

AMERICAN NATIONAL INSURANCE COMPANY

ANICO™ Signature Term SI Life Insurance to Age 95

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

ANICO™ Signature Term SI Life Insurance to Age 95

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

ANICO™ Signature Term SI Life Insurance to Age 95

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

Simplified Issue 10-Year PAC	Male		Female		
	Issue Age	Standard Non-Nicotine	Standard Nicotine	Standard Non-Nicotine	Standard Nicotine
	18	10.63	16.68	9.76	13.26
19	10.63	16.68	9.76	13.26	
20	10.63	16.68	9.76	13.26	
21	10.63	16.68	9.76	13.31	
22	10.63	16.68	9.76	13.31	
23	10.63	16.68	9.76	13.31	
24	10.63	16.68	9.76	13.35	
25	10.67	16.72	9.76	13.39	
26	10.80	16.85	9.76	13.44	
27	10.93	16.98	9.76	13.48	
28	11.06	17.06	9.76	13.52	
29	11.19	17.19	9.76	13.56	
30	11.36	17.45	9.81	13.87	
31	11.58	17.93	9.94	14.47	
32	11.79	18.40	10.07	15.12	
33	12.01	18.84	10.20	15.72	
34	12.23	19.31	10.32	16.33	
35	12.48	20.00	10.54	17.02	
36	12.87	21.00	10.80	17.80	
37	13.26	21.95	11.10	18.58	
38	13.65	22.94	11.40	19.35	
39	14.04	23.89	11.71	20.13	
40	14.56	25.32	12.23	21.30	
41	15.25	27.13	13.00	22.77	
42	15.98	28.94	13.78	24.28	
43	16.68	30.76	14.52	25.79	
44	17.37	32.62	15.29	27.30	
45	18.23	34.60	15.98	28.90	
46	19.31	36.76	16.55	30.59	
47	20.39	38.92	17.11	32.31	
48	21.43	41.13	17.67	34.00	
49	22.51	43.29	18.23	35.68	
50	23.89	45.79	19.09	37.58	
51	25.66	48.69	20.17	39.70	
52	27.43	51.58	21.25	41.82	
53	29.20	54.43	22.33	43.93	
54	30.97	57.33	23.41	46.05	
55	33.39	60.91	24.67	48.47	
56	36.46	65.28	26.01	51.24	
57	39.53	69.64	27.35	54.00	
58	42.60	73.96	28.68	56.76	
59	45.66	78.32	30.07	59.53	
60	49.72	84.76	31.84	63.16	
61	54.82	93.27	34.08	67.56	
62	59.96	101.82	36.33	71.97	
63	65.06	110.33	38.53	76.38	
64	70.16	118.84	40.78	80.83	

	Male		Female		
	Issue Age	Standard Non-Nicotine	Standard Nicotine	Standard Non-Nicotine	Standard Nicotine
	18	13.35	22.42	12.05	17.30
19	13.35	22.42	12.05	17.30	
20	13.35	22.42	12.05	17.30	
21	13.35	22.42	12.05	17.37	
22	13.35	22.42	12.05	17.37	
23	13.35	22.42	12.05	17.37	
24	13.35	22.42	12.05	17.43	
25	13.41	22.49	12.05	17.50	
26	13.61	22.68	12.05	17.56	
27	13.80	22.87	12.05	17.63	
28	14.00	23.00	12.05	17.69	
29	14.19	23.20	12.05	17.76	
30	14.45	23.59	12.12	18.21	
31	14.77	24.30	12.31	19.12	
32	15.10	25.01	12.51	20.09	
33	15.42	25.66	12.70	21.00	
34	15.75	26.37	12.90	21.90	
35	16.14	27.41	13.22	22.94	
36	16.72	28.90	13.61	24.11	
37	17.30	30.33	14.06	25.27	
38	17.88	31.82	14.52	26.44	
39	18.47	33.24	14.97	27.60	
40	19.25	35.38	15.75	29.35	
41	20.28	38.10	16.91	31.56	
42	21.38	40.82	18.08	33.83	
43	22.42	43.55	19.18	36.09	
44	23.46	46.33	20.35	38.36	
45	24.75	49.31	21.38	40.76	
46	26.37	52.55	22.23	43.29	
47	27.99	55.79	23.07	45.88	
48	29.55	59.10	23.91	48.41	
49	31.17	62.34	24.75	50.93	
50	33.24	66.10	26.05	53.78	
51	35.90	70.44	27.67	56.96	
52	38.56	74.78	29.29	60.13	
53	41.21	79.06	30.91	63.31	
54	43.87	83.40	32.53	66.48	
55	47.50	88.78	34.41	70.11	
56	52.10	95.32	36.42	74.26	
57	56.70	101.87	38.43	78.41	
58	61.30	108.35	40.44	82.56	
59	65.90	114.89	42.51	86.70	
60	71.99	124.55	45.17	92.15	
61	79.64	137.31	48.54	98.76	
62	87.35	150.14	51.90	105.36	
63	95.00	162.91	55.21	111.97	
64	102.64	175.67	58.58	118.65	

	Male		Female		
	Issue Age	Standard Non-Nicotine	Standard Nicotine	Standard Non-Nicotine	Standard Nicotine
	18	16.07	28.17	14.34	21.34
19	16.07	28.17	14.34	21.34	
20	16.07	28.17	14.34	21.34	
21	16.07	28.17	14.34	21.43	
22	16.07	28.17	14.34	21.43	
23	16.07	28.17	14.34	21.43	
24	16.07	28.17	14.34	21.51	
25	16.16	28.25	14.34	21.60	
26	16.42	28.51	14.34	21.69	
27	16.68	28.77	14.34	21.77	
28	16.93	28.94	14.34	21.86	
29	17.19	29.20	14.34	21.95	
30	17.54	29.72	14.43	22.55	
31	17.97	30.67	14.69	23.76	
32	18.40	31.62	14.95	25.06	
33	18.84	32.49	15.21	26.27	
34	19.27	33.44	15.47	27.48	
35	19.79	34.82	15.90	28.86	
36	20.56	36.81	16.42	30.41	
37	21.34	38.71	17.02	31.97	
38	22.12	40.69	17.63	33.52	
39	22.90	42.60	18.23	35.08	
40	23.93	45.45	19.27	37.41	
41	25.32	49.08	20.82	40.35	
42	26.78	52.70	22.38	43.37	
43	28.17	56.33	23.85	46.40	
44	29.55	60.05	25.40	49.42	
45	31.28	64.02	26.78	52.62	
46	33.44	68.34	27.91	55.99	
47	35.60	72.66	29.03	59.44	
48	37.67	77.07	30.15	62.81	
49	39.83	81.39	31.28	66.18	
50	42.60	86.40	33.00	69.98	
51	46.14	92.19	35.16	74.22	
52	49.68	97.98	37.32	78.45	
53	53.22	103.68	39.48	82.68	
54	56.76	109.47	41.64	86.92	
55	61.60	116.64	44.15	91.76	
56	67.74	125.37	46.83	97.29	
57	73.87	134.09	49.51	102.82	
58	80.01	142.73	52.19	108.35	
59	86.14	151.46	54.95	113.88	
60	94.26	164.33	58.49	121.13	
61	104.46	181.35	62.99	129.95	
62	114.74	198.46	67.48	138.76	
63	124.93	215.48	71.88	147.57	
64	135.13	232.50	76.38	156.47	

AMERICAN NATIONAL INSURANCE COMPANY

ANICO™ Signature Term SI Life Insurance to Age 95

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

ANICO™ Signature Term SI Life Insurance to Age 95

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

ANICO™ Signature Term SI Life Insurance to Age 95

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

Simplified Issue 10-Year PAC	Male		Female		
	Issue Age	Standard Non-Nicotine	Standard Nicotine	Standard Non-Nicotine	Standard Nicotine
	18	18.79	33.91	16.63	25.38
19	18.79	33.91	16.63	25.38	
20	18.79	33.91	16.63	25.38	
21	18.79	33.91	16.63	25.49	
22	18.79	33.91	16.63	25.49	
23	18.79	33.91	16.63	25.49	
24	18.79	33.91	16.63	25.60	
25	18.90	34.02	16.63	25.70	
26	19.22	34.34	16.63	25.81	
27	19.55	34.67	16.63	25.92	
28	19.87	34.88	16.63	26.03	
29	20.20	35.21	16.63	26.14	
30	20.63	35.86	16.74	26.89	
31	21.17	37.04	17.06	28.40	
32	21.71	38.23	17.39	30.02	
33	22.25	39.31	17.71	31.54	
34	22.79	40.50	18.04	33.05	
35	23.44	42.23	18.58	34.78	
36	24.41	44.71	19.22	36.72	
37	25.38	47.09	19.98	38.66	
38	26.35	49.57	20.74	40.61	
39	27.32	51.95	21.49	42.55	
40	28.62	55.51	22.79	45.47	
41	30.35	60.05	24.73	49.14	
42	32.18	64.58	26.68	52.92	
43	33.91	69.12	28.51	56.70	
44	35.64	73.76	30.46	60.48	
45	37.80	78.73	32.18	64.48	
46	40.50	84.13	33.59	68.69	
47	43.20	89.53	34.99	73.01	
48	45.79	95.04	36.40	77.22	
49	48.49	100.44	37.80	81.43	
50	51.95	106.70	39.96	86.18	
51	56.38	113.94	42.66	91.48	
52	60.80	121.18	45.36	96.77	
53	65.23	128.30	48.06	102.06	
54	69.66	135.54	50.76	107.35	
55	75.71	144.50	53.89	113.40	
56	83.38	155.41	57.24	120.31	
57	91.04	166.32	60.59	127.22	
58	98.71	177.12	63.94	134.14	
59	106.38	188.03	67.39	141.05	
60	116.53	204.12	71.82	150.12	
61	129.28	225.40	77.44	161.14	
62	142.13	246.78	83.05	172.15	
63	154.87	268.06	88.56	183.17	
64	167.62	289.33	94.18	194.29	

	Male		Female		
	Issue Age	Standard Non-Nicotine	Standard Nicotine	Standard Non-Nicotine	Standard Nicotine
	18	21.51	39.66	18.92	29.42
19	21.51	39.66	18.92	29.42	
20	21.51	39.66	18.92	29.42	
21	21.51	39.66	18.92	29.55	
22	21.51	39.66	18.92	29.55	
23	21.51	39.66	18.92	29.55	
24	21.51	39.66	18.92	29.68	
25	21.64	39.79	18.92	29.81	
26	22.03	40.18	18.92	29.94	
27	22.42	40.56	18.92	30.07	
28	22.81	40.82	18.92	30.20	
29	23.20	41.21	18.92	30.33	
30	23.72	41.99	19.05	31.23	
31	24.36	43.42	19.44	33.05	
32	25.01	44.84	19.83	34.99	
33	25.66	46.14	20.22	36.81	
34	26.31	47.56	20.61	38.62	
35	27.09	49.64	21.25	40.69	
36	28.25	52.62	22.03	43.03	
37	29.42	55.47	22.94	45.36	
38	30.59	58.45	23.85	47.69	
39	31.75	61.30	24.75	50.03	
40	33.31	65.58	26.31	53.52	
41	35.38	71.02	28.64	57.93	
42	37.58	76.46	30.97	62.47	
43	39.66	81.91	33.18	67.00	
44	41.73	87.48	35.51	71.54	
45	44.32	93.44	37.58	76.33	
46	47.56	99.92	39.27	81.39	
47	50.80	106.40	40.95	86.57	
48	53.91	113.01	42.64	91.63	
49	57.15	119.49	44.32	96.68	
50	61.30	127.01	46.92	102.38	
51	66.61	135.69	50.16	108.73	
52	71.93	144.37	53.40	115.08	
53	77.24	152.93	56.64	121.44	
54	82.56	161.61	59.88	127.79	
55	89.81	172.37	63.63	135.04	
56	99.01	185.46	67.65	143.34	
57	108.22	198.55	71.67	151.63	
58	117.42	211.51	75.69	159.93	
59	126.62	224.60	79.83	168.22	
60	138.80	243.91	85.15	179.11	
61	154.09	269.44	91.89	192.33	
62	169.52	295.10	98.63	205.55	
63	184.81	320.63	105.24	218.76	
64	200.10	346.16	111.97	232.11	

	Male		Female		
	Issue Age	Standard Non-Nicotine	Standard Nicotine	Standard Non-Nicotine	Standard Nicotine
	18	24.24	45.40	21.21	33.46
19	24.24	45.40	21.21	33.46	
20	24.24	45.40	21.21	33.46	
21	24.24	45.40	21.21	33.61	
22	24.24	45.40	21.21	33.61	
23	24.24	45.40	21.21	33.61	
24	24.24	45.40	21.21	33.76	
25	24.39	45.55	21.21	33.91	
26	24.84	46.01	21.21	34.06	
27	25.29	46.46	21.21	34.21	
28	25.75	46.76	21.21	34.37	
29	26.20	47.22	21.21	34.52	
30	26.81	48.12	21.36	35.58	
31	27.56	49.79	21.82	37.69	
32	28.32	51.45	22.27	39.96	
33	29.07	52.96	22.72	42.08	
34	29.83	54.63	23.18	44.19	
35	30.74	57.05	23.93	46.61	
36	32.10	60.52	24.84	49.33	
37	33.46	63.85	25.90	52.06	
38	34.82	67.33	26.96	54.78	
39	36.18	70.65	28.02	57.50	
40	37.99	75.64	29.83	61.58	
41	40.41	81.99	32.55	66.72	
42	42.98	88.34	35.27	72.01	
43	45.40	94.69	37.84	77.31	
44	47.82	101.20	40.56	82.60	
45	50.85	108.15	42.98	88.19	
46	54.63	115.71	44.95	94.09	
47	58.41	123.27	46.92	100.14	
48	62.04	130.98	48.88	106.03	
49	65.82	138.54	50.85	111.93	
50	70.65	147.31	53.87	118.58	
51	76.85	157.44	57.65	125.99	
52	83.05	167.57	61.43	133.40	
53	89.25	177.55	65.21	140.81	
54	95.45	187.68	68.99	148.22	
55	103.92	200.23	73.38	156.69	
56	114.65	215.50	78.06	166.36	
57	125.39	230.77	82.75	176.04	
58	136.12	245.89	87.44	185.72	
59	146.86	261.17	92.28	195.39	
60	161.07	283.69	98.47	208.09	
61	178.91	313.48	106.34	223.52	
62	196.91	343.42	114.20	238.94	
63	214.75	373.20	121.91	254.36	
64	232.59	402.99	129.77	269.94	

AMERICAN NATIONAL INSURANCE COMPANY

ANICO™ Signature Term SI Life Insurance to Age 95
 Initial Level Premium Option - 10 Years
 Monthly PAC Premiums (Years 1-10)
 (\$200,000)

ANICO™ Signature Term SI Life Insurance to Age 95
 Initial Level Premium Option - 10 Years
 Monthly PAC Premiums (Years 1-10)
 (\$225,000)

ANICO™ Signature Term SI Life Insurance to Age 95
 Initial Level Premium Option - 10 Years
 Monthly PAC Premiums (Years 1-10)
 (\$250,000)

Simplified Issue 10-Year PAC	Male		Female		
	Issue Age	Standard Non-Nicotine	Standard Nicotine	Standard Non-Nicotine	Standard Nicotine
		18	26.96	51.15	23.50
19	26.96	51.15	23.50	37.50	
20	26.96	51.15	23.50	37.50	
21	26.96	51.15	23.50	37.67	
22	26.96	51.15	23.50	37.67	
23	26.96	51.15	23.50	37.67	
24	26.96	51.15	23.50	37.84	
25	27.13	51.32	23.50	38.02	
26	27.65	51.84	23.50	38.19	
27	28.17	52.36	23.50	38.36	
28	28.68	52.70	23.50	38.53	
29	29.20	53.22	23.50	38.71	
30	29.89	54.26	23.67	39.92	
31	30.76	56.16	24.19	42.34	
32	31.62	58.06	24.71	44.93	
33	32.49	59.79	25.23	47.35	
34	33.35	61.69	25.75	49.77	
35	34.39	64.45	26.61	52.53	
36	35.94	68.43	27.65	55.64	
37	37.50	72.23	28.86	58.75	
38	39.05	76.20	30.07	61.86	
39	40.61	80.01	31.28	64.97	
40	42.68	85.71	33.35	69.64	
41	45.45	92.97	36.46	75.51	
42	48.38	100.22	39.57	81.56	
43	51.15	107.48	42.51	87.61	
44	53.91	114.91	45.62	93.66	
45	57.37	122.86	48.38	100.05	
46	61.69	131.50	50.63	106.79	
47	66.01	140.14	52.88	113.70	
48	70.16	148.95	55.12	120.44	
49	74.48	157.59	57.37	127.18	
50	80.01	167.62	60.83	134.78	
51	87.09	179.19	65.15	143.25	
52	94.18	190.77	69.47	151.72	
53	101.26	202.18	73.79	160.19	
54	108.35	213.75	78.11	168.65	
55	118.02	228.10	83.12	178.33	
56	130.29	245.55	88.47	189.39	
57	142.56	263.00	93.83	200.45	
58	154.83	280.28	99.19	211.51	
59	167.10	297.73	104.72	222.57	
60	183.34	323.48	111.80	237.08	
61	203.73	357.52	120.79	254.71	
62	224.29	391.74	129.77	272.33	
63	244.68	425.78	138.59	289.96	
64	265.08	459.82	147.57	307.76	

Simplified Issue 10-Year PAC	Male		Female		
	Issue Age	Standard Non-Nicotine	Standard Nicotine	Standard Non-Nicotine	Standard Nicotine
		18	29.68	56.89	25.79
19	29.68	56.89	25.79	41.54	
20	29.68	56.89	25.79	41.54	
21	29.68	56.89	25.79	41.73	
22	29.68	56.89	25.79	41.73	
23	29.68	56.89	25.79	41.73	
24	29.68	56.89	25.79	41.93	
25	29.87	57.09	25.79	42.12	
26	30.46	57.67	25.79	42.31	
27	31.04	58.26	25.79	42.51	
28	31.62	58.64	25.79	42.70	
29	32.21	59.23	25.79	42.90	
30	32.98	60.39	25.98	44.26	
31	33.96	62.53	26.57	46.98	
32	34.93	64.67	27.15	49.90	
33	35.90	66.61	27.73	52.62	
34	36.87	68.75	28.32	55.34	
35	38.04	71.86	29.29	58.45	
36	39.79	76.33	30.46	61.95	
37	41.54	80.61	31.82	65.45	
38	43.29	85.08	33.18	68.95	
39	45.04	89.36	34.54	72.45	
40	47.37	95.77	36.87	77.70	
41	50.48	103.94	40.37	84.30	
42	53.78	112.10	43.87	91.11	
43	56.89	120.27	47.17	97.91	
44	60.00	128.63	50.67	104.72	
45	63.89	137.57	53.78	111.91	
46	68.75	147.29	56.31	119.49	
47	73.61	157.01	58.84	127.27	
48	78.28	166.92	61.37	134.85	
49	83.14	176.64	63.89	142.43	
50	89.36	187.92	67.78	150.98	
51	97.33	200.94	72.64	160.51	
52	105.30	213.97	77.50	170.04	
53	113.27	226.80	82.36	179.56	
54	121.24	239.82	87.22	189.09	
55	132.13	255.96	92.86	199.97	
56	145.93	275.59	98.88	212.41	
57	159.73	295.23	104.91	224.86	
58	173.53	314.67	110.94	237.30	
59	187.34	334.30	117.16	249.74	
60	205.61	363.27	125.13	266.07	
61	228.55	401.57	135.24	285.90	
62	251.68	440.06	145.35	305.73	
63	274.62	478.35	155.26	325.56	
64	297.56	516.65	165.37	345.58	

Simplified Issue 10-Year PAC	Male		Female		
	Issue Age	Standard Non-Nicotine	Standard Nicotine	Standard Non-Nicotine	Standard Nicotine
		18	32.40	62.64	28.08
19	32.40	62.64	28.08	45.58	
20	32.40	62.64	28.08	45.58	
21	32.40	62.64	28.08	45.79	
22	32.40	62.64	28.08	45.79	
23	32.40	62.64	28.08	45.79	
24	32.40	62.64	28.08	46.01	
25	32.62	62.86	28.08	46.22	
26	33.26	63.50	28.08	46.44	
27	33.91	64.15	28.08	46.66	
28	34.56	64.58	28.08	46.87	
29	35.21	65.23	28.08	47.09	
30	36.07	66.53	28.30	48.60	
31	37.15	68.90	28.94	51.62	
32	38.23	71.28	29.59	54.86	
33	39.31	73.44	30.24	57.89	
34	40.39	75.82	30.89	60.91	
35	41.69	79.27	31.97	64.37	
36	43.63	84.24	33.26	68.26	
37	45.58	88.99	34.78	72.14	
38	47.52	93.96	36.29	76.03	
39	49.46	98.71	37.80	79.92	
40	52.06	105.84	40.39	85.75	
41	55.51	114.91	44.28	93.10	
42	59.18	123.98	48.17	100.66	
43	62.64	133.06	51.84	108.22	
44	66.10	142.34	55.73	115.78	
45	70.42	152.28	59.18	123.77	
46	75.82	163.08	61.99	132.19	
47	81.22	173.88	64.80	140.83	
48	86.40	184.90	67.61	149.26	
49	91.80	195.70	70.42	157.68	
50	98.71	208.22	74.74	167.18	
51	107.57	222.70	80.14	177.77	
52	116.42	237.17	85.54	188.35	
53	125.28	251.42	90.94	198.94	
54	134.14	265.90	96.34	209.52	
55	146.23	283.82	102.60	221.62	
56	161.57	305.64	109.30	235.44	
57	176.90	327.46	115.99	249.26	
58	192.24	349.06	122.69	263.09	
59	207.58	370.87	129.60	276.91	
60	227.88	403.06	138.46	295.06	
61	253.37	445.61	149.69	317.09	
62	279.07	488.38	160.92	339.12	
63	304.56	530.93	171.94	361.15	
64	330.05	573.48	183.17	383.40	

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AMERICAN NATIONAL INSURANCE COMPANY

ANICO™ Signature Term SI Life Insurance to Age 95

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

ANICO™ Signature Term SI Life Insurance to Age 95

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

ANICO™ Signature Term SI Life Insurance to Age 95

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

Simplified Issue 20-Year PAC	Male		Female	
	Standard	Standard	Standard	Standard
	Non-Nicotine	Nicotine	Non-Nicotine	Nicotine
18	12.05	16.03	11.23	15.55
19	12.05	16.03	11.23	15.55
20	12.10	16.03	11.28	15.55
21	12.14	16.03	11.32	15.60
22	12.18	16.03	11.32	15.64
23	12.23	16.03	11.36	15.68
24	12.27	16.03	11.40	15.72
25	12.36	16.24	11.45	15.90
26	12.48	16.68	11.45	16.20
27	12.61	17.11	11.45	16.55
28	12.74	17.50	11.45	16.89
29	12.87	17.93	11.49	17.19
30	13.09	18.66	11.62	17.50
31	13.44	19.74	11.84	17.80
32	13.74	20.78	12.10	18.10
33	14.08	21.82	12.36	18.36
34	14.39	22.90	12.61	18.66
35	14.82	24.15	12.96	19.79
36	15.29	25.62	13.44	21.73
37	15.81	27.09	13.87	23.67
38	16.29	28.51	14.34	25.62
39	16.76	29.98	14.77	27.56
40	17.50	31.92	15.29	29.55
41	18.45	34.34	15.90	31.49
42	19.40	36.81	16.46	33.48
43	20.35	39.23	17.06	35.42
44	21.30	41.64	17.63	37.37
45	22.55	44.71	18.53	39.70
46	24.11	48.43	19.70	42.38
47	25.70	52.14	20.87	45.10
48	27.26	55.81	22.03	47.78
49	28.81	59.53	23.20	50.46
50	30.89	63.94	24.58	53.52
51	33.52	69.03	26.22	56.98
52	36.16	74.13	27.91	60.44
53	38.75	79.23	29.55	63.85
54	41.39	84.33	31.19	67.31
55	45.53	90.81	33.83	71.67
56	51.24	98.63	37.41	76.94
57	56.94	106.49	41.04	82.21
58	62.64	114.31	44.67	87.48
59	68.34	122.13	48.25	92.75
60	74.04	129.95	51.84	98.02

Simplified Issue 20-Year PAC	Male		Female	
	Standard	Standard	Standard	Standard
	Non-Nicotine	Nicotine	Non-Nicotine	Nicotine
18	15.49	21.45	14.26	20.74
19	15.49	21.45	14.26	20.74
20	15.55	21.45	14.32	20.74
21	15.62	21.45	14.39	20.80
22	15.68	21.45	14.39	20.87
23	15.75	21.45	14.45	20.93
24	15.81	21.45	14.52	21.00
25	15.94	21.77	14.58	21.25
26	16.14	22.42	14.58	21.71
27	16.33	23.07	14.58	22.23
28	16.52	23.65	14.58	22.74
29	16.72	24.30	14.64	23.20
30	17.04	25.40	14.84	23.65
31	17.56	27.02	15.16	24.11
32	18.01	28.58	15.55	24.56
33	18.53	30.13	15.94	24.95
34	18.99	31.75	16.33	25.40
35	19.63	33.63	16.85	27.09
36	20.35	35.83	17.56	30.00
37	21.12	38.04	18.21	32.92
38	21.84	40.18	18.92	35.83
39	22.55	42.38	19.57	38.75
40	23.65	45.30	20.35	41.73
41	25.08	48.92	21.25	44.65
42	26.50	52.62	22.10	47.63
43	27.93	56.25	23.00	50.54
44	29.35	59.88	23.85	53.46
45	31.23	64.48	25.21	56.96
46	33.57	70.05	26.96	60.98
47	35.96	75.62	28.71	65.06
48	38.30	81.13	30.46	69.08
49	40.63	86.70	32.21	73.09
50	43.74	93.31	34.28	77.70
51	47.69	100.96	36.74	82.88
52	51.65	108.60	39.27	88.06
53	55.53	116.25	41.73	93.18
54	59.49	123.90	44.19	98.37
55	65.71	133.62	48.15	104.91
56	74.26	145.35	53.52	112.82
57	82.81	157.14	58.97	120.72
58	91.37	168.87	64.41	128.63
59	99.92	180.60	69.79	136.53
60	108.48	192.33	75.17	144.44

Simplified Issue 20-Year PAC	Male		Female	
	Standard	Standard	Standard	Standard
	Non-Nicotine	Nicotine	Non-Nicotine	Nicotine
18	18.92	26.87	17.28	25.92
19	18.92	26.87	17.28	25.92
20	19.01	26.87	17.37	25.92
21	19.09	26.87	17.45	26.01
22	19.18	26.87	17.45	26.09
23	19.27	26.87	17.54	26.18
24	19.35	26.87	17.63	26.27
25	19.53	27.30	17.71	26.61
26	19.79	28.17	17.71	27.22
27	20.04	29.03	17.71	27.91
28	20.30	29.81	17.71	28.60
29	20.56	30.67	17.80	29.20
30	21.00	32.14	18.06	29.81
31	21.69	34.30	18.49	30.41
32	22.29	36.37	19.01	31.02
33	22.98	38.45	19.53	31.54
34	23.59	40.61	20.04	32.14
35	24.45	43.11	20.74	34.39
36	25.40	46.05	21.69	38.28
37	26.44	48.99	22.55	42.16
38	27.39	51.84	23.50	46.05
39	28.34	54.78	24.36	49.94
40	29.81	58.67	25.40	53.91
41	31.71	63.50	26.61	57.80
42	33.61	68.43	27.73	61.78
43	35.51	73.27	28.94	65.66
44	37.41	78.11	30.07	69.55
45	39.92	84.24	31.88	74.22
46	43.03	91.67	34.21	79.57
47	46.22	99.10	36.55	85.02
48	49.33	106.44	38.88	90.37
49	52.44	113.88	41.21	95.73
50	56.59	122.69	43.98	101.87
51	61.86	132.88	47.26	108.78
52	67.13	143.08	50.63	115.69
53	72.32	153.27	53.91	122.52
54	77.59	163.47	57.20	129.43
55	85.88	176.43	62.47	138.15
56	97.29	192.07	69.64	148.69
57	108.69	207.79	76.90	159.24
58	120.10	223.43	84.15	169.78
59	131.50	239.07	91.32	180.32
60	142.91	254.71	98.50	190.86

AMERICAN NATIONAL INSURANCE COMPANY

ANICO™ Signature Term SI Life Insurance to Age 95

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

ANICO™ Signature Term SI Life Insurance to Age 95

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

ANICO™ Signature Term SI Life Insurance to Age 95

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

Simplified Issue 20-Year PAC	Male		Female	
	Standard	Standard	Standard	Standard
	Non-Nicotine	Nicotine	Non-Nicotine	Nicotine
18	22.36	32.29	20.30	31.10
19	22.36	32.29	20.30	31.10
20	22.46	32.29	20.41	31.10
21	22.57	32.29	20.52	31.21
22	22.68	32.29	20.52	31.32
23	22.79	32.29	20.63	31.43
24	22.90	32.29	20.74	31.54
25	23.11	32.83	20.84	31.97
26	23.44	33.91	20.84	32.72
27	23.76	34.99	20.84	33.59
28	24.08	35.96	20.84	34.45
29	24.41	37.04	20.95	35.21
30	24.95	38.88	21.28	35.96
31	25.81	41.58	21.82	36.72
32	26.57	44.17	22.46	37.48
33	27.43	46.76	23.11	38.12
34	28.19	49.46	23.76	38.88
35	29.27	52.60	24.62	41.69
36	30.46	56.27	25.81	46.55
37	31.75	59.94	26.89	51.41
38	32.94	63.50	28.08	56.27
39	34.13	67.18	29.16	61.13
40	35.96	72.04	30.46	66.10
41	38.34	78.08	31.97	70.96
42	40.72	84.24	33.37	75.92
43	43.09	90.29	34.88	80.78
44	45.47	96.34	36.29	85.64
45	48.60	104.00	38.56	91.48
46	52.49	113.29	41.47	98.17
47	56.48	122.58	44.39	104.98
48	60.37	131.76	47.30	111.67
49	64.26	141.05	50.22	118.37
50	69.44	152.06	53.68	126.04
51	76.03	164.81	57.78	134.68
52	82.62	177.55	61.99	143.32
53	89.10	190.30	66.10	151.85
54	95.69	203.04	70.20	160.49
55	106.06	219.24	76.79	171.40
56	120.31	238.79	85.75	184.57
57	134.57	258.44	94.82	197.75
58	148.82	277.99	103.90	210.92
59	163.08	297.54	112.86	224.10
60	177.34	317.09	121.82	237.28

Simplified Issue 20-Year PAC	Male		Female	
	Standard	Standard	Standard	Standard
	Non-Nicotine	Nicotine	Non-Nicotine	Nicotine
18	25.79	37.71	23.33	36.29
19	25.79	37.71	23.33	36.29
20	25.92	37.71	23.46	36.29
21	26.05	37.71	23.59	36.42
22	26.18	37.71	23.59	36.55
23	26.31	37.71	23.72	36.68
24	26.44	37.71	23.85	36.81
25	26.70	38.36	23.98	37.32
26	27.09	39.66	23.98	38.23
27	27.48	40.95	23.98	39.27
28	27.86	42.12	23.98	40.31
29	28.25	43.42	24.11	41.21
30	28.90	45.62	24.49	42.12
31	29.94	48.86	25.14	43.03
32	30.84	51.97	25.92	43.93
33	31.88	55.08	26.70	44.71
34	32.79	58.32	27.48	45.62
35	34.08	62.08	28.51	48.99
36	35.51	66.48	29.94	54.82
37	37.07	70.89	31.23	60.65
38	38.49	75.17	32.66	66.48
39	39.92	79.57	33.96	72.32
40	42.12	85.41	35.51	78.28
41	44.97	92.66	37.32	84.11
42	47.82	100.05	39.01	90.07
43	50.67	107.31	40.82	95.90
44	53.52	114.57	42.51	101.74
45	57.28	123.77	45.23	108.73
46	61.95	134.91	48.73	116.77
47	66.74	146.06	52.23	124.93
48	71.41	157.08	55.73	132.97
49	76.08	168.22	59.23	141.00
50	82.30	181.44	63.37	150.21
51	90.20	196.73	68.30	160.57
52	98.11	212.03	73.35	170.94
53	105.88	227.32	78.28	181.18
54	113.79	242.61	83.20	191.55
55	126.23	262.05	91.11	204.64
56	143.34	285.51	101.87	220.45
57	160.44	309.10	112.75	236.26
58	177.55	332.55	123.64	252.07
59	194.66	356.01	134.40	267.88
60	211.77	379.47	145.15	283.69

Simplified Issue 20-Year PAC	Male		Female	
	Standard	Standard	Standard	Standard
	Non-Nicotine	Nicotine	Non-Nicotine	Nicotine
18	29.22	43.14	26.35	41.47
19	29.22	43.14	26.35	41.47
20	29.38	43.14	26.50	41.47
21	29.53	43.14	26.65	41.62
22	29.68	43.14	26.65	41.77
23	29.83	43.14	26.81	41.93
24	29.98	43.14	26.96	42.08
25	30.28	43.89	27.11	42.68
26	30.74	45.40	27.11	43.74
27	31.19	46.92	27.11	44.95
28	31.64	48.28	27.11	46.16
29	32.10	49.79	27.26	47.22
30	32.85	52.36	27.71	48.28
31	34.06	56.14	28.47	49.33
32	35.12	59.77	29.38	50.39
33	36.33	63.40	30.28	51.30
34	37.39	67.18	31.19	52.36
35	38.90	71.56	32.40	56.29
36	40.56	76.70	34.06	63.09
37	42.38	81.84	35.58	69.90
38	44.04	86.83	37.24	76.70
39	45.71	91.97	38.75	83.51
40	48.28	98.78	40.56	90.46
41	51.60	107.24	42.68	97.26
42	54.93	115.86	44.65	104.22
43	58.26	124.33	46.76	111.02
44	61.58	132.80	48.73	117.83
45	65.97	143.53	51.90	125.99
46	71.41	156.54	55.99	135.37
47	77.00	169.54	60.07	144.89
48	82.45	182.39	64.15	154.27
49	87.89	195.39	68.23	163.64
50	95.15	210.82	73.07	174.38
51	104.37	228.66	78.82	186.47
52	113.59	246.50	84.72	198.57
53	122.67	264.34	90.46	210.51
54	131.89	282.18	96.21	222.61
55	146.40	304.86	105.43	237.88
56	166.36	332.23	117.98	256.33
57	186.32	359.75	130.68	274.77
58	206.28	387.12	143.38	293.22
59	226.24	414.48	155.93	311.67
60	246.20	441.85	168.48	330.11

AMERICAN NATIONAL INSURANCE COMPANY

ANICO™ Signature Term SI Life Insurance to Age 95

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

ANICO™ Signature Term SI Life Insurance to Age 95

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

ANICO™ Signature Term SI Life Insurance to Age 95

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

Simplified Issue 20-Year PAC	Male		Female	
	Standard	Standard	Standard	Standard
	Non-Nicotine	Nicotine	Non-Nicotine	Nicotine
18	32.66	48.56	29.38	46.66
19	32.66	48.56	29.38	46.66
20	32.83	48.56	29.55	46.66
21	33.00	48.56	29.72	46.83
22	33.18	48.56	29.72	47.00
23	33.35	48.56	29.89	47.17
24	33.52	48.56	30.07	47.35
25	33.87	49.42	30.24	48.04
26	34.39	51.15	30.24	49.25
27	34.91	52.88	30.24	50.63
28	35.42	54.43	30.24	52.01
29	35.94	56.16	30.41	53.22
30	36.81	59.10	30.93	54.43
31	38.19	63.42	31.80	55.64
32	39.40	67.56	32.83	56.85
33	40.78	71.71	33.87	57.89
34	41.99	76.03	34.91	59.10
35	43.72	81.04	36.29	63.59
36	45.62	86.92	38.19	71.37
37	47.69	92.79	39.92	79.14
38	49.59	98.50	41.82	86.92
39	51.49	104.37	43.55	94.69
40	54.43	112.15	45.62	102.64
41	58.23	121.82	48.04	110.42
42	62.04	131.67	50.28	118.37
43	65.84	141.35	52.70	126.14
44	69.64	151.03	54.95	133.92
45	74.65	163.30	58.58	143.25
46	80.87	178.16	63.24	153.96
47	87.26	193.02	67.91	164.85
48	93.48	207.71	72.58	175.56
49	99.71	222.57	77.24	186.28
50	108.00	240.19	82.77	198.55
51	118.54	260.58	89.34	212.37
52	129.08	280.97	96.08	226.20
53	139.45	301.36	102.64	239.85
54	149.99	321.75	109.21	253.67
55	166.58	347.67	119.75	271.12
56	189.39	378.95	134.09	292.20
57	212.20	410.40	148.61	313.29
58	235.01	441.68	163.12	334.37
59	257.82	472.95	177.47	355.45
60	280.63	504.23	191.81	376.53

	Male		Female	
	Standard	Standard	Standard	Standard
	Non-Nicotine	Nicotine	Non-Nicotine	Nicotine
18	36.09	53.98	32.40	51.84
19	36.09	53.98	32.40	51.84
20	36.29	53.98	32.59	51.84
21	36.48	53.98	32.79	52.03
22	36.68	53.98	32.79	52.23
23	36.87	53.98	32.98	52.42
24	37.07	53.98	33.18	52.62
25	37.45	54.95	33.37	53.40
26	38.04	56.89	33.37	54.76
27	38.62	58.84	33.37	56.31
28	39.20	60.59	33.37	57.87
29	39.79	62.53	33.57	59.23
30	40.76	65.84	34.15	60.59
31	42.31	70.70	35.12	61.95
32	43.68	75.36	36.29	63.31
33	45.23	80.03	37.45	64.48
34	46.59	84.89	38.62	65.84
35	48.54	90.53	40.18	70.89
36	50.67	97.14	42.31	79.64
37	53.01	103.74	44.26	88.39
38	55.14	110.16	46.40	97.14
39	57.28	116.77	48.34	105.88
40	60.59	125.52	50.67	114.83
41	64.86	136.40	53.40	123.57
42	69.14	147.48	55.92	132.52
43	73.42	158.37	58.64	141.26
44	77.70	169.26	61.17	150.01
45	83.33	183.06	65.25	160.51
46	90.33	199.78	70.50	172.56
47	97.52	216.50	75.75	184.81
48	104.52	233.02	81.00	196.86
49	111.52	249.74	86.25	208.92
50	120.85	269.57	92.47	222.72
51	132.71	292.51	99.86	238.27
52	144.57	315.45	107.44	253.82
53	156.23	338.39	114.83	269.18
54	168.09	361.32	122.21	284.73
55	186.75	390.48	134.07	304.37
56	212.41	425.67	150.21	328.08
57	238.08	461.05	166.54	351.80
58	263.74	496.24	182.87	375.52
59	289.40	531.42	199.00	399.23
60	315.06	566.61	215.14	422.95

	Male		Female	
	Standard	Standard	Standard	Standard
	Non-Nicotine	Nicotine	Non-Nicotine	Nicotine
18	39.53	59.40	35.42	57.02
19	39.53	59.40	35.42	57.02
20	39.74	59.40	35.64	57.02
21	39.96	59.40	35.86	57.24
22	40.18	59.40	35.86	57.46
23	40.39	59.40	36.07	57.67
24	40.61	59.40	36.29	57.89
25	41.04	60.48	36.50	58.75
26	41.69	62.64	36.50	60.26
27	42.34	64.80	36.50	61.99
28	42.98	66.74	36.50	63.72
29	43.63	68.90	36.72	65.23
30	44.71	72.58	37.37	66.74
31	46.44	77.98	38.45	68.26
32	47.95	83.16	39.74	69.77
33	49.68	88.34	41.04	71.06
34	51.19	93.74	42.34	72.58
35	53.35	100.01	44.06	78.19
36	55.73	107.35	46.44	87.91
37	58.32	114.70	48.60	97.63
38	60.70	121.82	50.98	107.35
39	63.07	129.17	53.14	117.07
40	66.74	138.89	55.73	127.01
41	71.50	150.98	58.75	136.73
42	76.25	163.30	61.56	146.66
43	81.00	175.39	64.58	156.38
44	85.75	187.49	67.39	166.10
45	92.02	202.82	71.93	177.77
46	99.79	221.40	77.76	191.16
47	107.78	239.98	83.59	204.77
48	115.56	258.34	89.42	218.16
49	123.34	276.91	95.26	231.55
50	133.70	298.94	102.17	246.89
51	146.88	324.43	110.38	264.17
52	160.06	349.92	118.80	281.45
53	173.02	375.41	127.01	298.51
54	186.19	400.90	135.22	315.79
55	206.93	433.30	148.39	337.61
56	235.44	472.39	166.32	363.96
57	263.95	511.70	184.46	390.31
58	292.46	550.80	202.61	416.66
59	320.98	589.90	220.54	443.02
60	349.49	628.99	238.46	469.37

AMERICAN NATIONAL INSURANCE COMPANY

ANICO™ Signature Term SI Life Insurance to Age 95

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

ANICO™ Signature Term SI Life Insurance to Age 95

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

ANICO™ Signature Term SI Life Insurance to Age 95

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

Simplified Issue 30-Year PAC	Male		Female		
	Issue Age	Standard	Standard	Standard	Standard
		Non-Nicotine	Nicotine	Non-Nicotine	Nicotine
18	14.34	20.95	12.31	18.62	
19	14.34	20.95	12.31	18.62	
20	14.34	20.95	12.31	18.66	
21	14.39	20.95	12.31	18.71	
22	14.39	20.95	12.36	18.75	
23	14.39	20.95	12.36	18.79	
24	14.43	20.95	12.36	18.84	
25	14.52	21.30	12.48	19.18	
26	14.73	22.03	12.74	19.83	
27	14.90	22.72	13.05	20.48	
28	15.08	23.41	13.31	21.12	
29	15.29	24.15	13.56	21.77	
30	15.60	25.06	13.91	22.59	
31	16.03	26.18	14.39	23.63	
32	16.46	27.30	14.86	24.71	
33	16.89	28.38	15.34	25.75	
34	17.32	29.51	15.81	26.78	
35	18.19	31.58	16.50	28.30	
36	19.53	34.56	17.41	30.33	
37	20.87	37.58	18.32	32.36	
38	22.20	40.56	19.22	34.34	
39	23.54	43.55	20.13	36.37	
40	24.97	46.79	21.25	38.75	
41	26.48	50.20	22.51	41.56	
42	28.04	53.65	23.76	44.37	
43	29.59	57.07	25.01	47.17	
44	31.10	60.48	26.27	49.98	
45	33.83	66.48	27.95	53.78	
46	37.67	75.08	29.98	58.62	
47	41.52	83.68	32.05	63.46	
48	45.36	92.28	34.08	68.30	
49	49.20	100.83	36.12	73.14	
50	53.05	109.38	38.15	77.98	

Issue Age	Male		Female	
	Standard	Standard	Standard	Standard
	Non-Nicotine	Nicotine	Non-Nicotine	Nicotine
18	18.92	28.84	15.88	25.34
19	18.92	28.84	15.88	25.34
20	18.92	28.84	15.88	25.40
21	18.99	28.84	15.88	25.47
22	18.99	28.84	15.94	25.53
23	18.99	28.84	15.94	25.60
24	19.05	28.84	15.94	25.66
25	19.18	29.35	16.14	26.18
26	19.50	30.46	16.52	27.15
27	19.76	31.49	16.98	28.12
28	20.02	32.53	17.37	29.10
29	20.35	33.63	17.76	30.07
30	20.80	34.99	18.27	31.30
31	21.45	36.68	18.99	32.85
32	22.10	38.36	19.70	34.47
33	22.74	39.98	20.41	36.03
34	23.39	41.67	21.12	37.58
35	24.69	44.78	22.16	39.85
36	26.70	49.25	23.52	42.90
37	28.71	53.78	24.88	45.94
38	30.72	58.26	26.24	48.92
39	32.72	62.73	27.60	51.97
40	34.86	67.59	29.29	55.53
41	37.13	72.71	31.17	59.75
42	39.46	77.89	33.05	63.96
43	41.80	83.01	34.93	68.17
44	44.06	88.13	36.81	72.38
45	48.15	97.14	39.33	78.08
46	53.91	110.03	42.38	85.34
47	59.68	122.93	45.49	92.60
48	65.45	135.82	48.54	99.86
49	71.22	148.65	51.58	107.11
50	76.98	161.48	54.63	114.37

Issue Age	Male		Female	
	Standard	Standard	Standard	Standard
	Non-Nicotine	Nicotine	Non-Nicotine	Nicotine
18	23.50	36.72	19.44	32.05
19	23.50	36.72	19.44	32.05
20	23.50	36.72	19.44	32.14
21	23.59	36.72	19.44	32.23
22	23.59	36.72	19.53	32.31
23	23.59	36.72	19.53	32.40
24	23.67	36.72	19.53	32.49
25	23.85	37.41	19.79	33.18
26	24.28	38.88	20.30	34.47
27	24.62	40.26	20.91	35.77
28	24.97	41.64	21.43	37.07
29	25.40	43.11	21.95	38.36
30	26.01	44.93	22.64	40.00
31	26.87	47.17	23.59	42.08
32	27.73	49.42	24.54	44.24
33	28.60	51.58	25.49	46.31
34	29.46	53.83	26.44	48.38
35	31.19	57.97	27.82	51.41
36	33.87	63.94	29.64	55.47
37	36.55	69.98	31.45	59.53
38	39.23	75.95	33.26	63.50
39	41.90	81.91	35.08	67.56
40	44.76	88.39	37.32	72.32
41	47.78	95.21	39.83	77.93
42	50.89	102.12	42.34	83.55
43	54.00	108.95	44.84	89.16
44	57.02	115.78	47.35	94.78
45	62.47	127.79	50.72	102.38
46	70.16	144.98	54.78	112.06
47	77.85	162.17	58.92	121.74
48	85.54	179.37	62.99	131.41
49	93.23	196.47	67.05	141.09
50	100.92	213.58	71.11	150.77

AMERICAN NATIONAL INSURANCE COMPANY

ANICO™ Signature Term SI Life Insurance to Age 95

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

ANICO™ Signature Term SI Life Insurance to Age 95

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

ANICO™ Signature Term SI Life Insurance to Age 95

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

Simplified Issue 30-Year PAC	Male		Female		
	Issue Age	Standard	Standard	Standard	Standard
		Non-Nicotine	Nicotine	Non-Nicotine	Nicotine
18	28.08	44.60	23.00	38.77	
19	28.08	44.60	23.00	38.77	
20	28.08	44.60	23.00	38.88	
21	28.19	44.60	23.00	38.99	
22	28.19	44.60	23.11	39.10	
23	28.19	44.60	23.11	39.20	
24	28.30	44.60	23.11	39.31	
25	28.51	45.47	23.44	40.18	
26	29.05	47.30	24.08	41.80	
27	29.48	49.03	24.84	43.42	
28	29.92	50.76	25.49	45.04	
29	30.46	52.60	26.14	46.66	
30	31.21	54.86	27.00	48.71	
31	32.29	57.67	28.19	51.30	
32	33.37	60.48	29.38	54.00	
33	34.45	63.18	30.56	56.59	
34	35.53	65.99	31.75	59.18	
35	37.69	71.17	33.48	62.96	
36	41.04	78.62	35.75	68.04	
37	44.39	86.18	38.02	73.12	
38	47.74	93.64	40.28	78.08	
39	51.08	101.09	42.55	83.16	
40	54.65	109.19	45.36	89.10	
41	58.43	117.72	48.49	96.12	
42	62.32	126.36	51.62	103.14	
43	66.20	134.89	54.76	110.16	
44	69.98	143.42	57.89	117.18	
45	76.79	158.44	62.10	126.68	
46	86.40	179.93	67.18	138.78	
47	96.01	201.42	72.36	150.88	
48	105.62	222.91	77.44	162.97	
49	115.24	244.30	82.51	175.07	
50	124.85	265.68	87.59	187.16	

Issue Age	Male		Female	
	Standard	Standard	Standard	Standard
	Non-Nicotine	Nicotine	Non-Nicotine	Nicotine
18	32.66	52.49	26.57	45.49
19	32.66	52.49	26.57	45.49
20	32.66	52.49	26.57	45.62
21	32.79	52.49	26.57	45.75
22	32.79	52.49	26.70	45.88
23	32.79	52.49	26.70	46.01
24	32.92	52.49	26.70	46.14
25	33.18	53.52	27.09	47.17
26	33.83	55.73	27.86	49.12
27	34.34	57.80	28.77	51.06
28	34.86	59.88	29.55	53.01
29	35.51	62.08	30.33	54.95
30	36.42	64.80	31.36	57.41
31	37.71	68.17	32.79	60.52
32	39.01	71.54	34.21	63.76
33	40.31	74.78	35.64	66.87
34	41.60	78.15	37.07	69.98
35	44.19	84.37	39.14	74.52
36	48.21	93.31	41.86	80.61
37	52.23	102.38	44.58	86.70
38	56.25	111.33	47.30	92.66
39	60.26	120.27	50.03	98.76
40	64.54	129.99	53.40	105.88
41	69.08	140.23	57.15	114.31
42	73.74	150.60	60.91	122.73
43	78.41	160.83	64.67	131.16
44	82.94	171.07	68.43	139.58
45	91.11	189.09	73.48	150.98
46	102.64	214.88	79.57	165.50
47	114.18	240.67	85.80	180.01
48	125.71	266.46	91.89	194.53
49	137.25	292.12	97.98	209.04
50	148.78	317.78	104.07	223.56

Issue Age	Male		Female	
	Standard	Standard	Standard	Standard
	Non-Nicotine	Nicotine	Non-Nicotine	Nicotine
18	37.24	60.37	30.13	52.21
19	37.24	60.37	30.13	52.21
20	37.24	60.37	30.13	52.36
21	37.39	60.37	30.13	52.51
22	37.39	60.37	30.28	52.66
23	37.39	60.37	30.28	52.81
24	37.54	60.37	30.28	52.96
25	37.84	61.58	30.74	54.17
26	38.60	64.15	31.64	56.44
27	39.20	66.57	32.70	58.71
28	39.81	68.99	33.61	60.98
29	40.56	71.56	34.52	63.24
30	41.62	74.74	35.73	66.12
31	43.14	78.67	37.39	69.75
32	44.65	82.60	39.05	73.53
33	46.16	86.38	40.72	77.16
34	47.67	90.31	42.38	80.78
35	50.70	97.57	44.80	86.08
36	55.38	108.00	47.97	93.18
37	60.07	118.58	51.15	100.29
38	64.76	129.02	54.32	107.24
39	69.44	139.45	57.50	114.35
40	74.43	150.79	61.43	122.67
41	79.73	162.73	65.82	132.49
42	85.17	174.83	70.20	142.32
43	90.61	186.78	74.58	152.15
44	95.90	198.72	78.97	161.98
45	105.43	219.74	84.87	175.28
46	118.89	249.83	91.97	192.22
47	132.34	279.91	99.23	209.15
48	145.80	310.00	106.34	226.09
49	159.26	339.94	113.44	243.02
50	172.71	369.88	120.55	259.96

AMERICAN NATIONAL INSURANCE COMPANY

ANICO™ Signature Term SI Life Insurance to Age 95

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

ANICO™ Signature Term SI Life Insurance to Age 95

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

ANICO™ Signature Term SI Life Insurance to Age 95

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

Simplified Issue 30-Year PAC	Male		Female		
	Issue Age	Standard	Standard	Standard	Standard
		Non-Nicotine	Nicotine	Non-Nicotine	Nicotine
18	41.82	68.26	33.70	58.92	
19	41.82	68.26	33.70	58.92	
20	41.82	68.26	33.70	59.10	
21	41.99	68.26	33.70	59.27	
22	41.99	68.26	33.87	59.44	
23	41.99	68.26	33.87	59.62	
24	42.16	68.26	33.87	59.79	
25	42.51	69.64	34.39	61.17	
26	43.37	72.58	35.42	63.76	
27	44.06	75.34	36.63	66.36	
28	44.76	78.11	37.67	68.95	
29	45.62	81.04	38.71	71.54	
30	46.83	84.67	40.09	74.82	
31	48.56	89.16	41.99	78.97	
32	50.28	93.66	43.89	83.29	
33	52.01	97.98	45.79	87.44	
34	53.74	102.47	47.69	91.58	
35	57.20	110.76	50.46	97.63	
36	62.55	122.69	54.09	105.75	
37	67.91	134.78	57.72	113.88	
38	73.27	146.71	61.34	121.82	
39	78.62	158.63	64.97	129.95	
40	84.33	171.59	69.47	139.45	
41	90.37	185.24	74.48	150.68	
42	96.60	199.07	79.49	161.91	
43	102.82	212.72	84.50	173.15	
44	108.86	226.37	89.51	184.38	
45	119.75	250.39	96.25	199.58	
46	135.13	284.77	104.37	218.94	
47	150.51	319.16	112.67	238.29	
48	165.89	353.55	120.79	257.64	
49	181.27	387.76	128.91	277.00	
50	196.65	421.98	137.03	296.35	

	Male		Female		
	Issue Age	Standard	Standard	Standard	Standard
		Non-Nicotine	Nicotine	Non-Nicotine	Nicotine
18	46.40	76.14	37.26	65.64	
19	46.40	76.14	37.26	65.64	
20	46.40	76.14	37.26	65.84	
21	46.59	76.14	37.26	66.03	
22	46.59	76.14	37.45	66.23	
23	46.59	76.14	37.45	66.42	
24	46.79	76.14	37.45	66.61	
25	47.17	77.70	38.04	68.17	
26	48.15	81.00	39.20	71.09	
27	48.92	84.11	40.56	74.00	
28	49.70	87.22	41.73	76.92	
29	50.67	90.53	42.90	79.83	
30	52.03	94.61	44.45	83.53	
31	53.98	99.66	46.59	88.19	
32	55.92	104.72	48.73	93.05	
33	57.87	109.58	50.87	97.72	
34	59.81	114.63	53.01	102.38	
35	63.70	123.96	56.12	109.19	
36	69.72	137.38	60.20	118.32	
37	75.75	150.98	64.28	127.46	
38	81.78	164.40	68.36	136.40	
39	87.80	177.81	72.45	145.54	
40	94.22	192.39	77.50	156.23	
41	101.02	207.75	83.14	168.87	
42	108.02	223.30	88.78	181.50	
43	115.02	238.66	94.41	194.14	
44	121.82	254.02	100.05	206.78	
45	134.07	281.04	107.63	223.88	
46	151.37	319.72	116.77	245.66	
47	168.67	358.41	126.10	267.43	
48	185.98	397.09	135.24	289.20	
49	203.28	435.59	144.37	310.98	
50	220.58	474.08	153.51	332.75	

	Male		Female		
	Issue Age	Standard	Standard	Standard	Standard
		Non-Nicotine	Nicotine	Non-Nicotine	Nicotine
18	50.98	84.02	40.82	72.36	
19	50.98	84.02	40.82	72.36	
20	50.98	84.02	40.82	72.58	
21	51.19	84.02	40.82	72.79	
22	51.19	84.02	41.04	73.01	
23	51.19	84.02	41.04	73.22	
24	51.41	84.02	41.04	73.44	
25	51.84	85.75	41.69	75.17	
26	52.92	89.42	42.98	78.41	
27	53.78	92.88	44.50	81.65	
28	54.65	96.34	45.79	84.89	
29	55.73	100.01	47.09	88.13	
30	57.24	104.54	48.82	92.23	
31	59.40	110.16	51.19	97.42	
32	61.56	115.78	53.57	102.82	
33	63.72	121.18	55.94	108.00	
34	65.88	126.79	58.32	113.18	
35	70.20	137.16	61.78	120.74	
36	76.90	152.06	66.31	130.90	
37	83.59	167.18	70.85	141.05	
38	90.29	182.09	75.38	150.98	
39	96.98	196.99	79.92	161.14	
40	104.11	213.19	85.54	173.02	
41	111.67	230.26	91.80	187.06	
42	119.45	247.54	98.06	201.10	
43	127.22	264.60	104.33	215.14	
44	134.78	281.66	110.59	229.18	
45	148.39	311.69	119.02	248.18	
46	167.62	354.67	129.17	272.38	
47	186.84	397.66	139.54	296.57	
48	206.06	440.64	149.69	320.76	
49	225.29	483.41	159.84	344.95	
50	244.51	526.18	169.99	369.14	