

The Agent's Guide to:
Shorter Processing Time
Lower Processing Cost
Higher Placement Ratio
Faster Commissions
Greater Profits

ANICO Underwriting Express



Where Tradition Meets Innovation



American National Insurance Company

Can You Afford To Process Small Life Insurance Applications?

Hypothetical Small Life Insurance Case:



Male

Age 35

\$250,000

Permanent Life Insurance with ANICO IUL

Preferred Monthly Premium¹:
\$142

Standard Monthly Premium¹:
\$152

For Agent Use Only; Not For Use with Consumers

Can you Afford to Not Process Small Life Insurance Applications?

Would You Want the case?

Small life applications equal:

- Smaller commissions leading to lower profits
- Processing costs that are similar to those of larger cases.
- Distraction from focus on larger cases.

If you pass on the business, what's the risk?

- Will the client take all their business elsewhere?
- Do you limit future business growth if the client does not consider you when they have larger business?
- Will your competitor take this business?

Don't Decide Yet!

Remember, shorter processing time means lower processing costs for you as well as a higher placement ratio.

¹Preferred Monthly Premium is the target premium (rounded to nearest dollar) assuming a policy could be issued at \$250,000 under a preferred rating. The standard premium produces similar cash surrender value at age 65 using current illustrated values as of 3/18/2013. Underwriting Express is available on Standard and Sub-standard rate classes only. Full underwriting and a minimum face amount of \$250,001 is required for preferred rate class.

Time is Money!



Compare Underwriting Express
to the Industry Estimates

	Industry Estimates	Underwriting Express
Estimated Processing Time ¹	60 Days	15 Days
Estimated Processing Costs ²	\$150	\$50
Increased Placement Ratio ³	70%	85%

Choices

Preferred Rate
Full Underwriting
\$142 Monthly Premium⁵

- ✗ 60 Day Turnaround
 - Paramed Required
 - Blood Required
 - Specimen Required
 - APS Required
- ✗ Higher Overhead
- ✗ Lower Placement
- ✗ Longer Break-even
- ✗ Lower Commission
- ✗ Decreased Satisfaction
- ✗ Less Time for Large Cases

Standard Rate
Underwriting Express⁴
\$152 Monthly Premium⁵

- ✓ 15 Day Turnaround
 - No Paramed⁶
 - No Blood⁶
 - No Specimens⁶
 - No APS⁶
- ✓ Lower Overhead
- ✓ Higher Placement
- ✓ Shorter Break-even
- ✓ Higher Commission
- ✓ Increased Satisfaction
- ✓ More Time for Large Cases

Underwriting Express is available for Standard and Substandard classes only.

Is \$10 Worth it?

**Not taking advantage of faster turnaround time
could be limiting your commissions.**

Industry Estimates are based upon research that ANICO conducted by contacting a small number of companies. ¹Assumes applications received iGO e-App®. Includes commissions paid. Actual results may vary. ²Shorter processing time for apps through iGO e-App® yield lower processing costs. Actual results may vary. ³Placement rate will increase as processing time decreases. Actual results may vary. ⁴Full underwriting and a minimum face amount of \$250,001 is required for preferred rate class. ⁵Preferred Monthly Premium is the target premium assuming a policy could be issued at \$250,000 under a preferred rating. The standard premium produces similar cash surrender value at age 65 using illustrated values as of 3/18/2013. ⁶In some cases, additional requirements might be requested.

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Age Limits:

0 - 65

Face Amount:

Up thru \$250,000

Eligible Products:

ANICO Indexed UL

Affinity 7 Whole Life

ANICO Executive UL

ANICO Signature Term

Executive UL -NY

Enter the Fast Lane with ANICO Underwriting Express

Requires a fully completed application
(Form 10193; ANY-10193)

ANICO requests info from
3rd party databases

Applications that meet our guidelines
should be approved in 48-72 hours with
no further underwriting

If there are questions, a PHI will be
requested

Some cases will require an APS and
in a very few cases, an exam may be
requested

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 investment or index. When an individual purchases the policy, the individual is not buying an ownership interest in any stock or index Form Series: IUL08; IULU08; EXEC-UL; EXEC-ULU; PWL-CSO; PWLU-CSO; EXEC-UL(NY); EXEC-ULU(NY); ART12 (Forms may vary by state)



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