



Independent Marketing Group
Life • Pensions • Annuity



ANICO AGENT GUIDE

American National Insurance Company

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September 1, 2014

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WELCOME

Thank You For Your Interest In Our Products

Our Portfolio of Products includes:

Annuities

- Fixed
- Equity Indexed
- Single Premium Immediate
- Group Fixed
- Group Variable

Life Insurance

- Term Life
- Universal Life
- Whole Life
- Pension Par Whole Life
- Indexed Universal

Available on Our Website - <http://img.anicoweb.com>

- Pension Sales & Support
- Underwriting Express
- iPipeline® - E-Application and Illustration
- Current Interest Rates
- Product Information & Training
- Illustration Software
- Underwriting Guidelines
- Marketing Services
- Advanced Marketing Concepts
- Annual Conferences
- Policy Information
- Virtual Forms
- Monthly Newsletter
- Sales Concepts

Don't forget: Our Field Support Center is staffed with professional individuals to provide you with information and support on products and services offered by the company.

1-888-501-4043, option 1

**We Know You Have A Choice With Whom You Do Business...
We Want To Earn Your Business.**



**David A. Behrens, CLU, CHFC, LLIF, LUTCF
Executive Vice President**

American National Insurance Company is licensed to conduct business in all states except New York. Business is conducted in New York by American National Life Insurance Company of New York, Glenmont, NY.

COMPANY FINANCIALS

Latest Company Financials for AGENTS Latest Company Financials for CLIENTS

As of 8/30/2014	Total Assets	Liabilities	Stockholders' Equity
Statutory Reporting ¹	\$ 18.0 Billion	\$ 15.2 Billion	\$ 2.8 Billion
GAAP Reporting ²	\$ 23.5 Billion	\$ 19.1 Billion	\$ 4.4 Billion

¹ State Insurance Departments require insurance companies to prepare unconsolidated financial statements based on statutory accounting principles. In general, statutory accounting principles are more conservative than Generally Accepted Accounting Principles (GAAP).

² GAAP numbers are prepared on a consolidated basis including American National and all of its subsidiaries.

Safety and Security

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 July 2014.

A.M. Best's Rating¹: A

"An excellent ability to meet their ongoing insurance obligations"

Standard & Poor's Rating²: A

"Strong capacity to meet financial commitments, but somewhat susceptible to adverse economic conditions and changes in circumstances."

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.

¹ 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).

² Standard & Poor's active company rating scale is: AAA, AA, A, BBB, BB, B, CCC, and CC. Ratings from 'AA' to 'CCC' may be modified by the addition of a plus (+) or minus (-) sign to show relative standing within the major rating categories.

SALES & MARKETING

FIELD SUPPORT CENTER

Field Support Center

Phone Number

Toll Free

(888) 501-4043, opt. 1

Email Address

imgfsc@anico.com

Fax Number

(281) 521-3313

New York Field Support Center

Phone Number

Toll Free

(877) 755-2667

Email Address

imgfscny@anico.com

How Can the Field Support Center Assist You?

1. Product information

- a. Which products to use
- b. Benefits of the products
- c. Product Explanations
- d. Product availability
- e. Rates (where applicable)
- f. Illustrations (where applicable)

2. Ordering Supplies

- a. Go to: img.anicoweb.com >> e-Resources >> Supply Order
- b. Must have valid Agent PC Number (writing number)
- c. Things available for order:
 - i. Marketing Supplies
 - ii. State Required Forms

3. Status Updates

- a. Annuity Contracts and Life Policies
- b. Licensing
- c. Agent Requirements

4. Redirecting

– In the event you need to talk to someone about issues you are facing such as contract questions, commissions, etc., you can contact the Field Support Center (FSC) initially and they can re-direct you to the appropriate department if they are unable to assist you.

5. Basic LPES Illustration Support

6. Support for E-Agent

- American National's site for appointed agent's new business status, reports and more.

7. Where to find information on our website

WHO TO CONTACT IN IMG

Field Support Center
1-888-501-4043, Option 1

**A Comprehensive IMG Contact List Is
Available On The Web**

<http://img.anicoweb.com/marketing/ContactNumbers/index.htm>

Pension Sales

(888) 909-6504

To Request a Pension Proposal: pensionproposals@anico.com

Mike Ruda, Pension Case Designerext. 7785
Bob Kline, Pension Sales Consultantext. 7733
Richard Kudler, Pension Case Designerext. 7829
Sharon Cole, Pension Sales Conservation Specialistext. 7821
Orelia Rozycki, Marketing Associateext. 4358
Kristina Morales, Marketing Assistantext. 4554
Dawn Franklin, Directorext. 7844

Advanced Sales & Marketing Development

(888) 504-2550

Brooke White, Marketing Managerext. 7766
Cheryl Clark, Marketing Coordinatorext. 5865
Robert W. Schefft, Vice Presidentext. 5767

To Request a Pre-Approved Ad: imgmarketingads@anico.com

WEBSITE OVERVIEW

<http://img.anicoweb.com>



Top Navigation

- Virtual Forms:** Click to download forms for products in all 50 states and Puerto Rico
- Products:** Interactive menu that directs to product families and individual product pages for life insurance, annuities, pensions and variable products.
- Pension Sales:** Interactive menu to quickly navigate to the pension sales microsite including proposal requests, marketing materials, admin information, printable installation paperwork, webinar information and more.
- Sales Resources:** Interactive menu to help you navigate through sales programs, ideas, concepts, pre-approved advertising, newsletters and distribution contact information.
- e-Resources:** Interactive menu to easily direct you to online illustration software, e-Agent login/instruction, supply orders and life e-Application.
- Compliance:** Interactive menu to navigate to required training, regulations and procedures.

Quick Links

- ▶ [Quick Links Home](#)
- ▶ [Rates](#)
- ▶ [Training & Appointments](#)
- ▶ [Illustration Tools](#)
- ▶ [Ratings & Financials](#)
- ▶ [Product References](#)
- ▶ [Incentives](#)
- ▶ [Communications](#)
- ▶ [Now Available in NY](#)

The quick links bar on the left hand side of the home page is an important resource. Important links are kept in the side bar and are organized by section. Clicking on each named section will reveal relevant links and information.

Tabbed Features

This tabbed section contains quick links to some of American National's feature products, programs and sales concepts.

Click through the tabs for quick and easy feature links

Life Annuities Pension Sales Life - NY Annuities - NY Sales Ideas

Life Products to Meet Any Client's Needs.

No matter your client's situation, ANICO's products and features are designed to provide protection through the storm.

ANICO Signature Term
Compare us today – term rates lowered 22%. Includes multiple level periods, ART, Living Benefits, Underwriting Express, E-App and more ...
[Learn More](#)

Indexed Universal Life
Flexible premium with both fixed and indexed crediting options. High Cap Rates, 3% CSV, Living Benefits, Underwriting Express and E-App ...
[Learn More](#)

Simplified Issue
Term and Permanent designed for Employer Groups. Up to \$250k, Non-Medical, short-form app with payroll deduction available.
[Learn More](#)

LIFE PRODUCT PORTFOLIO

Term Life Insurance Products

ANICO Signature Term™

Offers a level premium term policy for a period of 10, 15, 20, 30 years and ART.

ANICO Signature Term™ SI

Offers a level premium term policy for a period of 10, 20 or 30 years for approved employer groups. Simple application and less forms!

Universal Life Insurance Products

ANICO Executive Universal Life

A cash accumulation universal life insurance policy with a Safety Net Guarantee and several customizable riders

ANICO Executive SI Universal Life

A cash accumulation universal life insurance policy with a Safety Net Guarantee and several customizable riders for Simplified Issue

ANICO Executive TE Universal Life

A universal life insurance policy with a Safety Net Guarantee Period. This plan is available only to employees of a school district that are eligible to participate in a Section 457 deferred compensation plan.

ANICO Executive IV Universal Life

A universal life insurance policy with a Safety Net Guarantee Period. This plan is available only to employees of a state or local government that are eligible to participate in a Section 457 deferred compensation plan.

Indexed Universal Life Insurance Products

NEW! **Signature Indexed Universal Life**

A flexible premium universal life insurance policy with both fixed and multiple indexed crediting options based upon the performance of the S&P 500® Index to meet each client's specific needs.

Whole Life Insurance Products

Affinity 7 NO Whole Life / Affinity 7 O/457 Whole Life

Affinity 7 NO Whole Life may be sold in non-qualified markets. Affinity 7 O Whole Life may be sold in 412(e)(3) and other qualified plan markets. Affinity 7 457 Whole Life may be sold only in qualified 457 plans for school only.

LIFE PRODUCT PORTFOLIO BROCHURE

American National Insurance Company is licensed to conduct business in all states except New York. Business is conducted in New York by American National Life Insurance Company of New York, Glenmont, New York. **September 1, 2014**

ANNUITY PRODUCT PORTFOLIO

Fixed Annuity

Palladium® Multi-Year Guarantee Annuity

Offers 6 different guarantee periods: 5, 6, 7, 8, 9, and 10 years and features an additional interest rate in the first year for certain guarantee periods.

WealthQuest® Citadel Diamond 5

A tax-deferred fixed annuity with competitive interest rates, 10% free withdrawals each contract year, and 5 year surrender period

WealthQuest® Citadel Diamond 7

A tax-deferred fixed annuity with competitive interest rates, 1% interest rate enhancement, 10% free withdrawals each contract year, and 7 year surrender period.

Palladium® Century Series

Offers both flexible premium and single premium annuities, with varying additional interest options on the single premium plans.

Immediate Annuity

Palladium® Immediate Annuity

A single premium immediate annuity designed to provide regularly scheduled income payments.

ANNUITY PRODUCT PORTFOLIO BROCHURE

continued on next page

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ANNUITY PRODUCT PORTFOLIO

Indexed Annuities

ANICO Strategy 7 Indexed Annuity PLUS

Offers multiple interest crediting strategies based upon the performance of the S&P 500® Index to meet each client's specific needs and features two Lifetime Income Riders that guarantee income for life, even if the Annuity Value drops to zero. Seven year surrender charge schedule.

ANICO Strategy 10 Indexed Annuity PLUS

Offers multiple interest crediting strategies based upon the performance of the S&P 500® Index to meet each client's specific needs and features two Lifetime Income Riders that guarantee income for life, even if the Annuity Value drops to zero. 10 year surrender charge schedule.

ANICO Value-Lock 10

Offers a 10 year Indexing Term with the option to lock-in index-related interest earnings anytime during the 10 year Surrender charge schedule.

ANNUITY PRODUCT PORTFOLIO BROCHURE

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NY LIFE PRODUCT PORTFOLIO

Term Life Insurance Products

ANICO Signature Term™

Offers a level premium term policy for a period of 10, 15, 20, 30 years and ART.

ANICO Signature Term™ Simplified Issue

Offers a level premium term policy for a period of 10, 20 or 30 years for approved employer groups

Universal Life Insurance Products

Executive Universal Life - NY

A cash accumulation universal life insurance policy with a Safety Net Guarantee and several customizable riders

Executive SI Universal Life - NY

A cash accumulation universal life insurance policy with a Safety Net Guarantee and several customizable riders for Simplified Issue

Executive TE Universal Life - NY

A universal life insurance policy with a Safety Net Guarantee Period. This plan is available only to employees of a school district that are eligible to participate in a Section 457 deferred compensation plan.

Executive IV Universal Life - NY

A universal life insurance policy with a Safety Net Guarantee Period. This plan is available only to employees of a state or local government that are eligible to participate in a Section 457 deferred compensation plan.

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NY ANNUITY PRODUCT PORTFOLIO

Fixed Annuities

Palladium® Multi-Year Guarantee Annuity - NY

Offers 6 different guarantee periods: 5, 6, 7, 8, 9, and 10 years and features an additional interest rate in the first year for certain guarantee periods.

WealthQuest® Citadel 5 Diamond Annuity - NY

A tax-deferred fixed annuity with competitive interest rates, 10% free withdrawals each contract year, and 5 year surrender period

WealthQuest® Citadel 7 Diamond Annuity - NY

A tax-deferred fixed annuity with competitive interest rates, 1% first year additional interest, 10% free withdrawals each contract year, and 7 year surrender period.

Immediate Annuity

Palladium® Immediate Annuity - NY

A single premium immediate annuity designed to provide regularly scheduled income payments.

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PENSION SALES

Pension Sales

Web Address

<http://pension.anicoweb.com>

Phone Number

Toll Free
(888) 909-6504,
Option 6

Email Address

pensionproposals@anico.com

Fax Number

(409) 766-6995

Mailing Address

American National
Insurance Company
Attn. Pension Sales
9th Floor
One Moody Plaza
Galveston, TX 77550

American National Insurance Company for your Pension & 401(k) business

Full Third Party Administrator Services

- Plan Design
- Documents
- Complete Administration
- Plan Funding
- Availability of investment advice through a non-affiliated third party

No Split Commissions!

Specialized Plan Design

- Five Plan Designers averaging over 20-years experience each
- Specializing in 401(k) Plans, Defined Benefit Plans, 412(e)(3) and Cash Balance Plans
- Generally one to two-day turnaround on proposals

Low Fees

- Flat annual fees for administration, from \$400 - \$2,000 on plans with 25 employees or less
- One-time start-up fee — \$450 on new or takeover plans

401(k) Takeover Specialists

- Can generally show lower fees, more investment options and plan design giving greater allocation to owner
- Takeover set-up fee — \$450
- Group Unallocated Non-Registered* Variable Annuity over 50 investment options
- No FINRA licensing necessary

All we need is a census to design plans for you!

- Web access to all installation material
- Designers help you understand the plan you are presenting
- Administration & funding in the same place eases work for you and your client!

*The contract has not been registered under the Security Act of 1933 in reliance upon exemptions from registration thereunder.

ADVANCED SALES & MARKETING

How can the Advanced Sales Department Help you?

1. **Annuity Sales Ideas**
 - a. High Net Worth Clients
 - b. Annuity Wealth Transfer
 - c. Business Planning
 - d. Annuity Sales Ideas Webinar
2. **Life Insurance Sales Ideas**
 - a. Wealth Preservation/ Supplemental Retirement Planning
 - b. Pension Maximization
 - c. Business Planning
 - d. Mortgage Protection
 - e. Life Insurance Sales Ideas Webinar
3. **Closely Held Businesses**
 - a. Business Continuation and Valuation
 - b. Non-Qualified Deferred Compensation
 - c. Executive Bonus Plans
 - d. Business Strategies
4. **Retirement Planning**
 - a. Wealth Transfer Strategies
 - b. Sample Letters
 - c. Retirement Planning Webinar
5. **Tax/ Miscellaneous**
 - a. Social Security
 - b. Estate Taxes
 - c. Tax Return Sales Ideas
6. **Financial Calculators**
7. **Roth IRA Conversion**
8. **Stretch IRA**

ACCELERATED BENEFIT RIDERS

American National Insurance Company's Living Benefits are Accelerated Benefit Riders (ABRs) which provide the option of receiving a partial or full accelerated life insurance benefit if the insured experiences a qualifying medical condition*.

- Partial Acceleration is paid in lieu of a portion of the policy's death benefit.
- Full Acceleration is paid in lieu of the policy's death benefit. In the case of a full acceleration, the policy will be terminated after acceleration is paid.

The Accelerated Benefit Riders can provide funds when they are needed to help at a critical time and help protect the money your clients have saved for retirement and other life needs.

The Accelerated Benefit Riders Cover Three Types Of Illnesses

1. Terminal Illness:

insured has an illness or chronic condition that is expected to result in death within 24** months. (Form ABR14-TM)

2. Chronic Illness:

insured is unable to perform two out of six activities of daily living (bathing, continence, dressing, eating, toileting, or transferring) or is cognitively impaired. (Form ABR14-CH)

3. Critical Illness:

insured has suffered a critical illness described in the rider, which may include heart attack, stroke, invasive cancer, etc. (Form ABR14-CT)

Protection With No Additional Cost

The accelerated benefit is offered at no additional premium. However, the accelerated death benefit payment will be less than the amount of death benefit requested because it is reduced by an amount calculated based on American National's evaluation of the insured's future expected mortality at the time the benefit is exercised as well as an administrative fee of up to \$500 assessed when the benefits are elected.

Overview

Training Presentation

Marketing Materials

*See Policy Form Number ABR14-TM, ANR14CT, ABR14-CH for a complete list of policy terms, coverage conditions and limitations. Accelerated benefits will not be paid for conditions resulting from self-inflicted injury or attempted suicide. No Accelerated Benefit will be paid for any qualifying event that occurs on or before the date of issue of the base policy.

**Some states may limit the definition of terminal illness to conditions that are expected to result in death within 12 months. These riders may not be available in all states or with all life insurance policies offered by American National Insurance Company.

UNDERWRITING EXPRESS

The ANICO Underwriting Express program is designed to improve turnaround time from submission to issue with no reduction in commission.

This program is available to:

- Standard and Substandard rate classes only
- Maximum policy face amount of \$250,000.
- Ages 0-65
- Underwriting Classes Offered: Standard Nicotine User; Standard Non-Nicotine User; Substandard Nicotine User, Substandard Non-Nicotine User

Important information about Underwriting Express:

- Requires completion of the full application (Form 10193; ANY-10193)
- Typically, no exams, blood or specimens are required
- Applications that meet our guidelines are typically approved in 48-72 hours with no further underwriting using the application, MIB and Rx databases
- MVR, Phone Interviews, APS's and exams may be required on certain applicants

Available on the following products:

- Signature Indexed Universal Life
- ANICO Signature Term™
- Affinity 7 Whole Life
- ANICO Executive Universal Life
- Executive Universal Life – NY

For complete details on this program visit:

<http://img.anicoweb.com/concepts/UnderwritingExpress/index.htm>

Form Series: IUL14; EXEC-UL; EXEC-ULU; PWL-CSO; PWLU-CSO; ART12 (Forms May Vary By State)

SIMPLIFIED ISSUE

American National's Simplified Issue program is available to Approved Employer Groups, Federal Government Employees, State, Local, County Employees and Teachers who are not participating in a 457 Plan.

Program Features

- Simplified Issue Underwriting from \$10,000 - \$250,000 of life insurance
- Spouses of covered employees eligible for up to \$50,000 of life insurance
- Up to table 4 ratings issued at standard rates
- Issue ages 18 to 65 (varies by product)
- 10 Applications required. Pre-Approval required
- 4-Pg Life Application with just a few basic health questions (Form 10525)
- Only full time employees eligible
- Can be list bill to employer and payroll deducted or bank draft to employee
- Executive SI UL, Affinity 7 Whole Life and Signature Term SI
- No Medicals • No Blood • No Specimens*

For complete details on this program visit:

<http://img.anicoweb.com/microsites/Worksite/index.htm>

*MVR, Phone Interview, APS, or Exam could be ordered based on MIB and RX Database.

FEDERAL EMPLOYEE MARKET

Federal Market

When it comes to selling life insurance in the Postal and Federal Employee Market, American National follows the K.I.S.S. (Keep Insurance Sales Simple) principle. This means a short form application with a few health questions is needed but no medical exams are typically required.

Why Federal Government Employees?

The Postal Service offers coverage through the Federal Employees' Group Life Insurance (FEGLI) Program. Yet, with the cost of this program increasing every five years, the price of insurance has a possibility of becoming prohibitively expensive. American National Insurance Company offers a FEGLI alternative insurance program designed to meet the specific needs of Federal Employees.

We can provide Federal Employees an in-depth analysis of their FEGLI benefits and review alternatives to meet goals and objectives tailored to their unique needs. If you are currently working in the Federal/Postal Market or have clients/prospects who are Federal or Postal Employees, a serious look at our comprehensive offerings may help in meeting the client's needs.

What Materials are Available to Help Sell to the Federal Employee Market?

Agent Pieces

- [Getting Started in the Federal Market](#)
- [Federal Market Training Guide](#)
- [Prospecting Federal Agencies](#)
- [Frequently Asked Questions](#)
- [SPIA vs Federal Market Immediate Annuity](#)
- [Prospecting Tool: Top 30 Federal Agencies by State](#)
- [Prospecting Tool: Number of Federal Employees and Retirees by State](#)
- [Prospecting Tool: Unions with Federal Recognition](#)

Consumer Pieces:

- [FEGLI Costs increase each year](#)
- [Explore Your Options](#)
- [Federal Employee Collection Sheet](#)

If you are interested in working in the Federal Employee Market, it's important that you review our Federal Employee Market Kit. Visit us on the web:

<http://img.anicoweb.com/microsites/Worksite/FederalGovernmentEmployees/index.htm>

SUPPLY ORDER

**All orders will be shipped UPS Ground Service.
Please allow 7-10 business days for delivery.
Orders cannot be shipped to a PO Box.**

Option 1: Web Order Form

1. Navigate to <http://img.anicoweb.com> and click on **e-Resources** then **Supply Order**
2. From this page, choose the type of supplies you wish to order (You may choose both types) and click submit
 - a) **Marketing Supplies** - Product brochures, spec sheets, kits, etc.
Certain Materials may have limited quantities
 - b) **State Required Forms** - Applications, fraud forms, bank draft forms, etc.
3. Click the check box on the left next to each supply you would like to order and indicate how many of each package you would like to order in the empty box on the right.
4. Click "Submit Form" at the bottom of the page.
5. Review your order (cancel, complete, add)
6. Complete Agent and Shipping information. Required Information: Name, Address, e-mail address, Agent Code or SSN.
7. Click Submit
8. If you checked BOTH marketing supplies and State Required Forms, the system will now take you back to the State Required Forms order form. **Repeat steps 4-8.**

Option 2: Phone/Email

1. Call the Field Support Center: **(888) 501-4043**
2. E-mail the FSC: imgfsc@anico.com

Contact info and agent code is required
Quantities on certain pieces, such as kits, may be limited.

PRE-APPROVED ADVERTISING

In an ongoing commitment to meet your needs, American National offers customized pre-approved digital ads to our contracted agents.*

While we do not provide the actual printing service, our graphic department will provide customized digital files that are “camera ready” so you can deliver your personal ad to the printer of your choice, distribute via email or add to your personal website.

Approved ads are available on our website. The majority of these ads are one page letter sized. To see the approved ads, navigate to the pre-approved section of our website at:

<http://img.anicoweb.com/marketing/agentAds/index.htm>

How to Request a Customized Ad

Option 1: Advertising Request Form

1. Decide which of the available ads on the website meet your needs
2. From the pre-approved ad section of the IMG website (mentioned above) click the link at the top of the page titled **Advertising Request Form**
3. Complete the form and submit.

Option 2: Email Request

1. Each ad on the website has a number that begins with “IMG”, Make note of which ads meet your needs.
2. Send an email to **IMGmarketingads@anico.com** containing the following information:
 - Your Name
 - American National Agent Number (PCN)
 - Contact information, exactly as you want it laid out on the ad
 - List of the ad(s) you would like customized

Average turnaround time for customized advertising is 2-3 business days.

**Please note: Due to compliance regulations, our graphics area cannot customize ads for individuals/businesses that are not licensed and contracted with American National.*

ILLUSTRATION SOFTWARE OVERVIEW

Option 1: ANICO Life Portraits (LPES)

American National offers several platforms to receive illustrations of our products.

Our primary platform is ANICO Life Portraits (LPES).

To get the software, you can access a web version or a desktop version by going to:

<http://img.anicoweb.com/illustrations/AvailableVersions/index.htm>

This portion of the website also has Audio/Video guides to help you with the set up of the illustration software.

The same link will take you to our Online Illustration Services, SPIA Express for quoting Single Premium Immediate Annuities and Winflex Desktop, a partial portfolio of our products.

In case of special mid-month updates, you can also use the link above to receive the required updated illustration software prior to the beginning of the month.

Option 2: iGO e-App® Illustrations

Save Time, Money and Energy

iGO e-App® has been designed to allow for straight through processing by providing a two-part system for running the illustration and completing the electronic application ALL IN ONE PLACE.

No need to use multiple illustration programs

Illustrations are required on certain products. Run your illustrations in iGO e-App® to simplify your process.

Automatically add information to the e-App

When you run an illustration in iGO e-App® the information you selected for the illustration is automatically filled in on the e-App.

No need for a separate signed illustration

If you obtain your illustration in iGO e-App®, there's no need to sign the illustration separately. Your client can sign as part of the e-App e-Signature process.

<http://img.anicoweb.com/microsites/iPipeline/index.htm>

ELECTRONIC LIFE APPLICATIONS

Increase in Good Order Submissions, Reduce Cycle Time and Improve Placement Ratios

iGO e-App®, an intelligent fillable form, enables independent agents to improve efficiency and productivity by eliminating errors and producing 100% in Good Order submissions.

Hosted by iPipeline, iGO e-App® is accessible through a single sign-on via the IMG Web site. When used with e-Signature and e-Submission, agents are enabled for straight-through processing to speed policy issuance and increase placement ratio.

Program Features

- iPipeline is currently available in all states except NY
- Easy-to-use navigation and workflow, dynamic alerts and statuses and graphical indicators
- Web-based illustration - information automatically feeds application
- View/print forms at any time
- Electronic signature for all required parties - insured, owner, trusts, third parties & multiple agents
- See details of all signature methods [here](#). NEW!
- Electronic submission
- More product features will be available at our Frequently Asked Questions

Benefits

- Ensures all applications are In Good Order (iGO)
- Reduces cycle time by 10-14 days
- Accelerates underwriting and policy issuance
- View/print forms at any time
- Illustration and Application in one software - Finally!

Eligible Products

- Signature Indexed Universal Life
- ANICO Signature Term™
- ANICO Executive Universal Life

<http://img.anicoweb.com/microsites/iPipeline/index.htm>

ADMINISTRATION

LIFE SERVICES CONTACTS

Life New Business

Toll Free Number

800-672-9960

Fax Number

(888) 237-1012

Email Address

imgteam@anico.com

Regular Mailing Address:

Life New Business
PO Box 3297
Springfield, MO 65808-3297

Overnight Mailing Address:

American National Insurance Company
Mail Processing Center
Attn: LNB 3297
1949 E Sunshine St.
Springfield, MO 65899-3297

Life New Business - New York Application

American National Life Insurance Company of New York Toll free number:

866-490-3163

American National Life Insurance Company of New York Mailing Address:

American National Life Insurance Company of New York
One Moody Plaza
7th Floor
Galveston, TX. 77550

ANNUITY SERVICES CONTACTS

Annuity New Business

Phone Number

Toll Free
(800) 252-9546

Fax Number

(409) 766-2022

Overnight Mailing Address:

American National Insurance Company
Mail Processing Center
Attn: Annuity Services 10427
1949 E Sunshine St.
Springfield, MO 65899-0427

Regular Mailing Address

Annuity Services
PO Box 10427
Springfield, MO 65808-0427

Annuity New Business - New York Applications

Toll Free Numbers

Fixed Annuity:
(866) 490-3163
Reg 60 Unit:
(877) 540-5657

Fax Number

(281) 535-4623

Email

Reg 60 Unit: NewYork.Reg60@anico.com

Mailing Address

Fixed Annuity Dept.
One Moody Plaza – 7th floor
Galveston, TX 77550

OTHER USEFUL CONTACTS

Commissions & Licensing

Toll Free Number

888-801-8845

Fax Number

409-766-2988

Email Address

licensecontracts@anico.com

Mailing Address:

One Moody Plaza – 4th floor
Galveston, TX 77550

Policyholder Service Contacts

Annuity Customer Service**Toll Free Number**

(800) 252-9546

Life Customer Service**Toll Free Number**

(800) 899-6806

Customer Access Website

<https://portal.anico.com/wps/myportal?style=anico>

Regular Mailing Address:

Life Insurance Services
PO Box 3257
Springfield, MO 65808-3257

Overnight Mailing Address:

American National Insurance Company
Mail Processing Center
Attn: LIS 3257
1949 E Sunshine St.
Springfield, MO 65899-3257

AGENT APPOINTMENTS

If you are not currently appointed with American National, please contact our Field Support Center,
1 (888) 501-4043, Option 1
to begin the appointment process.

Common Agent Appointment Questions

Q: Does American National pay appointment fees?

A. Yes

Q: Can you submit your appointment paperwork before you submit business?

A. Yes

Q: What is your transfer policy?

A. 1. Current arrangement/contract must be more than 180 days old
2. No new business submitted within the last 180 day period
3. Agent may be transferred within the 180 day period if American National receives written authorization from the agent's up line contract holder where the agent placed business within the last 180 days.

Q: Do we allow dual appointments?

A. No, American National does not allow dual appointments.

Q: Do we require Errors & Omission?

A. Yes

Q: Are EFTs, (direct deposits) mandatory?

A. YES

What are American National's AML (anti money laundering) requirements?

A. We require a vendor AML and an American National specific requirement.

Q: Is Annuity Product Specific Training required prior to submission of annuity business.

A: Yes. This requirement applies to any state that has adopted the model NAIC regulation. Any annuity application dated prior to completion of the Annuity Suitability Requirement will be rejected. (<http://www.img.anicoweb.com/training/index.htm>)

ANNUITY SUITABILITY

American National's Suitability Standard & Guidelines must be adhered to by its producers in all states regardless of whether or not a state has adopted the 2010 Suitability Model.

Please read and review the Suitability Standard & Guidelines at:

http://img.anicoweb.com/cs/groups/public/@anpub/@img/@content/documents/webcontent/img_10213.pdf

Under the 2010 Suitability Model, producers are required to fulfill two different training requirements:

1. A one-time state-level four (4) hour continuing education course on annuities. Please note that the state-level training requirement may not follow the revised Model, so please contact your state Department of Insurance or your marketing representative for details.
2. Product specific training provided by the insurance carrier prior to soliciting the sale of American National's annuity products. American National has developed annuity product-specific training that meets this requirement. This training can be completed through training platforms, please speak to your marketing representative for details.

****Please note that if the required training in the state that you are licensed in has not been completed and you submit annuity business, this application will be rejected until the appropriate training has been completed and submitted to American National.****

Annuity Suitability Training

American National has partnered with RegEd to provide Product Specific Annuity Training for all states regardless of whether or not they have adopted (or partially adopted) the NAIC Suitability in Annuity Transactions Model. If you are already using RegEd for other carriers, and are currently a contracted agent with American National, the training should be made available through your RegEd account shortly.

If you are not currently using RegEd for your training needs, or would like further information about taking the American National Training, please go to the following link:

<http://img.anicoweb.com/training/index.htm>

This link will provide state required dates and American National required forms for your reference:

http://img.anicoweb.com/cs/groups/public/documents/webassets/prodcont_014128.pdf

ANTI-MONEY LAUNDERING TRAINING

Effective January 1, 2008, American National will no longer accept annuity or new cash value life business from any producer who has not completed the following AML training.

Please Note: Only contracted agents may complete these courses.

Required Courses:

1. LIMRA's basic AML training course
American National has approved alternative training courses.
[See a complete list of approved alternative courses](#)
2. American National's company-specific training course **MUST BE COMPLETED TO WRITE BUSINESS**

AML Policies / Procedures

[Company Guide to Anti-Money Laundering](#)

[Company "Red Flags" to look for](#)

[Frequently Asked Questions \(Department of the Treasury\)](#)

["What agents Should Expect" an article from ACLI](#)

[American National Acceptable Identification under the U.S. Patriot Act](#)

For Complete information and/or to begin the required training, please visit us on the web:

<http://img.anicoweb.com/compliance/AntiMoneyLaundering/index.htm>

E-AGENT OVERVIEW

WE'VE GONE PAPERLESS! Reduce paper, reduce costs!

E-Agent is only available to agents appointed to American National Insurance Company. The instructions contained in this presentation are applicable only to agents appointed to the Independent Marketing Group – a division of American National Insurance Company.

E-Agent provides:

- Reports (Commissions, Quarterly and Annual Statements, Book of Business, Lapse Notices, etc)
- In-force Inquiry (see current policy info, including value)
- New Business Status (all pending policies – pending requirements)
- Access to Online Illustrations
- Access to AMO Salesmaker (great info on industry concepts)
- Links to the IMG Home Page, USA Patriot Act information and training, and Virtual forms
- Link to ScanIt! (upload scanned applications)
- Link to iGo® e-App available from iPipeline®

How to access E-Agent:

Option 1:

1. Navigate to the Independent Marketing Group Website:
<http://img.anicoweb.com/>
2. On the Left of the page, click on Quick Links
3. Click on 'E-Agent'

Option 2:

1. Go to the login screen directly at: <https://access.anico.com/>

For Full E-Agent training, please see the complete E-Agent overview available below:

http://img.anicoweb.com/cs/groups/public/@anpub/@img/@content/documents/webcontent/img_e-agent_instructions.pdf

MOBILE APPLICATION

Access Inforce Inquiry and Term Quotes on the Go.

Time is valuable. American National has put together a mobile application to help you sell. Follow the instructions below to install the app on your mobile device.



Set up One Touch American National Term Quote on your mobile device by following the instructions below:

Navigate to <http://img.anicoweb.com/mobile>

iPad/iPhone

1. From the Term Quote page, tap the menu icon.



2. Tap **"Add to Home Screen"**

Android Devices

1. From the Term Quote page, tap the menu icon.



2. Tap **"Bookmarks"** and customize the name to your preference.
3. Tap and Hold your newly created bookmark and select **"Add Shortcut to Home"** when it pops up.

BlackBerry

1. From the Term Quote page, click the BlackBerry button under the screen.



2. Tap **"Add to Home Screen"**
3. Tap **"Add"**

COMPLIANCE

General Compliance Requirements:

When doing business with American National Insurance Company, there are certain compliance requirements that must be adhered to. For more information on compliance requirements, please review the materials below:

- [Field Reference Manual](#)
- [Advertising Guidelines](#)
- [Stranger Owned Life Insurance Policy](#)

New York Compliance Requirements:

The state of New York has unique compliance requirements.

In the case of replacements. Please make sure you are familiar with the requirements of Regulation 60 in New York.

- [Regulation 60 Packet](#)
- [Regulation 60 Presentation](#)

Reg 60 Unit Toll Free Number

(877) 540-5657

Email

NewYork.Reg60@anico.com

Mailing Address

Fixed Annuity Dept.
One Moody Plaza – 7th floor
Galveston, TX 77550