

ANTEX Strategy Whole Life Insurance

A Plan for Life A non-participating whole life insurance plan.



American National Life Insurance
Company of Texas

Forms LDB11AX, MDB11AX

One Moody Plaza | Galveston, TX 77550-7947

Information	<u>Marketing, Licensing and Contracting:</u> call Moody Insurance Group at 1-800-252-4002		
Issue Ages	Level Death Benefit	ages 50-85	
	Graded Death Benefit	ages 50-80	
	Modified Death Benefit	ages 50-80	
Face Amounts	Minimum Face Amount	= \$2,000	
	Maximum Face Amount	= \$50,000 for Level Death Benefit \$25,000 for Graded Death Benefit \$25,000 for Modified Death Benefit	
Underwriting Classifications	Standard Nicotine User and Standard Non-Nicotine User The insured will apply for a Whole Life policy and will be placed into one of the three death benefit designs based on the answers to application questions and underwriting decision. The healthiest risks will be placed in the Level Benefit, followed by the Graded Benefit, and finally the Modified Benefit.		
Death Benefit Payable	Level Benefit	Graded Benefit	Modified Benefit
	100% of Face Amount	Year 1 30% of the face amount Year 2 70% of the face amount Year 3+ 100% of the face amount *	Years 1 & 2 110% of the premiums paid Year 3+ 100% of the face amount *
	* For Graded Death Benefit and Modified Death Benefit if the insured dies an accidental death 100% of the face amount will be paid in Years 1 and 2		
Maturity	An endowment benefit equal to the policy's face amount will be paid if the policy is in force on the policy anniversary following the insured's 121 st birthday.		
Loans	Policy loans will be available against the cash value while the policy is in force as other than extended term insurance. Upon the insured's death, the death benefit will be reduced by the amount of any loan, including interest accrued to the date of death. The loan interest is payable on each anniversary of the policy's issue date or on the date the loan is paid in full. Interest will be charged daily at a fixed loan interest rate of 8% in arrears annually. Any interest not paid when it is due will be added to the outstanding loan balance.		
Riders	Terminal Illness Rider is only available on Level Benefit policies with face amounts greater than or equal to \$25,000.		
Compensation	Policy fees are not commissionable 9 month advanced commissions are available		
Charge Backs	Level Death Benefit	Charge back will only apply to unearned advanced commission in the event of lapse in the first policy year.	
	Graded and Modified Death Benefit	Charge back will be applied to all commission levels of the entire first year commission including advances if death or lapse (including surrender and exercising nonforfeiture option) occurs in the first year.	

*Not all plans available in all states

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