

ANICO LTG UL

Highly Competitive Smoker Rates!

What's so **GREAT** about the **New** **ANICO LTG Universal Life?**

Guarantees: Competitive lapse protection
guarantees for ages up to lifetime

Rates: Six rate classes, including a new Standard Plus
Non-Nicotine User class

Excellence: Our commitment to provide outstanding
underwriting, including senior age underwriting

Aadjustable: Lapse protection guarantees for
durations of your choice, up to lifetime

Trust: Backed by American National Insurance
Company, rated A by A.M. Best and
AA- by Standard & Poor's

Check out these Smoker Rates!

Standard Class Level Pay Premium Scenario

| | |
|-------------------------|--------------------|
| ANICO | \$37,950* |
| MetLife | \$38,570** |
| Protective Life | \$45,020*** |
| American General | \$46,833*** |
| Nationwide | \$50,669*** |

Standard Smoker in Texas, Male, Age 64, \$1 million
DB. Quotes as of 07/01/10, and are based on
published rates from sources believed to be reliable;
however, accuracy & completeness cannot be
guaranteed. * Age 100 (No Lapse). **Lifetime (No
Lapse). ***Age 121 (No Lapse).

**If you like this level pay premium scenario for
a Standard class, you'll love our Preferred Plus,
Preferred and Standard Plus rates. Six underwriting
classes. Senior age underwriting. All this and
competitive commissions too.**

For More Information on Our New ANICO LTG Universal Life, Contact

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