Monthly EFT 0.0833
<b>Minium Guaranteed Interest Rate</b>	3% credited to accumulation value	NA	NA
<b>Benefits and Riders</b> <i>Additional cost may apply. Check state availability.</i>	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 Death Benefit See Benefits & Riders Information Guide (Form 10177) for more info	Accelerated Death Benefit Disability Waiver of Premium Rider Return of Premium Rider (20 & 30 yr plans only)	OverLoan Protection Benefit Automatic Increase Rider (only at issue) Level Term Rider Disability Waiver of Stipulated Premium Rider (only at issue)
<b>Death Benefit Option</b>	<u>Option A:</u> specified amount only <u>Option B:</u> specified amount plus the accumulation value <u>Option C:</u> specified amount plus the sum of all premiums paid, excluding premium paid by any disability waiver, less any parital surrenders - available only at issue.	NA	<u>Option A:</u> Specified amount only <u>Option B:</u> Specified amount plus the accumulation value
<b>Guaranteed Coverage Period</b>	Safety Net Period All Ages - 10 Years	NA	No Lapse Period: Depending on premiums paid - Option A: 10 years, 25 years Option B: 10 years, 25 years
<b>Underwriting Classes</b>	For face amounts \$100K and over Preferred Plus TNU Preferred TNU & TU Standard Plus TNU Standard TNU & TU Tables 1-16 for under \$100K, see spec sheet (form 10180)	Preferred Plus TNU Preferred TNU & TU Standard Plus TNU Standard TNU & TU SubStandard TNU & TU Tables 1-8	
<b>Surrender Charge Period</b>	First 15 Policy Years	NA	NA
<b>Loan Rate</b>	6% in arrears	NA	3% in arrears - preferred loans 4% in arrears - non-preferred loans
<b>Preferred Loans</b>	Available at any time	NA	Available at anytime (75% max in 1st 3 years)
<b>Rate Bands</b>	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	\$100,000 to \$249,999 \$250,000 to \$499,999 \$500,000 to 999,999 \$1,000,000 +	NA
<b>Maturity</b>	Policy anniversary following the insured's 121st birthday	NA	If the contract is inforce on the contract anniversary date following the insured's 100th birthday, a death benefit will continue until the insured's death.

<b>Issue Ages</b>	Bands A & B - 0-85 Bands C & D - 18-85	18-85
<b>Minimum Face Amount</b>	\$15,000 \$100,000 for Preferred TNU	\$100,000
<b>Modal Factors</b>	Semi-annual 0.515 Quarterly 0.265 Monthly Direct 0.093 Special Monthly (EFT) 0.0864	Semi-annual 0.5000 Quarterly 0.25000 Monthly 0.0833
<b>Minium Guaranteed Interest Rate</b>	NA	Fixed Account: Guaranteed - 2.5% Current - declared monthly by company
<b>Benefits and Riders</b> <i>Additional cost may apply. Check state availability.</i>	Accelerated Death Benefit Disability Premium Waiver Rider Paid Up Additions Rider Additional Insurance Option Rider Spouse Term Rider Children's Term Rider ANICO Select Term Rider (10,15,20,30 years) See Rider Insert (Form 10026) for complete details	OverLoan Protection Benefit Accelerated Death Benefit Additional Protection Benefit Rider Disability Waiver of Minimum Premium Rider Disability Waiver of Stipulated Premium Rider Children's Term Rider Guaranteed Increase Option Rider Other Insured Rider
<b>Death Benefit Option</b>	NA	<b>Option A:</b> Greater of the specified amount or the minimum death benefit calculated under the Guideline Premium Test. <b>Option B:</b> Greater of the specified amount plus accumulation value or minimum death benefit calculated under the Guideline Premium Test. <b>Option C:</b> Greater of the specified amount plus all premiums paid including premiums paid for riders, less any partial surrenders made, or minimum death benefit calculated under the Guideline Premium Test.
<b>Guaranteed Coverage Period</b>	NA	Safety Net Period All Ages - 10 Years
<b>Underwriting Classes</b>	Bands A & B Standard TNU & TU Bands C & D Preferred Plus TNU Preferred TNU & TU Standard Plus TNU Standard TNU & TU All Bands SubStandard TNU & TU tables 1-16	Preferred Plus TNU Preferred TNU & TU Standard Plus TNU Standard TNU & TU SubStandard: Tables 1-16 & flat extras Avocation and occupation ratings only available on Standard TNU & TU
<b>Surrender Charge Period</b>	NA	First 10 Policy Years
<b>Loan Rate</b>	8% in arrears	Fixed Loan: 6% Variable Loan: will not exceed 15% (max may vary by state)
<b>Preferred Loans</b>	NA	
<b>Rate Bands</b>	Band A - \$15,000 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	Band 1: \$100,000 - \$499,999 Band 2: \$500,000 - \$999,999 Band 3: \$1,000,000 and over
<b>Maturity</b>	Endows at age 121	Policy anniversary following the insured's 121st birthday

<b>Issue Ages</b>	18-85	Band A: 0-70 Band B, C, D, E: 0-85
<b>Minimum Face Amount</b>	\$100,000	\$25,000 (\$100,000+ for Preferred/Preferred Plus classes)
<b>Modal Factors</b>	Semi-annual 0.5000 Quarterly 0.2500 Monthly 0.0833	Semi-annual 0.5000 Quarterly 0.2500 Monthly 0.0833 Salary savings and gov't allotment allowed
<b>Minium Guaranteed Interest Rate</b>	3% credited to accumulation value	3% credited to accumulation value
<b>Benefits and Riders</b> <i>Additional cost may apply. Check state availability.</i>	Disability Waiver of Minimum Premium Rider Accelerated Death Benefit	OverLoan Protection Benefit Disability Waiver of Minimum Premium Rider Disability Waiver of Stipulated Premium Rider Coverage Continuation Rider Other Insured Rider Level Term Insurance Rider Spouse Level Term Rider Children's Term Rider Guaranteed Increase Option Rider Accelerated Death Benefit See Benefits & Riders Information Guide (Form 10177) for more info
<b>Death Benefit Option</b>	<b>Option A:</b> specified amount only	<b>Option A:</b> specified amount only <b>Option B:</b> specified amount plus the accumulation value <b>Option C:</b> specified amount plus the sum of all premiums paid, excluding premium paid by any disability waiver, less any parital surrenders - available only at issue.
<b>Guaranteed Coverage Period</b>	Safety Net Period All Ages - 10 Years	Safety Net Period All Ages - 10 Years
<b>Underwriting Classes</b>	Preferred Plus TNU Preferred TNU & TU Standard Plus TNU Standard TNU & TU  SubStandard: Tables 1-16 & flat extras Avocation and occupation ratings only available on Standard TNU & TU	Preferred Plus TNU Preferred TNU & TU Standard Plus TNU Standard TNU & TU Tables 1-16
<b>Surrender Charge Period</b>	First 15 policy years	First 15 Policy Years
<b>Loan Rate</b>	6% in arrears	6% in arrears
<b>Preferred Loans</b>	Available after 7th policy year	Available at anytime
<b>Rate Bands</b>	\$100,000 - \$249,999 \$250,000 - \$499,999 \$500,000 - \$999,999 \$1,000,000 and over	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
<b>Maturity</b>	This policy will never mature. If the policy is in force on the policy anniversary following the insured's 100th birthday, the death benefit will be continued until the death of the insured, with no further premium payments.	Policy anniversary following the insured's 121st birthday

<b>Issue Ages</b>	18-65	
<b>Minimum Face Amount</b>	\$25,000	
<b>Modal Factors</b>	Semi-annual 0.5000 Quarterly 0.2500 Monthly 0.0833 Bi-weekly Salary savings and gov't allotment allowed	
<b>Minium Guaranteed Interest Rate</b>	3% credited to accumulation value	
<b>Benefits and Riders</b> <i>Additional cost may apply. Check state availability.</i>	OverLoan Protection Benefit Coverage Continuation Rider Children's Term Rider Accelerated Death Benefit See Benefits & Riders Information Guide (Form 10177) for more info	
<b>Death Benefit Option</b>	<u>Option A</u> : specified amount only <u>Option B</u> : specified amount plus the accumulation value <u>Option C</u> : specified amount plus the sum of all premiums paid, excluding premium paid by any disability waiver, less any parital surrenders - available only at issue	
<b>Guaranteed Coverage Period</b>	Safety Net Period All Ages - 10 Years	
<b>Underwriting Classes</b>	Standard: TNU & TU Tables 1-4 Issued as Standard Sub-Standard Issue will not be available above Table 4	
<b>Surrender Charge Period</b>	First 15 Policy Years	
<b>Loan Rate</b>	6% in arrears	
<b>Preferred Loans</b>	Available at anytime	
<b>Rate Bands</b>	Band 1: \$25,000 - \$49,000 Band 2: \$50,000 - \$200,000	
<b>Maturity</b>	Policy anniversary following the insured's 121st birthday	