American National Insurance Company
Underwriting Strengths

Preferred Plus :

Cigar and Smokeless Tobacco User

- 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 can receive preferred rates.

Mild Situational Depression or Anxiety

- Mild situational depression and anxiety with favorable characteristics can receive preferred rates.

Adult Attention Deficit Disorder

- Individuals with this condition who are very well controlled and do not represent any increased risk can receive preferred rates.

Preferred Exceptions

- 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:
  - 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+

Standard Plus :

Prostate Cancer

- Ages 70+ with low grade prostate tumor treated with surgery can 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) can receive Standard Plus rates on any permanent product.

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Standard:

Coronary Artery Disease

- Ages 70+ with single vessel (right coronary artery) disease and other favorable factors, can 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 ANICO® 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

For more information, contact your marketing group or American National's Field Support Center,

1-888-501-4043, Option 1

Scenarios listed above reflect the best possible case and individuals with such conditions are not guaranteed rates listed.

Form Series: IUL08; IULU08; EXEC-UL; EXEC-ULU; PWL-CSO; PWLU-CSO;(Forms may vary by state)

The ANICO® Indexed Universal Life Insurance policy is not a registered security or stock market investment and does not directly participate in any stock or equity investment or index. When an individual purchases the policy, the individual is not buying an ownership interest in any stock or index.

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