



AMERICAN NATIONAL INSURANCE COMPANY
One Moody Plaza, Galveston, Texas 77550

NOTICE TO AGENTS

The Life Insurance Illustration Regulations require that the company's Illustration Actuary must choose and disclose the company's method of allocating overhead expenses.

Available Options:

1. Fully allocated expenses
2. Marginal expenses, or
3. A generally recognized expense table (GRET) based on fully allocated expenses representing a significant portion of insurance companies

In addition, the Company must provide its agents with information about the expense allocation method used by the Company in its illustrations.

As the illustration actuary for American National Insurance Company, I have certified that the company's allocation method is to use fully allocated expenses. American National Insurance Company's actual commission and overwrite schedules, premium tax percentages and federal income tax rates were also used in the testing.

If you have any questions regarding these expense allocation methods, you may contact me at (409) 766-6502.

Sincerely,

Nicholas Benoit

Nicholas Benoit, ASA, MAAA, CERA
AVP and Life & Annuity Actuary
Illustration Actuary for American National Insurance Company
Illustration Actuary for American National Life Insurance Company of New York

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