



# AFFINITY 7

## Life Series

Participating Whole Life Insurance Products  
 Issued by  
 American National Insurance Company  
 Galveston, Texas

<b>Product Type</b>	Participating Whole Life contract series with guaranteed death benefit and cash values, with premiums paid for the life of the contract
<b>Plan Names</b>	<b>Affinity 7 NQ Participating Whole Life</b> <b>Affinity 7 Q Participating Whole Life</b> <b>Affinity 7 457 Participating Whole Life</b>
<b>Markets</b>	<b>Affinity 7 NQ Participating Whole Life</b> for individuals in non-qualified markets seeking personal protection.  <b>Affinity 7 Q Participating Whole Life</b> for individuals in the qualified plan markets such as 412(i), 457 plans in state and local governments, and non-profit 501(c) organizations. It is also available to individuals in Montana on a qualified or non-qualified basis.  <b>Affinity 7 457 Participating Whole Life</b> for individuals participating in 457 plans in school districts only.
<b>Minimum Face</b>	\$15,000 \$100,000 for Preferred nicotine non-user
<b>Rate Bands</b>	Band A                    \$ 15,000 – 49,999 Band B                    \$ 50,000 – 99,999 Band C                    \$100,000 – 999,999 Band D                    \$1,000,000 and over
<b>Issue Ages</b>	Bands A & B                    0-85 Bands C & D                    18-85
<b>Underwriting Classes</b>	<b>Bands A &amp; B</b> Standard nicotine non-user Standard nicotine user  <b>Bands C &amp; D</b> Preferred Plus nicotine non-user Preferred nicotine non-user Preferred nicotine user Standard Plus nicotine non-user Standard nicotine non-user Standard nicotine user  <b>All bands</b> Sub-standard nicotine users and non-user tables 1 – 16
<b>Policy Fee</b>	Bands A , B & C                    \$60 Band D                                    0

<b>Modal Factors</b>	Semi-Annual	.515
	Quarterly	.265
	Monthly	.093
	Special Monthly	.0864 (Pre-Authorized Check)

**Dividend Options** Cash, Premium Reduction, Accumulate at Interest, Paid Up Additions

Premium Reduction is the only dividend option available for a 412(i) plan on Affinity 7 Q Participating Whole Life

Premium Reduction is not available for premiums paid by Special Monthly (PAC), Salary Deduction, Government Allotment or Franchise

Paid Up Additions are only available to Preferred and Standard Underwriting Classes

**Loans** Loans are available for annual, semi-annual or quarterly premium modes only. The loan interest rate is 8% in arrears. At the death of the insured, any unpaid loan and interest would be deducted from the proceeds payable to the named beneficiary/ies.

**Maturity Date** The Affinity 7 Participating Whole Life Series ends at age 121

**Policy Forms** PWL-CSO, PWLU-CSO

**Riders** **Affinity 7 NQ Participating Whole Life**

- Accelerated Death Benefit
- Disability Premium Waiver
- Paid Up Additions Rider
- Additional Insurance Option
- Spouse Term Rider
- Children's Term Rider
- Affinity Term Rider (10, 20, 30 years)

**Affinity 7 Q Participating Whole Life**

- Accelerated Death Benefit
- Disability Premium Waiver
- \* Additional Insurance Option
- \* Children's Term Rider
- \* *Available Only In Montana On Individual Lives; Not Available For Qualified Plans*

**Affinity 7 457 Participating Whole Life**

- Accelerated Death Benefit
- Disability Premium Waiver

See Rider Insert (Form 10026) for a complete description of these Riders



- Not insured by the FDIC or any other agency of the United States or the depository institution



- Not a deposit or other obligation of the depository institution and is not guaranteed by the depository institution

- Subject to investment risks, including possible loss of value

Independent Marketing Group (IMG) is a division of American National Insurance Company.