

AMERICAN NATIONAL INSURANCE COMPANY

ANICO™ Signature Term SI Life Insurance to Age 95

Initial Level Premium Option - 10 Years
Bi-Weekly Premiums (Years 1-10)
(\$50,000)

ANICO™ Signature Term SI Life Insurance to Age 95

Initial Level Premium Option - 10 Years
Bi-Weekly Premiums (Years 1-10)
(\$75,000)

ANICO™ Signature Term SI Life Insurance to Age 95

Initial Level Premium Option - 10 Years
Bi-Weekly Premiums (Years 1-10)
(\$100,000)

Simplified Issue 10-Year BW	Male		Female		
	Issue Age	Standard	Standard	Standard	Standard
		Non-Nicotine	Nicotine	Non-Nicotine	Nicotine
18	4.91	7.70	4.51	6.12	
19	4.91	7.70	4.51	6.12	
20	4.91	7.70	4.51	6.12	
21	4.91	7.70	4.51	6.15	
22	4.91	7.70	4.51	6.15	
23	4.91	7.70	4.51	6.15	
24	4.91	7.70	4.51	6.17	
25	4.93	7.72	4.51	6.18	
26	4.99	7.78	4.51	6.21	
27	5.05	7.84	4.51	6.23	
28	5.11	7.88	4.51	6.24	
29	5.17	7.94	4.51	6.26	
30	5.25	8.06	4.53	6.41	
31	5.35	8.28	4.59	6.68	
32	5.45	8.50	4.65	6.98	
33	5.55	8.70	4.71	7.26	
34	5.65	8.92	4.77	7.54	
35	5.76	9.24	4.87	7.86	
36	5.94	9.70	4.99	8.22	
37	6.12	10.14	5.13	8.58	
38	6.30	10.59	5.27	8.94	
39	6.48	11.03	5.41	9.30	
40	6.72	11.69	5.65	9.84	
41	7.04	12.53	6.00	10.51	
42	7.38	13.36	6.36	11.21	
43	7.70	14.20	6.71	11.91	
44	8.02	15.06	7.06	12.60	
45	8.42	15.97	7.38	13.34	
46	8.92	16.97	7.64	14.12	
47	9.42	17.97	7.90	14.92	
48	9.90	18.99	8.16	15.70	
49	10.39	19.98	8.42	16.47	
50	11.03	21.14	8.82	17.35	
51	11.85	22.48	9.31	18.33	
52	12.66	23.81	9.81	19.31	
53	13.48	25.13	10.31	20.28	
54	14.30	26.46	10.81	21.26	
55	15.42	28.12	11.39	22.38	
56	16.83	30.13	12.01	23.65	
57	18.25	32.15	12.63	24.93	
58	19.67	34.14	13.24	26.20	
59	21.08	36.15	13.88	27.48	
60	22.95	39.12	14.70	29.16	
61	25.31	43.05	15.73	31.19	
62	27.68	47	16.77	33.22	
63	30.03	50.93	17.79	35.26	
64	32.39	54.85	18.83	37.31	

	Male		Female		
	Issue Age	Standard	Standard	Standard	Standard
		Non-Nicotine	Nicotine	Non-Nicotine	Nicotine
18	6.17	10.35	5.57	7.99	
19	6.17	10.35	5.57	7.99	
20	6.17	10.35	5.57	7.99	
21	6.17	10.35	5.57	8.02	
22	6.17	10.35	5.57	8.02	
23	6.17	10.35	5.57	8.02	
24	6.17	10.35	5.57	8.05	
25	6.19	10.38	5.57	8.08	
26	6.29	10.47	5.57	8.11	
27	6.37	10.56	5.57	8.14	
28	6.47	10.62	5.57	8.17	
29	6.55	10.71	5.57	8.20	
30	6.67	10.89	5.60	8.41	
31	6.82	11.22	5.69	8.83	
32	6.97	11.55	5.78	9.28	
33	7.12	11.85	5.87	9.70	
34	7.27	12.18	5.96	10.11	
35	7.45	12.66	6.11	10.59	
36	7.72	13.34	6.29	11.13	
37	7.99	14.00	6.49	11.67	
38	8.26	14.69	6.71	12.21	
39	8.53	15.35	6.91	12.74	
40	8.89	16.33	7.27	13.55	
41	9.36	17.59	7.81	14.57	
42	9.87	18.84	8.35	15.62	
43	10.35	20.10	8.86	16.66	
44	10.83	21.39	9.40	17.71	
45	11.43	22.76	9.87	18.82	
46	12.18	24.26	10.26	19.98	
47	12.92	25.75	10.65	21.18	
48	13.64	27.28	11.04	22.35	
49	14.39	28.78	11.43	23.51	
50	15.35	30.51	12.03	24.83	
51	16.57	32.52	12.78	26.29	
52	17.80	34.52	13.52	27.76	
53	19.02	36.49	14.27	29.22	
54	20.25	38.50	15.02	30.69	
55	21.93	40.98	15.89	32.36	
56	24.05	44.00	16.81	34.28	
57	26.17	47.02	17.74	36.19	
58	28.30	50.01	18.67	38.11	
59	30.42	53.03	19.62	40.02	
60	33.23	57.49	20.85	42.54	
61	36.76	63.38	22.41	45.59	
62	40.32	69.3	23.96	48.63	
63	43.85	75.19	25.49	51.68	
64	47.38	81.08	27.04	54.77	

	Male		Female		
	Issue Age	Standard	Standard	Standard	Standard
		Non-Nicotine	Nicotine	Non-Nicotine	Nicotine
18	7.42	13.01	6.62	9.85	
19	7.42	13.01	6.62	9.85	
20	7.42	13.01	6.62	9.85	
21	7.42	13.01	6.62	9.90	
22	7.42	13.01	6.62	9.90	
23	7.42	13.01	6.62	9.90	
24	7.42	13.01	6.62	9.93	
25	7.46	13.04	6.62	9.97	
26	7.58	13.16	6.62	10.02	
27	7.70	13.28	6.62	10.05	
28	7.82	13.36	6.62	10.09	
29	7.94	13.48	6.62	10.14	
30	8.10	13.72	6.66	10.41	
31	8.30	14.16	6.78	10.97	
32	8.50	14.60	6.90	11.57	
33	8.70	15.00	7.02	12.13	
34	8.90	15.44	7.14	12.69	
35	9.14	16.08	7.34	13.32	
36	9.49	16.99	7.58	14.04	
37	9.85	17.87	7.86	14.76	
38	10.21	18.78	8.14	15.48	
39	10.57	19.67	8.42	16.20	
40	11.05	20.98	8.90	17.27	
41	11.69	22.66	9.61	18.63	
42	12.36	24.33	10.33	20.02	
43	13.01	26.00	11.01	21.42	
44	13.64	27.72	11.73	22.81	
45	14.44	29.55	12.36	24.29	
46	15.44	31.55	12.89	25.85	
47	16.44	33.54	13.40	27.44	
48	17.39	35.58	13.92	28.99	
49	18.39	37.57	14.44	30.55	
50	19.67	39.88	15.24	32.30	
51	21.30	42.55	16.23	34.26	
52	22.93	45.23	17.23	36.21	
53	24.57	47.86	18.23	38.16	
54	26.20	50.53	19.22	40.12	
55	28.44	53.84	20.38	42.36	
56	31.27	57.87	21.62	44.91	
57	34.10	61.89	22.86	47.46	
58	36.93	65.88	24.09	50.01	
59	39.76	69.91	25.37	52.56	
60	43.51	75.85	27.00	55.91	
61	48.22	83.7	29.08	59.98	
62	52.96	91.6	31.15	64.05	
63	57.66	99.46	33.18	68.11	
64	62.37	107.31	35.26	72.22	

AMERICAN NATIONAL INSURANCE COMPANY

ANICO™ Signature Term SI Life Insurance to Age 95

Initial Level Premium Option - 10 Years
Bi-Weekly Premiums (Years 1-10)
(\$125,000)

ANICO™ Signature Term SI Life Insurance to Age 95

Initial Level Premium Option - 10 Years
Bi-Weekly Premiums (Years 1-10)
(\$150,000)

ANICO™ Signature Term SI Life Insurance to Age 95

Initial Level Premium Option - 10 Years
Bi-Weekly Premiums (Years 1-10)
(\$175,000)

Simplified Issue 10-Year BW	Male		Female		
	Issue Age	Standard Non-Nicotine	Standard Nicotine	Standard Non-Nicotine	Standard Nicotine
	18	8.68	15.66	7.68	11.72
19	8.68	15.66	7.68	11.72	
20	8.68	15.66	7.68	11.72	
21	8.68	15.66	7.68	11.77	
22	8.68	15.66	7.68	11.77	
23	8.68	15.66	7.68	11.77	
24	8.68	15.66	7.68	11.82	
25	8.73	15.71	7.68	11.87	
26	8.88	15.85	7.68	11.92	
27	9.03	16.01	7.68	11.97	
28	9.18	16.10	7.68	12.02	
29	9.33	16.26	7.68	12.07	
30	9.53	16.56	7.73	12.42	
31	9.78	17.10	7.88	13.11	
32	10.02	17.65	8.03	13.86	
33	10.27	18.15	8.18	14.56	
34	10.52	18.70	8.33	15.26	
35	10.82	19.50	8.58	16.06	
36	11.27	20.64	8.88	16.95	
37	11.72	21.74	9.23	17.85	
38	12.17	22.88	9.58	18.75	
39	12.61	23.98	9.92	19.64	
40	13.21	25.62	10.52	20.99	
41	14.01	27.72	11.42	22.68	
42	14.86	29.81	12.32	24.43	
43	15.66	31.91	13.16	26.17	
44	16.45	34.05	14.06	27.92	
45	17.45	36.34	14.86	29.76	
46	18.70	38.83	15.51	31.71	
47	19.94	41.33	16.15	33.70	
48	21.14	43.87	16.80	35.64	
49	22.38	46.36	17.45	37.59	
50	23.98	49.25	18.45	39.78	
51	26.03	52.59	19.69	42.23	
52	28.07	55.93	20.94	44.67	
53	30.11	59.22	22.19	47.11	
54	32.16	62.56	23.43	49.55	
55	34.95	66.70	24.88	52.34	
56	38.49	71.73	26.42	55.53	
57	42.02	76.77	27.97	58.72	
58	45.56	81.75	29.52	61.92	
59	49.10	86.79	31.11	65.10	
60	53.79	94.21	33.15	69.29	
61	59.67	104.04	35.75	74.38	
62	65.6	113.9	38.34	79.46	
63	71.48	123.72	40.88	84.54	
64	77.37	133.54	43.47	89.68	

	Male		Female		
	Issue Age	Standard Non-Nicotine	Standard Nicotine	Standard Non-Nicotine	Standard Nicotine
	18	9.93	18.31	8.74	13.58
19	9.93	18.31	8.74	13.58	
20	9.93	18.31	8.74	13.58	
21	9.93	18.31	8.74	13.64	
22	9.93	18.31	8.74	13.64	
23	9.93	18.31	8.74	13.64	
24	9.93	18.31	8.74	13.70	
25	9.99	18.37	8.74	13.76	
26	10.17	18.55	8.74	13.82	
27	10.35	18.72	8.74	13.88	
28	10.53	18.84	8.74	13.94	
29	10.71	19.02	8.74	14.00	
30	10.95	19.38	8.80	14.42	
31	11.25	20.04	8.98	15.26	
32	11.55	20.70	9.16	16.15	
33	11.85	21.30	9.34	16.99	
34	12.15	21.96	9.52	17.83	
35	12.51	22.92	9.81	18.78	
36	13.04	24.29	10.17	19.86	
37	13.58	25.61	10.59	20.94	
38	14.12	26.98	11.01	22.02	
39	14.66	28.30	11.43	23.10	
40	15.38	30.27	12.15	24.71	
41	16.33	32.78	13.22	26.74	
42	17.35	35.29	14.30	28.84	
43	18.31	37.81	15.32	30.93	
44	19.26	40.38	16.39	33.02	
45	20.46	43.13	17.35	35.23	
46	21.96	46.12	18.13	37.57	
47	23.45	49.11	18.90	39.96	
48	24.89	52.16	19.68	42.30	
49	26.38	55.15	20.46	44.63	
50	28.30	58.62	21.66	47.26	
51	30.75	62.63	23.16	50.19	
52	33.20	66.64	24.65	53.12	
53	35.65	70.59	26.15	56.05	
54	38.11	74.59	27.64	58.98	
55	41.46	79.56	29.37	62.33	
56	45.70	85.60	31.23	66.16	
57	49.95	91.64	33.08	69.99	
58	54.20	97.62	34.94	73.82	
59	58.44	103.67	36.85	77.64	
60	64.07	112.58	39.30	82.67	
61	71.12	124.36	42.42	88.77	
62	78.24	136.20	45.53	94.87	
63	85.30	147.99	48.58	100.97	
64	92.36	159.77	51.68	107.13	

	Male		Female		
	Issue Age	Standard Non-Nicotine	Standard Nicotine	Standard Non-Nicotine	Standard Nicotine
	18	11.19	20.96	9.79	15.45
19	11.19	20.96	9.79	15.45	
20	11.19	20.96	9.79	15.45	
21	11.19	20.96	9.79	15.52	
22	11.19	20.96	9.79	15.52	
23	11.19	20.96	9.79	15.52	
24	11.19	20.96	9.79	15.59	
25	11.26	21.03	9.79	15.66	
26	11.47	21.24	9.79	15.72	
27	11.68	21.45	9.79	15.79	
28	11.89	21.59	9.79	15.87	
29	12.10	21.80	9.79	15.94	
30	12.38	22.21	9.86	16.43	
31	12.72	22.98	10.08	17.40	
32	13.08	23.75	10.28	18.45	
33	13.42	24.45	10.49	19.43	
34	13.77	25.22	10.70	20.40	
35	14.19	26.34	11.05	21.52	
36	14.82	27.94	11.47	22.77	
37	15.45	29.47	11.96	24.03	
38	16.08	31.08	12.45	25.29	
39	16.70	32.61	12.94	26.54	
40	17.54	34.92	13.77	28.43	
41	18.66	37.85	15.03	30.80	
42	19.84	40.78	16.28	33.24	
43	20.96	43.71	17.47	35.69	
44	22.08	46.71	18.72	38.13	
45	23.47	49.92	19.84	40.71	
46	25.22	53.41	20.75	43.43	
47	26.96	56.90	21.66	46.22	
48	28.64	60.46	22.56	48.94	
49	30.38	63.95	23.47	51.66	
50	32.61	67.99	24.87	54.73	
51	35.47	72.67	26.61	58.15	
52	38.34	77.34	28.36	61.57	
53	41.20	81.95	30.10	64.99	
54	44.06	86.63	31.85	68.41	
55	47.97	92.42	33.87	72.32	
56	52.92	99.47	36.03	76.79	
57	57.88	106.51	38.20	81.25	
58	62.83	113.49	40.36	85.72	
59	67.79	120.54	42.60	90.18	
60	74.34	130.94	45.45	96.05	
61	82.58	144.69	49.08	103.17	
62	90.89	158.51	52.71	110.28	
63	99.12	172.25	56.27	117.40	
64	107.35	186.00	59.90	124.59	

AMERICAN NATIONAL INSURANCE COMPANY

ANICO™ Signature Term SI Life Insurance to Age 95

Initial Level Premium Option - 10 Years
Bi-Weekly Premiums (Years 1-10)
(\$200,000)

ANICO™ Signature Term SI Life Insurance to Age 95

Initial Level Premium Option - 10 Years
Bi-Weekly Premiums (Years 1-10)
(\$225,000)

ANICO™ Signature Term SI Life Insurance to Age 95

Initial Level Premium Option - 10 Years
Bi-Weekly Premiums (Years 1-10)
(\$250,000)

Simplified Issue 10-Year BW	Male		Female		
	Issue Age	Standard Non-Nicotine	Standard Nicotine	Standard Non-Nicotine	Standard Nicotine
	18	12.45	23.61	10.85	17.31
19	12.45	23.61	10.85	17.31	
20	12.45	23.61	10.85	17.31	
21	12.45	23.61	10.85	17.39	
22	12.45	23.61	10.85	17.39	
23	12.45	23.61	10.85	17.39	
24	12.45	23.61	10.85	17.47	
25	12.53	23.69	10.85	17.55	
26	12.77	23.93	10.85	17.63	
27	13.01	24.17	10.85	17.71	
28	13.24	24.33	10.85	17.79	
29	13.48	24.57	10.85	17.87	
30	13.80	25.05	10.93	18.43	
31	14.20	25.92	11.17	19.55	
32	14.60	26.80	11.41	20.74	
33	15.00	27.60	11.65	21.86	
34	15.40	28.48	11.89	22.98	
35	15.88	29.75	12.29	24.25	
36	16.59	31.59	12.77	25.68	
37	17.31	33.34	13.32	27.12	
38	18.03	35.17	13.88	28.56	
39	18.75	36.93	14.44	29.99	
40	19.70	39.56	15.40	32.15	
41	20.98	42.91	16.83	34.86	
42	22.33	46.26	18.27	37.65	
43	23.61	49.61	19.62	40.44	
44	24.89	53.04	21.06	43.23	
45	26.48	56.71	22.33	46.18	
46	28.48	60.70	23.37	49.29	
47	30.47	64.68	24.41	52.48	
48	32.39	68.75	25.44	55.59	
49	34.38	72.74	26.48	58.70	
50	36.93	77.37	28.08	62.21	
51	40.20	82.71	30.07	66.12	
52	43.47	88.05	32.07	70.03	
53	46.74	93.32	34.06	73.94	
54	50.01	98.66	36.06	77.84	
55	54.48	105.28	38.37	82.31	
56	60.14	113.34	40.84	87.42	
57	65.80	121.39	43.31	92.52	
58	71.46	129.36	45.78	97.62	
59	77.13	137.42	48.34	102.73	
60	84.62	149.30	51.60	109.43	
61	94.03	165.01	55.75	117.56	
62	103.52	180.81	59.90	125.70	
63	112.93	196.52	63.97	133.83	
64	122.35	212.23	68.11	142.05	

		Male		Female	
Issue Age	Standard Non-Nicotine	Standard Nicotine	Standard Non-Nicotine	Standard Nicotine	
18	13.70	26.26	11.91	19.18	
19	13.70	26.26	11.91	19.18	
20	13.70	26.26	11.91	19.18	
21	13.70	26.26	11.91	19.26	
22	13.70	26.26	11.91	19.26	
23	13.70	26.26	11.91	19.26	
24	13.70	26.26	11.91	19.36	
25	13.79	26.35	11.91	19.44	
26	14.06	26.62	11.91	19.53	
27	14.33	26.89	11.91	19.62	
28	14.60	27.07	11.91	19.71	
29	14.87	27.34	11.91	19.80	
30	15.23	27.88	12.00	20.43	
31	15.68	28.86	12.27	21.69	
32	16.13	29.85	12.54	23.04	
33	16.57	30.75	12.80	24.29	
34	17.02	31.74	13.08	25.55	
35	17.56	33.17	13.52	26.98	
36	18.37	35.23	14.06	28.60	
37	19.18	37.21	14.69	30.21	
38	19.98	39.27	15.32	31.83	
39	20.79	41.25	15.95	33.44	
40	21.87	44.21	17.02	35.87	
41	23.30	47.98	18.64	38.91	
42	24.83	51.74	20.25	42.06	
43	26.26	55.51	21.78	45.19	
44	27.70	59.37	23.39	48.34	
45	29.49	63.50	24.83	51.66	
46	31.74	67.98	25.99	55.15	
47	33.98	72.47	27.16	58.74	
48	36.13	77.04	28.33	62.24	
49	38.38	81.53	29.49	65.74	
50	41.25	86.74	31.29	69.69	
51	44.93	92.75	33.53	74.09	
52	48.60	98.76	35.77	78.48	
53	52.28	104.68	38.02	82.88	
54	55.96	110.69	40.26	87.28	
55	60.99	118.14	42.86	92.30	
56	67.36	127.20	45.64	98.04	
57	73.73	136.26	48.42	103.79	
58	80.10	145.24	51.21	109.53	
59	86.47	154.30	54.08	115.27	
60	94.90	167.67	57.76	122.81	
61	105.49	185.34	62.42	131.96	
62	116.16	203.11	67.09	141.11	
63	126.75	220.78	71.66	150.26	
64	137.34	238.46	76.33	159.50	

		Male		Female	
Issue Age	Standard Non-Nicotine	Standard Nicotine	Standard Non-Nicotine	Standard Nicotine	
18	14.96	28.92	12.96	21.04	
19	14.96	28.92	12.96	21.04	
20	14.96	28.92	12.96	21.04	
21	14.96	28.92	12.96	21.14	
22	14.96	28.92	12.96	21.14	
23	14.96	28.92	12.96	21.14	
24	14.96	28.92	12.96	21.24	
25	15.06	29.02	12.96	21.34	
26	15.36	29.31	12.96	21.44	
27	15.66	29.61	12.96	21.54	
28	15.96	29.81	12.96	21.64	
29	16.26	30.11	12.96	21.74	
30	16.65	30.71	13.07	22.44	
31	17.15	31.80	13.36	23.83	
32	17.65	32.90	13.66	25.32	
33	18.15	33.90	13.96	26.72	
34	18.65	35.00	14.26	28.12	
35	19.25	36.59	14.76	29.71	
36	20.14	38.88	15.36	31.51	
37	21.04	41.08	16.06	33.30	
38	21.94	43.37	16.75	35.10	
39	22.83	45.56	17.45	36.89	
40	24.03	48.85	18.65	39.58	
41	25.62	53.04	20.44	42.97	
42	27.32	57.23	22.24	46.46	
43	28.92	61.42	23.93	49.95	
44	30.51	65.70	25.73	53.44	
45	32.51	70.29	27.32	57.13	
46	35.00	75.27	28.62	61.02	
47	37.49	80.26	29.91	65.00	
48	39.88	85.34	31.21	68.89	
49	42.37	90.33	32.51	72.78	
50	45.56	96.11	34.50	77.16	
51	49.65	102.79	36.99	82.05	
52	53.74	109.47	39.48	86.94	
53	57.83	116.04	41.98	91.82	
54	61.92	122.73	44.47	96.71	
55	67.50	131.00	47.36	102.29	
56	74.58	141.07	50.45	108.67	
57	81.65	151.14	53.54	115.05	
58	88.73	161.11	56.63	121.43	
59	95.81	171.18	59.82	127.81	
60	105.18	186.03	63.91	136.19	
61	116.94	205.67	69.09	146.35	
62	128.81	225.41	74.28	156.52	
63	140.57	245.05	79.36	166.69	
64	152.34	264.69	84.54	176.96	

AMERICAN NATIONAL INSURANCE COMPANY

ANICO™ Signature Term SI Life Insurance to Age 95

Initial Level Premium Option - 20 Years
Bi-Weekly Premiums (Years 1-20)
(\$50,000)

ANICO™ Signature Term SI Life Insurance to Age 95

Initial Level Premium Option - 20 Years
Bi-Weekly Premiums (Years 1-20)
(\$75,000)

ANICO™ Signature Term SI Life Insurance to Age 95

Initial Level Premium Option - 20 Years
Bi-Weekly Premiums (Years 1-20)
(\$100,000)

Simplified Issue 20-Year BW	Male		Female	
	Standard	Standard	Standard	Standard
	Non-Nicotine	Nicotine	Non-Nicotine	Nicotine
18	5.57	7.40	5.19	7.18
19	5.57	7.40	5.19	7.18
20	5.59	7.40	5.21	7.18
21	5.61	7.40	5.23	7.20
22	5.63	7.40	5.23	7.22
23	5.65	7.40	5.25	7.24
24	5.67	7.40	5.27	7.26
25	5.71	7.50	5.29	7.34
26	5.76	7.70	5.29	7.48
27	5.82	7.90	5.29	7.64
28	5.88	8.08	5.29	7.80
29	5.94	8.28	5.31	7.94
30	6.05	8.62	5.37	8.08
31	6.21	9.12	5.47	8.22
32	6.35	9.60	5.59	8.36
33	6.50	10.08	5.71	8.48
34	6.65	10.57	5.82	8.62
35	6.84	11.15	5.99	9.14
36	7.06	11.83	6.21	10.03
37	7.30	12.51	6.41	10.93
38	7.52	13.16	6.62	11.83
39	7.74	13.84	6.82	12.72
40	8.08	14.74	7.06	13.64
41	8.52	15.85	7.34	14.54
42	8.96	16.99	7.60	15.46
43	9.40	18.11	7.88	16.35
44	9.84	19.22	8.14	17.25
45	10.41	20.64	8.56	18.33
46	11.13	22.36	9.10	19.56
47	11.87	24.07	9.64	20.82
48	12.59	25.76	10.17	22.06
49	13.30	27.48	10.71	23.29
50	14.26	29.52	11.35	24.71
51	15.48	31.86	12.11	26.30
52	16.69	34.22	12.89	27.90
53	17.89	36.57	13.64	29.47
54	19.11	38.93	14.40	31.07
55	21.02	41.92	15.62	33.08
56	23.65	45.53	17.27	35.52
57	26.28	49.15	18.95	37.95
58	28.92	52.76	20.62	40.38
59	31.55	56.37	22.27	42.81
60	34.18	59.98	23.93	45.24

	Male		Female	
	Standard	Standard	Standard	Standard
	Non-Nicotine	Nicotine	Non-Nicotine	Nicotine
18	7.15	9.90	6.59	9.58
19	7.15	9.90	6.59	9.58
20	7.18	9.90	6.61	9.58
21	7.21	9.90	6.65	9.60
22	7.24	9.90	6.65	9.64
23	7.27	9.90	6.67	9.66
24	7.30	9.90	6.71	9.70
25	7.36	10.05	6.73	9.81
26	7.45	10.35	6.73	10.02
27	7.54	10.65	6.73	10.26
28	7.63	10.92	6.73	10.50
29	7.72	11.22	6.76	10.71
30	7.87	11.73	6.85	10.92
31	8.11	12.48	7.00	11.13
32	8.32	13.20	7.18	11.34
33	8.56	13.91	7.36	11.52
34	8.77	14.66	7.54	11.73
35	9.06	15.53	7.78	12.51
36	9.40	16.54	8.11	13.85
37	9.75	17.56	8.41	15.20
38	10.08	18.55	8.74	16.54
39	10.41	19.56	9.04	17.89
40	10.92	20.91	9.40	19.26
41	11.58	22.58	9.81	20.61
42	12.24	24.29	10.20	21.99
43	12.90	25.97	10.62	23.33
44	13.55	27.64	11.01	24.68
45	14.42	29.76	11.64	26.29
46	15.50	32.34	12.45	28.15
47	16.60	34.91	13.26	30.03
48	17.68	37.45	14.06	31.89
49	18.76	40.02	14.87	33.74
50	20.19	43.07	15.83	35.87
51	22.02	46.60	16.96	38.26
52	23.84	50.13	18.13	40.65
53	25.63	53.66	19.26	43.01
54	27.46	57.19	20.40	45.41
55	30.33	61.68	22.23	48.42
56	34.28	67.09	24.71	52.08
57	38.22	72.53	27.22	55.72
58	42.18	77.94	29.73	59.37
59	46.12	83.36	32.22	63.02
60	50.07	88.77	34.70	66.67

	Male		Female	
	Standard	Standard	Standard	Standard
	Non-Nicotine	Nicotine	Non-Nicotine	Nicotine
18	8.74	12.41	7.98	11.97
19	8.74	12.41	7.98	11.97
20	8.78	12.41	8.02	11.97
21	8.82	12.41	8.06	12.01
22	8.86	12.41	8.06	12.05
23	8.90	12.41	8.10	12.09
24	8.94	12.41	8.14	12.13
25	9.02	12.60	8.18	12.29
26	9.14	13.01	8.18	12.57
27	9.25	13.40	8.18	12.89
28	9.37	13.76	8.18	13.20
29	9.49	14.16	8.22	13.48
30	9.70	14.84	8.34	13.76
31	10.02	15.84	8.54	14.04
32	10.29	16.79	8.78	14.32
33	10.61	17.75	9.02	14.56
34	10.89	18.75	9.25	14.84
35	11.29	19.90	9.58	15.88
36	11.73	21.26	10.02	17.67
37	12.21	22.62	10.41	19.46
38	12.65	23.93	10.85	21.26
39	13.08	25.29	11.25	23.05
40	13.76	27.08	11.73	24.89
41	14.64	29.31	12.29	26.68
42	15.52	31.59	12.80	28.52
43	16.39	33.82	13.36	30.31
44	17.27	36.06	13.88	32.10
45	18.43	38.88	14.72	34.26
46	19.86	42.31	15.79	36.73
47	21.34	45.74	16.87	39.24
48	22.77	49.13	17.95	41.71
49	24.21	52.56	19.02	44.19
50	26.12	56.63	20.30	47.02
51	28.56	61.33	21.82	50.21
52	30.99	66.04	23.37	53.40
53	33.38	70.74	24.89	56.55
54	35.82	75.45	26.40	59.74
55	39.64	81.43	28.84	63.77
56	44.91	88.65	32.15	68.63
57	50.17	95.91	35.50	73.50
58	55.44	103.13	38.84	78.36
59	60.70	110.34	42.15	83.23
60	65.96	117.56	45.47	88.09

AMERICAN NATIONAL INSURANCE COMPANY

ANICO™ Signature Term SI Life Insurance to Age 95

Initial Level Premium Option - 20 Years
Bi-Weekly Premiums (Years 1-20)
(\$125,000)

ANICO™ Signature Term SI Life Insurance to Age 95

Initial Level Premium Option - 20 Years
Bi-Weekly Premiums (Years 1-20)
(\$150,000)

ANICO™ Signature Term SI Life Insurance to Age 95

Initial Level Premium Option - 20 Years
Bi-Weekly Premiums (Years 1-20)
(\$175,000)

Simplified Issue 20-Year BW	Male		Female		
	Issue Age	Standard	Standard	Standard	Standard
		Non-Nicotine	Nicotine	Non-Nicotine	Nicotine
18	10.32	14.91	9.37	14.36	
19	10.32	14.91	9.37	14.36	
20	10.37	14.91	9.42	14.36	
21	10.42	14.91	9.48	14.41	
22	10.47	14.91	9.48	14.46	
23	10.52	14.91	9.53	14.51	
24	10.57	14.91	9.58	14.56	
25	10.67	15.16	9.62	14.76	
26	10.82	15.66	9.62	15.11	
27	10.97	16.15	9.62	15.51	
28	11.12	16.60	9.62	15.90	
29	11.27	17.10	9.67	16.26	
30	11.52	17.95	9.83	16.60	
31	11.92	19.20	10.08	16.95	
32	12.27	20.39	10.37	17.30	
33	12.66	21.59	10.67	17.60	
34	13.02	22.83	10.97	17.95	
35	13.51	24.28	11.37	19.25	
36	14.06	25.98	11.92	21.49	
37	14.66	27.67	12.42	23.73	
38	15.21	29.31	12.96	25.98	
39	15.76	31.01	13.46	28.22	
40	16.60	33.25	14.06	30.51	
41	17.70	36.04	14.76	32.76	
42	18.80	38.88	15.41	35.04	
43	19.89	41.68	16.10	37.29	
44	20.99	44.47	16.75	39.53	
45	22.44	48.00	17.80	42.23	
46	24.23	52.29	19.14	45.31	
47	26.07	56.58	20.49	48.46	
48	27.87	60.82	21.84	51.54	
49	29.66	65.10	23.18	54.64	
50	32.05	70.19	24.78	58.18	
51	35.10	76.07	26.67	62.16	
52	38.14	81.95	28.62	66.15	
53	41.13	87.84	30.51	70.09	
54	44.17	93.72	32.40	74.08	
55	48.96	101.19	35.45	79.11	
56	55.53	110.22	39.58	85.19	
57	62.11	119.28	43.77	91.27	
58	68.69	128.31	47.96	97.35	
59	75.27	137.33	52.09	103.44	
60	81.85	146.35	56.23	109.52	

		Male		Female	
Issue Age	Standard	Standard	Standard	Standard	
	Non-Nicotine	Nicotine	Non-Nicotine	Nicotine	
18	11.91	17.41	10.77	16.75	
19	11.91	17.41	10.77	16.75	
20	11.97	17.41	10.83	16.75	
21	12.03	17.41	10.89	16.81	
22	12.09	17.41	10.89	16.87	
23	12.15	17.41	10.95	16.93	
24	12.21	17.41	11.01	16.99	
25	12.33	17.71	11.07	17.23	
26	12.51	18.31	11.07	17.65	
27	12.69	18.90	11.07	18.13	
28	12.86	19.44	11.07	18.61	
29	13.04	20.04	11.13	19.02	
30	13.34	21.06	11.31	19.44	
31	13.82	22.56	11.61	19.86	
32	14.24	23.99	11.97	20.28	
33	14.72	25.43	12.33	20.64	
34	15.14	26.92	12.69	21.06	
35	15.73	28.66	13.16	22.62	
36	16.39	30.69	13.82	25.31	
37	17.11	32.72	14.42	28.00	
38	17.77	34.70	15.08	30.69	
39	18.43	36.73	15.68	33.38	
40	19.44	39.42	16.39	36.13	
41	20.76	42.77	17.23	38.82	
42	22.08	46.18	18.01	41.58	
43	23.39	49.53	18.84	44.27	
44	24.71	52.88	19.62	46.96	
45	26.44	57.13	20.88	50.19	
46	28.60	62.27	22.50	53.90	
47	30.81	67.42	24.11	57.66	
48	32.96	72.50	25.73	61.38	
49	35.12	77.64	27.34	65.08	
50	37.99	83.75	29.25	69.33	
51	41.64	90.80	31.53	74.11	
52	45.29	97.86	33.86	78.90	
53	48.87	104.92	36.13	83.63	
54	52.52	111.98	38.40	88.41	
55	58.26	120.95	42.06	94.45	
56	66.16	131.78	47.02	101.75	
57	74.05	142.67	52.04	109.05	
58	81.95	153.49	57.07	116.34	
59	89.85	164.32	62.04	123.64	
60	97.74	175.14	67.00	130.94	

		Male		Female	
Issue Age	Standard	Standard	Standard	Standard	
	Non-Nicotine	Nicotine	Non-Nicotine	Nicotine	
18	13.49	19.92	12.17	19.14	
19	13.49	19.92	12.17	19.14	
20	13.56	19.92	12.24	19.14	
21	13.63	19.92	12.30	19.21	
22	13.70	19.92	12.30	19.28	
23	13.77	19.92	12.38	19.36	
24	13.84	19.92	12.45	19.43	
25	13.98	20.26	12.52	19.70	
26	14.19	20.96	12.52	20.19	
27	14.40	21.66	12.52	20.75	
28	14.61	22.29	12.52	21.31	
29	14.82	22.98	12.59	21.80	
30	15.17	24.17	12.79	22.29	
31	15.72	25.92	13.14	22.77	
32	16.21	27.59	13.56	23.26	
33	16.77	29.27	13.98	23.68	
34	17.26	31.01	14.40	24.17	
35	17.96	33.03	14.96	25.98	
36	18.72	35.40	15.72	29.12	
37	19.56	37.78	16.43	32.27	
38	20.33	40.08	17.19	35.40	
39	21.10	42.45	17.89	38.55	
40	22.29	45.60	18.72	41.76	
41	23.82	49.50	19.70	44.89	
42	25.36	53.48	20.61	48.11	
43	26.89	57.39	21.59	51.24	
44	28.43	61.30	22.50	54.39	
45	30.45	66.25	23.96	58.15	
46	32.96	72.25	25.85	62.48	
47	35.54	78.25	27.73	66.88	
48	38.06	84.18	29.61	71.21	
49	40.57	90.18	31.50	75.53	
50	43.92	97.31	33.73	80.49	
51	48.18	105.54	36.38	86.07	
52	52.43	113.77	39.11	91.65	
53	56.62	122.01	41.76	97.16	
54	60.88	130.24	44.41	102.75	
55	67.57	140.71	48.66	109.80	
56	76.79	153.34	54.46	118.31	
57	86.00	166.04	60.32	126.82	
58	95.21	178.68	66.18	135.34	
59	104.42	191.30	71.97	143.85	
60	113.64	203.94	77.76	152.36	

AMERICAN NATIONAL INSURANCE COMPANY

ANICO™ Signature Term SI Life Insurance to Age 95

Initial Level Premium Option - 20 Years
Bi-Weekly Premiums (Years 1-20)
(\$200,000)

ANICO™ Signature Term SI Life Insurance to Age 95

Initial Level Premium Option - 20 Years
Bi-Weekly Premiums (Years 1-20)
(\$225,000)

ANICO™ Signature Term SI Life Insurance to Age 95

Initial Level Premium Option - 20 Years
Bi-Weekly Premiums (Years 1-20)
(\$250,000)

Simplified Issue 20-Year BW	Male		Female	
	Standard	Standard	Standard	Standard
	Non-Nicotine	Nicotine	Non-Nicotine	Nicotine
18	15.08	22.42	13.56	21.54
19	15.08	22.42	13.56	21.54
20	15.16	22.42	13.64	21.54
21	15.24	22.42	13.72	21.62
22	15.32	22.42	13.72	21.70
23	15.40	22.42	13.80	21.78
24	15.48	22.42	13.88	21.86
25	15.64	22.81	13.96	22.18
26	15.88	23.61	13.96	22.74
27	16.12	24.41	13.96	23.37
28	16.35	25.13	13.96	24.01
29	16.59	25.92	14.04	24.57
30	16.99	27.28	14.28	25.13
31	17.63	29.28	14.68	25.68
32	18.19	31.19	15.16	26.24
33	18.83	33.10	15.64	26.72
34	19.38	35.10	16.12	27.28
35	20.18	37.41	16.75	29.35
36	21.06	40.12	17.63	32.94
37	22.02	42.83	18.43	36.53
38	22.89	45.47	19.31	40.12
39	23.77	48.18	20.10	43.71
40	25.13	51.77	21.06	47.38
41	26.88	56.23	22.18	50.97
42	28.64	60.78	23.21	54.64
43	30.39	65.24	24.33	58.22
44	32.15	69.71	25.37	61.81
45	34.46	75.37	27.04	66.12
46	37.33	82.23	29.19	71.06
47	40.28	89.09	31.35	76.09
48	43.15	95.87	33.50	81.03
49	46.02	102.73	35.65	85.98
50	49.85	110.86	38.21	91.64
51	54.72	120.27	41.24	98.02
52	59.58	129.68	44.35	104.40
53	64.37	139.09	47.38	110.70
54	69.23	148.50	50.41	117.08
55	76.89	160.47	55.27	125.14
56	87.42	174.90	61.89	134.87
57	97.94	189.42	68.59	144.60
58	108.47	203.86	75.29	154.33
59	119.00	218.29	81.91	164.06
60	129.53	232.73	88.53	173.79

Simplified Issue 20-Year BW	Male		Female	
	Standard	Standard	Standard	Standard
	Non-Nicotine	Nicotine	Non-Nicotine	Nicotine
18	16.66	24.92	14.96	23.93
19	16.66	24.92	14.96	23.93
20	16.75	24.92	15.05	23.93
21	16.84	24.92	15.14	24.02
22	16.93	24.92	15.14	24.11
23	17.02	24.92	15.23	24.20
24	17.11	24.92	15.32	24.29
25	17.29	25.37	15.41	24.65
26	17.56	26.26	15.41	25.28
27	17.83	27.16	15.41	25.99
28	18.10	27.97	15.41	26.71
29	18.37	28.86	15.50	27.34
30	18.82	30.39	15.77	27.97
31	19.53	32.64	16.21	28.60
32	20.16	34.79	16.75	29.22
33	20.88	36.94	17.29	29.76
34	21.51	39.18	17.83	30.39
35	22.41	41.79	18.55	32.72
36	23.39	44.84	19.53	36.76
37	24.47	47.88	20.43	40.80
38	25.45	50.85	21.42	44.84
39	26.44	53.90	22.32	48.87
40	27.97	57.94	23.39	53.00
41	29.94	62.96	24.65	57.04
42	31.92	68.07	25.81	61.17
43	33.89	73.10	27.07	65.20
44	35.87	78.12	28.24	69.24
45	38.46	84.49	30.12	74.09
46	41.70	92.21	32.54	79.65
47	45.01	99.93	34.97	85.30
48	48.24	107.55	37.39	90.86
49	51.48	115.27	39.81	96.43
50	55.78	124.42	42.68	102.80
51	61.26	135.01	46.09	109.98
52	66.73	145.60	49.59	117.15
53	72.11	156.18	53.00	124.24
54	77.58	166.77	56.41	131.42
55	86.20	180.23	61.88	140.48
56	98.04	196.47	69.33	151.43
57	109.89	212.80	76.87	162.37
58	121.73	229.04	84.41	173.32
59	133.57	245.28	91.85	184.26
60	145.42	261.52	99.30	195.21

Simplified Issue 20-Year BW	Male		Female	
	Standard	Standard	Standard	Standard
	Non-Nicotine	Nicotine	Non-Nicotine	Nicotine
18	18.25	27.42	16.35	26.32
19	18.25	27.42	16.35	26.32
20	18.35	27.42	16.45	26.32
21	18.45	27.42	16.56	26.42
22	18.55	27.42	16.56	26.52
23	18.65	27.42	16.65	26.62
24	18.75	27.42	16.75	26.72
25	18.95	27.92	16.85	27.12
26	19.25	28.92	16.85	27.82
27	19.55	29.91	16.85	28.62
28	19.84	30.81	16.85	29.41
29	20.14	31.80	16.95	30.11
30	20.64	33.50	17.25	30.81
31	21.44	36.00	17.75	31.51
32	22.14	38.39	18.35	32.21
33	22.93	40.78	18.95	32.80
34	23.63	43.27	19.55	33.50
35	24.63	46.16	20.34	36.09
36	25.73	49.55	21.44	40.58
37	26.92	52.94	22.44	45.06
38	28.02	56.23	23.53	49.55
39	29.11	59.62	24.53	54.04
40	30.81	64.11	25.73	58.62
41	33.00	69.69	27.12	63.11
42	35.20	75.37	28.42	67.69
43	37.39	80.95	29.81	72.18
44	39.58	86.54	31.11	76.67
45	42.48	93.61	33.20	82.05
46	46.06	102.19	35.89	88.23
47	49.75	110.76	38.58	94.51
48	53.34	119.24	41.28	100.69
49	56.93	127.81	43.97	106.87
50	61.71	137.98	47.16	113.95
51	67.80	149.74	50.95	121.93
52	73.88	161.51	54.84	129.90
53	79.86	173.27	58.62	137.78
54	85.94	185.04	62.41	145.75
55	95.51	199.99	68.49	155.82
56	108.67	218.03	76.77	167.99
57	121.83	236.17	85.14	180.15
58	134.99	254.22	93.52	192.31
59	148.15	272.27	101.79	204.48
60	161.31	290.31	110.06	216.64

AMERICAN NATIONAL INSURANCE COMPANY

ANICO™ Signature Term SI Life Insurance to Age 95

Initial Level Premium Option - 30 Years
Bi-Weekly Premiums (Years 1-30)
(\$50,000)

ANICO™ Signature Term SI Life Insurance to Age 95

Initial Level Premium Option - 30 Years
Bi-Weekly Premiums (Years 1-30)
(\$75,000)

ANICO™ Signature Term SI Life Insurance to Age 95

Initial Level Premium Option - 30 Years
Bi-Weekly Premiums (Years 1-30)
(\$100,000)

Simplified Issue 30-Year BW	Issue Age	Male		Female	
		Standard Non-Nicotine	Standard Nicotine	Standard Non-Nicotine	Standard Nicotine
		18	6.62	9.67	5.69
19	6.62	9.67	5.69	8.60	
20	6.62	9.67	5.69	8.62	
21	6.65	9.67	5.69	8.64	
22	6.65	9.67	5.71	8.66	
23	6.65	9.67	5.71	8.68	
24	6.66	9.67	5.71	8.70	
25	6.71	9.84	5.76	8.86	
26	6.80	10.17	5.88	9.16	
27	6.88	10.49	6.03	9.46	
28	6.96	10.81	6.15	9.75	
29	7.06	11.15	6.26	10.05	
30	7.20	11.57	6.42	10.43	
31	7.40	12.09	6.65	10.91	
32	7.60	12.60	6.86	11.41	
33	7.80	13.10	7.08	11.89	
34	8.00	13.62	7.30	12.36	
35	8.40	14.58	7.62	13.07	
36	9.02	15.96	8.04	14.00	
37	9.64	17.35	8.46	14.94	
38	10.25	18.72	8.88	15.85	
39	10.87	20.10	9.30	16.79	
40	11.53	21.60	9.81	17.89	
41	12.23	23.17	10.39	19.19	
42	12.95	24.77	10.97	20.48	
43	13.66	26.34	11.55	21.78	
44	14.36	27.92	12.13	23.07	
45	15.62	30.69	12.90	24.83	
46	17.39	34.66	13.84	27.06	
47	19.17	38.63	14.80	29.29	
48	20.94	42.60	15.73	31.53	
49	22.71	46.54	16.68	33.76	
50	24.49	50.49	17.61	36.00	

Simplified Issue 30-Year BW	Issue Age	Male		Female	
		Standard Non-Nicotine	Standard Nicotine	Standard Non-Nicotine	Standard Nicotine
		18	8.74	13.32	7.33
19	8.74	13.32	7.33	11.70	
20	8.74	13.32	7.33	11.73	
21	8.77	13.32	7.33	11.76	
22	8.77	13.32	7.36	11.79	
23	8.77	13.32	7.36	11.82	
24	8.80	13.32	7.36	11.85	
25	8.86	13.55	7.45	12.09	
26	9.00	14.06	7.63	12.54	
27	9.12	14.54	7.84	12.98	
28	9.24	15.02	8.02	13.44	
29	9.40	15.53	8.20	13.88	
30	9.60	16.15	8.44	14.45	
31	9.90	16.93	8.77	15.17	
32	10.20	17.71	9.10	15.91	
33	10.50	18.46	9.42	16.63	
34	10.80	19.24	9.75	17.35	
35	11.40	20.67	10.23	18.40	
36	12.33	22.74	10.86	19.80	
37	13.26	24.83	11.49	21.21	
38	14.18	26.89	12.12	22.58	
39	15.11	28.96	12.74	23.99	
40	16.09	31.20	13.52	25.63	
41	17.14	33.56	14.39	27.58	
42	18.22	35.95	15.26	29.52	
43	19.30	38.32	16.13	31.47	
44	20.34	40.68	16.99	33.41	
45	22.23	44.84	18.16	36.04	
46	24.89	50.79	19.56	39.39	
47	27.55	56.74	21.00	42.74	
48	30.21	62.69	22.41	46.09	
49	32.88	68.61	23.81	49.44	
50	35.53	74.53	25.22	52.79	

Simplified Issue 30-Year BW	Issue Age	Male		Female	
		Standard Non-Nicotine	Standard Nicotine	Standard Non-Nicotine	Standard Nicotine
		18	10.85	16.95	8.98
19	10.85	16.95	8.98	14.80	
20	10.85	16.95	8.98	14.84	
21	10.89	16.95	8.98	14.88	
22	10.89	16.95	9.02	14.92	
23	10.89	16.95	9.02	14.96	
24	10.93	16.95	9.02	15.00	
25	11.01	17.27	9.14	15.32	
26	11.21	17.95	9.37	15.91	
27	11.37	18.59	9.66	16.51	
28	11.53	19.22	9.90	17.11	
29	11.73	19.90	10.14	17.71	
30	12.01	20.74	10.45	18.47	
31	12.41	21.78	10.89	19.43	
32	12.80	22.81	11.33	20.42	
33	13.20	23.81	11.77	21.38	
34	13.60	24.85	12.21	22.33	
35	14.40	26.76	12.84	23.73	
36	15.64	29.52	13.68	25.61	
37	16.87	32.30	14.52	27.48	
38	18.11	35.06	15.36	29.31	
39	19.34	37.81	16.20	31.19	
40	20.66	40.80	17.23	33.38	
41	22.06	43.95	18.39	35.97	
42	23.49	47.14	19.55	38.57	
43	24.93	50.29	20.70	41.16	
44	26.32	53.44	21.86	43.75	
45	28.84	58.98	23.41	47.26	
46	32.39	66.92	25.29	51.72	
47	35.94	74.85	27.20	56.19	
48	39.48	82.79	29.08	60.66	
49	43.03	90.68	30.95	65.12	
50	46.58	98.58	32.82	69.59	

AMERICAN NATIONAL INSURANCE COMPANY

ANICO™ Signature Term SI Life Insurance to Age 95

Initial Level Premium Option - 30 Years
Bi-Weekly Premiums (Years 1-30)
(\$125,000)

ANICO™ Signature Term SI Life Insurance to Age 95

Initial Level Premium Option - 30 Years
Bi-Weekly Premiums (Years 1-30)
(\$150,000)

ANICO™ Signature Term SI Life Insurance to Age 95

Initial Level Premium Option - 30 Years
Bi-Weekly Premiums (Years 1-30)
(\$175,000)

Simplified Issue 30-Year BW	Male		Female	
	Standard	Standard	Standard	Standard
	Non-Nicotine	Nicotine	Non-Nicotine	Nicotine
18	12.96	20.59	10.62	17.90
19	12.96	20.59	10.62	17.90
20	12.96	20.59	10.62	17.95
21	13.02	20.59	10.62	18.00
22	13.02	20.59	10.67	18.05
23	13.02	20.59	10.67	18.10
24	13.07	20.59	10.67	18.15
25	13.16	20.99	10.82	18.55
26	13.41	21.84	11.12	19.30
27	13.61	22.63	11.47	20.04
28	13.81	23.43	11.77	20.79
29	14.06	24.28	12.07	21.54
30	14.41	25.32	12.47	22.49
31	14.91	26.62	13.02	23.68
32	15.41	27.92	13.56	24.93
33	15.90	29.16	14.11	26.12
34	16.40	30.46	14.66	27.32
35	17.40	32.85	15.46	29.06
36	18.95	36.29	16.50	31.41
37	20.49	39.78	17.55	33.75
38	22.04	43.22	18.60	36.04
39	23.58	46.66	19.64	38.39
40	25.23	50.40	20.94	41.13
41	26.97	54.34	22.38	44.37
42	28.77	58.32	23.83	47.61
43	30.56	62.26	25.28	50.85
44	32.30	66.20	26.72	54.09
45	35.45	73.13	28.67	58.47
46	39.88	83.05	31.01	64.06
47	44.32	92.97	33.40	69.64
48	48.75	102.89	35.75	75.22
49	53.19	112.76	38.09	80.81
50	57.63	122.63	40.43	86.39

Simplified Issue 30-Year BW	Male		Female	
	Standard	Standard	Standard	Standard
	Non-Nicotine	Nicotine	Non-Nicotine	Nicotine
18	15.08	24.23	12.27	21.00
19	15.08	24.23	12.27	21.00
20	15.08	24.23	12.27	21.06
21	15.14	24.23	12.27	21.12
22	15.14	24.23	12.33	21.18
23	15.14	24.23	12.33	21.24
24	15.20	24.23	12.33	21.30
25	15.32	24.71	12.51	21.78
26	15.62	25.73	12.86	22.68
27	15.85	26.68	13.28	23.57
28	16.09	27.64	13.64	24.47
29	16.39	28.66	14.00	25.37
30	16.81	29.91	14.48	26.50
31	17.41	31.47	15.14	27.94
32	18.01	33.02	15.79	29.43
33	18.61	34.52	16.45	30.87
34	19.20	36.07	17.11	32.30
35	20.40	38.94	18.07	34.40
36	22.26	43.07	19.32	37.21
37	24.11	47.26	20.58	40.02
38	25.97	51.39	21.84	42.77
39	27.82	55.51	23.10	45.59
40	29.79	60.00	24.65	48.87
41	31.89	64.73	26.38	52.76
42	34.04	69.51	28.12	56.65
43	36.19	74.23	29.85	60.54
44	38.28	78.96	31.59	64.43
45	42.06	87.28	33.92	69.69
46	47.38	99.18	36.73	76.39
47	52.70	111.08	39.60	83.09
48	58.02	122.99	42.42	89.79
49	63.35	134.83	45.23	96.48
50	68.67	146.67	48.04	103.19

Simplified Issue 30-Year BW	Male		Female	
	Standard	Standard	Standard	Standard
	Non-Nicotine	Nicotine	Non-Nicotine	Nicotine
18	17.19	27.87	13.91	24.10
19	17.19	27.87	13.91	24.10
20	17.19	27.87	13.91	24.17
21	17.26	27.87	13.91	24.24
22	17.26	27.87	13.98	24.31
23	17.26	27.87	13.98	24.38
24	17.33	27.87	13.98	24.45
25	17.47	28.43	14.19	25.01
26	17.82	29.61	14.61	26.05
27	18.10	30.73	15.10	27.10
28	18.38	31.85	15.52	28.15
29	18.72	33.03	15.94	29.19
30	19.21	34.50	16.50	30.52
31	19.92	36.31	17.26	32.20
32	20.61	38.13	18.03	33.94
33	21.31	39.87	18.80	35.62
34	22.01	41.69	19.56	37.29
35	23.40	45.04	20.68	39.73
36	25.56	49.85	22.14	43.01
37	27.73	54.73	23.61	46.29
38	29.89	59.55	25.08	49.50
39	32.05	64.37	26.54	52.78
40	34.36	69.60	28.36	56.62
41	36.80	75.11	30.38	61.15
42	39.31	80.70	32.40	65.69
43	41.82	86.21	34.43	70.23
44	44.27	91.72	36.45	74.76
45	48.66	101.42	39.18	80.90
46	54.88	115.31	42.45	88.72
47	61.08	129.19	45.80	96.54
48	67.30	143.08	49.08	104.35
49	73.51	156.90	52.36	112.17
50	79.72	170.72	55.64	119.99

AMERICAN NATIONAL INSURANCE COMPANY

ANICO™ Signature Term SI Life Insurance to Age 95

Initial Level Premium Option - 30 Years
Bi-Weekly Premiums (Years 1-30)
(\$200,000)

ANICO™ Signature Term SI Life Insurance to Age 95

Initial Level Premium Option - 30 Years
Bi-Weekly Premiums (Years 1-30)
(\$225,000)

ANICO™ Signature Term SI Life Insurance to Age 95

Initial Level Premium Option - 30 Years
Bi-Weekly Premiums (Years 1-30)
(\$250,000)

Simplified Issue 30-Year BW	Male		Female		
	Issue Age	Standard Non-Nicotine	Standard Nicotine	Standard Non-Nicotine	Standard Nicotine
	18	19.31	31.51	15.56	27.20
19	19.31	31.51	15.56	27.20	
20	19.31	31.51	15.56	27.28	
21	19.38	31.51	15.56	27.36	
22	19.38	31.51	15.64	27.44	
23	19.38	31.51	15.64	27.52	
24	19.46	31.51	15.64	27.60	
25	19.62	32.15	15.88	28.24	
26	20.02	33.50	16.35	29.43	
27	20.34	34.78	16.91	30.63	
28	20.66	36.06	17.39	31.83	
29	21.06	37.41	17.87	33.02	
30	21.62	39.08	18.51	34.54	
31	22.42	41.16	19.38	36.45	
32	23.21	43.23	20.26	38.45	
33	24.01	45.23	21.14	40.36	
34	24.81	47.30	22.02	42.27	
35	26.40	51.12	23.29	45.06	
36	28.87	56.63	24.97	48.81	
37	31.35	62.21	26.64	52.56	
38	33.82	67.72	28.32	56.23	
39	36.29	73.22	29.99	59.98	
40	38.93	79.20	32.07	64.37	
41	41.71	85.50	34.38	69.55	
42	44.59	91.88	36.69	74.73	
43	47.46	98.18	39.00	79.92	
44	50.25	104.48	41.32	85.10	
45	55.27	115.57	44.43	92.12	
46	62.37	131.44	48.18	101.05	
47	69.47	147.31	52.01	109.98	
48	76.57	163.18	55.75	118.92	
49	83.67	178.97	59.50	127.85	
50	90.77	194.76	63.25	136.78	

Simplified Issue 30-Year BW	Male		Female		
	Issue Age	Standard Non-Nicotine	Standard Nicotine	Standard Non-Nicotine	Standard Nicotine
	18	21.42	35.15	17.20	30.30
19	21.42	35.15	17.20	30.30	
20	21.42	35.15	17.20	30.39	
21	21.51	35.15	17.20	30.48	
22	21.51	35.15	17.29	30.57	
23	21.51	35.15	17.29	30.66	
24	21.60	35.15	17.29	30.75	
25	21.78	35.87	17.56	31.47	
26	22.23	37.39	18.10	32.82	
27	22.58	38.82	18.72	34.16	
28	22.94	40.26	19.26	35.51	
29	23.39	41.79	19.80	36.85	
30	24.02	43.67	20.52	38.56	
31	24.92	46.00	21.51	40.71	
32	25.81	48.34	22.50	42.95	
33	26.71	50.58	23.48	45.11	
34	27.61	52.91	24.47	47.26	
35	29.40	57.22	25.91	50.40	
36	32.18	63.41	27.79	54.61	
37	34.97	69.69	29.67	58.83	
38	37.75	75.88	31.56	62.96	
39	40.53	82.07	33.44	67.18	
40	43.49	88.80	35.77	72.11	
41	46.63	95.89	38.38	77.94	
42	49.86	103.07	40.98	83.77	
43	53.09	110.16	43.58	89.61	
44	56.23	117.24	46.18	95.44	
45	61.88	129.72	49.68	103.33	
46	69.87	147.57	53.90	113.39	
47	77.85	165.42	58.20	123.43	
48	85.84	183.28	62.42	133.48	
49	93.83	201.05	66.64	143.53	
50	101.81	218.81	70.86	153.58	

Simplified Issue 30-Year BW	Male		Female		
	Issue Age	Standard Non-Nicotine	Standard Nicotine	Standard Non-Nicotine	Standard Nicotine
	18	23.53	38.78	18.84	33.40
19	23.53	38.78	18.84	33.40	
20	23.53	38.78	18.84	33.50	
21	23.63	38.78	18.84	33.60	
22	23.63	38.78	18.95	33.70	
23	23.63	38.78	18.95	33.80	
24	23.73	38.78	18.95	33.90	
25	23.93	39.58	19.25	34.70	
26	24.43	41.28	19.84	36.19	
27	24.83	42.87	20.54	37.69	
28	25.23	44.47	21.14	39.18	
29	25.73	46.16	21.74	40.68	
30	26.42	48.25	22.54	42.57	
31	27.42	50.85	23.63	44.97	
32	28.42	53.44	24.73	47.46	
33	29.41	55.93	25.82	49.85	
34	30.41	58.52	26.92	52.24	
35	32.40	63.31	28.52	55.73	
36	35.50	70.19	30.61	60.42	
37	38.58	77.16	32.70	65.10	
38	41.68	84.05	34.80	69.69	
39	44.76	90.92	36.89	74.38	
40	48.06	98.40	39.48	79.86	
41	51.54	106.28	42.37	86.34	
42	55.14	114.25	45.26	92.82	
43	58.72	122.13	48.16	99.30	
44	62.21	130.00	51.05	105.78	
45	68.49	143.86	54.94	114.55	
46	77.37	163.70	59.62	125.72	
47	86.24	183.54	64.41	136.88	
48	95.11	203.38	69.09	148.05	
49	103.98	223.12	73.78	159.21	
50	112.86	242.86	78.46	170.38	