

Product & Service Portfolio

Your source of certainty



\$133.3 billion in force life insurance

In March 2020, American National Insurance Company proudly reached a major milestone by surpassing more than \$100 billion in life insurance in force. This achievement marked the culmination of more than a century devoted to our values of integrity and financial strength.

\$133.3 billion is the total value of all currently active life insurance policies American National has issued. It represents over 115 years of service to more than \$5 million policyholders as well as valued shareholders.

American National was founded by W.L. Moody Jr. in 1905 with 10 employees, \$100,000 in capital, and the vision of becoming a leading provider of financial products and services for current and future generations. By focusing on the ideals of strong management and prudent investment, American National steadily built its business, reaching \$1 billion in life insurance in force by 1943, \$10 billion by the mid-1960s, and \$50 billion just before 2000. The pace picked up quickly from there, reaching \$75 billion in 2013 and \$90 billion in 2015.

Now, with more than 3,000 employees, plus a network of agents and distribution partners in all 50 states and Puerto Rico, American National looks forward to another century of excellent service to our policyholders and to achieving many more milestones along the way.

Rated A or higher by A.M. Best for over 80 years

A.M. Best Company, independent analysts of the insurance industry since 1899, assigns annual ratings after an extensive analysis using a series of profitability, leverage, and liquidity tests that measure performance in such vital areas as competency of underwriting, control of expenses, adequacy of reserves, soundness of investments, and capital sufficiency.¹

▶ Products and Services

04 Life Insurance

Whole, universal, and indexed life insurance products along with a range of riders to customize products to meet an individual's needs.

07 Living Benefits

Accelerated Benefit Riders (ABRs)⁵ that offer either a partial or full benefit for qualifying conditions.

10 Underwriting

Multiple underwriting options that help to ensure consistent and accurate application of underwriting standards.

12 Annuities

Fixed, indexed, and immediate annuities that can make an individual's funds last for a lifetime.

13 Pensions

Customized pension plan design for small businesses with in-house administration and funding vehicles.



▶ Life Insurance

All life products are available with living benefits and accelerated underwriting

Signature Performance IUL ● ■

Signature Protection IUL ● ■

Signature IUL NY ● ■ ▲

Signature Guaranteed UL ● ■ ▲

Signature Whole Life ● ■ ▲

Limited Pay Whole Life ● ■ ▲

● Living Benefits ■ Accelerated Underwriting ▲ New York Availability

Featured Products

Signature Performance IUL

Offering all the essential features of a true IUL policy plus more

Potential for greater interest earnings

Choose from seven different indexed crediting strategies along with the potential for tax-deferred growth.

Flexible loan options

Should there be an unexpected financial need, the policy surrender value may be borrowed against at a competitive rate.

No lapse guarantee

The policy is guaranteed not to lapse during the first 15 years if the policy holder makes premium payments that meet or exceed the amount of the premium requirement.

Signature Protection IUL

A cost efficient guaranteed death benefit protection with accumulation potential

Designate policy cash value growth

Clients choose the interest crediting strategies that best match their financial goals.

Customize the death benefit

Not only do clients choose the amount of death benefit protection that they need, but also choose how long they want to guarantee the death benefit.

Utilize premium flexibility

When times are good, clients can pay additional premiums in order to take advantage of the index growth potential. When times are leaner, they can pay only the minimum guaranteed premiums to maintain the guaranteed death benefit protection.

Featured Products

Signature Guaranteed UL

A powerful combination of value, guarantees and features

Your clients shouldn't have to sacrifice features or guarantees for price. With Signature Guaranteed UL, they don't have to.

Distinguishing features

- Guaranteed Death Benefit between ages 95 and 121³
- Three opportunities to receive a guaranteed cash-out of premiums paid in exchange for a full surrender⁴
- Contractual Late Payment Forgiveness
- Offers full return of premium flexible loan options





► Living Benefits

Accelerated Benefit Riders⁵

Help your clients when they need it most

Living benefits are Accelerated Benefit Riders (ABRs). The riders offer either a partial benefit, allowing the policy to stay in force, or a full benefit that surrenders the policy in exchange for the maximum acceleration amount (as determined by the insured's life expectancy). The benefit is an unrestricted cash payment.

Terminal illness

Provides for the payment of an accelerated benefit if an eligible insured has an illness or chronic condition that is expected to result in death within 24 months.⁶

Chronic illness

Provides for the payment of an accelerated benefit if an eligible insured is unable to perform two out of six activities of daily living or experiences severe cognitive impairment.

Critical illness

Provides for the payment of an accelerated benefit if an eligible insured experiences a critical illness. Covered critical illness includes 16 different illnesses (13 in California).⁷

► Underwriting

Xpress & Xpress Plus

Quick underwriting processes with no automatic exams required, available for all life insurance products

Xpress

- Paper & Electronic Apps
- Issue Ages: 0–65
- Face Amounts: Up to \$249,999
- Underwriting Classes: Standard and Substandard
- Need for an exam is determined based on answers on the application and data from 3rd party sources.⁸

Xpress Plus

- 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,
Standard and Substandard⁹



Precision Credit Underwriting

Not all risks can be constrained to “by the book” underwriting rules

Program parameters

- Ages 18–60
- Medically Underwritten Cases
- Rate Classes assessed as T6 or better can be considered (no flat extras)
- Face Amounts: Up to \$1.5 Million (includes in force/applied with all American National companies)
- Non-smokers only
- All products are eligible

Rate class reductions

Precision Credit Underwriting finds those individuals who separate themselves from others by displaying various positive characteristics, and makes intelligently aggressive underwriting offers to these applicants.

During the process of reviewing a medically underwritten case, underwriters can apply “credits” for healthy characteristics.

Individuals with three or more credits may be able to qualify for a rate class reduction.





▶ Annuities

Fixed, indexed, and immediate annuities that can make an individual's funds last a lifetime

- ANICO Strategy Indexed Annuity (ASIA) PLUS 7 & 10 ●
- ANICO Strategy Indexed Annuity (ASIA) PLUS 7 & 10 NY ▲
- Century Plus Annuity ▲
- Palladium® Single Premium Immediate Annuity (SPIA) ■ ▲
- Palladium® Multi-Year Guarantee (MYG) Annuity ▲
- WealthQuest® Citadel 5 & 7 Diamond Annuity ▲

● LIR ■ COLA ▲ New York Availability

ANICO Strategy Indexed Annuity (ASIA) PLUS 7 & 10

A number of options to meet every need

Distinguishing features

- Liquidity option for sudden, unforeseen events
- Upside interest potential through six crediting options
- Minimum guarantee protects the policy's principal during a market decline
- In the event of voluntary termination of the policy by the insured, the Guaranteed Minimum Surrender Value provides a value based on premiums paid

Lifetime Income Rider (LIR)

ASIA PLUS 7 & 10 both offer, at time of issue, the additional option of a Lifetime Income Rider (LIR), which provides an income stream that is guaranteed for life even if the annuity value falls to zero.

Select from the Lifetime Income Rider with Fixed Rate, or the Lifetime Income Rider with Fixed Rate Plus Index Credit.

Palladium® Multi-Year Guarantee Annuity (MYG)

Guarantee periods from 3–10 years

Distinguishing features

- Tax-deferred growth
- All funds can be withdrawn without penalty during a special 30-day window after the end of the initial guarantee period¹³
- Following the interest rate guarantee period, interest will be credited at a rate determined by the company annually, at each contract anniversary
- The interest rate will never be less than the Minimum Guaranteed Interest Rate as specified in the contract.

Competitive banded premiums

Palladium® MYG offers an interest rate enhancement for higher premium amounts that can increase your crediting rate for the initial rate guarantee period.

Band 1	\$5,000
Band 2	\$100,000
Band 3	\$250,000

See our current rate sheet for enhancement based on elected premium band.

Featured Products

Palladium[®] Single Premium Immediate Annuity (SPIA)

Convert a lump sum into a guaranteed, never-ending income

Distinguishing features

- Flexible income payment options from five years to life
- Single and joint-life income payment choices
- Cash refund and partial withdrawals available

Cost of Living Adjustment (COLA)

A COLA is an additional option that can be added to most of the available income options at the time of application. The purpose of a COLA is to allow the SPIA income payments to increase annually alongside increasing costs of living.





▶ Pensions

Customized pension and retirement plans designed for small businesses with in-house administration and funding vehicles

Defined Benefit ●▲

412(e)(3) Defined Benefit ●▲

Profit Sharing ■▲

New Comparability Profit Sharing ■

401(k) ■▲

401(k) with New Comparability ■

Safe Harbor 401(k) ■

Cash Balance ●▲

● Defined Benefit ■ Defined Contribution ▲ Individual Plan

Pension and Retirement Plans are not available in New York.

American National History

Chartered on March 17, 1905, by American National Insurance Company's founder, W. L. Moody Jr., the company began operations with \$100,000 of capital and \$20,000 surplus. Mr. Moody envisioned a company that would flourish for centuries. His conservative business approach created a unique corporate culture that remains the heart of the company.

American National Life Insurance Company of New York, a wholly owned subsidiary of American National Insurance Company, was incorporated under the laws of New York in October 2009.

Over the last 115 years this culture has helped American National persevere through wars, hurricanes, economic volatility, extraordinary technological advancements, evolving products, and the changing needs of contract holders and agents.

As of May 2022, American National is now owned by Brookfield Reinsurance, a forward-looking company established for long-term participation in the insurance and reinsurance industries. Brookfield Reinsurance is committed to build on the enduring value and security provided by American National to its clients and will continue to manage its business driven by its corporate vision to be a provider of financial services for current and future generations.

1905

Company chartered

1911

First cash dividend is declared

1918–19

Meets all claims during the Influenza Epidemic when many companies struggled

1930–35

Stays open and expands during the worst of the Great Depression

1959

\$5 billion in force life insurance

1983

10-millionth life insurance policy is issued

1999

Over \$46 billion in force life insurance

2021

\$126.9 Billion in force life insurance (consolidated)

2022

American National Insurance Company acquired by Brookfield Reinsurance Ltd.

Policy form Series: IUL19; IUL23; IBR23; IUL14R(NY); ULSR14(NY); ULPTP14(NY); ULNC14(NY); ULSR14; ULPTP14; ULNC14; LPWL17; PWL16; PWL16(NY); LIR19; WQ712; WQ512; WQ5NQ(NY); WQ5PQ(NY); WQ7NQ(NY); WQ7PQ(NY); SPDA17; SPDA17(NY); AI20; PTP13(NY); 1YRTS13(NY); SRS13(NY) (Idaho forms ICC19 Form IUL23, ICC23 Form IBR23, ICC14 Form ULSR14, ICC14 Form ULPTP14, ICC14 Form ULNC14, ICC17 Form LPWL17, ICC16 Form PWL16, ICC19 Form LIR19, ICC12 Form WQ512, ICC12 Form WQ712, ICC20 Form AI20, ICC17 Form SPDA17). MYG20; MYG16(04), MYGNQ(NY); MYGPQ(NY) SGUL18; SGUL18(NY); GCOR15; GCOR15(NY) FPIA19, IA13(NY), NC19, LIR19, PTP13, 1YRTS13, SRS13 (Idaho forms ICC18 Form SGUL18, ICC15 Form GCOR15) (Idaho forms ICC20 Form MYG20). SPIA22; ANY-NSPA, ICC22 Form SPIA22 (Idaho forms ICC19 Form FPIA19, ICC19 Form NC19, ICC19 Form LIR19, ICC13 Form PTP13, ICC13 Form 1YRTS13, ICC13 Form SRS13). Forms may vary by state.

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). 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. The Best's Rating Report(s) reproduced on this site appear under license from A.M. Best and do not constitute, either expressly or implied, an endorsement of American National Insurance Company's products or services. A.M. Best is not responsible for transcription errors made in presenting Best's Rating Reports. Best's Rating Reports are copyright © A.M. Best Company and may not be reproduced or distributed without the express written permission of A.M. Best Company. Visitors to this web site are authorized to print a single copy of the Best's Rating Report(s) displayed here for their own personal use. Any other printing, copying or distribution is strictly prohibited. 2) Benefits are provided by Accelerated Death Benefit Riders. 3) Guarantee is subject to premium payment requirements. 4) Cash-Out Rider may not be available on all substandard rated policies, and some may only qualify for the Cash-Out option in the 15th Policy anniversary. 5) Receipt of Accelerated Benefits may affect eligibility for Medicaid, supplemental security income, or other governmental benefits or entitlements. Accelerated Benefits Riders are not replacements for Long-Term Care Insurance. Receipt of accelerated death benefits may affect eligibility for public assistance programs. The riders are offered at no additional premium, however, the accelerated benefit payment will be reduced by an actuarial discount and an administrative fee of up to \$500. The actuarial discount is primarily dependent on American National's determination of the life expectancy of the insured at the time of the election. Chronic Illness is not available on permanent policies with term riders in California. 6.) Some states may limit the definition of terminal illness to conditions that are expected to result in death within 12 months. 7) Critical Illness Rider not available in New York. New York: The maximum benefit that may be paid in a calendar year under the Chronic Illness rider may not exceed the annualized per diem amount that is in effect for long term care services. Please see 26 USC 7702B(d)(4) to determine the amount currently in effect for the current year. 8) The Risk Classifier utilizes characteristics derived from public records, driving history, and credit history. 9) Xpress Plus is not available in New York. 10) Because the context and merits of each case can be different, the underwriter reserves the right to not apply credits in some circumstances. Credits are typically applied, but this is not to be interpreted as available to every risk. 11) Rider availability will vary by state. Lifetime Income Rider index credit is calculated different than base contract indexed strategies and does not impact the base contract's Annuity Value. There are fees for these riders. 12) Forms and availability vary by state. A Market Value Adjustment may apply. The interest rate used to determine the death benefit's commuted value will vary by state. A commutation charge will also be assessed on partial withdrawals and full surrenders. The purchase of an immediate annuity is permanent other than the conditions mentioned for partial or full surrender options and commuted value. The annuity owner will no longer have access to the premium, which converts into a stream of income payments. The terms of the annuity, such as the choice of income payment option, payment amounts and timing, and the rates of return cannot be changed. See contract for complete details. 13) Within 30 days of the end of the initial guarantee period, the client may surrender the contract without incurring any surrender or MVA (market value adjustment) charges. Neither American National nor its agents give legal or tax advice.

Accelerated Benefit Rider Notice

Policy Form Series: ABR14-TM; ABR14-CT; ABR14-CH (ND & SD Form Series: ABR22-CT; ABR22-CH; and ABR22-TM) ABR14-TM(NY); ABR14-CH(NY). (Forms May Vary By State). Have your agent refer to rider forms for a complete list of illnesses and definitions. Chronic Illness is not available in California on term policies or permanent life policies with a term rider. Some states may limit the definition of terminal illness to conditions that are expected to result in death within 12 months. The riders are offered at no additional premium. However, the accelerated payment will be less than the requested death benefit because it will be reduced by an actuarial discount and an administrative fee of up to \$500. The amount of the actuarial discount is primarily dependent on American National's determination of the insured's life expectancy at the time of election. Outstanding policy loans will reduce the amount of the benefit payment. The accelerated death benefit is an unrestricted cash payment. The Chronic and Terminal Illness Riders are intended to receive favorable tax treatment under 101(g) of the IRC. Receipt of a benefit could be a taxable event. You should consult a tax advisor regarding the tax status of any benefit paid under these riders. Receipt of accelerated benefits may affect your eligibility for Medicaid, supplemental security income, or other governmental benefits or entitlements. Before accelerating any benefit, you should consult an advisor to determine the impact on your eligibility. Accelerated Benefit Riders are not replacements for Long-Term Care Insurance. This is a life insurance benefit that also gives you the option to accelerate some or all of the death benefit in the event that you meet the criteria for a qualifying event described in the policy. This policy or certificate does not provide long-term care insurance subject to California long-term care insurance law. The policy or certificate is not a California Partnership for Long-Term Care program policy. This policy or certificate is not a Medicare supplement policy. Accelerated benefit riders ("ABR") and long-term care insurance ("LTCI") provide different types of benefits. An ABR allows the insured to access a portion of the life insurance policy's death benefit while living and may be used for any purpose. LTCI provides reimbursement for necessary care received due to the inability to perform activities of daily living or cognitive impairment. Coverage may include reimbursement for the cost of a nursing home, assisted living, home health care, homemaker services, adult day care, hospice services or respite care for the primary caretaker. The benefits may be conditioned on certain requirements or meeting an elimination period or limited by type of service, the number of days or a maximum dollar limit. Benefits under some ABRs and all LTCI are conditioned upon the insured not being able to perform two or more of the activities of daily living or being cognitively impaired. California: See form 10741-CM for a more detailed comparison of benefits provided by an ABR and LTCI. Please see policy contract for more details.

New York Chronic Illness Rider: This product is a life insurance policy that accelerates the death benefit of account of chronic illness and is not a health insurance policy providing long-term care insurance subject to the minimum requirements of New York law, does not qualify for the New York State Long-Term Care Partnership program, and is not a Medicare supplement policy.

American National Insurance Company, headquartered in Galveston, Texas 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, headquartered in Glenmont, New York. Each company has financial responsibility only for the products and services it issues.

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