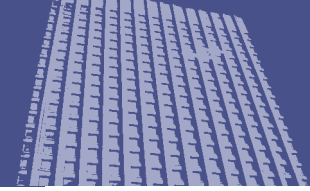




Life In A N.I.C.H.E.

N.I.C.H.E. - *New Ideas Create Higher Earnings*



- **ANICO Select Term** with optional Return of Premium Rider: Competitive Rates
- Top Tier **ANICO Indexed Universal Life** with strong income distributions
 - will accept 1035's with loans - 2 yr rolling target - 3% Min Cap - 2.5% min interest on fixed option - Guaranteed 3% accumulation at death!
- GREAT RATES - **ANICO Executive Universal Life**: under \$100,000 with NLG rider
 - Issued Standard thru table 4 to age 85
- **ANICO LTG Universal Life**: Top Tier NLG Males ages 50 to 69; \$1,000,000 DB
 - True term to 121: premiums to age 100 (no maturity DB).
 - AND – Great rates for Smokers - both Preferred and Standard
- AGE LAST – on All Life products

New Competitive Underwriting:

- Private Pilots: Can consider for Preferred even w/o IFR
- Occasional Smokeless Tobacco use: Best Rate Class with neg nicotine
- Family history: narrowed our definition to very specific cancers
 - (breast, colon, lung, prostate, ovarian, melanoma)
- Type II diabetics (50 +) can be considered at Std + with good control and favorable risk factors
- Prostate Cancers (70 +) considered Std+ with low grade tumor treated with surgery & good follow up
- CAD (coronary artery disease): Can consider some 70+ usually considered T2 as standard rate class with favorable risk factors
- Surgical Treatment of Obesity now consider Std with favorable risk factors
- Obesity: Can consider T3 risks as standard for obesity alone
- Liberalized Foreign Travel rules

Not FDIC/NCUA insured	Not a deposit	Not insured by any federal government agency	No bank/CU guarantee	May lose value
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Independent Marketing Group is a division of American National Insurance Company.
Policy Forms: EXEC-UL; EXEC-ULL; IMUL, GIMULP, GIMULC; ART07, ART07-Term, ART07-ROP; IUL08; IULU08

