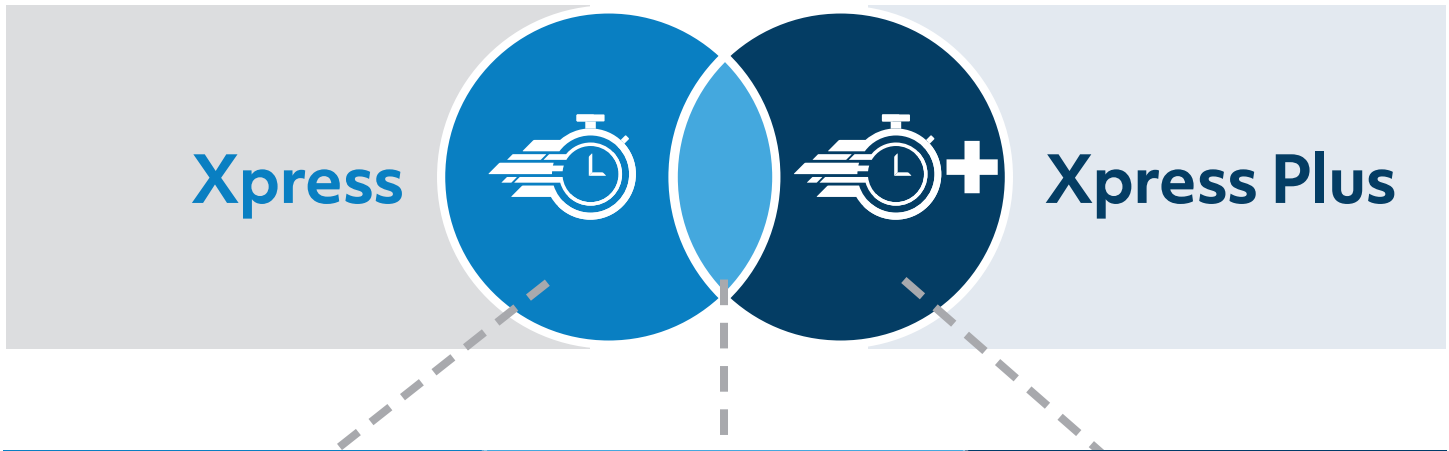


XPRESS AND XPRESS PLUS



Accelerated underwriting programs for individual life insurance with no automatic exams required!



Unique to Xpress (formerly Underwriting Express)	Program Similarities	Unique to Xpress Plus
<ul style="list-style-type: none"> • Paper & Electronic Apps • Issue Ages: 0–65 • Face Amounts: up to \$249,999 • Underwriting Classes: Standard, Substandard • Need for an exam is determined based on answers to the application, MIB, and Rx. 	<ul style="list-style-type: none"> • Individual Applications • Available for all life insurance products • No Automatic Exam Required 	<ul style="list-style-type: none"> • Electronic Apps Only • Issue Ages: 18–60 • Face Amounts: \$250,000 – \$1,000,000 (ages 18–50) or \$250,000 – \$500,000 (ages 51–60) • Underwriting Classes: Preferred Plus, Preferred, Standard Plus, and Standard² • Need for an exam is determined based on answers to the application, MIB, Rx, and Risk Classifier.¹

1) The Risk Classifier utilizes characteristics derived from public records, driving history, and credit history. 2) Cases rated substandard will be ineligible for the Xpress Plus program but are still eligible for issue with full underwriting.

American National Insurance Company, headquartered in Galveston, Texas is licensed to conduct business in all states except New York.

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