

American National Insurance Company 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.
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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	<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+

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.
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Other Strengths:

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:

Faster Turnaround • Faster Commission • Reduced Overhead Expense for You

- No automatic labs or paramedicals. Simply complete the full application. 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).

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

Form Series: IUL14; EXEC-UL; EXEC-ULU; PWL-CSO; PWLU-CSO; ART12 (Forms may vary by state)

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 investment or index. When an individual purchases the policy, the individual is 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.** American National Insurance Company, Galveston, Texas. **For Agent Use Only; Not for Distribution or Use with Consumers.**

