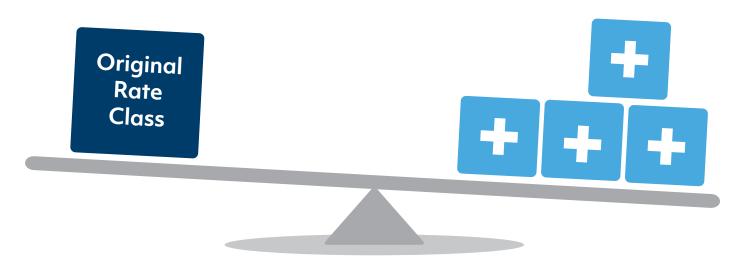
PRECISION CREDIT UNDERWRITING



Not all risks can be constrained to "by the book" underwriting rules. Some individuals exhibit healthy characteristics that distinguish them from the group. American National's Precision Underwriting does just that: It finds those individuals who separate themselves from others by displaying various positive characteristics and makes intelligently aggressive underwriting offers to these applicants.

How does the program work?



During the process of reviewing a medically underwritten case, underwriters can apply "credits" ¹ for healthy characteristics.

Individuals with three or more credits may be able to tip the scales and qualify for a rate class reduction!



- Ages 18 60
- Medically Underwritten Cases
- Rate Classes assessed as T6 or better can be considered (No Flat-Extras)
- Face Amounts: Up to \$5 Million (includes inforce/applied with all American National companies)
- Non-Smokers Only
- All Products are Eligible

PRECISION CREDIT UNDERWRITING

Credits



Chol/HDL </= 4.5

(No credit available if total cholesterol <130 without lipid-lowering medications)



Extreme family longevity

(Both parents living 80+ years)



LDL < 100

(No credit available if total cholesterol <130 without lipid-lowering medications)



Normal treadmill stress test in APS within 24 months

(Normal Tracing plus 8 METS or more)



Evidence of statin or daily aspirin use (on exam or APS)



Evidence of regular exercise program noted in APS



NTproBNP =/<50



Normal colonoscopy in APS within 24 months

(No adenomatous polyps or ulcerations consistent with Inflammatory Bowel Disease)



Hqb A1c </=5.5



Serum albumin >/= 4.3 with normal liver function testing



Build = Preferred Plus



Favorable risk classifier results

(Risk Classifier utilizes characteristics derived from public records, driving history, and credit history.)



Blood pressure without treatment = 125/80 or better



Life-long non-smoker

Note regarding credits: Because the context and merits of each case can be different, the underwriter reserves the right to not apply credits in some circumstances. Credits are typically applied, but this is not to be interpreted as available to every risk.

For more information, contact the Marketing Field Support Center at: 888-501-4043.

1) Credits cannot be applied for: malignancy, underweight ratings, abnormal tumor markers, alcohol marker abnormalities, diabetes with complications, and substance abuse.

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