



The Independent Voice

Rates

2019 Conference

Updated Life Bands 10/1!

Effective 10/1/2018, American National will adjust the premium and 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 will change for all products.
2. The maximum Xpress face amount will be \$249,999.
3. The minimum Xpress Plus face amount will be \$250,000.

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ABRs - When should a client accelerate a rider?

In several newsletters and blast emails, we have brought attention to the importance of Accelerated Benefit Riders (ABRs) and the popularity they have in today's marketplace. In our industry, ABRs are a must have for most if not all of your clients. ABRs have taken this business by storm and there are multiple different riders available from a wide assortment of carriers. I cannot stress enough to educate yourself on the various riders..

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Underwriting Credits for Healthy Lifestyles with Precision Credit Underwriting

Not all risks can be constrained to "by the book" underwriting rules. Some individuals exhibit healthy characteristics that distinguish them from the group. American National's Precision Underwriting does just that: It finds those individuals who separate themselves from others by displaying various positive characteristics and makes intelligently aggressive underwriting offers to these applicants.

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Planning for Future Needs with Signature GUL

During the course of a family's life, needs and goals change substantially. How does a family plan for changing needs that require more planning and financial attention in the early years then taper during retirement? How does a family protect themselves financially from serious illness or injury?

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What's New...

Live Pension Webinars:



Deductions for Business Owners

Wed, 10/10/2018 -
1:00 PM - 1:30 PM EDT

Retirement Plan Review

Wed, 10/17/2018 -
1:00 PM - 1:30 PM EDT



Last chance! Life Incentive ends 10/31

To celebrate the launch of Smart Underwriting, we're giving away a Sonos Play: 5 (\$499 value) for life sales... [Keep Reading](#)

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