

AMERICAN NATIONAL

WHERE
TRADITION
MEETS
INNOVATION





OUR STORY

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. Following a conservative investment philosophy, Mr. Moody believed that profits should finance future growth, so the company did not pay dividends to investors in those early years. 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 today.

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 and is only licensed to do business in New York.

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. American National has existed for over 110 years and will continue to manage its business respecting the conservative principles of its founder, driven by its corporate vision to be a provider of financial services for current and future generations.

EXCELLENCE IN ACTION AT AMERICAN NATIONAL

Forbes' 2017 "Most Trustworthy Financial Companies"

July 24, 2017– American National Insurance Company (American National) was recently named to Forbes' 2017 list of America's Most Trustworthy Financial Companies. Forbes chose the companies based on their accounting and governance practices.

"Financial Strength and Integrity are two of American National's top corporate values" said Jim Pozzi, President and CEO of American National. "We are proud to be recognized for staying true to our values."

Using information compiled by MSCI ESG Research, Forbes selected 50 companies in the financial sector that have "shown themselves to be honest and transparent in their accounting."

In looking for trustworthiness, MSCI calculated the companies' AGR ratings—"Accounting and Governance Risk"—the composite scores by which organizations are judged. Factors considered include high risk behaviors like regulatory actions, amended filings, revenue and expense recognition methods, and bankruptcy risk.

American National was founded in 1905 on the ideals of strong management and prudent investment, and it has stood the test of time, through world wars, recessions, the Great Depression and rapid technological changes. For more than a century, American National has earned the faith of its policyholders and shareholders alike.

Over \$100 Billion In Life Insurance In Force

September 25, 2017 - American National Insurance Company (American National) is proud to announce that it has reached a major milestone by surpassing more than \$100 billion in life insurance in force. This achievement marks the culmination of more than a century devoted to our values of integrity and financial strength.

\$100 billion is the total value of all life insurance policies American National has issued that are currently active. It represents 112 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 (EXCELLENT) or higher by A.M. Best for more than 75 years

September 27, 2017 – American National Insurance Company (American National) recently joined the ranks of insurers who have been rated A or higher for more than 75 years by rating agency A.M. Best. American National has been rated A or higher since 1941.

For more than 100 years, A.M. Best has provided independent, third-party evaluation of the insurance industry by issuing financial strength ratings based on the ability of individual insurers to pay claims on the coverage they have underwritten.

To identify the companies with the longest records of consistent financial strength, A.M. Best examined their more than 100-years'-worth of company data in order to accumulate and verify ratings and other relevant information.

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LIFE INSURANCE

AVAILABLE LIFE PRODUCTS

	American National	New York Version Available	Living Benefit Riders	Simplified Issue Available	Accelerated Underwriting Available
Signature Term	●	●	●	●	●
Signature Guaranteed UL	●	●	●	●	●
Signature Indexed UL	●	●	●		●
Signature Plus Indexed UL	●	●	●		●
Executive UL	●	●	●		●
Signature Whole Life	●		●		●
Limited Pay Whole Life (Pensions)	●		●		



VALUE



GUARANTEES



FEATURES

Signature Guaranteed UL: A Powerful Combination

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



DISTINGUISHING FEATURES

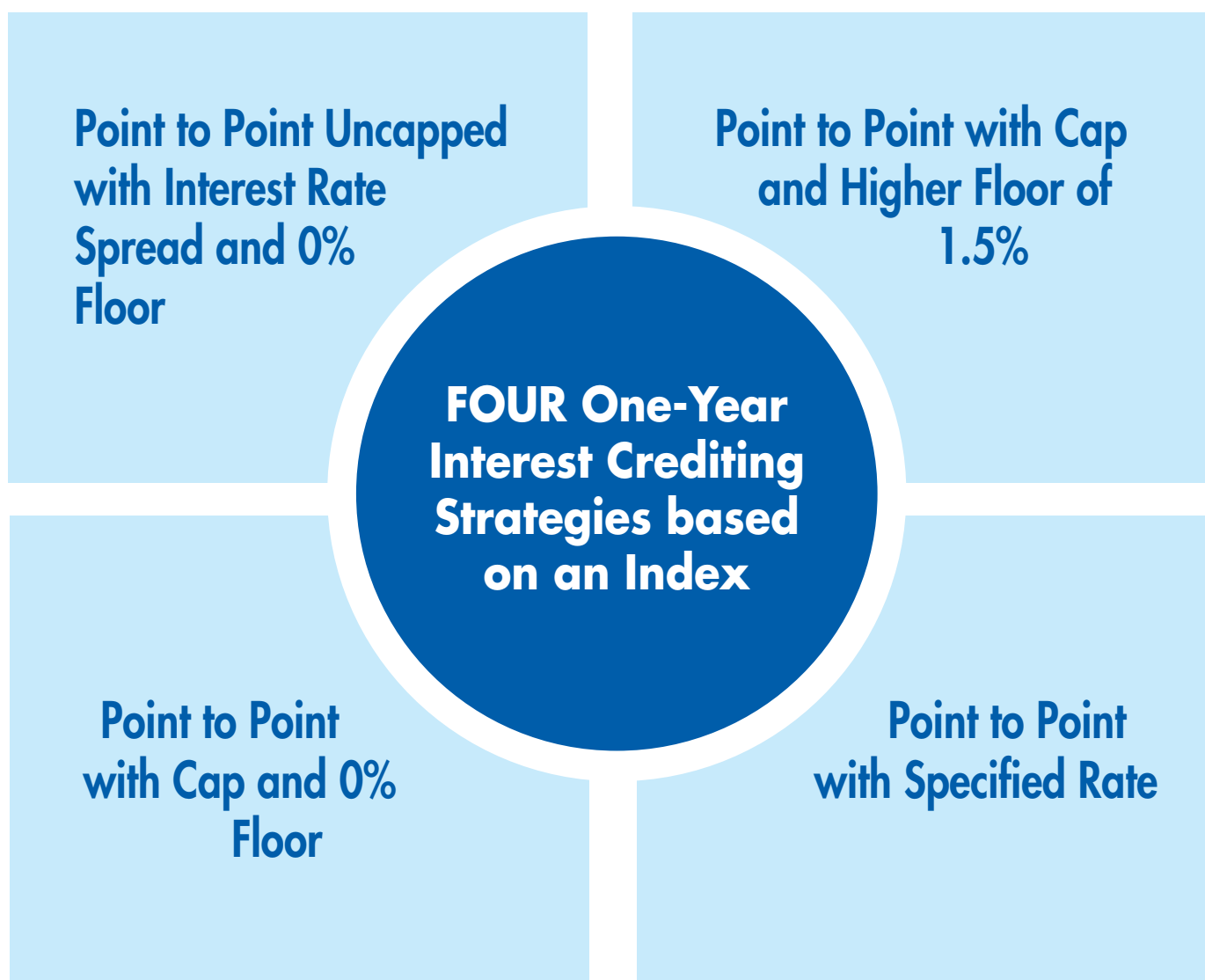
- Highly Competitive Premiums. Most competitive under age 65.
- Dial a Guaranteed Death Benefit between ages 95 and 121.¹
- Three Opportunities to receive a Guaranteed Cash-Out of Premiums Paid in exchange for a full surrender.²
- Contractual Late Payment Forgiveness
- Cash-Out Benefit maximums among the highest in the industry!

1) Guarantee is subject to premium payment requirements. 2) 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. Policy form Series SGUL15; SGUL15(NY); GCOR15; GCOR15(NY) (Forms may vary by state).

FEATURED PRODUCT

Signature Indexed Universal Life

One-Year Interest Crediting strategies are based upon the performance of an Index with 100% Participation Rates



The Signature Indexed Universal Life Insurance policy is not a registered security or stock market investment and does not directly participate in any stock or equity investments or index. When you buy this policy, you are not buying an ownership interest in any stock or index. American National and its agents do not make any recommendations regarding the selection of indexed strategies. American National and its agents do not guarantee the performance of any indexed strategies. There is not one particular interest crediting strategy that will deliver the most interest under all economic conditions. Policy Form Series: IUL14; IUL14(NY); ULPTP14; ULPTP14(NY); ULSR14; ULSR14(NY); ULINC14; ULINC14(NY) (Forms may vary by state).

ANICO Signature Term Life

Helping Families Achieve Peace of Mind

Competitive Premium Rates

	Male Age 35	Male Age 45	Male Age 55
Annual Renewable Term	\$145	\$205	\$375
10 Year Level Term	\$190	\$360	\$880
15 Year Level Term	\$220	\$480	\$1,130
20 Year Level Term	\$285	\$620	\$1,500
30 Year Level Term	\$460	\$995	N/A

\$500,000 Death Benefit, Annual Premiums, Preferred Plus, Non-Smoker

- **Accelerated Benefit Riders available on ALL life products¹**
- **Conversion Credit available for conversion to ALL permanent policies**
- **Annual Renewable Term (ART) can convert to 20 or 30 year term**

1) 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 reduction is primarily dependent on American National's determination of the insured's life expectancy at the time of election.

Premium Rates accurate as of 10/27/2017. 1 Form Series ART12; ART12(NY) (Forms may vary by state.)

FEATURED RIDERS

Living Benefits can help your clients when they need it most.

Living Benefits are Accelerated Benefit Riders (ABRs)¹ that offer either a partial benefit, allowing the policy to stay in force, or a full benefit which 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.

Available on ALL life insurance products!

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). Not available in New York.

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.²

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 (2 of 6 ADLs) or experiences severe cognitive impairment.

1) 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, an administrative fee not to exceed \$500 will be deducted from the initial accelerated benefit. 2) Some states may limit the definition of terminal illness to conditions that are expected to result in death within 12 months.

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.

Xpress Plus: A NEW accelerated underwriting program!

**UP TO \$1,000,000 FACE AMOUNT!
NO AUTOMATIC EXAM REQUIRED!**



No Tele-app required	✓
Up to \$1,000,000 face amounts <ul style="list-style-type: none"> Ages 0-50: \$250,001 - \$1,000,000 Ages 51-60: \$250,001 - \$500,000 	✓
Standard or better underwriting classes ³	✓
All individual products available	✓
Same rates as full underwriting	✓
Electronic application required	✓
Instant feedback from ExpertApp	✓

3) Cases rated substandard will be disqualified from the Xpress Plus program but are still eligible for issue with full underwriting

ANNUITIES

AVAILABLE ANNUITY PRODUCTS

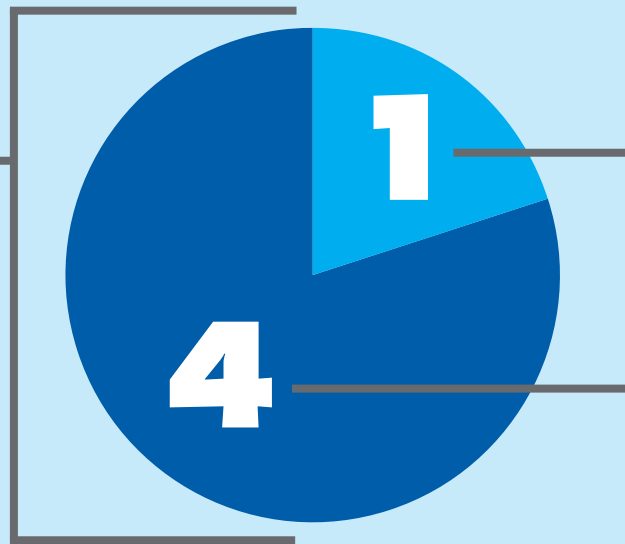
	American National	New York Version Available
ANICO Strategy Indexed Annuity PLUS	●	
ASIA PLUS - NY		●
Palladium Single Premium Immediate	●	●
Palladium Multi-Year Guarantee	●	●
WealthQuest Citadel Five Diamond	●	●
WealthQuest Citadel Seven Diamond	●	●
Palladium Century	●	

ANICO Strategy Indexed Annuity PLUS 7 & 10

BY THE NUMBERS

5

**One-Year Interest
Crediting Strategies
Available**



**Fixed Rate
Interest
Crediting
Strategy**

**One-Year
Indexed Interest
Crediting
Strategies**



2

**Lifetime Income
Rider Options¹**

Provide your clients
guaranteed future retirement
income even if the annuity
value drops to zero



3

**Surrender
Charge Waivers²**

Provide access to
premium in times of need

When a person buys this annuity the person is not buying an ownership interest in any stock or index. Indexed strategies earn interest related to the performance of an Index. Whether an indexed strategy earns interest or not and how much interest is earned is dependent on a number of factors: index performance, participation rate, cap and segment term. The performance of the index cannot be predicted over any given period of time. Past history of the Index is no guarantee of future performance. There is not one particular interest crediting strategy that will deliver the most interest under all economic conditions. American National Insurance Company and its agents do not make any recommendations regarding the selection of indexed strategies. American National Insurance Company and its agents do not guarantee the performance of any indexed strategies. The Declared Rate Strategy earns interest at an interest rate we declare at the beginning of each Contract Year and is guaranteed for one year. 1) 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. 2) Forms and availability vary by state. Surrender Charge Schedules: 7yr: 7%, 6%, 5%, 4%, 3%, 2%, 1%, 0%; 10 Yr: 9%, 9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%, 0%; California: 9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%, 0%. A Market Value Adjustment may apply. Contract Form Series IA13, LIR14, PTP13, 1YRTS13, SRS13 (Forms may vary by state). See Policy for details and limitations.

FEATURED PRODUCT

Palladium Single Premium Immediate Annuity

Features: Highly competitive payout options,
Guaranteed income your clients can't outlive and
access options for unexpected changes.

What Could a \$250,000 SPIA Pay? ¹

Single Life, 65-year-old man

Life Only:

Payment Guaranteed Until Death

\$1,360.33 monthly

Life with 10 Year Period Certain:

Payment Until Death, with 10-Year Minimum Guarantee

\$1,337.90 monthly

Cash Refund: Payment guaranteed for life with any remaining initial premium paid to beneficiary at death

\$1,238.66 monthly

Life Only with Cost of Living Adjustment: Payment Adjusted Annually For Inflation², Until Death

\$968.92 (Initial) monthly

Access after three years!³

- Allows for flexibility
- Partial withdrawal or full surrender available³

Guaranteed income your clients can't outlive

Highly competitive payout options

- Cash Refund
- Period Certain (5-30 years)
- Life Only and More!

1) Quotes from American National's SPIA Express as of 06/22/2017. This is a hypothetical example for illustrative purposes only. Changing any of the assumptions, premiums, inflation, interest, age, etc. could significantly alter the results. 2) Inflation assumed: 3% compound. 3) All withdrawal and surrender amounts are determined as the present value of future Annuity Payments using our current SPIA pricing rate plus 0.50%. Any partial surrender must be for at least \$2,000, and a commutation charge is assessed based on the following schedules:

Year	1	2	3	4	5	6	7	8	9	10	11+
	Not Permitted			10%	9%	7%	5%	4%	3%	2%	0%

For NY:

Year	1	2	3	4	5	6	7	8	9	10	11+
	Not Permitted			10%	9%	7%	5%	4%	3%	2%	0%

Partial withdrawals or Full Surrenders are not available in MN, NE, NJ, OR, and WA.

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Palladium Multi-Year Guarantee Annuity (MYG)

Available Guarantee Periods

Guarantee Periods	Eligible for a First Year Interest Rate Enhancement	Palladium MYG Available Guarantee Periods	Palladium MYG-NY Available Guarantee Periods
5 - Year	✓	✓	✓
6 - Year		✓	✓
7 - Year	✓	✓	✓
8 - Year		✓	
9 - Year	✓	✓	
10 - Year	✓	✓	✓

- Tax Deferred Growth
- Interest only withdrawals in the first year without penalty. After the first year, 10% of the Annuity Value can be withdrawn each year without penalty.¹
- All funds can be withdrawn without penalty during a special 30-day window after the end of the initial guarantee period.²
- 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.

1) For withdrawals prior to age 59 ½, a 10% federal tax penalty may apply. 2) 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.

Contract Year	1st	2nd	3rd	4th	5th	6th	7th	8th	9th	10th	11+
Surrender Charge	8%	8%	8%	7%	6%	5%	4%	3%	2%	1%	0%
California:	8%	8%	7%	6%	5%	4%	3%	2%	1%	0%	0%

PENSION & RETIREMENT PLAN SALES

AVAILABLE PLANS

	Defined Benefit	Defined Contribution	One Person Plan Available
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	●	●	●
(Pension and Retirement Plans are not available in New York)			

TALKING TO CLIENTS ABOUT RETIREMENT PLANS

ATTENTION Business Owners:

Do you have a retirement plan?



Yes, we have a retirement plan in place

Have you had your retirement plan reviewed for recent changes?

Allow the pension professionals at American National Insurance Company to review your plan or situation. You may not be receiving the maximum contribution allowed under the law. Have your plan reviewed today for increased benefit opportunities.

No, we have no retirement plan in place

Can we offer a free look at what a plan could do for you and your employees?

Allow the pension professionals at American National to provide you with a **free look** at a plan design that meets the goals & budgets of you & your employees. We can design a plan to fit any budget – no amount is too small or too great – and – we may be able to show you how it is **costing you money not to have a plan!**

Why American National?

- One Stop Shopping – Design, Sales, Installation, Administration
- Complete Plan Administration at low fees
- Quality and Our Commitment to Exceptional Customer Service
- Provide Technical Support at every stage
- Innovative Plan Design
- Commitment to Pensions – In the pension business since the 1970's
- Successful experiences – Tried and True products and services
- Simplify the entire process
- 412(e)(3) Defined Benefit Plans
- 401(k) Plans

Neither American National nor its agents give legal or tax advice. Please consult your tax advisor or attorney on your specific situation.
Policy Form Series GDA15; GUAU03 (Forms may vary by state)

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Accelerated Benefit Rider Notice:

Policy Form Series: ABR14-TM; ABR14-CT; ABR14-CH; 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. 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 reduction 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 rider 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.

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.

Form Series (Forms may vary by state): Signature GUL: SGUL15, SGUL15(NY). IUL: IUL14, IUL14(NY). Executive UL: EXEC-UL, EXEC-ULU, EXEC-UL(NY), EXEC-ULU(NY). Signature Term: ART12, ART12(NY). Signature Whole Life: PWL16. SPIA: NSPA, ANY-NSPA. MYG: MYGNQ,PQ; GMYGNQ-C,PQ-C, MYGNQ(NY), MYGPQ(NY), MYGNQ(NY), MYGPQ(NY), CA MYG form MYG16. WQCD: WQ512; WQ712, WQ5NQ(NY), WQ5PQ(NY), WQ7NQ(NY), WQ7PQ(NY). Century: FPDA04-NQ,PQ; SPDA04-NQ,PQ. ASIA PLUS: IA13, IA13(NY). 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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