

New Solutions

The ANICO Underwriting Express



With The ANICO Underwriting Express,
American National Insurance Company
has put you in the express lane.



No Labs! No Parameds! No Blood Work!

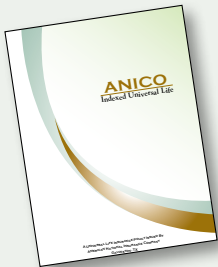
The program requires completion of the full application with no additional requirements by You. An underwriting decision should be made within 72 hours using the information from the application, MIB and the Rx Database. MVR, phone interviews, APS's and exams may be required on certain applicants.

No Reduction In Commissions - Quick Payment Of Commissions!

...benefits your clients by making the underwriting experience painless and quick.
...benefits you the agent by reducing time spent on the underwriting process.

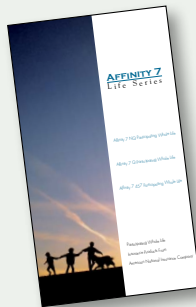
The ANICO Underwriting Express Is Available On The Following Products:

ANICO Indexed Universal Life *



A flexible premium universal life insurance product with both fixed and indexed crediting options.

AFFINITY 7 Whole Life



A participating whole life product with guaranteed death benefit and cash values.

ANICO Executive Universal Life



A cash accumulation universal life policy with coverage continuation rider.

Ages And Limits:

Up To \$250,000 Standard & Substandard Coverage Through Age 65

Underwriting Classes: Standard Non-Nicotine User And Standard Nicotine User

What You Need To Do

- Complete a full application and submit via [Scanit](#), [Fax](#) or [Mail](#).
- Underwriting will review the application and the information from third party databases.
- Applications that meet our guidelines will be approved in 48 to 72 hours with no further underwriting.
- Additional underwriting requirements may be required in order to approve some applications.
- These requirements will be ordered by the underwriter and could include telephone interviews, attending physician statements, or exams.
- We will attempt to make offers on all insurable applicants.

For more information, please access [The ANICO Underwriting Express Q&A](#)

Riders Available	Affinity 7 Whole Life	ANICO IUL	Exec UL
• Disability Waiver of Stipulated Premium	N/A	Yes	Yes
• Disability Waiver of Minimum Premium Rider	Yes	Yes	Yes
• Other Insured Rider	N/A	Yes	Yes
• Overloan Protection Benefit	N/A	Yes	Yes
• Accelerated Death Benefit	Yes	Yes	Yes
• Paid Up Additions	Yes	N/A	N/A
• Additional Insurance Option	Yes	N/A	N/A
• Guaranteed Increase Option	N/A	Yes	Yes
• Additional Protection Benefit Rider	N/A	Yes	N/A
• Coverage Continuation Rider	N/A	N/A	Yes
• Level Term Rider	N/A	N/A	Yes
• Select Term Rider	No	N/A	N/A

**The ANICO 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.*

Independent Marketing Group is a division of American National Insurance Company.



For full details, please refer the product brochures available at
www.img.anicoweb.com

POLICY FORMS: IUL08, IULU08; EXEC-UL; EXEC-ULU;
PWL-CSO; PWLU-CSO

For Agent use Only; Not Approved For Use With Consumers.



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