Filing at a Glance

Company: American National Insurance Company

Product Name: Indexed UL	SERFF Tr Num: AMNA-126026386	State: Arkansas
TOI: L09I Individual Life - Flexible Premium Adjustable Life	SERFF Status: Closed-Approved-Closed	State Tr Num: 41794
Sub-TOI: L09I.101 External Indexed - Single Life	Co Tr Num: IUL08	State Status: Approved-Closed
Filing Type: Form		Reviewer(s): Linda Bird
	Author: Tyra Reed	Disposition Date: 03/24/2009
	Date Submitted: 03/10/2009	Disposition Status: Approved-Closed
Implementation Date Requested: On Approval		Implementation Date:

State Filing Description:

General Information

Project Name: IUL08	Status of Filing in Domicile: Pending
Project Number: IUL08	Date Approved in Domicile:
Requested Filing Mode: Review & Approval	Domicile Status Comments:
Explanation for Combination/Other:	Market Type: Individual
Submission Type: New Submission	Group Market Size:
Overall Rate Impact:	Group Market Type:
Filing Status Changed: 03/24/2009	Explanation for Other Group Market Type:
	State Status Changed: 03/24/2009
Deemer Date:	Created By: Tyra Reed
Submitted By: Tyra Reed	Corresponding Filing Tracking Number:

Filing Description:

American National Insurance Company (NAIC: 60739 FEIN: 74-0484030) Filing of:

Form IUL08(10) – Individual Flexible Premium Adjustable Life Policy with Indexed Interest Crediting Option

Specifications Page – Form IUL08-DP

Form ULAPBR08(10) – Additional Protection Benefit Rider

SERFF Tracking Number: AMNA-126026386 Company Tracking Number: IUL08

SERFF Tracking Number:	*AMNA-126026386*	*State:*	*Arkansas*
Filing Company:	*American National Insurance Company*	*State Tracking Number:*	*41794*
Company Tracking Number:	*IUL08*		
TOI:	*L09I Individual Life - Flexible Premium Adjustable Life*	*Sub-TOI:*	*L09I.101 External Indexed - Single Life*
Product Name:	*Indexed UL*		
Project Name/Number:	*IUL08/IUL08*		

Sir or Madam

Please find attached/enclosed the above referenced forms for you department's review and approval. Each form is a new form and is not intended to replace any previously approved or existing forms.

Form IUL08(10) is a Flexible Premium Adjustable Life Insurance Policy with an Indexed Interest Crediting Option. This product:
- Is sold on an individual, sex-distinct basis. We certify that the policy will not be issued in any employer-employee plans that are subject to the Norris decision and/or Title VII of the Civil Rights Act of 1964
- Will be issued to Insureds ages 18 to 85 with a minimum specified amount of $100,000 and no maximum
- Has safety net premiums and a 10 year no lapse provision for all issue ages.
- Includes an overloan protection benefit.
- Uses the 2001 CSO Ultimate Mortality Table – Sex Distinct, Smoker Distinct
o Specifications Page IUL08-DP will be used in conjunction with this policy form.

Form ULAPBR08(10) is an Additional Protection Benefit Rider. This rider provides permanent life insurance coverage which can be used to supplement coverage under the base policy. This rider:
- Can be added at the time of issue only.
- Is only available on a sex-distinct basis and cannot be attached to unisex plans.
- Is available to Insureds ages 18 to 85 with a minimum face amount of $25,000. The maximum issue amount of the rider is 4 times the specified amount of the base policy.

Application Form 10193-AR will be used to apply for these products. This form was filed under SERFF Tracking Number AMNA-125968137, and/or State Tracking Number: 41678 on 2/27/2009. On the date of this policy form filing, the application filing was
Approved / Exempted by your department on 3/2/2009.

Additional components / information associated with this filing are as follows and have been enclosed (when applicable) for your review:
- Actuarial Memoranda
- Nonforfeiture Demonstration

- Certificate of Readability
- Statement of Variability
- Sample Illustration
- Sample Annual Report
- A filing fee, in the amount of $100.00 has been submitted via EFT.

Company and Contact

Filing Contact Information

Tyra Reed, Policy Analyst
One Moody Plaza
Product Development--14th Floor
Galveston, TX 77550

tyra.reed@anico.com
409-763-1112 [Phone] 5222 [Ext]
409-766-6933 [FAX]

Filing Company Information

American National Insurance Company
One Moody Plaza
Galveston, TX 77550
(409) 763-4661 ext. [Phone]

CoCode: 60739
Group Code: 408
Group Name:
FEIN Number: 74-0484030

State of Domicile: Texas
Company Type:
State ID Number:

Filing Fees

Fee Required?	Yes
Fee Amount:	$100.00
Retaliatory?	Yes
Fee Explanation:	
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
American National Insurance Company	$100.00	03/10/2009	26288133

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	03/24/2009	03/24/2009

Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	**Created By**	**Created On**	**Date Submitted**	**Responded By**	**Created On**	**Date Submitted**
Pending Industry Response	Linda Bird	03/16/2009	03/16/2009	Tyra Reed	03/24/2009	03/24/2009

Disposition

Disposition Date: 03/24/2009

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number:	*AMNA-126026386*	*State:*	*Arkansas*
Filing Company:	*American National Insurance Company*	*State Tracking Number:*	*41794*
Company Tracking Number:	*IUL08*		
TOI:	*L09I Individual Life - Flexible Premium Adjustable Life*	*Sub-TOI:*	*L09I.101 External Indexed - Single Life*
Product Name:	*Indexed UL*		
Project Name/Number:	*IUL08/IUL08*		

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document *(revised)*	Flesch Certification		Yes
Supporting Document	Flesch Certification	Replaced	Yes
Supporting Document	Application		Yes
Supporting Document	Health - Actuarial Justification		No
Supporting Document	Outline of Coverage		No
Supporting Document	Actuarial Memoranda		No
Supporting Document	Nonforfeiture Demonstration		Yes
Supporting Document	Statement of Variability		Yes
Supporting Document	Sample Illustration and Annual Report		Yes
Form	Individual Flexible Premium Adjustable Life Insurance Policy with Indexed Interest Crediting Option		Yes
Form	Additional Protection Benefit Rider		Yes

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	03/16/2009
Submitted Date	03/16/2009
Respond By Date	

Dear Tyra Reed,

This will acknowledge receipt of the captioned filing.

Objection 1

- Flesch Certification (Supporting Document)

Comment: Filings of "universal life" type contracts are subject to Regulation 34. Please assure as that you are in compliance with Regulation 34. If cost of insurance may be changed by the company subject to a maximum and/or accumulation rates may be changed by the company subject to a minimum, then the contract must comply with Bulletin 11-83.

External Indexed contracts are subject to the External Indexed Guidelines. Please furnish certification that this filing is in compliance with these guidelines and certifications required by these guidelines.

Please feel free to contact me if you have questions.

Sincerely,

Linda Bird

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	03/24/2009
Submitted Date	03/24/2009

Dear Linda Bird,

Comments:
Good morning and thank you for your letter regarding this filing.

Response 1

Comments: Please find a revised certification of compliance attached. It includes our certification of compliance with Rule and Regulation 34, Bulletin 11-83, and the External Indexed Contract Guidelines.

Related Objection 1

Applies To:

- Flesch Certification (Supporting Document)

Comment:

Filings of "universal life" type contracts are subject to Regulation 34. Please assure as that you are in compliance with Regulation 34. If cost of insurance may be changed by the company subject to a maximum and/or accumulation rates may be changed by the company subject to a minimum, then the contract must comply with Bulletin 11-83.

External Indexed contracts are subject to the External Indexed Guidelines. Please furnish certification that this filing is in compliance with these guidelines and certifications required by these guidelines.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: Flesch Certification

Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

SERFF Tracking Number:	*AMNA-126026386*	*State:*	*Arkansas*
Filing Company:	*American National Insurance Company*	*State Tracking Number:*	*41794*
Company Tracking Number:	*IUL08*		
TOI:	*L09I Individual Life - Flexible Premium Adjustable Life*	*Sub-TOI:*	*L09I.101 External Indexed - Single Life*
Product Name:	*Indexed UL*		
Project Name/Number:	*IUL08/IUL08*		

Should you require any additional information or documentation in order to complete your review, please let us know.

Thanks!

Sincerely,
Tyra Reed

Form Schedule

Lead Form Number:

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	Form IUL08(10)	Policy/Contract/Fraternal Certificate	Individual Flexible Premium Adjustable Life Insurance Policy with Indexed Interest Crediting Option	Initial		50.700	Form IUL08(10).pdf
	Form ULAPBR08(10)	Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	Additional Protection Benefit Rider	Initial		50.100	Form ULAPBR08(10).pdf

AMERICAN NATIONAL INSURANCE COMPANY
A STOCK LIFE INSURANCE COMPANY

Insured | Specified Amount

Policy Number | Issue Date

Home Office: One Moody Plaza, Galveston, Texas 77550
Telephone Number (409) 763-4661
This number is available for Policy Owners to make inquiries or obtain information about coverage and provide assistance in resolving complaints.

AMERICAN NATIONAL INSURANCE COMPANY ("We", "Us", "Our") will pay the Death Benefit to the Beneficiary subject to the provisions of this Policy. The Death Benefit is payable upon receipt at Our Home Office in Galveston, Texas of due Proof of Death of the Insured. This Policy is issued in consideration of the Application and payment of the Premiums as described within the Policy. This Policy is a legal contract between the Owner and American National Insurance Company. **READ YOUR POLICY CAREFULLY.**

The method for determining the Death Benefit is described in the Death Benefit section of the Policy. The amount of the Death Benefit may be fixed or may change, depending on the Death Benefit Option the Owner selects. The Policy Loan Value is less than one hundred percent (100%) of the Policy's Surrender Value.

Even if the Planned Periodic Premiums are paid, it is possible that the Policy may not continue in force (that is, it may lapse before the death of the Insured) due to changes in interest credited to the fixed account, interest credited to the indexed account, expenses, and cost of insurance charges. Additionally, loans, withdrawals, and Death Benefit Option changes may affect the length of time the Policy stays in force.

Although the value of your Policy may be affected by the performance of an equity index, the Policy does not directly participate in any stock or equity investments.

NOTICE OF RIGHT TO CANCEL POLICY. No later than twenty (20) days after this Policy is delivered, You may cancel it by returning the Policy, with a written request to cancel, to Our Home Office or the agent who took the Application. Upon Our receipt of the Policy and request to cancel, the Policy shall be void from the beginning. We will refund all premiums paid within ten days after the Policy and request to cancel are received at the Home Office. **If this is a replacement Policy, you have thirty (30) days to cancel**.

Signed for the Company at Galveston, Texas, on the Issue Date.

SECRETARY | **PRESIDENT**

FLEXIBLE PREMIUM UNIVERSAL LIFE INSURANCE WITH INDEXED INTEREST CREDITING OPTION
NONPARTICIPATING. NO DIVIDENDS.
DEATH BENEFIT PAYABLE UPON INSURED'S DEATH
BENEFITS, VALUES, PERIODS OF COVERAGE, OR PREMIUMS ARE ON AN INDETERMINATE BASIS

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Additional benefits and riders (if any), and a copy of the Application and any Supplemental Applications follow this Policy.

DATA PAGE

POLICY NUMBER	[12345678]	[February 20, 2009]	**ISSUE DATE**
OWNER	[JOHN OWNER]		

INSURED

NAME	[JOHN INSURED]	[35]	**ISSUE AGE**
CLASS	[STANDARD NICOTINE NON-USER]	[MALE]	**SEX**
[RATING]	[NONE]	[MONTH, DD,YYYY]	**[RATING EXPIRY DATE]**

APPLICANT POLICY SELECTIONS

SPECIFIED AMOUNT	$ [100,000]
DEATH BENEFIT OPTION	[A – SPECIFIED AMOUNT]
DEATH BENEFIT QUALIFICATION TEST	GUIDELINE PREMIUM TEST

Note: The minimum Specified Amount during the lifetime of the Policy is $100,000

INITIAL ALLOCATION OF TRANSFERS FROM THE SWEEP ACCOUNT:

FIXED ACCOUNT: [0] %

INDEXED ACCOUNT: [100] %

PREMIUMS AND RIDERS

BENEFIT DESCRIPTION		**FORM**	**MINIMUM ANNUAL PREMIUM**
INDEXED UNIVERSAL LIFE		Form IUL08[(XX)]	$ [612.00]
Maturity Date	[February 27, 2095]		
TOTAL MINIMUM ANNUAL PREMIUM			$ [612.00]
INITIAL PREMIUM DUE		$ [612.00]	
PLANNED PERIODIC PREMIUM		ANNUALLY - $ [612.00]	
SAFETY NET PREMIUM		$ [612.00]	
SAFTEY NET GUARANTEED PERIOD		10 YEARS	

EXPENSE CHARGES	
PERCENT OF PREMIUM CHARGE	6.00 %
MONTHLY EXPENSE FEE	$ 5.00
MONTHLY EXPENSE CHARGE	
CURRENT	$ [21.80] FOR 10 YEARS
GUARANTEED	$ [21.80] FOR ALL YEARS
MONTHLY PERCENTAGE OF ACCOUNT VALUE CHARGE	
CURRENT	.04 % FOR 10 YEARS
GUARANTEED	.04 % FOR ALL YEARS
INDEXED ACCOUNT	
INDEX	STANDARD & POOR'S 500® INDEX[1]
CAP	
MINIMUM	3.00 %
INITIAL	[12.00] %
FLOOR	
MINIMUM	0.00 %
INITIAL	[0.00] %
PARTICIPATION RATE	
MINIMUM	100.00 %
INITIAL	[100.00] %
SEGMENT TERM	1 YEAR
FIXED ACCOUNT AND SWEEP ACCOUNT	
INTEREST RATE	
MINIMUM RATE	2.50 %
INITIAL RATE	[4.00] %
SWEEP DATES	
CURRENT	[1ST OF EVERY MONTH]
GUARANTEED	ONCE PER CALENDAR QUARTER
CUMULATIVE POLICY INTEREST RATE GUARANTEE	3.00 %
LOAN COLLATERAL ACCOUNT	6.00 %
FIXED LOAN INTEREST RATE	6.00 %
	COLLECTED IN ARREARS

BASIS OF NONFORFEITURE VALUES AND RESERVES

NONFORFEITURE INTEREST RATE 3.00 %

MORTALITY TABLE 2001 CSO ALB ULTIMATE MORTALITY TABLE FOR INSURED'S GENDER AND TOBACCO USE CLASS.

IMPORTATNT NOTE REGARDING THE POLICY MATURITY: THIS POLICY MIGHT NOT MATURE EVEN IF PLANNED PREMIUMS ARE PAID DUE TO THE FACT THAT CURRENT COST OF INSURANCE AND INTEREST RATES ARE NOT GUARANTEED, POLICYLOANS AND PARTIAL WITHDRAWALS MAY BE TAKEN, THERE MAY BE CHANGES IN THE CHOICE OF DEATH BENEFIT OPTIONS, AND THERE MAY BE REQUESTED CHANGES TO THE SPECIFIED FACE AMOUNT.

SCHEDULED OF SURRENDER CHARGES

POLICY YEAR	SURRENDER CHARGE	POLICY YEAR	SURRENDER CHARGE
1	$ [1,720	6	$ 860
2	$ 1,548	7	$ 688
3	$ 1,376	8	$ 516
4	$ 1,204	9	$ 644
5	$ 1,032	10	$ 172]
		11+	$ 0

POLICY NUMBER [12345678] **INSURED** [JOHN INSURED] [MALE] [35]

MONTHLY COST OF INSURANCE RATES PER $1,000 BASED ON VALUES FROM THE [2001 CSO MORTALITY TABLE FOR MALE OR FEMALE AND SMOKERS OR NON SMOKERS] AS APPROPRIATE

ATTAINED AGE	CURRENT SCHEDULE	GUARANTEED MAXIMUM	ATTAINTED AGE	CURRENT SCHEDULE	GUARANTEED MAXIMUM
[36	0.0711	0.0975	70	1.7689	2.1058
37	0.0759	0.1033	71	1.9593	2.3325
38	07.797	0.1108	72	2.1819	2.5975
39	0.0814	0.1175	73	2.4164	2.8766
40	0.0831	0.1266	74	2.6684	3.1766
41	0.0866	0.1375	75	2.9428	3.5033
42	0.0926	0.1508	76	3.2522	3.8716
43	0.0997	0.1666	77	3.6120	4.3000
44	0.1111	0.1841	78	4.0299	4.7975
45	0.1250	0.2033	79	4.4982	5.3550
46	0.1404	0.2225	80	5.0204	5.9766
47	0.1544	0.2383	81	5.5881	6.6525
48	0.1681	0.2508	82	6.1894	7.3683
49	0.1833	0.2666	83	6.8460	8.1500
50	0.2026	0.2875	84	7.5761	9.0191
51	0.2251	0.3141	85	8.3881	9.9858
52	0.2526	0.3466	86	9.4138	11.0491
53	0.2868	0.3841	87	10.5393	12.1983
54	0.3301	0.4316	88	11.5948	13.4200
55	0.3797	0.4850	89	12.8786	14.7016
56	0.4359	0.5400	90	13.9970	15.9783
57	0.4900	0.5933	91	15.0978	17.2350
58	0.5463	0.6466	92	16.9191	18.5516
59	0.6127	0.7091	93	18.1852	19.9400
60	0.6876	0.7850	94	19.5190	21.4025
61	0.7686	0.8775	95	20.5657	22.8508
62	0.8628	0.9850	96	22.4208	24.2650
63	0.9525	1.1025	97	24.1222	25.7716
64	1.0584	1.2250	98	26.9402	27.3783
65	1.1685	1.3525	99	29.0925	29.0925
66	1.2801	1.4816	100+	0	0]
67	1.3774	1.6166			
68	1.4988	1.7591			
69	1.6121	1.9191			

Attained Age is the Insured's age plus the number of Policy Years completed.

CONTRACT AND INTERESTED PERSONS

ENTIRE CONTRACT AND REPRESENTATIONS. This Policy, any endorsements or riders, and the attached Application form the entire contract. The term "Application" includes the document so labeled and any supplemental applications or applications for riders or additional benefits or reinstatements. All statements in the Application, in the absence of fraud, will be deemed representations and not warranties. No statement will be used to contest the Policy or be used in defense of a claim under it unless:

(1) it is contained in the written Application for this Policy or a rider; and
(2) a copy of the Application is attached to the Policy at the Issue Date and upon the addition of any rider or upon reinstatement.

EFFECTIVE DATE. This Policy takes effect on the Issue Date shown on the Data Page upon:

(1) Payment of the first premium, which must be at least the Planned Periodic Premium as shown on the Data Page; and
(2) Policy delivery during the Insured's lifetime and same health as stated on the Application.

Policy Years, Policy Months, and anniversaries are measured from the Issue Date. Any addition of a rider or Reinstatement of coverage will take effect on the Monthly Deduction Date which coincides with or next follows the date We approve an Application or for Reinstatement of this Policy.

OWNER. The Owner ("You", "Your") is named on the Data Page. Before termination of the Policy, as stated in the Termination of Coverage provision, You may exercise the rights of Ownership given by this Policy. If You are a minor, first the Insured, then the Beneficiary, if living and legally competent, may exercise all rights of ownership. If You die while the Insured is living, ownership will pass to the Contingent Owner if named. If there is no Contingent Owner, ownership passes to the Owner's estate.

All rights of the Owner, the Contingent Owner, and the Beneficiary are secondary to the rights of:

(1) any Assignee of record; and
(2) any Irrevocable Beneficiary.

INSURED. The person on whose death the Death Benefit will be paid and who is named as such on the Data Page. The Insured has no Ownership rights under this Policy unless the Owner and the Insured are the same person or unless the Owner is not legally competent.

BENEFICIARY. The initial Beneficiary is designated in the Application. If changed, the Beneficiary is as shown in the latest change filed with and recorded by Us. The Beneficiary is the person named to receive the Death Benefit of this Policy in the event of the Insured's death.

BENEFICIARY INTEREST. Beneficiaries will be designated as primary (first) and contingent (second or secondary). All Beneficiaries named as primary or first are in one class. Those named as contingent or second are in a different class and will not share in the Proceeds of a death claim unless no Beneficiary named as first survives the Insured as described below. All relationships are in reference to the Insured.

Unless changed by endorsement or written request filed at Our Home Office:

(1) two or more members or the same class will share Proceeds equally;
(2) surviving class members will share equally the Proceeds to which a deceased Beneficiary would have been entitled, and
(3) if no Beneficiary survives the Insured, Proceeds will be paid to the Owner's estate.

A Beneficiary will not share in any Proceeds or benefits if:

(1) The Beneficiary dies within 30 days after the Insured's Death; and
(2) Our Home Office has not received Proof of Death of the Insured.

If the Beneficiary is not a Natural Person, the Beneficiary must still exist at the time of the Insured's death. All Beneficiaries' interests are secondary to any Assignment on record at the Home Office.

CHANGE OF BENEFICIARY. If there is no Assignee or Irrevocable Beneficiary, You may change a Beneficiary by filing a written request in a form acceptable to Us at Our Home Office. A change will not take affect until We receive Your written request and record the change at the Home office. Once recorded, the change will be effective as of the date You signed the request. The change is subordinate to:

(1) the rights or an Assignee of record;
(2) the rights of an Irrevocable Beneficiary.

IRREVOCABLE BENEFICIARY. A permanent Beneficiary whose rights under the Policy cannot be changed without his or her consent.

ASSIGNEE. This Policy may be pledged to a Natural Person or a legal entity as security for a debt. The Assignee's rights under this Policy will supersede those of the Beneficiary and of the Owner.

DEFINITION OF TERMS

INDEX. The Index shown on the Data Page, or its successor. If the Index is discontinued, or if We are unable to use it for reasons beyond Our control, We will substitute a successor index of our choosing. In such case, We will notify you of the change at Your last known address.

NATURAL PERSON. A human being only and not a trust, a corporation, or any other legally recognized entity.

PAYEE. A person to whom any of the Proceeds of this Policy and any riders are payable.

POLICY DEBT. The total of all unpaid Loans plus unpaid interest on the Loans.

POLICY MONTH. The first Policy Month begins on the Issue Date and ends on the day preceding the same date in the next calendar month. Each succeeding Policy Month begins on the same date of each calendar month.

POLICY YEAR. The period beginning on the Issue Date and ending one year later and each succeeding one year period.

PROOF OF DEATH. Includes all of the following:

(1) a certified death certificate;
(2) a claimant statement;
(3) the Policy; and
(4) any other information We may reasonably require to establish the validity of the claim.

SPECIFIED AMOUNT. The amount shown on the Data Page and upon which the Death Benefit depends.

SWEEP DATE. Date of Our choosing, not less than once per calendar quarter, on which the balances in this Policy's Sweep Account are transferred to the Fixed Account and/or the Indexed Account. The Sweep Date(s) in effect on the Issue Date are shown on the Data Page. If We change the Sweep Date(s), We will give You notice.

GENERAL PROVISIONS

CONFORMITY WITH STATE LAW. This Policy is subject to the laws of the jurisdiction where it is delivered. If any provision of this Policy is contrary to any such law, such provision is amended to conform to the minimum standards of such law.

NONPARTICIPATING POLICY. This Policy is nonparticipating. It does not share in Our profits or surplus.

INCONTESTABILITY. This Policy will be incontestable after it has been in force during the Insured's lifetime for 2 years from the Issue Date except for nonpayment of premium and except as to any provision or condition relating to disability benefits or additional benefits for accidental death.

An increase in the Specified Amount, an addition of a rider after the Policy's Issue Date or Reinstatement, shall be incontestable after it has been in force during the Insured's lifetime for 2 years after the date of such increase, addition or Reinstatement, except as to any nonpayment of Premium and except as to any provision or condition relating to disability benefits or additional benefits for accidental death, which may be contested at any time.

We may only contest this Policy under this paragraph based on material misstatement or omissions in the Application, Supplemental Application, or Reinstatement Application.

SUICIDE. If the Insured, whether sane or insane, dies from Suicide within 2 years from the issue Date of this Policy, We are liable only for return of any premiums received less any Policy Debt or Partial Surrenders.

The provisions of this paragraph shall apply to an increase in the Specified Amount or the addition of a rider. For two years following the date of an increase or addition, We shall be liable only for the return of the Cost of Insurance and expenses, if any, which result from such increase or addition.

MISSTATEMENT OF AGE OR SEX. If there is a misstatement of age or sex of the Insured, the Death Benefit shall be that which would have been purchased by the most recent Cost of Insurance Deduction at the correct age and sex.

ASSIGNMENT. No assignment will bind Us until recorded at our Home Office. We are not obligated to determine that an Assignment is valid or sufficient. Any claim by an Assignee is subject to proof of the validity and extent of the Assignee's interest in the Policy. Unless otherwise specified by the Owner, assignments shall take effect on the date the notice of assignment is signed by the Owner, subject to any payments made or actions taken by Us.

POWER TO MODIFY. Only Our president or secretary has the power to:

(1) change this Policy;
(2) extend the time for payment of premiums; or
(3) waive any Policy provisions.

Any change in the Policy will be by endorsement signed by one of the above-named officers.

REPORTS TO OWNER. We will send You and any assignee on record a free Annual Report once a year. The Annual Report will show:

(1) the beginning and end dates of the current report period;
(2) the accumulation value, if any, at the beginning and end of the current report period;
(3) the amounts credited or debited during the current period; identified by type;
(4) the Death Benefit;
(5) the Surrender Value, if any;
(6) the amount of outstanding loans, if any, at the end of the current period;
(7) if assuming guaranteed interest, mortality and expense, the Policy's Surrender Value will not maintain the insurance in force until the end of the next Policy Anniversary, notice of this.

In addition to the Annual Report, We will provide you one free in force illustration each year upon request. Additional Annual Reports and in force illustrations may be requested at any time for a charge of $25 each.

NOTICES. All Notices, Applications, and other correspondence (including requests for a Policy change) required to be sent to Us under the terms of the Policy or any attached rider must be mailed or delivered to Our Home Office in Galveston, Texas.

BASIS OF COMPUTATIONS. Surrender Values of this Policy are not less than the minimum required by law in the state where the Policy is delivered. We have filed with the insurance regulators there, a detailed statement of the method used to compute Surrender Values. Calculations are based on the mortality tables and nonforfeiture interest rate shown on the Data Page.

PREMIUMS

PREMIUMS PAYABLE. All premiums after the initial premium shall be paid in advance and are payable at the Home Office, or to Our authorized agent in exchange for an official receipt. The receipt must be signed by the president or secretary. It must be countersigned by the agent.

PREMIUM LIMITATION AND POLICY MATURITY. Premium payments may not be made after the anniversary of the Policy Issue Date following the Insured's 100th birthday. If this Policy is in force on such anniversary of the Issue Date, it will continue in force until the Insured's death. If the total premiums paid exceed the limitations of Section 7702 of the Code, if applicable, We will return the excess premiums to You within the time permitted by law. Premium payments which result in an increase in the Net Amount At Risk under the Policy may, at Our discretion, require evidence of insurability.

PLANNED PERIODIC PREMIUM. The Initial Planned Periodic Premium is shown on the Data Page. We will send reminders to You for the amount of the Planned Periodic Premium.

You may request a change in the method or frequency of payment or the amount of the Planned Periodic Premium.

(1) while the Insured is alive; and
(2) before the anniversary of the Issue Date following the Insured's 100th birthday.

No request for a change in the Planned Periodic Premium will be effective without Our consent. The actual amount, timing and frequency of premium payments will affect the Accumulation Value and the amount and duration of insurance coverage.

UNSCHEDULED ADDITIONAL PREMIUMS. You may pay additional premiums at any time before the anniversary of the Policy Issue Date following the Insured's 100th birthday. We reserve the right to limit the amount of any unscheduled additional premiums paid on this Policy.

NET PREMIUMS. Any premiums We receive from You for this Policy, whether Planned Periodic Premiums or Unscheduled Additional Premiums, will first be reduced by the Percentage of Premium Charge shown on the Data Page. The resulting premium is called the Net Premium.

ALLOCATION PERCENTAGES AND RIGHT TO CHANGE. Under the terms of this Policy, You may choose to allocate the Net Premiums You pay between a Fixed Account and an Indexed Account. The Data Page shows the Initial Allocation Percentages You specified in the Application for this Policy. Subsequent Net Premiums will be allocated in the same manner until You provide Us different instruction. You may change the Allocation Percentages at any time by submitting Your request in writing to the Home Office.

CONTINUATION OF INSURANCE. Insurance coverage under this Policy and any benefits provided by rider will be continued in force until the Surrender Value is insufficient to cover the Monthly Deduction, as provided in the Grace Period provision of this Policy.

LAPSE

LAPSE. This Policy will lapse, subject to the limitations of the Grace Period and the Safety Net Guarantee provision, if on any Monthly Deduction Date the Surrender Value is insufficient to pay the amount of the Monthly Deduction.

SAFETY NET GUARANTEE. Notwithstanding the Lapse provision, this Policy will remain in force, even if the Surrender Value is insufficient to pay the Monthly Deduction, until the earlier of:

(1) the end of the Safety Net Guarantee Period shown on the Data Page; or
(2) the first Monthly Deduction Date on which the Safety Net Guarantee Premium Requirement is not satisfied.

During the Safety Net Guarantee Period, while the Policy is in force, the Monthly Deduction will continue to be deducted from the Accumulation Value. The Policy may not be charged negative interest nor may the Net Amount At Risk be increased by the negative Accumulation Value.

SAFETY NET GUARANTEE PREMIUM REQUIREMENT. The Safety Net Guarantee Premium Requirement as of any Monthly Deduction Date is determined by dividing the annual Safety Net Guarantee Premium by 12 and then multiplying that number by the number of months since the Policy's Issue Date. The Safety Net Guarantee Premium is deemed to be satisfied if cumulative premiums paid, less withdrawals and Loans exceeds the amount of the Safety Net Guarantee Premium Requirement. The Safety Net Guarantee Premium, if any, will be increased if a benefit rider is added or if the Specified Amount is increased.

On a guaranteed basis, the Surrender Value at the end of the Safety Net Guaranteed Period may be insufficient to keep this Policy in force unless an additional payment is made at that time.

GRACE PERIOD. A sixty-one (61) day Grace Period will begin if either:

(1) On any Monthly Deduction Date during the Safety Net Guarantee Period, the Policy fails to satisfy the Safety Net Guarantee Premium Requirement and the Surrender Value is insufficient to pay the amount of the Monthly Deduction; or
(2) The Safety Net Guarantee has ended and the Surrender Value is insufficient to pay the amount of the Monthly Deduction.

A notice that the Policy has entered the Grace Period will be mailed to Your last known address at least 31 days prior to the end of the Grace Period. The amount of premium required to bring the Policy out of the Grace Period is the Recovery Payment, as defined below. Any payment sent by U.S. mail must be postmarked within the Grace Period.

If the death of the Insured occurs during the Grace Period, the lesser of either the Safety Net Guarantee Premium Requirement or the Monthly Deduction amount owed by the Insured will be deducted from the Death Benefit. If We have not received the required premium by the end of the Grace Period, all insurance coverage under this Policy and any riders will terminate.

Upon expiration of the Grace Period, the Safety Net Guarantee provision cannot be reinstated even if the Policy is reinstated.

RECOVERY PAYMENT. During the Safety Net Guarantee Period the Recovery Payment is the lesser of (1) or (2) where:

(1) is the amount that will make the sum of the premiums paid less withdrawals and loans equal or exceed the sum of the Safety Net Guarantee Premium Requirement on the Monthly Deduction Date: and
(2) is an amount sufficient to produce a Surrender Value large enough to pay the Monthly Deduction.

After the end of the Safety Net Guarantee Period, the Recovery Payment is (2).

PROCEEDS TO BE PAID

PAYMENT OF DEATH BENEFIT. Proceeds payable at death will be paid upon receipt of Proof of Death as defined in the Definitions section of this Policy. Any Proceeds payable under the terms of this Policy are subject to any adjustments provided in the Misstatement of Age or Sex, Incontestability, and Suicide provisions of this Policy. The proceeds are payable to the Beneficiary upon receipt by Us of satisfactory Proof of Death of the Insured while this Policy is in force are equal to:

(1) the Death Benefit; plus
(2) any additional life insurance proceeds provided by any riders; minus
(3) any Policy Debt; minus
(4) any unpaid Monthly Deduction that may apply during a Grace Period.

If Death Benefit Proceeds are not paid within thirty (30) days from the date of the receipt by the Company of due Proof of Death and the determination of the right of the claimant to the Proceeds, then such Proceeds, including both the Death Benefit and any refund of premiums at death, will be paid with interest from the date of death to the date of payment. The interest will be calculated at an effective rate at least as great as required by law. Proceeds may be paid in one sum or under the Settlement Options provision of the Policy.

DEATH BENEFIT

DEATH BENEFIT. The Death Benefit payable under this Policy will depend on the Specified Amount and whether Death Benefit option A, B or C is in effect on the date of death. The Death Benefit options are as follows:

OPTION A. The Death Benefit at any time shall equal the greater of (1) or (2) where:

(1) is the Specified Amount; and
(2) is the Minimum Death Benefit calculated under the Death Benefit Qualification Test elected.

OPTION B. The Death Benefit at any time shall equal the greater of (1) or (2) where:

(1) is the Specified Amount plus the Accumulation Value; and
(2) is the Minimum Death Benefit calculated under the Death Benefit Qualification Test elected.

OPTION C. The Death Benefit shall be the greater of (1) and (2) where:

(1) is the Specified Amount plus all premiums paid including premiums paid for riders, less any Partial Surrenders made; and
(2) is the Minimum Death Benefit calculated under the Death Benefit Qualification Test elected.

DEATH BENEFIT QUALIFICATION TEST. In order for Your Policy to be classified as a life insurance policy under Section 7702 of the Internal Revenue Code, premiums paid must not exceed the guideline premium limitations as provided in Section 7702 of the Internal Revenue Code. This test is referred to as the Guideline Premium Test. The Minimum Death Benefit at any time is the Accumulation Value multiplied by the Death Benefit percentage for the Attained Age of the Insured as shown in the Table of Accumulation Value Corridors below.

TABLE OF ACCUMULATION VALUE CORRIDOR

ATTAINED AGE		THEN, THE APPLICABLE PERCENTAGE SHALL DECREASE BY AN INTERPOLATED AMOUNT FOR EACH FULL YEAR	
Not Less Than	Nor More Than	From	To
0	40	250	250
40	45	250	215
45	50	215	185
50	55	185	150
55	60	150	130
60	65	130	120
65	70	120	115
70	75	115	105
75	90	105	105
90	94	105	101
95 and older		101	

POLICY CHANGE OPTIONS

CHANGE IN DEATH BENEFIT OPTION. You may request a change from Death Benefit Option A to B any time prior to the anniversary of the Issue Date following the Insured's 85th birthday. You may request a change from Death Benefit Option B to Option A at any time. Option C may only be selected at Policy Issue. Changes to Option C are not allowed. After the Issue Date, You may request a change from Option C to either Option A or Option B.

Any change request must be in writing, accompanied by this Policy, and will require Our consent. This change will be effective on the Monthly Deduction Date that coincides with or next follows Our receipt and approval of such request, subject to the following:

(1) if the change is from Option A to Option B, the Specified Amount after the change shall be the Specified Amount prior to the change less the Accumulation Value on the date of change; or
(2) if the change is from Option B or Option C to Option A, the Specified Amount after the change shall be the Death Benefit immediately prior to the change; or
(3) if the change is from Option C to Option B, the Specified Amount will be determined by applying (2) followed by (1) above.

No Change in Death Benefit Option shall be effective unless We have endorsed the change on this Policy. A Change in Death Benefit Option may result in a charge in the amount of the Monthly Deduction beginning on the Effective Date of the change.

A Change in Death Benefit Option may also result in a surrender charge assessment when the Specified Amount is decreased and may also result in an increased surrender charge when the Specified Amount is increased.

CHANGE IN SPECIFIED AMOUNT. You may request a decrease of the Specified Amount of this Policy at any time. Increases may only be made prior to the Policy anniversary following the Insured's 85th birthday. We will not permit a change in Specified Amount that will cause this Policy to fail to qualify as life insurance under Section 7702 of the Internal Revenue Code.

The change request must be in writing accompanied by this Policy, and will require Our consent. This change will be subject to the following conditions:

(1) Any increase will become effective on the Monthly Deduction Date that coincides with or next follows the date of Our approval of the increase. You must provide Us with satisfactory proof the Insured is then insurable for the increased amount requested. An increase will create a new layer of Specified Amount within the Policy and will have its own surrender charge schedule, dated from the effective date of the increase.

(2) Any decrease will become effective on the Monthly Deduction Date that falls on or next follows the date the request is received. The Specified Amount in effect after any decrease must not be less than the Minimum Specified Amount as stated on the Policy Data Page. Any decrease shall reduce the Specified Amount in the following order:

(a) first, against the Specified Amount provided by the most recent increase;
(b) next, against any other increase layers, most recent first; and
(c) finally, against the Specified Amount provided under this Policy at its Issue Date.

If there is a decrease in Specified Amount, the Company will deduct a surrender charge from the Accumulation Value. The surrender charge deduction will be the sum of the surrender charges for each prior increase being eliminated plus a portion of the surrender charge for the oldest layer being reduced or eliminated. The portion is equal to (a) times (b) times (c), where (a) is the surrender charge for that layer, (b) is the reduction in Specified Amount for that layer, and (c) is the Specified Amount for that layer prior to the reduction.

No Change in Specified Amount shall be effective unless We have endorsed the Data Page to reflect the change on this Policy. A change in the Specified Amount will change the amount of the Monthly Deduction beginning on the Monthly Deduction Date when the change is made. An increase in the Specified Amount will result in an increase in the Safety Net premium, as shown on the Data Page. A decrease in Specified Amount may result in a change in risk class, if the original risk class is not available at the reduced Specified Amount.

ACCUMULATION VALUE

INTEREST CREDITING. Under this Policy, You may choose to have interest credited on your Accumulation Value using either the Fixed Interest Crediting Option or the Indexed Crediting Option or some combination of the two. Under the Fixed Interest Crediting Option, We will credit interest on the value in the Fixed Account at an Interest Rate declared at our discretion. Under the Indexed Interest Crediting Option, We will credit interest on values in the Indexed Account at an Interest Rate as determined in the Indexed Interest provision.

ACCUMULATION VALUE. The Accumulation Value equals the sum of the Sweep Account Value, the Fixed Account Value, the Indexed Account Value, and the Loan Collateral Account Value. However, in no event will the Accumulation Value at the time of the Insured's death or at Total Surrender be less than the amount it would have been if all Net Premiums, less withdrawals, had been allocated to the Fixed Account and the Cumulative Policy Interest Rate Guarantee shown on the Data Page had been credited for the entire duration of the Policy.

SWEEP ACCOUNT. A Sweep Account will be established for this Policy. Any Net Premium will first be held in the Sweep Account. Funds in the Sweep Account will be credited interest at the same rate as the Fixed Account. On each Sweep Date, We will first estimate Monthly Deductions for the next 12 months as 12 times the most recent Monthly Deduction. If the balance in the Sweep Account exceeds this amount (called the Sweep Account Minimum), We will transfer such excess to the Fixed Account and the Indexed Account in accordance with the allocation percentages shown on the Date Page, unless subsequently amended by You in writing.

SWEEP ACCOUNT VALUE. Sweep Account Value on the Issue Date will be a portion of the Net Premium received on the Issue Date less the Monthly Deduction for the Policy month beginning on the Issue Date, provided the result is not less than zero.

At the close of business on any date, hereinafter referred to as a valuation date, the Sweep Account Value on any date will be:

(1) the Sweep Account Value on the Monthly Deduction Date immediately preceding the valuation date; plus
(2) interest on (1) accumulated to the valuation date; plus
(3) Net Premiums received since the immediately preceding Monthly Deduction Date; plus
(4) interest on (3) from the date of receipt of the Net Premiums accumulated to the valuation date; plus
(5) transfers since the preceding Monthly Deduction Date from the Fixed Account to the Sweep at Your written request or from a maturing Indexed Segment to satisfy the Sweep Account minimum, or from the Loan Collateral Account upon Loan payment; plus
(6) interest accumulated on (5) from the date of transfer to the valuation date; less
(7) the portion of Deductions, which occurred since the preceding Monthly Deduction Date and were allocated to the Sweep Account, in accordance with the Deductions provision; less
(8) interest accumulated on (7) from the date of the deduction to the valuation date; less
(9) any amounts transferred from the Sweep Account to the Indexed Account since the immediately preceding Monthly Deduction Date; less
(10) interest accumulated on (9) from the dates of the transfers to the valuation date.

FIXED ACCOUNT. The Fixed Account will contain funds which You do not wish to be allocated to the Indexed Account. It is Your right to allocate as much or as little of Your Accumulated Value to the Fixed Account. You are not required to make any allocation to the Fixed Account. However, You should keep in mind that Deductions will reduce the Accumulation Value. If there is not a sufficient balance in the Sweep Account to pay for these Deductions, the Deductions will come next from the Fixed Account and lastly from the Indexed Account. You will earn interest on these funds in the Sweep Account and the Fixed Account until the date of the Deduction. If Deductions must be taken from the Indexed Account, You will earn no interest on such amounts.

FIXED ACCOUNT VALUE. The Fixed Account Value on the Issue Date will be zero.

At the close of business on any date, hereinafter referred to as the valuation date, the Fixed Account Value will be:

(1) the Fixed Account Value on the immediately preceding Monthly Deduction Date; plus
(2) interest on (1) accumulated to the valuation date; plus
(3) the Fixed Account allocation portion of amounts transferred out of the Sweep Account on a Sweep Date; plus
(4) interest accumulated on (3) from the date of transfer to the valuation date; plus
(5) transfers at Your written request since the preceding Monthly Deduction Date from the Indexed Account to the Fixed Account; plus
(6) interest accumulated on (5) from the date of transfer to the valuation date; less
(7) transfers at your written request from the Fixed Account to the Sweep Account; less
(8) interest accumulated on (7) from the date of transfer to the valuation date.

INDEXED ACCOUNT. The Indexed Account earns interest based on the change in value of an Index (see Data Page), subject to certain limitations and guarantees described in this section.

INDEXED ACCOUNT SEGMENT ("Segment"). A Segment is a portion of the Indexed Account and includes the value at the time it is created adjusted by any changes to such value, as described further in this section. A new Segment is created by an automatic transfer to the Indexed Account from the Sweep Account on a Sweep Date. The initial value of the new Segment created is the amount transferred.

SEGMENT START DATE. Is the date a Segment is created. Each Segment has its own Segment Start Date, Segment Term and Segment Maturity Date.

SEGMENT TERM. Is the maximum length of time a Segment may exist and is shown on the Data Page.

SEGMENT MATURITY DATE. Each Segment matures at the end of its Segment Term. The Segment's value at such time, including any indexed interest credited, is used to satisfy the Sweep Account Minimum, if required. Any excess is transferred to a newly created Indexed Segment, unless Your instructions on file with Us direct Us to transfer a portion, or all, of the Segment's value to the Fixed Account. In such case, only the remainder after the instructed transfer to the Fixed Account will be transferred to the Indexed Account. At such time, the maturing Segment will cease to exist.

INDEXED ACCOUNT VALUE. Is the sum of the values of all Segments. The value of a Segment on any date after the Segment Start Date is equal to:

(1) the value of the Segment as of the prior day; less

(2) the amount of any Deductions from the Segment since the prior day; plus any Indexed Interest credited on the Segment since the prior day. Note: Interest is credited only on the Segment Maturity Date.

INDEXED INTEREST. Interest is not credited to a Segment prior to its Segment Maturity Date. Indexed Interest is calculated separately for each Segment on its Segment Maturity Date and is credited to the Segment at that time. Any amount deducted from a Segment prior to its Segment Maturity Date will not receive any Indexed Interest, pro rate or otherwise, for that Segment Term. The Indexed Interest credited will be A times B times C where:

a = the value of the Segment as of the Segment Maturity Date; and
b = the Participation Rate
c = the lesser of the Segment Index Rate or the Cap, but not less than the Floor.

SEGMENT INDEX RATE. In calculating the amount of Indexed Interest credited for each Segment, We first calculate the Segment Index Rate. The Segment Index Rate for the Segment is equal to (a) divided by (b) minus 1, where:

a = the Closing Value of the Index as of the Segment Maturity Date; and
b = the Closing Value of the Index on the Segment Start Date.

The Closing Value of the Index for a date means the published value of the Index as of the end of that date or the last preceding business day the S&P® calculated a value for the Index. The S&P calculates a Closing Value for the Index on any day that the New York Stock Exchange is open for business.

CAP. The Cap is an upper limit on the Segment Index Rate used in determining the amount of interest credited on a Segment. We declare the Cap for each Segment when it is created. We may not declare a Cap less than the Minimum Cap shown on the Data Page.

FLOOR. The Floor is a lower limit on the Segment Index Rate used in determining the amount of interest credited on a Segment. We declare the Floor for each Segment when it is created. We may not declare a Floor less than 0%; that is, We guarantee that even if the Segment Index Rate is negative, the value of the Segment will not decrease.

PARTICIPATION RATE: The Participation Rate is a percentage used in calculating the amount of Indexed Interest for each Segment. The Participation Rate will be multiplied by the Segment Index Rate to determine the Interest Rate used to credit interest on the Segment. The Participation Rate in effect on the Issue Date is shown on the Data Page as the Initial Participation Rate. We guarantee for the life of the Policy that the Participation Rate will never be less than the Minimum Participation Rate shown on the Data Page. We determine a Participation Rate for each Segment when it is created. For each Segment, the Participation Rate for a given Segment is the Participation Rate in effect at the beginning of that Segment Year. We will determine in advance the Participation Rate applicable to each Segment. If the Participation Rate changes, We will communicate it to You in the Annual Report or other written notice.

ANY AMOUNT DEDUCTED FROM A SEGMENT PRIOR TO ITS SEGMENT MATURITY DATE WILL NOT EARN ANY INTEREST, PRO RATE OR OTHERWISE, FOR THAT SEGMENT TERM.

EXAMPLE. To illustrate that there is no interest earned on the amount deducted from a Segment before the Segment Maturity Date:

Segment Value at beginning of the Segment Term	Total Deductions during the Segment Year	Segment value on the Day before the Segment Maturity Date	Segment Interest Crediting Rate	Segment Value after Indexed Interest is Credited
$ 5,000	$ 200	$ 4,800	10%	$ 5,280

TRANSFERS AMONG ACCOUNTS

TRANSFERS. On each Sweep Date, any Sweep Account Value in excess of 12 times the most recent Monthly Deduction will be transferred automatically to the Fixed Account and to a newly created Segment in the Indexed Account in accordance with the allocation percentages shown on the Data Page or subsequently amended by Your written instructions. If You request that an amount be transferred from the Fixed Account to the Indexed Account, or vice versa, We will make such transfers on the next Sweep Date. We must receive written notice of a request for transfer at least two business days prior to a Sweep Date.

ORDER OF PROCESSING TRANSFERS. Transfers among the Sweep, Fixed, and Indexed Accounts on any given day will be processed in the following order based on Your latest written instructions:

(1) first, any requested transfer from the Fixed Account to the Sweep Account will occur.
(2) next, the value of any Segment maturing on that date will be transferred in the following order;
  (a) first to the Sweep Account to the extent necessary to fill the Sweep Account Minimum;
  (b) then, to the Fixed Account in accordance with Your written instructions.
  (c) then, to a new Segment in the Indexed Account
(3) next, if the date is a Sweep Date, the Sweep account Value in excess of the Sweep Account minimum will be transferred automatically to the Fixed Account and a new Segment in the Indexed Account in accordance with the allocation percentages on the Data Page or as subsequently amended by Your written instructions.

DEDUCTIONS

DEDUCTIONS. Deductions shall include:

(1) Monthly Deductions;
(2) Any Partial Surrenders and Surrender Charges thereon since the previous Monthly Deduction Date;
(3) Surrender Charges related to decreases in Specified Amount; and
(4) Any amount required to be deducted from the Policy in accordance with Section 7702 of the Internal Revenue Code.

A Deduction will be charged first against the Sweep Account until the Sweep Account is exhausted, secondarily against the Fixed Account until the Fixed Account is exhausted and then against the most recently, created Segments in the Indexed Account.

MONTHLY DEDUCTION. On Monthly Deduction Dates, prior to the anniversary of the Policy's Issue Date on or following the Insured's 100th birthday, the Monthly Deduction shall be calculated as the sum of (1), (2), (3), (4), and (5) where:

(1) Is the Monthly Expense Fee shown on the Data Page;
(2) Is the Monthly Expense Charge shown on the Data Page;
(3) Is the Monthly Percentage of Account Value Charge shown on the Data Page;
(4) Is the Cost of Insurance; and
(5) Is the cost of additional benefits provided by rider.

After the anniversary of the Policy's Issue Date on or following the Insured's 100th birthday, no Monthly Deductions will be made.

MONTHLY DEDUCTION DATE. Monthly Deductions will be taken from the Accumulation Value each calendar month on the same date as the date that the Policy was issued.

MONTHLY EXPENSE CHARGE, MONTHLY EXPENSE FEE AND MONTHLY PERCENTAGE OF ACCOUNT VALUE CHARGE. These fees and charges are shown on the Data Page. We reserve the right to reduce or increase the Monthly Expense Charge and/or the Monthly Expense Fee and/or the Monthly Percentage of Account Value Charge after the first Policy Year. We will give You written notice before any such change is effective. We will not make such changes more often than once each Policy Year. The maximum Monthly Expense Charge, Monthly Expense Fee and Monthly Percentage of Account Value Charge are listed on the Data Page.

Any change in charges and/or fees will be on a uniform basis for all Insureds covered under this policy form for the same Specified Amount and that have been in force for the same number of policy years. A change in health or other risk factors after the Issue Date will not affect any change in Monthly Expense Charge, Monthly Expense Fee, and/or Monthly Percentage of Account Value Charge.

COST OF INSURANCE. The Cost of Insurance is that portion of the Monthly Deduction required to pay for the Policy's insurance coverage, other than any insurance provided by any riders. The Cost of Insurance is determined on a monthly basis. The Monthly Cost of Insurance is equal to the Net Amount at Risk multiplied by the monthly Cost of Insurance Rate.

NET AMOUNT AT RISK. The Net Amount at Risk on a Monthly Deduction Date is the Death Benefit on that date divided by 1.0024663 minus the Accumulation Value on that date.

COST OF INSURANCE RATE. The Data Page shows the current schedule of monthly Cost of Insurance Rates in effect on the Issue Date and the guaranteed maximum Cost of Insurance Rates We can charge. We can change the current Cost of Insurance Rates at any time for any reason subject to the guaranteed maximum rates shown on the Data Page. If the Cost of Insurance Rates are changed We will provide You written notice.

The Cost of Insurance Rate We charge depends on, but is not limited to, the following:

(1) the Insured's sex,
(2) the Insured's risk classification;
(3) the Insured's Issue Age;
(4) the number of Policy Years completed;
(5) the State, territory, or other jurisdiction, where the Policy was delivered.

Other factors may be considered in the future for determining Cost of Insurance Rates, but in no case will changes in the Insured's health after the Issue Date be a factor.

The Insured's Issue Age means the Insured's age last birthday on the Issue Date.

SURRENDER

FULL SURRENDER AND SURRENDER VALUE. You may surrender this Policy at any time during the lifetime of the Insured upon written request and submission of this Policy to Us. The Surrender Value will be the Accumulation Value less any Policy Debt and any surrender charge. Surrenders are subject to the rights of any Assignment. If full surrender is requested within 30 days after an anniversary of the Issue Date, the Surrender Value shall not be less than the Surrender Value on that anniversary, less any Partial Surrenders or Policy Debt made on or after such anniversary. If this Policy is fully surrendered, all insurance coverage provided by the Policy and any riders shall terminate as of the date of surrender. We reserve the right to defer the payment of the Surrender Value for up to six months. The surrender charge varies by Policy Year according to the scheduled listed on the Data Page. The amount of surrender charge cannot exceed $60.00 per $1,000 of Specified Amount.

INSUFFICIENT SURRENDER VALUE. Except as provided in the Safety Net Guarantee Premium provision, if the Surrender Value on the Monthly Deduction Date is not sufficient to pay for the Monthly Deduction for the next Policy Month, the Policy will Lapse subject to the Grace Period provision of this Policy.

PARTIAL SURRENDER. At any time while this Policy is in force, You may make written request for Partial Surrenders of any amount less than the Surrender value minus an amount sufficient to cover Monthly Deductions for 2 months. The minimum amount of any Partial Surrender is $100.00. Partial Surrenders are subject to the rights of any assignment. We reserve the right to defer the payment of the Partial Surrender for up to six months.

When a Partial Surrender is made, the Accumulation Value will be reduced by the sum of:

(1) the proceeds of the Partial surrender;
(2) a $25 Partial Surrender fee; and
(3) a Partial Surrender Charge.

If the Death Benefit minus the Partial Surrender is less than the Specified Amount, the Specified Amount will be decreased to equal the Death Benefit minus the Partial Surrender. If the Specified Amount is decreased, a Partial Surrender Charge will be assessed. If the Specified Amount remaining in force after the reduction would be less than the Minimum Specified Amount shown on the Data Page, the Partial Surrender will not be permitted.

PARTIAL SURRENDER CHARGE. If there is a decrease in the Specified Amount, a Partial Surrender Charge will be assessed consistent with the method for a decrease described in the Change in Specified Amount provision of this Policy. If there is no decrease in Specified Amount, the Partial Surrender Charge will be zero.

LOANS

LOANS. Upon written request, We will make a loan to You for all or part of the Surrender Value of the Policy. At the time of the loan request, all of these conditions must be met:

(1) the Insured must be living;
(2) the Policy must be in force;
(3) the Policy must not then be subject to any Assignment; and
(4) You must assign the Policy to Us, as sole security for the loan, on a form approved by Us.

Loan interest accrues daily and is due on the first of:

(1) each anniversary of the Policy's Issue Date; or
(2) the Termination of this Policy; or
(3) the date the Loan is paid in full.

Any interest not paid when it is due will be added to the amount of the outstanding loan. When You request a loan, You may choose between two methods of determining the interest charged on the loan.

The two options are:

1- Fixed Loan Interest Rate Option. If You choose the Fixed Loan Interest Rate Option, We will establish a Loan Collateral Account as described below. We will charge interest daily at the Fixed Loan Interest Rate shown on the Data Page. The Loan Collateral Account will earn interest at 6%.

2- Variable Loan Interest Rate Option. We will charge interest daily at an adjustable loan Interest Rate. If You choose the Variable Loan Interest Rate Option, Your Accumulation Value will remain allocated to the Sweep, Fixed, and Indexed Accounts. No Loan Collateral Account will be created. Your Accumulation Value will continue to earn interest as if no loan had been taken. When You request a loan, We will tell You the initial adjustable loan interest rate. Annually, We may change the loan interest rate. The annual interest rate for a Policy year will not exceed the greater of:

(a) the "Moody's Corporate Bond Yield Average" for the calendar month two months prior to the first calendar month of the Policy Year as published by Moody's Investors Service, Inc., or any successor thereto, or
(b) the Nonforfeiture Interest Rate as specified on the Data Page.

In no event will the annual interest rate exceed 15%. If there is a loan outstanding on this Policy 40 days before the effective date of an increase in the interest rate, We will give 30 days notice of such increase to both the Owner and any assignee on record.

You may not change the option while a loan is still outstanding. If You request a loan while there is already a loan outstanding, We will add the new loan amount to the previous Policy Debt. Interest will be charged based on the prior loan interest rate option in effect.

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. We reserve the right to defer payment of any loan for up to 6 months.

LOAN COLLATERAL ACCOUNT. The Loan Collateral Account is the amount set aside to secure the Policy Debt when a policy loan is taken under the Fixed Loan Interest Rate Option. An amount equal to the loan will be transferred from the Sweep Account, and if necessary, the Fixed Account and lastly the Indexed Account to secure the loan. The Loan Collateral Account Value on any following day is equal to:

(1) the Loan Collateral Account value as of the prior day;
(2) plus interest earned on such amount since the prior day;
(3) plus any new policy loan since the prior day;
(4) minus any policy loan amount repaid since the prior day; and
(5) on the policy anniversary only, an adjustment amount for any transfer to or from the Loan Collateral Account to make it equal to the Policy Debt.

On each policy anniversary, if the amount of the Loan Collateral Account exceeds the Policy Debt, the excess will be transferred from the Loan Collateral Account to the Sweep Account, and if the Policy Debt exceeds the amount in the Loan Collateral Account, the excess will be deducted from the Sweep Account, and if necessary, from the Fixed Account and lastly the Indexed Account and transferred to the Loan Collateral Account.

EXCESS POLICY DEBT. If Policy Debt exceeds the Accumulation Value less the Surrender Charge, this Policy will Lapse subject to the Grace Period provision of this Policy. We will mail notice of termination to You at your last known address and any assignee of record 30 days prior to the actual termination of the Policy. If the death of the Insured occurs within the Grace Period, the amount of the Policy Debt and Monthly Deductions then due will be deducted from the Death Benefit that would otherwise be payable.

LOAN REPAYMENT. All or part of a loan on this Policy can be paid at any time this Policy is in force. We will not accept a loan payment of less than $10.00. Any payment not designated as a loan repayment or premium payment may be regarded as a loan repayment. If the Fixed Loan Interest Rate Option is in effect, an amount equal to the portion of any loan repaid, but not more than the amount in the Loan Collateral Account, will be transferred from the Loan Collateral Account to the Sweep Account. If the Variable Loan Interest Rate Option is in effect, we reserve the right to regard any payments related to this Policy received as loan repayment.

OVERLOAN PROTECTION BENEFIT

OVERLOAN PROTECTION BENEFIT. If this benefit is exercised, Your policy will not Lapse due to excessive loans. To exercise this benefit, the Conditions for Election specified below must be satisfied and You must send written request to Us.

TAX CONSEQUENCES. **It is possible that when You elect this Benefit, the Policy Debt may be considered taxable by the Internal Revenue Service. You should consult your attorney, accountant or other tax advisor before electing this benefit.**

OVERLOAN PROTECTION BENEFIT CHARGE. There is a one-time charge equal to the overloan protection benefit rate multiplied by the Accumulation Value on the date You exercise the benefit. This charge will be deducted from Your Accumulation Value. There is no charge if the benefit is never exercised.

We determine the overloan protection benefit rate when You choose to exercise the benefit. The maximum overloan protection benefit rate is 4.5%. We may charge less than the maximum rate at Our discretion. The charge may vary by the age of the Insured on the date of exercise.

SPECIFIED AMOUNT AFTER AN ELECTION. If You elect to exercise the Overloan Protection Benefit, the new Specified Amount under the Policy will equal the Table of Accumulation Value Corridor Percentage at the Insured's then current attained age multiplied by:

(1) the Accumulation Value on the date the benefit is exercised; less
(2) the amount of the Overloan Protection Benefit Charge.

CONDITIONS FOR ELECTION. You may elect to receive the benefit only if:

(1) the Insured is age 75 or older;
(2) the Policy is in its 16th Policy Year or later;
(3) the Policy Debt is less than 99.9% of the Accumulation Value after the Overloan Benefit Charge has been deducted from the Accumulation Value;
(4) the Policy Debt is greater than the Specified Amount;
(5) the Policy is not a modified endowment contract under Section 7702 of the Internal Revenue Code; and

CHANGE TO POLICY UPON EXERCISE. When the benefit is exercised, the following conditions will apply to Your policy:

(1) Your Death Benefit will be Death Benefit Option A;
(2) You may not change the Specified Amount or the Death Benefit Option;
(3) You may not make additional premium payments; however, You may make loan payments;
(4) You may not take partial surrenders or request additional Loans;
(5) No Monthly Deductions will be made;
(6) Any attached riders with separate charges will terminate;
(7) Policy Debt will remain outstanding but the loan interest rate will be set equal to the Fixed Account crediting rate; and
(8) All Accumulation Value will be transferred to the Fixed Account.

TERMINATION AND REINSTATEMENT

TERMINATION OF COVERAGE. The Policy coverage will terminate on the first to occur of the following:

(1) the Insured's death;
(2) expiration of the Grace Period; or
(3) Our receipt of Your written request for surrender and submission of this Policy for its full Surrender Value.

REINSTATEMENT. We may reinstate this Policy after coverage provided by it has terminated. To reinstate the Policy, all of these conditions must be met:

(1) the Reinstatement must be within 5 years of the date coverage terminated;
(2) You must not have surrendered the Policy for its Surrender Value;
(3) You must provide Us facts needed to satisfy Us that the Insured is then insurable for this Policy, at the same classification as on the Issue Date;
(4) You must pay premium sufficient to keep the Policy in force for two months after the date of Reinstatement.
(5) Any Policy Debt plus interest on Policy Debt at a rate of 6% per year must be restored or paid back;
(6) You must pay all Monthly Deductions that were not paid during the Grace Period; and
(7) If the Policy Debt with interest would exceed the Surrender Value of the reinstated Policy, the excess must be paid before Reinstatement.

The Reinstatement will be effective upon Our approval on the next Monthly Deduction Date.

The surrender charge schedule will be restored as of the Issue Date on the Data Page.

The Accumulation Value as of the date the Policy entered into the Grace Period will be credited to the reinstated Policy. If a loan is restored, interest earned on the loaned portion of the Accumulation Value during the period of lapse will be credited to the reinstated Policy.

SETTLEMENT OPTIONS

AVAILABILITY OF SETTLEMENT OPTIONS. All or a part of the Death Benefit Proceeds may be applied to any of the following options. We will first discharge in a single sum any liability under an Assignment of the Policy and any applicable premium-related taxes, fees, or assessments imposed by any Federal, State, Municipal or other taxing authority. The remaining amount is the net sum payable. Other options can be used if agreed to by Us. If You have not elected an option before the Insured's death, the Beneficiary may choose one.

Any settlement option election must be written in a form that satisfies Us. Our consent is required for any of the following:

(1) any payment to joint or successive Payees;
(2) any payment to a corporation, association, partnership, trustee, or estate; or
(3) any change in an option previously elected.

We do not have to apply to an option a net sum payable of less than $5,000 for any Payee.

SETTLEMENT OPTIONS. The Settlement Options Tables, referred to in this provision, begin on the next page. The Options are:

OPTION 1. Installments for a Fixed Period. Equal installments will be paid for a fixed number of years. The amount of the installments will be based on Table A. Installments will include interest at the effective rate of 1.5% per year. At Our option, additional interest may be paid.

OPTION 2. Installments for a Fixed Period and Life Thereafter. Equal Monthly installments will be paid for as long as the Payee lives with installments certain for a fixed period. The fixed period is 10 years under Table B or 20 years under Table C. Under Table D, there is no fixed period; the installments are payable as long as the Payee lives.

OPTION 3. Installments of a Fixed Amount. Equal annual, semi-annual, quarterly, or monthly installments will be paid. The sum of the installments paid in a year must be at least $40.00 for each $1,000.00 of the net sum payable. Installments will be paid until the total of the following amount is exhausted: (1) the net sum payable; plus (2) interest at the effective rate of 1.5% per year; plus (3) any additional interest that We may elect to pay. The final installment shall be the balance of the net sum payable plus interest, and may be more or less than the other installments.

OPTION 4. Interest Payment. We will hold the net sum payable at interest. Interest will be paid at the effective rate of 1.5% per year. Additional interest may be paid at Our option. On interest due dates, the payee may withdraw an amount of at least $100.00 from the amount held by Us. If the amount We hold falls below $2,000.00, We will pay the entire amount to the Payee.

GENERAL PROVISIONS RELATING TO SETTLEMENT OPTIONS. You may surrender the Contract at or before the commencement of any distribution. The first payment under Option 1, 2, or 3 is paid on the date the amount is applied to the option. The first payment under Option 4 is paid at the end of the first interest period. The first payment may be postponed for up to 10 years with Our consent. If so, the amount applied to the option will accumulate with compound interest at the effective rate of 1.5% per year. To avoid making payments of less than $20.00 each, We can do either or both of the following:

(1) change the payments to a quarterly, semi-annual, or annual basis; or
(2) reduce the number of payments.

If You elect an option, You can withhold the Beneficiary's right to assign, encumber, or commute any unpaid amount.

Except to the extent permitted by law, unpaid amounts are not subject to any claims of a Beneficiary's creditor. In no case may life contingent payments under Option 2 be commuted. At Our option, payments under the other options may be commuted. When an option is commuted, the effective Interest Rate We used to compute the settlement option payment plus 1% will be used to calculate the discount.

If the Payee under Options 1, 2, 3, or 4 dies after payments under the option have started. We will:

(1) under Options 1 and 2, pay the commuted value of any unpaid fixed period payments to the Payee's estate; or
(2) under Options 3 and 4, pay any balance held by Us to the Payee's estate.

With Our consent, the option elected may provide for payment in another manner.

BASIS OF CALCULATIONS. The payment amounts illustrated in the Settlement Option Tables are based on the Annuity 2000 Mortality Table (no projection scale used) and 1.5% interest. The attained age of the Payee when the settlement option is elected will be adjusted downward by one year for each full five year period that has elapsed since January 1, 2000.

SETTLEMENT OPTION TABLES

OPTION 1 – TABLE A
MONTHLY PAYMENTS FOR EACH $1,000.00 OF THE NET SUM PAYABLE.

Multiply the monthly payment by 2.993 to obtain the quarterly payment, by 5.969 to obtain the semi-annual payment and by 11.868 to obtain the annual payment.

Years	Amount	Years	Amount	Years	Amount	Years	Amount	Years	Amount
1	$83.90	7	$12.53	13	$7.05	19	$5.03	25	$3.99
2	42.26	8	11.04	14	6.59	20	4.81	26	3.86
3	28.39	9	9.89	15	6.20	21	4.62	27	3.75
4	21.45	10	8.96	16	5.85	22	4.44	28	3.64
5	17.28	11	8.21	17	5.55	23	4.28	29	3.54
6	14.51	12	7.58	18	5.27	24	4.13	30	3.44

OPTION 2 – TABLE B, C, AND D
MONTHLY PAYMENT FOR LIFE FOR EACH $1,000.00 OF THE NET SUM P AYABLE

Age in years means age of payee on birthday prior to the due date of the first payment. For Tables B and C, multiply the monthly payment by 2.993 to obtain the quarterly payment, by 5.969 to obtain the semi-annual payment, and by 11.868 to obtain the annual payment. For Table D, amounts for payments other than monthly are available on request.

AGE IN YEARS	TABLE B Guaranteed Period 10 Years	TABLE C Guaranteed Period 20 Years	TABLE D Life Only	AGE IN YEARS	TABLE B Guaranteed Period 10 Years	TABLE C Guaranteed Period 20 Years	TABLE D Life Only
Male	Amount	Amount	Amount	Female	Amount	Amount	Amount
46	$2.98	$2.93	$2.99	46	$2.78	$2.76	$2.79
47	3.04	2.98	3.05	47	2.83	2.80	2.84
48	3.10	3.03	3.11	48	2.88	2.85	2.89
49	3.16	3.09	3.18	49	2.94	2.90	2.94
50	3.22	3.14	3.25	50	2.99	2.95	3.00
51	3.29	3.20	3.32	51	3.05	3.00	3.06
52	3.36	3.26	3.39	52	3.11	3.06	3.13
53	3.44	3.32	3.47	53	3.18	3.12	3.19
54	3.51	3.39	3.55	54	3.25	3.18	3.26
55	3.60	3.45	3.64	55	3.32	3.24	3.34
56	3.68	3.52	3.73	56	3.39	3.30	3.42
57	3.77	3.58	3.82	57	3.47	3.37	3.50
58	3.87	3.65	3.93	58	3.56	3.44	3.59
59	3.97	3.72	4.03	59	3.64	3.51	3.68
60	4.08	3.79	4.15	60	3.74	3.58	3.78
61	4.19	3.86	4.27	61	3.84	3.66	3.88
62	4.30	3.93	4.40	62	3.94	3.73	3.99
63	4.43	4.00	4.54	63	4.05	3.81	4.11
64	4.56	4.07	4.69	64	4.16	3.88	4.23
65	4.69	4.14	4.85	65	4.29	3.96	4.37
66	4.83	4.21	5.02	66	4.41	4.04	4.51
67	4.98	4.27	5.20	67	4.55	4.11	4.66
68	5.13	4.33	5.40	68	4.69	4.19	4.83
69	5.29	4.39	5.60	69	4.84	4.26	5.00
70	5.45	4.44	5.82	70	5.00	4.33	5.19
71	5.62	4.49	6.06	71	5.17	4.39	5.40
72	5.79	4.54	6.30	72	5.34	4.45	5.62
73	5.97	4.58	6.57	73	5.53	4.51	5.86
74	6.15	4.62	6.85	74	5.72	4.55	6.11
75	6.33	4.65	7.16	75	5.91	4.60	6.39
76	6.51	4.68	7.48	76	6.11	4.64	6.69
77	6.69	4.71	7.83	77	6.32	4.67	7.02
78	6.87	4.73	8.20	78	6.52	4.70	7.37
79	7.05	4.75	8.60	79	6.73	4.73	7.75
80**	7.23	4.76	9.02	80**	6.94	4.75	8.17

**and over

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AMERICAN NATIONAL INSURANCE COMPANY
A STOCK LIFE INSURANCE COMPANY

Home Office: One Moody Plaza, Galveston, Texas 77550

FLEXIBLE PREMIUM UNIVERSAL LIFE INSURANCE WITH INDEXED INTEREST CREDITING OPTION
NONPARTICIPATING. NO DIVIDENDS.
DEATH BENEFIT PAYABLE UPON INSURED'S DEATH
BENEFITS, VALUES, PERIODS OF COVERAGE, OR PREMIUMS ARE ON AN INDETERMINATE BASIS

AMERICAN NATIONAL INSURANCE COMPANY
A Stock Life Insurance Company

ADDITIONAL PROTECTION BENEFIT RIDER

American National Insurance Company ("We", "Us", "Our") will pay the Additional Protection Benefit, subject to the terms of this Rider in addition to the Death Benefit of the Policy to which it is attached, when we receive at Our Home Office in Galveston, Texas, due Proof of Death of the Insured while this Rider was in force. This Rider is issued in consideration of the Application and payment of the Premiums as described within the Rider. This Rider is a legal contract between the Owner and American National Insurance Company.

The Sum of the Specified Amount provided by the base Policy and the Sum Insured provided by this Rider is the Total Face Amount of the Policy.

ADDITIONAL PROTECTION BENEFIT.

Under Option A, the Additional Protection Benefit shall be the Rider Sum Insured stated on the Rider Data Page less any excess of the Base Policy Death Benefit over the Base Policy Specified Amount on the date of the Primary Insured's death, but not less than zero.

Under Option B, the Additional Protection Benefit shall be the Rider Sum Insured stated on the Rider Data Page less any excess of the Base Policy Death Benefit over:

(1) the Base Policy Specified Amount on the date of the Insured's death; plus
(2) the Accumulation Value of the Base Policy on the date of the Insured's death but not less than zero.

Under Option C, the Additional Protection Benefit shall be the Rider Sum Insured stated on the Rider Data Page less any excess of the Base Policy Death Benefit over:

(1) the Base Policy Specified Amount on the date of the Insured's death; plus
(2) the sum of all premiums paid including premiums paid for riders, less any Partial Surrenders made; but not less than zero.

PAYMENT OF PROCEEDS.

Proceeds payable at death will be paid upon receipt of Proof of Death of the Insured. Any proceeds payable under the terms of this Rider are subject to any adjustments provided in the Base Policy Misstatement of Age or Sex provision. If Death Benefit proceeds are not paid within thirty (30) days from the date of the receipt by the Company of due Proof of Death and the determination of the right of the claimant to the Proceeds, then such Proceeds will be paid with interest from the date of death to the date of payment. The interest will be calculated at an effective rate at least as great as required by law. Proceeds may be paid in one sum or under the Settlement Options of the Base Policy.

COST OF ADDITIONAL PROTECTION BENEFIT.

The Cost of Additional Protection Benefit Rate on any day shall be based on the Total Face Amount of the Policy, the duration of this Rider, the Insured's sex and Attained Age, and the rate class of the Additional Protection Benefit on the date of issue of this rider.

On any Monthly Deduction Date, the Cost of Additional Protection Benefit shall be:

(1) the Cost of Additional Protection Benefit Rate per thousand on such date divided by $1000; multiplied by
(2) the Additional Protection Benefit on such date, divided by 1.0024663; plus
(3) the Monthly Expense Charge per Thousand shown on the Rider Data Page on such date multiplied by the Sum Insured divided by $1000.

We may change the Cost of Additional Protection Benefit Rates per Thousand and/or the Monthly Expense Charge per Thousand based on our expectations of future experience. Any change in the Cost of Additional Protection Benefit Rates per Thousand and/or the Monthly Expense Charge per Thousand shall apply to all riders of the same duration, insuring persons of the same sex, Attained Age, and rate class as the Insured, attached to Policies with the same Total Face Amount at Policy issue. The Cost of Additional Protection Benefit Rates per Thousand shall not be greater than the rates set forth in the Table of Cost of Additional Protection Benefit Rates shown on the Data Page of the Rider. The Monthly Expense Charge per Thousand shall not be greater that the Guaranteed Monthly Expense Charge per Thousand shown on the Data Page of the Rider.

REINSTATEMENT.

If this Rider is in force at the time of Policy lapse, it may be reinstated upon Policy reinstatement.

INCONTESATBILITY.

This Rider will be incontestable after it has been in force during the Insured's lifetime for 2 years from the issue date of this Rider, except for nonpayment of premium and except as to any provision or condition relating to disability benefits or additional benefits for accidental death.

An increase in the Sum Insured shall be incontestable after it has been in force during the Insured's lifetime for 2 years after the date of such increase, except as to any nonpayment of premium and except as to any provision or condition relating to disability benefits or additional benefits for accidental death.

We may only contest this Rider under this section based on a material misstatement or omission in the Application, Supplemental Application, or Reinstatement Application.

SUICIDE LIMITATION.

If the Insured, whether sane or insane, dies from Suicide within 2 years from the issue date of this Rider, we will pay only the sum set forth in the Suicide provision of the Base Policy,

The provisions of this section shall apply to an increase in the Sum Insured. If the Insured, whether sane or insane, dies from Suicide within 2 years of the date of such increase, we will pay only the sum set forth in the Suicide provision of the Base Policy.

SUM INSURED DECREASES.

Any decrease in the Total Face Amount of the Policy requested by the Owner shall apply first to any Sum Insured under this Rider, until exhausted.

TERMINATION.

This Rider shall terminate on the earliest of:

(1) the date the Policy to which this Rider is attached terminates; or
(2) any Monthly Deduction Date requested, if before that date, we receive at Our Administrative Office, the Owner's written request for termination.

When this Rider terminates:

(1) all rights under this Rider cease; and
(2) no further charges shall be assessed for this Rider; and
(3) the Policy will be considered separate and complete without this Rider.

EFFECTIVE DATE.

The effective date of this Rider is the Policy Effective Date unless a later date is shown on the Rider Data Page.

Signed for the Company at Galveston, Texas on the Date of Issue.

SECRETARY

PRESIDENT

Supporting Document Schedules

Item Status: **Status Date:**

Satisfied - Item: Flesch Certification

Comments:

Attachments:

AR - READABILITY (IUL-ULAPB).pdf

AR - CERTIFICATION OF COMPLIANCE(IUL).pdf

Item Status: **Status Date:**

Satisfied - Item: Application

Comments:

Application Form 10193-AR Approved under SERFF Tracking Number AMNA-125968137, State Tracking Number 41678. Approved on 3/2/2009.

Item Status: **Status Date:**

Bypassed - Item: Outline of Coverage

Bypass Reason: Not applicable - this is not a Health product filing.

Comments:

Item Status: **Status Date:**

Satisfied - Item: Nonforfeiture Demonstration

Comments:

Attachment:

Appendix A - Nonforfeiture Demo - IUL08.pdf

Item Status: **Status Date:**

Satisfied - Item: Statement of Variability

Comments:

Attachments:

A - Statement of Variability - IUL08-DP.pdf

A - ULAPBR08 Statement of Variability.pdf

Item Status: **Status Date:**

Satisfied - Item: Sample Illustration and Annual Report

Comments:

Attachments:

A - Sample Illustration Format.pdf

A - Sample Annual Statement.pdf

AMERICAN NATIONAL

READABILITY CERTIFICATION

We hereby certify that the following form(s) meet the requirements of the Readability Insurance Policies Act:

Form	Form Name	Scoring(s)
Form IUL08(10)	Indexed Universal Life Policy	50.7
Form ULAPBR08(10)	Additional Protection Benefits Rider	50.1

Rex D. Hemme

Vice President & Actuary

American National Insurance Company

tyra.reed@anico.com
Phone: (409) 763-4661 x5222 Fax: (409) 766-6933

AMERICAN NATIONAL INSURANCE COMPANY

ARKANSAS
CERTIFICATION OF COMPLIANCE

Form	Form Name	Type of Form
Form IUL08(10)	Individual Flexible Premium Adjustable Life	Policy
Form ULAPBR08(10)	Additional Protection Benefit	Rider

The Company has reviewed the captioned form(s) above and certifies that to the best of its knowledge and belief, the form(s) submitted is (are) in compliance with the following:

Rule & Regulation 19

Rule & Regulation 34

Rule & Regulation 49

External Indexed Contract Guidelines

ACA 23-79-138 and Bulletin 11-88

ACA 23-80-206 (Flesch Certification, minimum of 40) – see separate Certificate of Readability for scorings.

Bulletin 11-83:

We hereby consent and agree that a.) all premium rates and/or cost bases both 'maximum' and 'current' or 'projected' , used in relation to the above policy form must be filed with the Insurance Commissioner for the State of Arkansas at least 60 days prior to their proposed effective date. Such rates and/or cost bases shall be deemed effective 60 days after they are filed with the Commissioner, unless the Commissioner shall approve or disapprove such rates and/or cost bases prior to the expiration of the 60 days; and b.) that where the policy is a flexible or indeterminate premium whole life policy which provides for frequent changes in interest rates based on financial market conditions, We may file a range of rates We will stay within and will notify the Department at least 60 days prior to any change in the range of rates. The company must also document the method used to calculate its premium and range of rates.

Rex D. Hemme

Vice President & Actuary

American National Insurance Company

tyra.reed@anico.com

Phone: (409) 763-4661 x5222 Fax: (409) 766-6933

Male Nonsmokers - Unamortized Unused Initial Expense Allowance

Issue Age	EA1	EA2	EA3	EA4	EA5	EA6	EA7	EA8	EA9	EA10
18	18.44	18.32	18.20	18.08	17.96	17.83	17.69	17.56	17.42	17.27
19	18.71	18.59	18.47	18.34	18.21	18.07	17.93	17.79	17.64	17.49
20	19.00	18.87	18.74	18.60	18.46	18.32	18.17	18.02	17.87	17.71
21	19.28	19.15	19.01	18.87	18.72	18.57	18.42	18.26	18.09	17.92
22	19.59	19.45	19.31	19.16	19.00	18.85	18.68	18.51	18.34	18.16
23	19.91	19.76	19.60	19.45	19.29	19.12	18.95	18.77	18.59	18.40
24	20.25	20.09	19.93	19.76	19.59	19.42	19.24	19.05	18.85	18.66
25	20.59	20.42	20.26	20.08	19.90	19.71	19.52	19.32	19.12	18.91
26	20.95	20.78	20.60	20.41	20.22	20.02	19.82	19.61	19.40	19.17
27	21.33	21.15	20.96	20.76	20.56	20.35	20.13	19.91	19.69	19.45
28	21.73	21.53	21.33	21.12	20.91	20.69	20.46	20.23	19.99	19.74
29	22.14	21.93	21.72	21.50	21.27	21.04	20.80	20.55	20.30	20.04
30	22.58	22.36	22.13	21.90	21.65	21.41	21.15	20.89	20.63	20.36
31	23.03	22.80	22.56	22.31	22.06	21.80	21.53	21.25	20.97	20.68
32	23.52	23.27	23.01	22.75	22.48	22.21	21.92	21.63	21.34	21.03
33	24.02	23.76	23.49	23.21	22.93	22.63	22.33	22.03	21.72	21.40
34	24.55	24.27	23.98	23.69	23.38	23.08	22.76	22.44	22.11	21.77
35	25.11	24.81	24.51	24.20	23.88	23.55	23.21	22.87	22.52	22.17
36	25.69	25.38	25.05	24.72	24.38	24.04	23.68	23.32	22.95	22.58
37	26.31	25.98	25.63	25.28	24.92	24.56	24.18	23.80	23.41	23.02
38	26.95	26.60	26.23	25.86	25.48	25.09	24.69	24.29	23.88	23.46
39	27.63	27.25	26.86	26.47	26.06	25.65	25.24	24.81	24.38	23.93
40	28.35	27.94	27.53	27.11	26.69	26.25	25.81	25.35	24.89	24.42
41	29.09	28.66	28.23	27.78	27.33	26.87	26.40	25.91	25.42	24.91
42	29.88	29.43	28.96	28.49	28.01	27.52	27.02	26.50	25.98	25.44
43	30.71	30.22	29.73	29.23	28.71	28.19	27.65	27.10	26.54	25.98
44	31.57	31.06	30.54	30.00	29.45	28.89	28.32	27.73	27.14	26.54
45	32.49	31.94	31.38	30.81	30.22	29.62	29.01	28.39	27.76	27.13
46	33.45	32.86	32.26	31.64	31.02	30.38	29.73	29.07	28.40	27.73
47	34.45	33.82	33.18	32.52	31.85	31.17	30.48	29.78	29.08	28.37
48	35.51	34.83	34.14	33.44	32.72	32.00	31.27	30.53	29.78	29.03
49	36.64	35.91	35.17	34.42	33.66	32.89	32.11	31.33	30.54	29.73
50	37.83	37.05	36.26	35.46	34.65	33.83	33.01	32.17	31.32	30.47
51	39.11	38.27	37.42	36.57	35.70	34.83	33.95	33.06	32.16	31.25
52	40.45	39.55	38.65	37.73	36.81	35.88	34.94	33.98	33.02	32.06
53	41.88	40.92	39.96	38.98	38.00	37.00	35.99	34.97	33.95	32.93
54	43.39	42.37	41.34	40.29	39.23	38.16	37.08	36.00	34.92	33.84
55	44.99	43.89	42.78	41.66	40.52	39.38	38.23	37.08	35.94	34.79
56	46.67	45.49	44.30	43.09	41.87	40.65	39.43	38.21	37.00	35.78
57	48.45	47.18	45.89	44.59	43.29	41.99	40.70	39.40	38.11	36.81
58	50.34	48.97	47.58	46.19	44.81	43.43	42.04	40.66	39.28	37.89
59	52.36	50.88	49.40	47.91	46.44	44.96	43.48	42.00	40.52	39.03
60	54.50	52.92	51.33	49.74	48.16	46.58	45.00	43.41	41.81	40.21
61	56.80	55.10	53.40	51.70	50.00	48.30	46.60	44.88	43.16	41.45
62	58.20	56.40	54.61	52.82	51.02	49.22	47.41	45.59	43.78	41.98
63	58.15	56.30	54.45	52.60	50.74	48.88	47.00	45.13	43.28	41.45
64	58.09	56.19	54.27	52.36	50.43	48.50	46.57	44.66	42.77	40.90
65	58.03	56.06	54.08	52.09	50.09	48.10	46.12	44.17	42.24	40.34
66	57.96	55.91	53.85	51.79	49.73	47.69	45.67	43.68	41.71	39.76
67	57.88	55.75	53.62	51.48	49.37	47.28	45.21	43.17	41.16	39.17
68	57.79	55.58	53.37	51.17	49.01	46.87	44.76	42.66	40.60	38.59
69	57.70	55.41	53.13	50.88	48.66	46.46	44.29	42.15	40.06	38.02
70	57.61	55.24	52.91	50.60	48.32	46.06	43.83	41.65	39.54	37.49
71	57.53	55.10	52.70	50.32	47.97	45.65	43.38	41.18	39.04	36.99
72	57.46	54.95	52.47	50.02	47.61	45.24	42.94	40.72	38.58	36.52
73	57.38	54.79	52.23	49.71	47.24	44.84	42.51	40.28	38.13	36.07
74	57.29	54.62	51.98	49.39	46.88	44.45	42.12	39.87	37.71	35.64
75	57.20	54.43	51.73	49.10	46.56	44.11	41.76	39.49	37.32	35.25
76	57.10	54.26	51.51	48.84	46.27	43.80	41.43	39.15	36.97	34.92
77	57.02	54.12	51.32	48.62	46.03	43.53	41.14	38.85	36.69	34.66
78	56.95	54.00	51.16	48.43	45.81	43.29	40.88	38.61	36.47	34.49
79	56.89	53.90	51.03	48.26	45.61	43.07	40.68	38.43	36.33	34.40
80	56.85	53.82	50.90	48.10	45.43	42.90	40.53	38.32	36.28	34.41
81	56.80	53.72	50.77	47.95	45.28	42.77	40.45	38.29	36.32	34.48
82	56.75	53.63	50.65	47.83	45.18	42.72	40.45	38.36	36.43	34.61
83	56.70	53.55	50.57	47.77	45.17	42.77	40.56	38.51	36.59	34.79
84	56.67	53.51	50.55	47.80	45.26	42.92	40.76	38.72	36.81	35.03
85	56.66	53.53	50.61	47.92	45.45	43.15	41.00	38.98	37.09	35.36

Male Nonsmokers - Surrender Charges

Issue Age	EA1	EA2	EA3	EA4	EA5	EA6	EA7	EA8	EA9	EA10
18	9.30	8.37	7.44	6.51	5.58	4.65	3.72	2.79	1.86	0.93
19	9.70	8.73	7.76	6.79	5.82	4.85	3.88	2.91	1.94	0.97
20	10.00	9.00	8.00	7.00	6.00	5.00	4.00	3.00	2.00	1.00
21	10.40	9.36	8.32	7.28	6.24	5.20	4.16	3.12	2.08	1.04
22	10.70	9.63	8.56	7.49	6.42	5.35	4.28	3.21	2.14	1.07
23	11.00	9.90	8.80	7.70	6.60	5.50	4.40	3.30	2.20	1.10
24	11.30	10.17	9.04	7.91	6.78	5.65	4.52	3.39	2.26	1.13
25	11.60	10.44	9.28	8.12	6.96	5.80	4.64	3.48	2.32	1.16
26	12.10	10.89	9.68	8.47	7.26	6.05	4.84	3.63	2.42	1.21
27	12.50	11.25	10.00	8.75	7.50	6.25	5.00	3.75	2.50	1.25
28	13.00	11.70	10.40	9.10	7.80	6.50	5.20	3.90	2.60	1.30
29	13.50	12.15	10.80	9.45	8.10	6.75	5.40	4.05	2.70	1.35
30	13.90	12.51	11.12	9.73	8.34	6.95	5.56	4.17	2.78	1.39
31	14.60	13.14	11.68	10.22	8.76	7.30	5.84	4.38	2.92	1.46
32	15.20	13.68	12.16	10.64	9.12	7.60	6.08	4.56	3.04	1.52
33	15.90	14.31	12.72	11.13	9.54	7.95	6.36	4.77	3.18	1.59
34	16.50	14.85	13.20	11.55	9.90	8.25	6.60	4.95	3.30	1.65
35	17.20	15.48	13.76	12.04	10.32	8.60	6.88	5.16	3.44	1.72
36	18.00	16.20	14.40	12.60	10.80	9.00	7.20	5.40	3.60	1.80
37	18.90	17.01	15.12	13.23	11.34	9.45	7.56	5.67	3.78	1.89
38	19.70	17.73	15.76	13.79	11.82	9.85	7.88	5.91	3.94	1.97
39	20.60	18.54	16.48	14.42	12.36	10.30	8.24	6.18	4.12	2.06
40	21.40	19.26	17.12	14.98	12.84	10.70	8.56	6.42	4.28	2.14
41	22.60	20.34	18.08	15.82	13.56	11.30	9.04	6.78	4.52	2.26
42	23.80	21.42	19.04	16.66	14.28	11.90	9.52	7.14	4.76	2.38
43	25.00	22.50	20.00	17.50	15.00	12.50	10.00	7.50	5.00	2.50
44	26.20	23.58	20.96	18.34	15.72	13.10	10.48	7.86	5.24	2.62
45	27.30	24.57	21.84	19.11	16.38	13.65	10.92	8.19	5.46	2.73
46	29.10	26.19	23.28	20.37	17.46	14.55	11.64	8.73	5.82	2.91
47	30.80	27.72	24.64	21.56	18.48	15.40	12.32	9.24	6.16	3.08
48	32.00	28.80	25.60	22.40	19.20	16.00	12.80	9.60	6.40	3.20
49	33.10	29.79	26.48	23.17	19.86	16.55	13.24	9.93	6.62	3.31
50	34.30	30.87	27.44	24.01	20.58	17.15	13.72	10.29	6.86	3.43
51	35.60	32.04	28.48	24.92	21.36	17.80	14.24	10.68	7.12	3.56
52	36.90	33.21	29.52	25.83	22.14	18.45	14.76	11.07	7.38	3.69
53	38.40	34.56	30.72	26.88	23.04	19.20	15.36	11.52	7.68	3.84
54	39.90	35.91	31.92	27.93	23.94	19.95	15.96	11.97	7.98	3.99
55	41.50	37.35	33.20	29.05	24.90	20.75	16.60	12.45	8.30	4.15
56	43.20	38.88	34.56	30.24	25.92	21.60	17.28	12.96	8.64	4.32
57	45.00	40.50	36.00	31.50	27.00	22.50	18.00	13.50	9.00	4.50
58	47.00	42.30	37.60	32.90	28.20	23.50	18.80	14.10	9.40	4.70
59	49.00	44.10	39.20	34.30	29.40	24.50	19.60	14.70	9.80	4.90
60	51.20	46.08	40.96	35.84	30.72	25.60	20.48	15.36	10.24	5.12
61	53.60	48.24	42.88	37.52	32.16	26.80	21.44	16.08	10.72	5.36
62	53.90	48.51	43.12	37.73	32.34	26.95	21.56	16.17	10.78	5.39
63	53.90	48.51	43.12	37.73	32.34	26.95	21.56	16.17	10.78	5.39
64	53.90	48.51	43.12	37.73	32.34	26.95	21.56	16.17	10.78	5.39
65	54.00	48.60	43.20	37.80	32.40	27.00	21.60	16.20	10.80	5.40
66	54.00	48.60	43.20	37.80	32.40	27.00	21.60	16.20	10.80	5.40
67	54.00	48.60	43.20	37.80	32.40	27.00	21.60	16.20	10.80	5.40
68	54.00	48.60	43.20	37.80	32.40	27.00	21.60	16.20	10.80	5.40
69	54.00	48.60	43.20	37.80	32.40	27.00	21.60	16.20	10.80	5.40
70	54.00	48.60	43.20	37.80	32.40	27.00	21.60	16.20	10.80	5.40
71	54.00	48.60	43.20	37.80	32.40	27.00	21.60	16.20	10.80	5.40
72	54.00	48.60	43.20	37.80	32.40	27.00	21.60	16.20	10.80	5.40
73	54.00	48.60	43.20	37.80	32.40	27.00	21.60	16.20	10.80	5.40
74	54.00	48.60	43.20	37.80	32.40	27.00	21.60	16.20	10.80	5.40
75	54.00	48.60	43.20	37.80	32.40	27.00	21.60	16.20	10.80	5.40
76	54.00	48.60	43.20	37.80	32.40	27.00	21.60	16.20	10.80	5.40
77	54.00	48.60	43.20	37.80	32.40	27.00	21.60	16.20	10.80	5.40
78	54.00	48.60	43.20	37.80	32.40	27.00	21.60	16.20	10.80	5.40
79	54.00	48.60	43.20	37.80	32.40	27.00	21.60	16.20	10.80	5.40
80	54.00	48.60	43.20	37.80	32.40	27.00	21.60	16.20	10.80	5.40
81	54.00	48.60	43.20	37.80	32.40	27.00	21.60	16.20	10.80	5.40
82	54.00	48.60	43.20	37.80	32.40	27.00	21.60	16.20	10.80	5.40
83	54.00	48.60	43.20	37.80	32.40	27.00	21.60	16.20	10.80	5.40
84	54.00	48.60	43.20	37.80	32.40	27.00	21.60	16.20	10.80	5.40
85	54.00	48.60	43.20	37.80	32.40	27.00	21.60	16.20	10.80	5.40

Male Smokers - Unamortized Unused Initial Expense Allowance

Issue Age	EA1	EA2	EA3	EA4	EA5	EA6	EA7	EA8	EA9	EA10
18	20.34	20.18	20.03	19.87	19.70	19.53	19.36	19.18	19.00	18.82
19	20.68	20.52	20.35	20.19	20.01	19.84	19.65	19.47	19.28	19.08
20	21.04	20.87	20.70	20.52	20.34	20.16	19.97	19.77	19.57	19.37
21	21.42	21.24	21.06	20.87	20.68	20.49	20.29	20.08	19.87	19.65
22	21.80	21.61	21.42	21.22	21.02	20.82	20.61	20.39	20.17	19.93
23	22.20	22.00	21.80	21.60	21.39	21.17	20.94	20.71	20.48	20.23
24	22.62	22.41	22.20	21.99	21.76	21.53	21.29	21.05	20.80	20.54
25	23.05	22.83	22.61	22.38	22.14	21.90	21.65	21.39	21.12	20.85
26	23.51	23.28	23.04	22.80	22.55	22.29	22.02	21.74	21.46	21.17
27	23.97	23.73	23.48	23.22	22.95	22.68	22.40	22.11	21.81	21.50
28	24.46	24.20	23.93	23.66	23.37	23.08	22.78	22.48	22.16	21.84
29	24.97	24.70	24.41	24.12	23.82	23.51	23.19	22.87	22.54	22.20
30	25.52	25.22	24.92	24.61	24.29	23.96	23.63	23.29	22.94	22.58
31	26.09	25.77	25.45	25.12	24.78	24.44	24.08	23.72	23.35	22.98
32	26.69	26.35	26.01	25.66	25.30	24.94	24.56	24.18	23.79	23.40
33	27.32	26.96	26.60	26.23	25.85	25.46	25.06	24.66	24.25	23.83
34	27.98	27.61	27.22	26.83	26.42	26.01	25.59	25.17	24.74	24.30
35	28.69	28.29	27.88	27.46	27.03	26.60	26.16	25.71	25.25	24.80
36	29.42	29.00	28.56	28.12	27.67	27.21	26.74	26.27	25.79	25.31
37	30.21	29.75	29.29	28.82	28.34	27.85	27.36	26.87	26.37	25.86
38	31.03	30.54	30.05	29.55	29.05	28.54	28.02	27.50	26.97	26.43
39	31.89	31.37	30.85	30.32	29.79	29.25	28.70	28.15	27.59	27.02
40	32.78	32.24	31.69	31.13	30.56	29.99	29.42	28.83	28.23	27.62
41	33.74	33.16	32.58	31.99	31.39	30.79	30.17	29.54	28.90	28.25
42	34.73	34.12	33.50	32.88	32.25	31.60	30.95	30.28	29.59	28.91
43	35.79	35.14	34.48	33.82	33.15	32.46	31.75	31.04	30.32	29.59
44	36.89	36.20	35.50	34.80	34.07	33.33	32.58	31.83	31.06	30.30
45	38.04	37.31	36.56	35.80	35.02	34.24	33.44	32.64	31.84	31.03
46	39.24	38.46	37.66	36.84	36.01	35.18	34.33	33.49	32.64	31.80
47	40.50	39.65	38.79	37.92	37.04	36.15	35.26	34.37	33.49	32.60
48	41.82	40.92	40.00	39.07	38.13	37.19	36.25	35.32	34.38	33.45
49	43.23	42.26	41.28	40.29	39.30	38.31	37.32	36.33	35.34	34.35
50	44.73	43.69	42.64	41.59	40.54	39.50	38.46	37.41	36.35	35.29
51	46.34	45.23	44.11	43.00	41.89	40.78	39.67	38.55	37.43	36.31
52	48.03	46.85	45.67	44.49	43.31	42.13	40.95	39.75	38.56	37.38
53	49.82	48.57	47.31	46.06	44.81	43.55	42.28	41.01	39.76	38.52
54	51.71	50.38	49.05	47.71	46.37	45.02	43.67	42.33	41.02	39.73
55	53.70	52.28	50.86	49.42	47.98	46.54	45.12	43.72	42.35	40.99
56	55.78	54.26	52.73	51.19	49.66	48.14	46.65	45.18	43.73	42.29
57	57.96	56.32	54.68	53.04	51.42	49.83	48.26	46.71	45.18	43.65
58	58.31	56.61	54.91	53.23	51.58	49.96	48.36	46.77	45.19	43.60
59	58.25	56.51	54.78	53.08	51.41	49.76	48.13	46.50	44.87	43.23
60	58.20	56.42	54.67	52.95	51.26	49.57	47.90	46.22	44.53	42.84
61	58.17	56.36	54.59	52.84	51.10	49.38	47.64	45.91	44.16	42.42
62	58.14	56.31	54.50	52.72	50.93	49.15	47.35	45.56	43.76	41.98
63	58.11	56.25	54.40	52.56	50.72	48.87	47.01	45.16	43.32	41.52
64	58.08	56.17	54.27	52.37	50.46	48.54	46.63	44.73	42.87	41.03
65	58.03	56.07	54.10	52.13	50.15	48.17	46.21	44.29	42.39	40.51
66	57.97	55.94	53.90	51.85	49.81	47.78	45.79	43.83	41.88	39.96
67	57.90	55.78	53.67	51.55	49.45	47.40	45.36	43.35	41.36	39.41
68	57.81	55.62	53.42	51.25	49.12	47.01	44.92	42.87	40.85	38.87
69	57.72	55.45	53.19	50.98	48.79	46.62	44.49	42.39	40.35	38.37
70	57.63	55.29	52.99	50.71	48.46	46.25	44.07	41.94	39.88	37.90
71	57.56	55.17	52.80	50.45	48.14	45.87	43.66	41.52	39.46	37.48
72	57.50	55.03	52.59	50.18	47.82	45.51	43.28	41.13	39.07	37.09
73	57.42	54.88	52.36	49.90	47.49	45.16	42.91	40.76	38.70	36.72
74	57.34	54.71	52.13	49.62	47.18	44.84	42.59	40.44	38.36	36.36
75	57.25	54.55	51.92	49.37	46.92	44.57	42.32	40.14	38.04	36.04
76	57.17	54.41	51.74	49.17	46.71	44.35	42.07	39.87	37.76	35.78
77	57.10	54.30	51.60	49.02	46.54	44.15	41.84	39.63	37.56	35.62
78	57.06	54.22	51.51	48.90	46.39	43.96	41.64	39.46	37.43	35.55
79	57.02	54.16	51.43	48.78	46.23	43.79	41.50	39.36	37.39	35.58
80	56.99	54.11	51.33	48.65	46.08	43.67	41.42	39.34	37.44	35.72
81	56.97	54.04	51.21	48.51	45.97	43.60	41.42	39.42	37.60	35.93
82	56.92	53.94	51.09	48.42	45.92	43.62	41.52	39.60	37.84	36.18
83	56.86	53.86	51.04	48.41	45.99	43.77	41.75	39.89	38.14	36.49
84	56.83	53.86	51.08	48.52	46.18	44.05	42.09	40.25	38.50	36.86
85	56.86	53.93	51.23	48.75	46.51	44.44	42.49	40.65	38.91	37.30

Male Smokers - Surrender Charges

Issue Age	EA1	EA2	EA3	EA4	EA5	EA6	EA7	EA8	EA9	EA10
18	10.70	9.63	8.56	7.49	6.42	5.35	4.28	3.21	2.14	1.07
19	10.80	9.72	8.64	7.56	6.48	5.40	4.32	3.24	2.16	1.08
20	10.90	9.81	8.72	7.63	6.54	5.45	4.36	3.27	2.18	1.09
21	11.20	10.08	8.96	7.84	6.72	5.60	4.48	3.36	2.24	1.12
22	11.60	10.44	9.28	8.12	6.96	5.80	4.64	3.48	2.32	1.16
23	11.90	10.71	9.52	8.33	7.14	5.95	4.76	3.57	2.38	1.19
24	12.30	11.07	9.84	8.61	7.38	6.15	4.92	3.69	2.46	1.23
25	12.60	11.34	10.08	8.82	7.56	6.30	5.04	3.78	2.52	1.26
26	13.20	11.88	10.56	9.24	7.92	6.60	5.28	3.96	2.64	1.32
27	13.70	12.33	10.96	9.59	8.22	6.85	5.48	4.11	2.74	1.37
28	14.30	12.87	11.44	10.01	8.58	7.15	5.72	4.29	2.86	1.43
29	14.90	13.41	11.92	10.43	8.94	7.45	5.96	4.47	2.98	1.49
30	15.40	13.86	12.32	10.78	9.24	7.70	6.16	4.62	3.08	1.54
31	16.20	14.58	12.96	11.34	9.72	8.10	6.48	4.86	3.24	1.62
32	17.10	15.39	13.68	11.97	10.26	8.55	6.84	5.13	3.42	1.71
33	17.90	16.11	14.32	12.53	10.74	8.95	7.16	5.37	3.58	1.79
34	18.70	16.83	14.96	13.09	11.22	9.35	7.48	5.61	3.74	1.87
35	19.50	17.55	15.60	13.65	11.70	9.75	7.80	5.85	3.90	1.95
36	20.70	18.63	16.56	14.49	12.42	10.35	8.28	6.21	4.14	2.07
37	21.90	19.71	17.52	15.33	13.14	10.95	8.76	6.57	4.38	2.19
38	23.10	20.79	18.48	16.17	13.86	11.55	9.24	6.93	4.62	2.31
39	24.30	21.87	19.44	17.01	14.58	12.15	9.72	7.29	4.86	2.43
40	25.40	22.86	20.32	17.78	15.24	12.70	10.16	7.62	5.08	2.54
41	26.90	24.21	21.52	18.83	16.14	13.45	10.76	8.07	5.38	2.69
42	28.30	25.47	22.64	19.81	16.98	14.15	11.32	8.49	5.66	2.83
43	29.70	26.73	23.76	20.79	17.82	14.85	11.88	8.91	5.94	2.97
44	31.10	27.99	24.88	21.77	18.66	15.55	12.44	9.33	6.22	3.11
45	32.50	29.25	26.00	22.75	19.50	16.25	13.00	9.75	6.50	3.25
46	34.60	31.14	27.68	24.22	20.76	17.30	13.84	10.38	6.92	3.46
47	36.70	33.03	29.36	25.69	22.02	18.35	14.68	11.01	7.34	3.67
48	38.50	34.65	30.80	26.95	23.10	19.25	15.40	11.55	7.70	3.85
49	39.90	35.91	31.92	27.93	23.94	19.95	15.96	11.97	7.98	3.99
50	41.40	37.26	33.12	28.98	24.84	20.70	16.56	12.42	8.28	4.14
51	43.10	38.79	34.48	30.17	25.86	21.55	17.24	12.93	8.62	4.31
52	44.80	40.32	35.84	31.36	26.88	22.40	17.92	13.44	8.96	4.48
53	46.60	41.94	37.28	32.62	27.96	23.30	18.64	13.98	9.32	4.66
54	48.50	43.65	38.80	33.95	29.10	24.25	19.40	14.55	9.70	4.85
55	50.60	45.54	40.48	35.42	30.36	25.30	20.24	15.18	10.12	5.06
56	52.70	47.43	42.16	36.89	31.62	26.35	21.08	15.81	10.54	5.27
57	53.30	47.97	42.64	37.31	31.98	26.65	21.32	15.99	10.66	5.33
58	53.50	48.15	42.80	37.45	32.10	26.75	21.40	16.05	10.70	5.35
59	53.70	48.33	42.96	37.59	32.22	26.85	21.48	16.11	10.74	5.37
60	54.00	48.60	43.20	37.80	32.40	27.00	21.60	16.20	10.80	5.40
61	54.00	48.60	43.20	37.80	32.40	27.00	21.60	16.20	10.80	5.40
62	54.00	48.60	43.20	37.80	32.40	27.00	21.60	16.20	10.80	5.40
63	54.00	48.60	43.20	37.80	32.40	27.00	21.60	16.20	10.80	5.40
64	54.00	48.60	43.20	37.80	32.40	27.00	21.60	16.20	10.80	5.40
65	54.00	48.60	43.20	37.80	32.40	27.00	21.60	16.20	10.80	5.40
66	54.00	48.60	43.20	37.80	32.40	27.00	21.60	16.20	10.80	5.40
67	54.00	48.60	43.20	37.80	32.40	27.00	21.60	16.20	10.80	5.40
68	54.00	48.60	43.20	37.80	32.40	27.00	21.60	16.20	10.80	5.40
69	54.00	48.60	43.20	37.80	32.40	27.00	21.60	16.20	10.80	5.40
70	54.00	48.60	43.20	37.80	32.40	27.00	21.60	16.20	10.80	5.40
71	54.00	48.60	43.20	37.80	32.40	27.00	21.60	16.20	10.80	5.40
72	54.00	48.60	43.20	37.80	32.40	27.00	21.60	16.20	10.80	5.40
73	54.00	48.60	43.20	37.80	32.40	27.00	21.60	16.20	10.80	5.40
74	54.00	48.60	43.20	37.80	32.40	27.00	21.60	16.20	10.80	5.40
75	54.00	48.60	43.20	37.80	32.40	27.00	21.60	16.20	10.80	5.40
76	54.00	48.60	43.20	37.80	32.40	27.00	21.60	16.20	10.80	5.40
77	54.00	48.60	43.20	37.80	32.40	27.00	21.60	16.20	10.80	5.40
78	54.00	48.60	43.20	37.80	32.40	27.00	21.60	16.20	10.80	5.40
79	54.00	48.60	43.20	37.80	32.40	27.00	21.60	16.20	10.80	5.40
80	54.00	48.60	43.20	37.80	32.40	27.00	21.60	16.20	10.80	5.40
81	54.00	48.60	43.20	37.80	32.40	27.00	21.60	16.20	10.80	5.40
82	54.00	48.60	43.20	37.80	32.40	27.00	21.60	16.20	10.80	5.40
83	54.00	48.60	43.20	37.80	32.40	27.00	21.60	16.20	10.80	5.40
84	54.00	48.60	43.20	37.80	32.40	27.00	21.60	16.20	10.80	5.40
85	54.00	48.60	43.20	37.80	32.40	27.00	21.60	16.20	10.80	5.40

Female Nonsmokers - Unamortized Unused Initial Expense Allowance

Issue Age	EA1	EA2	EA3	EA4	EA5	EA6	EA7	EA8	EA9	EA10
18	17.35	17.25	17.15	17.04	16.93	16.82	16.70	16.58	16.46	16.33
19	17.60	17.49	17.38	17.27	17.16	17.04	16.92	16.79	16.66	16.53
20	17.85	17.74	17.63	17.51	17.39	17.26	17.14	17.01	16.87	16.73
21	18.12	18.00	17.88	17.76	17.63	17.50	17.37	17.23	17.09	16.94
22	18.39	18.27	18.14	18.01	17.88	17.74	17.60	17.46	17.31	17.16
23	18.68	18.56	18.42	18.29	18.15	18.00	17.86	17.70	17.55	17.39
24	18.99	18.85	18.71	18.57	18.42	18.27	18.12	17.96	17.79	17.63
25	19.30	19.16	19.01	18.86	18.71	18.55	18.39	18.22	18.05	17.87
26	19.62	19.47	19.32	19.16	19.00	18.83	18.66	18.49	18.31	18.12
27	19.97	19.81	19.65	19.48	19.31	19.13	18.95	18.77	18.58	18.39
28	20.32	20.15	19.98	19.81	19.63	19.44	19.25	19.06	18.86	18.66
29	20.69	20.51	20.33	20.15	19.96	19.77	19.57	19.36	19.15	18.94
30	21.07	20.88	20.70	20.50	20.30	20.10	19.89	19.67	19.45	19.23
31	21.48	21.28	21.08	20.88	20.67	20.45	20.23	20.01	19.78	19.54
32	21.90	21.69	21.48	21.27	21.05	20.82	20.59	20.35	20.10	19.85
33	22.34	22.12	21.90	21.67	21.44	21.20	20.95	20.70	20.44	20.18
34	22.80	22.57	22.33	22.09	21.84	21.59	21.33	21.06	20.79	20.51
35	23.27	23.03	22.78	22.53	22.27	22.00	21.72	21.44	21.16	20.86
36	23.77	23.51	23.25	22.98	22.70	22.42	22.13	21.83	21.53	21.22
37	24.29	24.01	23.74	23.45	23.16	22.86	22.55	22.24	21.92	21.59
38	24.84	24.55	24.26	23.95	23.64	23.32	23.00	22.67	22.33	21.99
39	25.40	25.10	24.78	24.46	24.13	23.80	23.45	23.11	22.75	22.39
40	26.00	25.68	25.35	25.01	24.66	24.30	23.94	23.57	23.20	22.81
41	26.63	26.29	25.94	25.57	25.21	24.83	24.45	24.06	23.66	23.26
42	27.29	26.93	26.55	26.17	25.78	25.38	24.98	24.57	24.15	23.73
43	27.99	27.60	27.20	26.80	26.38	25.96	25.54	25.10	24.66	24.22
44	28.71	28.30	27.88	27.45	27.01	26.57	26.12	25.66	25.20	24.73
45	29.48	29.04	28.59	28.14	27.67	27.20	26.73	26.24	25.76	25.26
46	30.28	29.82	29.34	28.86	28.37	27.87	27.37	26.86	26.34	25.82
47	31.13	30.64	30.13	29.62	29.10	28.58	28.04	27.50	26.96	26.41
48	32.01	31.49	30.95	30.41	29.86	29.30	28.74	28.17	27.59	27.01
49	32.95	32.39	31.82	31.25	30.66	30.07	29.48	28.87	28.27	27.65
50	33.92	33.33	32.73	32.12	31.50	30.87	30.24	29.61	28.96	28.31
51	34.95	34.32	33.68	33.03	32.37	31.71	31.04	30.37	29.68	28.99
52	36.02	35.35	34.67	33.98	33.28	32.58	31.87	31.16	30.43	29.70
53	37.15	36.44	35.72	34.99	34.25	33.50	32.75	31.99	31.22	30.44
54	38.34	37.58	36.81	36.03	35.25	34.46	33.65	32.84	32.02	31.19
55	39.58	38.77	37.95	37.13	36.29	35.45	34.59	33.73	32.85	31.97
56	40.89	40.02	39.15	38.27	37.38	36.48	35.57	34.65	33.72	32.78
57	42.27	41.35	40.42	39.48	38.53	37.56	36.59	35.61	34.62	33.62
58	43.72	42.73	41.74	40.73	39.71	38.69	37.65	36.60	35.54	34.48
59	45.24	44.18	43.12	42.04	40.95	39.85	38.74	37.63	36.50	35.36
60	46.85	45.72	44.58	43.43	42.26	41.08	39.90	38.70	37.50	36.29
61	48.56	47.35	46.12	44.88	43.63	42.37	41.10	39.83	38.54	37.26
62	50.36	49.06	47.74	46.41	45.07	43.72	42.36	41.00	39.63	38.26
63	52.27	50.87	49.45	48.02	46.58	45.14	43.68	42.23	40.77	39.31
64	54.31	52.80	51.27	49.74	48.19	46.64	45.08	43.53	41.97	40.42
65	56.47	54.84	53.20	51.55	49.89	48.22	46.56	44.89	43.23	41.58
66	58.27	56.52	54.77	53.00	51.23	49.46	47.70	45.93	44.17	42.42
67	58.20	56.40	54.58	52.76	50.94	49.12	47.30	45.49	43.68	41.89
68	58.14	56.26	54.39	52.51	50.63	48.76	46.89	45.03	43.18	41.34
69	58.07	56.13	54.19	52.25	50.32	48.39	46.47	44.57	42.67	40.79
70	58.00	55.99	53.99	52.00	50.00	48.02	46.05	44.09	42.14	40.21
71	57.93	55.86	53.79	51.73	49.68	47.64	45.61	43.60	41.60	39.64
72	57.86	55.72	53.58	51.46	49.34	47.24	45.16	43.09	41.06	39.09
73	57.78	55.57	53.36	51.17	48.99	46.83	44.68	42.58	40.54	38.56
74	57.70	55.41	53.14	50.88	48.63	46.40	44.21	42.10	40.05	38.05
75	57.62	55.25	52.90	50.57	48.25	45.98	43.77	41.64	39.57	37.56
76	57.54	55.09	52.65	50.24	47.87	45.58	43.36	41.20	39.11	37.08
77	57.45	54.91	52.39	49.92	47.53	45.22	42.97	40.79	38.67	36.62
78	57.35	54.72	52.14	49.65	47.23	44.88	42.60	40.38	38.25	36.24
79	57.25	54.55	51.94	49.41	46.95	44.57	42.25	40.01	37.92	35.95
80	57.17	54.43	51.78	49.20	46.71	44.28	41.94	39.74	37.68	35.73
81	57.13	54.34	51.64	49.02	46.47	44.01	41.70	39.54	37.50	35.43
82	57.08	54.23	51.49	48.81	46.22	43.80	41.53	39.38	37.21	34.95
83	57.01	54.12	51.31	48.59	46.05	43.66	41.40	39.12	36.75	34.42
84	56.96	53.99	51.14	48.46	45.95	43.57	41.17	38.67	36.23	33.95
85	56.88	53.87	51.04	48.40	45.90	43.37	40.74	38.16	35.76	33.65

Female Nonsmokers - Surrender Charges

Issue Age	EA1	EA2	EA3	EA4	EA5	EA6	EA7	EA8	EA9	EA10
18	7.90	7.11	6.32	5.53	4.74	3.95	3.16	2.37	1.58	0.79
19	8.20	7.38	6.56	5.74	4.92	4.10	3.28	2.46	1.64	0.82
20	8.40	7.56	6.72	5.88	5.04	4.20	3.36	2.52	1.68	0.84
21	8.80	7.92	7.04	6.16	5.28	4.40	3.52	2.64	1.76	0.88
22	9.10	8.19	7.28	6.37	5.46	4.55	3.64	2.73	1.82	0.91
23	9.50	8.55	7.60	6.65	5.70	4.75	3.80	2.85	1.90	0.95
24	9.70	8.73	7.76	6.79	5.82	4.85	3.88	2.91	1.94	0.97
25	10.00	9.00	8.00	7.00	6.00	5.00	4.00	3.00	2.00	1.00
26	10.50	9.45	8.40	7.35	6.30	5.25	4.20	3.15	2.10	1.05
27	10.90	9.81	8.72	7.63	6.54	5.45	4.36	3.27	2.18	1.09
28	11.30	10.17	9.04	7.91	6.78	5.65	4.52	3.39	2.26	1.13
29	11.60	10.44	9.28	8.12	6.96	5.80	4.64	3.48	2.32	1.16
30	12.00	10.80	9.60	8.40	7.20	6.00	4.80	3.60	2.40	1.20
31	12.60	11.34	10.08	8.82	7.56	6.30	5.04	3.78	2.52	1.26
32	13.20	11.88	10.56	9.24	7.92	6.60	5.28	3.96	2.64	1.32
33	13.70	12.33	10.96	9.59	8.22	6.85	5.48	4.11	2.74	1.37
34	14.30	12.87	11.44	10.01	8.58	7.15	5.72	4.29	2.86	1.43
35	14.80	13.32	11.84	10.36	8.88	7.40	5.92	4.44	2.96	1.48
36	15.60	14.04	12.48	10.92	9.36	7.80	6.24	4.68	3.12	1.56
37	16.30	14.67	13.04	11.41	9.78	8.15	6.52	4.89	3.26	1.63
38	17.00	15.30	13.60	11.90	10.20	8.50	6.80	5.10	3.40	1.70
39	17.70	15.93	14.16	12.39	10.62	8.85	7.08	5.31	3.54	1.77
40	18.40	16.56	14.72	12.88	11.04	9.20	7.36	5.52	3.68	1.84
41	19.40	17.46	15.52	13.58	11.64	9.70	7.76	5.82	3.88	1.94
42	20.40	18.36	16.32	14.28	12.24	10.20	8.16	6.12	4.08	2.04
43	21.40	19.26	17.12	14.98	12.84	10.70	8.56	6.42	4.28	2.14
44	22.40	20.16	17.92	15.68	13.44	11.20	8.96	6.72	4.48	2.24
45	23.40	21.06	18.72	16.38	14.04	11.70	9.36	7.02	4.68	2.34
46	24.90	22.41	19.92	17.43	14.94	12.45	9.96	7.47	4.98	2.49
47	26.40	23.76	21.12	18.48	15.84	13.20	10.56	7.92	5.28	2.64
48	27.90	25.11	22.32	19.53	16.74	13.95	11.16	8.37	5.58	2.79
49	29.30	26.37	23.44	20.51	17.58	14.65	11.72	8.79	5.86	2.93
50	30.60	27.54	24.48	21.42	18.36	15.30	12.24	9.18	6.12	3.06
51	31.60	28.44	25.28	22.12	18.96	15.80	12.64	9.48	6.32	3.16
52	32.70	29.43	26.16	22.89	19.62	16.35	13.08	9.81	6.54	3.27
53	33.80	30.42	27.04	23.66	20.28	16.90	13.52	10.14	6.76	3.38
54	35.00	31.50	28.00	24.50	21.00	17.50	14.00	10.50	7.00	3.50
55	36.20	32.58	28.96	25.34	21.72	18.10	14.48	10.86	7.24	3.62
56	37.50	33.75	30.00	26.25	22.50	18.75	15.00	11.25	7.50	3.75
57	38.90	35.01	31.12	27.23	23.34	19.45	15.56	11.67	7.78	3.89
58	40.40	36.36	32.32	28.28	24.24	20.20	16.16	12.12	8.08	4.04
59	41.90	37.71	33.52	29.33	25.14	20.95	16.76	12.57	8.38	4.19
60	43.60	39.24	34.88	30.52	26.16	21.80	17.44	13.08	8.72	4.36
61	45.30	40.77	36.24	31.71	27.18	22.65	18.12	13.59	9.06	4.53
62	47.10	42.39	37.68	32.97	28.26	23.55	18.84	14.13	9.42	4.71
63	49.10	44.19	39.28	34.37	29.46	24.55	19.64	14.73	9.82	4.91
64	51.20	46.08	40.96	35.84	30.72	25.60	20.48	15.36	10.24	5.12
65	53.40	48.06	42.72	37.38	32.04	26.70	21.36	16.02	10.68	5.34
66	54.00	48.60	43.20	37.80	32.40	27.00	21.60	16.20	10.80	5.40
67	54.00	48.60	43.20	37.80	32.40	27.00	21.60	16.20	10.80	5.40
68	54.00	48.60	43.20	37.80	32.40	27.00	21.60	16.20	10.80	5.40
69	54.00	48.60	43.20	37.80	32.40	27.00	21.60	16.20	10.80	5.40
70	54.00	48.60	43.20	37.80	32.40	27.00	21.60	16.20	10.80	5.40
71	54.00	48.60	43.20	37.80	32.40	27.00	21.60	16.20	10.80	5.40
72	54.00	48.60	43.20	37.80	32.40	27.00	21.60	16.20	10.80	5.40
73	54.00	48.60	43.20	37.80	32.40	27.00	21.60	16.20	10.80	5.40
74	54.00	48.60	43.20	37.80	32.40	27.00	21.60	16.20	10.80	5.40
75	54.00	48.60	43.20	37.80	32.40	27.00	21.60	16.20	10.80	5.40
76	54.00	48.60	43.20	37.80	32.40	27.00	21.60	16.20	10.80	5.40
77	54.00	48.60	43.20	37.80	32.40	27.00	21.60	16.20	10.80	5.40
78	54.00	48.60	43.20	37.80	32.40	27.00	21.60	16.20	10.80	5.40
79	54.00	48.60	43.20	37.80	32.40	27.00	21.60	16.20	10.80	5.40
80	54.00	48.60	43.20	37.80	32.40	27.00	21.60	16.20	10.80	5.40
81	54.00	48.60	43.20	37.80	32.40	27.00	21.60	16.20	10.80	5.40
82	54.00	48.60	43.20	37.80	32.40	27.00	21.60	16.20	10.80	5.40
83	54.00	48.60	43.20	37.80	32.40	27.00	21.60	16.20	10.80	5.40
84	54.00	48.60	43.20	37.80	32.40	27.00	21.60	16.20	10.80	5.40
85	54.00	48.60	43.20	37.80	32.40	27.00	21.60	16.20	10.80	5.40

Female Smokers - Unamortized Unused Initial Expense Allowance

Issue Age	EA1	EA2	EA3	EA4	EA5	EA6	EA7	EA8	EA9	EA10
18	19.08	18.94	18.80	18.65	18.51	18.35	18.20	18.04	17.87	17.71
19	19.40	19.26	19.11	18.96	18.80	18.64	18.48	18.31	18.14	17.96
20	19.73	19.58	19.43	19.27	19.10	18.93	18.76	18.59	18.40	18.22
21	20.07	19.92	19.75	19.58	19.41	19.24	19.05	18.87	18.68	18.48
22	20.43	20.26	20.09	19.91	19.73	19.54	19.35	19.16	18.96	18.75
23	20.80	20.62	20.44	20.25	20.06	19.87	19.67	19.46	19.25	19.04
24	21.19	21.00	20.81	20.62	20.42	20.21	20.00	19.78	19.56	19.34
25	21.59	21.39	21.19	20.99	20.77	20.56	20.34	20.11	19.88	19.64
26	22.02	21.81	21.60	21.38	21.16	20.93	20.70	20.46	20.21	19.97
27	22.46	22.24	22.01	21.79	21.55	21.31	21.06	20.81	20.56	20.30
28	22.91	22.68	22.45	22.21	21.96	21.70	21.45	21.18	20.91	20.64
29	23.39	23.15	22.90	22.64	22.38	22.12	21.84	21.57	21.28	20.99
30	23.89	23.63	23.37	23.10	22.82	22.54	22.25	21.96	21.66	21.35
31	24.41	24.14	23.86	23.58	23.29	22.99	22.69	22.38	22.06	21.74
32	24.96	24.67	24.38	24.08	23.77	23.46	23.14	22.81	22.47	22.13
33	25.53	25.23	24.92	24.60	24.28	23.94	23.60	23.26	22.90	22.54
34	26.13	25.81	25.48	25.15	24.80	24.45	24.09	23.72	23.35	22.96
35	26.76	26.42	26.07	25.71	25.35	24.97	24.59	24.20	23.80	23.40
36	27.42	27.05	26.68	26.31	25.92	25.52	25.12	24.70	24.28	23.86
37	28.09	27.71	27.32	26.91	26.50	26.08	25.65	25.22	24.77	24.32
38	28.81	28.40	27.98	27.55	27.12	26.67	26.22	25.76	25.29	24.82
39	29.56	29.13	28.68	28.23	27.76	27.29	26.81	26.33	25.83	25.34
40	30.36	29.89	29.42	28.93	28.44	27.94	27.44	26.92	26.41	25.88
41	31.20	30.70	30.20	29.68	29.16	28.63	28.10	27.56	27.01	26.47
42	32.07	31.55	31.01	30.47	29.91	29.35	28.79	28.22	27.65	27.08
43	33.00	32.44	31.87	31.29	30.70	30.11	29.52	28.92	28.32	27.72
44	33.97	33.38	32.77	32.16	31.54	30.92	30.29	29.66	29.03	28.40
45	34.99	34.36	33.72	33.07	32.42	31.76	31.10	30.44	29.78	29.11
46	36.07	35.40	34.72	34.03	33.34	32.65	31.96	31.26	30.57	29.87
47	37.21	36.50	35.78	35.05	34.32	33.60	32.86	32.13	31.40	30.66
48	38.40	37.64	36.88	36.11	35.35	34.58	33.81	33.03	32.26	31.49
49	39.65	38.85	38.04	37.24	36.42	35.61	34.80	33.98	33.17	32.35
50	40.95	40.10	39.25	38.40	37.54	36.68	35.83	34.97	34.10	33.24
51	42.32	41.42	40.52	39.62	38.71	37.81	36.90	35.99	35.08	34.16
52	43.76	42.81	41.85	40.90	39.94	38.98	38.02	37.06	36.09	35.12
53	45.26	44.25	43.24	42.23	41.22	40.20	39.18	38.16	37.14	36.11
54	46.83	45.76	44.69	43.62	42.54	41.47	40.39	39.30	38.22	37.13
55	48.47	47.33	46.20	45.06	43.92	42.77	41.63	40.48	39.33	38.17
56	50.19	48.98	47.78	46.57	45.35	44.14	42.92	41.70	40.47	39.25
57	51.99	50.71	49.42	48.14	46.85	45.56	44.26	42.96	41.66	40.36
58	53.88	52.51	51.15	49.77	48.40	47.02	45.64	44.26	42.88	41.49
59	55.87	54.41	52.95	51.49	50.03	48.56	47.09	45.62	44.15	42.68
60	57.96	56.41	54.85	53.29	51.73	50.16	48.59	47.02	45.46	43.91
61	58.39	56.78	55.17	53.55	51.92	50.30	48.68	47.06	45.45	43.85
62	58.35	56.69	55.02	53.35	51.69	50.02	48.36	46.70	45.06	43.44
63	58.29	56.58	54.87	53.15	51.44	49.73	48.03	46.34	44.67	43.03
64	58.24	56.47	54.71	52.94	51.18	49.43	47.70	45.98	44.29	42.62
65	58.18	56.36	54.55	52.73	50.93	49.14	47.37	45.63	43.91	42.22
66	58.12	56.25	54.38	52.52	50.68	48.85	47.05	45.28	43.54	41.81
67	58.07	56.14	54.22	52.31	50.43	48.57	46.74	44.94	43.16	41.41
68	58.01	56.02	54.05	52.11	50.19	48.30	46.44	44.60	42.79	41.00
69	57.95	55.91	53.90	51.92	49.96	48.04	46.13	44.26	42.41	40.58
70	57.89	55.81	53.75	51.73	49.74	47.77	45.83	43.91	42.02	40.16
71	57.84	55.71	53.62	51.55	49.51	47.49	45.51	43.55	41.62	39.75
72	57.79	55.62	53.47	51.36	49.27	47.21	45.18	43.18	41.24	39.40
73	57.74	55.52	53.32	51.15	49.01	46.90	44.83	42.81	40.91	39.10
74	57.69	55.40	53.15	50.93	48.74	46.58	44.49	42.51	40.63	38.84
75	57.62	55.28	52.97	50.69	48.45	46.27	44.21	42.26	40.40	38.63
76	57.56	55.15	52.78	50.44	48.18	46.03	44.00	42.06	40.22	38.43
77	57.49	55.02	52.58	50.22	47.98	45.86	43.85	41.93	40.06	38.28
78	57.42	54.88	52.41	50.08	47.86	45.76	43.76	41.81	39.95	38.24
79	57.34	54.77	52.33	50.02	47.82	45.73	43.69	41.74	39.95	38.31
80	57.31	54.75	52.33	50.03	47.85	45.72	43.68	41.81	40.09	38.47
81	57.33	54.80	52.39	50.09	47.87	45.73	43.77	41.97	40.28	38.48
82	57.35	54.83	52.43	50.10	47.86	45.81	43.93	42.15	40.27	38.18
83	57.36	54.85	52.41	50.08	47.93	45.96	44.10	42.13	39.95	37.72
84	57.38	54.82	52.38	50.13	48.07	46.13	44.07	41.79	39.45	37.19
85	57.33	54.77	52.43	50.27	48.24	46.09	43.70	41.26	38.89	36.78

Female Smokers - Surrender Charges

Issue Age	EA1	EA2	EA3	EA4	EA5	EA6	EA7	EA8	EA9	EA10
18	9.00	8.10	7.20	6.30	5.40	4.50	3.60	2.70	1.80	0.90
19	9.10	8.20	7.30	6.40	5.50	4.60	3.60	2.70	1.80	0.90
20	9.30	8.40	7.40	6.50	5.60	4.70	3.70	2.80	1.90	0.90
21	9.70	8.70	7.80	6.80	5.80	4.90	3.90	2.90	1.90	1.00
22	10.00	9.00	8.00	7.00	6.00	5.00	4.00	3.00	2.00	1.00
23	10.40	9.40	8.30	7.30	6.20	5.20	4.20	3.10	2.10	1.00
24	10.70	9.60	8.60	7.50	6.40	5.40	4.30	3.20	2.10	1.10
25	10.90	9.80	8.70	7.60	6.50	5.50	4.40	3.30	2.20	1.10
26	11.40	10.30	9.10	8.00	6.80	5.70	4.60	3.40	2.30	1.10
27	11.90	10.70	9.50	8.30	7.10	6.00	4.80	3.60	2.40	1.20
28	12.40	11.20	9.90	8.70	7.40	6.20	5.00	3.70	2.50	1.20
29	12.80	11.50	10.20	9.00	7.70	6.40	5.10	3.80	2.60	1.30
30	13.30	12.00	10.60	9.30	8.00	6.70	5.30	4.00	2.70	1.30
31	14.00	12.60	11.20	9.80	8.40	7.00	5.60	4.20	2.80	1.40
32	14.70	13.20	11.80	10.30	8.80	7.40	5.90	4.40	2.90	1.50
33	15.40	13.90	12.30	10.80	9.20	7.70	6.20	4.60	3.10	1.50
34	16.10	14.50	12.90	11.30	9.70	8.10	6.40	4.80	3.20	1.60
35	16.80	15.10	13.40	11.80	10.10	8.40	6.70	5.00	3.40	1.70
36	17.80	16.00	14.20	12.50	10.70	8.90	7.10	5.30	3.60	1.80
37	18.80	16.90	15.00	13.20	11.30	9.40	7.50	5.60	3.80	1.90
38	19.80	17.80	15.80	13.90	11.90	9.90	7.90	5.90	4.00	2.00
39	20.80	18.70	16.60	14.60	12.50	10.40	8.30	6.20	4.20	2.10
40	21.80	19.60	17.40	15.30	13.10	10.90	8.70	6.50	4.40	2.20
41	23.00	20.70	18.40	16.10	13.80	11.50	9.20	6.90	4.60	2.30
42	24.20	21.80	19.40	16.90	14.50	12.10	9.70	7.30	4.80	2.40
43	25.40	22.90	20.30	17.80	15.20	12.70	10.20	7.60	5.10	2.50
44	26.70	24.00	21.40	18.70	16.00	13.40	10.70	8.00	5.30	2.70
45	27.90	25.10	22.30	19.50	16.70	14.00	11.20	8.40	5.60	2.80
46	29.60	26.60	23.70	20.70	17.80	14.80	11.80	8.90	5.90	3.00
47	31.40	28.30	25.10	22.00	18.80	15.70	12.60	9.40	6.30	3.10
48	33.10	29.80	26.50	23.20	19.90	16.60	13.20	9.90	6.60	3.30
49	34.90	31.40	27.90	24.40	20.90	17.50	14.00	10.50	7.00	3.50
50	36.70	33.00	29.40	25.70	22.00	18.40	14.70	11.00	7.30	3.70
51	38.90	35.00	31.10	27.20	23.30	19.50	15.60	11.70	7.80	3.90
52	41.10	37.00	32.90	28.80	24.70	20.60	16.40	12.30	8.20	4.10
53	43.40	39.10	34.70	30.40	26.00	21.70	17.40	13.00	8.70	4.30
54	45.60	41.00	36.50	31.90	27.40	22.80	18.20	13.70	9.10	4.60
55	47.80	43.00	38.20	33.50	28.70	23.90	19.10	14.30	9.60	4.80
56	49.10	44.20	39.30	34.40	29.50	24.60	19.60	14.70	9.80	4.90
57	50.30	45.30	40.20	35.20	30.20	25.20	20.10	15.10	10.10	5.00
58	51.50	46.40	41.20	36.10	30.90	25.80	20.60	15.50	10.30	5.20
59	52.70	47.40	42.20	36.90	31.60	26.40	21.10	15.80	10.50	5.30
60	54.00	48.60	43.20	37.80	32.40	27.00	21.60	16.20	10.80	5.40
61	54.00	48.60	43.20	37.80	32.40	27.00	21.60	16.20	10.80	5.40
62	54.00	48.60	43.20	37.80	32.40	27.00	21.60	16.20	10.80	5.40
63	54.00	48.60	43.20	37.80	32.40	27.00	21.60	16.20	10.80	5.40
64	54.00	48.60	43.20	37.80	32.40	27.00	21.60	16.20	10.80	5.40
65	54.00	48.60	43.20	37.80	32.40	27.00	21.60	16.20	10.80	5.40
66	54.00	48.60	43.20	37.80	32.40	27.00	21.60	16.20	10.80	5.40
67	54.00	48.60	43.20	37.80	32.40	27.00	21.60	16.20	10.80	5.40
68	54.00	48.60	43.20	37.80	32.40	27.00	21.60	16.20	10.80	5.40
69	54.00	48.60	43.20	37.80	32.40	27.00	21.60	16.20	10.80	5.40
70	54.00	48.60	43.20	37.80	32.40	27.00	21.60	16.20	10.80	5.40
71	54.00	48.60	43.20	37.80	32.40	27.00	21.60	16.20	10.80	5.40
72	54.00	48.60	43.20	37.80	32.40	27.00	21.60	16.20	10.80	5.40
73	54.00	48.60	43.20	37.80	32.40	27.00	21.60	16.20	10.80	5.40
74	54.00	48.60	43.20	37.80	32.40	27.00	21.60	16.20	10.80	5.40
75	54.00	48.60	43.20	37.80	32.40	27.00	21.60	16.20	10.80	5.40
76	54.00	48.60	43.20	37.80	32.40	27.00	21.60	16.20	10.80	5.40
77	54.00	48.60	43.20	37.80	32.40	27.00	21.60	16.20	10.80	5.40
78	54.00	48.60	43.20	37.80	32.40	27.00	21.60	16.20	10.80	5.40
79	54.00	48.60	43.20	37.80	32.40	27.00	21.60	16.20	10.80	5.40
80	54.00	48.60	43.20	37.80	32.40	27.00	21.60	16.20	10.80	5.40
81	54.00	48.60	43.20	37.80	32.40	27.00	21.60	16.20	10.80	5.40
82	54.00	48.60	43.20	37.80	32.40	27.00	21.60	16.20	10.80	5.40
83	54.00	48.60	43.20	37.80	32.40	27.00	21.60	16.20	10.80	5.40
84	54.00	48.60	43.20	37.80	32.40	27.00	21.60	16.20	10.80	5.40
85	54.00	48.60	43.20	37.80	32.40	27.00	21.60	16.20	10.80	5.40

Memorandum of Variable Material for Form IUL08-DP

This memorandum was prepared for use with Specifications Page Form IUL08-DP, a Specifications Page used with an Individual Flexible Premium Adjustable Life Insurance Policy (Form IUL08) for American National Insurance Company on February 27, 2009.

Policy Number	Each policy issued is assigned a unique identifying policy number. This number will not change during the lifetime of the policy.
Issue Date	This field will display the date the policy was issued. This date will not change during the lifetime of the policy.
Owner	The name of the policy Owner will display in this field. The Owner can be changed in accordance with the policy provisions regarding Ownership during the lifetime of the Policy.
Name	The name of the policy's Insured will display in this field. The Insured cannot be changed at any time during the lifetime of the policy.
Issue Age	The age of the policy's Insured as of the Issue Date will display in this field. This field will not change during the lifetime of the policy. The issue age range for the policy is: 18 to 85.
Class	The rate class of the Insured as of the Issue Date will display in this field. The range of possible rate classes which can apply to an Insured are: Preferred Plus Nicotine Non-User Preferred Nicotine Non-User Preferred Nicotine User Standard Plus Nicotine Non-User Standard Nicotine Non-User Standard Nicotine User Substandard Nicotine Non-User Substandard Nicotine User
Sex	The gender of the policy's Insured will display in this field. For Form IUL08-DP, the range of possible values is: Male or Female.
Rating	If, after the underwriter has completed their process, it is determined that a rating be applied to the Policy, the 'Rating' field name, and the applied rating type will display. The possible rating types that can be applied are: Table 1 through 16 Temporary Flat Extra Permanent Flat Extra
Rating Expiry Date	If a rating, as described above, is applied, the 'Rating Expiry Date' field will also display. This field will display the date on which the rating will cease. If the rating is a permanent flat extra, the Rating Expiry Date will display the policy anniversary following the Insured's 100th birthday (when premium payments cease).
Specified Amount	The specified amount elected at the Issue Date will display here. The minimum specified amount for these plans is $100,000. There is no set maximum issue limit. The maximum specified amount for each Insured is determined on an individual basis based on underwriting factors and insurability.
Death Benefit Option	Will display the Death Benefit Option selected at the time of application. The applicable values for this field are:

A – Specified Amount
B – Specified Amount + Accumulation Value
C – Specified Amount + Return of Premiums Paid

If no Death Benefit Option is specified at the time of application/issue, Option A is the default option.

Initial Allocation of Transfers from the Sweep Account: Fixed Account and Indexed Account.

The Owner may designate the percentage for each for the allocations of transfers from the Sweep Account. There is no minimum or maximum allocation for each account as an individual; however, the total percentage of allocations must equal 100%.

Form Number

The base form number will not change during the lifetime of the policy. The specifications page contains (XX) following the base form number. The (XX) represents a state specific form number. If a state specific form number is approved and issued to policyholders in your state, the state specific form number will display. If your state does not use a state specific form number, nothing will display here.

Example: State ABC requires the use of a state specific form due to a difference in the language of a provision. State ABC is assigned Form IUL08(00) as a state specific form number. For State ABC, the Form Number field will display Form IUL08(00). State XYZ did not require any special provisions or changes to policy language, and therefore does not have a state specific form number. For state XYZ, the Form Number field will display IUL08.

Minimum Annual Premium

The minimum premium amount, on an annual basis, which must be paid to keep the policy in force, will be displayed in this field. This amount will vary on a policy level, based on the specified amount, Insured rate class, and any ratings applied.

Total Minimum Annual Premium

The Total Minimum Annual Premium field will contain the sum of all Minimum Annual Premium amounts for the base policy and any riders. This amount is equal to the Safety Net Premium.

Initial Premium Due

This field displays the amount of initial premium due before the policy can become effective.

Planned Periodic Premium

The Planned Periodic Premium is the annualized premium the premium payer chooses to be billed for. This amount must be equal to or greater than the Safety Net Premium.

Safety Net Guarantee Premium

The Safety Net Guarantee Premium is the minimum required to be paid in order ensure the Policy will not lapse for the duration of the Safety Net Guarantee Period.

Expense Charges: Monthly Expense Charge

Current – The Current Monthly Expense Charge is determined at issue and is based on the Insured's age, rate class, gender (for sex-distinct policies) and the Specified Amount of the policy. This charge will be assessed only for the first 10 years of the policy's duration.

Guaranteed – The Guaranteed Monthly Expense Charge amount will be the same as the Currently Monthly Expense Charge amount. On a guaranteed basis, the Guaranteed Monthly Expense Charge amount may be assessed for all years.

Indexed Account: Index:

Cap – Initial – This field will display the initial Cap for the Indexed Account. The value will never be less than 3% and could range as high as 'no cap'. Any change in the value would primarily be due to changes in interest rate levels, the level of volatility in the equity markets, and general economic conditions.

Floor – Initial – This field will display the initial Floor for the Indexed Account. The value will never be less than 0% and there is no upward limit. Any change in the value would primarily be due to changes in interest rate levels, the level of volatility in the equity markets, and general economic conditions.

Participation Rate – Initial – This field will display the initial Participation Rate for the Indexed Account. The value will never be less than 100% and there is no upward limit. Any change in the value would primarily be due to changes in interest rate levels, the level of volatility in the equity markets, and general economic conditions.

Fixed Account and Sweep Account:

Interest Rate – Initial Rate – This field will display the Initial Interest Rate for the Fixed and Sweep Account. The value will never be less than 2.5% and there is no upward limit. Any change in the value would primarily be due to changes in interest rate levels, the level of volatility in the equity markets, and general economic conditions.

Sweep Dates – Current – The field will display the current sweep date. The frequency would never be less than once every three months, and the highest range would be daily. Any change in the frequency would primarily be due to sales volume and marketing considerations.

Schedule of Surrender Charges

The table shows the amount of Surrender Charged that would be assessed if the policy were to be surrendered within the first 10 policy years. The amount of surrender charge will not exceed $60.00 per $1,000 of specified amount.

Monthly Cost of Insurance Rates

The table displays the Current and Guaranteed schedule of monthly cost of insurance rates per $1,000 of specified amount. Rates are displayed for the Insured's Attained Age. The Insured's Attained Age will vary by policy. The Cost of Insurance Rates vary based on the Insured's gender, rate class, Issue Age, the number of policy years completed and other factors.

Memorandum of Variable Material for specifications page used with Form ULAPBR08

This memorandum was prepared for use with the specifications pages used with Form ULAPBR08, the Additional Protection Benefit Rider for American National Insurance Company on March 2, 2009.

Policy Number — The policy number displayed in this field will be the policy number of the base policy to which the rider is attached.

Insured — The name of the policy's Insured will display in this field. The Insured cannot be changed at any time during the lifetime of the policy. The rider's Insured is the same as the base policy's Insured.

Following the Insured's name, the gender and age will also display. This information is the same as the base policy's.

Rider Sum Insured — This field will display the amount of the rider's sum insured. The minimum amount for the rider is $25,000. The maximum amount for the rider is 4 times the specified amount of the base policy to which it is attached.

Rider Effective Date — This field will display the effective date of the rider. This rider may only be added at the time of issue.

Rating — If, after the underwriter has completed their process, it is determined that a rating be applied to the Policy, the 'Rating' field name, and the applied rating type will display. The possible rating types that can be applied are:

- Table 1 through 16
- Temporary Flat Extra
- Permanent Flat Extra

Monthly Expense Charges Per $1,000

Current – The Current Monthly Expense Charge is determined at issue and is based on the Insured's age, rate class, gender, and the Rider's Sum Insured. This charge will be assessed only for the first 10 years of the rider's duration.

Guaranteed – The Guaranteed Monthly Expense Charge amount will be the same as the Currently Monthly Expense Charge amount. On a guaranteed basis, the Guaranteed Monthly Expense Charge amount may be assessed for all years.

Monthly Cost of Insurance Rates

The table displays the Current and Guaranteed schedule of monthly cost of insurance rates per $1,000 of specified amount. Rates are displayed for the Insured's Attained Age. The Insured's Attained Age will vary by policy. The Cost of Insurance Rates vary based on the Insured's gender, rate class, Issue Age, the number of rider years completed and other factors.

American National Insurance Company
Galveston, Texas

A Life Insurance Policy Illustration
Statement of Policy Cost and Benefit Information

Flexible Premium Universal Life Insurance
With Indexed Interest Crediting Option
ANICO Indexed Universal Life Insurance Policy
IUL08

Designed for
John Doe

Presented by

John Anico
American National Insurance Company
One Moody Plaza
Galveston, TX 77550

March 3, 2009

THIS IS AN ILLUSTRATION ONLY. AN ILLUSTRATION IS NOT INTENDED TO PREDICT ACTUAL RESULTS. ACTUAL RESULTS WILL PROBABLY VARY FROM THE ILLUSTRATED VALUES SHOWN IN THIS ILLUSTRATION. INTEREST RATES, DIVIDENDS AND VALUES SET FORTH IN THE ILLUSTRATION ARE NOT GUARANTEED, EXCEPT FOR THOSE ITEMS CLEARLY LABELED AS GUARANTEED.

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 INVESTMENTS OR INDEX. WHEN A PERSON BUYS THIS POLICY, THE PERSON IS NOT BUYING AN OWNERSHIP INTEREST IN ANY STOCK OR INDEX.

Policy Illustration Explanation

Coverage Summary
Base Benefits

Description	**Initial amount**
	$100,000

Additional Benefits

Universal Life Insurance with indexed interest option
This universal life insurance Policy offers you the opportunity to have the Policy Accumulation Value allocated between a Fixed Account and an Indexed Account. The Indexed Account is eligible for Indexed Interest. Indexed Interest is non-guaranteed interest based on fluctuation in the Standard & Poor's 500 Index ("S&P 500 Index" or "Index") that may be credited to the Indexed Account at the end of each Segment Term on its Segment Maturity Date.
The universal life insurance Policy you are considering allows flexible premium payments, subject to the American National's minimum premium requirements and the maximum premium payments allowed by law. Likewise, the Death Benefit is adjustable, although certain restrictions will apply to your ability to change the Death Benefit. The Accumulation Value is based on the amount of your premium payments, monthly Policy charges, and the premium allocation to the Fixed Strategy or Indexed Strategy. Interest rates, Indexed Credited rate and Policy charges are subject to change.

This is a life insurance product and does not represent an investment in the stock market.

This life insurance product is offered through American National Insurance Company (American National) and is not FDIC insured.

Underwriting Class: Male, Standard Non- Nicotine User
The premium options and Policy charges calculated for this illustration assume the Policy is issued on the underwriting class shown above. Actual amounts will depend on the outcome of the underwriting process, and may vary from what is shown on the illustration. If there should be a change in the underwriting class or premium charges, you will receive a revised illustration with your insurance Policy.
Initial Specified Amount: $100,000
The base Policy Death Benefit assumed at issue is shown above. The actual amount payable at death may be decreased by loans or withdrawals, or increased by additional insurance benefits. The insurance Policy will specify how to determine the Death Benefit. The Specified Amount may be increased or decreased as specified in the Policy. An increase in Specified Amount is subject to evidence of insurability acceptable to American National and additional charges.
Death Benefit Option: Level
This policy provides an option for a Level Death Benefit, Increasing Death Benefit or Specified Amount with Return of Premium (ROP). The Level Death Benefit option provides a Death Benefit which is equal to the Policy's Initial Specified Amount. The Increasing Death Benefit option provides a Death Benefit which is the sum of the Policy's Initial Specified Amount and the Policy's Accumulation Value. The Specified Amount with ROP option (available only at Policy issue) provides a Death Benefit which is the Specified Amount plus the sum of all premiums paid including premiums for riders, but excludes premiums paid by a disability benefit less any partial surrenders made. The Increasing Death Benefit option and the Specified Amount with ROP Death Benefit option cost of insurance charges are greater than the Level Death Benefit option charges. The Death Benefit payable under the Policy will depend on which Death Benefit option is in effect on the date of death.
First Year Planned Premium Outlay: $10,000
The planned premiums are shown in the yearly detail of this illustration. Be sure to note when coverage will stop based on guaranteed and non-guaranteed assumptions. This illustration assumes premium

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payment in _____ mode. It is important for premiums to be paid on or before their scheduled due date, as late payments may have a negative impact on Policy values. The timing of premium payments is critical to calculating and monitoring the Policy's compliance with IRS guidelines. If premiums or any other funds are received and applied to the Policy at times other than as assumed in this Illustration, the tax treatment of the Policy may be significantly different.

Safety Net Guaranteed Premium: $78,913.98 (Semi-Annually)

The Safety Net Guaranteed Premium of $78,913.98 paid (Semi-Annually) guarantees the Death Benefit coverage to the Policy anniversary following the insured's 45th birthday assuming that the total premium paid less any Policy loans and partial withdrawals exceeds the cumulative Safety Net Guaranteed Premium for each of those years. *An increase or decrease in insurance coverage will change the premium shown*. The premium shown will increase if a benefit rider is added or if the Specified Amount is increased.

Premium Allocation

This illustration assumes an allocation of xx% of the premium outlay to the Fixed Strategy and yy% to the Indexed Strategy for all years.

Guaranteed Accumulation Value

Regardless of the actual fixed interest and indexed interest credited to the Accumulation Value, at the time of the insured's death or the Policy's total surrender, the Accumulation Value cannot be less than it would have been if all premiums had been allocated to the fixed account and 3% interest had been credited to the fixed account throughout the life of the Policy.

Accumulation Value

The Accumulation Value is composed of the Sweep Account, the Fixed Account, the Indexed Account, and the Loan Collateral Account.

Sweep Account

When a premium is received the net premium will be deposited into the Sweep Account. The Sweep Date will occur no less than once per calendar quarter. The Sweep Account will have a Sweep Account Minimum associated with it. For the illustration purposes this value is set equal to 12.2 times the Policy charges for the first month of the Policy year and will be updated on each Policy anniversary. On any sweep date, any value in the Sweep Account in excess of the Sweep Account Minimum will be swept to the Fixed and Indexed Accounts using the Policyholder's designated allocation. The designated allocation can be changed by the Policyholder upon written request.

Surrender Charges

The Accumulation Value is subject to a surrender charge in the first ten years from issue or after a face increase.

Surrender Value

The amount available to the Policyowner upon surrender of the Policy. The Surrender Value will be the Accumulation Value less any Policy Debt and any surrender charge.

Loans

Loans are available up to the Surrender Value. The Policyowner can choose between the Fixed Loan Option or the Variable Loan Option at the time the loan is made. However, if there is an outstanding loan at the time a new loan is made, the new loan must be of the same loan type as the outstanding loan. This illustration will assume loans are taken at the beginning of the Policy year.

The fixed loan interest rate is fixed at 6% in arrears. Interest accrues on a daily basis from the date of the loan. At the time a fixed loan is taken, Accumulation Value equal to the amount of the loan will be transferred to the Loan Collateral Account. All funds in the Loan Collateral Account will be credited with 6% interest.

The variable loan interest rate is adjustable. Interest accrues on a daily basis from the date of the loan. If you choose the variable loan interest rate option, your Accumulation Value will remain allocated to the Sweep, Fixed, and Indexed Accounts per your instructions. Notification of the initial rate will be provided to the owner at the time of the initial loan. The interest rate cannot be adjusted more often than yearly. The annual interest rate will not exceed 15%.

Non-Guaranteed Elements

Many aspects of your life insurance policy will be guaranteed, including your minimum interest and maximum charges. However, other aspects of the policy cannot be predicted. For example, the interest rate

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credited may exceed the guaranteed rate and monthly charges may be less than the maximum guaranteed charges.

The non-guaranteed elements can improve the value of your life insurance Policy in one of two ways: by increasing your Policy's Accumulation Value and/or Death Benefit; or by reducing the out-of-pocket cost of your policy. Variations in these factors could affect Death Benefits, Accumulation Value, cash flow taken out of the Policy, or total out-of-pocket payments over the lifetime of the Policy.

The non-guaranteed pages provide snapshots of your Policy assuming higher interest and lower charges than those that are guaranteed. Since these elements cannot be predicted, a range of results is illustrated. The actual Accumulation Values will be more or less favorable than these illustrated results.

The illustration also assumes all premium outlays are paid as shown. Unless otherwise stated, all values shown are determined as of the end of the Policy year. All values are based on the actual Modal Premium Payment selected. The non-guaranteed benefits and values are based on assumptions that are subject to change.

Non-Guaranteed Interest Rate

For the Fixed Account, the non-guaranteed interest rate used in this illustration is xx.xx% for all years. The interest rate is not guaranteed and can increase or decrease over time. The rate will never be lower than the guaranteed interest rate of 2.5%.

Seven Pay Premium (MEC Calculations)

The maximum 7-Pay Premium payable in year one is $$$.00. Payments of more than that amount of premium would be a violation of the 7-Pay test, and would result in the loss of favorable tax treatment on withdrawals and loans from the policy. If such a violation occurs, you will be notified by American National.

Guideline Premiums

The "Guideline Single Premium" is $$$.00. That figure is the maximum amount of premium that American National can accept for this policy in the first year, as well as the maximum amount that can be paid into the policy over the first 6 years. Once that amount of premium has been paid during the first 6 years, additional premium payments would be disallowed until year 7 and beyond.

The "Guideline Level Premium" of $$$.00 can be paid into this policy every year, without ever violating the 7-Pay test or running into a maximum premium threshold and having to suspend premium payments.

These premium figures may be adjusted in the event you make certain changes to your Policy, such as an increase or decrease in your Policy's specified amount.

Tax Advice

Neither American National nor its representatives give legal, tax or accounting advice. If you need advice, please consult a tax adviser or attorney regarding your specific situation.

Cost Comparison Disclosure

	Guaranteed		Current	
Indexes Per $1000	10YR	20YR	10YR	20YR
Surrender Cost Index	xx.xx	xx.xx	xx.xx	xx.xx
Net payment Cost Index	xx.xx	xx.xx	xx.xx	xx.xx

These Indexes are based on the Basic Benefit only.

These Indexes assume the time value of money to be 5% annually.

These Indexes are useful only for comparison of the relative costs of two or more similar policies. An explanation of the intended use of these Indexes is provided in the Life Insurance Buyer's Guide

Indexed Strategy Disclosure

"Standard & Poor's", "S&P", "Standard & Poor's 500" and "500" are trademarks of The McGraw-Hill Companies, Inc. and have been licensed for use by American National. The product is not sponsored, endorsed, sold or promoted by Standard & Poor's and Standard & Poor's makes no representation regarding the advisability of purchasing the product.

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Summary
Indexed Strategy

Current Participation Rate	
Guaranteed Minimum Participation Rate	
Current Cap	12%
Minimum Cap	3%
Segment Indexed Term	1 year
Index Used	S&P 500

Segment Start Date – The date a segment is created.
Segment Maturity Date – Segment Maturity is at the end of a 12- month period following a transfer from the Sweep Account to the Indexed Account. Interest for a segment is only credited at a segment maturity on values that remained in the segment for the entire 12-month period.
Segment Index Rate - The Indexed Interest Rate for an Indexed Segment**.**
Cap – The upper limit on the Segment Index Rate used in determining the amount of interest credited on a Segment. American National will declare a Cap for each Segment when it is created. **Caps are not used in this illustration.**
Floor – The minimum Segment Index Rate and is 0% for all Segment and all Segment years.
Participation Rate – The percentage used in calculating the amount of Indexed Interest for each Segment. The Participation Rate is guaranteed not to be less than 100% for the life of the contract.
Indexed Interest Crediting Option- Indexed Interest is credited to a Segment related to the gain of the Index value during the Segment Term. Indexed Interest is calculated separately for each Segment on its Segment Maturity Date and is credited to the Segment at that time. Any amount deducted from a Segment prior to its Segment Maturity Date will not receive any Indexed Interest, pro rata or otherwise, for that Segment Term. Indexed Interest is calculated for each Segment by multiplying the value of the Segment as of the Segment Maturity Date by the Participation Rate, and multiplying by the lesser of the Segment Index Rate or the Cap, but not less than 0%.
The Indexed Account is composed of segments with one year terms. Each sweep to the Indexed Account creates a unique Indexed Segment. Each Indexed Segment has a term of one year, upon which it matures. Indexed interest is credited to the Segment on the Segment Maturity Date. No interest is credited to the Segment before the Segment Maturity Date.
Upon maturity, and following the crediting of interest, a check against the Safety Net Premium Requirement is made. If the Requirement is not met, enough value from the maturing Segment to meet the Requirement is transferred to the sweep account. The remaining value, if any, goes directly to the newly created Segment within the Indexed Account. The policyholder can, upon written request, allocate the remaining value between the Fixed Account and the Indexed Account. This illustration assumes premium allocation to the Fixed Strategy of xx% and yy% to the Indexed Strategy. The premium allocation can change in the future by policyholder request.

Indexed Strategy Interest Rate
Premium allocated to the Indexed Strategy earns interest at a rate related to the gain of the S&P 500 Index. 100% of the Index gain, if any, up to the Cap, is applied as a Segment Interest Crediting rate. If the S&P 500 Index decreases in any Policy year, 0% interest will be credited. This illustration assumes an Indexed Strategy Interest Rate of xx.xx% which is based on an average performance of S&P 500 Index over the last 20 year period starting at 01/01/1989 and ending at 12/31/2008. The Indexed Strategy Interest Rate is for illustrative purpose only and is not an estimate of future rates. Future rates will vary from the rate used in this hypothetical illustration.

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Weighted Average Interest Rate

In order to model the Fixed and Indexed Interest Crediting for this Policy, a weighted average interest rate is calculated for each Policy year and applied to the Accumulated Value. The weighted average interest rate for a given year is based upon the Policy's Accumulated Value, Planned annualized premiums, the Sweep Account Minimum, the selected allocation between the Fixed Account and Indexed Account and the illustrated interest rates associated with the Sweep Account, the Fixed Account and the Indexed Account. For the first year, the weighted average assumed rate is x.xx%. The weighted average assumed rates for subsequent years are shown on the Ledger page of the illustration.

Description of Additional Benefits

Riders provide additional benefits that are not available through the base plan. Note that riders that have a monthly charge will reduce the Surrender Value otherwise available to the contract owner without the rider. X - indicates the rider is included in this illustration.

( ) Waiver of Minimum Premium

The Disability Waiver of Minimum Premium provides that your policy's minimum premium payment (or monthly cost of insurance deduction, if greater) will be waived if you become totally disabled. (Disability must be continuous for at least six months and begin before age 60.) (Form ULDW91)

( ) Waiver of Stipulated Premium

The Waiver of Stipulated Premium provides that stipulated monthly premium of $$$.00 will be waived if you become totally disabled. This amount may not keep the policy active to the maturity date. (Disability must be continuous for at least six months and begin before age 60.) (Form PWSTP)

( ) Additional Protection Benefit

The Additional Protection Benefit Rider provides permanent life insurance coverage which can be used to supplement base coverage. (Form ULAPB08)

( ) Other Insured Rider

The Other Insured Term Rider will provide term insurance on a person other then the Policy's insured. The rider insured may be a family member or a business associate provided that an insurable interest exists. Prior to the Other Insured's Age 65, this rider can be converted without evidence of
insurability to a policy similar to the Policy this Rider is attached or to any level premium nonparticipating life or endowment policy. (Form ULOIR)

Name:	*Age:*	*Sex:*	*Class:*	*Benefit:*	*To Age:*
				$$$$	100

( ) Guaranteed Insurability Rider

This Guaranteed Insurability Rider makes it possible for you to increase the specified amount at specified ages or events (such as birth of a child), and allows you to do so regardless of health, occupation, or military status. (Form ULGIO86)

( ) Children's Term Rider

This Children's Term Rider insures each child age 15 days old through 18 years at issue while the benefit is in force. Coverage on each child terminates at age 25, but age 25 each $1,000 per unit of coverage may be converted to as much as $5,000 of permanent insurance without new evidence of insurability, up to a maximum of $50,000. (Form ULCTR91)

Accelerated Death Benefit Rider

For policies with death benefits of $25,000 or greater, the initial Accelerated Death Benefit will be 50% of the eligible death benefit of $250,000, whichever is less. Subsequent accelerated benefits may be advanced to cover interest charges or premium payments. Maximum benefit under this rider will be 80% of the eligible death benefits or $400,000, whichever is less. This Rider may not be available in all states. (Form ACC91)

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Ledger

Illustrated Premium Direction Fixed Strategy:
Indexed Strategy:

				Guaranteed			Non-Guaranteed Assumed		
Age	End of Year	Premium Outlay	Mode	Accumulation Value	Surrender Value	Weighted Average Interest Rate	Accumulation Value	Surrender Value	Death Benefit
36	1								
37	2								

Policy Outlay

Policy Outlay			Guideline Premiums				
End of Year	Age	Premium Outlay	Single	Level	Total	Annual 7-Pay	Cumulative 7-Pay
1							
2							
3							
4							
5							

ACKNOWLEDGEMENTS

This illustration assumes the illustrated rates will remain unchanged for all policy years shown. This is not likely to occur and actual results will be higher or lower than those shown.

As indicated below, I have chosen that my initial premiums paid into this policy prior to the Initial Allocation Date should be allocated to the Fixed Account and Indexed Account options based on the percentages shown. I understand that subsequent net premiums will be allocated in the same manner until I provide American National different instructions. Allocation instructions must be received by American National at least two business days prior to a Sweep Date, in order for the allocation instructions to be effective for that Sweep Date. This applies to additional premium deposits including but not limited to modal premium payments or a 1035 exchange.

ALLOCATION OF PREMIUMS

Account	**Indexed Account**	**Fixed Account**	**Total (Indexed Account+ Fixed Account) =100%**
Percentage	_____%	_____%	

I confirm that I have received a copy of the illustration and that my agent has disclosed to me that the policy I am applying for is:
A Universal Life Insurance policy with interest based on the performance of the Fixed Account and Indexed Account. The policy values are not linked to, and does not directly participate in any stock, bond or equity investments.

The final decisions made regarding the allocations of values between Fixed Account and Indexed Account are mine. I am not relying on the agent for advice in this regard. I understand that interest credited to the index segments will not occur until the Segment Maturity Date for each Segment.

Underwriting Class:
Male, Standard Non-Nicotine User

Fixed and Indexed Strategies & Cost Scenarios:

Guaranteed
2.50% interest rate and guaranteed charges.

Midpoint
Fixed and Indexed Strategies and charges halfway between current & guaranteed

Current
Fixed Interest rate is 4.00%, Indexed Earning rate is 8.00% and Current Charges

This illustration assumes that the currently illustrated non-guaranteed elements used will not change for all years shown. This is not likely to occur, and actual results will be more or less favorable than shown.

$100,000 Index Universal Life Policy Summary Contract Annual Premium $000.00			
Summary Year	Guaranteed	Non-guaranteed Midpoint	Non-guaranteed Current
Year 5			
Total Premiums			
Surrender Value			
Death Benefit			
Year 10			
Total Premiums			
Surrender Value			
Death Benefit			
Year 20			
Total Premiums			
Surrender Value			
Death Benefit			
Age 70			
Total Premiums			
Surrender Value			
Death Benefit			
Last Year of Death Benefit			
All Years - Total Premiums			

I have received a copy of this illustration and understand that any non-guaranteed elements illustrated are subject to change and could be either higher or lower. The agent has told me they are not guaranteed. I have read and understand the Acknowledgement on the preceding page.

Applicant _____ Date _____

I certify that this illustration has been presented to the applicant and that I have explained that any non-guaranteed elements illustrated are subject to change. I have made no statements that are inconsistent with the illustration.

Agent _____ Date _____

AMERICAN NATIONAL INSURANCE COMPANY
ONE MOODY PLAZA
GALVESTON, TEXAS 77550
Phone Number: 1-800-899-6806

INDEXED UNIVERSAL LIFE - ANNUAL REPORT

PERIOD BEGINNING 04-1-2006 PERIOD ENDING: 03-31-2007 REPORT DATE: 04-05-2007

SECTION 1 POLICY AND COVERAGE INFORMATION

INSURED :	JOHN DOE	ISSUE AGE:	35
ISSUE DATE:	04-01-06	SEX:	M
POLICY NUMBER:	12345678	SPECIFIED AMOUNT	#100,000
POLICY OWNER:	JOHN DOE ONE MOODY PLAZA GALVESTON, TX 77550		
DEATH BENEFIT OPTION:		DEATH BENEFIT:*	$100,000

* THIS VALUE ASSUMES THAT INSURANCE CHARGES FOR THE BASIC BENEFIT AND RIDERS HAVE BEEN PAID TO THE DATE OF THIS REPORT

THE SAFETY NET GUARANTEE PERIOD WILL EXPIRE ON MM/DD/YYYY. THE MINIMUM ANNUAL PREMIUM TO MAINTAIN THE SAFETY NET GUARANTEED PERIOD IS $XX,XXX.XX

IMPORTANT POLICY OWNER NOTICE: You should consider requesting more detailed information about your policy to understand how it may perform in the future. You should not consider replacement of your policy or make changes in your coverage without requesting a current illustration. You may annually request without charge, such an illustration by contacting your agent, calling a Customer Service Representative at 1-800-899-6806, or writing to American National Insurance Company at P.O. Box 1770, Galveston, TX 77553-1770. If you do not receive a current illustration of your policy within 30 days from your request, you should contact your State Insurance Department.

SECTION 2 ACCOUNT VALUE SUMMARY

BEGINNING VALUE April 1, 2008	$20,000
Premiums Received	5,000
Earnings Credited	500
Less Premium Expense Charge	100
Less Policy Expense Charge	100
Less Total Cost of Insurance	100
Less Withdrawals	100
ENDING VALUE March 31, 2009	$25,100
Less Surrender Charge	50
Less Outstanding Loans	50
Surrender Value	$25,000

SECTION 3 PROJECTED VALUES

PROJECTED POLICY LAPSE (within 12 months following these dates assuming no future loans or withdrawals)

	GUARANTEED COST FACTORS	CURRENT COST FACTORS
IN PLANNED PREMIUMS ARE PAID		NOT PROJECTED TO LAPSE
IN NO FURTHER PREMIUMS ARE PAID		

SECTION 4 ACCUMULATION VALUE

SWEEP ACCOUNT SUMMARY

Beginning Value	Premiums Received	Net Transactions	Interest Earned	Ending Value	Ending Interest Rate
xxxx.xx	xxxx.xx				
Total				100.00	

*See Section 8 for complete details.

FIXED ACCOUNT SUMMARY

Beginning Value	Net Transactions	Interest Earned	Ending Value	Ending Interest Rate
xxxx.xx				
Total			200.00	

INDEXED ACCOUNT SUMMARY

Segment Start Date	S&P Index Starting Value	Segment Beginning Value	Net Transactions	Index Earnings	Segment Ending Value	Crediting Rate
Total						

If the anniversary of the Segment Start Date falls after the last day of this annual report period, then indexed interest earnings for that segment are indicated by "N/a" and will be reflected on your next annual report. If you have any questions about this information, please contact your agent and request a current inforce policy projection.

SECTION 5 INTEREST CREDITING OPTIONS

You gave the option to allocate your premium payments to different crediting options after meeting the Sweep Account Minimum of $xxx.xx.

	Ending Value	Premium Allocation	Maturing Index Segment Allocation
FIXED ACCOUNT VALUE	200.00	75%	100%
INDEXED INTEREST VALUE	300.00	25%	0%
SWEEP ACCOUNT VALUE	100.00	N/A	N/A

SECTION 6 ADDITIONAL RIDERS AND BENEFITS

Additional Protection Benefit	Sum Insured:
Spouse Term Rider	Death Benefit:
Other Insured Rider:	Death Benefit:

SECTION 7 LOAN ACTIVITY

LOAN #1

Loan Type	Beginning Value	Interest Added to Loan	Loan Repayments	New Loans	Loan Interest Rate	If Fixed Loan, Rate Credited on Amount Borrowed	If Fixed Loan, Loan Collateral Value	Ending Value

NOTE: OUTSTANDING LOANS WILL REDUCE YOUR DEATH BENEFIT

SECTION 8 ACTIVITY FOR YEAR ENDING ON STATEMENT DATE

BEGINNING VALUE AS OF : APRIL 1, 2006
ENDING VALUS AS OF : XX/XX/XXXX

Beginning Value	TRANS/ MONTH	PREMIUM RECEIVED	EFF DATE	(LESS) EXPENSE CHARGE	(LESS) COI BASE	(LESS) COI RIDERS	(PLUS) INTEREST CREDITED *	(LESS) PARTIAL SURRENDER	ENDING ACCUM VALUE	Ending Value

INTEREST CREDITED FROM 4/01/2006 TO STATEMENT DATE --$22.47
PLANNED EXPENSE CHARGE AND INSURANCE CHARGE FOR NEXT MONTH EXCLUDING THE PREMIUM LOAD: $88.80 $5.18
* INTEREST CREDITED IS ON THE ACCUMULATION VALUE EXCLUDING ANY OUTSTANDING LOANS.

SECTION 9 ADDITIONAL NOTES

CHANGE IN NON-GUARANTEED ELEMENTS: The interest rate credited on your policy has been reduced due to a decline in the investment rate earned on assets supporting your policy. This decline is consistent with lower interest rate available throughout the U.S. economy. However, you need to be aware this change will result in lower policy values than were originally illustrated.

AGENCY: 1-099
AGENT: John Doe

Superseded Schedule Items

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Creation Date:	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
02/06/2009	Supporting Document	Flesch Certification	03/24/2009	AR - READABILITY (IUL-ULAPB).pdf AR - CERTIFICATION OF COMPLIANCE(IUL).pdf (Superceded)

AMERICAN NATIONAL INSURANCE COMPANY

ARKANSAS

CERTIFICATION OF COMPLIANCE

The Company has reviewed the captioned form(s) below, and certifies that to the best of its knowledge and belief, the form(s) submitted is (are) in compliance with the following:

Rule & Regulation 19

Rule & Regulation 49

ACA 23-79-138 and Bulletin 11-88

ACA 23-80-206 (Flesch Certification, minimum of 40) – see separate Certificate of Readability for scorings.

Form	Form Name	Type of Form
Form IUL08(10)	Individual Flexible Premium Adjustable Life	Policy

Rex D. Hemme

Vice President & Actuary

American National Insurance Company

tyra.reed@anico.com
Phone: (409) 763-4661 x5222 Fax: (409) 766-6933