



Agent Alert

Current Rates

Band Changes

Effective 10/1/2018, American National adjusted the underwriting bands on all existing life insurance products in order to allow preferred rate classes at \$250,000.

Overview of changes:

1. Premium and underwriting bands changed for all products.
2. The maximum Xpress face amount is \$249,999.
3. The minimum Xpress Plus face amount is \$250,000.

How did the bands change?

- If a band ended at \$250,000, it ends at \$249,999 after 10/1.
- If a band started at \$250,001, it starts at \$250,000 after 10/1.

What is the transition period for the banding?

Application Date:		Application Received & Processed Date:		The client will receive:
Before 10/1/2018	+	Before 10/1/2018	=	Pre-10/1/2018 Bands
Before 10/1/2018	+	On or After 10/1/2018	=	Post-10/1/2018 Bands
On or After 10/1/2018	+	On or After 10/1/2018	=	Post-10/1/2018 Bands

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