LIFE PRODUCT GUIDE



American National

Carrier	Name of Product	Issue Ages	Minimum Face Amount	Index Strategy	Riders
American National	Indexed Universal Life	0 - 85	\$25,000	S&P 500 Annual Point to Point Fixed Crediting Option 3% look back guarantee	Additional Protection Benefit Rider Disability Waiver of Minimum Premium Disability Waiver of Stipulated Premium Children's Term Rider Guaranteed Increase Option Rider Accelerated Death Benefit Other Insured Rider Signature Term Rider Accelerated Benefit Rider - Terminal Illness - Critical Illness - Chronic Illness
	Signature Indexed Universal Life	0 - 85	\$25,000	Fixed Account Point to Point with Cap Point to Point with Cap and Higher Floor Point to Point with Specified Rate	Chronic, Critical and Terminal Accelerated Benefit Riders Overloan Protection Benefit ANICO Signature Term Rider for UL Disability Waiver of Minimum Premium Disability Waiver of Stipulated Premium Children's Term Rider Guaranteed Insurability Rider
	Signature Term (10/15/20/30 Years)	10 Year: 18 - 70 15 Year: 18 - 65 20 Year: 18 - 60 30 Year: 18 - 50	\$50,000	N/A	Accelerated Benefit Rider - Terminal Illness - Critical Illness - Chronic Illness Disability Waiver of Premium Rider
	ART	18 - 65	\$50,000	N/A	Accelerated Benefit Rider - Terminal Illness - Critical Illness - Chronic Illness Disability Waiver of Premium Rider
	Executive UL	0 - 85	\$25,000	N/A	Overloan Protection Benefit Disability Waiver of Stipulated Premium Rider Coverage Continuation Rider Other Insured Rider Signature Term Insurance Rider Spousal Level Term Rider Disability Waiver of Minimum Premium Children's Term Rider Accelerated Death Benefit Guaranteed Increase Option Rider Accelerated Benefit Rider - Terminal Illness - Critical Illness - Chronic Illness

Carrier	Name of Product	Issue Ages	Minimum Face Amount	Index Strategy	Riders
American National	Affinity 7	0 - 85	\$10,000 \$100,000 Pref. Nicotine NS	N/A	Accelerated Death Benefit Disability Premium Waiver Paid Up Additions Rider Additional Insurance Option Spouse Term Rider Children's Term Rider Signature Term Rider (10/15/20/30 Years) Accelerated Benefit Rider - Terminal Illness - Critical Illness - Chronic Illness