

AMERICAN NATIONAL INSURANCE COMPANY

ANICO™ Signature Term Life Insurance to Age 95

Initial Level Premium Option - 10 Years

Annual Premium Rates per \$1000 (Years 1-10) Add \$60 Policy Fee
Band 1 (\$50,000 - \$99,999)

Signature Term 10-Year	Issue Age	Male		Female	
		Standard Non-Nicotine	Standard Nicotine	Standard Non-Nicotine	Standard Nicotine
		18	1.26	2.66	1.06
19	1.26	2.66	1.06	1.87	
20	1.26	2.66	1.06	1.87	
21	1.26	2.66	1.06	1.87	
22	1.26	2.66	1.06	1.88	
23	1.26	2.66	1.06	1.88	
24	1.26	2.66	1.06	1.89	
25	1.26	2.66	1.06	1.89	
26	1.29	2.69	1.06	1.90	
27	1.32	2.71	1.06	1.91	
28	1.34	2.74	1.06	1.92	
29	1.37	2.76	1.06	1.93	
30	1.40	2.79	1.06	1.94	
31	1.45	2.90	1.09	2.08	
32	1.50	3.00	1.12	2.22	
33	1.55	3.11	1.14	2.37	
34	1.60	3.21	1.17	2.51	
35	1.65	3.32	1.20	2.65	
36	1.74	3.55	1.27	2.83	
37	1.83	3.77	1.34	3.01	
38	1.91	4.00	1.40	3.19	
39	2.00	4.22	1.47	3.37	
40	2.09	4.45	1.54	3.55	
41	2.25	4.87	1.72	3.90	
42	2.41	5.29	1.90	4.25	
43	2.58	5.71	2.07	4.59	
44	2.74	6.13	2.25	4.94	
45	2.90	6.56	2.43	5.29	
46	3.15	7.06	2.56	5.68	
47	3.39	7.56	2.69	6.08	
48	3.64	8.06	2.83	6.47	
49	3.88	8.57	2.96	6.87	
50	4.13	9.07	3.09	7.26	
51	4.54	9.74	3.34	7.75	
52	4.95	10.40	3.59	8.24	
53	5.35	11.07	3.85	8.72	
54	5.76	11.73	4.10	9.21	
55	6.17	12.40	4.35	9.70	
56	6.88	13.41	4.66	10.34	
57	7.59	14.41	4.97	10.98	
58	8.30	15.42	5.29	11.62	
59	9.01	16.42	5.60	12.26	
60	9.72	17.43	5.91	12.90	
61	10.90	19.40	6.43	13.93	
62	12.08	21.38	6.95	14.95	
63	13.27	23.35	7.46	15.97	
64	14.45	25.33	7.98	17.00	
65	15.63	27.30	8.50	18.02	
66	17.50	30.77	9.62	21.13	
67	19.37	34.23	10.74	24.24	
68	21.23	37.70	11.87	27.36	
69	23.10	41.16	12.99	30.47	
70	24.97	44.63	14.11	33.58	

ANICO™ Signature Term Life Insurance to Age 95

Initial Level Premium Option - 10 Years

Annual Premium Rates per \$1000 (Years 1-10) Add \$60 Policy Fee
Band 2 (\$100,000 - \$250,000)

Signature Term 10-Year	Issue Age	Male		Female	
		Standard Non-Nicotine	Standard Nicotine	Standard Non-Nicotine	Standard Nicotine
		18	0.71	1.92	0.62
19	0.71	1.92	0.62	1.42	
20	0.71	1.92	0.62	1.42	
21	0.71	1.92	0.62	1.42	
22	0.71	1.93	0.62	1.42	
23	0.71	1.93	0.62	1.42	
24	0.71	1.94	0.62	1.42	
25	0.71	1.94	0.62	1.42	
26	0.71	1.94	0.62	1.45	
27	0.71	1.94	0.62	1.47	
28	0.71	1.94	0.62	1.50	
29	0.71	1.94	0.62	1.52	
30	0.71	1.94	0.62	1.55	
31	0.72	2.00	0.63	1.58	
32	0.72	2.06	0.63	1.60	
33	0.73	2.12	0.64	1.63	
34	0.73	2.18	0.64	1.65	
35	0.74	2.24	0.65	1.68	
36	0.80	2.40	0.70	1.82	
37	0.86	2.56	0.76	1.96	
38	0.93	2.73	0.81	2.11	
39	0.99	2.89	0.87	2.25	
40	1.05	3.05	0.92	2.39	
41	1.16	3.37	1.00	2.66	
42	1.27	3.70	1.09	2.92	
43	1.38	4.02	1.17	3.19	
44	1.49	4.35	1.26	3.45	
45	1.60	4.67	1.34	3.72	
46	1.75	5.22	1.45	4.07	
47	1.90	5.77	1.56	4.41	
48	2.05	6.31	1.66	4.76	
49	2.20	6.86	1.77	5.10	
50	2.35	7.41	1.88	5.45	
51	2.61	8.09	2.02	5.98	
52	2.88	8.78	2.17	6.52	
53	3.14	9.46	2.31	7.05	
54	3.41	10.15	2.46	7.59	
55	3.67	10.83	2.60	8.12	
56	4.08	11.84	2.84	8.87	
57	4.49	12.86	3.08	9.62	
58	4.91	13.87	3.31	10.37	
59	5.32	14.89	3.55	11.12	
60	5.73	15.90	3.79	11.87	
61	6.50	17.55	4.25	12.96	
62	7.27	19.20	4.70	14.05	
63	8.04	20.86	5.16	15.14	
64	8.81	22.51	5.61	16.23	
65	9.58	24.16	6.07	17.32	
66	10.89	27.79	7.03	19.03	
67	12.20	31.41	7.98	20.74	
68	13.52	35.04	8.94	22.45	
69	14.83	38.66	9.89	24.16	
70	16.14	42.29	10.85	25.87	

ANICO™

Signature Term

Life Insurance



American National Insurance Company
One Moody Plaza, Galveston TX 77550

American National Life Insurance Company of New York
344 Route 9W, Glenmont, NY 12077

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Form Series: ART12 (Forms may vary by state).

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AMERICAN NATIONAL INSURANCE COMPANY

ANICO™ Signature Term Life Insurance to Age 95

Initial Level Premium Option - 10 Years

Annual Premium Rates per \$1000 (Years 1-10) Add \$60 Policy Fee

Band 3 (\$250,001 - \$499,999)

Signature Term 10-Year	Male						
	Issue Age	Preferred Plus Non-Nicotine	Preferred Non-Nicotine	Standard Plus Non-Nicotine	Standard Non-Nicotine	Preferred Nicotine	Standard Nicotine
	18	0.25	0.35	0.51	0.63	1.17	1.53
19	0.25	0.35	0.51	0.63	1.17	1.53	
20	0.25	0.35	0.51	0.63	1.17	1.53	
21	0.25	0.35	0.51	0.63	1.17	1.54	
22	0.25	0.35	0.51	0.63	1.17	1.54	
23	0.25	0.35	0.51	0.63	1.17	1.55	
24	0.25	0.35	0.51	0.63	1.17	1.55	
25	0.25	0.35	0.51	0.63	1.17	1.56	
26	0.25	0.35	0.51	0.63	1.18	1.58	
27	0.25	0.35	0.51	0.63	1.19	1.60	
28	0.26	0.35	0.51	0.64	1.20	1.62	
29	0.26	0.35	0.51	0.64	1.21	1.64	
30	0.26	0.35	0.51	0.64	1.22	1.66	
31	0.26	0.35	0.51	0.65	1.24	1.70	
32	0.27	0.36	0.51	0.65	1.26	1.73	
33	0.27	0.36	0.52	0.66	1.29	1.77	
34	0.28	0.37	0.52	0.66	1.31	1.80	
35	0.28	0.37	0.52	0.67	1.33	1.84	
36	0.30	0.40	0.57	0.72	1.47	2.00	
37	0.32	0.43	0.63	0.78	1.61	2.16	
38	0.35	0.46	0.68	0.83	1.75	2.31	
39	0.37	0.49	0.74	0.89	1.89	2.47	
40	0.39	0.52	0.79	0.94	2.03	2.63	
41	0.44	0.58	0.86	1.03	2.21	2.96	
42	0.48	0.64	0.93	1.12	2.39	3.29	
43	0.53	0.71	1.00	1.21	2.56	3.62	
44	0.57	0.77	1.07	1.30	2.74	3.95	
45	0.62	0.83	1.14	1.39	2.92	4.28	
46	0.69	0.92	1.26	1.57	3.22	4.71	
47	0.75	1.00	1.38	1.75	3.52	5.14	
48	0.82	1.09	1.51	1.93	3.83	5.56	
49	0.88	1.17	1.63	2.11	4.13	5.99	
50	0.95	1.26	1.75	2.29	4.43	6.42	
51	1.09	1.41	1.96	2.54	4.88	7.01	
52	1.24	1.55	2.17	2.78	5.34	7.59	
53	1.38	1.70	2.39	3.03	5.79	8.18	
54	1.53	1.84	2.60	3.27	6.25	8.76	
55	1.67	1.99	2.81	3.52	6.70	9.35	
56	1.90	2.26	3.14	3.91	7.48	10.33	
57	2.12	2.54	3.47	4.30	8.27	11.31	
58	2.35	2.81	3.79	4.68	9.05	12.28	
59	2.57	3.09	4.12	5.07	9.84	13.26	
60	2.80	3.36	4.45	5.46	10.62	14.24	
61	3.24	3.89	5.06	6.19	11.99	15.89	
62	3.67	4.42	5.67	6.92	13.36	17.53	
63	4.11	4.94	6.28	7.64	14.73	19.18	
64	4.54	5.47	6.89	8.37	16.10	20.82	
65	4.98	6.00	7.50	9.10	17.47	22.47	
66	5.72	6.90	8.63	10.46	19.82	25.32	
67	6.47	7.81	9.76	11.82	22.16	28.16	
68	7.21	8.71	10.90	13.18	24.51	31.01	
69	7.96	9.62	12.03	14.54	26.85	33.85	
70	8.70	10.52	13.16	15.90	29.20	36.70	

Signature Term 10-Year	Female						
	Issue Age	Preferred Plus Non-Nicotine	Preferred Non-Nicotine	Standard Plus Non-Nicotine	Standard Non-Nicotine	Preferred Nicotine	Standard Nicotine
	18	0.21	0.30	0.42	0.49	0.91	1.13
19	0.21	0.30	0.42	0.49	0.91	1.13	
20	0.21	0.30	0.42	0.49	0.91	1.13	
21	0.21	0.30	0.42	0.49	0.93	1.15	
22	0.21	0.30	0.42	0.49	0.94	1.16	
23	0.22	0.30	0.43	0.49	0.96	1.18	
24	0.22	0.30	0.43	0.49	0.97	1.19	
25	0.22	0.30	0.43	0.49	0.99	1.21	
26	0.22	0.30	0.43	0.49	1.00	1.22	
27	0.22	0.30	0.43	0.50	1.02	1.22	
28	0.23	0.31	0.44	0.50	1.03	1.23	
29	0.23	0.31	0.44	0.51	1.05	1.23	
30	0.23	0.31	0.44	0.51	1.06	1.24	
31	0.23	0.32	0.45	0.52	1.07	1.29	
32	0.23	0.32	0.45	0.53	1.08	1.34	
33	0.24	0.33	0.46	0.53	1.08	1.39	
34	0.24	0.33	0.46	0.54	1.09	1.44	
35	0.24	0.34	0.47	0.55	1.10	1.49	
36	0.26	0.36	0.50	0.59	1.21	1.60	
37	0.28	0.38	0.53	0.64	1.32	1.71	
38	0.29	0.41	0.56	0.68	1.42	1.82	
39	0.31	0.43	0.59	0.73	1.53	1.93	
40	0.33	0.45	0.62	0.77	1.64	2.04	
41	0.37	0.50	0.67	0.84	1.80	2.26	
42	0.41	0.55	0.72	0.91	1.95	2.48	
43	0.46	0.59	0.76	0.99	2.11	2.71	
44	0.50	0.64	0.81	1.06	2.26	2.93	
45	0.54	0.69	0.86	1.13	2.42	3.15	
46	0.60	0.76	0.94	1.23	2.65	3.48	
47	0.65	0.83	1.03	1.33	2.88	3.81	
48	0.71	0.89	1.11	1.43	3.11	4.13	
49	0.76	0.96	1.20	1.53	3.34	4.46	
50	0.82	1.03	1.28	1.63	3.57	4.79	
51	0.89	1.12	1.40	1.78	3.88	5.14	
52	0.96	1.21	1.52	1.92	4.19	5.49	
53	1.04	1.30	1.63	2.07	4.49	5.83	
54	1.11	1.39	1.75	2.21	4.80	6.18	
55	1.18	1.48	1.87	2.36	5.11	6.53	
56	1.31	1.65	2.06	2.57	5.57	7.19	
57	1.44	1.83	2.26	2.78	6.03	7.85	
58	1.56	2.00	2.45	2.99	6.50	8.50	
59	1.69	2.18	2.65	3.20	6.96	9.16	
60	1.82	2.35	2.84	3.41	7.42	9.82	
61	2.06	2.62	3.23	3.86	8.08	10.77	
62	2.31	2.88	3.62	4.31	8.75	11.73	
63	2.55	3.15	4.01	4.75	9.41	12.68	
64	2.80	3.41	4.40	5.20	10.08	13.64	
65	3.04	3.68	4.79	5.65	10.74	14.59	
66	3.53	4.27	5.52	6.54	12.01	15.90	
67	4.02	4.85	6.25	7.43	13.28	17.22	
68	4.50	5.44	6.97	8.31	14.54	18.53	
69	4.99	6.02	7.70	9.20	15.81	19.85	
70	5.48	6.61	8.43	10.09	17.08	21.16	

AMERICAN NATIONAL INSURANCE COMPANY

ANICO™ Signature Term Life Insurance to Age 95

Initial Level Premium Option - 10 Years

Annual Premium Rates per \$1000 (Years 1-10) Add \$60 Policy Fee

Band 4 (\$500,000 - \$999,999)

Signature Term 10-Year	Male						
	Issue Age	Preferred Plus Non-Nicotine	Preferred Non-Nicotine	Standard Plus Non-Nicotine	Standard Non-Nicotine	Preferred Nicotine	Standard Nicotine
	18	0.25	0.33	0.46	0.61	1.12	1.48
19	0.25	0.33	0.46	0.61	1.12	1.48	
20	0.25	0.33	0.46	0.61	1.12	1.48	
21	0.25	0.33	0.46	0.61	1.12	1.49	
22	0.25	0.33	0.46	0.61	1.12	1.50	
23	0.25	0.33	0.46	0.61	1.12	1.52	
24	0.25	0.33	0.46	0.61	1.12	1.53	
25	0.25	0.33	0.46	0.61	1.12	1.54	
26	0.25	0.33	0.46	0.61	1.14	1.56	
27	0.25	0.33	0.46	0.61	1.16	1.57	
28	0.25	0.33	0.47	0.62	1.17	1.59	
29	0.25	0.33	0.47	0.62	1.19	1.60	
30	0.25	0.33	0.47	0.62	1.21	1.62	
31	0.25	0.34	0.47	0.63	1.23	1.66	
32	0.25	0.34	0.47	0.64	1.25	1.69	
33	0.26	0.35	0.47	0.65	1.26	1.73	
34	0.26	0.35	0.47	0.66	1.28	1.76	
35	0.26	0.36	0.47	0.67	1.30	1.80	
36	0.28	0.38	0.52	0.72	1.42	1.96	
37	0.30	0.41	0.57	0.76	1.54	2.12	
38	0.32	0.43	0.61	0.81	1.66	2.28	
39	0.34	0.46	0.66	0.85	1.78	2.44	
40	0.36	0.48	0.71	0.90	1.90	2.60	
41	0.41	0.54	0.80	0.99	2.09	2.88	
42	0.46	0.61	0.88	1.08	2.28	3.16	
43	0.50	0.67	0.97	1.17	2.47	3.44	
44	0.55	0.74	1.05	1.26	2.66	3.72	
45	0.60	0.80	1.14	1.35	2.85	4.00	
46	0.67	0.89	1.26	1.50	3.13	4.47	
47	0.73	0.98	1.38	1.66	3.41	4.94	
48	0.80	1.06	1.51	1.81	3.68	5.42	
49	0.86	1.15	1.63	1.97	3.96	5.89	
50	0.93	1.24	1.75	2.12	4.24	6.36	
51	1.07	1.39	1.96	2.36	4.71	6.93	
52	1.21	1.53	2.17	2.61	5.18	7.50	
53	1.36	1.68	2.39	2.85	5.66	8.08	
54	1.50	1.82	2.60	3.10	6.13	8.65	
55	1.64	1.97	2.81	3.34	6.60	9.22	
56	1.85	2.22	3.14	3.72	7.34	10.20	
57	2.06	2.47	3.46	4.10	8.08	11.17	
58	2.27	2.71	3.79	4.49	8.83	12.15	
59	2.48	2.96	4.11	4.87	9.57	13.12	
60	2.69	3.21	4.44	5.25	10.31	14.10	
61	3.11	3.75	5.03	5.97	11.64	15.77	
62	3.53	4.29	5.63	6.68	12.97	17.45	
63	3.94	4.83	6.22	7.40	14.29	19.12	
64	4.36	5.37	6.82	8.11	15.62	20.80	
65	4.78	5.91	7.41	8.83	16.95	22.47	
66	5.52	6.80	8.53	10.13	19.26	25.18	
67	6.26	7.69	9.66	11.43	21.56	27.90	
68	6.99	8.59	10.78	12.72	23.87	30.61	
69	7.73	9.48	11.91	14.02	26.17	33.33	
70	8.47	10.37	13.03	15.32	28.48	36.04	

Signature Term 10-Year	Female						
	Issue Age	Preferred Plus Non-Nicotine	Preferred Non-Nicotine	Standard Plus Non-Nicotine	Standard Non-Nicotine	Preferred Nicotine	Standard Nicotine
	18	0.20	0.28	0.38	0.47	0.86	1.12
19	0.20	0.28	0.38	0.47	0.86	1.12	
20	0.20	0.28	0.38	0.47	0.86	1.12	
21	0.20	0.28	0.38	0.47	0.87	1.12	
22	0.20	0.28	0.38	0.47	0.89	1.12	
23	0.20	0.28	0.38	0.47	0.90	1.13	
24	0.20	0.28	0.38	0.47	0.92	1.13	
25	0.20	0.28	0.38	0.47	0.93	1.13	
26	0.20	0.28	0.38	0.47	0.94	1.15	
27	0.20	0.28	0.38	0.48	0.95	1.17	
28	0.21	0.28	0.39	0.48	0.96	1.20	
29	0.21	0.28	0.39	0.49	0.97	1.22	
30	0.21	0.28	0.39	0.49	0.98	1.24	
31	0.21	0.28	0.40	0.50	1.00	1.28	
32	0.21	0.29	0.40	0.51	1.02	1.32	
33	0.22	0.29	0.41	0.51	1.03	1.35	
34	0.22	0.30	0.41	0.52	1.05	1.39	
35	0.22	0.30	0.42	0.53	1.07	1.43	
36	0.24	0.32	0.45	0.57	1.17	1.55	
37	0.26	0.34	0.48	0.62	1.27	1.67	
38	0.27	0.37	0.52	0.66	1.36	1.80	
39	0.29	0.39	0.55	0.71	1.46	1.92	
40	0.31	0.41	0.58	0.75	1.56	2.04	
41	0.35	0.46	0.64	0.82	1.71	2.25	
42	0.39	0.51	0.69	0.89	1.86	2.47	
43	0.42	0.57	0.75	0.97	2.00	2.68	
44	0.46	0.62	0.80	1.04	2.15	2.90	
45	0.50	0.67	0.86	1.11	2.30	3.11	
46	0.56	0.73	0.94	1.21	2.51	3.39	
47	0.61	0.79	1.02	1.31	2.72	3.67	
48	0.67	0.86	1.11	1.41	2.93	3.95	
49	0.72	0.92	1.19	1.51	3.14	4.23	
50	0.78	0.98	1.27	1.61	3.35	4.51	
51	0.86	1.08	1.39	1.76	3.65	4.87	
52	0.94	1.17	1.51	1.90	3.95	5.23	
53	1.02	1.27	1.63	2.05	4.26	5.60	
54	1.10	1.36	1.75	2.19	4.56	5.96	
55	1.18	1.46	1.87	2.34	4.86	6.32	
56	1.30	1.62	2.06	2.55	5.35	6.88	
57	1.43	1.78	2.26	2.76	5.84	7.45	
58	1.55	1.95	2.45	2.97	6.34	8.01	
59	1.68	2.11	2.65	3.18	6.83	8.58	
60	1.80	2.27	2.84	3.39	7.32	9.14	
61	2.03	2.54	3.22	3.83	7.94	9.99	
62	2.27	2.81	3.60	4.26	8.57	10.85	
63	2.50	3.08	3.97	4.70	9.19	11.70	
64	2.74	3.35	4.35	5.13	9.82	12.56	
65	2.97	3.62	4.73	5.57	10.44	13.41	
66	3.42	4.11	5.47	6.33	11.59	14.96	
67	3.88	4.59	6.21	7.09	12.75	16.51	
68	4.33	5.08	6.95	7.84	13.90	18.06	
69	4.79	5.56	7.69	8.60	15.06	19.61	
70	5.24	6.05	8.43	9.36	16.21	21.16	

AMERICAN NATIONAL INSURANCE COMPANY

ANICO™ Signature Term Life Insurance to Age 95

Initial Level Premium Option - 10 Years

Annual Premium Rates per \$1000 (Years 1-10) Add \$60 Policy Fee

Band 5 (\$1,000,000 and up)

Signature Term 10-Year	Male					
	Issue Age	Preferred Plus Non-Nicotine	Preferred Non-Nicotine	Standard Plus Non-Nicotine	Standard Non-Nicotine	Preferred Nicotine
18	0.23	0.31	0.44	0.60	1.07	1.43
19	0.23	0.31	0.44	0.60	1.07	1.43
20	0.23	0.31	0.44	0.60	1.07	1.43
21	0.23	0.31	0.44	0.60	1.07	1.43
22	0.23	0.31	0.44	0.60	1.07	1.43
23	0.24	0.31	0.44	0.60	1.07	1.44
24	0.24	0.31	0.44	0.60	1.07	1.44
25	0.24	0.31	0.44	0.60	1.07	1.44
26	0.24	0.31	0.44	0.60	1.09	1.45
27	0.24	0.31	0.44	0.60	1.10	1.46
28	0.24	0.32	0.44	0.60	1.12	1.48
29	0.24	0.32	0.44	0.60	1.13	1.49
30	0.24	0.32	0.44	0.60	1.15	1.50
31	0.24	0.32	0.45	0.61	1.16	1.52
32	0.24	0.33	0.45	0.61	1.17	1.55
33	0.25	0.33	0.46	0.62	1.17	1.57
34	0.25	0.34	0.46	0.62	1.18	1.60
35	0.25	0.34	0.47	0.63	1.19	1.62
36	0.27	0.36	0.50	0.68	1.31	1.79
37	0.29	0.39	0.54	0.72	1.43	1.95
38	0.31	0.41	0.57	0.77	1.55	2.12
39	0.33	0.44	0.61	0.81	1.67	2.28
40	0.35	0.46	0.64	0.86	1.79	2.45
41	0.39	0.52	0.71	0.95	1.97	2.73
42	0.43	0.57	0.79	1.04	2.16	3.00
43	0.48	0.63	0.86	1.14	2.34	3.28
44	0.52	0.68	0.94	1.23	2.53	3.55
45	0.56	0.74	1.01	1.32	2.71	3.83
46	0.63	0.82	1.13	1.47	2.99	4.26
47	0.69	0.91	1.24	1.61	3.27	4.69
48	0.76	0.99	1.36	1.76	3.54	5.13
49	0.82	1.08	1.47	1.90	3.82	5.56
50	0.89	1.16	1.59	2.05	4.10	5.99
51	1.03	1.32	1.78	2.27	4.58	6.54
52	1.17	1.48	1.97	2.49	5.07	7.09
53	1.30	1.63	2.15	2.72	5.55	7.64
54	1.44	1.79	2.34	2.94	6.04	8.19
55	1.58	1.95	2.53	3.16	6.52	8.74
56	1.78	2.19	2.88	3.53	7.21	9.59
57	1.98	2.43	3.23	3.90	7.90	10.43
58	2.19	2.66	3.58	4.27	8.59	11.28
59	2.39	2.90	3.93	4.64	9.28	12.12
60	2.59	3.14	4.28	5.01	9.97	12.97
61	2.99	3.65	4.88	5.70	11.29	14.60
62	3.39	4.17	5.48	6.39	12.62	16.23
63	3.79	4.68	6.08	7.08	13.94	17.87
64	4.19	5.20	6.68	7.77	15.27	19.50
65	4.59	5.71	7.28	8.46	16.59	21.13
66	5.19	6.58	8.41	9.79	18.59	23.95
67	5.80	7.46	9.55	11.11	20.58	26.77
68	6.40	8.33	10.68	12.44	22.58	29.60
69	7.01	9.21	11.82	13.76	24.57	32.42
70	7.61	10.08	12.95	15.09	26.57	35.24

Signature Term 10-Year	Female					
	Issue Age	Preferred Plus Non-Nicotine	Preferred Non-Nicotine	Standard Plus Non-Nicotine	Standard Non-Nicotine	Preferred Nicotine
18	0.19	0.26	0.37	0.46	0.76	1.03
19	0.19	0.26	0.37	0.46	0.76	1.03
20	0.19	0.26	0.37	0.46	0.76	1.03
21	0.19	0.26	0.37	0.46	0.77	1.04
22	0.19	0.26	0.37	0.46	0.78	1.06
23	0.19	0.26	0.38	0.46	0.80	1.07
24	0.19	0.26	0.38	0.46	0.81	1.09
25	0.19	0.26	0.38	0.46	0.82	1.10
26	0.19	0.26	0.38	0.46	0.83	1.12
27	0.19	0.26	0.38	0.46	0.84	1.14
28	0.20	0.27	0.39	0.47	0.85	1.15
29	0.20	0.27	0.39	0.47	0.86	1.17
30	0.20	0.27	0.39	0.47	0.87	1.19
31	0.20	0.27	0.39	0.48	0.89	1.21
32	0.20	0.28	0.40	0.48	0.91	1.23
33	0.20	0.28	0.40	0.49	0.94	1.24
34	0.20	0.29	0.41	0.49	0.96	1.26
35	0.20	0.29	0.41	0.50	0.98	1.28
36	0.22	0.31	0.44	0.54	1.07	1.40
37	0.23	0.33	0.46	0.59	1.16	1.52
38	0.25	0.35	0.49	0.63	1.25	1.64
39	0.26	0.37	0.51	0.68	1.34	1.76
40	0.28	0.39	0.54	0.72	1.43	1.88
41	0.32	0.44	0.60	0.78	1.58	2.10
42	0.36	0.49	0.66	0.85	1.73	2.32
43	0.39	0.54	0.71	0.91	1.87	2.55
44	0.43	0.59	0.77	0.98	2.02	2.77
45	0.47	0.64	0.83	1.04	2.17	2.99
46	0.52	0.70	0.91	1.14	2.37	3.25
47	0.58	0.76	1.00	1.25	2.57	3.51
48	0.63	0.83	1.08	1.35	2.76	3.77
49	0.69	0.89	1.17	1.46	2.96	4.03
50	0.74	0.95	1.25	1.56	3.16	4.29
51	0.82	1.04	1.37	1.70	3.43	4.61
52	0.89	1.13	1.49	1.83	3.70	4.92
53	0.97	1.22	1.61	1.97	3.97	5.24
54	1.04	1.31	1.73	2.10	4.24	5.55
55	1.12	1.40	1.85	2.24	4.51	5.87
56	1.24	1.54	2.00	2.44	4.96	6.37
57	1.35	1.68	2.15	2.64	5.42	6.86
58	1.47	1.82	2.30	2.83	5.87	7.36
59	1.58	1.96	2.45	3.03	6.33	7.85
60	1.70	2.10	2.60	3.23	6.78	8.35
61	1.92	2.39	2.99	3.62	7.46	9.26
62	2.13	2.67	3.37	4.02	8.13	10.17
63	2.35	2.96	3.76	4.41	8.81	11.07
64	2.56	3.24	4.14	4.81	9.48	11.98
65	2.78	3.53	4.53	5.20	10.16	12.89
66	3.27	4.03	5.12	5.98	11.28	14.36
67	3.76	4.53	5.72	6.76	12.41	15.82
68	4.25	5.03	6.31	7.53	13.53	17.29
69	4.74	5.53	6.91	8.31	14.66	18.75
70	5.23	6.03	7.50	9.09	15.78	20.22

AMERICAN NATIONAL INSURANCE COMPANY

ANICO™ Signature Term Life Insurance to Age 95

Initial Level Premium Option - 15 Years

Annual Premium Rates per \$1000 (Years 1-15) Add \$60 Policy Fee
Band 1 (\$50,000 - \$99,999)

Signature Term 15-Year	Issue Age	Male		Female	
		Standard Non-Nicotine	Standard Nicotine	Standard Non-Nicotine	Standard Nicotine
		18	1.39	2.66	1.28
19	1.39	2.66	1.28	2.36	
20	1.39	2.66	1.28	2.36	
21	1.39	2.66	1.28	2.37	
22	1.40	2.66	1.29	2.38	
23	1.40	2.66	1.29	2.38	
24	1.40	2.66	1.29	2.39	
25	1.41	2.66	1.30	2.40	
26	1.44	2.70	1.30	2.42	
27	1.47	2.74	1.30	2.45	
28	1.50	2.78	1.31	2.47	
29	1.53	2.82	1.31	2.50	
30	1.56	2.86	1.31	2.52	
31	1.64	2.99	1.36	2.52	
32	1.72	3.12	1.41	2.53	
33	1.80	3.24	1.47	2.53	
34	1.88	3.37	1.52	2.54	
35	1.96	3.50	1.57	2.54	
36	2.08	3.78	1.66	2.86	
37	2.21	4.06	1.75	3.18	
38	2.33	4.34	1.84	3.49	
39	2.46	4.62	1.93	3.81	
40	2.58	4.90	2.02	4.13	
41	2.63	5.34	2.14	4.45	
42	2.68	5.79	2.25	4.78	
43	2.72	6.23	2.37	5.10	
44	2.77	6.68	2.48	5.43	
45	2.82	7.12	2.60	5.75	
46	3.19	7.79	2.77	6.41	
47	3.57	8.46	2.94	7.08	
48	3.94	9.12	3.10	7.74	
49	4.32	9.79	3.27	8.41	
50	4.69	10.46	3.44	9.07	
51	5.10	11.78	3.73	9.70	
52	5.51	13.10	4.02	10.33	
53	5.92	14.42	4.31	10.96	
54	6.33	15.74	4.61	11.59	
55	6.74	17.06	4.90	12.22	
56	7.76	18.12	5.58	13.20	
57	8.79	19.18	6.27	14.18	
58	9.81	20.24	6.95	15.17	
59	10.83	21.30	7.64	16.15	
60	11.85	22.36	8.32	17.13	
61	13.42	24.81	9.16	18.59	
62	14.98	27.26	10.00	20.04	
63	16.55	29.71	10.83	21.50	
64	18.11	32.16	11.67	22.95	
65	19.68	34.61	12.51	24.41	

ANICO™ Signature Term Life Insurance to Age 95

Initial Level Premium Option - 15 Years

Annual Premium Rates per \$1000 (Years 1-15) Add \$60 Policy Fee
Band 2 (\$100,000 - \$250,000)

Signature Term 15-Year	Issue Age	Male		Female	
		Standard Non-Nicotine	Standard Nicotine	Standard Non-Nicotine	Standard Nicotine
		18	0.85	2.06	0.79
19	0.85	2.06	0.79	1.75	
20	0.85	2.06	0.79	1.75	
21	0.85	2.07	0.79	1.78	
22	0.85	2.08	0.79	1.81	
23	0.86	2.08	0.79	1.83	
24	0.86	2.09	0.79	1.86	
25	0.86	2.10	0.79	1.89	
26	0.86	2.14	0.79	1.93	
27	0.87	2.18	0.79	1.96	
28	0.87	2.21	0.79	2.00	
29	0.88	2.25	0.79	2.03	
30	0.88	2.29	0.79	2.07	
31	0.88	2.34	0.79	2.13	
32	0.89	2.39	0.79	2.18	
33	0.89	2.43	0.80	2.24	
34	0.90	2.48	0.80	2.29	
35	0.90	2.53	0.80	2.35	
36	0.98	2.79	0.86	2.48	
37	1.05	3.04	0.93	2.61	
38	1.13	3.30	0.99	2.75	
39	1.20	3.55	1.06	2.88	
40	1.28	3.81	1.12	3.01	
41	1.42	4.25	1.22	3.31	
42	1.57	4.70	1.32	3.61	
43	1.71	5.14	1.43	3.91	
44	1.86	5.59	1.53	4.21	
45	2.00	6.03	1.63	4.51	
46	2.20	6.62	1.76	4.96	
47	2.40	7.21	1.89	5.41	
48	2.60	7.80	2.01	5.85	
49	2.80	8.39	2.14	6.30	
50	3.00	8.98	2.27	6.75	
51	3.34	9.85	2.47	7.28	
52	3.67	10.71	2.67	7.81	
53	4.01	11.58	2.86	8.33	
54	4.34	12.44	3.06	8.86	
55	4.68	13.31	3.26	9.39	
56	5.25	14.70	3.72	10.45	
57	5.83	16.09	4.18	11.52	
58	6.40	17.48	4.64	12.58	
59	6.98	18.87	5.10	13.65	
60	7.55	20.26	5.56	14.71	
61	8.77	22.47	6.28	16.31	
62	9.98	24.67	7.00	17.91	
63	11.20	26.88	7.72	19.51	
64	12.41	29.08	8.44	21.11	
65	13.63	31.29	9.16	22.71	

ANICO™

Signature Term Life Insurance



American National Insurance Company
One Moody Plaza, Galveston TX 77550

American National Life Insurance Company of New York
344 Route 9W, Glenmont, NY 12077

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Form Series: ART12 (Forms may vary by state).

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AMERICAN NATIONAL INSURANCE COMPANY

ANICO™ Signature Term Life Insurance to Age 95

Initial Level Premium Option - 15 Years

Annual Premium Rates per \$1000 (Years 1-15) Add \$60 Policy Fee

Band 3 (\$250,001 - \$499,999)

Signature Term 15-Year	Issue Age	Male				
		Preferred Plus Non-Nicotine	Preferred Non-Nicotine	Standard Plus Non-Nicotine	Standard Non-Nicotine	Preferred Nicotine
18	0.29	0.42	0.59	0.78	1.39	1.83
19	0.29	0.42	0.59	0.78	1.39	1.83
20	0.29	0.42	0.59	0.78	1.39	1.83
21	0.30	0.42	0.59	0.78	1.39	1.85
22	0.31	0.42	0.59	0.78	1.39	1.87
23	0.32	0.42	0.59	0.78	1.40	1.88
24	0.33	0.42	0.59	0.78	1.40	1.90
25	0.34	0.42	0.59	0.78	1.40	1.92
26	0.34	0.42	0.59	0.78	1.42	1.92
27	0.34	0.42	0.59	0.79	1.43	1.92
28	0.35	0.42	0.59	0.79	1.45	1.93
29	0.35	0.42	0.59	0.80	1.46	1.93
30	0.35	0.42	0.59	0.80	1.48	1.93
31	0.35	0.43	0.60	0.81	1.52	1.98
32	0.35	0.44	0.61	0.82	1.56	2.03
33	0.35	0.46	0.62	0.82	1.59	2.08
34	0.35	0.47	0.63	0.83	1.63	2.13
35	0.35	0.48	0.64	0.84	1.67	2.18
36	0.38	0.52	0.70	0.91	1.81	2.39
37	0.42	0.56	0.76	0.98	1.95	2.60
38	0.45	0.60	0.83	1.06	2.10	2.81
39	0.49	0.64	0.89	1.13	2.24	3.02
40	0.52	0.68	0.95	1.20	2.38	3.23
41	0.59	0.75	1.03	1.34	2.67	3.63
42	0.66	0.82	1.11	1.47	2.97	4.02
43	0.72	0.89	1.20	1.61	3.26	4.42
44	0.79	0.96	1.28	1.74	3.56	4.81
45	0.86	1.03	1.36	1.88	3.85	5.21
46	0.97	1.17	1.52	2.07	4.28	5.73
47	1.09	1.30	1.68	2.26	4.71	6.24
48	1.20	1.44	1.84	2.44	5.13	6.76
49	1.32	1.57	2.00	2.63	5.56	7.27
50	1.43	1.71	2.16	2.82	5.99	7.79
51	1.58	1.93	2.43	3.16	6.69	8.77
52	1.73	2.15	2.69	3.51	7.39	9.74
53	1.89	2.38	2.96	3.85	8.09	10.72
54	2.04	2.60	3.22	4.20	8.79	11.69
55	2.19	2.82	3.49	4.54	9.49	12.67
56	2.50	3.18	3.94	5.11	10.40	13.88
57	2.81	3.54	4.40	5.68	11.31	15.08
58	3.12	3.90	4.85	6.24	12.23	16.29
59	3.43	4.26	5.31	6.81	13.14	17.49
60	3.74	4.62	5.76	7.38	14.05	18.70
61	4.35	5.38	6.72	8.51	16.12	20.75
62	4.96	6.15	7.68	9.64	18.19	22.79
63	5.56	6.91	8.64	10.76	20.25	24.84
64	6.17	7.68	9.60	11.89	22.32	26.88
65	6.78	8.44	10.56	13.02	24.39	28.93

Issue Age	Female					
	Preferred Plus Non-Nicotine	Preferred Non-Nicotine	Standard Plus Non-Nicotine	Standard Non-Nicotine	Preferred Nicotine	Standard Nicotine
18	0.28	0.36	0.50	0.63	0.99	1.30
19	0.28	0.36	0.50	0.63	0.99	1.30
20	0.28	0.36	0.50	0.63	0.99	1.30
21	0.28	0.36	0.50	0.63	1.00	1.31
22	0.28	0.36	0.50	0.63	1.01	1.31
23	0.28	0.36	0.50	0.63	1.03	1.32
24	0.28	0.36	0.50	0.63	1.04	1.32
25	0.28	0.36	0.50	0.63	1.05	1.33
26	0.28	0.36	0.50	0.63	1.07	1.37
27	0.28	0.37	0.51	0.64	1.09	1.41
28	0.28	0.37	0.51	0.64	1.11	1.45
29	0.28	0.38	0.52	0.65	1.13	1.49
30	0.28	0.38	0.52	0.65	1.15	1.53
31	0.28	0.38	0.53	0.66	1.18	1.58
32	0.28	0.38	0.54	0.67	1.21	1.62
33	0.28	0.39	0.56	0.67	1.25	1.67
34	0.28	0.39	0.57	0.68	1.28	1.71
35	0.28	0.39	0.58	0.69	1.31	1.76
36	0.31	0.43	0.63	0.76	1.42	1.92
37	0.34	0.47	0.68	0.82	1.52	2.08
38	0.37	0.50	0.73	0.89	1.63	2.23
39	0.40	0.54	0.78	0.95	1.73	2.39
40	0.43	0.58	0.83	1.02	1.84	2.55
41	0.47	0.64	0.92	1.12	2.05	2.82
42	0.52	0.70	1.00	1.22	2.26	3.09
43	0.56	0.77	1.09	1.31	2.46	3.37
44	0.61	0.83	1.17	1.41	2.67	3.64
45	0.65	0.89	1.26	1.51	2.88	3.91
46	0.71	0.97	1.34	1.63	3.16	4.31
47	0.78	1.05	1.43	1.75	3.43	4.71
48	0.84	1.12	1.51	1.86	3.71	5.12
49	0.91	1.20	1.60	1.98	3.98	5.52
50	0.97	1.28	1.68	2.10	4.26	5.92
51	1.09	1.41	1.89	2.29	4.67	6.42
52	1.20	1.55	2.10	2.47	5.09	6.92
53	1.32	1.68	2.31	2.66	5.50	7.42
54	1.43	1.82	2.52	2.84	5.92	7.92
55	1.55	1.95	2.73	3.03	6.33	8.42
56	1.75	2.17	3.03	3.48	6.97	9.26
57	1.95	2.39	3.33	3.94	7.60	10.10
58	2.15	2.62	3.62	4.39	8.24	10.95
59	2.35	2.84	3.92	4.85	8.87	11.79
60	2.55	3.06	4.22	5.30	9.51	12.63
61	2.97	3.50	4.78	6.04	10.51	14.17
62	3.39	3.95	5.34	6.78	11.52	15.72
63	3.81	4.39	5.91	7.51	12.52	17.26
64	4.23	4.84	6.47	8.25	13.53	18.81
65	4.65	5.28	7.03	8.99	14.53	20.35

AMERICAN NATIONAL INSURANCE COMPANY

ANICO™ Signature Term Life Insurance to Age 95

Initial Level Premium Option - 15 Years

Annual Premium Rates per \$1000 (Years 1-15) Add \$60 Policy Fee

Band 4 (\$500,001 - \$999,999)

Signature Term 15-Year	Male					
	Issue Age	Preferred Plus Non-Nicotine	Preferred Non-Nicotine	Standard Plus Non-Nicotine	Standard Non-Nicotine	Preferred Nicotine
18	0.28	0.40	0.54	0.72	1.34	1.79
19	0.28	0.40	0.54	0.72	1.34	1.79
20	0.28	0.40	0.54	0.72	1.34	1.79
21	0.29	0.40	0.54	0.72	1.34	1.80
22	0.29	0.40	0.54	0.72	1.34	1.81
23	0.30	0.40	0.54	0.72	1.35	1.81
24	0.30	0.40	0.54	0.72	1.35	1.82
25	0.31	0.40	0.54	0.72	1.35	1.83
26	0.31	0.40	0.54	0.72	1.36	1.84
27	0.31	0.40	0.55	0.73	1.37	1.84
28	0.31	0.40	0.55	0.73	1.39	1.85
29	0.31	0.40	0.56	0.74	1.40	1.85
30	0.31	0.40	0.56	0.74	1.41	1.86
31	0.31	0.41	0.57	0.76	1.45	1.90
32	0.31	0.42	0.57	0.77	1.49	1.94
33	0.32	0.44	0.58	0.79	1.54	1.99
34	0.32	0.45	0.58	0.80	1.58	2.03
35	0.32	0.46	0.59	0.82	1.62	2.07
36	0.35	0.49	0.64	0.89	1.76	2.27
37	0.38	0.53	0.70	0.96	1.90	2.47
38	0.41	0.56	0.75	1.02	2.03	2.68
39	0.44	0.60	0.81	1.09	2.17	2.88
40	0.47	0.63	0.86	1.16	2.31	3.08
41	0.54	0.71	0.96	1.28	2.60	3.49
42	0.62	0.79	1.05	1.40	2.88	3.89
43	0.69	0.86	1.15	1.51	3.17	4.30
44	0.77	0.94	1.24	1.63	3.45	4.70
45	0.84	1.02	1.34	1.75	3.74	5.11
46	0.95	1.15	1.50	1.93	4.18	5.64
47	1.06	1.29	1.67	2.12	4.63	6.17
48	1.17	1.42	1.83	2.30	5.07	6.70
49	1.28	1.56	2.00	2.49	5.52	7.23
50	1.39	1.69	2.16	2.67	5.96	7.76
51	1.54	1.91	2.42	3.01	6.67	8.72
52	1.69	2.14	2.68	3.36	7.37	9.68
53	1.84	2.36	2.94	3.70	8.08	10.65
54	1.99	2.59	3.20	4.05	8.78	11.61
55	2.14	2.81	3.46	4.39	9.49	12.57
56	2.44	3.15	3.92	4.93	10.40	13.76
57	2.74	3.49	4.37	5.47	11.31	14.95
58	3.03	3.84	4.83	6.00	12.23	16.14
59	3.33	4.18	5.28	6.54	13.14	17.33
60	3.63	4.52	5.74	7.08	14.05	18.52
61	4.25	5.28	6.69	8.26	16.01	20.59
62	4.86	6.03	7.65	9.44	17.98	22.66
63	5.48	6.79	8.60	10.61	19.94	24.72
64	6.09	7.54	9.56	11.79	21.91	26.79
65	6.71	8.30	10.51	12.97	23.87	28.86

Female						
Issue Age	Preferred Plus Non-Nicotine	Preferred Non-Nicotine	Standard Plus Non-Nicotine	Standard Non-Nicotine	Preferred Nicotine	Standard Nicotine
18	0.25	0.34	0.46	0.61	0.98	1.26
19	0.25	0.34	0.46	0.61	0.98	1.26
20	0.25	0.34	0.46	0.61	0.98	1.26
21	0.25	0.34	0.46	0.61	0.99	1.27
22	0.25	0.34	0.46	0.61	1.00	1.28
23	0.25	0.34	0.46	0.61	1.00	1.28
24	0.25	0.34	0.46	0.61	1.01	1.29
25	0.25	0.34	0.46	0.61	1.02	1.30
26	0.25	0.34	0.47	0.61	1.03	1.31
27	0.25	0.34	0.47	0.61	1.05	1.33
28	0.25	0.34	0.48	0.62	1.06	1.34
29	0.25	0.34	0.48	0.62	1.08	1.36
30	0.25	0.34	0.49	0.62	1.09	1.37
31	0.25	0.35	0.50	0.63	1.12	1.44
32	0.26	0.35	0.51	0.64	1.15	1.50
33	0.26	0.36	0.51	0.65	1.19	1.57
34	0.27	0.36	0.52	0.66	1.22	1.63
35	0.27	0.37	0.53	0.67	1.25	1.70
36	0.30	0.40	0.57	0.73	1.36	1.84
37	0.32	0.44	0.60	0.79	1.48	1.99
38	0.35	0.47	0.64	0.85	1.59	2.13
39	0.37	0.51	0.67	0.91	1.71	2.28
40	0.40	0.54	0.71	0.97	1.82	2.42
41	0.44	0.60	0.80	1.06	2.03	2.70
42	0.49	0.66	0.89	1.15	2.24	2.99
43	0.53	0.71	0.97	1.24	2.46	3.27
44	0.58	0.77	1.06	1.33	2.67	3.56
45	0.62	0.83	1.15	1.42	2.88	3.84
46	0.69	0.91	1.24	1.55	3.15	4.22
47	0.76	0.99	1.34	1.68	3.42	4.60
48	0.82	1.08	1.43	1.82	3.70	4.97
49	0.89	1.16	1.53	1.95	3.97	5.35
50	0.96	1.24	1.62	2.08	4.24	5.73
51	1.07	1.37	1.80	2.27	4.66	6.20
52	1.18	1.49	1.98	2.46	5.07	6.67
53	1.30	1.62	2.16	2.65	5.49	7.13
54	1.41	1.74	2.34	2.84	5.90	7.60
55	1.52	1.87	2.52	3.03	6.32	8.07
56	1.71	2.10	2.84	3.44	6.95	8.98
57	1.90	2.32	3.15	3.85	7.59	9.89
58	2.08	2.55	3.47	4.25	8.22	10.81
59	2.27	2.77	3.78	4.66	8.86	11.72
60	2.46	3.00	4.10	5.07	9.49	12.63
61	2.90	3.45	4.64	5.82	10.48	14.10
62	3.33	3.91	5.18	6.57	11.47	15.56
63	3.77	4.36	5.72	7.31	12.47	17.03
64	4.20	4.82	6.26	8.06	13.46	18.49
65	4.64	5.27	6.80	8.81	14.45	19.96

AMERICAN NATIONAL INSURANCE COMPANY

ANICO™ Signature Term Life Insurance to Age 95

Initial Level Premium Option - 15 Years

Annual Premium Rates per \$1000 (Years 1-15) Add \$60 Policy Fee

Band 5 (\$1,00,000 and up)

Signature Term 15-Year	Issue Age	Male				
		Preferred Plus Non-Nicotine	Preferred Non-Nicotine	Standard Plus Non-Nicotine	Standard Non-Nicotine	Preferred Nicotine
18	0.28	0.40	0.54	0.69	1.23	1.66
19	0.28	0.40	0.54	0.69	1.23	1.66
20	0.28	0.40	0.54	0.69	1.23	1.66
21	0.28	0.40	0.54	0.69	1.23	1.66
22	0.28	0.40	0.54	0.69	1.23	1.67
23	0.28	0.40	0.54	0.70	1.23	1.67
24	0.28	0.40	0.54	0.70	1.23	1.68
25	0.28	0.40	0.54	0.70	1.23	1.68
26	0.28	0.40	0.54	0.70	1.24	1.72
27	0.28	0.40	0.55	0.70	1.25	1.75
28	0.28	0.40	0.55	0.71	1.27	1.79
29	0.28	0.40	0.56	0.71	1.28	1.82
30	0.28	0.40	0.56	0.71	1.29	1.86
31	0.28	0.41	0.56	0.72	1.33	1.90
32	0.29	0.42	0.57	0.74	1.37	1.93
33	0.29	0.43	0.57	0.75	1.42	1.97
34	0.30	0.44	0.58	0.77	1.46	2.00
35	0.30	0.45	0.58	0.78	1.50	2.04
36	0.33	0.48	0.64	0.85	1.64	2.23
37	0.36	0.51	0.69	0.92	1.78	2.43
38	0.40	0.55	0.75	0.98	1.92	2.62
39	0.43	0.58	0.80	1.05	2.06	2.82
40	0.46	0.61	0.86	1.12	2.20	3.01
41	0.53	0.69	0.94	1.24	2.50	3.42
42	0.61	0.77	1.02	1.37	2.80	3.83
43	0.68	0.86	1.11	1.49	3.09	4.25
44	0.76	0.94	1.19	1.62	3.39	4.66
45	0.83	1.02	1.27	1.74	3.69	5.07
46	0.94	1.15	1.43	1.92	4.09	5.56
47	1.04	1.27	1.59	2.10	4.49	6.05
48	1.15	1.40	1.76	2.29	4.88	6.55
49	1.25	1.52	1.92	2.47	5.28	7.04
50	1.36	1.65	2.08	2.65	5.68	7.53
51	1.52	1.88	2.35	2.96	6.38	8.40
52	1.67	2.11	2.62	3.27	7.09	9.27
53	1.83	2.33	2.90	3.57	7.79	10.15
54	1.98	2.56	3.17	3.88	8.50	11.02
55	2.14	2.79	3.44	4.19	9.20	11.89
56	2.43	3.12	3.89	4.72	9.98	13.05
57	2.72	3.45	4.34	5.25	10.76	14.21
58	3.01	3.78	4.79	5.77	11.54	15.38
59	3.30	4.11	5.24	6.30	12.32	16.54
60	3.59	4.44	5.69	6.83	13.10	17.70
61	4.20	5.19	6.65	7.91	14.82	19.73
62	4.81	5.94	7.61	9.00	16.54	21.76
63	5.42	6.69	8.56	10.08	18.25	23.79
64	6.03	7.44	9.52	11.17	19.97	25.82
65	6.64	8.19	10.48	12.25	21.69	27.85

Issue Age	Female					
	Preferred Plus Non-Nicotine	Preferred Non-Nicotine	Standard Plus Non-Nicotine	Standard Non-Nicotine	Preferred Nicotine	Standard Nicotine
18	0.24	0.34	0.45	0.57	0.91	1.16
19	0.24	0.34	0.45	0.57	0.91	1.16
20	0.24	0.34	0.45	0.57	0.91	1.16
21	0.24	0.34	0.45	0.57	0.92	1.18
22	0.24	0.34	0.45	0.57	0.94	1.20
23	0.24	0.34	0.45	0.58	0.95	1.23
24	0.24	0.34	0.45	0.58	0.97	1.25
25	0.24	0.34	0.45	0.58	0.98	1.27
26	0.24	0.34	0.45	0.59	0.99	1.29
27	0.24	0.34	0.46	0.60	1.00	1.31
28	0.25	0.34	0.46	0.60	1.02	1.32
29	0.25	0.34	0.47	0.61	1.03	1.34
30	0.25	0.34	0.47	0.62	1.04	1.36
31	0.25	0.34	0.48	0.63	1.06	1.42
32	0.26	0.35	0.49	0.63	1.09	1.48
33	0.26	0.35	0.49	0.64	1.11	1.54
34	0.27	0.36	0.50	0.64	1.14	1.60
35	0.27	0.36	0.51	0.65	1.16	1.66
36	0.29	0.39	0.55	0.71	1.28	1.81
37	0.32	0.43	0.59	0.76	1.40	1.96
38	0.34	0.46	0.62	0.82	1.53	2.12
39	0.37	0.50	0.66	0.87	1.65	2.27
40	0.39	0.53	0.70	0.93	1.77	2.42
41	0.44	0.59	0.78	1.02	1.96	2.69
42	0.48	0.65	0.86	1.11	2.15	2.96
43	0.53	0.71	0.94	1.20	2.35	3.23
44	0.57	0.77	1.02	1.29	2.54	3.50
45	0.62	0.83	1.10	1.38	2.73	3.77
46	0.68	0.90	1.19	1.50	3.01	4.16
47	0.74	0.97	1.29	1.63	3.30	4.55
48	0.80	1.03	1.38	1.75	3.58	4.93
49	0.86	1.10	1.48	1.88	3.87	5.32
50	0.92	1.17	1.57	2.00	4.15	5.71
51	1.01	1.29	1.74	2.18	4.55	6.16
52	1.10	1.41	1.91	2.37	4.94	6.60
53	1.19	1.54	2.09	2.55	5.34	7.05
54	1.28	1.66	2.26	2.74	5.73	7.49
55	1.37	1.78	2.43	2.92	6.13	7.94
56	1.58	2.01	2.72	3.30	6.75	8.85
57	1.78	2.24	3.01	3.69	7.36	9.76
58	1.99	2.46	3.29	4.07	7.98	10.67
59	2.19	2.69	3.58	4.46	8.59	11.58
60	2.40	2.92	3.87	4.84	9.21	12.49
61	2.85	3.39	4.42	5.53	10.18	13.73
62	3.29	3.86	4.97	6.22	11.15	14.96
63	3.74	4.32	5.52	6.90	12.11	16.20
64	4.18	4.79	6.07	7.59	13.08	17.43
65	4.63	5.26	6.62	8.28	14.05	18.67

AMERICAN NATIONAL INSURANCE COMPANY

ANICO™ Signature Term Life Insurance to Age 95

Initial Level Premium Option - 20 Years

Annual Premium Rates per \$1000 (Years 1-20) Add \$60 Policy Fee
Band 1 (\$50,000 - \$99,999)

Signature Term 20-Year	Issue Age	Male		Female	
		Standard Non-Nicotine	Standard Nicotine	Standard Non-Nicotine	Standard Nicotine
		18	1.59	2.51	1.40
19	1.59	2.51	1.40	2.40	
20	1.59	2.51	1.40	2.40	
21	1.60	2.51	1.41	2.41	
22	1.61	2.51	1.42	2.42	
23	1.62	2.51	1.43	2.42	
24	1.63	2.51	1.44	2.43	
25	1.64	2.51	1.45	2.44	
26	1.67	2.61	1.45	2.52	
27	1.70	2.71	1.45	2.59	
28	1.73	2.80	1.45	2.67	
29	1.76	2.90	1.45	2.74	
30	1.79	3.00	1.46	2.82	
31	1.87	3.24	1.52	2.89	
32	1.94	3.49	1.57	2.95	
33	2.02	3.73	1.63	3.02	
34	2.09	3.98	1.69	3.08	
35	2.17	4.22	1.75	3.15	
36	2.28	4.56	1.86	3.60	
37	2.40	4.90	1.96	4.05	
38	2.51	5.23	2.07	4.51	
39	2.63	5.57	2.17	4.96	
40	2.74	5.91	2.28	5.41	
41	2.96	6.47	2.41	5.86	
42	3.18	7.03	2.55	6.32	
43	3.40	7.60	2.68	6.77	
44	3.62	8.16	2.82	7.23	
45	3.84	8.72	2.95	7.68	
46	4.20	9.58	3.22	8.30	
47	4.56	10.44	3.49	8.92	
48	4.93	11.29	3.76	9.55	
49	5.29	12.15	4.03	10.17	
50	5.65	13.01	4.30	10.79	
51	6.26	14.19	4.68	11.59	
52	6.86	15.37	5.06	12.39	
53	7.47	16.55	5.45	13.18	
54	8.07	17.73	5.83	13.98	
55	8.68	18.91	6.21	14.78	
56	10.00	20.72	7.05	16.00	
57	11.32	22.54	7.88	17.22	
58	12.64	24.35	8.72	18.44	
59	13.96	26.17	9.55	19.66	
60	15.28	27.98	10.39	20.88	

ANICO™ Signature Term Life Insurance to Age 95

Initial Level Premium Option - 20 Years

Annual Premium Rates per \$1000 (Years 1-20) Add \$60 Policy Fee
Band 2 (\$100,000 - \$250,000)

Signature Term 20-Year	Issue Age	Male		Female	
		Standard Non-Nicotine	Standard Nicotine	Standard Non-Nicotine	Standard Nicotine
		18	1.09	2.57	0.90
19	1.09	2.57	0.90	1.94	
20	1.09	2.57	0.90	1.94	
21	1.09	2.57	0.90	1.95	
22	1.09	2.57	0.90	1.96	
23	1.09	2.57	0.90	1.98	
24	1.09	2.57	0.90	1.99	
25	1.09	2.57	0.90	2.00	
26	1.09	2.62	0.90	2.04	
27	1.09	2.67	0.90	2.08	
28	1.10	2.72	0.90	2.13	
29	1.10	2.77	0.90	2.17	
30	1.10	2.82	0.90	2.21	
31	1.11	2.88	0.93	2.32	
32	1.12	2.94	0.97	2.43	
33	1.14	3.01	1.00	2.55	
34	1.15	3.07	1.04	2.66	
35	1.16	3.13	1.07	2.77	
36	1.26	3.48	1.14	2.95	
37	1.35	3.83	1.21	3.13	
38	1.45	4.19	1.27	3.30	
39	1.54	4.54	1.34	3.48	
40	1.64	4.89	1.41	3.66	
41	1.83	5.45	1.52	4.06	
42	2.01	6.01	1.63	4.46	
43	2.20	6.56	1.75	4.85	
44	2.38	7.12	1.86	5.25	
45	2.57	7.68	1.97	5.65	
46	2.83	8.41	2.15	6.16	
47	3.09	9.14	2.33	6.67	
48	3.35	9.86	2.50	7.19	
49	3.61	10.59	2.68	7.70	
50	3.87	11.32	2.86	8.21	
51	4.30	12.36	3.13	8.98	
52	4.73	13.40	3.41	9.75	
53	5.17	14.45	3.68	10.52	
54	5.60	15.49	3.96	11.29	
55	6.03	16.53	4.23	12.06	
56	6.91	18.09	4.80	13.26	
57	7.79	19.66	5.38	14.47	
58	8.68	21.22	5.95	15.67	
59	9.56	22.79	6.53	16.88	
60	10.44	24.35	7.10	18.08	

ANICO™

Signature Term

Life Insurance



American National Insurance Company
One Moody Plaza, Galveston TX 77550

American National Life Insurance Company of New York
344 Route 9W, Glenmont, NY 12077

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Form Series: ART12 (Forms may vary by state).

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IMG10413

AMERICAN NATIONAL INSURANCE COMPANY

ANICO™ Signature Term Life Insurance to Age 95

Initial Level Premium Option - 20 Years

Annual Premium Rates per \$1000 (Years 1-20) Add \$60 Policy Fee

Band 3 (\$250,001 - \$499,999)

Signature Term 20-Year	Male						
	Issue Age	Preferred Plus Non-Nicotine	Preferred Non-Nicotine	Standard Plus Non-Nicotine	Standard Non-Nicotine	Preferred Nicotine	Standard Nicotine
	18	0.40	0.56	0.67	0.89	1.61	1.99
19	0.40	0.56	0.67	0.89	1.61	1.99	
20	0.40	0.56	0.67	0.89	1.61	1.99	
21	0.40	0.56	0.67	0.89	1.61	2.01	
22	0.40	0.56	0.67	0.89	1.62	2.03	
23	0.40	0.56	0.67	0.89	1.62	2.04	
24	0.40	0.56	0.67	0.89	1.63	2.06	
25	0.40	0.56	0.67	0.89	1.63	2.08	
26	0.40	0.56	0.68	0.89	1.65	2.10	
27	0.40	0.56	0.70	0.90	1.67	2.11	
28	0.40	0.57	0.71	0.90	1.70	2.13	
29	0.40	0.57	0.73	0.91	1.72	2.14	
30	0.40	0.57	0.74	0.91	1.74	2.16	
31	0.41	0.58	0.75	0.93	1.80	2.29	
32	0.43	0.59	0.76	0.96	1.86	2.42	
33	0.44	0.60	0.78	0.98	1.92	2.54	
34	0.46	0.61	0.79	1.01	1.98	2.67	
35	0.47	0.62	0.80	1.03	2.04	2.80	
36	0.52	0.67	0.87	1.11	2.24	3.09	
37	0.56	0.73	0.94	1.20	2.45	3.38	
38	0.61	0.78	1.01	1.28	2.65	3.66	
39	0.65	0.84	1.08	1.37	2.86	3.95	
40	0.70	0.89	1.15	1.45	3.06	4.24	
41	0.79	0.99	1.30	1.61	3.45	4.77	
42	0.88	1.09	1.45	1.78	3.85	5.29	
43	0.96	1.20	1.61	1.94	4.24	5.82	
44	1.05	1.30	1.76	2.11	4.64	6.34	
45	1.14	1.40	1.91	2.27	5.03	6.87	
46	1.27	1.56	2.11	2.52	5.54	7.51	
47	1.40	1.72	2.30	2.77	6.05	8.14	
48	1.54	1.88	2.50	3.02	6.57	8.78	
49	1.67	2.04	2.69	3.27	7.08	9.41	
50	1.80	2.20	2.89	3.52	7.59	10.05	
51	2.02	2.48	3.24	4.00	8.43	11.04	
52	2.23	2.75	3.58	4.49	9.26	12.03	
53	2.45	3.03	3.93	4.97	10.10	13.02	
54	2.66	3.30	4.27	5.46	10.93	14.01	
55	2.88	3.58	4.62	5.94	11.77	15.00	
56	3.35	4.12	5.27	6.71	13.07	16.40	
57	3.83	4.67	5.92	7.49	14.37	17.81	
58	4.30	5.21	6.57	8.26	15.66	19.21	
59	4.78	5.76	7.22	9.04	16.96	20.62	
60	5.25	6.30	7.87	9.81	18.26	22.02	

Female						
Issue Age	Preferred Plus Non-Nicotine	Preferred Non-Nicotine	Standard Plus Non-Nicotine	Standard Non-Nicotine	Preferred Nicotine	Standard Nicotine
18	0.33	0.42	0.58	0.68	1.21	1.39
19	0.33	0.42	0.58	0.68	1.21	1.39
20	0.33	0.42	0.58	0.68	1.21	1.39
21	0.33	0.42	0.58	0.68	1.21	1.41
22	0.33	0.42	0.58	0.68	1.22	1.42
23	0.33	0.42	0.59	0.68	1.22	1.44
24	0.33	0.42	0.59	0.68	1.23	1.45
25	0.33	0.42	0.59	0.68	1.23	1.47
26	0.34	0.42	0.59	0.68	1.26	1.50
27	0.34	0.43	0.59	0.69	1.28	1.53
28	0.35	0.43	0.60	0.69	1.31	1.57
29	0.35	0.44	0.60	0.70	1.33	1.60
30	0.36	0.44	0.60	0.70	1.36	1.63
31	0.37	0.45	0.62	0.74	1.43	1.75
32	0.38	0.47	0.63	0.77	1.51	1.86
33	0.39	0.48	0.65	0.81	1.58	1.98
34	0.40	0.50	0.66	0.84	1.66	2.09
35	0.41	0.51	0.68	0.88	1.73	2.21
36	0.45	0.56	0.73	0.94	1.86	2.38
37	0.48	0.60	0.78	1.01	1.99	2.54
38	0.52	0.65	0.84	1.07	2.12	2.71
39	0.55	0.69	0.89	1.14	2.25	2.87
40	0.59	0.74	0.94	1.20	2.38	3.04
41	0.65	0.82	1.05	1.31	2.66	3.42
42	0.71	0.90	1.15	1.41	2.94	3.80
43	0.76	0.97	1.26	1.52	3.23	4.17
44	0.82	1.05	1.36	1.62	3.51	4.55
45	0.88	1.13	1.47	1.73	3.79	4.93
46	0.98	1.24	1.61	1.91	4.13	5.35
47	1.08	1.34	1.75	2.09	4.46	5.77
48	1.18	1.45	1.88	2.27	4.80	6.18
49	1.28	1.55	2.02	2.45	5.13	6.60
50	1.38	1.66	2.16	2.63	5.47	7.02
51	1.55	1.85	2.37	2.91	6.02	7.67
52	1.71	2.04	2.58	3.18	6.56	8.32
53	1.88	2.22	2.79	3.46	7.11	8.98
54	2.04	2.41	3.00	3.73	7.65	9.63
55	2.21	2.60	3.21	4.01	8.20	10.28
56	2.52	2.95	3.67	4.57	9.05	11.36
57	2.82	3.30	4.12	5.13	9.90	12.44
58	3.13	3.65	4.58	5.68	10.75	13.51
59	3.43	4.00	5.03	6.24	11.60	14.59
60	3.74	4.35	5.49	6.80	12.45	15.67

AMERICAN NATIONAL INSURANCE COMPANY

ANICO™ Signature Term Life Insurance to Age 95

Initial Level Premium Option - 20 Years

Annual Premium Rates per \$1000 (Years 1-20) Add \$60 Policy Fee

Band 4 (\$500,001 - \$999,999)

Signature Term 20-Year	Male						
	Issue Age	Preferred Plus Non-Nicotine	Preferred Non-Nicotine	Standard Plus Non-Nicotine	Standard Non-Nicotine	Preferred Nicotine	Standard Nicotine
	18	0.39	0.55	0.66	0.85	1.58	1.95
19	0.39	0.55	0.66	0.85	1.58	1.95	
20	0.39	0.55	0.66	0.85	1.58	1.95	
21	0.39	0.55	0.66	0.85	1.59	1.96	
22	0.39	0.55	0.66	0.85	1.59	1.97	
23	0.39	0.55	0.66	0.86	1.60	1.99	
24	0.39	0.55	0.66	0.86	1.60	2.00	
25	0.39	0.55	0.66	0.86	1.61	2.01	
26	0.39	0.55	0.67	0.86	1.63	2.03	
27	0.39	0.55	0.67	0.87	1.66	2.05	
28	0.39	0.56	0.68	0.87	1.68	2.06	
29	0.39	0.56	0.68	0.88	1.71	2.08	
30	0.39	0.56	0.69	0.88	1.73	2.10	
31	0.40	0.57	0.70	0.90	1.79	2.22	
32	0.41	0.57	0.72	0.91	1.85	2.34	
33	0.43	0.58	0.73	0.93	1.91	2.47	
34	0.44	0.58	0.75	0.94	1.97	2.59	
35	0.45	0.59	0.76	0.96	2.03	2.71	
36	0.49	0.64	0.83	1.04	2.24	2.98	
37	0.53	0.69	0.90	1.13	2.44	3.26	
38	0.58	0.73	0.96	1.21	2.65	3.53	
39	0.62	0.78	1.03	1.30	2.85	3.81	
40	0.66	0.83	1.10	1.38	3.06	4.08	
41	0.75	0.94	1.26	1.56	3.45	4.61	
42	0.84	1.05	1.42	1.73	3.84	5.15	
43	0.94	1.16	1.58	1.91	4.22	5.68	
44	1.03	1.27	1.74	2.08	4.61	6.22	
45	1.12	1.38	1.90	2.26	5.00	6.75	
46	1.25	1.54	2.10	2.49	5.51	7.40	
47	1.38	1.70	2.29	2.72	6.02	8.05	
48	1.52	1.86	2.49	2.96	6.52	8.69	
49	1.65	2.02	2.68	3.19	7.03	9.34	
50	1.78	2.18	2.88	3.42	7.54	9.99	
51	2.00	2.44	3.23	3.89	8.38	10.98	
52	2.22	2.70	3.57	4.35	9.22	11.97	
53	2.44	2.96	3.92	4.82	10.05	12.97	
54	2.66	3.22	4.26	5.28	10.89	13.96	
55	2.88	3.48	4.61	5.75	11.73	14.95	
56	3.30	3.96	5.24	6.52	13.02	16.36	
57	3.73	4.44	5.87	7.29	14.31	17.77	
58	4.15	4.93	6.51	8.07	15.61	19.18	
59	4.58	5.41	7.14	8.84	16.90	20.59	
60	5.00	5.89	7.77	9.61	18.19	22.00	

Signature Term 20-Year	Female						
	Issue Age	Preferred Plus Non-Nicotine	Preferred Non-Nicotine	Standard Plus Non-Nicotine	Standard Non-Nicotine	Preferred Nicotine	Standard Nicotine
	18	0.32	0.40	0.55	0.66	1.12	1.34
19	0.32	0.40	0.55	0.66	1.12	1.34	
20	0.32	0.40	0.55	0.66	1.12	1.34	
21	0.32	0.40	0.55	0.66	1.14	1.35	
22	0.32	0.40	0.55	0.66	1.16	1.37	
23	0.32	0.40	0.55	0.66	1.17	1.38	
24	0.32	0.40	0.55	0.66	1.19	1.40	
25	0.32	0.40	0.55	0.66	1.21	1.41	
26	0.32	0.40	0.55	0.66	1.23	1.45	
27	0.32	0.41	0.56	0.67	1.25	1.50	
28	0.33	0.41	0.56	0.67	1.28	1.54	
29	0.33	0.42	0.57	0.68	1.30	1.59	
30	0.33	0.42	0.57	0.68	1.32	1.63	
31	0.34	0.44	0.59	0.72	1.40	1.73	
32	0.35	0.45	0.61	0.75	1.47	1.84	
33	0.36	0.47	0.62	0.79	1.55	1.94	
34	0.37	0.48	0.64	0.82	1.62	2.05	
35	0.38	0.50	0.66	0.86	1.70	2.15	
36	0.42	0.54	0.71	0.93	1.82	2.32	
37	0.46	0.58	0.77	0.99	1.95	2.50	
38	0.50	0.62	0.82	1.06	2.07	2.67	
39	0.54	0.66	0.88	1.12	2.20	2.85	
40	0.58	0.70	0.93	1.19	2.32	3.02	
41	0.64	0.78	1.03	1.30	2.57	3.38	
42	0.69	0.85	1.13	1.40	2.82	3.75	
43	0.75	0.93	1.22	1.51	3.07	4.11	
44	0.80	1.00	1.32	1.61	3.32	4.48	
45	0.86	1.08	1.42	1.72	3.57	4.84	
46	0.96	1.19	1.55	1.90	3.92	5.22	
47	1.05	1.30	1.69	2.08	4.27	5.59	
48	1.15	1.42	1.82	2.27	4.61	5.97	
49	1.24	1.53	1.96	2.45	4.96	6.34	
50	1.34	1.64	2.09	2.63	5.31	6.72	
51	1.51	1.81	2.30	2.89	5.88	7.39	
52	1.67	1.98	2.50	3.15	6.45	8.07	
53	1.84	2.14	2.71	3.40	7.01	8.74	
54	2.00	2.31	2.91	3.66	7.58	9.42	
55	2.17	2.48	3.12	3.92	8.15	10.09	
56	2.48	2.83	3.56	4.49	9.00	11.07	
57	2.79	3.18	3.99	5.05	9.86	12.06	
58	3.11	3.52	4.43	5.62	10.71	13.04	
59	3.42	3.87	4.86	6.18	11.57	14.03	
60	3.73	4.22	5.30	6.75	12.42	15.01	

AMERICAN NATIONAL INSURANCE COMPANY

ANICO™ Signature Term Life Insurance to Age 95

Initial Level Premium Option - 20 Years

Annual Premium Rates per \$1000 (Years 1-20) Add \$60 Policy Fee

Band 5 (\$1,000,000 and up)

Signature Term 20-Year	Issue Age	Male				
		Preferred Plus Non-Nicotine	Preferred Non-Nicotine	Standard Plus Non-Nicotine	Standard Non-Nicotine	Preferred Nicotine
18	0.38	0.54	0.64	0.80	1.48	1.85
19	0.38	0.54	0.64	0.80	1.48	1.85
20	0.38	0.54	0.64	0.80	1.48	1.85
21	0.38	0.54	0.64	0.80	1.48	1.87
22	0.38	0.54	0.64	0.80	1.49	1.90
23	0.38	0.54	0.64	0.80	1.49	1.92
24	0.38	0.54	0.64	0.80	1.50	1.95
25	0.38	0.54	0.64	0.80	1.50	1.97
26	0.38	0.54	0.65	0.81	1.52	1.99
27	0.38	0.54	0.66	0.82	1.54	2.01
28	0.39	0.55	0.66	0.82	1.56	2.03
29	0.39	0.55	0.67	0.83	1.58	2.05
30	0.39	0.55	0.68	0.84	1.60	2.07
31	0.40	0.56	0.70	0.86	1.67	2.18
32	0.41	0.56	0.71	0.89	1.75	2.28
33	0.41	0.57	0.73	0.91	1.82	2.39
34	0.42	0.57	0.74	0.94	1.90	2.49
35	0.43	0.58	0.76	0.96	1.97	2.60
36	0.47	0.63	0.83	1.04	2.15	2.88
37	0.52	0.68	0.89	1.13	2.34	3.16
38	0.56	0.72	0.96	1.21	2.52	3.43
39	0.61	0.77	1.02	1.30	2.71	3.71
40	0.65	0.82	1.09	1.38	2.89	3.99
41	0.74	0.93	1.25	1.55	3.30	4.50
42	0.83	1.04	1.41	1.72	3.71	5.02
43	0.93	1.14	1.58	1.89	4.11	5.53
44	1.02	1.25	1.74	2.06	4.52	6.05
45	1.11	1.36	1.90	2.23	4.93	6.56
46	1.24	1.51	2.10	2.45	5.45	7.18
47	1.37	1.66	2.29	2.68	5.97	7.79
48	1.49	1.82	2.49	2.90	6.48	8.41
49	1.62	1.97	2.68	3.13	7.00	9.02
50	1.75	2.12	2.88	3.35	7.52	9.64
51	1.97	2.38	3.23	3.83	8.30	10.60
52	2.19	2.64	3.57	4.31	9.07	11.56
53	2.41	2.90	3.92	4.78	9.85	12.51
54	2.63	3.16	4.26	5.26	10.62	13.47
55	2.85	3.42	4.61	5.74	11.40	14.43
56	3.28	3.88	5.23	6.48	12.59	15.90
57	3.70	4.35	5.85	7.22	13.78	17.37
58	4.13	4.81	6.48	7.95	14.96	18.83
59	4.55	5.28	7.10	8.69	16.15	20.30
60	4.98	5.74	7.72	9.43	17.34	21.77

Issue Age	Female					
	Preferred Plus Non-Nicotine	Preferred Non-Nicotine	Standard Plus Non-Nicotine	Standard Non-Nicotine	Preferred Nicotine	Standard Nicotine
18	0.30	0.39	0.51	0.63	1.10	1.25
19	0.30	0.39	0.51	0.63	1.10	1.25
20	0.30	0.39	0.51	0.63	1.10	1.25
21	0.30	0.39	0.51	0.63	1.11	1.28
22	0.30	0.39	0.51	0.63	1.12	1.31
23	0.30	0.40	0.52	0.64	1.13	1.35
24	0.30	0.40	0.52	0.64	1.14	1.38
25	0.30	0.40	0.52	0.64	1.15	1.41
26	0.30	0.40	0.53	0.65	1.17	1.44
27	0.31	0.41	0.54	0.66	1.19	1.47
28	0.31	0.41	0.54	0.66	1.21	1.50
29	0.32	0.42	0.55	0.67	1.23	1.53
30	0.32	0.42	0.56	0.68	1.25	1.56
31	0.33	0.44	0.58	0.71	1.32	1.67
32	0.34	0.45	0.60	0.74	1.39	1.78
33	0.35	0.47	0.61	0.78	1.46	1.89
34	0.36	0.48	0.63	0.81	1.53	2.00
35	0.37	0.50	0.65	0.84	1.60	2.11
36	0.41	0.54	0.69	0.90	1.73	2.29
37	0.44	0.58	0.74	0.97	1.87	2.47
38	0.48	0.61	0.78	1.03	2.00	2.64
39	0.51	0.65	0.83	1.10	2.14	2.82
40	0.55	0.69	0.87	1.16	2.27	3.00
41	0.61	0.76	0.97	1.26	2.51	3.36
42	0.67	0.83	1.08	1.37	2.75	3.72
43	0.73	0.91	1.18	1.47	2.99	4.07
44	0.79	0.98	1.29	1.58	3.23	4.43
45	0.85	1.05	1.39	1.68	3.47	4.79
46	0.94	1.15	1.51	1.85	3.83	5.17
47	1.03	1.25	1.64	2.02	4.19	5.56
48	1.11	1.36	1.76	2.20	4.54	5.94
49	1.20	1.46	1.89	2.37	4.90	6.33
50	1.29	1.56	2.01	2.54	5.26	6.71
51	1.45	1.73	2.22	2.80	5.77	7.33
52	1.60	1.90	2.44	3.06	6.28	7.94
53	1.76	2.06	2.65	3.33	6.80	8.56
54	1.91	2.23	2.87	3.59	7.31	9.17
55	2.07	2.40	3.08	3.85	7.82	9.79
56	2.40	2.76	3.52	4.36	8.67	10.68
57	2.73	3.12	3.96	4.87	9.51	11.56
58	3.06	3.49	4.39	5.38	10.36	12.45
59	3.39	3.85	4.83	5.89	11.20	13.33
60	3.72	4.21	5.27	6.40	12.05	14.22

AMERICAN NATIONAL INSURANCE COMPANY

ANICO™ Signature Term Life Insurance to Age 95

Initial Level Premium Option - 30 Years

Annual Premium Rates per \$1000 (Years 1-30) Add \$60 Policy Fee
Band 1 (\$50,000 - \$99,999)

Signature Term 30-Year	Issue Age	Male		Female	
		Standard Non-Nicotine	Standard Nicotine	Standard Non-Nicotine	Standard Nicotine
		18	2.12	3.65	1.65
19	2.12	3.65	1.65	3.11	
20	2.12	3.65	1.65	3.11	
21	2.12	3.65	1.65	3.12	
22	2.13	3.65	1.65	3.13	
23	2.13	3.65	1.66	3.15	
24	2.14	3.65	1.66	3.16	
25	2.14	3.65	1.66	3.17	
26	2.18	3.81	1.72	3.32	
27	2.23	3.98	1.78	3.47	
28	2.27	4.14	1.85	3.61	
29	2.32	4.31	1.91	3.76	
30	2.36	4.47	1.97	3.91	
31	2.46	4.73	2.08	4.15	
32	2.56	4.99	2.19	4.39	
33	2.66	5.24	2.29	4.64	
34	2.76	5.50	2.40	4.88	
35	2.86	5.76	2.51	5.12	
36	3.17	6.45	2.72	5.59	
37	3.47	7.15	2.93	6.05	
38	3.78	7.84	3.15	6.52	
39	4.09	8.54	3.36	6.98	
40	4.40	9.23	3.57	7.45	
41	4.76	10.02	3.86	8.10	
42	5.11	10.82	4.15	8.75	
43	5.47	11.61	4.45	9.39	
44	5.82	12.41	4.74	10.04	
45	6.18	13.20	5.03	10.69	
46	7.07	15.19	5.50	11.81	
47	7.96	17.17	5.98	12.93	
48	8.85	19.16	6.45	14.05	
49	9.74	21.15	6.93	15.17	
50	10.63	23.14	7.40	16.29	

ANICO™ Signature Term Life Insurance to Age 95

Initial Level Premium Option - 30 Years

Annual Premium Rates per \$1000 (Years 1-30) Add \$60 Policy Fee
Band 2 (\$100,000 - \$250,000)

Signature Term 30-Year	Issue Age	Male		Female	
		Standard Non-Nicotine	Standard Nicotine	Standard Non-Nicotine	Standard Nicotine
		18	1.56	3.65	1.19
19	1.56	3.65	1.19	2.82	
20	1.56	3.65	1.19	2.82	
21	1.56	3.65	1.20	2.84	
22	1.56	3.65	1.20	2.86	
23	1.57	3.65	1.21	2.89	
24	1.57	3.65	1.21	2.91	
25	1.57	3.65	1.22	2.93	
26	1.60	3.80	1.25	3.03	
27	1.63	3.94	1.28	3.13	
28	1.66	4.09	1.32	3.23	
29	1.69	4.23	1.35	3.33	
30	1.72	4.38	1.38	3.43	
31	1.75	4.54	1.40	3.55	
32	1.78	4.70	1.43	3.68	
33	1.82	4.85	1.45	3.80	
34	1.85	5.01	1.48	3.93	
35	1.88	5.17	1.50	4.05	
36	2.05	5.72	1.62	4.36	
37	2.23	6.27	1.74	4.68	
38	2.40	6.82	1.85	4.99	
39	2.58	7.37	1.97	5.31	
40	2.75	7.92	2.09	5.62	
41	3.06	8.70	2.29	6.25	
42	3.37	9.49	2.49	6.87	
43	3.68	10.27	2.70	7.50	
44	3.99	11.06	2.90	8.12	
45	4.30	11.84	3.10	8.75	
46	4.87	12.55	3.50	9.80	
47	5.44	13.27	3.90	10.85	
48	6.02	13.98	4.30	11.90	
49	6.59	14.70	4.70	12.95	
50	7.16	15.41	5.10	14.00	

ANICO™

Signature Term

Life Insurance



American National Insurance Company
One Moody Plaza, Galveston TX 77550

American National Life Insurance Company of New York
344 Route 9W, Glenmont, NY 12077

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Form Series: ART12 (Forms may vary by state).

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IMG10413

AMERICAN NATIONAL INSURANCE COMPANY

ANICO™ Signature Term Life Insurance to Age 95

Initial Level Premium Option - 30 Years

Annual Premium Rates per \$1000 (Years 1-30) Add \$60 Policy Fee

Band 3 (\$250,001 - \$499,999)

Signature Term 30-Year	Male						
	Issue Age	Preferred Plus Non-Nicotine	Preferred Non-Nicotine	Standard Plus Non-Nicotine	Standard Non-Nicotine	Preferred Nicotine	Standard Nicotine
	18	0.66	0.88	1.09	1.44	2.41	3.03
19	0.66	0.88	1.09	1.44	2.41	3.03	
20	0.66	0.88	1.09	1.44	2.41	3.03	
21	0.66	0.88	1.09	1.44	2.42	3.04	
22	0.66	0.88	1.09	1.44	2.44	3.05	
23	0.66	0.88	1.10	1.45	2.45	3.07	
24	0.66	0.88	1.10	1.45	2.47	3.08	
25	0.66	0.88	1.10	1.45	2.48	3.09	
26	0.67	0.88	1.13	1.47	2.55	3.26	
27	0.68	0.89	1.15	1.48	2.62	3.43	
28	0.69	0.89	1.18	1.50	2.70	3.61	
29	0.70	0.90	1.20	1.51	2.77	3.78	
30	0.71	0.90	1.23	1.53	2.84	3.95	
31	0.73	0.91	1.25	1.57	2.94	4.09	
32	0.75	0.93	1.27	1.61	3.04	4.23	
33	0.77	0.94	1.28	1.64	3.14	4.36	
34	0.79	0.96	1.30	1.68	3.24	4.50	
35	0.81	0.97	1.32	1.72	3.34	4.64	
36	0.88	1.07	1.44	1.89	3.71	5.10	
37	0.95	1.17	1.57	2.06	4.08	5.56	
38	1.02	1.28	1.69	2.22	4.44	6.03	
39	1.09	1.38	1.82	2.39	4.81	6.49	
40	1.16	1.48	1.94	2.56	5.18	6.95	
41	1.31	1.67	2.19	2.85	5.85	7.72	
42	1.45	1.86	2.44	3.14	6.52	8.50	
43	1.60	2.05	2.68	3.43	7.18	9.27	
44	1.74	2.24	2.93	3.72	7.85	10.05	
45	1.89	2.43	3.18	4.01	8.52	10.82	
46	2.11	2.70	3.61	4.52	9.30	11.59	
47	2.34	2.97	4.04	5.02	10.07	12.37	
48	2.56	3.25	4.46	5.53	10.85	13.14	
49	2.79	3.52	4.89	6.03	11.62	13.92	
50	3.01	3.79	5.32	6.54	12.40	14.69	

Female						
Issue Age	Preferred Plus Non-Nicotine	Preferred Non-Nicotine	Standard Plus Non-Nicotine	Standard Non-Nicotine	Preferred Nicotine	Standard Nicotine
18	0.48	0.61	0.86	1.02	1.65	1.97
19	0.48	0.61	0.86	1.02	1.65	1.97
20	0.48	0.61	0.86	1.02	1.65	1.97
21	0.48	0.61	0.86	1.02	1.71	2.06
22	0.48	0.61	0.86	1.03	1.77	2.15
23	0.49	0.61	0.87	1.03	1.82	2.24
24	0.49	0.61	0.87	1.04	1.88	2.33
25	0.49	0.61	0.87	1.04	1.94	2.42
26	0.50	0.63	0.89	1.06	2.00	2.53
27	0.51	0.65	0.92	1.09	2.05	2.64
28	0.52	0.67	0.94	1.11	2.11	2.75
29	0.53	0.69	0.97	1.14	2.16	2.86
30	0.54	0.71	0.99	1.16	2.22	2.97
31	0.56	0.73	1.01	1.19	2.30	3.05
32	0.59	0.75	1.03	1.23	2.37	3.13
33	0.61	0.77	1.04	1.26	2.45	3.21
34	0.64	0.79	1.06	1.30	2.52	3.29
35	0.66	0.81	1.08	1.33	2.60	3.37
36	0.71	0.87	1.17	1.44	2.84	3.68
37	0.76	0.94	1.26	1.55	3.07	4.00
38	0.81	1.00	1.34	1.66	3.31	4.31
39	0.86	1.07	1.43	1.77	3.54	4.63
40	0.91	1.13	1.52	1.88	3.78	4.94
41	1.02	1.27	1.67	2.07	4.20	5.51
42	1.13	1.40	1.82	2.26	4.62	6.08
43	1.25	1.54	1.98	2.45	5.04	6.65
44	1.36	1.67	2.13	2.64	5.46	7.22
45	1.47	1.81	2.28	2.83	5.88	7.79
46	1.69	2.03	2.54	3.23	6.58	8.86
47	1.92	2.25	2.80	3.63	7.29	9.94
48	2.14	2.47	3.05	4.02	7.99	11.01
49	2.37	2.69	3.31	4.42	8.70	12.09
50	2.59	2.91	3.57	4.82	9.40	13.16

AMERICAN NATIONAL INSURANCE COMPANY

ANICO™ Signature Term Life Insurance to Age 95

Initial Level Premium Option - 30 Years

Annual Premium Rates per \$1000 (Years 1-30) Add \$60 Policy Fee

Band 4 (\$500,000 - \$999,999)

Signature Term 30-Year	Male						
	Issue Age	Preferred Plus Non-Nicotine	Preferred Non-Nicotine	Standard Plus Non-Nicotine	Standard Non-Nicotine	Preferred Nicotine	Standard Nicotine
	18	0.62	0.85	1.08	1.40	2.38	2.96
19	0.62	0.85	1.08	1.40	2.38	2.96	
20	0.62	0.85	1.08	1.40	2.38	2.96	
21	0.62	0.85	1.08	1.40	2.40	2.98	
22	0.62	0.85	1.08	1.40	2.41	2.99	
23	0.63	0.85	1.09	1.40	2.43	3.01	
24	0.63	0.85	1.09	1.40	2.44	3.02	
25	0.63	0.85	1.09	1.40	2.46	3.04	
26	0.64	0.86	1.12	1.42	2.52	3.20	
27	0.65	0.87	1.14	1.45	2.59	3.35	
28	0.67	0.88	1.17	1.47	2.65	3.51	
29	0.68	0.89	1.19	1.50	2.72	3.66	
30	0.69	0.90	1.22	1.52	2.78	3.82	
31	0.71	0.91	1.24	1.55	2.89	3.90	
32	0.73	0.92	1.26	1.58	3.00	3.98	
33	0.76	0.93	1.28	1.61	3.10	4.05	
34	0.78	0.94	1.30	1.64	3.21	4.13	
35	0.80	0.95	1.32	1.67	3.32	4.21	
36	0.87	1.05	1.44	1.84	3.66	4.70	
37	0.94	1.15	1.55	2.00	4.00	5.19	
38	1.01	1.25	1.67	2.17	4.34	5.67	
39	1.08	1.35	1.78	2.33	4.68	6.16	
40	1.15	1.45	1.90	2.50	5.02	6.65	
41	1.29	1.65	2.15	2.79	5.68	7.45	
42	1.44	1.84	2.39	3.09	6.34	8.26	
43	1.58	2.04	2.64	3.38	7.00	9.06	
44	1.73	2.23	2.88	3.68	7.66	9.87	
45	1.87	2.43	3.13	3.97	8.32	10.67	
46	2.09	2.70	3.54	4.47	9.12	11.46	
47	2.32	2.96	3.95	4.96	9.92	12.26	
48	2.54	3.23	4.37	5.46	10.73	13.05	
49	2.77	3.49	4.78	5.95	11.53	13.85	
50	2.99	3.76	5.19	6.45	12.33	14.64	

Female						
Issue Age	Preferred Plus Non-Nicotine	Preferred Non-Nicotine	Standard Plus Non-Nicotine	Standard Non-Nicotine	Preferred Nicotine	Standard Nicotine
18	0.46	0.58	0.85	1.02	1.61	1.97
19	0.46	0.58	0.85	1.02	1.61	1.97
20	0.46	0.58	0.85	1.02	1.61	1.97
21	0.46	0.59	0.85	1.02	1.67	2.06
22	0.47	0.59	0.85	1.02	1.73	2.15
23	0.47	0.60	0.85	1.02	1.80	2.23
24	0.48	0.60	0.85	1.02	1.86	2.32
25	0.48	0.61	0.85	1.02	1.92	2.41
26	0.49	0.63	0.87	1.05	1.98	2.51
27	0.50	0.65	0.90	1.07	2.03	2.61
28	0.51	0.66	0.92	1.10	2.09	2.72
29	0.52	0.68	0.95	1.12	2.14	2.82
30	0.53	0.70	0.97	1.15	2.20	2.92
31	0.55	0.71	0.99	1.18	2.27	3.01
32	0.58	0.73	1.00	1.21	2.34	3.09
33	0.60	0.74	1.02	1.25	2.41	3.18
34	0.63	0.76	1.03	1.28	2.48	3.26
35	0.65	0.77	1.05	1.31	2.55	3.35
36	0.70	0.84	1.14	1.42	2.79	3.65
37	0.74	0.91	1.23	1.53	3.02	3.96
38	0.79	0.97	1.31	1.64	3.26	4.26
39	0.83	1.04	1.40	1.75	3.49	4.57
40	0.88	1.11	1.49	1.86	3.73	4.87
41	0.99	1.23	1.64	2.04	4.16	5.43
42	1.11	1.35	1.78	2.23	4.58	5.98
43	1.22	1.46	1.93	2.41	5.01	6.54
44	1.34	1.58	2.07	2.60	5.43	7.09
45	1.45	1.70	2.22	2.78	5.86	7.65
46	1.68	1.94	2.48	3.17	6.54	8.56
47	1.90	2.18	2.74	3.55	7.21	9.46
48	2.13	2.42	2.99	3.94	7.89	10.37
49	2.35	2.66	3.25	4.32	8.56	11.27
50	2.58	2.90	3.51	4.71	9.24	12.18

AMERICAN NATIONAL INSURANCE COMPANY

ANICO™ Signature Term Life Insurance to Age 95

Initial Level Premium Option - 30 Years

Annual Premium Rates per \$1000 (Years 1-30) Add \$60 Policy Fee

Band 5 (\$1,000,000 and up)

Signature Term 30-Year	Male						
	Issue Age	Preferred Plus Non-Nicotine	Preferred Non-Nicotine	Standard Plus Non-Nicotine	Standard Non-Nicotine	Preferred Nicotine	Standard Nicotine
	18	0.59	0.81	1.07	1.33	2.29	2.93
19	0.59	0.81	1.07	1.33	2.29	2.93	
20	0.59	0.81	1.07	1.33	2.29	2.93	
21	0.59	0.81	1.07	1.33	2.32	2.95	
22	0.59	0.82	1.07	1.33	2.34	2.97	
23	0.59	0.82	1.07	1.33	2.37	3.00	
24	0.59	0.83	1.07	1.33	2.39	3.02	
25	0.59	0.83	1.07	1.33	2.42	3.04	
26	0.61	0.84	1.09	1.36	2.48	3.20	
27	0.62	0.85	1.12	1.38	2.54	3.35	
28	0.64	0.86	1.14	1.41	2.61	3.51	
29	0.65	0.87	1.17	1.43	2.67	3.66	
30	0.67	0.88	1.19	1.46	2.73	3.82	
31	0.69	0.89	1.21	1.50	2.85	3.90	
32	0.71	0.90	1.24	1.54	2.96	3.98	
33	0.72	0.92	1.26	1.57	3.08	4.05	
34	0.74	0.93	1.29	1.61	3.19	4.13	
35	0.76	0.94	1.31	1.65	3.31	4.21	
36	0.83	1.04	1.43	1.80	3.64	4.68	
37	0.91	1.13	1.55	1.95	3.98	5.16	
38	0.98	1.23	1.66	2.10	4.31	5.63	
39	1.06	1.32	1.78	2.25	4.65	6.11	
40	1.13	1.42	1.90	2.40	4.98	6.58	
41	1.27	1.59	2.14	2.69	5.65	7.40	
42	1.42	1.77	2.37	2.97	6.31	8.21	
43	1.56	1.94	2.61	3.26	6.98	9.03	
44	1.71	2.12	2.84	3.54	7.64	9.84	
45	1.85	2.29	3.08	3.83	8.31	10.66	
46	2.07	2.58	3.47	4.30	9.11	11.45	
47	2.29	2.87	3.86	4.77	9.91	12.25	
48	2.51	3.17	4.26	5.24	10.72	13.04	
49	2.73	3.46	4.65	5.71	11.52	13.84	
50	2.95	3.75	5.04	6.18	12.32	14.63	

Female						
Issue Age	Preferred Plus Non-Nicotine	Preferred Non-Nicotine	Standard Plus Non-Nicotine	Standard Non-Nicotine	Preferred Nicotine	Standard Nicotine
18	0.46	0.58	0.82	0.92	1.60	1.92
19	0.46	0.58	0.82	0.92	1.60	1.92
20	0.46	0.58	0.82	0.92	1.60	1.92
21	0.46	0.58	0.82	0.94	1.65	1.99
22	0.46	0.59	0.83	0.95	1.70	2.07
23	0.46	0.59	0.83	0.97	1.74	2.14
24	0.46	0.60	0.84	0.98	1.79	2.22
25	0.46	0.60	0.84	1.00	1.84	2.29
26	0.47	0.62	0.86	1.02	1.89	2.38
27	0.48	0.64	0.88	1.05	1.93	2.48
28	0.49	0.65	0.91	1.07	1.98	2.57
29	0.50	0.67	0.93	1.10	2.02	2.67
30	0.51	0.69	0.95	1.12	2.07	2.76
31	0.53	0.70	0.97	1.15	2.16	2.85
32	0.56	0.71	0.98	1.19	2.25	2.94
33	0.58	0.73	1.00	1.22	2.33	3.02
34	0.61	0.74	1.01	1.26	2.42	3.11
35	0.63	0.75	1.03	1.29	2.51	3.20
36	0.68	0.81	1.12	1.40	2.74	3.49
37	0.73	0.88	1.21	1.51	2.98	3.77
38	0.77	0.94	1.30	1.61	3.21	4.06
39	0.82	1.01	1.39	1.72	3.45	4.34
40	0.87	1.07	1.48	1.83	3.68	4.63
41	0.98	1.19	1.62	2.02	4.10	5.17
42	1.10	1.32	1.77	2.20	4.52	5.71
43	1.21	1.44	1.91	2.39	4.94	6.25
44	1.33	1.57	2.06	2.57	5.36	6.79
45	1.44	1.69	2.20	2.76	5.78	7.33
46	1.67	1.93	2.45	3.12	6.41	8.27
47	1.89	2.17	2.70	3.47	7.04	9.20
48	2.12	2.41	2.94	3.83	7.67	10.14
49	2.34	2.65	3.19	4.18	8.30	11.07
50	2.57	2.89	3.44	4.54	8.93	12.01