

Underwriting Guidelines

Agent Guide to basic underwriting information and requirements for American National Insurance Company & American National Life Insurance Company of New York



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Table of Contents

How to Submit a Life Application.....	3
Traditional Underwriting Requirements	4
Approved Vendors (Paramedical and Inspection Services)	5
Declines, Postpones, Ratings.....	6
Underwriting Requirements Shelf Life.....	6
Preferred Risk Underwriting Criteria	7
Preferred and Non-Preferred Build Tables	8
Financial Underwriting Guidelines	9
Underwriting Strengths.....	14
Underwriting Express.....	15
Eagle Advantage	16
Autobind and Jumbo Case Limits	17
Reinstatement Overview.....	18
Impairment Guide.....	20
The American National Story.....	23
Life New Business Contacts.....	24

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.

How to Submit a Life Application

Before Completing a Life Application Remember:

- The agent must be licensed and appointed, according to applicable state regulations, with American National Insurance Company and American National Life Insurance Company of New York (if doing business in NY) before writing and submitting an application.
- Applications cannot be dated prior to the agent's license appointment effective date with the company.
- Any application submitted from an agent that is not appointed with the company will be held in the Administrative Office pending compliance with state licensing appointment requirements.
- If state licensing appointment requirements are not met, the application will be incompleting.
- American National is not obligated to accept any business that is not in compliance with state regulations.

What are my options for submission?

American National currently accepts life applications in the following formats:

Electronic application through iGO e-App®	Preferred Method! Access via the IMG website img.anicoweb.com or login to your e-Agent account
ScanIt Application	Scanned life apps can be submitted through your e-Agent account
Faxed Application	You can fax all documents to 1-888-237-1012 (not available for NY)
Paper Application	<p>Paper applications can be mailed to:</p> <ul style="list-style-type: none"> • Regular Mail: American National Processing Center, Life New Business, PO BOX 3297, Springfield, MO 65808-3297 • Overnight Mail: American National Insurance Company, Mail Processing Center , Attn: LNB 3297, 1949 E Sunshine St., Springfield, MO 65899-3297
Paper Application (New York)	<ul style="list-style-type: none"> • New York Regular Mail Life New Business - New York P.O. Box 4408 Springfield, MO 65808-4408 • New York Overnight Mail: Life New Business - New York 1949 E. Sunshine Street Springfield, MO 65899

Life Application Tips:

- The agent should examine the application thoroughly and become familiar with it before completing the information.
- All questions should be asked and all answers recorded completely and legibly, using black ink.
- Dashes, ditto marks and crosses have no legal meaning and are not valid answers.
- All boxes should be marked with Xs and not check marks. Those questions that do not apply should be left blank unless instructions are given to write "none."
- The agent has no right to change a signed application without the applicant's consent. Every alteration, erasure, correction, or addition made on the application must be initialed by the applicant.
- "White Out" is not acceptable on the application.

Traditional Underwriting Requirements

For: Signature Guaranteed UL, Signature IUL, Signature Plus IUL, EXECUL, PWL Plans & Signature Term

	0 - 24,999	25,000 - 49,999	50,000 - 99,999	100,000 - 149,999	150,000 - 250,000	250,001 - 500,000	500,001 - 1,000,000	1,000,001 - 1,500,000	1,500,001 - 3,000,000	3,000,001 - 5,000,000	5,000,001 - 7,500,000	7,500,001 - 10,000,000	10,000,001 and up
17-35	Non-Med	Non-Med	Non-Med	RX MVR	RX MVR	Paramed Blood/HOS MVR RX	Paramed Blood/HOS MVR RX	Paramed Blood/HOS MVR RX EIR	Paramed Blood/HOS MVR RX EIR PFS APS	Paramed Blood/HOS MVR RX IR PFS APS	Paramed Blood/HOS MVR RX IR PFS APS	Paramed Blood/HOS EKG MVR RX IR PFS APS	M.D.Exam Blood/HOS MVR RX APS PFS IR EKG
36-40	Non-Med	Non-Med	Non-Med	RX	RX	Paramed Blood/HOS RX	Paramed Blood/HOS MVR RX	Paramed Blood/HOS MVR RX EIR	Paramed Blood/HOS MVR RX EIR PFS APS	Paramed Blood/HOS MVR RX IR PFS APS	Paramed Blood/HOS MVR RX IR PFS APS	Paramed Blood/HOS EKG MVR RX IR PFS APS	M.D.Exam Blood/HOS MVR RX APS PFS IR EKG
41-50	Non-Med	Non-Med	Non-Med	RX	RX	Paramed Blood/HOS RX	Paramed Blood/HOS MVR RX	Paramed Blood/HOS MVR RX EIR	Paramed EKG Blood/HOS MVR RX EIR PFS APS	Paramed Blood/HOS EKG MVR RX IR PFS APS	Paramed Blood/HOS EKG MVR RX IR PFS APS	Paramed Blood/HOS EKG MVR RX IR PFS APS	M.D.Exam Blood/HOS MVR RX APS PFS IR ExEKG
51-60	Non-Med	Non-Med	RX	RX	RX	Paramed Blood/HOS RX	Paramed Blood/HOS MVR RX	Paramed EKG Blood/HOS MVR RX EIR PFS APS	Paramed EKG Blood/HOS MVR RX EIR PFS APS	Paramed Blood/HOS EKG MVR RX IR PFS APS	Paramed Blood/HOS EKG MVR RX IR PFS APS	Paramed Blood/HOS EKG MVR RX IR PFS APS	M.D.Exam Blood/HOS MVR RX APS PFS IR ExEKG
61-65	Non-Med	Non-Med	RX	RX	RX	Paramed Blood/HOS RX	Paramed Blood/HOS MVR RX APS EKG	Paramed EKG Blood/HOS MVR RX IR APS	Paramed EKG Blood/HOS MVR RX IR APS	Paramed Blood/HOS EKG MVR RX IR PFS APS	Paramed Blood/HOS EKG MVR RX IR PFS APS	Paramed Blood/HOS EKG MVR RX IR PFS APS	M.D.Exam Blood/HOS MVR RX APS PFS IR ExEKG
66-70	RX	Paramed HOS RX	Blood/HOS PM RX	Paramed Blood/HOS MVR RX	Paramed Blood/HOS MVR RX	Paramed Blood/HOS RX MVR	Paramed Blood/HOS MVR RX APS EKG	Paramed EKG Blood/HOS MVR RX IR APS	Paramed EKG Blood/HOS MVR RX IR APS	Paramed Blood/HOS EKG MVR RX IR PFS APS	Paramed Blood/HOS EKG MVR RX IR PFS APS	Paramed Blood/HOS EKG MVR RX IR PFS APS	M.D.Exam Blood/HOS MVR RX APS PFS IR ExEKG
71 & up	RX APS	Paramed HOS RX APS	Blood/HOS PM RX APS	Paramed Blood/HOS MVR APS	Paramed Blood/HOS MVR APS	Paramed Blood/HOS MVR RX APS	M.D.Exam SAS Blood/HOS RX EKG IR PFIF MVR APS	M.D.Exam SAS Blood/HOS RX EKG IR PFIF MVR APS	M.D.Exam SAS Blood/HOS RX EKG IR PFIF MVR APS	M.D.Exam SAS Blood/HOS RX EKG IR PFIF MVR APS	M.D.Exam SAS Blood/HOS RX EKG IR PFIF MVR APS	M.D.Exam SAS Blood/HOS RX EKG IR PFIF MVR APS	M.D.Exam SAS Blood/HOS RX EKG IR PFIF MVR APS

Legend:

RX	Prescription check
EKG	Resting Electrocardiogram
IR	Inspection Report
ExEKG	Exercise Electrocardiogram
M.D. Exam	Medical Doctor Exam
SAS	Senior Age Supplement
APS	Attending Physician Statement

PFS	Financial Supplement: Form 4165 (ANY-4165 for NY) (Business Financial Statement for Buy/Sell)
PM	Physical Measurements
EIR	Electronic Inspection Report (no phone interview or client contact involved)
PFIF	Premium Funding Intent Form
MVR	Motor Vehicle Report
Blood/HOS	Blood chemistry profile & urinalysis

Paramedical and Inspection Services

The numbers below are national numbers provided to assist agency staff in contacting a local servicing company representative. Appointments are arranged at the local level.

	Company	Phone Number
Setting Up Examinations (Agent to order and indicate from which company on checklist)	Portamedic	1-800-782-7373
	APPS	1-800-635-1677
	Superior Mobile Medics	1-800-898-EXAM
	ExamOne	1-800-768-2056
	EMSI	1-800-338-5629
Inspections \$1,000,001 & Over (Underwriting to order unless agent indicates otherwise on agent checklist on application)	First Financial Underwriting Services	1-800-570-3477
	ExamOne	1-800-768-2056
	Hooper Holmes	1-800-443-1417 1-800-752-1794 (Fax)
	EMSI	1-800-821-3879 1-800-753-0283 (Fax)

Important Information

1. The paramed service scheduling an M.D. exam should make every attempt to have the doctor also complete the blood profile to avoid multiple appointments for your client.
2. An exam by an applicant's personal physician is usually unacceptable.
3. Medical requirements will not be waived if the amount is reduced after the application is submitted.
4. An application written in excess of \$500,000, including accidental death benefit, must be written C.O.D. Any policy that will be Table 4 or over should also be C.O.D.
5. Amounts over \$3,000,000 will require a financial statement with the application.
6. HIV consent form should be collected by the agent at the time of application, and submitted to the Administrative Office if required by state.

American National reserves the right to order any requirement it deems necessary for sound underwriting practice. To obtain a copy of an abnormal blood profile and/or information from an APS on rated, declined or postponed cases, write to the address below. *(This written request must be over applicant/insured's signature and contain the name and address of the doctor whose records are in question.)*

John F. White, M. D.
 Medical Director
 American National Insurance Company
 American National Life Insurance Company of New York
 PO Box 1720, Galveston, Texas 77553

Declines, Postpones, Ratings

Completing the Trial Application

If a proposed insured has ever been declined, postponed or rated with American National or any other company, no CWA is to be collected and no medical requirements are to be ordered. Our underwriters must first review the application and relevant medical records. A regular application should be submitted with the following wording placed in the field office checklist: "Requirements not ordered pending offer." (NOTE: The words Trial App or PIB should not appear anywhere on the application.)

CWA Refund Checks

When a file is incomplete, declined, or postponed, the refund check may not be returned to American National for reversal. These checks may not be applied as CWA on a rewritten or reopened case. A new remittance must be obtained from the applicant in such cases so that no basis is established that would make the company liable for risks it has previously rejected.

Refund checks for declined and postponed cases (CWA) will be returned directly to the client.

Special Notes

Exam and special test limits are based on the amount currently applied for, plus amounts issued within the previous 12 months. This includes policy increases and new applications.

Underwriting Requirements Shelf Life

Ages up to 65 (Standard Risks or better)

Medical Exams, labs, EKG's, and MVR's are good for 12 months on Standard risks or better. Underwriting reserves right to order "for cause" requirements. After 6 months, a new non-medical application with completed medical questions will be required. The company will also order a new prescription check and MIB after 6 months.

Ages up to 65 (Substandard Risks)

Medical Exams, labs, EKGs, and MVR's are good for 6 months. Underwriting reserves right to order "for cause" requirements. A newly completed application or Good Health Statement may be required.

Ages 66-75

Medical Exams, labs, EKG's and MVR's are good for 6 months. Underwriting reserves right to order "for cause" requirements. A Good Health Statement and updated prescription check will be required upon delivery if exam or fully completed application is over 3 months old.

Ages 76+

Medical Exams, labs, EKG's, and MVR's are good for 3 months. May allow up to 4 months if there has been a complete physical in the medical records in the past 3 months. Underwriting reserves right to order "for cause" requirements. Updated prescription checks and Good Health Statements may also be required.

Special Notes:

- Exam and testing limits are based on amount currently applied for plus amounts issued within the previous 12 months.
- A Good Health Statement is prohibited in NY when a Conditional Receipt has been issued.

Preferred Risk Underwriting - Available on Designated Plans Only

Preferred risk contracts are designed and priced to produce better mortality results than can be expected from an average block of business. In other words, to support pricing assumptions, preferred lives must be better than standard lives.

Item	Preferred Criteria Ages 0 - 60			Preferred Criteria Ages 61 +		
	Preferred Plus	Preferred	Standard Plus	Preferred Plus	Preferred	Standard Plus
Cholesterol	300	300	300	300	300	300
Ratio	4.5	5.5	6.0	5.0	5.5	6.0
				Untreated cholesterol of <130 will not be eligible for Std. Plus, Pref. or Pref. Plus		
Non-Nicotine User	5 Years	3 Years	2 Years	5 Years	3 Years	2 Years
	Cigar or smokeless tobacco use of no more than 2 per month and negative HOS					
Blood Pressure to age 60	No RX 135/80	RX/UN 140/90	RX/UN 150/90	No RX 140/85	RX/UN 150/90	RX/UN 155/95
Family History	No death or occurrence CAD, CVA or Familial Cancers (breast, colon, lung, ovarian, prostate or melanoma) in parents or siblings prior to age 65	No death from CAD, CVA, or Familial Cancers (breast, colon, lung, ovarian, prostate or melanoma) in parents or siblings prior to age 60	No death from CAD or CVA in parents or siblings prior to age 60	Not considered at ages 71 & up. Ages 61-70: See family history rules for ages 60 and under		
Weight	See Build Table	Add 10 lbs to Build Table	Add 10 lbs to Build Table	See Build Table	Add 15 lbs to Build Table	Add 15 lbs to Build Table
Driving	No DUI/DWI or reckless driving for 5 years. No moving violations >2 in 5 yrs.	No DUI/DWI or reckless driving for 5 years. No moving violations >2 in 3 yrs.	No DUI/DWI for 5 years and not rateable for driving history.	No DUI/DWI or reckless driving for 5 years. No moving violations >2 in 5 yrs.	No DUI/DWI or reckless driving for 5 years. No moving violations >2 in 3 yrs.	No DUI/DWI for 5 years.
Aviation	See Aviation Guide Form 6965. Preferred rating not available for ages 71+ (Standard or Substandard Only). An aviation exclusion is required for all rate classes for ages 75+					
Residency	3 years in the U.S. Must be a U.S. or Canadian Citizen or permanent resident. 2 years for Standard Plus.					
Travel	Travel to undeveloped countries, or countries where political violence or terrorism is a significant risk, may be rated or declined. If the risk is acceptable, there may be times a permanent plan is required.					
Personal Medical History	No personal history of heart disease, cancer, diabetes*, or other rateable medical condition. *Standard plus is possible for diabetes in certain circumstances on permanent plans only.					
Alcohol & Drug Use	No alcohol or drug abuse in the past 10 years.					
Minimum Build				BMI must be greater than 18.5 to be considered Std. Plus, Pref. or Pref. Plus		
Serum Albumin				4.0 or greater	4.0 or greater	4.0 or greater
eGFR				60+	60+	60+
Cognitive/Functional	No indications of cognitive impairment or inability to perform ADLs					

Preferred Plus Build Table

Height	Female	Male
5'0"	137	153
5'1"	141	160
5'2"	145	164
5'3"	149	168
5'4"	152	172
5'5"	155	176
5'6"	158	180

Height	Female	Male
5'7"	163	185
5'8"	167	189
5'9"	172	193
5'10"	177	197
5'11"	182	203
6'0"	187	208
6'1"	192	214

Height	Female	Male
6'2"	197	220
6'3"	-	226
6'4"	-	231
6'5"	-	237
6'6"	-	243

- Add 10 pounds Standard Plus NT, Preferred NT and Preferred TB.
- Add 15 pounds Standard Plus and Preferred for ages 61 & up.

Non-Preferred Build Table

Height	Std	T2	T3	T4	T5	T6	T8	Decline
4'8"	83-149	168-173	174-180	181-189	190-194	195-202	203-207	>217
4'9"	86-154	174-180	181-187	188-196	197-201	202-210	211-214	>225
4'10"	89-160	180-186	187-193	194-203	204-208	209-217	218-222	>233
4'11"	92-165	186-193	194-200	201-210	211-215	216-225	226-230	>241
5'0"	95-171	193-199	200-207	208-217	218-222	223-232	233-238	>249
5'1"	98-177	199-206	207-214	215-224	225-230	231-240	241-246	>257
5'2"	102-183	206-213	214-221	222-232	233-237	238-248	249-254	>266
5'3"	105-189	212-220	221-228	229-239	240-245	246-256	257-262	>274
5'4"	108-195	219-227	228-235	236-247	248-253	254-265	266-270	>283
5'5"	112-201	226-234	235-243	244-255	256-261	262-273	274-279	>292
5'6"	115-207	233-241	242-250	251-263	264-269	270-281	282-288	>301
5'7"	119-213	240-249	250-258	259-271	272-277	278-290	291-296	>310
5'8"	122-220	247-256	257-266	267-279	280-286	287-299	300-305	>319
5'9"	126-226	254-264	265-274	275-287	288-294	295-308	309-314	>329
5'10"	129-233	262-271	272-282	283-296	297-303	304-317	318-324	>339
5'11"	133-240	269-279	280-290	291-304	305-311	312-326	327-333	>348
6'0"	137-247	277-287	288-298	299-313	314-320	321-335	336-342	>358
6'1"	141-253	285-295	296-306	307-322	323-329	330-344	345-352	>368
6'2"	145-260	293-303	304-315	316-331	332-338	339-354	355-362	>378
6'3"	149-268	301-312	313-324	325-340	341-348	349-364	365-372	>389
6'4"	152-275	309-320	321-332	333-349	350-357	358-373	374-382	>399
6'5"	157-282	317-328	329-341	342-358	359-366	367-383	384-392	>409
6'6"	161-289	325-337	338-350	351-367	368-376	377-393	394-402	>420
6'7"	165-297	333-346	347-359	360-377	378-386	387-403	404-412	>431
6'8"	169-304	342-355	356-368	369-386	387-395	396-414	415-423	>442
6'9"	173-312	350-363	364-377	378-396	397-405	406-424	425-433	>453

Financial Underwriting Guidelines

Personal Coverage - Income replacement and Estate Preservation

Earned Income Replacement Table

Age	Income Factor
18-40	20-30x
41-50	15-20x
51-60	10-15x
61-65	8x
>65	5x

Estate Preservation Calculation (Ages below 70)

1. Assess value of net worth.
2. Apply reasonable factors for growth and years compounding to determine future value. See "Growth Rates and Years Projected for Estate Preservation" below.
3. Multiply future value by 40% (estate tax rate) = Total amount needed for estate preservation. Subtract any personal life insurance coverage not being replaced.

Estate Preservation Calculation (Ages 70+)

Same formula as "Ages below 70" as listed above, except subtract \$5,000,000 exemption.

Growth Rates and Years Projected for Estate Preservation

Use higher annual growth rates when asset allocation/situation indicates that higher rates of return could be reasonably expected:

Age	Years Projected	Annual Growth Rate
50 & Under	20 years	6% (10% max)
51-65	15 years	4% (8% max)
66-70	10 years	3% (6% max)
71+	7 years (If life expectancy is less, use life expectancy)	3% (5% max)

Special Requirements - Personal Coverage (Income Replacement and Estate Preservation)

Ages under 61

\$1,000,001- \$1,500,000	<ul style="list-style-type: none"> EIR (to be ordered by the Administrative Office)
1,500,001 - \$3,000,000	<ul style="list-style-type: none"> EIR Financial Supplement (Form Series 4165 / ANY-4165 for NY)
\$3,000,001- \$10,000,000	<ul style="list-style-type: none"> Financial Supplement (Form Series 4165 / ANY-4165 for NY) Inspection Report from First Financial or comparable inspection from another approved vendor that includes confirmation of income and net worth by CPA and verifies credentials of sources. If no third party confirmation on the inspection, underwriter will request written third party financials with breakdown of assets/liabilities and the last 2 years of tax returns. If case is purely an income replacement case, it may be sufficient to accept the 4165 in lieu of CPA breakdown of assets/liabilities, but third party income verification is required. (See Acceptable Written Third Party Verification of Financials Below)
\$10,000,001+	<ul style="list-style-type: none"> Financial Supplement (Form Series 4165 / ANY-4165 for NY) Inspection report from First Financial or comparable inspection from another approved vendor that includes confirmation of income and net worth by CPA and verifies credentials of sources. Written third party financials with breakdown of assets/liabilities and 2 years of tax returns. (See below for acceptable forms of written third party verification)

Ages 61+

1,000,001 - \$3,000,000	<ul style="list-style-type: none"> Inspection Report from First Financial or comparable inspection from another approved vendor. For ages 71+, this inspection will include confirmation of income and net worth by a CPA and verifies credentials of the source(s). If no third party confirmation on the inspection, underwriter will request written third party financials with breakdown of assets/liabilities and the last 2 years of tax returns. (See Acceptable Written Third Party Verification of Financials below). Financial Supplement (Form Series 4165 / ANY-4165 for NY) Premium Funding Intent (Form Series 10051/ ANY-10051 for NY) for ages 71+
\$3,000,001- \$10,000,000	<ul style="list-style-type: none"> Financial Supplement (Form Series 4165 / ANY-4165 for NY) Inspection Report from First Financial or comparable inspection from another approved vendor that includes confirmation of income and net worth by CPA and verifies credentials of sources. If no third party confirmation on the inspection, underwriter will request written third party financials with breakdown of assets/liabilities and the last 2 years of tax returns. (See Acceptable Written Third Party Verification of Financials below). Premium Funding Intent (Form Series 10051/ ANY-10051 for NY) for ages 71+
\$10,000,001+	<ul style="list-style-type: none"> Financial Supplement (Form Series 4165 / ANY-4165 for NY) Inspection report from First Financial or comparable inspection from another approved vendor that includes confirmation of income and net worth by CPA and verifies credentials of sources. Written third party financials with breakdown of assets/liabilities and 2 years of tax returns. (See below for acceptable forms of written third party verification). Premium Funding Intent (Form Series 10051/ ANY-10051 for NY) for ages 71+

Premium to Income Ratio

Gross Income:	% of income available for Life Insurance Premium
<\$50,000	Up to 10%
\$50,001-75,000	10-15%
\$75,001-100,000	15-20%
>\$100,000	20-25%

In the event that life insurance premiums exceed these amounts, please include a detailed cover letter explaining the reason and the source of the premiums. Underwriter may ask for detailed third party financial documentation in these situations.

Non-Income Earning Spouses

- Allow up to 100% of insurance in force on the employed spouse up to \$1,000,000 if no dependent children (and up to \$2,000,000 if there are dependent children) as long as household income justifies the amount on the wage earning spouse.
- Amounts exceeding these guidelines would need a detailed cover letter explaining reason for face amount (estate planning needs, for example).

Personal Loans

- Term of loan must be 5 years or more.
- Generally up a maximum of 75% of the loan.

Juvenile Coverage

- Siblings must be equally covered.
- For amounts over \$250,000, parents should have at least twice the amount of life insurance. For up to \$250,000 will allow at least equal amount of coverage.
- Amounts greater than \$350,000 require facultative reinsurance.

Charitable Coverage

- Multiply amount of annual giving by 10 for typical maximum face amount (average amount from the past 3 years x 10).
- Should have adequate personal coverage already in force.
- Cover letter explaining how face amount determined.
- For amounts over \$250,000 will require documentation of prior giving. Underwriter discretion below \$250,000.

Business Coverage

Buy/Sell

- Value of company multiplied by % of ownership to determine maximum face amount.

Buy/Sell Special Requirements

- For amounts over \$1,000,000, Inspection Report with a Business Beneficiary Report. Inspection/BBR to be completed by First Financial.
- For Amounts over \$3,000,000, Inspection Report with a Business Beneficiary Report and business financial statements from the last 2 years.
- Completion of the Business Financial Questionnaire is strongly encouraged to be included with the application. Underwriter may request this questionnaire at his/her discretion.
- Completion of cover letter explaining the case and how face amount determined strongly encouraged.

Key Person

- 10 x annual income to determine typical maximum face amount.

Key Person Special Requirements

- For amounts over \$1,000,000, Inspection Report with a Business Beneficiary Report. Inspection/BBR to be completed by First Financial.
- For Amounts over \$3,000,000, Inspection Report with a Business Beneficiary Report and business financial statements from the last 2 years.
- Completion of the Business Financial Questionnaire is strongly encouraged to be included with the application. Underwriter may request this questionnaire at his/her discretion.
- Completion of cover letter explaining the case and how face amount determined strongly encouraged.

Business Loan or Creditor Coverage

- Typically cover face amounts up to 75% of the loan.
- Terms of loan typically must be 5 years or more.
- Proposed Insured must be a key person.

New Business/Start Up Companies

- Considered on Case-By-Case Basis.
- Total line of coverage not to exceed 50% of the loan or investment.
- Cover letter explaining amount and source of funding, experience of the owners in the field and their prior success strongly encouraged.
- Balance sheet and income/expense statements, pro forma statements and business plans should be submitted with the application.

Acceptable Sources for Written Third Party Financial Documentation

- CPA
- Personal Attorney with supporting documentation
- Personal Banker with supporting documentation
- Financial Statement Questionnaire (personal and business) signed by CPA
- Tax Returns
- Brokerage Statements
- Bank Statements
- Audited Business Financials
- Property tax assessment or appraisal

STOLI/IOLI, Premium Financing, and Rebating

STOLI/IOLI

It is American National's policy that life insurance should only be purchased to provide protection to those with an insurable interest in the life of the insured. We will not knowingly participate in life insurance sales motivated by the possible sale of policies in a secondary market or participation of investors in policy death benefits. This includes Stranger-Owned Life Insurance (STOLI), Investor-Owned Life Insurance (IOLI), life settlements or viatication.

In order to control the issuing of policies intended for these purposes, we require that Form 4439 (ANY-4439 in NY) "Customer Identification Verification" be completed on all cases. If any of the questions on this form are answered "Yes," additional forms will need to be completed, per the instructions on the form. Form Series 10051 (ANY-10051 in NY) "Premium Funding Intent Form" will also need to be completed for all cases in which the proposed insured is age 70 or older and the face amount applied for is \$500,000 or more. Both forms are available in Virtual Forms on the IMG Web site.

Premium Financing

American National does not currently accept any premium finance programs.

Rebating

American National complies with all anti-rebate laws and expects its producers to also comply.

Underwriting Strengths

Preferred Plus	
Cigar and Smokeless Tobacco User	<ul style="list-style-type: none"> • Preferred Plus rates for occasional cigar and smokeless tobacco users. • 2 times a month or less and negative specimen.

Preferred	
Sleep Apnea	Individuals with this condition who are well-controlled, compliant with treatment, and have other favorable risk factors may receive preferred rates.
Mild Situational Depression or Anxiety	Mild situational depression and anxiety with favorable characteristics may receive preferred rates.
Adult Attention Deficit Disorder	Individuals with this condition who are very well controlled and do not represent any increased risk may receive preferred rates.
Preferred Exceptions	<p>Our preferred guidelines require that we exclude preferred if there has been a death from breast, colon, lung, ovarian prostate cancer or melanoma in parents or siblings prior to the age of 60. We now allow for some exceptions for preferred:</p> <ul style="list-style-type: none"> • Colon Cancer: Allow one family history of colon cancer death prior to age 60 for preferred rates if client has had a normal colonoscopy in the past 24 months (No adenomatous polyps or ulcerations consistent with inflammatory bowel disease). Limit to age 50+ • Coronary Artery Disease: Allow for one family history of death from CAD before age of 60 with a negative Stress EKG with good exercise tolerance (at least 8 METS) in the past 12 months. Limit to age 50+ • Prostate Cancer: Allow a family history of prostate cancer if current PSA is <2.0 and there has been a normal prostate exam in the past 24 months. Limit to age 50+

Standard Plus	
Prostate Cancer	Ages 70+ with low grade prostate tumor treated with surgery may receive standard plus rates with evidence of good follow-up and no other significant medical problems.
Type 2 Diabetes	Type 2 diabetics' ages 50+ with good control and optimal control of other risk factors (blood pressure, lipids, build) may receive Standard Plus rates on any permanent product.

Standard	
Coronary Artery Disease	Ages 70+ with single vessel (right coronary artery) disease and other favorable factors, may receive standard rates.

Family History	
"Family history of cancer" only includes these cancers (breast, colon, lung, ovarian, prostate, and melanoma).	

Obesity	
Generous credits for individuals who have favorable risk factors such as optimal blood pressure readings, favorable lipids, recent favorable stress testing or an EBCT.	

Scenarios listed in the Underwriting Strengths section reflect the best possible case and individuals with such conditions are not guaranteed rates listed.

Underwriting Express

Noninvasive Underwriting Program

- No automatic labs or paramedicals.
- Simply complete the full application.
- An underwriting decision will often be made within 72 hours when application is in good order and no additional requirements are needed.
- Underwriting utilizes the application, MIB, MVR, and prescription databases.
- If labs are required for any reason, the agent will be notified via e-Agent

Faster Turnaround • Faster Commission • Reduced Overhead Expense for You

Common Underwriting Express Questions	
What products are available to use under ANICO Underwriting Express?	<ul style="list-style-type: none"> • Signature Guaranteed Universal Life • Signature Indexed Universal Life • Signature Plus Indexed Universal Life • ANICO Executive Universal Life • Affinity 7 Whole Life • ANICO Signature Term
What ages and amounts are included in the program?	The issue ages are 0-65 with face amounts up to \$250,000. Any insurance amount over \$250,000 or any applicant over age 65 will be subject to full underwriting.
What do I do if my client wants more than \$250,000 of coverage or is over age 65?	The Agent would follow normal procedures when applying for a fully underwritten product. This includes using the same application (full application Form Series 10193) and pre-ordering the necessary requirements.
Are commissions affected under this program?	This program does not change any commission structure.
What if I think my client would be rated preferred?	Make sure the client weighs the benefits of a quicker, less invasive underwriting process versus the possibility of getting lower rates. Consider the option of purchasing more than \$250,000 which will require full underwriting.
What Underwriting classes are available?	Under this program, Preferred Plus, Preferred and Standard Plus are not available. All other underwriting classes are available. An insured can be rated Standard or table rated.
Is this Simplified Issue?	<ul style="list-style-type: none"> • No, Simplified Issue generally implies a short form application, non-medical underwriting with an accept/reject decision and in many cases, higher insurance premiums. • This program requires a full application while maintaining the ultimate goal of rapid underwriting decisions and competitive premiums. • Approved Employer Group simplified issue programs have been consolidated/simplified, and ANICO Underwriting Express can be used in situations where the group doesn't meet the eligibility requirements for the Approved Employer Group Simplified Issue marketing program.
Is this Guaranteed Issue Life Insurance?	No. This program requires underwriting to maintain competitive premiums. Guaranteed Issue programs have limited death benefits, a benefit waiting period and higher premiums.

When placing a case requires an extra underwriting edge, remember the Eagle Advantage

Eagle Advantage	
Eagle Advantage is available to applicants:	<ul style="list-style-type: none"> • Ages 20 to 60 • Face amounts \$250,001 to \$5 million • Permanent and Term products are included
Standard Rating for Some Table 2 Offers	Eagle Advantage can help you win those difficult Table 2 cases. Clients who would normally be rated as Table 2, due to various single impairments (see list of qualifying impairments below), and some combination impairments, could get a Standard Rating through Eagle Advantage.
Improvements in Preferred Classifications	<p>Utilizing Eagle Advantage, American National may be able to offer a better rate classification that goes beyond the published preferred guidelines, provided there are positive offsetting factors on other preferred criteria.</p> <p>Applicants lacking one preferred criterion – one that has kept them from receiving the Standard Plus, Preferred, or Preferred Plus classification – are excellent candidates for Eagle Advantage.</p> <p>This program may help you place difficult cases that are being kept out of a favorable rate class due to a single variation from the normal preferred criteria.</p>
About Eagle Advantage:	<p>Eagle Advantage is a collaborative effort between American National and one of our reinsurance partners to better identify those cases that deserve an extra edge in rate classification improvement. You don't need to do anything. American National underwriters will automatically put your case through this program if it appears it may qualify. No papers are reviewed by the reinsurer. If for some reason an improvement cannot be made, there is no chance of losing American National's original rate class opinion.</p> <p>Of course, not every case will qualify for an improvement, but a significant percentage of the cases submitted will be improved.</p>

Conditions that may be moved from Table 2 to Standard:

Anemia	Epilepsy
Anxiety	Impaired Glucose Tolerance
Asthma	Isolated e-GFR abnormalities
Atrial Septal Defect	Isolated Liver Function elevations
Atrial Fibrillation and Flutter	Microalbuminuria
Barrett's Esophagus	Mitral Insufficiency
Bicuspid Aortic Valve	Non-Melanoma Skin Tumors
Blood Pressure	Obstructive Sleep Apnea
Build	Proteinuria
Cholesterol/HDL	Rheumatoid Arthritis
Combo of Build and Blood Pressure	Surgical Treatment for Obesity
Combo of Build and Lipids	Thyroid
Crohn's Disease	Triglycerides
Depression	Type 2 Diabetes
EBCT	Ulcerative Colitis
EKG-T Wave changes	

In addition, some flat extras of \$2.50 per M or less for non-medical situations may qualify for Standard rates:

Aviation
Driving
Foreign Travel
Occupation
SCUBA

Autobind and Jumbo Case Limits

Affinity 7 Par Whole Life (Not Available in NY)

Ages	Standard – T4	T5 – T8	T9 – T16
18-70	\$10 Million	\$10 Million	\$10 Million
71-80	\$10 Million	\$ 5 Million	No Autobind
81-85	\$ 5 Million	No Autobind	No Autobind

Jumbo Case Limit: \$25,000,000 Ages 18-85 All Rate Classes

ANICO Signature Term Life

ANICO Executive Universal Life

Executive Universal Life - NY

Signature Indexed Universal Life

Signature Plus Indexed Universal Life

Signature Guaranteed Universal Life

Ages	Standard – T4	T5 – T8	T9 – T16
18-70	\$20 Million	\$20 Million	\$20 Million
71-80	\$10 Million	\$ 5 Million	No Autobind
81-85	\$ 5 Million	No Autobind	No Autobind

Jumbo Case Limit: \$50,000,000 Ages 18-85 All Rate Classes

WealthQuest® III Variable Universal Life (Not Available in NY)

Ages	Standard – T4	T5 – T8	T9 – T16
18-70	\$20 Million	\$20 Million	\$20 Million
71-80	\$10 Million	\$ 5 Million	No Autobind
81-85	\$ 5 Million	No Autobind	No Autobind

Jumbo Case Limit: \$50,000,000 Ages 18-85 All Rate Classes

General Reinstatement Procedures

Applying for Reinstatement:

<p>Policies with original face amounts between \$1 and \$500,000:</p>	<ol style="list-style-type: none"> 1. Call customer service at 1-800-899-6806 to obtain the calculated reinstatement premium amount. 2. Have the client complete a reinstatement form. This form varies by state and is available at http://www.img.anicoweb.com/forms/index.htm 3. Submit reinstatement form and premium to American National 4. American National's Underwriting team will review the application, if additional requirements are needed, they will be ordered at this time. Note: Premium will be returned to the client if any pending requirements are not received within 30 days of request. 5. Once a reinstatement decision has been made, American National will send a letter of either acceptance or decline to the client and the agent. 6. If American National does not receive enough premium to reinstate, a letter will be sent to the client (with an email to the agent). At that point, the client has 30 days to send the difference of premium. Note: If premium is NOT received in 30 days, the file is closed and the client will have to restart the reinstatement process.
<p>Policies with original face amounts of \$500,001 or higher:</p>	<ol style="list-style-type: none"> 1. Do NOT submit a premium with application. 2. Have the client complete a reinstatement form. This form varies by state and is available at http://www.img.anicoweb.com/forms/index.htm 3. Submit the reinstatement form to American National 4. American National's Underwriting team will review the application, if additional requirements are needed, they will be ordered at this time. The file will be closed if any pending requirements are not received within 30 days of request. 5. If the reinstatement is approved, American National will overnight a request for premium to the client (and email the agent) along with a modification application, which must be signed. If the reinstatement is declined, American National will send a letter informing the client and the agent. 6. The signed modification application and premium must be received by American National within 30 days of the date the overnight envelope was delivered to the client. Note: If the premium and application are NOT received in 30 days, the client will have to complete a declaration of insurability and the premium may need to be adjusted for additional underwriting. 7. If complete application and correct premium is received, American National will send a letter of acceptance to the client and the agent.

Where to send Reinstatement Form and/or Premium:

Mail	Overnight	Fax
<p>American National PO Box 3257 Springfield MO, 65808</p>	<p>American National 1949 E. Sunshine Street Springfield MO, 65899</p>	<p>409-621-7505</p>

Service Turnaround and Expectations:

<p>Policies with original face amounts between \$1 and \$500,000</p>	<p>If the policy has been lapsed for LESS THAN ONE YEAR and the insured has not had a significant change in health:</p> <ul style="list-style-type: none"> In Good Order: Typically, one week from the time the application is received to the acceptance/approval letter being mailed. Not In Good Order: The typical reinstatement depends on the response time from agent/client to receive the outstanding requirements. Average turnaround time is less than two weeks to complete the reinstatement process.
<p>Policies with original face amounts of \$500,001 or higher:</p>	<p>If the policy has been lapsed for LESS THAN SIX MONTHS:</p> <ul style="list-style-type: none"> In Good Order: Typically, three weeks from the time the application is received to the acceptance/approval letter being mailed. Not In Good Order: The typical reinstatement depends on the response time from agent/client to receive the outstanding requirements. Average turnaround time is approximately four weeks to complete the reinstatement process. <p>If the policy has been lapsed for MORE THAN SIX MONTHS:</p> <ul style="list-style-type: none"> This situation involves the same process, underwriting time frames, as it would for newly submitted life insurance cases. The underwriting process could take up to a total of two to three weeks to order, receive, and analyze questionnaires and medical records to render a decision. Then, there are the additional days it takes to receive the reinstatement premiums and modification application back from the client. Average turnaround is typically a month to perform the entire reinstatement process.

Underwriting Requirements: (Underwriter reserves the right to order requirements based on individual situations)

Length of Lapse	Amount of Insurance	Underwriting Requirements (Bold must be ordered by the agent)
<p>90 Days or Less</p>	<p>Up to \$100,000</p>	<p>Reinstatement Application</p>
	<p>\$100,001 - \$1,000,000</p>	<p>Reinstatement Application, MIB</p>
	<p>\$1,000,000 +</p>	<p>Reinstatement Application, MIB, Scriptcheck</p>
<p>91 to 180 days</p>	<p>Up to \$1,000,000</p>	<p>Reinstatement Application, MIB, Scriptcheck</p>
	<p>\$1,000,000 +</p>	<p>Reinstatement Application, MIB, Exam, Urine, Blood Profile, Scriptcheck</p>
<p>181 to 365 days</p>	<p>Up to \$500,000</p>	<p>Reinstatement Application, MIB, Scriptcheck</p>
	<p>\$500,001 to \$1,000,000</p>	<p>Reinstatement Application, MIB, Blood, Urine, Physical Measurements</p>
	<p>\$1,000,001 +</p>	<p>Reinstatement Application, MIB, Exam, Urine, Blood Profile, Scriptcheck</p>
<p>365 days+</p>	<p>Up to \$250,000</p>	<p>Reinstatement Application, MIB, Scriptcheck</p>
	<p>\$250,001 to \$1,000,000</p>	<p>Reinstatement Application, MIB, Scriptcheck, Blood, Urine, Exam</p>
	<p>\$1,000,001 and up</p>	<p>Reinstatement Application, MIB, Scriptcheck, Blood, Urine, Exam</p>

Other Underwriting Expectations:

<p>Attending Physician Statements</p>	<p>Normal new business age/amount requirements will be followed. APS may also be ordered at underwriter discretion.</p>
<p>Financial Requirements</p>	<p>If it is determined there is a MAJOR discrepancy between the original financials and the financials provided on the Application for Reinstatement, it will be at the underwriter's discretion if additional financial documents are required.</p>

Impairment Guide

	Impairment (Alphabetical)	Rating	
A	Acromegaly	Table 4-8	
	Addison's disease	Standard -Table 3	
	ADD/ADHD	Standard -Table 2	
	AIDS or ARC or HIV disease	Decline	
	Alcohol treatment then 2 years sobriety	Standard – Table 8	
	Alpha 1 Antitrypsin Def (no meds, good pulmonary, favorable A1P, NS)	Standard	
	Alzheimer's disease	Decline	
	Amyloidosis	Standard – Decline	
	Amyotrophic lateral sclerosis	Decline	
	Anemia	Standard – Decline	
	Aortic aneurysm	Table 2 – Decline	
	Angina	Standard – Decline	
	Angioedema	Standard	
	Ankylosing spondylitis	Standard – Table 4	
	Anorexia nervosa	Standard – Decline	
	Anxiety	Standard – Table 2	
	Aortic insufficiency	Standard – Table 8	
	Arteriosclerosis obliterans	Table 4 – Decline	
	Arteriovenous malformations	Standard – Decline	
	Arthritis – osteoarthritis	Standard	
	Arthritis – rheumatoid or psoriatic	Standard – Table 6	
	Asbestosis	Standard – Decline	
	Ascites	Decline	
	Asthma	Standard – Table 4	
	Atrial fibrillation or flutter	Table 2 – Decline	
	Atrial septal defect	Standard – Decline	
	Atrioventricular block 1st and 2nd degree	Standard – Table 2	
	Atrioventricular block 3rd degree – complete	Table 4 – Decline	
	B	Barlow's syndrome	Standard – Table 2
		Basal cell carcinoma	Standard
		Bells palsy	Standard
		Benign prostate hypertrophy	Standard
		Berger's disease	Table 2-8
Bicuspid aortic valve		Standard – Table 8	
Bigeminy		Standard – Table 8	
Bipolar mental illness		Table 2 – 8	
Bright's disease		Standard – Decline	
Bronchiectasis		Table 3 – Decline	
Bronchitis chronic		Table 4 – Decline	
Buerger's disease		Standard – Table 4	
Bundle branch block – hemiblock or right		Standard – Table 2	
Bundle branch block – left		Table 4 – Decline	

	Impairment (Alphabetical)	Rating	
C	Cancer – two years after treatment, no metastases, no recurrence (Check chart for specific cancers)	Standard – Decline	
	Cardiomyopathy	Decline	
	Carotid bruit	Standard – Table 3	
	Celiac disease	Standard – Table 4	
	Cerebral palsy – gainfully employed & no assistance in walking	Standard – Table 3	
	Cerebrovascular accident	Table 4 – Decline	
	Charcot Marie Tooth disease	Standard – Decline	
	Cholecystitis - recovered	Standard	
	Cholelithiasis – no symptoms	Standard	
	Christmas disease (Factor IX deficiency)	Table 2-8	
	Chronic Fatigue Syndrome	Standard – Table 2	
	Chronic obstructive pulmonary disease (COPD)	Table 4 – Decline	
	Chronic pain – regular narcotic use	Table 4 – Decline	
	Chronic renal insufficiency /failure	Decline	
	Cirrhosis	Decline	
	Cocaine use – no use in past 3 years	Standard – Decline	
	Colitis – not ulcerative & full recovery	Standard	
	Colon polyp(s) – benign	Standard	
	Congestive Heart Failure	Decline	
	Cor Pulmonale	Decline	
	Coronary artery disease – bypass or stent	Table 2 – Decline	
	Costochondritis	Standard	
	Crohn's disease	Table 2 -8	
	Cushing's syndrome	Standard – Table 4	
	Cystic fibrosis	Decline	
	Cystitis	Standard	
	D	Deep Venous Thrombosis (two months after recovery)	Standard
		Dementia	Decline
		Depression	Standard – Table 8
		Diabetes – NS – dx <5 years – age <50	Table 3 – 8
		Diabetes – NS – dx <5 years – age >50	Standard – Table 4
		Diabetes – NS – dx >5 years – age <50	Table 4 – Decline
		Diabetes – NS – dx >5 years – age >50	Table 2 – 6
		Dialysis	Decline
		Discoid lupus (more than one year after clear diagnosis)	Standard
		Diverticulitis/Diverticulosis – recovered	Standard
		Down's syndrome	Decline

	Impairment (Alphabetical)	Rating	
E	Drug abuse or addiction – no drug use in 3 years	Standard – Table 8	
	Eclampsia – recovered	Standard	
	Emphysema	Table 4 – Decline	
F	Encephalitis – recovery no residuals	Standard	
	Endocarditis – recovered no residuals	Standard	
	Epilepsy	Standard – Decline	
	Erythema nodosum – recovered	Standard	
	Esophageal varices	Decline	
	Factor VII or IX Deficiency	Table 2 – Decline	
	Fibrocystic breast disease	Standard	
	Fibromyalgia	Standard	
	Fibromuscular Dysplasia (treated after 6 months)	Standard – Table 2	
	Gastric bypass - one year after surgery	Standard – Table 3	
G	GERD	Standard	
	Gestational diabetes – not currently pregnant and normal labs	Standard	
	Gilbert's syndrome	Standard	
	Glomerulonephritis	Table 4 – Decline	
	Graves' disease – controlled	Standard	
	Guillain – Barre syndrome- recovered no residuals	Standard	
	H	Hashimoto's disease – controlled	Standard
		Heart attack	Table 4 – Decline
		Hemochromatosis – six months after dx well controlled	Standard – Table 4
		Hemophilia	Table 2 – Decline
Hematemesis (unresolved or unexplained)		Decline	
Hematochezia (fully investigated and benign)		Standard	
Hematuria (resolved or no genitourinary disease)		Standard	
Hemoptysis (unresolved or unexplained)		Decline	
Hepatitis A – recovered		Standard	
Hepatitis B – no acute symptoms		Standard – Table 8	
Hepatitis C – no acute symptoms		Table 2 – Decline	
Hirschsprung's disease – surgically corrected		Standard	
Histoplasmosis		Standard – Table 2	
Hodgkin's disease – postpone 1 to 5 years depending on Stage		Table 2 – Decline	
Huntington's chorea		Decline	
Hydrocephalus		Table 2-8	
Hyperglycemia – medically monitored and not diabetes		Standard	
Hyperlipidemia – controlled		Standard	
Hypertension – controlled		Standard	

	Impairment (Alphabetical)	Rating	
I	Hyperthyroidism or hypothyroidism	Standard	
	Hypoglycemia	Standard	
	Idiopathic Hypertrophic Sub Aortic Stenosis	Table 4 – Decline	
	Ileitis	Standard – Table 8	
	Intermittent claudication	Table – Decline	
	Irritable Bowel Syndrome	Standard	
	Inflammatory Bowel Disease	Table 2 – Table 8	
	K	Kaposi's sarcoma	Decline
		Kidney stones	Standard
	L	Labyrinthitis	Standard
Left Anterior Hemiblock		Standard	
M	Left Posterior Hemiblock	Standard	
	Legionnaire's Disease (full recovery)	Standard	
	Leukemia (five years after end of treatment)	Table 4 – Decline	
	Lyme Disease (full recovery)	Standard	
	Lymphoma – postpone 1 to 5 years depending on stage	Table 4 – Decline	
	Mallory-Weiss Syndrome (currently under treatment)	Decline	
	Marfan's Syndrome (no cardiac or vascular impairments)	Table 2-Table 8	
	Marijuana Use (infrequent and no criminal record)	Standard NU – Table 4 NU	
	Melanoma (complete excision and established pathology)	Standard – Decline	
	Melena (unresolved or unexplained)	Decline	
M	Meniere's Disease (controlled or resolved)	Standard	
	Meningitis (fully recovered without complications)	Standard	
	Migraines (fully evaluated)	Standard	
	Mitral insufficiency or regurgitation	Standard – Decline	
	Mitral Valve Prolapse	Standard	
	Monoclonal Gammopathy or MGUS (after 2 years stable labs)	Table 2 – Table 4	
	Mononucleosis (recovered)	Standard	
	Motor Neuron Disease	Decline	
	Multiple Sclerosis	Table 2 – Decline	
	Muscular Dystrophy	Standard – Decline	
M	Myasthenia Gravis	Standard – Decline	
	Myelofibrosis	Decline	
	Myeloma	Decline	
	Myeloproliferative Disorders	Table 2 – Decline	
	Myocardial Bridging (asymptomatic)	Standard	
	Myocardial Infarction	Table 4 – Decline	
	Myocarditis (single incident, one year full recovery)	Standard	

	Impairment (Alphabetical)	Rating
N	Myositis (chronic or progressive)	Decline
	Narcolepsy	Standard – Table 4
	Nephritis	Standard – Decline
	Neuritis	Standard – Table 2
O	Neuropathy	Standard – Table 4
	Organic Brain Syndrome	Decline
	Osteomyelitis (chronic stable, not progressive)	Table 2-Table 4
P	Osteoporosis	Standard
	Pacemaker	Table 2 – Decline
	Paget's Disease of Bone (not progressive)	Standard
	Palpitations (normal cardiac workup)	Standard
	Pancreatitis (chronic or recurrent)	Decline
	Paraplegia	Table 6 – Decline
	Parkinson's Disease	Table 2 – Decline
	Patent Ductus Arteriosus (surgically corrected)	Standard
	Pericarditis (full recovery)	Standard
	Peripheral Vascular Disease (non-smoker)	Standard – Table 4
	Phlebitis (full recovery)	Standard
	Plasma Cell Disorder (2 years after diagnosis, stable labs)	Table 2 – Decline
	Poliomyelitis (stable no wheelchair)	Standard – Table 3
	Polycystic Kidney Disease	Table 2 – Decline
	Polycythemia (diagnosed two years, stable CBC)	Table 2 – Table 6
	Polymyositis	Standard – Decline
	Polyp (benign pathology)	Standard
	Post-Polio Syndrome (stable no wheelchair)	Standard - Table 3
	Post-Traumatic Stress Disorder	Standard – Table 6
	Prostatitis (treated)	Standard
Proteinuria	Standard – Decline	
Psoriasis	Standard	
Psoriatic Arthritis	Standard – Table 6	
Pulmonary Embolism (after 6 months full recovery)	Standard – Table 4	
Pulmonary Hypertension	Decline	
Pyelonephritis (full recovery)	Standard	
Q	Quadriplegia	Decline
	Regional Enteritis	Table 2 – Table 8
R	Renal Artery Stenosis (6 months after treatment, no HTN)	Standard – Table 3
	Renal Dialysis	Decline
	Renal Insufficiency / Failure	Decline
	Renal Transplant	Decline

	Impairment (Alphabetical)	Rating	
S	Restless Leg Syndrome	Standard	
	Right Bundle Branch Block	Standard	
	Rheumatic Fever (full recovery no cardiac residuals)	Standard	
	Rheumatoid Arthritis	Standard – Table 6	
	Sarcoidosis (lungs/skin only and remission 6 months)	Standard	
	Schizophrenia	Decline	
	Scleroderma (skin only, two years after diagnosis)		
	Sclerosing Cholangitis	Decline	
	Sickle Cell Disease (normal CBC, no hospitalizations past 5 years)	Table 3 – Decline	
	Sickle cell trait	Standard	
	Sjogren's Syndrome	Standard	
	Sleep apnea (treated)	Standard – Table 3	
	Spina Bifida (asymptomatic)	Standard	
	Spina Bifida (symptomatic)	Table 4 – Decline	
	Stroke (after first year)	Table 4 – Decline	
	Suicide attempt (after first year)	Flat extra \$5/M	
	Suicide attempts (two years after last)	Table 4 – Decline	
	Systemic Lupus Erythematosus	Table 2 –Table 8	
	T	Tachycardia (cardiac workup neg)	Standard – Table 2
		Transient Ischemic Attack (after six months)	Table 3 –Table 6
Tremor (negative neurological evaluation)		Standard	
U	Ulcerative Colitis	Table 2 - Table 8	
	Varicose veins	Standard	
V	Vertigo (after neurological evaluation)	Standard	
	Ventricular Septal Defect (no surgery needed)	Standard – Table 4	
	Wolff-Parkinson-White (WPW)	Standard	
X	Xeroderma Pigmentosum	Decline	

The American National Story

Chartered on March 17, 1905 by the company's founder, W. L. Moody Jr., American National began operations with \$100,000 of capital and \$20,000 surplus. Following a conservative investment philosophy, Mr. Moody believed that the company's profits should finance future growth, so American National 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.

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 remains financially strong and will continue to manage its business respecting the conservative principles of its founder, driven by its corporate vision to be a leading provider of financial services for current and future generations.

Life New Business Quick Reference

Electronic application through iGO e-App®	Preferred Method! Access via the IMG website or login to your e-Agent account
Faxed Application	You can fax all documents to 1-888-237-1012 (not available for NY)
Paper Application	Paper applications can be mailed to: <ul style="list-style-type: none"> • Regular Mail: American National Processing Center, Life New Business, PO BOX 3297, Springfield, MO 65808-3297 • Overnight Mail: American National Insurance Company, Mail Processing Center , Attn: LNB 3297, 1949 E Sunshine St., Springfield, MO 65899-3297 • New York Regular Mail Life New Business - New York P.O. Box 4408 Springfield, MO 65808-4408 • New York Overnight Mail: Life New Business - New York 1949 E. Sunshine Street Springfield, MO 65899
Pending Life Application Status	<ul style="list-style-type: none"> • 800-672-9960 • 866-490-3163 (New York)
Life New Business Case Managers	<ul style="list-style-type: none"> • Email: IMGteam@americannational.com • Phone: 1-800-773-0924 • Fax: 1-888-237-1012
Underwriting Contacts	<ul style="list-style-type: none"> • Phone: 1-800-773-0924 • Fax: 1-888-237-1012
IMG Contacts	<ul style="list-style-type: none"> • For Quotes/Illustrations: Field Support Center 1-888-501-4043 (877-755-2667 for NY) • Website: img.anicoweb.com

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