

American National Insurance Company

Company Overview (as of 12/31/15)

- Founded in 1905 in Galveston, Texas

| | Statutory ¹ | GAAP (Consolidated) ² |
|-------------------|------------------------|----------------------------------|
| Total Assets | \$18.3 Billion | \$23.7 Billion |
| Liabilities | \$15.4 Billion | \$19.2 Billion |
| Capital & Surplus | \$2.9 Billion | \$4.5 Billion |

- Number of Life Policyholders - 2.2 Million
- Total Life Insurance in force - \$91.0 Billion³
- Total Death Benefits paid in 2015 - \$186.5 Million

Ratings

American National Insurance Company ("American National") has been evaluated and assigned the following ratings by nationally recognized, independent rating agencies. The ratings are current as of September 2015.

| | |
|---------------------------------------|----------|
| A.M. Best's Rating ⁴ | A |
| Standard & Poor's Rating ⁵ | A |

Products and Services

- Life Insurance**
Term, whole, universal, and indexed life insurance products along with a range of riders to customize products to meet an individual's needs.
- Annuities**
Fixed, indexed, and immediate annuities that can make an individual's funds last for a lifetime.
- Pension Sales and Administration**
Customized pension plan design for small businesses with in-house administration and funding vehicles.



Through wars, depressions, military conflicts, economic upheavals and a world turned upside down by the information revolution, American National's focus on the long term has made it an industry leader in leadership and strength.

| | |
|---------|--|
| 1905 | Company chartered |
| 1911 | First cash dividend is declared |
| 1918-19 | Meets all claims during the Influenza Epidemic when many companies struggled |
| 1930-35 | Stays open and expands during the worst of the Great Depression |
| 1959 | \$5 Billion in force life insurance |
| 1987 | 10-millionth life insurance policy is issued |
| 1999 | Over \$46 Billion in force life insurance |
| 2015 | \$91.0 Billion in force life insurance ³ |

| | | | | |
|-----------------------|---------------|--|----------------------|----------------|
| Not FDIC/NCUA insured | Not a deposit | Not insured by any federal government agency | No bank/CU guarantee | May lose value |
|-----------------------|---------------|--|----------------------|----------------|

¹ State Insurance Departments require insurance companies to prepare unconsolidated financial statements based on statutory accounting principles. Each insurance company has financial responsibility only for the products and services it issues. In general, statutory accounting principles are more conservative than Generally Accepted Accounting Principles (GAAP). ²GAAP numbers are prepared on a consolidated basis including American National Insurance Company and all of its subsidiaries. ³ Total Life Insurance in force is on a consolidated basis.

Ratings reflect current independent opinions of the financial capacity of an insurance organization to meet the obligations of its insurance policies and contracts in accordance with their terms. They are based on comprehensive quantitative and qualitative evaluations of the company and its management strategy. The rating agencies do not provide ratings as a recommendation to purchase insurance or annuities. The ratings are not a warranty of an insurer's current or future ability to meet its contractual obligations. Ratings may be changed, suspended, or withdrawn at any time. For the most current ratings view the full rating reports on American National's Internet site at www.anico.com.

⁴ A.M. Best's active company rating scale is: A++ (Superior), A+ (Superior), A (Excellent), A- (Excellent), B++ (Good), B+ (Good), B (Fair), B- (Fair), C++ (Marginal), C+ (Marginal), C (Weak), C- (Weak) and D (Poor). ⁵Ratings from 'AA' to 'CCC' may be modified by the addition of a plus (+) or minus (-) sign to show relative standing within the major rating categories. For a full list of Standard & Poor's active company rating scale visit www.standardandpoors.com.

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