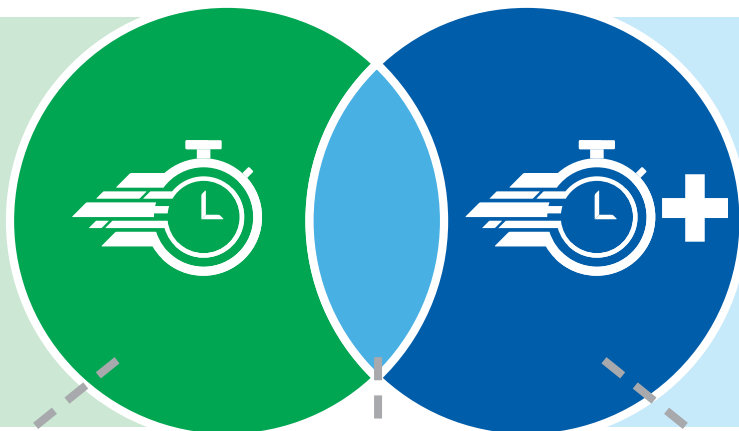


# Xpress & Xpress Plus:

Accelerated underwriting programs for individual life insurance with no automatic exams required!

Xpress



Xpress Plus

Unique to Xpress (formerly Underwriting Express)	Program Similarities	Unique to Xpress Plus
<ul style="list-style-type: none"> <li>• Paper &amp; Electronic Apps</li> <li>• Issue Ages: 0-65</li> <li>• Face Amounts: Up to \$249,999</li> <li>• Underwriting Classes: Standard, Substandard</li> </ul>	<ul style="list-style-type: none"> <li>• Individual Applications</li> <li>• Available for all life insurance products (excluding Worksite SI)</li> <li>• No Automatic Exam Required: Need for an exam is determined based on answers to the application, MIB, RX, and Risk Classifier.<sup>1</sup></li> </ul>	<ul style="list-style-type: none"> <li>• Electronic Apps Only</li> <li>• Issue Ages: 18-60</li> <li>• Face Amounts: \$250,000 - \$1,000,000 (ages 18-50) or \$250,000 - \$500,000 (ages 51-60)</li> <li>• Underwriting Classes: Preferred Plus, Preferred, Standard Plus, Standard<sup>2</sup></li> </ul>

1) The Risk Classifier utilizes characteristics derived from public records, driving history, and credit history. 2) Cases rated substandard will be disqualified from the Xpress Plus program but are still eligible for issue with full underwriting. American National Insurance Company, headquartered in Galveston, Texas is licensed to conduct business in all states except New York. Business is conducted in New York by American National Life Insurance Company of New York, headquartered in Glenmont, New York. Each company has financial responsibility for only the products and services it issues.

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