

American  
National  
ANICO

POLICY DATA PAGE

Owner

Name of Insured		\$50,000	Specified Amount
Age at Issue	10	March 9, 2012	Date of Issue
Policy Number			

Form Number	Benefit Description	Minimum Annual Premium
EXEC-UL(04)	ANICO EXECUTIVE UNIVERSAL LIFE INSURANCE POLICY Coverage Maturity Date March 9, 2123	\$195.00
ACC91	ACCELERATED DEATH BENEFIT OPTION	\$0.00

Total Minimum Annual Premium \$195.00

Insured Sex	Female	Standard Nicotine Non-User	Insured Class
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Death Benefit Option B - Specified Amount + Accumulation Value

Initial Premium	\$41.39	
Planned Periodic Premium	\$41.39	Monthly
Maximum Percentage of Premium Charge	8.00%	

Monthly Deduction

A Cost of Insurance Charge	
A Charge for any Riders	
Maximum Monthly Expense Fee	\$5.00
Maximum Monthly Expense Charge	\$0.83

It is possible that coverage will expire prior to the Insured's 121st birthday if subsequent premiums are not paid following payment of the initial premium or if the Surrender Value is insufficient to continue coverage to such date.

The minimum specified amount during the lifetime of the Policy is \$25,000.

Safety Net Guarantee Premium	\$16.25 Monthly
Safety Net Guarantee Period	10 Years
Overloan Protection Benefit Rate	4.5%

Interest Rates

Surrender Values and Reserves	4.0%
Guaranteed Minimum	3.0%
Policy Loan Rate	6.0%

Mortality Tables

Reserves are calculated using the 2001 CSO ALB Ultimate Mortality Table of Male or Female and Smokers or Nonsmokers. All calculations assume continuous functions based on age last birthday.

4700 West Loop, Dallas 75240  
Telephone 409/763-4661

Insured: [Redacted] Date Prepared: 3/9/2012  
Age: 13 Sex: Female  
Insured's Class: Standard Nicotine Non-User  
Specified Amount: \$50,000

Expense Charges:  
Percentage of Premium Charge 8.00%  
Maximum Monthly Expense Fee \$5.00  
Maximum Monthly Expense Charge \$0.86

Plan of Insurance: ANICO EXECUTIVE UNIVERSAL LIFE INSURANCE POLICY  
Planned Periodic Premium: \$45.88 Monthly

Minimum  
Annual Premium  
\$213.00

Basic Benefit:

Death Benefit Option B - Specified Amount + Accumulation Value

Age	Policy Year	Total Premium	Guaranteed Interest Rate of 3.00% Guar. Mortality Deductions		Assumed Illustration (1) Interest Rate of 4.50% Current Mortality Deductions	
			Death Benefit	Surrender Value	Death Benefit	Surrender Value
18	5	2,753	52,250	1,544	52,366	1,661
23	10	5,506	54,832	4,142	55,297	4,607
28	15	8,258	57,809	7,697	59,190	9,078
33	20	11,011	61,220	11,220	64,128	14,128
Age 65	52	28,629	94,067	44,067	144,005	94,005

Cost Comparison Disclosure

Indexes Per \$1000	Guaranteed		Current	
	10 YR.	20 YR.	10 YR.	20 YR.
Surrender Cost Index	4.56	4.17	3.64	2.64
Net Payment Cost Index	10.59	10.10	10.58	10.09

These indexes are based on the Basic Benefit only.  
These indexes assume the time value of money to be 5%.

These indexes are useful only for comparison of the relative costs of two or more similar policies. An explanation of the intended use of these indexes is provided in the Life Insurance Buyer's Guide.

... Data Page Continued for Policy Number  
 ...ured

Female Age 10

Monthly Guaranteed Maximum Cost of Insurance Rates per \$1,000 Based on Values From the 2001  
 CSO ALB Mortality Table for Male or Female and for Smoker or Non-Smoker as Appropriate

ATTAINED AGE	EXEC-UL	ATTAINED AGE	EXEC-UL	ATTAINED AGE	EXEC-UL
10	0.01834	47	0.18188	84	5.98569
11	0.02084	48	0.20110	85	6.60777
12	0.02250	49	0.22282	86	7.34937
13	0.02584	50	0.24706	87	8.27510
14	0.02834	51	0.27466	88	9.26367
15	0.03001	52	0.30561	89	10.26023
16	0.03251	53	0.33824	90	11.00219
17	0.03417	54	0.37257	91	11.71833
18	0.03584	55	0.41193	92	12.92017
19	0.03751	56	0.45467	93	14.57917
20	0.03751	57	0.49995	94	16.69575
21	0.03918	58	0.54694	95	19.06591
22	0.04001	59	0.59479	96	21.47261
23	0.04001	60	0.64520	97	23.07494
24	0.04168	61	0.70068	98	23.95877
25	0.04251	62	0.75957	99	25.82519
26	0.04585	63	0.82187	100	28.31934
27	0.04751	64	0.89013	101	31.12152
28	0.05002	65	0.96604	102	34.32817
29	0.05252	66	1.04878	103	37.98547
30	0.05502	67	1.14092	104	42.17259
31	0.05836	68	1.24332	105	46.84849
32	0.06169	69	1.35520	106	51.93333
33	0.06586	70	1.48167	107	57.45219
34	0.07087	71	1.62623	108	63.47854
35	0.07670	72	1.78470	109	70.20951
36	0.08254	73	1.95803	110	77.56774
37	0.08755	74	2.15060	111	83.33333
38	0.09172	75	2.36255	112	83.33333
39	0.09673	76	2.59577	113	83.33333
40	0.10257	77	2.85478	114	83.33333
41	0.10924	78	3.13808	115	83.33333
42	0.11676	79	3.45032	116	83.33333
43	0.12594	80	3.83999	117	83.33333
44	0.13679	81	4.32148	118	83.33333
45	0.14931	82	4.83438	119	83.33333
46	0.16434	83	5.37661	120	83.33333

\$50

\$100