

TABLE REDUCTION PROGRAM

Remember the **Eagle Advantage** when placing cases that require an extra edge.

<p>Standard Rating for Some Table 2 Offers</p>	<p>Clients who would normally be rated as Table 2, due to various single impairments (see list of qualifying impairments), and some combination impairments, could get a Standard Rating through Eagle Advantage.</p>
<p>Eligibility</p>	<ul style="list-style-type: none"> • Permanent and Term Products • Ages 20 - 60 • Face Amounts \$250,001 - \$5,000,000
<p>Who may be a good candidate?</p>	<p>American National may be able to offer a better rate classification 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 a Standard Plus or higher classification – are excellent candidates.</p>
<p>How does it work?</p>	<p>You don't need to do anything. American National underwriters will automatically submit your case 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>

Conditions that may be moved from Table 2 to Standard:

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

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

Of course, not every case will qualify for an improvement, but a significant percentage of the cases submitted will be improved!

TABLE REDUCTION PROGRAM (continued)

An Additional Table Reduction Advantage is Available for Signature GUL:

<p>What is the extra advantage for Signature GUL?</p>	<p>Eagle Advantage for SGUL gives clients that normally would have been rated up to Table 4 a better rating if the lower rating was due to certain eligible conditions.</p> <p>A list of conditions that may be eligible for a table reduction is available to the right.</p>
<p>How does it work?</p>	<p>There is no action required on the part of the agent. American National Underwriters will automatically submit your case if it appears it may qualify.</p> <p>If a better rating is offered on a case that would normally be T3/T4, the offer will not be better than standard.</p> <p>If for some reason an improvement cannot be made, there is no chance of losing American National's original rate class opinion.</p>
<p>What cases may be eligible?</p>	<p>ELIGIBILITY:</p> <ul style="list-style-type: none"> • Signature GUL cases only • Ages 18 - 70 • Face Amounts up to \$2,000,000

Eligible Medical conditions and Non-medical risks:

- > Rheumatoid Arthritis
- > Type II Diabetes
- > Hepatitis B
- > Hepatitis C (Treated)
- > Asthma
- > Epilepsy
- > Abnormal EKG
- > Blood Pressure
- > Build
- > Morbid Obesity Surgery
- > Sleep Apnea
- > Underweight

Labs:

- > Abnormal Blood Sugars
- > CDT
- > Triglycerides
- > Liver function tests
- > Cholesterol/hdl
- > Proteinuria
- > Protein/Creatinine Ratio
- > Creatinine
- > PSA(Prostate Specific Antigen)

Non-Medical Risks

- > Occupation
- > Scuba diving
- > Motor Vehicle Violations
- > Foreign Travel