



# The Independent Voice

Rates

2019 Conference

## End of Year Procedures

2018 is quickly coming to an end so make sure that you finish your year strong! American National's year-end business procedures are now available for:

- Life New Business
- Annuity New Business
- Commissions and Production Credit

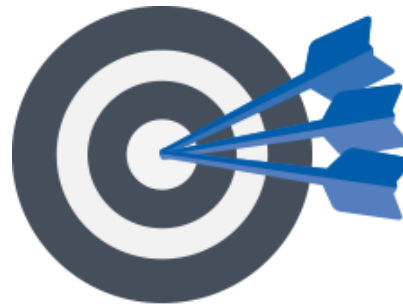
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## The Triple Threat: ExpertApp + Xpress Underwriting + Daily Commissions

I asked my 10-year-old daughter if she could give me a few synonyms for the word "express". She came up with fast, speedy, rapid, and quick. Those sounded like good synonyms to me! That is exactly what comes to mind when I think about American National's Xpress Underwriting – fast, speedy, rapid, and quick!

[READ MORE](#)



## Reminder: You will be asked to use your two-step authentication method for ExpertOffice:

- Every 30 days
- Every time you change browsers
- Every time you get a new device

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## What's New...



### Company Closure: Thanksgiving

American National offices will close at 5:30 pm EST on Wednesday, 11/21/2018 and will reopen at 9 am EST on Monday, 11/26/2018 to allow our employees time to spend with their families. We hope you have a safe and happy Thanksgiving.



### Live Pension Webinars:

Year-End Pension Sales

11/7/2018 - 1:00 PM EST

Safe Harbor 401(k) Plans

11/14/2018 - 1:00 PM EST



### Signature Term Reprice 11/1

Effective 11/1/2018, Signature Term will have new premium rates in all states except New York. (NY will be added in the near future, watch your email for more information) ... [Keep Reading](#)



### Pennsylvania Suitability in Annuity Transactions Regulation

Effective 12/26/2018, the state of Pennsylvania adopts the NAIC Suitability Model, requiring the state's 4-hour annuity suitability CE training... [Keep Reading](#)

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