

NEW Term Life Insurance Rates!

Annual Renewable Term, Standard Non-nicotine Monthly Premiums

ANICO Signature Term Life Insurance	\$1,000,000 Face Amount																																
	Age	Male	Female																														
For Business Owners & Their Employees <ul style="list-style-type: none"> Cover Business Loans, Personal Loans, & Mortgages Fund Partner or Shareholder Buy/Sell Agreements Replace Profits from the death of a Key Person Replace Income for your Family 	25	\$36.29	\$20.74																														
	30	\$26.78	\$22.46																														
	35	\$30.24	\$25.92																														
	40	\$39.74	\$31.10																														
	45	\$51.84	\$44.06																														
	50	\$76.03	\$62.21																														
	55	\$102.82	\$84.67																														
	60	\$165.02	\$127.87																														
	65	\$278.21	\$229.82																														
	Annual Renewable Term (ART) <ul style="list-style-type: none"> Our Lowest Starting Premium¹ 10 Years of Competitive Guaranteed Premium Rates Convertible to 20 or 30 Year Term in First 3 Policy Years Convertible to a Permanent Life Insurance policy in the First 10 Policy Years, regardless of any change in health² 	\$250,000 Face Amount <table border="1"> <thead> <tr> <th>Age</th> <th>Male</th> <th>Female</th> </tr> </thead> <tbody> <tr> <td>25</td> <td>\$13.61</td> <td>\$9.50</td> </tr> <tr> <td>30</td> <td>\$10.80</td> <td>\$9.94</td> </tr> <tr> <td>35</td> <td>\$11.66</td> <td>\$10.58</td> </tr> <tr> <td>40</td> <td>\$14.04</td> <td>\$11.88</td> </tr> <tr> <td>45</td> <td>\$17.06</td> <td>\$15.12</td> </tr> <tr> <td>50</td> <td>\$23.11</td> <td>\$19.87</td> </tr> <tr> <td>55</td> <td>\$30.02</td> <td>\$25.49</td> </tr> <tr> <td>60</td> <td>\$45.58</td> <td>\$36.50</td> </tr> <tr> <td>65</td> <td>\$74.30</td> <td>\$62.42</td> </tr> </tbody> </table>			Age	Male	Female	25	\$13.61	\$9.50	30	\$10.80	\$9.94	35	\$11.66	\$10.58	40	\$14.04	\$11.88	45	\$17.06	\$15.12	50	\$23.11	\$19.87	55	\$30.02	\$25.49	60	\$45.58	\$36.50	65	\$74.30
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Living Benefits ³ <ul style="list-style-type: none"> Critical Illness Chronic Illness Terminal Illness 	\$250,000 Face Amount <table border="1"> <thead> <tr> <th>Age</th> <th>Male</th> <th>Female</th> </tr> </thead> <tbody> <tr> <td>25</td> <td>\$13.61</td> <td>\$9.50</td> </tr> <tr> <td>30</td> <td>\$10.80</td> <td>\$9.94</td> </tr> <tr> <td>35</td> <td>\$11.66</td> <td>\$10.58</td> </tr> <tr> <td>40</td> <td>\$14.04</td> <td>\$11.88</td> </tr> <tr> <td>45</td> <td>\$17.06</td> <td>\$15.12</td> </tr> <tr> <td>50</td> <td>\$23.11</td> <td>\$19.87</td> </tr> <tr> <td>55</td> <td>\$30.02</td> <td>\$25.49</td> </tr> <tr> <td>60</td> <td>\$45.58</td> <td>\$36.50</td> </tr> <tr> <td>65</td> <td>\$74.30</td> <td>\$62.42</td> </tr> </tbody> </table>			Age	Male	Female	25	\$13.61	\$9.50	30	\$10.80	\$9.94	35	\$11.66	\$10.58	40	\$14.04	\$11.88	45	\$17.06	\$15.12	50	\$23.11	\$19.87	55	\$30.02	\$25.49	60	\$45.58	\$36.50	65	\$74.30	\$62.42
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Conversion Credit ⁴ <ul style="list-style-type: none"> 100% of Annual Term Premium Payable in Year of Conversion Available Thru the 5th Anniversary Prorated in 1st Policy Year 	\$250,000 Face Amount <table border="1"> <thead> <tr> <th>Age</th> <th>Male</th> <th>Female</th> </tr> </thead> <tbody> <tr> <td>25</td> <td>\$13.61</td> <td>\$9.50</td> </tr> <tr> <td>30</td> <td>\$10.80</td> <td>\$9.94</td> </tr> <tr> <td>35</td> <td>\$11.66</td> <td>\$10.58</td> </tr> <tr> <td>40</td> <td>\$14.04</td> <td>\$11.88</td> </tr> <tr> <td>45</td> <td>\$17.06</td> <td>\$15.12</td> </tr> <tr> <td>50</td> <td>\$23.11</td> <td>\$19.87</td> </tr> <tr> <td>55</td> <td>\$30.02</td> <td>\$25.49</td> </tr> <tr> <td>60</td> <td>\$45.58</td> <td>\$36.50</td> </tr> <tr> <td>65</td> <td>\$74.30</td> <td>\$62.42</td> </tr> </tbody> </table>			Age	Male	Female	25	\$13.61	\$9.50	30	\$10.80	\$9.94	35	\$11.66	\$10.58	40	\$14.04	\$11.88	45	\$17.06	\$15.12	50	\$23.11	\$19.87	55	\$30.02	\$25.49	60	\$45.58	\$36.50	65	\$74.30	\$62.42
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Agent: Brent D. Gardner, CLU, ChFC Policy issued by American National Insurance Company One Moody Plaza, Galveston, Texas 77550																																	

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Date of Birth _____ Gender: Male Female Do you use nicotine? Yes No

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plan.brentdgardner.com

1) Male insureds under age 26 may have an initial ART premium greater than the 10-year level. 2) Applies to issue ages up to 55. Issue ages 56-60 may convert no later than attained age 65. Issue ages greater than 60 are convertible in the first five policy years. 3) All riders may not be available in all states. Chronic Illness is not available on term policies in California. Critical Illness is not available in New York. 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. A request for an accelerated death benefit may only be beneficial if the qualifying event results in significant deterioration of the rider insured's life expectancy. The size of the accelerated benefit payment is primarily dictated by the expected mortality of the insured. A shorter life expectancy will result in a larger end payment. The amount of the reduction is primarily dependent on American National's determination of the insured's life expectancy at the time of election. 4) Conversion credit is available in the first five policy years, and prorated in the first year; not available on ART conversions to Level Term. American National Policy Form Series ABR14-TM; ABR14-CH; ABR14-CT; ART18 (Forms may vary by state) IMG22438 | 05.19

