



AMERICAN NATIONAL
INSURANCE COMPANY

One Moody Plaza
Galveston, TX 77550



Signature Performance Indexed Universal Life Insurance

A Life Insurance Illustration
Statement of Policy Cost and Benefit Information
Flexible Premium Universal Life Insurance with Indexed Strategy Options

Policy Series: IUL19
Issue State: Texas

Design for

Valued Client
August 10th, 2022

Initial Death Benefit: \$588,581

Presented By

RALPH PENCE
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License #

Page 1 of 30

Not valid until all
pages are included.

This is an illustration only. An illustration is not intended to predict actual results. Actual results will 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 Signature Performance 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.

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Signature Performance IUL

A Universal Life Insurance Policy Basic Illustration
AMERICAN NATIONAL INSURANCE COMPANY

Valued Client, Texas
Male, Issue Age 45
Standard Non-Nicotine User
Presented on: 8/10/2022



Death Benefit Protection

It can be hard to imagine life without the ones we hold dear. However, a reliable death benefit can ensure your loved ones are taken care of even after you are gone. In addition to providing financial security, a death benefit can generally pass to the beneficiaries income tax free. This means your family receives a fuller benefit which can help maintain their standard of living.



Living Benefits

A threatening illness can put your entire life on hold indefinitely. In addition to that, the expense of medical bills, procedures, and tests can have an impact on your future savings. Fortunately, there are options to save you stress and financial frustrations in the form of Living Benefit Riders. These help you if you were to fall terminally, chronically, or critically ill. These riders allow you to take out a portion of the death benefit to supplement the cost of medical expenses, treatments, or long-term care. That way, you can focus on your road to recovery and worry about finances later.



Cash Value

A prominent feature of this product is the way interest is credited. Premium payments have the potential for cash value growth based on the performance of a widely known stock index like the S&P 500®, Nasdaq-100®, or a more dynamic index like the S&P MARC 5%. We measure the performance of the index or combination of indices that you choose to determine your interest earnings. As an added bonus, since your money is indirectly involved in the financial markets, you are shielded from downside risks with the help of a Floor Rate.



Income

The cash value of the policy may be used as collateral for a policy loan and, in addition to that, you can withdraw funds from the cash value whenever you want. This allows cash flow flexibility when you need it. You could put that money toward a college fund, mortgage payments or any other future financial needs you may have.



American National Insurance Company

Company Overview (12/31/2020)

	Statutory ¹
Total Assets	\$22.2 billion
Liabilities	\$18.6 billion
Capital & Surplus	\$3.6 billion

Number of Life Policyholders: 1.9 million • Total Life Insurance in force: \$117.9 billion

Ratings

American National Insurance Company has been evaluated and assigned the following ratings by nationally recognized, independent rating agencies. The ratings are current as of March 2021.

A.M. Best's Rating ²	A
Standard & Poor's Rating ³	A

Products and Services

Life Insurance: Term, whole, universal, and indexed life insurance products along with a range of riders to customize products to meet an individual's needs.

Annuities: Fixed, indexed, and immediate annuities that can make funds last for a lifetime.

Pension Sales and Administration: Customized pension plan design for small businesses with in-house administration and funding vehicles.

A Tradition of Leadership and Strength

Through wars, depressions, military conflicts, economic upheavals, and a world turned upside down by the information revolution, American National's focus on the long term has made it strong as an industry leader.

1905	Company chartered
1911	First cash dividend is declared
1918-19	Meets all claims during the Influenza Epidemic when many companies struggled
1930-35	Stays open and expands during the worst of the Great Depression
1959	\$5 billion in force life insurance
1983	10 millionth life insurance policy is issued
1999	Over \$46 billion in force life insurance
2021	\$117.9 billion in force life insurance

1) State Insurance Departments require insurance companies to prepare unconsolidated financial statements based on statutory accounting principles. Each insurance company has financial responsibility only for the products and services it issues. In general, statutory accounting principles are more conservative than Generally Accepted Accounting Principles (GAAP). Ratings reflect current independent opinions of the financial capacity of an insurance organization to meet the obligations of its insurance policies and contracts in accordance with their terms. They are based on comprehensive quantitative and qualitative evaluations of the company and its management strategy. The rating agencies do not provide ratings as a recommendation to purchase insurance or annuities. The ratings are not a warranty of an insurer's current or future ability to meet its contractual obligations. Ratings may be changed, suspended, or withdrawn at any time. For the most current ratings view the full rating reports on American National's Internet site at www.americannational.com. 2) A.M. Best's active company rating scale is: A++ (Superior), A+ (Superior), A (Excellent), A- (Excellent), B++ (Good), B+ (Good), B (Fair), B- (Fair), C++ (Marginal), C+ (Marginal), C (Weak), C- (Weak) and D (Poor). 3) Ratings from 'AA' to 'CCC' may be modified by the addition of a plus (+) or minus (-) sign to show relative standing within the major rating categories. For a full list of Standard & Poor's active company rating scale visit www.standardandpoors.com. American National Insurance Company, Galveston, Texas. 10248



Signature Performance IUL

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Male, Issue Age 45
Standard Non-Nicotine User
Presented on: 8/10/2022

A Life Insurance Supplemental Illustration for Signature Performance Indexed Universal Life Insurance¹

Life insurance's primary focus is protection for your family. It also can provide tax advantages³, supplemental retirement income⁴, and cash for emergencies and illnesses. See below for the potential benefits an American National Indexed Universal Life Insurance policy can provide you and your family:

Death Benefit Protection⁵

\$588,581

- Replace ongoing income to family
- Provides for funeral and burial expenses
- Complete college education funding
- Provide for retirement

Surrender Value at Age 65

\$516,567

Based on Non-Guaranteed Current Values

- Take out loans or withdrawals from the Cash Value for college expenses, retirement, or other financial needs.^{3,4}

Monthly/Annual Loans^{2,4}

\$2,855 Monthly

for 35 Years. Non-Guaranteed Current Values

\$2,855 Monthly

for 13 Years. Non-Guaranteed Alternative Values

Assumed Initial Premium:
\$20,000 Annual Payable to Age 60

Death Benefit Option: Option B to age 60 then Option A

Included Riders:

- Terminal Illness
- Chronic Illness
- Critical Illness
- Overloan Protection Rider

Displayed values are not guaranteed. Refer to the guaranteed values in the basic illustration starting on page 10.

1) The Signature Performance Indexed Universal Life Insurance policy is not a registered security or stock market investment and does not directly participate in any stock or equity investment or index. When an individual purchases the policy, the individual is not buying an ownership interest in any stock. This summary is not valid without the accompanying illustration.

2) Actual Index Return - will vary from the index rate used in this hypothetical illustration and retirement income may be more or less favorable than the values shown. Past performance of the index is no guarantee of future results. Lower index returns may significantly reduce the policy values and lower the distributions available for your life insurance policy. Cash distributions cannot be illustrated and actual distributions will be more or less favorable than the hypothetical results above.

3) Tax Deferred Growth- Income and growth on accumulated cash values has been held by the Tax Court to be generally taxable only upon withdrawal. Life insurance policy loans generally are not treated as distributions or subject to income tax (IRC § 7702). Consult your tax advisor or attorney on your specific situation.

4) Policy Loan Consequences – Loans are subject to interest charges and can reduce the death benefit paid to beneficiaries. While loans need not be repaid, outstanding loans may affect the policy's death benefit, the value of the policy and possibly the length of time the policy remains in force.

5) Tax-Free Death Benefit – Proceeds from a life insurance policy paid because of the death of the insured are generally excludable from the beneficiary's gross income for tax purposes. (IRC § 101(a) (1))



Signature Performance IUL

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 Standard Non-Nicotine User
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Living Benefits for Terminal, Critical, and Chronic Illness Accelerated Benefit Riders

American National's Life insurance product offers benefits to your loved ones and benefits for you too. Our Accelerated benefit riders offer access to your death benefit if you have a qualifying illness. The Accelerated Benefit Rider allows you to receive a partial or full accelerated death benefit if you have qualifying medical conditions. Partial Accelerations will reduce your policy values in the future. There is no premium for this rider; however the Accelerated Benefit Rider will pay a discounted accelerated benefit in lieu of the death benefit on your policy. The accelerated death benefit will be discounted because it is being paid prior to the actual time of death. As a result, the amount of the actual accelerated benefit paid will be less than the amount of the death benefit.

Included riders on this policy:

	Rider Features	Premium	Included																		
Terminal Illness	<ul style="list-style-type: none"> If an eligible insured is diagnosed with an illness or condition that is expected to result in death within 24 months or less. (12 months in FL). Available on all rate classes. 	The Accelerated Benefit Riders (ABRs) are offered for no additional premium. The accelerated benefit payment will be less than the requested death benefit because it is reduced by an actuarial discount and an administrative fee of up to \$500. The amount of the actuarial discount is primarily dependent on the insured's life expectancy at the time of the election. The accelerated benefit is an unrestricted cash benefit.	X																		
Critical Illness	For use if an eligible insured experiences a critical illness described in the rider after the issue date. Covered illnesses may include: <table border="0"> <tr> <td>Heart Attack</td> <td>Central Nervous System Tumors</td> </tr> <tr> <td>Stroke</td> <td></td> </tr> <tr> <td>End-Stage Renal Failure</td> <td>Major Multi-System Trauma</td> </tr> <tr> <td>Invasive Cancer</td> <td>AIDS</td> </tr> <tr> <td>Major Organ Transplant</td> <td>Severe Disease of Any Organ</td> </tr> <tr> <td>ALS</td> <td>Severe Central Nervous System Disease</td> </tr> <tr> <td>Paralysis</td> <td></td> </tr> <tr> <td>Arterial Aneurysms</td> <td>Major Burns</td> </tr> <tr> <td>Blindness</td> <td>Loss of Limbs</td> </tr> </table>		Heart Attack	Central Nervous System Tumors	Stroke		End-Stage Renal Failure	Major Multi-System Trauma	Invasive Cancer	AIDS	Major Organ Transplant	Severe Disease of Any Organ	ALS	Severe Central Nervous System Disease	Paralysis		Arterial Aneurysms	Major Burns	Blindness	Loss of Limbs	X
Heart Attack	Central Nervous System Tumors																				
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ALS	Severe Central Nervous System Disease																				
Paralysis																					
Arterial Aneurysms	Major Burns																				
Blindness	Loss of Limbs																				
Chronic Illness	<ul style="list-style-type: none"> If an eligible insured is unable to perform 2 of 6 activities of daily living for a period of at least 90 days or requires constant supervision to protect from threats to health or safety due to severe cognitive impairment. The ADLs include bathing, continence, dressing, eating, toileting, and transferring. 	X																			

Initial Death Benefit: \$588,581

Included Riders:

- Terminal Illness
- Chronic Illness
- Critical Illness
- Overloan Protection Rider

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 Policy owner without the rider. X - indicates the rider is included in this illustration.

Have your agent refer to rider forms for a complete list of illnesses and definitions. Some states may limit the definition of terminal illness to conditions that are expected to result in death within 12 months. The riders are offered at no additional premium. However, the accelerated payment will be less than the requested death benefit because it will be reduced by an actuarial discount and an administrative fee of up to \$500. The amount of the actuarial discount is primarily dependent on American National's determination of the insured's life expectancy at the time of election. Outstanding Policy Loans will reduce the amount of the benefit payment. The accelerated benefit is an unrestricted cash payment. A request for an accelerated death benefit may only be beneficial if the qualifying event results in significant deterioration of the rider insured's life expectancy. The Chronic and Terminal Illness Riders are intended to receive favorable tax treatment under 101(g) of the IRC. Receipt of a benefit could be a taxable event. You should consult a tax advisor regarding the tax status of any benefit paid under these riders. Receipt of accelerated benefits may affect your eligibility for Medicaid, supplemental security income, or other governmental benefits or entitlements. Before accelerating any benefit, you should consult an advisor to determine the impact on your eligibility. Accelerated Benefit Riders are not replacements for Long-Term Care Insurance. This is a life insurance benefit that also gives you the potential to accelerate some or all of the death benefit in the event that you meet the criteria for a qualifying event described in the policy. This policy or certificate does not provide long-term care insurance subject to California long-term care insurance law. The policy or certificate is not a California Partnership for Long-Term Care program policy. This policy or certificate is not a Medicare supplement policy. Accelerated benefit riders ("ABR") and long-term care insurance ("LTCI") provide different types of benefits. An ABR allows the insured to access a portion of the life insurance policy's death benefit while living and may be used for any purpose. LTCI provides reimbursement for necessary care received due to the inability to perform activities of daily living or cognitive impairment. Coverage may include reimbursement for the cost of a nursing home, assisted living, home health care, homemaker services, adult day care, hospice services, or respite care for the primary caretaker. The benefits may be conditioned on certain requirements or meeting an elimination period or limited by type of service, the number of days, or a maximum dollar limit. Benefits under some ABRs and all LTCI are conditioned upon the insured not being able to perform two or more of the activities of daily living or being cognitively impaired. California: has 13 qualifying events. Chronic cannot be added to any term policy or any policy with a term rider. Chronic and Critical not available for ages 65+. See form 10741-CM for a more detailed comparison of benefits provided by an ABR and LTCI.



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Accelerated Benefit Rider Supplemental Illustration

The following table provides a hypothetical example of the range of values for lump sum accelerated benefit payments. In the example, the acceleration of the death benefit is up to \$2,000,000 on the base insured. These values are based on the non-guaranteed policy amounts shown in the basic illustration.

Attained Age	Chronic and Critical Illness			Terminal Illness
	Mild Impairment	Moderate Impairment	Severe Impairment	
55	\$213,116	\$428,862	\$644,607	\$726,302
65	\$516,567	\$516,567	\$516,567	\$560,276
75	\$454,180	\$454,180	\$454,180	\$454,180
85	\$360,756	\$360,756	\$360,756	\$360,756

Initial Death Benefit: \$588,581

Included Riders:

- Terminal Illness
- Chronic Illness
- Critical Illness
- Overloan Protection Rider

Chronic and Critical Illness:

Mild Impairment: The values in this column represent a scenario in which the base insured is only mildly impaired as a result of his or her qualifying illness. These values correspond to the nonguaranteed current cash surrender values shown in the basic illustration, which is the minimum benefit available for the base insured.

Moderate Impairment: The values in this column represent a scenario in which the base insured is severely impaired as a result of his or her qualifying illness. These values are equal to the midpoint between the values shown for mild and severe impairments.

Severe Impairment: The values in this column represent a scenario in which the base insured is severely impaired as a result of his or her qualifying illness. These values are based on a sample mortality table for severely impaired insureds.

The actual accelerated benefit payment that we will offer for Chronic or Critical Illness will be based on our determination of the expected future mortality of a qualifying insured at the time an accelerated benefit claim is made, but the accelerated benefit payment will never be less than the cash surrender value.

Terminal Illness: The values in the column are based on our current mortality table for terminally ill insureds.

The accelerated benefit payments shown are based on an accelerated benefit interest rate of 7.25%. These values are not guaranteed and actual results may be more or less favorable. This summary is not valid without the accompanying illustration.



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Male, Issue Age 45
Standard Non-Nicotine User
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Riders Available

American National allows you to customize your life insurance policy with a variety of riders designed to meet your needs. The following table provides the selected riders included on your policy:

	Rider Features	First Year Annual Charge	Included
Overloan Protection Rider	<p>The Overloan Protection Rider is a unique rider that prevents a client's policy from lapsing due to having a large loan balance. This rider comes automatically included in our Universal Life products and does not have a charge until it is exercised. This rider has specific rules that must be met in order for it to be activated. Those rules are:</p> <ul style="list-style-type: none">- The Insured is age 75 or older- The policy is in its 16th policy year or later- The policy debt is less than 99.9% of the accumulation value after the Overloan Benefit Charge has been applied- Policy cannot not be a Modified Endowment Contract (MEC)	<p>There is no additional cost for this rider and automatically included with this policy.</p>	<p>X</p>

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 Policy owner without the rider. X - indicates the rider is included in this illustration.



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Current Index Selections and Premium Allocations

This illustration assumes the premium allocations to the Fixed Account and the Indexed Strategies are for all years. The premium allocations are as follows:

Index Account Name	Segment Term	Participation Rate	Cap	Floor	Interest Rate Spread	Allocation %
S&P 500® Index Point to Point Uncapped with Interest Rate Spread (Uncapped)	12 Months	100%	N/A	0%	8%	40%
NASDAQ-100 Index® Point to Point with Cap (Growth Cap)	12 Months	100%	9.5%	0%	N/A	40%
S&P MARC 5% Excess Return Index Point to Point Uncapped (Low Volatility)	12 Months	160%	N/A	0%	N/A	20%

The Owner has the option to change the premium allocation associated with the Fixed and Index Strategies.

Indexed Strategy Disclosure “The “S&P MARC 5% Index” and the “S&P 500® Index” are products of S&P Dow Jones Indices LLC or its affiliates (“SPDJI”) and has been licensed for use by American National Insurance Company. Standard & Poor’s® and S&P® are registered trademarks of Standard & Poor’s Financial Services LLC (“S&P”); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC (“Dow Jones”); and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by American National Insurance Company Licensee. American National Insurance Company Products are not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, their respective affiliates, and none of such parties make any representation regarding the advisability of investing in such product(s) nor do they have any liability for any errors, omissions, or interruptions of the “S&P MARC 5% Index” and the “S&P 500® Index.” “Nasdaq® and the Nasdaq-100 Index® are registered trademarks of Nasdaq, Inc. (which with its affiliates is referred to as the “Corporations”) and are licensed for use by American National Insurance Company . The Product(s) have not been passed on by the Corporations as to their legality or suitability. The Product(s) are not issued, endorsed, sold, or promoted by the Corporations.

THE CORPORATIONS MAKE NO WARRANTIES AND BEAR NO LIABILITY WITH RESPECT TO THE PRODUCT(S).

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 Strategy 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.

Base Interest Crediting Rate – The percent change in the Index Value from the Segment Start Date to the Segment Maturity Date multiplied by the Participation Rate and then subject to any applicable Cap and Floor.

Cap – The maximum rate of interest credited for an Indexed Strategy. American National will declare a Cap for each Segment when it is created.

Floor – The minimum rate of interest credited for an Indexed Strategy.

Participation Rate – The percentage used in calculating the amount of interest for each Segment.

Fixed Account Rate – Premium allocated to the Fixed Account earns interest at an interest rate declared by American National. The interest is credited daily for premium placed in this strategy. The declared interest rate is not related to or linked to an index. The minimum guaranteed declared rate is 2.00%. For this illustration, a declared rate of 3.50% is assumed for all years. The use of alternate assumptions could produce significantly different results.

Interest Rate Spread – This is an interest rate used in the point-to-point uncapped with interest rate spread strategy. This rate is specified by American National at the beginning of each segment and will reduce the amount to be credited to the segment by the amount of the spread.



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 Male, Issue Age 45
 Standard Non-Nicotine User
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Illustration Overview

Summary Year	Guaranteed	Non-Guaranteed Midpoint	Non-Guaranteed Assumed
Year 5			
Total Premiums	\$100,000	\$100,000	\$100,000
Surrender Value	\$64,631	\$75,966	\$84,181
Death Benefit	\$663,460	\$674,794	\$683,009
Year 10			
Total Premiums	\$200,000	\$200,000	\$200,000
Surrender Value	\$144,281	\$179,316	\$213,116
Death Benefit	\$734,568	\$769,604	\$803,404
Year 20			
Total Premiums	\$300,000	\$300,000	\$300,000
Surrender Value	\$190,169	\$333,173	\$516,567
Death Benefit	\$336,862	\$421,189	\$619,880
Age 70			
Total Premiums	\$300,000	\$300,000	\$300,000
Surrender Value	\$0	\$178,773	\$488,232
Death Benefit	\$160,279	\$235,124	\$591,001
Age 85			
Total Premiums	\$300,000	\$300,000	\$300,000
Surrender Value	\$0	\$17,045	\$360,756
Death Benefit	\$160,279	\$46,036	\$440,299
Age 90			
Total Premiums	\$300,000	\$300,000	\$300,000
Surrender Value	\$0	\$17,045	\$266,246
Death Benefit	\$160,279	\$46,036	\$369,789
Last Year of Death Benefit	25	30	76
All Years - Total Premiums	\$300,000	\$300,000	\$300,000
Cash from Policy	\$137,034	\$308,326	\$1,199,045
Years of Cash from Policy	4	13	35

Indexed Universal Life Summary

Initial Death Benefit: \$588,581

Assumed First Year Annual Premium: \$20,000

Underwriting Class:

Male, Standard Non-Nicotine User

Fixed and Indexed Strategies & Cost Scenarios:

Guaranteed

Fixed Interest rate is 2.00%, Indexed Earning rate is 0% and Guaranteed Charges.

Midpoint

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

Current

Fixed Interest rate is 3.50%, Indexed Earning rate is 6.00% and Current Charges.

This illustration assumes that the currently illustrated nonguaranteed elements will continue unchanged for all years shown. This is not likely to occur, and actual results may be more or less favorable than those shown. The benefits and values are not guaranteed. The assumptions on which they are based are subject to change by American National. Actual results may be more or less favorable.

In order for an illustration to be valid the Applicant and the Agent must sign the summary at the end of this illustration.



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Guaranteed Policy Values: Illustration Ledger

(This illustration assumes values at the Guaranteed Interest Rate and Guaranteed Charges)

Guaranteed Values (End of Year)					
Year	Age	Assumed Premium Outlay	Distribution	Surrender Value	Death Benefit
1	46	\$20,000	\$0	\$0	\$603,789
2	47	\$20,000	\$0	\$14,929	\$618,878
3	48	\$20,000	\$0	\$31,617	\$633,859
4	49	\$20,000	\$0	\$48,186	\$648,721
5	50	\$20,000	\$0	\$64,631	\$663,460
6	51	\$20,000	\$0	\$80,942	\$678,063
7	52	\$20,000	\$0	\$97,088	\$692,496
8	53	\$20,000	\$0	\$113,035	\$706,737
9	54	\$20,000	\$0	\$128,768	\$720,763
10	55	\$20,000	\$0	\$144,281	\$734,568
Total		\$200,000	\$0		
11	56	\$20,000	\$0	\$159,574	\$748,155
12	57	\$20,000	\$0	\$172,955	\$761,536
13	58	\$20,000	\$0	\$186,136	\$774,717
14	59	\$20,000	\$0	\$199,112	\$787,693
15	60	\$20,000	\$0	\$211,862	\$800,443
16	61	\$0	\$0	\$207,634	\$336,862#
17	62	\$0	\$0	\$203,404	\$336,862
18	63	\$0	\$0	\$199,094	\$336,862
19	64	\$0	\$0	\$194,688	\$336,862
20	65	\$0	\$0	\$190,169	\$336,862
Total		\$300,000	\$0		

Assumed First Year Annual

Premium: \$20,000

Modal Premium: \$20,000.00

Annual

Initial Death Benefit: \$588,581

Death Benefit Option:

B (Increasing) to age 60, then A (Level)

Target Premium: \$10,000

Minimum Premium: \$6,074

Coverage will terminate, based on your planned Premium Outlay and Distributions, if any, at age 69 based on Guaranteed Values; at age 78 based on Non-guaranteed Alternative Values; and at age 120 for Non-guaranteed Current Values. Your actual policy values may be less than those illustrated with the Non-guaranteed Values and additional premiums may be required to keep coverage in force to the illustrated date or the Accumulation and Surrender Values may be less than illustrated.

Death Benefit Option has changed in this year.

*The guaranteed values are based on the minimum guaranteed interest rate of 2.0% for the Fixed Account and no return for the Index Account and the highest possible cost of insurance rates and highest possible policy charges. Actual credited interest rates and Index returns may be higher; actual cost of insurance rates may be lower as illustrated in the Non-guaranteed Assumed columns.



Signature Performance IUL

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Guaranteed Policy Values: Illustration Ledger Continued

(This illustration assumes values at the Guaranteed Interest Rate and Guaranteed Charges)

Guaranteed Values (End of Year)					
Year	Age	Assumed Premium Outlay	Distribution	Surrender Value	Death Benefit
21	66	\$0	\$34,258	\$150,241	\$301,583
22	67	\$0	\$34,258	\$108,227	\$264,364
23	68	\$0	\$34,258	\$64,002	\$225,097
24	69	\$0	\$34,258	\$17,425	\$183,671
25	70	\$0	\$0	\$0	\$160,279
Coverage and Distributions Terminate*					
Total		\$300,000	\$137,034		

*The guaranteed values are based on the minimum guaranteed interest rate of 2.0% for the Fixed Account and no return for the Index Account and the highest possible cost of insurance rates and highest possible policy charges. Actual credited interest rates and Index returns may be higher; actual cost of insurance rates may be lower as illustrated in the Non-guaranteed Assumed columns.

Assumed First Year Annual

Premium: \$20,000

Modal Premium: \$20,000.00

Annual

Initial Death Benefit: \$588,581

Death Benefit Option:

B (Increasing) to age 60, then A (Level)



Signature Performance IUL

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Non-Guaranteed Policy Values: Illustration Ledger

(This illustration assumes non-guaranteed crediting rates and policy charges)

Year	Age	Assumed Premium Outlay	Distribution	Non-Guaranteed Alternative Values (Fixed Interest Rate @ 3.50% and Current Charges)			Non-Guaranteed Current Values (End of Year)		
				Net Accumulation Value	Surrender Value	Death Benefit	Net Accumulation Value	Surrender Value	Death Benefit
1	46	\$20,000	\$0	\$16,793	\$0	\$605,374	\$17,139	\$65	\$605,720
2	47	\$20,000	\$0	\$34,048	\$18,680	\$622,629	\$35,093	\$19,725	\$623,674
3	48	\$20,000	\$0	\$51,793	\$38,132	\$640,374	\$53,917	\$40,256	\$642,498
4	49	\$20,000	\$0	\$70,064	\$58,110	\$658,645	\$73,679	\$61,724	\$662,260
5	50	\$20,000	\$0	\$88,879	\$78,632	\$677,460	\$94,428	\$84,181	\$683,009
6	51	\$20,000	\$0	\$108,269	\$99,728	\$696,850	\$116,233	\$107,692	\$704,814
7	52	\$20,000	\$0	\$128,236	\$121,408	\$716,817	\$139,132	\$132,305	\$727,713
8	53	\$20,000	\$0	\$148,783	\$143,662	\$737,364	\$163,168	\$158,048	\$751,749
9	54	\$20,000	\$0	\$169,911	\$166,497	\$758,492	\$188,385	\$184,972	\$776,966
10	55	\$20,000	\$0	\$191,617	\$189,910	\$780,198	\$214,823	\$213,116	\$803,404
Total		\$200,000	\$0						
11	56	\$20,000	\$0	\$217,360	\$217,360	\$805,941	\$246,152	\$246,152	\$834,733
12	57	\$20,000	\$0	\$243,924	\$243,924	\$832,505	\$279,149	\$279,149	\$867,730
13	58	\$20,000	\$0	\$271,321	\$271,321	\$859,902	\$313,894	\$313,894	\$902,475
14	59	\$20,000	\$0	\$299,585	\$299,585	\$888,166	\$350,493	\$350,493	\$939,074
15	60	\$20,000	\$0	\$328,727	\$328,727	\$917,308	\$389,033	\$389,033	\$977,614
16	61	\$0	\$0	\$341,180	\$341,180	\$453,727	\$411,633	\$411,633	\$526,890#
17	62	\$0	\$0	\$354,250	\$354,250	\$453,727	\$435,691	\$435,691	\$548,971
18	63	\$0	\$0	\$367,850	\$367,850	\$456,134	\$461,145	\$461,145	\$571,820
19	64	\$0	\$0	\$381,973	\$381,973	\$466,007	\$488,076	\$488,076	\$595,453
20	65	\$0	\$0	\$396,629	\$396,629	\$475,955	\$516,567	\$516,567	\$619,880
Total		\$300,000	\$0						

Assumed First Year Annual

Premium: \$20,000

Modal Premium: \$20,000.00

Annual

Initial Death Benefit: \$588,581

Death Benefit Option:

B (Increasing) to age 60, then A (Level)

Displayed values are not guaranteed. Refer to the guaranteed values in the basic illustration starting on page 10.

Death Benefit Option has changed in this year.

*The guaranteed values are based on the minimum guaranteed interest rate of 2.0% for the Fixed Account and no return for the Index Account and the highest possible cost of insurance rates and highest possible policy charges. Actual credited interest rates and Index returns may be higher; actual cost of insurance rates may be lower as illustrated in the Non-guaranteed Assumed columns.



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AMERICAN NATIONAL INSURANCE COMPANY

Valued Client, Texas
 Male, Issue Age 45
 Standard Non-Nicotine User
 Presented on: 8/10/2022

Non-Guaranteed Policy Values: Illustration Ledger Continued

(This illustration assumes non-guaranteed crediting rates and policy charges)

Year	Age	Assumed Premium Outlay	Distribution	Non-Guaranteed Alternative Values (Fixed Interest Rate @ 3.50% and Current Charges)			Non-Guaranteed Current Values (End of Year)		
				Net Accumulation Value	Surrender Value	Death Benefit	Net Accumulation Value	Surrender Value	Death Benefit
21	66	\$0	\$34,258	\$411,835	\$376,556	\$454,805	\$546,706	\$511,427	\$615,301
22	67	\$0	\$34,258	\$427,576	\$355,077	\$432,041	\$578,537	\$506,039	\$610,176
23	68	\$0	\$34,258	\$443,856	\$332,091	\$407,546	\$612,137	\$500,372	\$604,435
24	69	\$0	\$34,258	\$460,712	\$307,521	\$381,235	\$647,627	\$494,436	\$598,057
25	70	\$0	\$34,258	\$478,175	\$281,279	\$353,006	\$685,128	\$488,232	\$591,001
26	71	\$0	\$34,258	\$496,262	\$253,258	\$317,772	\$724,744	\$481,740	\$575,956
27	72	\$0	\$34,258	\$515,065	\$223,417	\$280,074	\$766,699	\$475,051	\$559,388
28	73	\$0	\$34,258	\$534,631	\$191,663	\$239,780	\$811,159	\$468,191	\$541,195
29	74	\$0	\$34,258	\$555,018	\$157,908	\$196,760	\$858,319	\$461,208	\$521,291
30	75	\$0	\$34,258	\$576,305	\$122,074	\$150,889	\$908,411	\$454,180	\$499,601
Total		\$300,000	\$342,584						
31	76	\$0	\$34,258	\$598,585	\$84,093	\$114,022	\$961,712	\$447,220	\$495,306
32	77	\$0	\$34,258	\$621,635	\$43,566	\$74,648	\$1,017,989	\$439,921	\$490,821
33	78	\$0	\$34,258	\$645,465	\$324	\$32,597	\$1,077,381	\$432,240	\$486,109
34	79	\$0	\$34,258	\$0	\$0	\$0	\$1,140,028	\$424,125	\$481,126
35	80	\$0	\$34,258	Coverage and Distributions Terminate*			\$1,206,061	\$415,505	\$475,808
36	81	\$0	\$34,258	\$0	\$0	\$0	\$1,275,604	\$406,288	\$470,069
37	82	\$0	\$34,258	\$0	\$0	\$0	\$1,348,765	\$396,357	\$463,796
38	83	\$0	\$34,258	\$0	\$0	\$0	\$1,425,653	\$385,584	\$456,866
39	84	\$0	\$34,258	\$0	\$0	\$0	\$1,506,342	\$373,790	\$449,107
40	85	\$0	\$34,258	\$0	\$0	\$0	\$1,590,877	\$360,756	\$440,299
Total		\$300,000	\$685,169						

Assumed First Year Annual

Premium: \$20,000

Modal Premium: \$20,000.00

Annual

Initial Death Benefit: \$588,581

Death Benefit Option:

B (Increasing) to age 60, then A (Level)

Displayed values are not guaranteed. Refer to the guaranteed values in the basic illustration starting on page 10.

Death Benefit Option has changed in this year.

*The guaranteed values are based on the minimum guaranteed interest rate of 2.0% for the Fixed Account and no return for the Index Account and the highest possible cost of insurance rates and highest possible policy charges. Actual credited interest rates and Index returns may be higher; actual cost of insurance rates may be lower as illustrated in the Non-guaranteed Assumed columns.



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Valued Client, Texas
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 Presented on: 8/10/2022

Non-Guaranteed Policy Values: Illustration Ledger Continued

(This illustration assumes non-guaranteed crediting rates and policy charges)

Year	Age	Assumed Premium Outlay	Distribution	Non-Guaranteed Alternative Values (Fixed Interest Rate @ 3.50% and Current Charges)			Non-Guaranteed Current Values (End of Year)		
				Net Accumulation Value	Surrender Value	Death Benefit	Net Accumulation Value	Surrender Value	Death Benefit
41	86	\$0	\$34,258	\$0	\$0	\$0	\$1,679,262	\$346,205	\$430,168
42	87	\$0	\$34,258	\$0	\$0	\$0	\$1,771,475	\$329,820	\$418,394
43	88	\$0	\$34,258	\$0	\$0	\$0	\$1,867,560	\$311,336	\$404,714
44	89	\$0	\$34,258	\$0	\$0	\$0	\$1,967,404	\$290,308	\$388,678
45	90	\$0	\$34,258	\$0	\$0	\$0	\$2,070,861	\$266,246	\$369,789
46	91	\$0	\$34,258	\$0	\$0	\$0	\$2,178,414	\$239,266	\$326,403
47	92	\$0	\$34,258	\$0	\$0	\$0	\$2,293,304	\$212,224	\$281,023
48	93	\$0	\$34,258	\$0	\$0	\$0	\$2,417,003	\$186,184	\$234,525
49	94	\$0	\$34,258	\$0	\$0	\$0	\$2,551,362	\$162,569	\$188,083
50	95	\$0	\$34,258	\$0	\$0	\$0	\$2,698,731	\$143,276	\$170,263
Total		\$300,000	\$1,027,753						
51	96	\$0	\$34,258	\$0	\$0	\$0	\$2,854,084	\$122,800	\$151,341
52	97	\$0	\$34,258	\$0	\$0	\$0	\$3,017,751	\$100,967	\$131,144
53	98	\$0	\$34,258	\$0	\$0	\$0	\$3,190,133	\$77,647	\$109,548
54	99	\$0	\$34,258	\$0	\$0	\$0	\$3,371,496	\$52,544	\$86,259
55	100	\$0	\$34,258	\$0	\$0	\$0	\$3,562,100	\$25,327	\$60,948
56	101	\$0	\$0	\$0	\$0	\$0	\$3,762,315	\$31,019	\$68,642
57	102	\$0	\$0	\$0	\$0	\$0	\$3,972,570	\$36,052	\$75,778
58	103	\$0	\$0	\$0	\$0	\$0	\$4,193,360	\$40,334	\$82,268
59	104	\$0	\$0	\$0	\$0	\$0	\$4,425,294	\$43,852	\$88,105
60	105	\$0	\$0	\$0	\$0	\$0	\$4,669,041	\$46,619	\$93,310
Total		\$300,000	\$1,199,045						

Assumed First Year Annual

Premium: \$20,000

Modal Premium: \$20,000.00

Annual

Initial Death Benefit: \$588,581

Death Benefit Option:

B (Increasing) to age 60, then A (Level)

Displayed values are not guaranteed. Refer to the guaranteed values in the basic illustration starting on page 10.

Death Benefit Option has changed in this year.

*The guaranteed values are based on the minimum guaranteed interest rate of 2.0% for the Fixed Account and no return for the Index Account and the highest possible cost of insurance rates and highest possible policy charges. Actual credited interest rates and Index returns may be higher; actual cost of insurance rates may be lower as illustrated in the Non-guaranteed Assumed columns.



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Non-Guaranteed Policy Values: Illustration Ledger Continued

(This illustration assumes non-guaranteed crediting rates and policy charges)

Year	Age	Assumed Premium Outlay	Distribution	Non-Guaranteed Alternative Values (Fixed Interest Rate @ 3.50% and Current Charges)			Non-Guaranteed Current Values (End of Year)		
				Net Accumulation Value	Surrender Value	Death Benefit	Net Accumulation Value	Surrender Value	Death Benefit
61	106	\$0	\$0	\$0	\$0	\$0	\$4,925,247	\$48,592	\$97,845
62	107	\$0	\$0	\$0	\$0	\$0	\$5,194,585	\$49,714	\$101,660
63	108	\$0	\$0	\$0	\$0	\$0	\$5,477,725	\$49,886	\$104,664
64	109	\$0	\$0	\$0	\$0	\$0	\$5,775,770	\$49,400	\$107,158
65	110	\$0	\$0	\$0	\$0	\$0	\$6,089,591	\$48,271	\$109,167
66	111	\$0	\$0	\$0	\$0	\$0	\$6,420,128	\$46,536	\$110,737
67	112	\$0	\$0	\$0	\$0	\$0	\$6,768,610	\$44,470	\$112,156
68	113	\$0	\$0	\$0	\$0	\$0	\$7,136,011	\$42,043	\$113,403
69	114	\$0	\$0	\$0	\$0	\$0	\$7,523,358	\$39,222	\$114,455
70	115	\$0	\$0	\$0	\$0	\$0	\$7,931,733	\$35,970	\$115,287
Total		\$300,000	\$1,199,045						
71	116	\$0	\$0	\$0	\$0	\$0	\$8,362,279	\$32,249	\$115,871
72	117	\$0	\$0	\$0	\$0	\$0	\$8,816,199	\$28,017	\$116,179
73	118	\$0	\$0	\$0	\$0	\$0	\$9,294,762	\$23,230	\$116,177
74	119	\$0	\$0	\$0	\$0	\$0	\$9,799,306	\$17,839	\$115,832
75	120	\$0	\$0	\$0	\$0	\$0	\$10,331,241	\$11,793	\$115,106
76	121	\$0	\$0	\$0	\$0	\$0	\$10,892,054	\$5,037	\$113,957
Total		\$300,000	\$1,199,045						

Assumed First Year Annual

Premium: \$20,000

Modal Premium: \$20,000.00

Annual

Initial Death Benefit: \$588,581

Death Benefit Option:

B (Increasing) to age 60, then A (Level)

Displayed values are not guaranteed. Refer to the guaranteed values in the basic illustration starting on page 10.

*The guaranteed values are based on the minimum guaranteed interest rate of 2.0% for the Fixed Account and no return for the Index Account and the highest possible cost of insurance rates and highest possible policy charges. Actual credited interest rates and Index returns may be higher; actual cost of insurance rates may be lower as illustrated in the Non-guaranteed Assumed columns.



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AMERICAN NATIONAL INSURANCE COMPANY

Valued Client, Texas
Male, Issue Age 45
Standard Non-Nicotine User
Presented on: 8/10/2022

Policy charges continue for all years. Depending on actual results, premiums may need to be resumed or increased to maintain the insurance coverage. Actual non-guaranteed factors could change based on the company's experience with benefit payments, investment results and operating expenses.

The following table shows when the Death Benefit and Income Distributions terminate under the various assumptions:

	Guaranteed Values (Guaranteed Interest Rate and Guaranteed Charges)	Non-Guaranteed Alternative Values (Fixed Interest Rate @ 3.50% and Current Charges)	Non-Guaranteed Current Values (Illustrated Interest Rate and Current Charges)
Death Benefit Terminates	Age 70 Policy Year 25	Age 79 Policy Year 34	Age 121 Policy Year 76
Total Amount of Distributions	\$137,034	\$445,360	\$1,199,045
Income Distributions Terminate	Age 69 Policy Year 24	Age 78 Policy Year 33	Age 100 Policy Year 55

Your Policy allows you to receive cash distributions through partial withdrawals and policy loans. The amount and timing of the distributions is up to your discretion but is limited by the surrender value of your policy and the actual interest credited to your policy. Premium allocated to an Indexed Strategy will earn interest based on the strategy's crediting index rate detailed in the Indexed Strategies provision of your policy. Further, the average crediting rate over the life of your Policy may be greater or less than the average index rate illustrated under the Non-guaranteed Current Values column of the Ledger. The table and the Ledger above should help you see the wide range of results that are possible and that distributions illustrated are not guaranteed. If the actual allocation of premium you chose results in lower interest being credited to your policy than what is shown in this illustration, your distributions will need to be lowered or you may need to make additional premium payments to keep your life insurance policy coverage from terminating.



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Hypothetical Index Rate Ledger, Current Scenario (All Strategies)

The annual index interest rates shown below are determined by applying the current (nonguaranteed) caps, participation rates, and floors to the most recent 20 full calendar years of historical S&P index performance.

Year	Date		S&P MARC 5 (ER)		NASDAQ-100®		S&P 500®				
	Start	End	Index Return	Low Volatility Par = 160% Multiplier = N/A Fee = N/A Floor = 0.00%	Index Return	Growth Cap Cap = 9.50% Multiplier = N/A Fee = N/A Floor = 0.00%	Index Return	Multiplier Plus Cap = 12.00% Multiplier = 60% Fee = 4.50% Floor = 0.00%	Multiplier Cap = 12.00% Multiplier = 24% Fee = 2.50% Floor = 0.00%	Uncapped Spread = 8.00% Multiplier = N/A Fee = N/A Floor = 0.00%	Value Cap Cap = 9.50% Multiplier = N/A Fee = N/A Floor = 0.00%
1	1/1/2002	1/1/2003	8.78%	14.05%	-37.58%	0.00%	-23.37%	-4.05%	-2.15%	0.00%	0.00%
2	1/1/2003	1/1/2004	10.42%	16.67%	49.12%	9.50%	26.38%	14.37%	12.41%	18.38%	9.50%
3	1/1/2004	1/1/2005	4.71%	7.53%	10.44%	9.50%	8.99%	9.75%	8.76%	0.99%	8.99%
4	1/1/2005	1/1/2006	2.93%	4.69%	1.49%	1.49%	3.00%	0.56%	1.49%	0.00%	3.00%
5	1/1/2006	1/1/2007	4.69%	7.50%	6.79%	6.79%	13.62%	14.37%	12.41%	5.62%	9.50%
6	1/1/2007	1/1/2008	8.40%	13.44%	18.67%	9.50%	3.53%	1.37%	2.14%	0.00%	3.53%
7	1/1/2008	1/1/2009	1.07%	1.71%	-41.89%	0.00%	-38.49%	-4.05%	-2.15%	0.00%	0.00%
8	1/1/2009	1/1/2010	6.91%	11.06%	53.54%	9.50%	23.45%	14.37%	12.41%	15.45%	9.50%
9	1/1/2010	1/1/2011	13.18%	21.08%	19.22%	9.50%	12.78%	14.37%	12.41%	4.78%	9.50%
10	1/1/2011	1/1/2012	11.18%	17.89%	2.70%	2.70%	-0.00%	-4.05%	-2.15%	0.00%	0.00%
11	1/1/2012	1/1/2013	5.95%	9.53%	16.82%	9.50%	13.41%	14.37%	12.41%	5.41%	9.50%
12	1/1/2013	1/1/2014	-3.08%	0.00%	34.99%	9.50%	29.60%	14.37%	12.41%	21.60%	9.50%
13	1/1/2014	1/1/2015	6.48%	10.38%	17.94%	9.50%	11.39%	13.43%	11.67%	3.39%	9.50%
14	1/1/2015	1/1/2016	-2.92%	0.00%	8.43%	8.43%	-0.73%	-4.05%	-2.15%	0.00%	0.00%
15	1/1/2016	1/1/2017	4.32%	6.91%	5.89%	5.89%	9.54%	10.59%	9.43%	1.54%	9.50%
16	1/1/2017	1/1/2018	10.71%	17.14%	31.52%	9.50%	19.42%	14.37%	12.41%	11.42%	9.50%
17	1/1/2018	1/1/2019	-3.30%	0.00%	-1.04%	0.00%	-6.24%	-4.05%	-2.15%	0.00%	0.00%
18	1/1/2019	1/1/2020	13.70%	21.92%	37.96%	9.50%	28.88%	14.37%	12.41%	20.88%	9.50%
19	1/1/2020	1/1/2021	8.28%	13.25%	47.58%	9.50%	16.26%	14.37%	12.41%	8.26%	9.50%
20	1/1/2021	1/1/2022	0.28%	0.45%	26.63%	9.50%	26.89%	14.37%	12.41%	18.89%	9.50%
Compound Annual Average	5 Year		5.74%	10.19%	27.40%	7.53%	16.31%	10.42%	9.33%	11.63%	7.53%
	10 Year		3.88%	7.70%	21.76%	8.04%	14.25%	9.96%	8.97%	8.84%	7.53%
	15 Year		5.26%	9.39%	16.02%	7.41%	8.42%	7.96%	7.40%	7.16%	6.48%
	20 Year		5.51%	9.54%	12.39%	6.90%	7.38%	7.65%	7.15%	6.56%	6.39%

*The S&P MARC 5 (Multi-Asset Risk Control) Index seeks to provide multi-asset diversification within a simple risk weighting framework, tracking three underlying component indices that represent three asset classes: equities, commodities, and fixed income. The index Launch Date is Mar 27, 2017. All information for an index prior to its Launch Date is hypothetical back-tested, not actual performance, based on the index methodology in effect on the Launch Date. Back-tested performance reflects application of an index methodology and selection of index constituents with the benefit of hindsight and knowledge of factors that may have positively affected its performance, cannot account for all financial risk that may affect results and may be considered to reflect survivor/look ahead bias. Actual returns may differ significantly from, and be lower than, back-tested returns. Past performance is not an indication or guarantee of future results.



Signature Performance IUL

AMERICAN NATIONAL INSURANCE COMPANY

Valued Client, Texas
Male, Issue Age 45
Standard Non-Nicotine User
Presented on: 8/10/2022

Coverage Summary - Base Benefits

Description: Signature Performance Indexed Universal Life

Initial Amount: \$588,581

Universal Life Insurance with indexed interest strategies

This Universal Life Insurance Policy (herein after "Policy") offers you the opportunity to have the Accumulation Value allocated between a Fixed Account and the Indexed Strategies. The funds that are allocated to an Indexed Strategy will earn an indexed interest that is based on the movement of an index. This rate is not guaranteed and will be subject to the floor and the cap of the specific strategy. Indexed interest is credited to each strategy at the end of the Segment Term on its Segment Maturity Date. The Policy you are considering allows flexible premium payments, subject to American National Insurance Company's ("American National") 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 Account and Indexed Strategies. Fixed interest rate, Indexed Credited rate and Policy charges are subject to change and will be described in this life insurance illustration.

This is a life insurance product and does not represent an investment in the stock market. Historical performance of the Index is no guarantee of future returns. American National and its agents do not make any recommendations regarding the selection of Indexed Strategies. American National and its agents do not guarantee the performance of any indexed strategies. This is not an equity investment product. Neither American National nor its agents provide tax or legal advice. The information presented herein is not intended as legal or tax advice. The actual application of some of these concepts may require the guidance of an attorney or tax advisor. You should consult your own legal or tax advisors concerning your specific circumstances.

This life insurance product is offered through 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: \$588,581

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 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: Increasing

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 cost of insurance charges for the Increasing Death Benefit and Specified Amount with ROP Death Benefit options 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.



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First Year Planned Premium Outlay: \$20,000.00

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 payment in Annual mode. It is important for premiums to be paid on or before their scheduled due date, as late payments will 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.

No Lapse Guaranteed Premium: \$6,074.16 (Annually)

The No Lapse Guaranteed Premium of \$6,074.16 paid (Annually) guarantees Death Benefit coverage for 10 years assuming that the total premium paid less any Policy loans and partial withdrawals exceeds the cumulative No Lapse Guaranteed Premium for each of those years. The premium shown will increase if a benefit rider is added or if the Specified Amount is increased.

Cumulative Interest Guarantee

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 Full Surrender, the Accumulation Value cannot be less than it would have been if all premiums had been allocated to the Fixed Account and credited 2.00% interest throughout the life of the Policy.

Accumulation Value

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

Sweep Account

When a premium is received the net premium, which is premium received less premium load, will be deposited into the Sweep Account. The Sweep Date will occur no less than once per calendar month. The Sweep Account will have a Sweep Account Minimum associated with it. For illustrative purposes this value is set equal to 12 times the Policy monthly deductions 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 Strategies 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.



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Male, Issue Age 45
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Loans

Loans are available for an amount not less than \$250 and not more than 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.

Termination of the Policy with an outstanding loan balance may cause a tax consequence. Consult a tax advisor or attorney regarding your specific situation.

The fixed loan interest rate is 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 Strategy 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 the maximum statutory variable loan rate allowed by law. The variable loan interest rate effective as of this date is 4.20%. The variable loan interest rate used in this illustration is the maximum of 4.20% or the blended illustrated rate minus 0.50%.

Non-Guaranteed Elements

Many aspects of the Policy will be guaranteed, including the minimum interest and maximum charges. However, other aspects of the Policy cannot be predicted. For example, the interest rate 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 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. 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 an example of how your Policy can work 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.

This illustration assumes that the currently illustrated nonguaranteed elements will continue unchanged for all years shown. This is not likely to occur, and actual results may be more or less favorable than those shown.

The benefits and values are not guaranteed. The assumptions on which they are based are subject to change by American National. Actual results may be more or less favorable.



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Expense Charges

The Policy has several types of expense charges which cover the cost of the insurance coverage and charges for administrative expenses of the Policy. The expense charges will never exceed the guaranteed expenses shown.

Premium Charge:

Current Charge = 6%; Guaranteed Charge = 6%

Cost of Insurance:

Monthly charges for life insurance protection including any extra charges for rated policies. The Policy has current and guaranteed cost of insurance charges.

Monthly Fee:

Current: \$5.00 for all years; Guaranteed: \$5.00 for all years

Monthly Expense Charge:

Current: \$197.76 Years 1-10 and \$0.00 thereafter; Guaranteed: \$197.76 for all years

Accumulation Value Charge:

Current: 0.04% of Accumulation Value per month for years 1-10 and 0% thereafter; Guaranteed: 0.04% of Accumulation Value per month for all years.

Additional Benefits: Optional riders selected by the owner will incur additional charges for the benefits.

Non-Guaranteed Interest Rate

For the Fixed Account, the non-guaranteed interest rate used in this illustration is 3.50% 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 2.00%.

Seven Pay Premium (MEC Calculations)

The maximum 7-Pay Premium payable in year one is \$42,967.37. Payments of more than that amount of premium would be a violation of the 7-Pay test as defined under the Internal Revenue Code section 7702A, 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" as defined under the Internal Revenue Code section 7702 is \$175,779.16. 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 5 years. Once that amount of premium has been paid during the first 5 years, additional premium payments would be disallowed until year 6 and beyond. The "Guideline Level Premium" as defined under the Internal Revenue Code section 7702 of \$37,024.36 can be paid into this Policy every year without 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.



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Indexed Crediting Strategies – Indexed Interest is credited to a Segment related to the gain of the Index Value during the Segment Term. 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 interest, pro rata or otherwise, for that Segment Term. The Indexed Strategies are composed of segments with one year terms. Each sweep to an Indexed Strategy creates a unique Segment. Each Segment has a term of one year, upon which it matures. Interest is credited to the Segment on the Segment Maturity Date. No interest is credited to the Segment before the Segment Maturity Date except for the death of the insured.

Upon the Segment Maturity Date the Segment Value will be transferred to the Sweep Account. All value in excess of the Sweep Account minimum will be reallocated between the Fixed Account and Interest Crediting Strategies on the next sweep date according to the premium allocations specified.

S&P 500® Index

The S&P 500® is a capitalization weighted index that tracks the performance of 500 large companies listed on US stock exchanges. The S&P 500® is widely regarded as the best single gauge of large-cap U.S. equities. There is over USD 11.2 trillion indexed or benchmarked to the index, with indexed assets comprising approximately USD 4.6 trillion of this total. The index includes 500 leading companies and covers approximately 80% of available market capitalization. The companies that are tracked are selected by committee and must meet certain criteria before making the list of eligible companies.

S&P MARC 5% Excess Return Index (S&P MARC 5% Index)

The S&P MARC 5% Index is a derivative index of the S&P 500® designed to manage market volatility. The S&P MARC 5% (Multi-Asset Risk Control) Index seeks to provide multi-asset diversification within a simple risk weighting framework, tracking three underlying component indices that represent equities, commodities, and fixed income. For purposes of the S&P MARC 5% Index, an excess return version of the S&P 500® is calculated from the S&P 500® Total Return Index and is used as the underlying equities component index. The weighted strategy is rebalanced daily to maintain a target volatility of 5%. In low-volatility environments, the S&P MARC 5% Index risk control mechanism increases market exposure to riskier assets by increasing the allocation to the index (up to a leveraged position of 150%).

Nasdaq-100 Index®

The Nasdaq-100 Index® is a modified market capitalization weighted index that tracks the performance of 100 of the largest domestic and international non-financial companies listed on The Nasdaq Stock Market® based on market capitalization. The index reflects companies across major industry groups including computer hardware and software, telecommunications, retail/wholesale trade and biotechnology. It does not contain securities of financial companies including investment companies. The companies selected are based on an annual ranking of all eligible companies listed on The Nasdaq Stock Market®. The value for this index is published multiple times a day and includes an opening market value and a closing market value.

Indexed Strategies – Signature Performance Indexed Universal Life provides multiple indexed strategies. The strategies act as options where you can select the available strategies which may vary by Participation Rates, Caps and Floors to meet your specific needs. The minimum guaranteed indexed rate is the Floor. Point to Point with Cap and 0% Floor (Value Cap): The change in the S&P 500®, Participation Rate, Floor and the Cap are used in determining the Base Interest Crediting Rate. This Base Interest Crediting Rate is equal to the Value Cap strategy. Indexed interest is paid at the end of the Segment Term.

S&P 500® Index Point to Point Uncapped with Interest Rate Spread (Uncapped): The change in the S&P 500®, Participation Rate and Floor are used in determining the Base Interest Crediting Rate. The Interest Rate Credited is the Base Interest Crediting rate less the Index Spread and the result shall be no less than the Floor. Indexed interest is paid at the end of the Segment Term.

NASDAQ-100 Index® Point to Point with Cap (Growth Cap): The change in the NASDAQ-100 Index®, Participation Rate, Floor and the Cap are used in determining the indexed interest credited.



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S&P MARC 5% Excess Return Index Point to Point Uncapped (Low Volatility): The change in the S&P MARC 5% index, Participation Rate, and Floor are used in determining the indexed interest credited. This strategy does not have a Cap.



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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

Indexes Per \$1,000	Guaranteed		Current	
	10YR	20YR	10YR	20YR
Surrender Cost Index	13.66	17.67	5.60	2.49
Net Payment Cost Index	30.11	26.32	29.01	23.31

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.



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Industry Standard Indexed Strategy (Actuarial Guideline 49-A)

All insurers that illustrate Indexed Universal Life Insurance Policies are required to calculate a maximum illustrated interest rate that may be credited to any Indexed Strategy for the calculation of the Current Non-guaranteed Values in the Ledger. The geometric average annual crediting rate for the Industry Standard Indexed Strategy is determined for 25-year periods beginning 66 years prior to the current calendar year of the illustration's publication, and for each trading day thereafter, ending with the 25-year period preceding the year of the illustration's publication. The table below shows the geometric average minimum and maximum, of the 25-year period described above, after applying the current cap for the Industry Standard Indexed Strategy. The maximum illustrated interest rate is then determined by calculating the arithmetic mean of the geometric averages for the Industry Standard Indexed Strategy. The Industry Standard Indexed Strategy is listed below regardless of what indexed strategies are selected. The Industry Standard Indexed Strategy is defined as using the S&P500 Index, using an annual point-to-point crediting method with a Cap, 100.00% Participation Rate, and a 0.00% Floor.

Industry Standard Indexed Strategy	Minimum Interest Rate	Average Interest Rate*	Maximum Interest Rate
S&P 500® Index Point to Point with Cap	3.82%	6.00%	7.43%

*Maximum Illustrated Rate Allowed on Illustration

The Minimum Interest Rate reflects the lowest geometric average interest rate achieved over the historical period measured for each Industry Standard Indexed Strategy. The Maximum Interest Rate reflects the highest geometric average interest rate achieved over the historical period measured for the Industry Standard Indexed Strategy.

The assumed Index Strategy crediting rates that were used for this illustration are listed below. These rates may not be greater than the maximum rates noted above. This illustration uses a blended rate to represent interest crediting based on an assumed rate of return for each account and the Account Allocations selected for this illustration. This blended rate does not include any applicable interest bonuses or asset-based charges.

Fixed / Index Strategy	Assumed Interest Rate	Allocation Percentage
S&P 500® Index Point to Point Uncapped with Interest Rate Spread (Uncapped)	6%	40%
NASDAQ-100 Index® Point to Point with Cap (Growth Cap)	6%	40%
S&P MARC 5% Excess Return Index Point to Point Uncapped (Low Volatility)	6%	20%

The Indexed Strategies interest rates credited are for illustrative purposes only and are not an estimate or guarantee of interest rates that will be applicable to your Policy. Actual interest rates will vary, perhaps significantly, from the interest rates used in this hypothetical illustration and may be more or less favorable than the interest rates shown. Lower interest rates will reduce the Policy values and lower the distributions available from your life insurance Policy.



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Policy Outlay

Cash distribution from the Policy is based on non-guaranteed assumptions and is not guaranteed. The actual cash distribution from the Policy will be more or less favorable than illustrated. Termination of the Policy with an outstanding loan balance may cause a tax consequence. Premium payments can be increased up to the maximum limits in order to extend and increase benefits and values.

Policy Outlay								Guideline Premiums				
End of Year	Age	Assumed Premium Outlay	Mode	Gross Withdrawal	Annual Loan	Loan Interest	Loan Balance	Single	Level	Total	Annual 7-Pay	Cumulative 7-Pay
1	46	\$20,000	A	\$0	\$0	\$0	0	\$175,779	\$37,024	\$175,779	\$42,967	\$42,967
2	47	\$20,000	A	\$0	\$0	\$0	0	\$0	\$37,024	\$175,779	\$42,967	\$85,935
3	48	\$20,000	A	\$0	\$0	\$0	0	\$0	\$37,024	\$175,779	\$42,967	\$128,902
4	49	\$20,000	A	\$0	\$0	\$0	0	\$0	\$37,024	\$175,779	\$42,967	\$171,869
5	50	\$20,000	A	\$0	\$0	\$0	0	\$0	\$37,024	\$185,122	\$42,967	\$214,837
6	51	\$20,000	A	\$0	\$0	\$0	0	\$0	\$37,024	\$222,146	\$42,967	\$257,804
7	52	\$20,000	A	\$0	\$0	\$0	0	\$0	\$37,024	\$259,171	\$42,967	\$300,772
8	53	\$20,000	A	\$0	\$0	\$0	0	\$0	\$37,024	\$296,195	\$0	\$0
9	54	\$20,000	A	\$0	\$0	\$0	0	\$0	\$37,024	\$333,219	\$0	\$0
10	55	\$20,000	A	\$0	\$0	\$0	0	\$0	\$37,024	\$370,244	\$0	\$0
Total		\$200,000		\$0	\$0	\$0		\$175,779	\$370,244			
11	56	\$20,000	A	\$0	\$0	\$0	0	\$0	\$37,024	\$407,268	\$0	\$0
12	57	\$20,000	A	\$0	\$0	\$0	0	\$0	\$37,024	\$444,292	\$0	\$0
13	58	\$20,000	A	\$0	\$0	\$0	0	\$0	\$37,024	\$481,317	\$0	\$0
14	59	\$20,000	A	\$0	\$0	\$0	0	\$0	\$37,024	\$518,341	\$0	\$0
15	60	\$20,000	A	\$0	\$0	\$0	0	\$0	\$37,024	\$555,365	\$0	\$0
16	61	\$0	A	\$0	\$0	\$0	0	-\$32,135	-\$3,640	\$551,725	\$0	\$0
17	62	\$0	A	\$0	\$0	\$0	0	\$0	-\$3,640	\$548,085	\$0	\$0
18	63	\$0	A	\$0	\$0	\$0	0	\$0	-\$3,640	\$544,445	\$0	\$0
19	64	\$0	A	\$0	\$0	\$0	0	\$0	-\$3,640	\$540,805	\$0	\$0
20	65	\$0	A	\$0	\$0	\$0	0	\$0	-\$3,640	\$537,164	\$0	\$0
Total		\$300,000		\$0	\$0	\$0		\$143,644	\$537,164			
21	66	\$0	AL	\$0	\$34,258	\$1,021	35,279	\$0	-\$3,640	\$533,524	\$0	\$0
22	67	\$0	AL	\$0	\$34,258	\$2,961	72,498	\$0	-\$3,640	\$529,884	\$0	\$0
23	68	\$0	AL	\$0	\$34,258	\$5,008	111,765	\$0	-\$3,640	\$526,244	\$0	\$0
24	69	\$0	AL	\$0	\$34,258	\$7,168	153,191	\$0	-\$3,640	\$522,604	\$0	\$0
25	70	\$0	AL	\$0	\$34,258	\$9,446	196,896	\$0	-\$3,640	\$518,963	\$0	\$0
26	71	\$0	AL	\$0	\$34,258	\$11,850	243,004	\$0	-\$3,640	\$515,323	\$0	\$0
27	72	\$0	AL	\$0	\$34,258	\$14,386	291,648	\$0	-\$3,640	\$511,683	\$0	\$0
28	73	\$0	AL	\$0	\$34,258	\$17,061	342,968	\$0	-\$3,640	\$508,043	\$0	\$0
29	74	\$0	AL	\$0	\$34,258	\$19,884	397,110	\$0	-\$3,640	\$504,403	\$0	\$0
30	75	\$0	AL	\$0	\$34,258	\$22,862	454,230	\$0	-\$3,640	\$500,762	\$0	\$0
Total		\$300,000		\$0	\$342,584	\$111,646		\$143,644	\$500,762			



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Policy Outlay								Guideline Premiums				
End of Year	Age	Assumed Premium Outlay	Mode	Gross Withdrawal	Annual Loan	Loan Interest	Loan Balance	Single	Level	Total	Annual 7-Pay	Cumulative 7-Pay
31	76	\$0	AL	\$0	\$34,258	\$26,003	514,492	\$0	-\$3,640	\$497,122	\$0	\$0
32	77	\$0	AL	\$0	\$34,258	\$29,318	578,068	\$0	-\$3,640	\$493,482	\$0	\$0
33	78	\$0	AL	\$0	\$34,258	\$32,814	645,141	\$0	-\$3,640	\$489,842	\$0	\$0
34	79	\$0	AL	\$0	\$34,258	\$36,503	715,903	\$0	-\$3,640	\$486,202	\$0	\$0
35	80	\$0	AL	\$0	\$34,258	\$40,395	790,556	\$0	-\$3,640	\$482,561	\$0	\$0
36	81	\$0	AL	\$0	\$34,258	\$44,501	869,316	\$0	-\$3,640	\$478,921	\$0	\$0
37	82	\$0	AL	\$0	\$34,258	\$48,833	952,408	\$0	-\$3,640	\$475,281	\$0	\$0
38	83	\$0	AL	\$0	\$34,258	\$53,403	1,040,069	\$0	-\$3,640	\$471,641	\$0	\$0
39	84	\$0	AL	\$0	\$34,258	\$58,224	1,132,552	\$0	-\$3,640	\$468,001	\$0	\$0
40	85	\$0	AL	\$0	\$34,258	\$63,311	1,230,121	\$0	-\$3,640	\$464,360	\$0	\$0
Total		\$300,000		\$0	\$685,169	\$544,953		\$143,644	\$464,360			
41	86	\$0	AL	\$0	\$34,258	\$68,677	1,333,057	\$0	-\$3,640	\$460,720	\$0	\$0
42	87	\$0	AL	\$0	\$34,258	\$74,339	1,441,654	\$0	-\$3,640	\$457,080	\$0	\$0
43	88	\$0	AL	\$0	\$34,258	\$80,312	1,556,224	\$0	-\$3,640	\$453,440	\$0	\$0
44	89	\$0	AL	\$0	\$34,258	\$86,613	1,677,096	\$0	-\$3,640	\$449,800	\$0	\$0
45	90	\$0	AL	\$0	\$34,258	\$93,261	1,804,615	\$0	-\$3,640	\$446,159	\$0	\$0
46	91	\$0	AL	\$0	\$34,258	\$100,274	1,939,148	\$0	-\$3,640	\$442,519	\$0	\$0
47	92	\$0	AL	\$0	\$34,258	\$107,674	2,081,080	\$0	-\$3,640	\$438,879	\$0	\$0
48	93	\$0	AL	\$0	\$34,258	\$115,480	2,230,819	\$0	-\$3,640	\$435,239	\$0	\$0
49	94	\$0	AL	\$0	\$34,258	\$123,716	2,388,793	\$0	-\$3,640	\$431,599	\$0	\$0
50	95	\$0	AL	\$0	\$34,258	\$132,404	2,555,455	\$0	-\$3,640	\$427,958	\$0	\$0
Total		\$300,000		\$0	\$1,027,753	\$1,527,702		\$143,644	\$427,958			
51	96	\$0	AL	\$0	\$34,258	\$141,571	2,731,284	\$0	-\$3,640	\$424,318	\$0	\$0
52	97	\$0	AL	\$0	\$34,258	\$151,241	2,916,784	\$0	-\$3,640	\$420,678	\$0	\$0
53	98	\$0	AL	\$0	\$34,258	\$161,444	3,112,486	\$0	-\$3,640	\$417,038	\$0	\$0
54	99	\$0	AL	\$0	\$34,258	\$172,207	3,318,952	\$0	-\$3,640	\$413,398	\$0	\$0
55	100	\$0	AL	\$0	\$34,258	\$183,563	3,536,773	\$0	-\$3,640	\$409,757	\$0	\$0
56	101	\$0	A	\$0	\$0	\$194,523	3,731,296	\$0	\$0	\$409,757	\$0	\$0
57	102	\$0	A	\$0	\$0	\$205,221	3,936,517	\$0	\$0	\$409,757	\$0	\$0
58	103	\$0	A	\$0	\$0	\$216,508	4,153,026	\$0	\$0	\$409,757	\$0	\$0
59	104	\$0	A	\$0	\$0	\$228,416	4,381,442	\$0	\$0	\$409,757	\$0	\$0
60	105	\$0	A	\$0	\$0	\$240,979	4,622,421	\$0	\$0	\$409,757	\$0	\$0
Total		\$300,000		\$0	\$1,199,045	\$3,423,376		\$143,644	\$409,757			



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Policy Outlay								Guideline Premiums				
End of Year	Age	Assumed Premium Outlay	Mode	Gross Withdrawal	Annual Loan	Loan Interest	Loan Balance	Single	Level	Total	Annual 7-Pay	Cumulative 7-Pay
61	106	\$0	A	\$0	\$0	\$254,233	4,876,655	\$0	\$0	\$409,757	\$0	\$0
62	107	\$0	A	\$0	\$0	\$268,216	5,144,871	\$0	\$0	\$409,757	\$0	\$0
63	108	\$0	A	\$0	\$0	\$282,968	5,427,839	\$0	\$0	\$409,757	\$0	\$0
64	109	\$0	A	\$0	\$0	\$298,531	5,726,370	\$0	\$0	\$409,757	\$0	\$0
65	110	\$0	A	\$0	\$0	\$314,950	6,041,320	\$0	\$0	\$409,757	\$0	\$0
66	111	\$0	A	\$0	\$0	\$332,273	6,373,593	\$0	\$0	\$409,757	\$0	\$0
67	112	\$0	A	\$0	\$0	\$350,548	6,724,140	\$0	\$0	\$409,757	\$0	\$0
68	113	\$0	A	\$0	\$0	\$369,828	7,093,968	\$0	\$0	\$409,757	\$0	\$0
69	114	\$0	A	\$0	\$0	\$390,168	7,484,136	\$0	\$0	\$409,757	\$0	\$0
70	115	\$0	A	\$0	\$0	\$411,627	7,895,764	\$0	\$0	\$409,757	\$0	\$0
Total		\$300,000		\$0	\$1,199,045	\$6,696,718		\$143,644	\$409,757			
71	116	\$0	A	\$0	\$0	\$434,267	8,330,031	\$0	\$0	\$409,757	\$0	\$0
72	117	\$0	A	\$0	\$0	\$458,152	8,788,182	\$0	\$0	\$409,757	\$0	\$0
73	118	\$0	A	\$0	\$0	\$483,350	9,271,532	\$0	\$0	\$409,757	\$0	\$0
74	119	\$0	A	\$0	\$0	\$509,934	9,781,467	\$0	\$0	\$409,757	\$0	\$0
75	120	\$0	A	\$0	\$0	\$537,981	10,319,447	\$0	\$0	\$409,757	\$0	\$0
76	121	\$0	A	\$0	\$0	\$567,570	10,887,017	\$0	\$0	\$409,757	\$0	\$0
Total		\$300,000		\$0	\$1,199,045	\$9,687,972		\$143,644	\$409,757			



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ACKNOWLEDGEMENTS

This is a life insurance product and does not represent an investment in the stock market. This illustration assumes the illustrated rates will remain unchanged for all Policy years shown. This will not 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 Strategies 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

Fixed Account / Index Strategies	Allocation Percentage
S&P 500 [®] Index Point to Point Uncapped with Interest Rate Spread (Uncapped)	40%
NASDAQ-100 Index [®] Point to Point with Cap (Growth Cap)	40%
S&P MARC 5% Excess Return Index Point to Point Uncapped (Low Volatility)	20%

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 Strategies. 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 Strategies 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.



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Summary Year	Guaranteed	Non-Guaranteed Midpoint	Non-Guaranteed Assumed
Year 5			
Total Premiums	\$100,000	\$100,000	\$100,000
Surrender Value	\$64,631	\$75,966	\$84,181
Death Benefit	\$663,460	\$674,794	\$683,009
Year 10			
Total Premiums	\$200,000	\$200,000	\$200,000
Surrender Value	\$144,281	\$179,316	\$213,116
Death Benefit	\$734,568	\$769,604	\$803,404
Year 20			
Total Premiums	\$300,000	\$300,000	\$300,000
Surrender Value	\$190,169	\$333,173	\$516,567
Death Benefit	\$336,862	\$421,189	\$619,880
Age 70			
Total Premiums	\$300,000	\$300,000	\$300,000
Surrender Value	\$0	\$178,773	\$488,232
Death Benefit	\$160,279	\$235,124	\$591,001
Age 85			
Total Premiums	\$300,000	\$300,000	\$300,000
Surrender Value	\$0	\$17,045	\$360,756
Death Benefit	\$160,279	\$46,036	\$440,299
Age 90			
Total Premiums	\$300,000	\$300,000	\$300,000
Surrender Value	\$0	\$17,045	\$266,246
Death Benefit	\$160,279	\$46,036	\$369,789
Last Year of Death Benefit	25	30	76
All Years - Total Premiums	\$300,000	\$300,000	\$300,000
Cash from Policy		\$445,360	
	\$137,034	\$308,326	\$1,199,045
Years of Cash from Policy	4	13	35

Indexed Universal Life Summary

Initial Death Benefit: \$588,581

Assumed First Year Annual Premium: \$20,000

Underwriting Class:

Male, Standard Non-Nicotine User

Fixed and Indexed Strategies & Cost Scenarios:

Guaranteed

Fixed Interest rate is 2.00%, Indexed Earning rate is 0% and Guaranteed Charges.

Midpoint

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

Current

Fixed Interest rate is 3.50%, Indexed Earning rate is 6.00% and Current Charges.

This illustration assumes that the currently illustrated nonguaranteed elements will continue unchanged for all years shown. This is not likely to occur, and actual results may be more or less favorable than those shown. The benefits and values are not guaranteed. The assumptions on which they are based are subject to change by American National.

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



Signature Performance IUL

AMERICAN NATIONAL INSURANCE COMPANY

Valued Client, Texas
 Male, Issue Age 45
 Standard Non-Nicotine User
 Presented on: 8/10/2022

Personalized Illustration Policy Expense Disclosure Annual Cost Detail Based on Non-Guaranteed Blended Interest Rate

Death Benefit Option: Increasing
 Specified Amount: \$588,581
 Initial Premium: \$20,000.00
 Lump Sum: \$0
 1035 Exchange: \$0

Explanation of Charges and Credits	
Premiums:	The total of all premiums assumed to be paid during the contract year in addition to any loan interest paid.
Premium Charge:	Current: 6%
	Guaranteed: 6%
Cost of Insurance:	Monthly charges for life insurance protection including any extra charges for rated policies.
Rider Charges:	Charges for optional riders selected by the owner.
Monthly Expenses:	Monthly charges for the administrative expenses of the account.
Monthly Fee:	Current: \$5.00 for all years
	Guaranteed: \$5.00 for all years
Monthly Expense Charge:	Current: \$197.76 Years 1-10 and \$0.00 thereafter
	Guaranteed: \$197.76 for all years
Accumulation Value Charge:	Current: 0.04% of Accumulation Value per month for years 1-10 and 0% thereafter.
	Guaranteed: 0.04% of Accumulation Value per month for all years.

This supplemental illustration must be accompanied by the complete Signature Performance Indexed Universal Life Illustration for required disclosure.



Signature Performance IUL

AMERICAN NATIONAL INSURANCE COMPANY

Valued Client, Texas
 Male, Issue Age 45
 Standard Non-Nicotine User
 Presented on: 8/10/2022

Personalized Illustration Policy Expense Disclosure Annual Cost Detail Based on Non-Guaranteed Blended Interest Rate

Death Benefit Option: Increasing
 Specified Amount: \$588,581
 Initial Premium: \$20,000.00
 Lump Sum: \$0
 1035 Exchange: \$0

End of Year	Age	Premiums Paid	Loans or Withdrawals	Deductions						Earnings	Policy Values			
		Assumed Premium Outlay	Distributions	Premium Charge	Cost of Insurance	Per 1000x Month Charge	Monthly Expense Fee	Accumulation Value Charge	Other Rider Charges	Interest Credited	Accumulation Value	Surrender Charges	Net Surrender Value	Net Death Benefit
1	46	\$20,000	\$0	\$1,200	\$182	\$2,373	\$60	\$85	\$0	\$1,041	\$17,139	\$17,075	\$65	\$605,720
2	47	\$20,000	\$0	\$1,200	\$305	\$2,373	\$60	\$164	\$0	\$2,063	\$35,093	\$15,368	\$19,725	\$623,674
3	48	\$20,000	\$0	\$1,200	\$417	\$2,373	\$60	\$244	\$0	\$3,133	\$53,917	\$13,661	\$40,256	\$642,498
4	49	\$20,000	\$0	\$1,200	\$511	\$2,373	\$60	\$325	\$0	\$4,257	\$73,679	\$11,954	\$61,724	\$662,260
5	50	\$20,000	\$0	\$1,200	\$606	\$2,373	\$60	\$406	\$0	\$5,436	\$94,428	\$10,247	\$84,181	\$683,009
6	51	\$20,000	\$0	\$1,200	\$688	\$2,373	\$60	\$488	\$0	\$6,676	\$116,233	\$8,540	\$107,692	\$704,814
7	52	\$20,000	\$0	\$1,200	\$787	\$2,373	\$60	\$571	\$0	\$7,977	\$139,132	\$6,828	\$132,305	\$727,713
8	53	\$20,000	\$0	\$1,200	\$905	\$2,373	\$60	\$655	\$0	\$9,344	\$163,168	\$5,121	\$158,048	\$751,749
9	54	\$20,000	\$0	\$1,200	\$1,040	\$2,373	\$60	\$739	\$0	\$10,778	\$188,385	\$3,414	\$184,972	\$776,966
10	55	\$20,000	\$0	\$1,200	\$1,199	\$2,373	\$60	\$824	\$0	\$12,282	\$214,823	\$1,707	\$213,116	\$803,404
11	56	\$20,000	\$0	\$1,200	\$1,382	\$0	\$60	\$0	\$0	\$13,971	\$246,152	\$0	\$246,152	\$834,733
12	57	\$20,000	\$0	\$1,200	\$1,587	\$0	\$60	\$0	\$0	\$15,844	\$279,149	\$0	\$279,149	\$867,730
13	58	\$20,000	\$0	\$1,200	\$1,811	\$0	\$60	\$0	\$0	\$17,817	\$313,894	\$0	\$313,894	\$902,475
14	59	\$20,000	\$0	\$1,200	\$2,035	\$0	\$60	\$0	\$0	\$19,894	\$350,493	\$0	\$350,493	\$939,074
15	60	\$20,000	\$0	\$1,200	\$2,282	\$0	\$60	\$0	\$0	\$22,082	\$389,033	\$0	\$389,033	\$977,614
16	61	\$0	\$0	\$0	\$656	\$0	\$60	\$0	\$0	\$23,315	\$411,633	\$0	\$411,633	\$526,890#
17	62	\$0	\$0	\$0	\$559	\$0	\$60	\$0	\$0	\$24,678	\$435,691	\$0	\$435,691	\$548,971
18	63	\$0	\$0	\$0	\$606	\$0	\$60	\$0	\$0	\$26,120	\$461,145	\$0	\$461,145	\$571,820
19	64	\$0	\$0	\$0	\$655	\$0	\$60	\$0	\$0	\$27,646	\$488,076	\$0	\$488,076	\$595,453
20	65	\$0	\$0	\$0	\$709	\$0	\$60	\$0	\$0	\$29,260	\$516,567	\$0	\$516,567	\$619,880
21	66	\$0	\$34,258	\$0	\$768	\$0	\$60	\$0	\$0	\$30,968	\$546,706	\$0	\$511,427	\$615,301
22	67	\$0	\$34,258	\$0	\$881	\$0	\$60	\$0	\$0	\$32,772	\$578,537	\$0	\$506,039	\$610,176
23	68	\$0	\$34,258	\$0	\$1,018	\$0	\$60	\$0	\$0	\$34,678	\$612,137	\$0	\$500,372	\$604,435
24	69	\$0	\$34,258	\$0	\$1,140	\$0	\$60	\$0	\$0	\$36,690	\$647,627	\$0	\$494,436	\$598,057
25	70	\$0	\$34,258	\$0	\$1,255	\$0	\$60	\$0	\$0	\$38,816	\$685,128	\$0	\$488,232	\$591,001
26	71	\$0	\$34,258	\$0	\$1,386	\$0	\$60	\$0	\$0	\$41,061	\$724,744	\$0	\$481,740	\$575,956
27	72	\$0	\$34,258	\$0	\$1,422	\$0	\$60	\$0	\$0	\$43,437	\$766,699	\$0	\$475,051	\$559,388
28	73	\$0	\$34,258	\$0	\$1,434	\$0	\$60	\$0	\$0	\$45,954	\$811,159	\$0	\$468,191	\$541,195
29	74	\$0	\$34,258	\$0	\$1,403	\$0	\$60	\$0	\$0	\$48,623	\$858,319	\$0	\$461,208	\$521,291
30	75	\$0	\$34,258	\$0	\$1,304	\$0	\$60	\$0	\$0	\$51,456	\$908,411	\$0	\$454,180	\$499,601

This supplemental illustration must be accompanied by the complete Signature Performance Indexed Universal Life Illustration for required disclosure.



Signature Performance IUL

AMERICAN NATIONAL INSURANCE COMPANY

Valued Client, Texas
 Male, Issue Age 45
 Standard Non-Nicotine User
 Presented on: 8/10/2022

Personalized Illustration Policy Expense Disclosure Annual Cost Detail Based on Non-Guaranteed Blended Interest Rate

Death Benefit Option: Increasing
 Specified Amount: \$588,581
 Initial Premium: \$20,000.00
 Lump Sum: \$0
 1035 Exchange: \$0

End of Year	Age	Premiums Paid	Loans or Withdrawals	Deductions						Earnings	Policy Values			
		Assumed Premium Outlay	Distributions	Premium Charge	Cost of Insurance	Per 1000x Month Charge	Monthly Expense Fee	Accumulation Value Charge	Other Rider Charges	Interest Credited	Accumulation Value	Surrender Charges	Net Surrender Value	Net Death Benefit
31	76	\$0	\$34,258	\$0	\$1,106	\$0	\$60	\$0	\$0	\$54,467	\$961,712	\$0	\$447,220	\$495,306
32	77	\$0	\$34,258	\$0	\$1,322	\$0	\$60	\$0	\$0	\$57,659	\$1,017,989	\$0	\$439,921	\$490,821
33	78	\$0	\$34,258	\$0	\$1,575	\$0	\$60	\$0	\$0	\$61,027	\$1,077,381	\$0	\$432,240	\$486,109
34	79	\$0	\$34,258	\$0	\$1,875	\$0	\$60	\$0	\$0	\$64,581	\$1,140,028	\$0	\$424,125	\$481,126
35	80	\$0	\$34,258	\$0	\$2,235	\$0	\$60	\$0	\$0	\$68,328	\$1,206,061	\$0	\$415,505	\$475,808
36	81	\$0	\$34,258	\$0	\$2,673	\$0	\$60	\$0	\$0	\$72,276	\$1,275,604	\$0	\$406,288	\$470,069
37	82	\$0	\$34,258	\$0	\$3,211	\$0	\$60	\$0	\$0	\$76,432	\$1,348,765	\$0	\$396,357	\$463,796
38	83	\$0	\$34,258	\$0	\$3,853	\$0	\$60	\$0	\$0	\$80,801	\$1,425,653	\$0	\$385,584	\$456,866
39	84	\$0	\$34,258	\$0	\$4,640	\$0	\$60	\$0	\$0	\$85,389	\$1,506,342	\$0	\$373,790	\$449,107
40	85	\$0	\$34,258	\$0	\$5,604	\$0	\$60	\$0	\$0	\$90,200	\$1,590,877	\$0	\$360,756	\$440,299
41	86	\$0	\$34,258	\$0	\$6,789	\$0	\$60	\$0	\$0	\$95,234	\$1,679,262	\$0	\$346,205	\$430,168
42	87	\$0	\$34,258	\$0	\$8,218	\$0	\$60	\$0	\$0	\$100,491	\$1,771,475	\$0	\$329,820	\$418,394
43	88	\$0	\$34,258	\$0	\$9,827	\$0	\$60	\$0	\$0	\$105,973	\$1,867,560	\$0	\$311,336	\$404,714
44	89	\$0	\$34,258	\$0	\$11,772	\$0	\$60	\$0	\$0	\$111,676	\$1,967,404	\$0	\$290,308	\$388,678
45	90	\$0	\$34,258	\$0	\$14,075	\$0	\$60	\$0	\$0	\$117,593	\$2,070,861	\$0	\$266,246	\$369,789
46	91	\$0	\$34,258	\$0	\$16,121	\$0	\$60	\$0	\$0	\$123,735	\$2,178,414	\$0	\$239,266	\$326,403
47	92	\$0	\$34,258	\$0	\$15,266	\$0	\$60	\$0	\$0	\$130,215	\$2,293,304	\$0	\$212,224	\$281,023
48	93	\$0	\$34,258	\$0	\$13,409	\$0	\$60	\$0	\$0	\$137,168	\$2,417,003	\$0	\$186,184	\$234,525
49	94	\$0	\$34,258	\$0	\$10,271	\$0	\$60	\$0	\$0	\$144,690	\$2,551,362	\$0	\$162,569	\$188,083
50	95	\$0	\$34,258	\$0	\$5,476	\$0	\$60	\$0	\$0	\$152,905	\$2,698,731	\$0	\$143,276	\$170,263
51	96	\$0	\$34,258	\$0	\$6,307	\$0	\$60	\$0	\$0	\$161,721	\$2,854,084	\$0	\$122,800	\$151,341
52	97	\$0	\$34,258	\$0	\$7,284	\$0	\$60	\$0	\$0	\$171,011	\$3,017,751	\$0	\$100,967	\$131,144
53	98	\$0	\$34,258	\$0	\$8,354	\$0	\$60	\$0	\$0	\$180,796	\$3,190,133	\$0	\$77,647	\$109,548
54	99	\$0	\$34,258	\$0	\$9,674	\$0	\$60	\$0	\$0	\$191,097	\$3,371,496	\$0	\$52,544	\$86,259
55	100	\$0	\$34,258	\$0	\$11,264	\$0	\$60	\$0	\$0	\$201,928	\$3,562,100	\$0	\$25,327	\$60,948
56	101	\$0	\$0	\$0	\$13,033	\$0	\$60	\$0	\$0	\$213,308	\$3,762,315	\$0	\$31,019	\$68,642
57	102	\$0	\$0	\$0	\$14,945	\$0	\$60	\$0	\$0	\$225,260	\$3,972,570	\$0	\$36,052	\$75,778
58	103	\$0	\$0	\$0	\$16,960	\$0	\$60	\$0	\$0	\$237,811	\$4,193,360	\$0	\$40,334	\$82,268
59	104	\$0	\$0	\$0	\$18,999	\$0	\$60	\$0	\$0	\$250,993	\$4,425,294	\$0	\$43,852	\$88,105
60	105	\$0	\$0	\$0	\$21,037	\$0	\$60	\$0	\$0	\$264,844	\$4,669,041	\$0	\$46,619	\$93,310

This supplemental illustration must be accompanied by the complete Signature Performance Indexed Universal Life Illustration for required disclosure.



Signature Performance IUL

AMERICAN NATIONAL INSURANCE COMPANY

Valued Client, Texas
 Male, Issue Age 45
 Standard Non-Nicotine User
 Presented on: 8/10/2022

Personalized Illustration Policy Expense Disclosure

Annual Cost Detail Based on Non-Guaranteed Blended Interest Rate

Death Benefit Option: Increasing
 Specified Amount: \$588,581
 Initial Premium: \$20,000.00
 Lump Sum: \$0
 1035 Exchange: \$0

End of Year	Age	Premiums Paid	Loans or Withdrawals	Deductions						Earnings	Policy Values			
		Assumed Premium Outlay	Distributions	Premium Charge	Cost of Insurance	Per 1000x Month Charge	Monthly Expense Fee	Accumulation Value Charge	Other Rider Charges	Interest Credited	Accumulation Value	Surrender Charges	Net Surrender Value	Net Death Benefit
61	106	\$0	\$0	\$0	\$23,135	\$0	\$60	\$0	\$0	\$279,401	\$4,925,247	\$0	\$48,592	\$97,845
62	107	\$0	\$0	\$0	\$25,306	\$0	\$60	\$0	\$0	\$294,704	\$5,194,585	\$0	\$49,714	\$101,660
63	108	\$0	\$0	\$0	\$27,592	\$0	\$60	\$0	\$0	\$310,792	\$5,477,725	\$0	\$49,886	\$104,664
64	109	\$0	\$0	\$0	\$29,611	\$0	\$60	\$0	\$0	\$327,716	\$5,775,770	\$0	\$49,400	\$107,158
65	110	\$0	\$0	\$0	\$31,652	\$0	\$60	\$0	\$0	\$345,533	\$6,089,591	\$0	\$48,271	\$109,167
66	111	\$0	\$0	\$0	\$33,700	\$0	\$60	\$0	\$0	\$364,297	\$6,420,128	\$0	\$46,536	\$110,737
67	112	\$0	\$0	\$0	\$35,529	\$0	\$60	\$0	\$0	\$384,071	\$6,768,610	\$0	\$44,470	\$112,156
68	113	\$0	\$0	\$0	\$37,457	\$0	\$60	\$0	\$0	\$404,918	\$7,136,011	\$0	\$42,043	\$113,403
69	114	\$0	\$0	\$0	\$39,490	\$0	\$60	\$0	\$0	\$426,897	\$7,523,358	\$0	\$39,222	\$114,455
70	115	\$0	\$0	\$0	\$41,634	\$0	\$60	\$0	\$0	\$450,069	\$7,931,733	\$0	\$35,970	\$115,287
71	116	\$0	\$0	\$0	\$43,894	\$0	\$60	\$0	\$0	\$474,500	\$8,362,279	\$0	\$32,249	\$115,871
72	117	\$0	\$0	\$0	\$46,277	\$0	\$60	\$0	\$0	\$500,256	\$8,816,199	\$0	\$28,017	\$116,179
73	118	\$0	\$0	\$0	\$48,789	\$0	\$60	\$0	\$0	\$527,411	\$9,294,762	\$0	\$23,230	\$116,177
74	119	\$0	\$0	\$0	\$51,437	\$0	\$60	\$0	\$0	\$556,041	\$9,799,306	\$0	\$17,839	\$115,832
75	120	\$0	\$0	\$0	\$54,229	\$0	\$60	\$0	\$0	\$586,224	\$10,331,241	\$0	\$11,793	\$115,106
76	121	\$0	\$0	\$0	\$57,173	\$0	\$60	\$0	\$0	\$618,046	\$10,892,054	\$0	\$5,037	\$113,957
TOTAL		\$300,000	\$1,199,045	\$18,000	\$925,015	\$23,732	\$4,560	\$4,501	\$0	\$11,568,550				

This supplemental illustration must be accompanied by the complete Signature Performance Indexed Universal Life Illustration for required disclosure.