

American National

Signature Term Life Insurance

10-Year Level Premium Rates

Annual Premium Rates per \$1,000 for Years 1-10.
Add \$60 Policy Fee.



888-501-4043



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10 Year Level Term Premium Band: \$100-000 - \$249,999

Issue Ages	Male		Female	
	Standard Non-tobacco	Standard Tobacco	Standard Non-tobacco	Standard Tobacco
18	0.82	2.21	0.71	1.63
19	0.82	2.21	0.71	1.63
20	0.82	2.21	0.71	1.63
21	0.82	2.21	0.71	1.63
22	0.82	2.22	0.71	1.63
23	0.82	2.22	0.71	1.63
24	0.82	2.23	0.71	1.63
25	0.82	2.23	0.71	1.63
26	0.82	2.23	0.71	1.67
27	0.82	2.23	0.71	1.69
28	0.82	2.23	0.71	1.73
29	0.82	2.23	0.71	1.75
30	0.82	2.23	0.71	1.78
31	0.83	2.30	0.72	1.82
32	0.83	2.37	0.72	1.84
33	0.84	2.44	0.74	1.87
34	0.84	2.51	0.74	1.90
35	0.85	2.58	0.75	1.93
36	0.92	2.76	0.81	2.09
37	0.99	2.94	0.87	2.25
38	1.07	3.14	0.93	2.43
39	1.14	3.32	1.00	2.59
40	1.21	3.51	1.06	2.75
41	1.33	3.88	1.15	3.06
42	1.46	4.26	1.25	3.36
43	1.59	4.62	1.35	3.67
44	1.71	5.00	1.45	3.97
45	1.84	5.37	1.54	4.28
46	2.01	6.00	1.67	4.68
47	2.19	6.64	1.79	5.07
48	2.36	7.26	1.91	5.47
49	2.53	7.89	2.04	5.87
50	2.70	8.52	2.16	6.27
51	3.00	9.30	2.32	6.88
52	3.31	10.10	2.50	7.50
53	3.61	10.88	2.66	8.11
54	3.92	11.67	2.83	8.73
55	4.22	12.45	2.99	9.34
56	4.69	13.62	3.27	10.20
57	5.16	14.79	3.54	11.06
58	5.65	15.95	3.81	11.93
59	6.12	17.12	4.08	12.79
60	6.59	18.29	4.36	13.65
61	7.48	20.18	4.89	14.90
62	8.36	22.08	5.41	16.16
63	9.25	23.99	5.93	17.41
64	10.13	25.89	6.45	18.66
65	11.02	27.78	6.98	19.92
66	12.52	31.96	8.08	21.88
67	14.03	36.12	9.18	23.85
68	15.55	40.30	10.28	25.82
69	17.05	44.46	11.37	27.78
70	18.56	48.63	12.48	29.75

10 Year Level Term Premium Band: \$250,000 - \$499,999

Issue Ages	Male						Female					
	Preferred Plus Non-tobacco	Preferred Non-tobacco	Preferred Tobacco	Standard Plus Non-tobacco	Standard Non-tobacco	Standard Tobacco	Preferred Plus Non-tobacco	Preferred Non-tobacco	Preferred Tobacco	Standard Plus Non-tobacco	Standard Non-tobacco	Standard Tobacco
18	0.24	0.34	1.17	0.49	0.61	1.53	0.21	0.30	0.91	0.41	0.48	1.13
19	0.24	0.34	1.17	0.49	0.61	1.53	0.21	0.30	0.91	0.41	0.48	1.13
20	0.24	0.34	1.17	0.49	0.61	1.53	0.21	0.30	0.91	0.41	0.48	1.13
21	0.24	0.34	1.17	0.49	0.61	1.54	0.21	0.30	0.93	0.41	0.48	1.15
22	0.24	0.34	1.17	0.49	0.61	1.54	0.21	0.30	0.94	0.41	0.48	1.16
23	0.24	0.34	1.17	0.49	0.61	1.55	0.22	0.30	0.96	0.42	0.48	1.18
24	0.24	0.34	1.17	0.49	0.61	1.55	0.22	0.30	0.97	0.42	0.48	1.19
25	0.24	0.34	1.17	0.49	0.61	1.56	0.22	0.30	0.99	0.42	0.48	1.21
26	0.24	0.34	1.18	0.49	0.61	1.58	0.22	0.30	1.00	0.42	0.48	1.22
27	0.24	0.34	1.19	0.49	0.61	1.60	0.22	0.30	1.02	0.42	0.49	1.22
28	0.25	0.34	1.20	0.49	0.62	1.62	0.23	0.31	1.03	0.43	0.49	1.23
29	0.25	0.34	1.21	0.49	0.62	1.64	0.23	0.31	1.05	0.43	0.49	1.23
30	0.25	0.34	1.22	0.49	0.62	1.66	0.23	0.31	1.06	0.43	0.49	1.24
31	0.25	0.34	1.24	0.49	0.63	1.70	0.23	0.32	1.07	0.44	0.50	1.29
32	0.26	0.35	1.26	0.49	0.63	1.73	0.23	0.32	1.08	0.44	0.51	1.34
33	0.26	0.35	1.29	0.50	0.64	1.77	0.24	0.33	1.08	0.45	0.51	1.39
34	0.27	0.36	1.31	0.50	0.64	1.80	0.24	0.33	1.09	0.45	0.52	1.44
35	0.27	0.36	1.33	0.50	0.65	1.84	0.24	0.34	1.10	0.46	0.53	1.49
36	0.29	0.39	1.47	0.55	0.70	2.00	0.26	0.36	1.21	0.49	0.57	1.60
37	0.31	0.42	1.61	0.61	0.76	2.16	0.28	0.38	1.32	0.51	0.62	1.71
38	0.34	0.45	1.75	0.66	0.81	2.31	0.29	0.41	1.42	0.54	0.66	1.82
39	0.36	0.48	1.89	0.72	0.86	2.47	0.31	0.43	1.53	0.57	0.71	1.93
40	0.38	0.50	2.03	0.77	0.91	2.63	0.33	0.45	1.64	0.60	0.75	2.04
41	0.43	0.56	2.21	0.83	1.00	2.96	0.37	0.50	1.80	0.65	0.81	2.26
42	0.47	0.62	2.39	0.90	1.09	3.29	0.41	0.54	1.95	0.70	0.88	2.48
43	0.51	0.69	2.56	0.97	1.17	3.62	0.46	0.58	2.11	0.74	0.96	2.71
44	0.55	0.75	2.74	1.04	1.26	3.95	0.50	0.63	2.26	0.79	1.03	2.93
45	0.60	0.81	2.92	1.11	1.35	4.28	0.53	0.68	2.42	0.83	1.10	3.15
46	0.67	0.89	3.22	1.22	1.52	4.71	0.59	0.75	2.65	0.91	1.19	3.48
47	0.73	0.97	3.52	1.34	1.70	5.14	0.64	0.82	2.88	1.00	1.29	3.81
48	0.80	1.06	3.83	1.47	1.88	5.56	0.71	0.88	3.11	1.08	1.39	4.13
49	0.86	1.14	4.13	1.59	2.06	5.99	0.76	0.95	3.34	1.17	1.49	4.46
50	0.93	1.23	4.43	1.71	2.23	6.42	0.82	1.02	3.57	1.25	1.59	4.79
51	1.06	1.38	4.88	1.91	2.48	7.01	0.89	1.12	3.88	1.37	1.74	5.14
52	1.21	1.51	5.34	2.12	2.72	7.59	0.96	1.21	4.19	1.49	1.88	5.49
53	1.35	1.66	5.79	2.34	2.96	8.18	1.04	1.30	4.49	1.59	2.02	5.83
54	1.50	1.80	6.25	2.55	3.20	8.76	1.11	1.39	4.80	1.71	2.16	6.18
55	1.64	1.95	6.70	2.75	3.45	9.35	1.18	1.48	5.11	1.83	2.31	6.53
56	1.86	2.21	7.48	3.08	3.83	10.33	1.31	1.65	5.57	2.02	2.52	7.19
57	2.08	2.49	8.27	3.40	4.21	11.31	1.44	1.83	6.03	2.21	2.72	7.85
58	2.30	2.75	9.05	3.71	4.59	12.28	1.56	2.00	6.50	2.40	2.93	8.50
59	2.52	3.03	9.84	4.04	4.97	13.26	1.69	2.18	6.96	2.60	3.14	9.16
60	2.74	3.29	10.62	4.36	5.35	14.24	1.82	2.35	7.42	2.78	3.34	9.82
61	3.18	3.81	11.99	4.96	6.07	15.89	2.06	2.62	8.08	3.17	3.78	10.77
62	3.60	4.33	13.36	5.56	6.78	17.53	2.31	2.88	8.75	3.55	4.22	11.73
63	4.03	4.84	14.73	6.15	7.49	19.18	2.55	3.15	9.41	3.93	4.66	12.68
64	4.45	5.36	16.10	6.75	8.20	20.82	2.80	3.41	10.08	4.31	5.10	13.64
65	4.88	5.88	17.47	7.35	8.92	22.47	3.04	3.68	10.74	4.69	5.54	14.59
66	5.61	6.76	19.82	8.46	10.25	25.32	3.53	4.27	12.01	5.41	6.41	15.90
67	6.34	7.65	22.16	9.56	11.58	28.16	4.02	4.85	13.28	6.13	7.28	17.22
68	7.07	8.54	24.51	10.68	12.92	31.01	4.50	5.44	14.54	6.83	8.14	18.53
69	7.80	9.43	26.85	11.79	14.25	33.85	4.99	6.02	15.81	7.55	9.02	19.85
70	8.53	10.31	29.20	12.90	15.58	36.70	5.48	6.61	17.08	8.26	9.89	21.16

10 Year Level Term Premium Band: \$500,000 - \$999,999

Issue Ages	Male						Female					
	Preferred Plus Non-tobacco	Preferred Non-tobacco	Preferred Tobacco	Standard Plus Non-tobacco	Standard Non-tobacco	Standard Tobacco	Preferred Plus Non-tobacco	Preferred Non-tobacco	Preferred Tobacco	Standard Plus Non-tobacco	Standard Non-tobacco	Standard Tobacco
18	0.23	0.31	1.12	0.43	0.57	1.48	0.19	0.27	0.86	0.35	0.44	1.12
19	0.23	0.31	1.12	0.43	0.57	1.48	0.19	0.27	0.86	0.35	0.44	1.12
20	0.23	0.31	1.12	0.43	0.57	1.48	0.19	0.27	0.86	0.35	0.44	1.12
21	0.23	0.31	1.12	0.43	0.57	1.49	0.19	0.27	0.87	0.35	0.44	1.12
22	0.23	0.31	1.12	0.43	0.57	1.50	0.19	0.27	0.89	0.35	0.44	1.12
23	0.23	0.31	1.12	0.43	0.57	1.52	0.19	0.27	0.90	0.35	0.44	1.13
24	0.23	0.31	1.12	0.43	0.57	1.53	0.19	0.27	0.92	0.35	0.44	1.13
25	0.23	0.31	1.12	0.43	0.57	1.54	0.19	0.27	0.93	0.35	0.44	1.13
26	0.23	0.31	1.14	0.43	0.57	1.56	0.19	0.27	0.94	0.35	0.44	1.15
27	0.23	0.31	1.16	0.43	0.57	1.57	0.19	0.27	0.95	0.35	0.45	1.17
28	0.23	0.31	1.17	0.44	0.58	1.59	0.20	0.27	0.96	0.36	0.45	1.20
29	0.23	0.31	1.19	0.44	0.58	1.60	0.20	0.27	0.97	0.36	0.46	1.22
30	0.23	0.31	1.21	0.44	0.58	1.62	0.20	0.27	0.98	0.36	0.46	1.24
31	0.23	0.32	1.23	0.44	0.59	1.66	0.20	0.27	1.00	0.37	0.47	1.28
32	0.23	0.32	1.25	0.44	0.60	1.69	0.20	0.28	1.02	0.37	0.47	1.32
33	0.24	0.33	1.26	0.44	0.60	1.73	0.21	0.28	1.03	0.38	0.47	1.35
34	0.24	0.33	1.28	0.44	0.61	1.76	0.21	0.29	1.05	0.38	0.48	1.39
35	0.24	0.33	1.30	0.44	0.62	1.80	0.21	0.29	1.07	0.39	0.49	1.43
36	0.26	0.35	1.42	0.48	0.67	1.96	0.23	0.31	1.17	0.42	0.53	1.55
37	0.28	0.38	1.54	0.53	0.71	2.12	0.25	0.33	1.27	0.45	0.58	1.67
38	0.30	0.40	1.66	0.57	0.75	2.28	0.26	0.36	1.36	0.48	0.61	1.80
39	0.32	0.43	1.78	0.61	0.79	2.44	0.28	0.37	1.46	0.51	0.66	1.92
40	0.33	0.45	1.90	0.66	0.84	2.60	0.30	0.39	1.56	0.54	0.70	2.04
41	0.38	0.50	2.09	0.74	0.92	2.88	0.34	0.44	1.71	0.60	0.76	2.25
42	0.43	0.57	2.28	0.82	1.00	3.16	0.37	0.49	1.86	0.64	0.83	2.47
43	0.47	0.62	2.47	0.90	1.09	3.44	0.40	0.55	2.00	0.70	0.90	2.68
44	0.51	0.69	2.66	0.98	1.17	3.72	0.44	0.60	2.15	0.74	0.97	2.90
45	0.56	0.74	2.85	1.06	1.26	4.00	0.48	0.64	2.30	0.80	1.03	3.11
46	0.63	0.83	3.13	1.18	1.40	4.47	0.54	0.70	2.51	0.88	1.13	3.39
47	0.68	0.92	3.41	1.29	1.55	4.94	0.59	0.76	2.72	0.95	1.23	3.67
48	0.75	1.00	3.68	1.42	1.70	5.42	0.65	0.83	2.93	1.04	1.32	3.95
49	0.81	1.08	3.96	1.54	1.86	5.89	0.69	0.89	3.14	1.12	1.42	4.23
50	0.88	1.17	4.24	1.65	2.00	6.36	0.75	0.95	3.35	1.20	1.52	4.51
51	1.01	1.32	4.71	1.86	2.24	6.93	0.83	1.04	3.65	1.32	1.67	4.87
52	1.15	1.46	5.18	2.06	2.48	7.50	0.91	1.13	3.95	1.44	1.81	5.23
53	1.30	1.60	5.66	2.28	2.72	8.08	0.99	1.23	4.26	1.56	1.96	5.60
54	1.44	1.74	6.13	2.49	2.97	8.65	1.07	1.32	4.56	1.67	2.10	5.96
55	1.57	1.89	6.60	2.70	3.21	9.22	1.14	1.42	4.86	1.80	2.25	6.32
56	1.78	2.13	7.34	3.01	3.57	10.20	1.26	1.57	5.35	1.98	2.45	6.88
57	1.98	2.37	8.08	3.32	3.94	11.17	1.39	1.73	5.84	2.17	2.65	7.45
58	2.18	2.60	8.83	3.64	4.31	12.15	1.50	1.89	6.34	2.35	2.85	8.01
59	2.38	2.84	9.57	3.95	4.68	13.12	1.63	2.05	6.83	2.54	3.05	8.58
60	2.58	3.08	10.31	4.26	5.04	14.10	1.75	2.20	7.32	2.73	3.25	9.14
61	2.99	3.60	11.64	4.83	5.73	15.77	1.97	2.46	7.94	3.09	3.68	9.99
62	3.39	4.12	12.97	5.40	6.41	17.45	2.20	2.73	8.57	3.46	4.09	10.85
63	3.78	4.64	14.29	5.97	7.10	19.12	2.43	2.99	9.19	3.81	4.51	11.70
64	4.19	5.16	15.62	6.55	7.79	20.80	2.66	3.25	9.82	4.18	4.92	12.56
65	4.59	5.67	16.95	7.11	8.48	22.47	2.88	3.51	10.44	4.54	5.35	13.41
66	5.30	6.53	19.26	8.19	9.72	25.18	3.32	3.99	11.59	5.25	6.08	14.96
67	6.01	7.38	21.56	9.27	10.97	27.90	3.76	4.45	12.75	5.96	6.81	16.51
68	6.71	8.25	23.87	10.35	12.21	30.61	4.20	4.93	13.90	6.67	7.53	18.06
69	7.42	9.10	26.17	11.43	13.46	33.33	4.65	5.39	15.06	7.38	8.26	19.61
70	8.13	9.96	28.48	12.51	14.71	36.04	5.08	5.87	16.21	8.09	8.99	21.16

10 Year Level Term Premium \$1,000,000+

Issue Ages	Male						Female					
	Preferred Plus Non-tobacco	Preferred Non-tobacco	Preferred Tobacco	Standard Plus Non-tobacco	Standard Non-tobacco	Standard Tobacco	Preferred Plus Non-tobacco	Preferred Non-tobacco	Preferred Tobacco	Standard Plus Non-tobacco	Standard Non-tobacco	Standard Tobacco
18	0.21	0.29	1.07	0.40	0.55	1.43	0.18	0.25	0.76	0.34	0.42	1.03
19	0.21	0.29	1.07	0.40	0.55	1.43	0.18	0.25	0.76	0.34	0.42	1.03
20	0.21	0.29	1.07	0.40	0.55	1.43	0.18	0.25	0.76	0.34	0.42	1.03
21	0.21	0.29	1.07	0.40	0.55	1.43	0.18	0.25	0.77	0.34	0.42	1.04
22	0.21	0.29	1.07	0.40	0.55	1.43	0.18	0.25	0.78	0.34	0.42	1.06
23	0.22	0.29	1.07	0.40	0.55	1.44	0.18	0.25	0.80	0.35	0.42	1.07
24	0.22	0.29	1.07	0.40	0.55	1.44	0.18	0.25	0.81	0.35	0.42	1.09
25	0.22	0.29	1.07	0.40	0.55	1.44	0.18	0.25	0.82	0.35	0.42	1.10
26	0.22	0.29	1.09	0.40	0.55	1.45	0.18	0.25	0.83	0.35	0.42	1.12
27	0.22	0.29	1.10	0.40	0.55	1.46	0.18	0.25	0.84	0.35	0.42	1.14
28	0.22	0.29	1.12	0.40	0.55	1.48	0.19	0.26	0.85	0.36	0.43	1.15
29	0.22	0.29	1.13	0.40	0.55	1.49	0.19	0.26	0.86	0.36	0.43	1.17
30	0.22	0.29	1.15	0.40	0.55	1.50	0.19	0.26	0.87	0.36	0.43	1.19
31	0.22	0.29	1.16	0.41	0.56	1.52	0.19	0.26	0.89	0.36	0.44	1.21
32	0.22	0.30	1.17	0.41	0.56	1.55	0.19	0.27	0.91	0.37	0.44	1.23
33	0.23	0.30	1.17	0.42	0.57	1.57	0.19	0.27	0.94	0.37	0.45	1.24
34	0.23	0.31	1.18	0.42	0.57	1.60	0.19	0.28	0.96	0.38	0.45	1.26
35	0.23	0.31	1.19	0.43	0.58	1.62	0.19	0.28	0.98	0.38	0.46	1.28
36	0.25	0.33	1.31	0.46	0.63	1.79	0.21	0.29	1.07	0.40	0.50	1.40
37	0.27	0.36	1.43	0.50	0.66	1.95	0.22	0.31	1.16	0.42	0.54	1.52
38	0.29	0.38	1.55	0.52	0.71	2.12	0.24	0.33	1.25	0.45	0.58	1.64
39	0.30	0.40	1.67	0.56	0.75	2.28	0.25	0.35	1.34	0.47	0.63	1.76
40	0.32	0.42	1.79	0.59	0.79	2.45	0.27	0.37	1.43	0.50	0.66	1.88
41	0.36	0.48	1.97	0.65	0.87	2.73	0.30	0.42	1.58	0.55	0.72	2.10
42	0.40	0.52	2.16	0.73	0.96	3.00	0.34	0.47	1.73	0.61	0.78	2.32
43	0.44	0.58	2.34	0.79	1.05	3.28	0.37	0.51	1.87	0.65	0.84	2.55
44	0.48	0.63	2.53	0.86	1.13	3.55	0.41	0.56	2.02	0.71	0.90	2.77
45	0.52	0.68	2.71	0.93	1.21	3.83	0.45	0.61	2.17	0.76	0.96	2.99
46	0.58	0.76	2.99	1.04	1.36	4.26	0.49	0.67	2.37	0.84	1.05	3.25
47	0.64	0.84	3.27	1.15	1.49	4.69	0.55	0.72	2.57	0.93	1.16	3.51
48	0.71	0.92	3.54	1.26	1.64	5.13	0.60	0.79	2.76	1.00	1.25	3.77
49	0.76	1.01	3.82	1.37	1.77	5.56	0.66	0.85	2.96	1.09	1.36	4.03
50	0.83	1.08	4.10	1.49	1.92	5.99	0.71	0.91	3.16	1.17	1.46	4.29
51	0.97	1.24	4.58	1.67	2.13	6.54	0.78	0.99	3.43	1.29	1.59	4.61
52	1.10	1.39	5.07	1.85	2.34	7.09	0.85	1.08	3.70	1.40	1.72	4.92
53	1.23	1.54	5.55	2.03	2.57	7.64	0.93	1.17	3.97	1.52	1.86	5.24
54	1.36	1.70	6.04	2.22	2.78	8.19	1.00	1.26	4.24	1.64	1.99	5.55
55	1.50	1.85	6.52	2.40	3.00	8.74	1.08	1.34	4.51	1.76	2.13	5.87
56	1.69	2.08	7.21	2.74	3.35	9.59	1.19	1.48	4.96	1.90	2.32	6.37
57	1.88	2.31	7.90	3.07	3.71	10.43	1.30	1.61	5.42	2.04	2.51	6.86
58	2.08	2.53	8.59	3.40	4.06	11.28	1.41	1.75	5.87	2.19	2.69	7.36
59	2.27	2.76	9.28	3.73	4.41	12.12	1.52	1.88	6.33	2.33	2.88	7.85
60	2.46	2.98	9.97	4.07	4.76	12.97	1.63	2.02	6.78	2.47	3.07	8.35
61	2.84	3.47	11.29	4.64	5.42	14.60	1.84	2.29	7.46	2.84	3.44	9.26
62	3.22	3.96	12.62	5.21	6.07	16.23	2.04	2.56	8.13	3.20	3.82	10.17
63	3.60	4.45	13.94	5.78	6.73	17.87	2.26	2.84	8.81	3.57	4.19	11.07
64	3.98	4.94	15.27	6.35	7.38	19.50	2.46	3.11	9.48	3.93	4.57	11.98
65	4.36	5.42	16.59	6.92	8.04	21.13	2.67	3.39	10.16	4.30	4.94	12.89
66	4.93	6.25	18.59	7.99	9.30	23.95	3.14	3.87	11.28	4.86	5.68	14.36
67	5.51	7.09	20.58	9.07	10.55	26.77	3.61	4.35	12.41	5.43	6.42	15.82
68	6.08	7.91	22.58	10.15	11.82	29.60	4.08	4.83	13.53	5.99	7.15	17.29
69	6.66	8.75	24.57	11.23	13.07	32.42	4.55	5.31	14.66	6.56	7.89	18.75
70	7.23	9.58	26.57	12.30	14.34	35.24	5.02	5.79	15.78	7.13	8.64	20.22

American National

Signature Term Life Insurance

15-Year Level Premium Rates

Annual Premium Rates per \$1,000 for Years 1-10.
Add \$60 Policy Fee.



15 Year Level Term Premium Band: \$100-000 - \$249,999

Issue Ages	Male		Female	
	Standard Non-tobacco	Standard Tobacco	Standard Non-tobacco	Standard Tobacco
18	0.98	2.37	0.91	2.01
19	0.98	2.37	0.91	2.01
20	0.98	2.37	0.91	2.01
21	0.98	2.38	0.91	2.05
22	0.98	2.39	0.91	2.08
23	0.99	2.39	0.91	2.10
24	0.99	2.40	0.91	2.14
25	0.99	2.42	0.91	2.17
26	0.99	2.46	0.91	2.22
27	1.00	2.51	0.91	2.25
28	1.00	2.54	0.91	2.30
29	1.01	2.59	0.91	2.33
30	1.01	2.63	0.91	2.38
31	1.01	2.69	0.91	2.45
32	1.02	2.75	0.91	2.51
33	1.02	2.79	0.92	2.58
34	1.04	2.85	0.92	2.63
35	1.04	2.91	0.92	2.70
36	1.13	3.21	0.99	2.85
37	1.21	3.50	1.07	3.00
38	1.30	3.80	1.14	3.16
39	1.38	4.08	1.22	3.31
40	1.47	4.38	1.29	3.46
41	1.63	4.89	1.40	3.81
42	1.81	5.41	1.52	4.15
43	1.97	5.91	1.64	4.50
44	2.14	6.43	1.76	4.84
45	2.30	6.93	1.87	5.19
46	2.53	7.61	2.02	5.70
47	2.76	8.29	2.17	6.22
48	2.99	8.97	2.31	6.73
49	3.22	9.65	2.46	7.25
50	3.45	10.33	2.61	7.76
51	3.84	11.33	2.84	8.37
52	4.22	12.32	3.07	8.98
53	4.61	13.32	3.29	9.58
54	4.99	14.31	3.52	10.19
55	5.38	15.31	3.75	10.80
56	6.04	16.91	4.28	12.02
57	6.70	18.50	4.81	13.25
58	7.36	20.10	5.34	14.47
59	8.03	21.70	5.87	15.70
60	8.68	23.30	6.39	16.92
61	10.09	25.84	7.22	18.76
62	11.48	28.37	8.05	20.60
63	12.88	30.91	8.88	22.44
64	14.27	33.44	9.71	24.28
65	15.67	35.98	10.53	26.12

15 Year Level Term Premium Band: \$250,000 - \$499,999

Issue Ages	Male						Female					
	Preferred Plus Non-tobacco	Preferred Non-tobacco	Preferred Tobacco	Standard Plus Non-tobacco	Standard Non-tobacco	Standard Tobacco	Preferred Plus Non-tobacco	Preferred Non-tobacco	Preferred Tobacco	Standard Plus Non-tobacco	Standard Non-tobacco	Standard Tobacco
18	0.28	0.41	1.39	0.57	0.76	1.83	0.28	0.36	0.99	0.49	0.61	1.30
19	0.28	0.41	1.39	0.57	0.76	1.83	0.28	0.36	0.99	0.49	0.61	1.30
20	0.28	0.41	1.39	0.57	0.76	1.83	0.28	0.36	0.99	0.49	0.61	1.30
21	0.29	0.41	1.39	0.57	0.76	1.85	0.28	0.36	1.00	0.49	0.61	1.31
22	0.30	0.41	1.39	0.57	0.76	1.87	0.28	0.36	1.01	0.49	0.61	1.31
23	0.31	0.41	1.40	0.57	0.76	1.88	0.28	0.36	1.03	0.49	0.61	1.32
24	0.32	0.41	1.40	0.57	0.76	1.90	0.28	0.36	1.04	0.49	0.61	1.32
25	0.33	0.41	1.40	0.57	0.76	1.92	0.28	0.36	1.05	0.49	0.61	1.33
26	0.33	0.41	1.42	0.57	0.76	1.92	0.28	0.36	1.07	0.49	0.61	1.37
27	0.33	0.41	1.43	0.57	0.77	1.92	0.28	0.37	1.09	0.49	0.62	1.41
28	0.34	0.41	1.45	0.57	0.77	1.93	0.28	0.37	1.11	0.49	0.62	1.45
29	0.34	0.41	1.46	0.57	0.78	1.93	0.28	0.38	1.13	0.50	0.63	1.49
30	0.34	0.41	1.48	0.57	0.78	1.93	0.28	0.38	1.15	0.50	0.63	1.53
31	0.34	0.42	1.52	0.58	0.79	1.98	0.28	0.38	1.18	0.51	0.64	1.58
32	0.34	0.43	1.56	0.59	0.80	2.03	0.28	0.38	1.21	0.52	0.65	1.62
33	0.34	0.45	1.59	0.60	0.80	2.08	0.28	0.39	1.25	0.54	0.65	1.67
34	0.34	0.46	1.63	0.61	0.81	2.13	0.28	0.39	1.28	0.55	0.66	1.71
35	0.34	0.47	1.67	0.62	0.81	2.18	0.28	0.39	1.31	0.56	0.67	1.76
36	0.37	0.50	1.81	0.68	0.88	2.39	0.31	0.43	1.42	0.61	0.74	1.92
37	0.41	0.54	1.95	0.74	0.95	2.60	0.34	0.47	1.52	0.66	0.80	2.08
38	0.44	0.58	2.10	0.81	1.03	2.81	0.37	0.50	1.63	0.71	0.86	2.23
39	0.48	0.62	2.24	0.86	1.10	3.02	0.40	0.53	1.73	0.76	0.92	2.39
40	0.50	0.66	2.38	0.92	1.16	3.23	0.43	0.57	1.84	0.81	0.99	2.55
41	0.57	0.73	2.67	1.00	1.30	3.63	0.47	0.63	2.05	0.89	1.09	2.82
42	0.64	0.80	2.97	1.08	1.43	4.02	0.51	0.69	2.26	0.97	1.18	3.09
43	0.70	0.86	3.26	1.16	1.56	4.42	0.55	0.76	2.46	1.06	1.27	3.37
44	0.77	0.93	3.56	1.24	1.69	4.81	0.60	0.82	2.67	1.13	1.37	3.64
45	0.83	1.00	3.85	1.32	1.82	5.21	0.64	0.88	2.88	1.22	1.46	3.91
46	0.94	1.14	4.28	1.48	2.01	5.73	0.70	0.96	3.16	1.30	1.58	4.31
47	1.06	1.26	4.71	1.63	2.20	6.24	0.77	1.04	3.43	1.39	1.70	4.71
48	1.17	1.40	5.13	1.79	2.37	6.76	0.83	1.11	3.71	1.47	1.81	5.12
49	1.29	1.53	5.56	1.95	2.56	7.27	0.90	1.19	3.98	1.56	1.93	5.52
50	1.39	1.67	5.99	2.11	2.75	7.79	0.97	1.27	4.26	1.64	2.05	5.92
51	1.54	1.88	6.69	2.37	3.08	8.77	1.09	1.40	4.67	1.84	2.24	6.42
52	1.69	2.10	7.39	2.63	3.43	9.74	1.20	1.55	5.09	2.05	2.41	6.92
53	1.85	2.33	8.09	2.89	3.77	10.72	1.32	1.68	5.50	2.26	2.60	7.42
54	2.00	2.55	8.79	3.15	4.11	11.69	1.43	1.82	5.92	2.47	2.78	7.92
55	2.15	2.76	9.49	3.42	4.45	12.67	1.55	1.95	6.33	2.68	2.97	8.42
56	2.45	3.12	10.40	3.86	5.01	13.88	1.75	2.17	6.97	2.97	3.41	9.26
57	2.75	3.47	11.31	4.31	5.57	15.08	1.95	2.39	7.60	3.26	3.86	10.10
58	3.06	3.82	12.23	4.75	6.12	16.29	2.15	2.62	8.24	3.55	4.30	10.95
59	3.36	4.17	13.14	5.20	6.67	17.49	2.35	2.84	8.87	3.84	4.75	11.79
60	3.67	4.53	14.05	5.64	7.23	18.70	2.55	3.06	9.51	4.14	5.19	12.63
61	4.26	5.27	16.12	6.59	8.34	20.75	2.97	3.50	10.51	4.68	5.92	14.17
62	4.86	6.03	18.19	7.53	9.45	22.79	3.39	3.95	11.52	5.23	6.64	15.72
63	5.45	6.77	20.25	8.47	10.54	24.84	3.81	4.39	12.52	5.79	7.36	17.26
64	6.05	7.53	22.32	9.41	11.65	26.88	4.23	4.84	13.53	6.34	8.09	18.81
65	6.64	8.27	24.39	10.35	12.76	28.93	4.65	5.28	14.53	6.89	8.81	20.35

15 Year Level Term Premium Band: \$500,000 - \$999,999

Issue Ages	Male						Female					
	Preferred Plus Non-tobacco	Preferred Non-tobacco	Preferred Tobacco	Standard Plus Non-tobacco	Standard Non-tobacco	Standard Tobacco	Preferred Plus Non-tobacco	Preferred Non-tobacco	Preferred Tobacco	Standard Plus Non-tobacco	Standard Non-tobacco	Standard Tobacco
18	0.26	0.37	1.34	0.50	0.67	1.79	0.24	0.33	0.98	0.43	0.57	1.26
19	0.26	0.37	1.34	0.50	0.67	1.79	0.24	0.33	0.98	0.43	0.57	1.26
20	0.26	0.37	1.34	0.50	0.67	1.79	0.24	0.33	0.98	0.43	0.57	1.26
21	0.27	0.37	1.34	0.50	0.67	1.80	0.24	0.33	0.99	0.43	0.57	1.27
22	0.27	0.37	1.34	0.50	0.67	1.81	0.24	0.33	1.00	0.43	0.57	1.28
23	0.28	0.37	1.35	0.50	0.67	1.81	0.24	0.33	1.00	0.43	0.57	1.28
24	0.28	0.37	1.35	0.50	0.67	1.82	0.24	0.33	1.01	0.43	0.57	1.29
25	0.29	0.37	1.35	0.50	0.67	1.83	0.24	0.33	1.02	0.43	0.57	1.30
26	0.29	0.37	1.36	0.50	0.67	1.84	0.24	0.33	1.03	0.44	0.57	1.31
27	0.29	0.37	1.37	0.51	0.68	1.84	0.24	0.33	1.05	0.44	0.57	1.33
28	0.29	0.37	1.39	0.51	0.68	1.85	0.24	0.33	1.06	0.45	0.58	1.34
29	0.29	0.37	1.40	0.52	0.69	1.85	0.24	0.33	1.08	0.45	0.58	1.36
30	0.29	0.37	1.41	0.52	0.69	1.86	0.24	0.33	1.09	0.46	0.58	1.37
31	0.29	0.38	1.45	0.53	0.71	1.90	0.24	0.34	1.12	0.47	0.59	1.44
32	0.29	0.39	1.49	0.53	0.72	1.94	0.25	0.34	1.15	0.47	0.60	1.50
33	0.30	0.41	1.54	0.54	0.73	1.99	0.25	0.35	1.19	0.47	0.60	1.57
34	0.30	0.42	1.58	0.54	0.74	2.03	0.26	0.35	1.22	0.48	0.61	1.63
35	0.30	0.43	1.62	0.55	0.76	2.07	0.26	0.36	1.25	0.49	0.62	1.70
36	0.33	0.46	1.76	0.60	0.83	2.27	0.29	0.38	1.36	0.53	0.68	1.84
37	0.35	0.49	1.90	0.65	0.89	2.47	0.31	0.42	1.48	0.56	0.73	1.99
38	0.38	0.52	2.03	0.70	0.95	2.68	0.34	0.45	1.59	0.60	0.79	2.13
39	0.41	0.56	2.17	0.75	1.01	2.88	0.36	0.49	1.71	0.62	0.85	2.28
40	0.44	0.59	2.31	0.80	1.08	3.08	0.38	0.52	1.82	0.66	0.90	2.42
41	0.50	0.66	2.60	0.89	1.19	3.49	0.42	0.58	2.03	0.74	0.99	2.70
42	0.58	0.73	2.88	0.98	1.30	3.89	0.47	0.63	2.24	0.83	1.07	2.99
43	0.64	0.80	3.17	1.07	1.40	4.30	0.51	0.68	2.46	0.90	1.15	3.27
44	0.72	0.87	3.45	1.15	1.52	4.70	0.56	0.74	2.67	0.99	1.24	3.56
45	0.78	0.95	3.74	1.25	1.63	5.11	0.60	0.80	2.88	1.07	1.32	3.84
46	0.89	1.07	4.18	1.40	1.80	5.64	0.66	0.87	3.15	1.16	1.45	4.22
47	0.99	1.21	4.63	1.56	1.98	6.17	0.73	0.95	3.42	1.25	1.57	4.60
48	1.10	1.33	5.07	1.72	2.16	6.70	0.79	1.04	3.70	1.34	1.71	4.97
49	1.21	1.47	5.52	1.88	2.35	7.23	0.86	1.12	3.97	1.44	1.84	5.35
50	1.31	1.60	5.96	2.04	2.52	7.76	0.93	1.20	4.24	1.53	1.97	5.73
51	1.46	1.81	6.67	2.29	2.85	8.72	1.03	1.32	4.66	1.71	2.15	6.20
52	1.61	2.04	7.37	2.55	3.20	9.68	1.14	1.44	5.07	1.88	2.34	6.67
53	1.76	2.25	8.08	2.80	3.53	10.65	1.26	1.57	5.49	2.06	2.53	7.13
54	1.90	2.48	8.78	3.06	3.88	11.61	1.37	1.69	5.90	2.24	2.72	7.60
55	2.05	2.70	9.49	3.32	4.21	12.57	1.47	1.81	6.32	2.42	2.91	8.07
56	2.34	3.02	10.40	3.76	4.73	13.76	1.66	2.04	6.95	2.73	3.30	8.98
57	2.63	3.35	11.31	4.20	5.25	14.95	1.84	2.25	7.59	3.02	3.70	9.89
58	2.91	3.69	12.23	4.64	5.76	16.14	2.02	2.47	8.22	3.33	4.08	10.81
59	3.20	4.01	13.14	5.07	6.28	17.33	2.20	2.69	8.86	3.63	4.47	11.72
60	3.48	4.34	14.05	5.51	6.80	18.52	2.39	2.91	9.49	3.94	4.87	12.63
61	4.08	5.07	16.01	6.42	7.93	20.59	2.81	3.35	10.48	4.45	5.59	14.10
62	4.67	5.79	17.98	7.34	9.06	22.66	3.23	3.79	11.47	4.97	6.31	15.56
63	5.26	6.52	19.94	8.26	10.19	24.72	3.66	4.23	12.47	5.49	7.02	17.03
64	5.85	7.24	21.91	9.18	11.32	26.79	4.07	4.68	13.46	6.01	7.74	18.49
65	6.44	7.97	23.87	10.09	12.45	28.86	4.50	5.11	14.45	6.53	8.46	19.96

15 Year Level Term Premium \$1,000,000+

Issue Ages	Male						Female					
	Preferred Plus Non-tobacco	Preferred Non-tobacco	Preferred Tobacco	Standard Plus Non-tobacco	Standard Non-tobacco	Standard Tobacco	Preferred Plus Non-tobacco	Preferred Non-tobacco	Preferred Tobacco	Standard Plus Non-tobacco	Standard Non-tobacco	Standard Tobacco
18	0.26	0.37	1.23	0.50	0.63	1.66	0.23	0.32	0.91	0.41	0.52	1.16
19	0.26	0.37	1.23	0.50	0.63	1.66	0.23	0.32	0.91	0.41	0.52	1.16
20	0.26	0.37	1.23	0.50	0.63	1.66	0.23	0.32	0.91	0.41	0.52	1.16
21	0.26	0.37	1.23	0.50	0.63	1.66	0.23	0.32	0.92	0.41	0.52	1.18
22	0.26	0.37	1.23	0.50	0.63	1.67	0.23	0.32	0.94	0.41	0.52	1.20
23	0.26	0.37	1.23	0.50	0.64	1.67	0.23	0.32	0.95	0.41	0.53	1.23
24	0.26	0.37	1.23	0.50	0.64	1.68	0.23	0.32	0.97	0.41	0.53	1.25
25	0.26	0.37	1.23	0.50	0.64	1.68	0.23	0.32	0.98	0.41	0.53	1.27
26	0.26	0.37	1.24	0.50	0.64	1.72	0.23	0.32	0.99	0.41	0.54	1.29
27	0.26	0.37	1.25	0.51	0.64	1.75	0.23	0.32	1.00	0.42	0.55	1.31
28	0.26	0.37	1.27	0.51	0.65	1.79	0.24	0.32	1.02	0.42	0.55	1.32
29	0.26	0.37	1.28	0.52	0.65	1.82	0.24	0.32	1.03	0.43	0.56	1.34
30	0.26	0.37	1.29	0.52	0.65	1.86	0.24	0.32	1.04	0.43	0.57	1.36
31	0.26	0.38	1.33	0.52	0.66	1.90	0.24	0.32	1.06	0.44	0.58	1.42
32	0.27	0.39	1.37	0.52	0.68	1.93	0.25	0.33	1.09	0.45	0.58	1.48
33	0.27	0.40	1.42	0.52	0.69	1.97	0.25	0.33	1.11	0.45	0.59	1.54
34	0.28	0.40	1.46	0.53	0.71	2.00	0.26	0.34	1.14	0.46	0.59	1.60
35	0.28	0.41	1.50	0.53	0.72	2.04	0.26	0.34	1.16	0.47	0.60	1.66
36	0.30	0.44	1.64	0.59	0.78	2.23	0.28	0.37	1.28	0.51	0.65	1.81
37	0.33	0.47	1.78	0.63	0.85	2.43	0.30	0.41	1.40	0.54	0.70	1.96
38	0.37	0.51	1.92	0.69	0.90	2.62	0.32	0.44	1.53	0.57	0.75	2.12
39	0.40	0.53	2.06	0.74	0.97	2.82	0.35	0.48	1.65	0.61	0.80	2.27
40	0.42	0.56	2.20	0.79	1.03	3.01	0.37	0.50	1.77	0.64	0.86	2.42
41	0.49	0.63	2.50	0.86	1.14	3.42	0.42	0.56	1.96	0.72	0.94	2.69
42	0.56	0.71	2.80	0.94	1.26	3.83	0.46	0.62	2.15	0.79	1.02	2.96
43	0.63	0.79	3.09	1.02	1.37	4.25	0.50	0.67	2.35	0.86	1.10	3.23
44	0.70	0.86	3.39	1.09	1.49	4.66	0.54	0.73	2.54	0.94	1.19	3.50
45	0.76	0.94	3.69	1.17	1.60	5.07	0.59	0.79	2.73	1.01	1.27	3.77
46	0.87	1.06	4.09	1.32	1.77	5.56	0.65	0.86	3.01	1.10	1.38	4.16
47	0.96	1.18	4.49	1.47	1.94	6.05	0.70	0.92	3.30	1.19	1.51	4.55
48	1.07	1.30	4.88	1.64	2.13	6.55	0.76	0.98	3.58	1.28	1.63	4.93
49	1.17	1.42	5.28	1.79	2.30	7.04	0.82	1.05	3.87	1.38	1.75	5.32
50	1.27	1.54	5.68	1.94	2.48	7.53	0.88	1.12	4.15	1.47	1.87	5.71
51	1.43	1.76	6.38	2.20	2.78	8.40	0.97	1.23	4.55	1.63	2.04	6.16
52	1.57	1.99	7.09	2.47	3.08	9.27	1.05	1.35	4.94	1.80	2.23	6.60
53	1.73	2.20	7.79	2.74	3.37	10.15	1.14	1.48	5.34	1.97	2.41	7.05
54	1.88	2.42	8.50	3.00	3.67	11.02	1.23	1.59	5.73	2.14	2.59	7.49
55	2.03	2.65	9.20	3.27	3.98	11.89	1.32	1.71	6.13	2.31	2.77	7.94
56	2.31	2.96	9.98	3.70	4.48	13.05	1.52	1.93	6.75	2.58	3.14	8.85
57	2.58	3.28	10.76	4.12	4.99	14.21	1.71	2.15	7.36	2.86	3.51	9.76
58	2.86	3.59	11.54	4.55	5.48	15.38	1.91	2.36	7.98	3.13	3.87	10.67
59	3.14	3.90	12.32	4.98	5.99	16.54	2.10	2.58	8.59	3.40	4.24	11.58
60	3.41	4.22	13.10	5.41	6.49	17.70	2.30	2.80	9.21	3.68	4.60	12.49
61	3.99	4.93	14.82	6.32	7.51	19.73	2.74	3.25	10.18	4.20	5.25	13.73
62	4.57	5.64	16.54	7.23	8.55	21.76	3.16	3.71	11.15	4.72	5.91	14.96
63	5.15	6.36	18.25	8.13	9.58	23.79	3.59	4.15	12.11	5.24	6.56	16.20
64	5.73	7.07	19.97	9.04	10.61	25.82	4.01	4.60	13.08	5.77	7.21	17.43
65	6.31	7.78	21.69	9.96	11.64	27.85	4.44	5.05	14.05	6.29	7.87	18.67

American National

Signature Term Life Insurance

20-Year Level Premium Rates

Annual Premium Rates per
\$1,000 for Years 1-10.
Add \$60 Policy Fee.



20 Year Level Term Premium Band: \$100-000 - \$249,999

Issue Ages	Male		Female	
	Standard Non- tobacco	Standard Tobacco	Standard Non- tobacco	Standard Tobacco
18	1.25	2.96	1.04	2.23
19	1.25	2.96	1.04	2.23
20	1.25	2.96	1.04	2.23
21	1.25	2.96	1.04	2.24
22	1.25	2.96	1.04	2.25
23	1.25	2.96	1.04	2.28
24	1.25	2.96	1.04	2.29
25	1.25	2.96	1.04	2.30
26	1.25	3.01	1.04	2.35
27	1.25	3.07	1.04	2.39
28	1.27	3.13	1.04	2.45
29	1.27	3.19	1.04	2.50
30	1.27	3.24	1.04	2.54
31	1.28	3.31	1.07	2.67
32	1.29	3.38	1.12	2.79
33	1.31	3.46	1.15	2.93
34	1.32	3.53	1.20	3.06
35	1.33	3.60	1.23	3.19
36	1.45	4.00	1.31	3.39
37	1.55	4.40	1.39	3.60
38	1.67	4.82	1.46	3.80
39	1.77	5.22	1.54	4.00
40	1.89	5.62	1.62	4.21
41	2.10	6.27	1.75	4.67
42	2.31	6.91	1.87	5.13
43	2.53	7.54	2.01	5.58
44	2.74	8.19	2.14	6.04
45	2.96	8.83	2.27	6.50
46	3.25	9.67	2.47	7.08
47	3.55	10.51	2.68	7.67
48	3.85	11.34	2.88	8.27
49	4.15	12.18	3.08	8.86
50	4.45	13.02	3.29	9.44
51	4.95	14.21	3.60	10.33
52	5.44	15.41	3.92	11.21
53	5.95	16.62	4.23	12.10
54	6.44	17.81	4.55	12.98
55	6.93	19.01	4.86	13.87
56	7.95	20.80	5.52	15.25
57	8.96	22.61	6.19	16.64
58	9.98	24.40	6.84	18.02
59	10.99	26.21	7.51	19.41
60	12.01	28.00	8.17	20.79

20 Year Level Term Premium Band: \$250,000 - \$499,999

Issue Ages	Male						Female					
	Preferred Plus Non-tobacco	Preferred Non-tobacco	Preferred Tobacco	Standard Plus Non-tobacco	Standard Non-tobacco	Standard Tobacco	Preferred Plus Non-tobacco	Preferred Non-tobacco	Preferred Tobacco	Standard Plus Non-tobacco	Standard Non-tobacco	Standard Tobacco
18	0.39	0.54	1.61	0.65	0.86	1.99	0.33	0.42	1.21	0.56	0.66	1.39
19	0.39	0.54	1.61	0.65	0.86	1.99	0.33	0.42	1.21	0.56	0.66	1.39
20	0.39	0.54	1.61	0.65	0.86	1.99	0.33	0.42	1.21	0.56	0.66	1.39
21	0.39	0.54	1.61	0.65	0.86	2.01	0.33	0.42	1.21	0.56	0.66	1.41
22	0.39	0.54	1.62	0.65	0.86	2.03	0.33	0.42	1.22	0.56	0.66	1.42
23	0.39	0.54	1.62	0.65	0.86	2.04	0.33	0.42	1.22	0.57	0.66	1.44
24	0.39	0.54	1.63	0.65	0.86	2.06	0.33	0.42	1.23	0.57	0.66	1.45
25	0.39	0.54	1.63	0.65	0.86	2.08	0.33	0.42	1.23	0.57	0.66	1.47
26	0.39	0.54	1.65	0.66	0.86	2.10	0.34	0.42	1.26	0.57	0.66	1.50
27	0.39	0.54	1.67	0.68	0.87	2.11	0.34	0.43	1.28	0.57	0.67	1.53
28	0.39	0.55	1.70	0.69	0.87	2.13	0.35	0.43	1.31	0.58	0.67	1.57
29	0.39	0.55	1.72	0.71	0.88	2.14	0.35	0.44	1.33	0.58	0.68	1.60
30	0.39	0.55	1.74	0.72	0.88	2.16	0.36	0.44	1.36	0.58	0.68	1.63
31	0.40	0.56	1.80	0.73	0.90	2.29	0.37	0.45	1.43	0.60	0.72	1.75
32	0.42	0.57	1.86	0.74	0.93	2.42	0.38	0.47	1.51	0.61	0.75	1.86
33	0.43	0.58	1.92	0.76	0.95	2.54	0.39	0.48	1.58	0.63	0.79	1.98
34	0.45	0.59	1.98	0.77	0.98	2.67	0.40	0.50	1.66	0.64	0.81	2.09
35	0.46	0.60	2.04	0.78	1.00	2.80	0.41	0.50	1.73	0.66	0.85	2.21
36	0.50	0.65	2.24	0.84	1.08	3.09	0.45	0.55	1.86	0.71	0.91	2.38
37	0.54	0.71	2.45	0.91	1.16	3.38	0.48	0.59	1.99	0.76	0.98	2.54
38	0.59	0.76	2.65	0.98	1.24	3.66	0.51	0.64	2.12	0.81	1.04	2.71
39	0.63	0.81	2.86	1.05	1.33	3.95	0.54	0.68	2.25	0.86	1.11	2.87
40	0.68	0.86	3.06	1.12	1.41	4.24	0.58	0.73	2.38	0.91	1.16	3.04
41	0.77	0.96	3.45	1.26	1.56	4.77	0.64	0.81	2.66	1.02	1.27	3.42
42	0.85	1.06	3.85	1.41	1.73	5.29	0.70	0.89	2.94	1.12	1.37	3.80
43	0.93	1.16	4.24	1.56	1.88	5.82	0.75	0.96	3.23	1.22	1.47	4.17
44	1.02	1.26	4.64	1.71	2.05	6.34	0.81	1.04	3.51	1.32	1.57	4.55
45	1.11	1.36	5.03	1.85	2.20	6.87	0.87	1.12	3.79	1.43	1.68	4.93
46	1.23	1.51	5.54	2.05	2.45	7.51	0.97	1.23	4.13	1.56	1.85	5.35
47	1.36	1.67	6.05	2.24	2.69	8.14	1.07	1.33	4.46	1.70	2.03	5.77
48	1.50	1.83	6.57	2.43	2.94	8.78	1.17	1.44	4.80	1.83	2.21	6.18
49	1.63	1.99	7.08	2.62	3.18	9.41	1.27	1.54	5.13	1.97	2.39	6.60
50	1.76	2.15	7.59	2.82	3.43	10.05	1.37	1.65	5.47	2.11	2.56	7.02
51	1.97	2.42	8.43	3.16	3.90	11.04	1.54	1.84	6.02	2.31	2.84	7.67
52	2.18	2.69	9.26	3.50	4.39	12.03	1.70	2.03	6.56	2.52	3.11	8.32
53	2.40	2.96	10.10	3.84	4.86	13.02	1.88	2.22	7.11	2.73	3.38	8.98
54	2.60	3.23	10.93	4.18	5.35	14.01	2.04	2.41	7.65	2.94	3.65	9.63
55	2.82	3.51	11.77	4.53	5.82	15.00	2.21	2.60	8.20	3.15	3.93	10.28
56	3.28	4.04	13.07	5.16	6.58	16.40	2.52	2.95	9.05	3.60	4.48	11.36
57	3.75	4.58	14.37	5.80	7.34	17.81	2.82	3.30	9.90	4.04	5.03	12.44
58	4.21	5.11	15.66	6.44	8.09	19.21	3.13	3.65	10.75	4.49	5.57	13.51
59	4.68	5.64	16.96	7.08	8.86	20.62	3.43	4.00	11.60	4.93	6.12	14.59
60	5.15	6.17	18.26	7.71	9.61	22.02	3.74	4.35	12.45	5.38	6.66	15.67

20 Year Level Term Premium Band: \$500,000 - \$999,999

Issue Ages	Male						Female					
	Preferred Plus Non-tobacco	Preferred Non-tobacco	Preferred Tobacco	Standard Plus Non-tobacco	Standard Non-tobacco	Standard Tobacco	Preferred Plus Non-tobacco	Preferred Non-tobacco	Preferred Tobacco	Standard Plus Non-tobacco	Standard Non-tobacco	Standard Tobacco
18	0.36	0.51	1.58	0.61	0.79	1.95	0.31	0.38	1.12	0.51	0.61	1.34
19	0.36	0.51	1.58	0.61	0.79	1.95	0.31	0.38	1.12	0.51	0.61	1.34
20	0.36	0.51	1.58	0.61	0.79	1.95	0.31	0.38	1.12	0.51	0.61	1.34
21	0.36	0.51	1.59	0.61	0.79	1.96	0.31	0.38	1.14	0.51	0.61	1.35
22	0.36	0.51	1.59	0.61	0.79	1.97	0.31	0.38	1.16	0.51	0.61	1.37
23	0.36	0.51	1.60	0.61	0.80	1.99	0.31	0.38	1.17	0.51	0.61	1.38
24	0.36	0.51	1.60	0.61	0.80	2.00	0.31	0.38	1.19	0.51	0.61	1.40
25	0.36	0.51	1.61	0.61	0.80	2.01	0.31	0.38	1.21	0.51	0.61	1.41
26	0.36	0.51	1.63	0.62	0.80	2.03	0.31	0.38	1.23	0.51	0.61	1.45
27	0.36	0.51	1.66	0.62	0.81	2.05	0.31	0.39	1.25	0.52	0.62	1.50
28	0.36	0.52	1.68	0.63	0.81	2.06	0.32	0.39	1.28	0.52	0.62	1.54
29	0.36	0.52	1.71	0.63	0.82	2.08	0.32	0.40	1.30	0.53	0.63	1.59
30	0.36	0.52	1.73	0.64	0.82	2.10	0.32	0.40	1.32	0.53	0.63	1.63
31	0.37	0.53	1.79	0.65	0.84	2.22	0.33	0.42	1.40	0.55	0.67	1.73
32	0.38	0.53	1.85	0.67	0.85	2.34	0.34	0.43	1.47	0.57	0.70	1.84
33	0.40	0.54	1.91	0.68	0.86	2.47	0.35	0.45	1.55	0.58	0.73	1.94
34	0.41	0.54	1.97	0.70	0.87	2.59	0.36	0.46	1.62	0.60	0.76	2.05
35	0.42	0.55	2.03	0.71	0.89	2.71	0.36	0.48	1.70	0.61	0.80	2.15
36	0.46	0.60	2.24	0.77	0.97	2.98	0.40	0.52	1.82	0.66	0.86	2.32
37	0.49	0.64	2.44	0.84	1.05	3.26	0.44	0.56	1.95	0.72	0.92	2.50
38	0.54	0.68	2.65	0.89	1.13	3.53	0.48	0.60	2.07	0.76	0.99	2.67
39	0.58	0.73	2.85	0.96	1.21	3.81	0.52	0.63	2.20	0.82	1.04	2.85
40	0.61	0.77	3.06	1.02	1.28	4.08	0.56	0.67	2.32	0.86	1.11	3.02
41	0.70	0.87	3.45	1.17	1.45	4.61	0.61	0.75	2.57	0.96	1.21	3.38
42	0.78	0.98	3.84	1.32	1.61	5.15	0.66	0.82	2.82	1.05	1.30	3.75
43	0.87	1.08	4.22	1.47	1.78	5.68	0.72	0.89	3.07	1.13	1.40	4.11
44	0.96	1.18	4.61	1.62	1.93	6.22	0.77	0.96	3.32	1.23	1.50	4.48
45	1.04	1.28	5.00	1.77	2.10	6.75	0.83	1.04	3.57	1.32	1.60	4.84
46	1.16	1.43	5.51	1.96	2.32	7.40	0.92	1.14	3.92	1.45	1.77	5.22
47	1.29	1.58	6.02	2.14	2.55	8.05	1.01	1.25	4.27	1.58	1.95	5.59
48	1.43	1.74	6.52	2.34	2.78	8.69	1.11	1.37	4.61	1.71	2.13	5.97
49	1.55	1.90	7.03	2.52	3.00	9.34	1.20	1.47	4.96	1.85	2.31	6.34
50	1.68	2.05	7.54	2.72	3.23	9.99	1.29	1.58	5.31	1.98	2.49	6.72
51	1.90	2.31	8.38	3.06	3.69	10.98	1.46	1.75	5.88	2.18	2.74	7.39
52	2.11	2.56	9.22	3.40	4.14	11.97	1.61	1.91	6.45	2.38	3.00	8.07
53	2.33	2.82	10.05	3.74	4.60	12.97	1.78	2.07	7.01	2.59	3.24	8.74
54	2.55	3.08	10.89	4.08	5.05	13.96	1.94	2.24	7.58	2.78	3.50	9.42
55	2.71	3.27	11.73	4.43	5.51	14.95	2.10	2.41	8.15	3.00	3.76	10.09
56	3.17	3.80	13.02	5.03	6.26	16.36	2.41	2.75	9.00	3.42	4.31	11.07
57	3.58	4.26	14.31	5.64	7.00	17.77	2.71	3.08	9.86	3.83	4.85	12.06
58	3.98	4.73	15.61	6.25	7.75	19.18	3.02	3.41	10.71	4.25	5.40	13.04
59	4.40	5.19	16.90	6.85	8.49	20.59	3.32	3.75	11.57	4.67	5.93	14.03
60	4.80	5.65	18.19	7.46	9.23	22.00	3.62	4.09	12.42	5.09	6.48	15.01

20 Year Level Term Premium \$1,000,000+

Issue Ages	Male						Female					
	Preferred Plus Non-tobacco	Preferred Non-tobacco	Preferred Tobacco	Standard Plus Non-tobacco	Standard Non-tobacco	Standard Tobacco	Preferred Plus Non-tobacco	Preferred Non-tobacco	Preferred Tobacco	Standard Plus Non-tobacco	Standard Non-tobacco	Standard Tobacco
18	0.35	0.50	1.48	0.59	0.74	1.85	0.29	0.37	1.10	0.47	0.58	1.25
19	0.35	0.50	1.48	0.59	0.74	1.85	0.29	0.37	1.10	0.47	0.58	1.25
20	0.35	0.50	1.48	0.59	0.74	1.85	0.29	0.37	1.10	0.47	0.58	1.25
21	0.35	0.50	1.48	0.59	0.74	1.87	0.29	0.37	1.11	0.47	0.58	1.28
22	0.35	0.50	1.49	0.59	0.74	1.90	0.29	0.37	1.12	0.47	0.58	1.31
23	0.35	0.50	1.49	0.59	0.74	1.92	0.29	0.38	1.13	0.48	0.59	1.35
24	0.35	0.50	1.50	0.59	0.74	1.95	0.29	0.38	1.14	0.48	0.59	1.38
25	0.35	0.50	1.50	0.59	0.74	1.97	0.29	0.38	1.15	0.48	0.59	1.41
26	0.35	0.50	1.52	0.60	0.75	1.99	0.29	0.38	1.17	0.49	0.60	1.44
27	0.35	0.50	1.54	0.61	0.75	2.01	0.29	0.39	1.19	0.50	0.61	1.47
28	0.36	0.51	1.56	0.61	0.75	2.03	0.29	0.39	1.21	0.50	0.61	1.50
29	0.36	0.51	1.58	0.62	0.76	2.05	0.30	0.40	1.23	0.51	0.62	1.53
30	0.36	0.51	1.60	0.63	0.77	2.07	0.30	0.40	1.25	0.52	0.63	1.56
31	0.37	0.52	1.67	0.64	0.79	2.18	0.31	0.42	1.32	0.53	0.65	1.67
32	0.38	0.52	1.75	0.65	0.82	2.28	0.32	0.43	1.39	0.55	0.68	1.78
33	0.38	0.52	1.82	0.67	0.84	2.39	0.33	0.45	1.46	0.56	0.72	1.89
34	0.39	0.52	1.90	0.68	0.86	2.49	0.34	0.46	1.53	0.58	0.75	2.00
35	0.39	0.53	1.97	0.70	0.88	2.60	0.35	0.48	1.60	0.60	0.77	2.11
36	0.43	0.58	2.15	0.76	0.96	2.88	0.39	0.51	1.73	0.63	0.83	2.29
37	0.48	0.63	2.34	0.82	1.04	3.16	0.42	0.55	1.87	0.68	0.89	2.47
38	0.52	0.66	2.52	0.88	1.11	3.43	0.46	0.58	2.00	0.72	0.95	2.64
39	0.56	0.71	2.71	0.94	1.20	3.71	0.48	0.62	2.14	0.76	1.01	2.82
40	0.60	0.75	2.89	1.00	1.27	3.99	0.52	0.66	2.27	0.80	1.07	3.00
41	0.68	0.86	3.30	1.15	1.43	4.50	0.58	0.72	2.51	0.89	1.16	3.36
42	0.76	0.96	3.71	1.30	1.58	5.02	0.64	0.79	2.75	0.99	1.26	3.72
43	0.86	1.05	4.11	1.45	1.74	5.53	0.69	0.86	2.99	1.09	1.35	4.07
44	0.94	1.15	4.52	1.60	1.90	6.05	0.75	0.93	3.23	1.19	1.45	4.43
45	1.02	1.23	4.93	1.75	2.05	6.56	0.81	1.00	3.47	1.28	1.55	4.79
46	1.14	1.37	5.45	1.94	2.26	7.18	0.89	1.09	3.83	1.39	1.71	5.17
47	1.27	1.52	5.97	2.12	2.48	7.79	0.98	1.19	4.19	1.52	1.87	5.56
48	1.38	1.67	6.48	2.31	2.69	8.41	1.06	1.30	4.54	1.64	2.04	5.94
49	1.51	1.82	7.00	2.50	2.92	9.02	1.14	1.39	4.90	1.76	2.21	6.33
50	1.64	1.97	7.52	2.69	3.13	9.64	1.23	1.49	5.26	1.88	2.37	6.71
51	1.85	2.22	8.30	3.03	3.59	10.60	1.39	1.65	5.77	2.08	2.63	7.33
52	2.06	2.47	9.07	3.36	4.06	11.56	1.53	1.82	6.28	2.30	2.88	7.94
53	2.27	2.73	9.85	3.70	4.51	12.51	1.69	1.97	6.80	2.50	3.14	8.56
54	2.49	2.99	10.62	4.03	4.98	13.47	1.83	2.14	7.31	2.72	3.40	9.17
55	2.69	3.19	11.40	4.38	5.37	14.43	1.99	2.30	7.82	2.93	3.66	9.79
56	3.12	3.69	12.59	4.97	6.16	15.90	2.30	2.65	8.67	3.34	4.14	10.68
57	3.52	4.13	13.78	5.56	6.86	17.37	2.62	3.00	9.51	3.76	4.63	11.56
58	3.92	4.57	14.96	6.16	7.55	18.83	2.94	3.35	10.36	4.17	5.11	12.45
59	4.32	5.02	16.15	6.75	8.26	20.30	3.25	3.70	11.20	4.59	5.60	13.33
60	4.73	5.45	17.34	7.33	8.96	21.77	3.57	4.04	12.05	5.01	6.08	14.22

American National

Signature Term Life Insurance

30-Year Level Premium Rates

Annual Premium Rates per
\$1,000 for Years 1-10.
Add \$60 Policy Fee.

30 Year Level Term Premium Band: \$100-000 - \$249,999

Issue Ages	Male		Female	
	Standard Non- tobacco	Standard Tobacco	Standard Non- tobacco	Standard Tobacco
18	1.79	4.20	1.37	3.24
19	1.79	4.20	1.37	3.24
20	1.79	4.20	1.37	3.24
21	1.79	4.20	1.38	3.27
22	1.79	4.20	1.38	3.29
23	1.81	4.20	1.39	3.32
24	1.81	4.20	1.39	3.35
25	1.81	4.20	1.40	3.37
26	1.84	4.37	1.44	3.48
27	1.87	4.53	1.47	3.60
28	1.91	4.70	1.52	3.71
29	1.94	4.86	1.55	3.83
30	1.98	5.04	1.59	3.94
31	2.01	5.22	1.61	4.08
32	2.05	5.41	1.64	4.23
33	2.09	5.58	1.67	4.37
34	2.13	5.76	1.70	4.52
35	2.16	5.95	1.73	4.66
36	2.36	6.58	1.86	5.01
37	2.56	7.21	2.00	5.38
38	2.76	7.84	2.13	5.74
39	2.97	8.48	2.27	6.11
40	3.16	9.11	2.40	6.46
41	3.52	10.01	2.63	7.19
42	3.88	10.91	2.86	7.90
43	4.23	11.81	3.11	8.63
44	4.59	12.72	3.34	9.34
45	4.95	13.62	3.57	10.06
46	5.60	14.43	4.03	11.27
47	6.26	15.26	4.49	12.48
48	6.92	16.08	4.95	13.69
49	7.58	16.40	5.41	14.89
50	8.23	16.49	5.87	16.10



30 Year Level Term Premium Band: \$250,000 - \$499,999

Issue Ages	Male						Female					
	Preferred Plus Non-tobacco	Preferred Non-tobacco	Preferred Tobacco	Standard Plus Non-tobacco	Standard Non-tobacco	Standard Tobacco	Preferred Plus Non-tobacco	Preferred Non-tobacco	Preferred Tobacco	Standard Plus Non-tobacco	Standard Non-tobacco	Standard Tobacco
18	0.66	0.88	2.41	1.09	1.44	3.03	0.48	0.61	1.65	0.86	1.02	1.97
19	0.66	0.88	2.41	1.09	1.44	3.03	0.48	0.61	1.65	0.86	1.02	1.97
20	0.66	0.88	2.41	1.09	1.44	3.03	0.48	0.61	1.65	0.86	1.02	1.97
21	0.66	0.88	2.42	1.09	1.44	3.04	0.48	0.61	1.71	0.86	1.02	2.06
22	0.66	0.88	2.44	1.09	1.44	3.05	0.48	0.61	1.77	0.86	1.03	2.15
23	0.66	0.88	2.45	1.10	1.45	3.07	0.49	0.61	1.82	0.87	1.03	2.24
24	0.66	0.88	2.47	1.10	1.45	3.08	0.49	0.61	1.88	0.87	1.04	2.33
25	0.66	0.88	2.48	1.10	1.45	3.09	0.49	0.61	1.94	0.87	1.04	2.42
26	0.67	0.88	2.55	1.13	1.47	3.26	0.50	0.63	2.00	0.89	1.06	2.53
27	0.68	0.89	2.62	1.15	1.48	3.43	0.51	0.65	2.05	0.92	1.09	2.64
28	0.69	0.89	2.70	1.18	1.50	3.61	0.52	0.67	2.11	0.94	1.11	2.75
29	0.70	0.90	2.77	1.20	1.51	3.78	0.53	0.69	2.16	0.97	1.14	2.86
30	0.71	0.90	2.84	1.23	1.53	3.95	0.54	0.71	2.22	0.99	1.16	2.97
31	0.73	0.91	2.94	1.25	1.57	4.09	0.56	0.73	2.30	1.01	1.19	3.05
32	0.75	0.93	3.04	1.27	1.61	4.23	0.59	0.75	2.37	1.03	1.23	3.13
33	0.77	0.94	3.14	1.28	1.64	4.36	0.61	0.77	2.45	1.04	1.26	3.21
34	0.79	0.96	3.24	1.30	1.68	4.50	0.64	0.79	2.52	1.06	1.30	3.29
35	0.81	0.97	3.34	1.32	1.72	4.64	0.66	0.81	2.60	1.08	1.33	3.37
36	0.88	1.07	3.71	1.44	1.89	5.10	0.71	0.87	2.84	1.17	1.44	3.68
37	0.95	1.17	4.08	1.57	2.06	5.56	0.76	0.94	3.07	1.26	1.55	4.00
38	1.02	1.28	4.44	1.69	2.22	6.03	0.81	1.00	3.31	1.34	1.66	4.31
39	1.09	1.38	4.81	1.82	2.39	6.49	0.86	1.07	3.54	1.43	1.77	4.63
40	1.16	1.48	5.18	1.94	2.56	6.95	0.91	1.13	3.78	1.52	1.88	4.94
41	1.31	1.67	5.85	2.19	2.85	7.72	1.02	1.27	4.20	1.67	2.07	5.51
42	1.45	1.86	6.52	2.44	3.14	8.50	1.13	1.40	4.62	1.82	2.26	6.08
43	1.60	2.05	7.18	2.68	3.43	9.27	1.25	1.54	5.04	1.98	2.45	6.65
44	1.74	2.24	7.85	2.93	3.72	10.05	1.36	1.67	5.46	2.13	2.64	7.22
45	1.89	2.43	8.52	3.18	4.01	10.82	1.47	1.81	5.88	2.28	2.83	7.79
46	2.11	2.70	9.30	3.61	4.52	11.59	1.69	2.03	6.58	2.54	3.23	8.86
47	2.34	2.97	10.07	4.04	5.02	12.37	1.92	2.25	7.29	2.80	3.63	9.94
48	2.56	3.25	10.85	4.46	5.53	13.14	2.14	2.47	7.99	3.05	4.02	11.01
49	2.79	3.52	11.62	4.89	6.03	13.92	2.37	2.69	8.70	3.31	4.42	12.09
50	3.01	3.79	12.40	5.32	6.54	14.69	2.59	2.91	9.40	3.57	4.82	13.16

30 Year Level Term Premium Band: \$500,000 - \$999,999

Issue Ages	Male						Female					
	Preferred Plus Non-tobacco	Preferred Non-tobacco	Preferred Tobacco	Standard Plus Non-tobacco	Standard Non-tobacco	Standard Tobacco	Preferred Plus Non-tobacco	Preferred Non-tobacco	Preferred Tobacco	Standard Plus Non-tobacco	Standard Non-tobacco	Standard Tobacco
18	0.62	0.85	2.38	1.08	1.40	2.96	0.46	0.58	1.61	0.85	1.02	1.97
19	0.62	0.85	2.38	1.08	1.40	2.96	0.46	0.58	1.61	0.85	1.02	1.97
20	0.62	0.85	2.38	1.08	1.40	2.96	0.46	0.58	1.61	0.85	1.02	1.97
21	0.62	0.85	2.40	1.08	1.40	2.98	0.46	0.59	1.67	0.85	1.02	2.06
22	0.62	0.85	2.41	1.08	1.40	2.99	0.47	0.59	1.73	0.85	1.02	2.15
23	0.63	0.85	2.43	1.09	1.40	3.01	0.47	0.60	1.80	0.85	1.02	2.23
24	0.63	0.85	2.44	1.09	1.40	3.02	0.48	0.60	1.86	0.85	1.02	2.32
25	0.63	0.85	2.46	1.09	1.40	3.04	0.48	0.61	1.92	0.85	1.02	2.41
26	0.64	0.86	2.52	1.12	1.42	3.20	0.49	0.63	1.98	0.87	1.05	2.51
27	0.65	0.87	2.59	1.14	1.45	3.35	0.50	0.65	2.03	0.90	1.07	2.61
28	0.67	0.88	2.65	1.17	1.47	3.51	0.51	0.66	2.09	0.92	1.10	2.72
29	0.68	0.89	2.72	1.19	1.50	3.66	0.52	0.68	2.14	0.95	1.12	2.82
30	0.69	0.90	2.78	1.22	1.52	3.82	0.53	0.70	2.20	0.97	1.15	2.92
31	0.71	0.91	2.89	1.24	1.55	3.90	0.55	0.71	2.27	0.99	1.18	3.01
32	0.73	0.92	3.00	1.26	1.58	3.98	0.58	0.73	2.34	1.00	1.21	3.09
33	0.76	0.93	3.10	1.28	1.61	4.05	0.60	0.74	2.41	1.02	1.25	3.18
34	0.78	0.94	3.21	1.30	1.64	4.13	0.63	0.76	2.48	1.03	1.28	3.26
35	0.80	0.95	3.32	1.32	1.67	4.21	0.65	0.77	2.55	1.05	1.31	3.35
36	0.87	1.05	3.66	1.44	1.84	4.70	0.70	0.84	2.79	1.14	1.42	3.65
37	0.94	1.15	4.00	1.55	2.00	5.19	0.74	0.91	3.02	1.23	1.53	3.96
38	1.01	1.25	4.34	1.67	2.17	5.67	0.79	0.97	3.26	1.31	1.64	4.26
39	1.08	1.35	4.68	1.78	2.33	6.16	0.83	1.04	3.49	1.40	1.75	4.57
40	1.15	1.45	5.02	1.90	2.50	6.65	0.88	1.11	3.73	1.49	1.86	4.87
41	1.29	1.65	5.68	2.15	2.79	7.45	0.99	1.23	4.16	1.64	2.04	5.43
42	1.44	1.84	6.34	2.39	3.09	8.26	1.11	1.35	4.58	1.78	2.23	5.98
43	1.58	2.04	7.00	2.64	3.38	9.06	1.22	1.46	5.01	1.93	2.41	6.54
44	1.73	2.23	7.66	2.88	3.68	9.87	1.34	1.58	5.43	2.07	2.60	7.09
45	1.87	2.43	8.32	3.13	3.97	10.67	1.45	1.70	5.86	2.22	2.78	7.65
46	2.09	2.70	9.12	3.54	4.47	11.46	1.68	1.94	6.54	2.48	3.17	8.56
47	2.32	2.96	9.92	3.95	4.96	12.26	1.90	2.18	7.21	2.74	3.55	9.46
48	2.54	3.23	10.73	4.37	5.46	13.05	2.13	2.42	7.89	2.99	3.94	10.37
49	2.77	3.49	11.53	4.78	5.95	13.85	2.35	2.66	8.56	3.25	4.32	11.27
50	2.99	3.76	12.33	5.19	6.45	14.64	2.58	2.90	9.24	3.51	4.71	12.18

30 Year Level Term Premium \$1,000,000+

Issue Ages	Male						Female					
	Preferred Plus Non-tobacco	Preferred Non-tobacco	Preferred Tobacco	Standard Plus Non-tobacco	Standard Non-tobacco	Standard Tobacco	Preferred Plus Non-tobacco	Preferred Non-tobacco	Preferred Tobacco	Standard Plus Non-tobacco	Standard Non-tobacco	Standard Tobacco
18	0.59	0.81	2.29	1.07	1.33	2.93	0.46	0.58	1.60	0.82	0.92	1.92
19	0.59	0.81	2.29	1.07	1.33	2.93	0.46	0.58	1.60	0.82	0.92	1.92
20	0.59	0.81	2.29	1.07	1.33	2.93	0.46	0.58	1.60	0.82	0.92	1.92
21	0.59	0.81	2.32	1.07	1.33	2.95	0.46	0.58	1.65	0.82	0.94	1.99
22	0.59	0.82	2.34	1.07	1.33	2.97	0.46	0.59	1.70	0.83	0.95	2.07
23	0.59	0.82	2.37	1.07	1.33	3.00	0.46	0.59	1.74	0.83	0.97	2.14
24	0.59	0.83	2.39	1.07	1.33	3.02	0.46	0.60	1.79	0.84	0.98	2.22
25	0.59	0.83	2.42	1.07	1.33	3.04	0.46	0.60	1.84	0.84	1.00	2.29
26	0.61	0.84	2.48	1.09	1.36	3.20	0.47	0.62	1.89	0.86	1.02	2.38
27	0.62	0.85	2.54	1.12	1.38	3.35	0.48	0.64	1.93	0.88	1.05	2.48
28	0.64	0.86	2.61	1.14	1.41	3.51	0.49	0.65	1.98	0.91	1.07	2.57
29	0.65	0.87	2.67	1.17	1.43	3.66	0.50	0.67	2.02	0.93	1.10	2.67
30	0.67	0.88	2.73	1.19	1.46	3.82	0.51	0.69	2.07	0.95	1.12	2.76
31	0.69	0.89	2.85	1.21	1.50	3.90	0.53	0.70	2.16	0.97	1.15	2.85
32	0.71	0.90	2.96	1.24	1.54	3.98	0.56	0.71	2.25	0.98	1.19	2.94
33	0.72	0.92	3.08	1.26	1.57	4.05	0.58	0.73	2.33	1.00	1.22	3.02
34	0.74	0.93	3.19	1.29	1.61	4.13	0.61	0.74	2.42	1.01	1.26	3.11
35	0.76	0.94	3.31	1.31	1.65	4.21	0.63	0.75	2.51	1.03	1.29	3.20
36	0.83	1.04	3.64	1.43	1.80	4.68	0.68	0.81	2.74	1.12	1.40	3.49
37	0.91	1.13	3.98	1.55	1.95	5.16	0.73	0.88	2.98	1.21	1.51	3.77
38	0.98	1.23	4.31	1.66	2.10	5.63	0.77	0.94	3.21	1.30	1.61	4.06
39	1.06	1.32	4.65	1.78	2.25	6.11	0.82	1.01	3.45	1.39	1.72	4.34
40	1.13	1.42	4.98	1.90	2.40	6.58	0.87	1.07	3.68	1.48	1.83	4.63
41	1.27	1.59	5.65	2.14	2.69	7.40	0.98	1.19	4.10	1.62	2.02	5.17
42	1.42	1.77	6.31	2.37	2.97	8.21	1.10	1.32	4.52	1.77	2.20	5.71
43	1.56	1.94	6.98	2.61	3.26	9.03	1.21	1.44	4.94	1.91	2.39	6.25
44	1.71	2.12	7.64	2.84	3.54	9.84	1.33	1.57	5.36	2.06	2.57	6.79
45	1.85	2.29	8.31	3.08	3.83	10.66	1.44	1.69	5.78	2.20	2.76	7.33
46	2.07	2.58	9.11	3.47	4.30	11.45	1.67	1.93	6.41	2.45	3.12	8.27
47	2.29	2.87	9.91	3.86	4.77	12.25	1.89	2.17	7.04	2.70	3.47	9.20
48	2.51	3.17	10.72	4.26	5.24	13.04	2.12	2.41	7.67	2.94	3.83	10.14
49	2.73	3.46	11.52	4.65	5.71	13.84	2.34	2.65	8.30	3.19	4.18	11.07
50	2.95	3.75	12.32	5.04	6.18	14.63	2.57	2.89	8.93	3.44	4.54	12.01

American National Insurance Company, Galveston, Texas
Policy Form Series: ART18(Forms may vary by state).