

Date: Thursday, January 31, 2019 7:01 PM
Subject: The Independent Voice - February Newsletter



Independent
Marketing
Group

888-501-4043 | IMG.ANICOWEB.COM

The Independent Voice

Rates

Rates NY

2020 Conference

Selling the Fixed Annuity Against Bank Certificate of Deposit (CDs)

The value of an assigned rate to money is always a consideration. It is a fact that shorter-term money historically receives a lesser rate than a longer-term investment. Over the past decade however, the interest rate on bank CDs has gone to record lows, often drawing the same interest as liquid money markets. It gave a large advantage to longer-term money that would go into fixed annuities although these rates were also at historic lows.

[READ MORE](#)



Nothing in life is guaranteed... or is it?

I've been told time and time again that nothing in life is guaranteed. As much as I dreaded hearing that quote, I now have a solid rebuttal. While my life may not always go as planned, with the Signature Guaranteed Universal Life Insurance (SGUL), I know some things actually are guaranteed!

[READ MORE](#)



Retirement Plans – A Great Sale!

Producers are always looking for new sources of business and qualified plan sales present a great opportunity to earn significant commissions.

Why should you be in the small plan market?

Let us look at all the reasons you should be in this market.



[READ MORE](#)

What's New...



Reminder of Puerto Rico Rule 93

Reminder to Puerto Rico agents that all American National agents and affiliates doing business in Puerto Rico are obligated to comply with Rule 93 in order to prevent and detect cases of financial exploitation of older persons or adults with disabilities...

[Keep reading...](#)



Register for Live Pension Webinars

So You Want to Sell
Pensions - Part 2

2/6/2019 - 1:00 PM EST

Life Insurance in Defined
Benefit Pension Plans

2/20/2019 - 1:00 PM EST



Don't forget about our CASH BONUS incentives going on through 4/30!

- [Cash is King for Annuity Sales](#)
- [Cash Bonus + Double Conference Credits for Life Sales](#)

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 **To A Colleague** 

This email was sent to thejakesfour@hotmail.com by



American National Insurance Company

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Effective Date: **February 1, 2019**

Annuity Products

Rates in **BOLD** indicate a change from the previous rate.

ANICO Strategy Indexed Annuity (ASIA) PLUS			
		10-Year	7-Year
Premium Enhancement		1.00%	1.00%
Declared Rate	Declared Rate	2.60%	2.45%
1-Year Specified Rate	Specified Rate	4.50%	4.00%
1-Year Monthly Sum	Monthly Cap	1.10%	1.00%
1-Year Point to Point	100% Participation Cap	5.50%	5.25%
	75% Participation Cap	Currently Unavailable	
	50% Participation Cap	6.75%	6.00%
3 & 5-Year Point to Point	Currently Unavailable		
Lifetime Income Rider (Fixed Rate)	Fixed Rate	7.20%	7.20%
	Accumulation Period	10 Years	10 Years
	Rider Premium Enhancement	N/A	N/A
Lifetime Income Rider (Indexed Credit + Fixed Rate)	Rider Premium Charge	0.90%	0.90%
	Fixed Rate + Indexed Credit	4.20% + Indexed Credit	
	Accumulation Period	10 Years	10 Years
	Rider Premium Enhancement	N/A	N/A
	Rider Premium Charge	0.60%	0.60%

Palladium Multi-Year Guarantee Annuity (MYG)				
		1st Year	Base Rate	Effective Yield
5 Year	≥ \$100,000	4.35%	3.35%	3.55%
	< \$100,000	4.25%	3.25%	3.45%
6 Year	≥ \$100,000	3.65%	3.65%	3.65%
	< \$100,000	3.55%	3.55%	3.55%
7 Year	≥ \$100,000	4.60%	3.60%	3.74%
	< \$100,000	4.50%	3.50%	3.64%
8 Year	≥ \$100,000	3.65%	3.65%	3.65%
	< \$100,000	3.55%	3.55%	3.55%
9 Year	≥ \$100,000	5.50%	3.50%	3.72%
	< \$100,000	5.40%	3.40%	3.62%
10 Year	≥ \$100,000	4.65%	3.65%	3.75%
	< \$100,000	4.55%	3.55%	3.65%

NEW! Century Plus Annuity			
		1st Year	Base Rate
Fixed Annuity	≥ \$100,000	7.80%	2.80%
	< \$100,000	7.70%	2.70%
Lifetime Income Rider	Fixed Rate	7.20%	
	Accumulation Period	10 Years	
	Rider Premium Enhancement	N/A	
	Rider Premium Charge	0.90%	

WealthQuest Citadel 5 & 7 Diamond Annuity			
		1st Year	Base Rate
WQCD 5 (1)	≥ \$100,000	3.60%	2.60%
	< \$100,000	3.50%	2.50%
WQCD 7 (2)	≥ \$100,000	4.70%	2.70%
	< \$100,000	4.60%	2.60%

(1) 1st Year Rate includes 1% interest rate enhancement on all premium payments received in the first year for one year. | (2) 1st Year Rate includes 2% interest rate enhancement on all premium payments received in the first 36 months of the contract for one year.

Palladium Group Fixed Annuity (Pension Annuity)			
		1st Year	Base Rate
		3.00%	3.00%

Palladium Single Premium Immediate Annuity (SPIA)			
For Quotes Call 1-888-501-4043 or use SPIA Express via our website at img.anicoweb.com			

Minimum Guaranteed Interest Rate (MGIR)			
(MGIR is used to calculate the Minimum Guaranteed Surrender Value)			
• Fixed Deferred Annuities:	1.45%		
• ANICO Strategy Indexed Annuity PLUS	1.45%	for the fixed strategy	
	1.00%	for the indexed strategies	

Base Rate is for the initial guarantee period only. It is not used for renewal rates beyond the initial guarantee period. Base rates are subject to change at any time.

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Effective Date: **February 1, 2019**

Life Products

Rates in **BOLD** indicate a change from the previous rate.

Signature Indexed Universal Life		
Fixed Account	Fixed Rate	4.00%
	Participation Rate	100%
Point to Point with Cap	Cap	11.00%
	Floor	0.00%
	Strategy Illustrated Rate	6.58%
Point to Point with Cap and Higher Floor	Participation Rate	100%
	Cap	8.00%
	Floor:	1.50%
Point to Point with Specified Rate	Specified Rate	7.50%
	Strategy Illustrated Rate	4.85%
Point to Point Uncapped with Interest Rate Spread	Interest Rate Spread	4.75%
	Floor	0.00%
	Strategy Illustrated Rate	6.58%
Variable Loan Rate		4.60%

Signature Plus Indexed Universal Life		
1.00% Interest Rate Enhancement beginning in year 11*		
Fixed Account	Fixed Rate	4.00%
	Participation Rate	100%
Point to Point with Cap	Cap	9.00%
	Floor	0.00%
	Strategy Illustrated Rate	5.64%
Point to Point with Cap and Higher Floor	Participation Rate	100%
	Cap	6.50%
	Floor	1.50%
Point to Point with Specified Rate	Specified Rate	6.65%
	Strategy Illustrated Rate	4.37%
Point to Point Uncapped with Interest Rate Spread	Interest Rate Spread	5.60%
	Floor	0.00%
	Strategy Illustrated Rate	5.64%
Variable Loan Rate		4.60%

*The Interest Rate Enhancement is not guaranteed and may range from 0-1% and may fluctuate over the life of the policy.

ANICO Executive Universal Life	
1st Year	Base Rate
3.15%	3.15%

Signature Whole Life	
Current Dividend Accumulation Interest Rate	2.50%
Guaranteed Min. Dividend Accumulation Interest Rate	1.50%

Signature Guaranteed Universal Life
Signature Guaranteed Universal Life SI
ANICO Signature Term

For Quotes or More Information, call 1-888-501-4043 or visit our website at img.anicoweb.com

American National Insurance Company, headquartered in Galveston, Texas is licensed to conduct business in all states except New York. Business is conducted in New York by American National Life Insurance Company of New York, headquartered in Glenmont, New York. Each Company is responsible for only the products and services it issues.

Separate Rate Sheet is Available for New York.

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American National Life Insurance Company of New York

1 (877) 755-2667 | img.anicoweb.com

Effective Date: **February 1, 2019**

Annuity Products

Rates in **BOLD** indicate a change from the previous rate.

ASIA PLUS - NY			
		10-Year	7-Year
Declared Rate	Declared Rate	1.75%	1.70%
1-Year Specified Rate	Specified Rate	2.85%	2.70%
1-Year Monthly Sum	Monthly Cap	0.75%	0.70%
	100% Participation Cap	4.75%	4.50%
1-Year Point to Point	75% Participation Cap	Currently Unavailable	
	50% Participation Cap	5.60%	5.40%
Min. Guaranteed Interest Rate for Indexed Strategies		1.00%	1.00%

NEW! Century Plus Annuity - NY			
		1st Year	Base Rate
Fixed Annuity	≥ \$100,000	7.80%	2.80%
	< \$100,000	7.70%	2.70%

WealthQuest Citadel 5 & 7 Diamond - NY			
		1st Year	Base Rate
WQCD 5 (1)	≥ \$100,000	3.60%	2.60%
	< \$100,000	3.50%	2.50%
WQCD 7 (2)	≥ \$100,000	4.70%	2.70%
	< \$100,000	4.60%	2.60%

(1) 1st Year Rate includes 1% interest rate enhancement on all premium payments received in the first year for one year.

(2) 1st Year Rate includes 2% interest rate enhancement on all premium payments received in the first 36 months of the contract for one year.

Palladium Multi-Year Guarantee Annuity (MYG) - NY				
		1st Year	Base Rate	Effective Yield
5 Year	≥ \$100,000	4.35%	3.35%	3.55%
	< \$100,000	4.25%	3.25%	3.45%
6 Year	≥ \$100,000	3.65%	3.65%	3.65%
	< \$100,000	3.55%	3.55%	3.55%
7 Year	≥ \$100,000	4.60%	3.60%	3.74%
	< \$100,000	4.50%	3.50%	3.64%
10 Year	≥ \$100,000	4.65%	3.65%	3.75%
	< \$100,000	4.55%	3.55%	3.65%

Palladium Single Premium Immediate Annuity (SPIA) - NY

For Quotes Call 877-755-2667 or use SPIA Express via our Website at <https://img.anicoweb.com>

Minimum Guaranteed Interest Rate (MGIR)

- Fixed Deferred Annuities: **1.45%**
- ANICO Strategy Indexed Annuity PLUS
 - 1.45%** for the fixed strategy
 - 1.00% for the indexed strategies

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American National Life Insurance Company of New York

1 (877) 755-2667 | img.anicoweb.com

Effective Date: **February 1, 2019**

Life Products

Rates in **BOLD** indicate a change from the previous rate.

Signature Indexed Universal Life - NY		
Fixed Account	Fixed Rate	4.00%
	Participation Rate	100%
Point to Point with Cap	Cap	11.75%
	Floor:	0.00%
	Strategy Illustrated Rate	6.90%
Point to Point with Cap and Higher Floor	Participation Rate	100%
	Cap	8.75%
	Floor	1.50%
	Strategy Illustrated Rate	5.96%
Point to Point with Specified Rate	Specified Rate	7.50%
	Strategy Illustrated Rate	4.85%
Point to Point Uncapped with Interest Rate Spread	Interest Rate Spread	4.75%
	Floor	0.00%
	Strategy Illustrated Rate	6.90%
Variable Loan Rate		4.60%

Signature Plus Indexed Universal Life - NY		
1.00% Interest Rate Enhancement beginning in year 11*		
Fixed Account	Fixed Rate	4.00%
	Participation Rate	100%
Point to Point with Cap	Cap	9.75%
	Floor	0.00%
	Strategy Illustrated Rate	6.01%
Point to Point with Cap and Higher Floor	Participation Rate	100%
	Cap	7.25%
	Floor	1.50%
	Strategy Illustrated Rate	5.16%
Point to Point with Specified Rate	Specified Rate	6.65%
	Strategy Illustrated Rate	4.37%
Point to Point Uncapped with Interest Rate Spread	Interest Rate Spread	5.60%
	Floor	0.00%
	Strategy Illustrated Rate	6.01%
Variable Loan Rate		4.60%

*The Interest Rate Enhancement is not guaranteed and may range from 0-1% and may fluctuate over the life of the policy.

Executive Universal Life - NY	
1st Year	Base Rate
3.25%	3.25%

Signature Whole Life	
Current Dividend Accumulation Interest Rate	2.50%
Guaranteed Min. Dividend Accumulation Interest Rate	1.50%

Signature Guaranteed Universal Life
ANICO Signature Term NY

For Quotes Call 877-755-2667 or visit our website at img.anicoweb.com for more information.

American National Life Insurance Company of New York,
Glenmont, New York.

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We hope that you will qualify to join us for the Independent Marketing Group Conference 2020!

You and a guest could escape for a luxurious five days and four nights at the breathtaking **ROSEWOOD BAHAMA MAR RESORT** in The Bahamas.

Please review the qualification rules and set your sights on success.



Independent Marketing Group Conference 2020



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INDEPENDENT MARKETING GROUP CONFERENCE: 2020

Conference Dates: May 17-21, 2020

OFFICIAL QUALIFICATION REQUIREMENTS

Eligibility	The Top 80 Qualifiers. Licensed representatives of the Company who qualify in accordance with the official requirements are eligible for an invitation to attend. The licensed representative must be contracted and in good standing with the Company at the time the conference is held.
Qualification Period	January 1, 2019 through December 31, 2019. Applications must be issued and paid (all issue requirements satisfied) by the final cutoff date of December 31, 2019. A minimum life persistency of 80% is required on all business placed during the qualification period and continuing in force through January 31, 2020.
Qualifications	<ol style="list-style-type: none">\$100,000+ of Conference Credit AND12 New Cases (General Agent and Agent levels) <p>Variable products are not eligible for conference credit. Conference credit is based upon the following formula:</p> <ul style="list-style-type: none">100% On paid Life business up to commissionable target first-year premium and (except as noted below) last survivor policies.5% For paid Individual Annuities.5% For paid Group Annuities.5% For first-year Single Premium UL.10% For Universal Life Excess. <p>Standings are reported on in-force business, and conference credits are not assignable.</p>

WHAT TO EXPECT IN 2020:

Invitation	Conference attendance is available only to those who qualify and are invited by the Company to attend. A guest must be accompanied by the qualifier in order to attend the conference and must be 18 years of age or older . An individual who qualifies and receives an invitation and who, for any reason, is unable to attend the conference is not entitled to any other compensation, nor may the qualifier substitute in his/her stead any other person.
Expenses	Federal/state income tax incurred as a result of attending the conference is the responsibility of the qualifier. A 1099 in the amount of the "fair market value" of the trip will be issued. It is suggested that participants consult their tax advisor in regard to tax treatment. American National will provide: <ul style="list-style-type: none">• Air transportation and transfers from the nearest major airport to and from the conference destination• Taxes and tips necessary to complete the included portions of the conference• Hotel accommodations• Specified meals• Expenses for Tour/Activity sponsored by American National

Important: Any deviation from the conference program is at the qualifier's expense and subject to availability. All additional travel expenses must be paid in full by the participant prior to the conference. American National may, if necessary, amend the rules governing qualification requirements for the 2020 Conference during the qualification period.

Conference qualification may not be available to all representatives. Contact your Marketing Organization for verification.
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Selling the Fixed Annuity Against Bank Certificate Of Deposit (CDs)



From the desk of:

Phil Cardona, ALMI, ACS

National Sales Manager (Pacific), Financial Institution Marketing

The value of an assigned rate to money is always a consideration. It is a fact that shorter-term money historically receives a lesser rate than a longer-term investment. Over the past decade however, the interest rate on bank CDs has gone to record lows, often drawing the same interest as liquid money markets. It gave a large advantage to longer-term money that would go into fixed annuities although these rates were also at historic lows.

Over the past year, changes in the economy have brought CDs back into consideration for many clients especially those who made no money moves for many years. CD accounts are now in the 2%-3% rate range for terms ranging from six to 24 months. However, fixed annuities moved only slightly higher remaining in the 3% range for terms from 3 to 10 years. Agents now are revisiting an old sales obstacle of presenting conservative clients with an option of fixed annuities versus their tendency to leave money in the bank securing a CD account.

The challenge of the annuity vs. CD sale is ensuring several differences are emphasized and explained. First, it was mentioned that CDs are considered "short-term money" while annuities provide returns over a longer period. Planning for clients should emphasize money in each 'bucket' to hedge against inevitable rate movement. Second, rates are taxable as earned on a certificate account whereas the annuity rate is tax-deferred¹, which means it is not taxed until a withdrawal transaction is made. Compounding on a tax-deferred annuity makes for a more lucrative rate of return on accumulation for the client. An additional benefit at tax season is also possible for seniors age 65 and beyond, the usual target market for annuities, as tax deferral of interest may provide relief from taxation of Social Security benefits. The final difference are the features of an annuity that provide annual access to funds² as needed in addition to provisions for medical confinement or illness. An additional feature would also include the bypass of probate and quick resolution of payout options upon the death of the owner.³



American National has several tools to assist agents with their “annuity story”. The annuity product brochures review all features available with an annuity. IMG’s Marketing Field Support Center is available to assist with annuity product questions and run illustrations for clients. Last of all, a marketing piece that illustrates differences between the two now available for order through the Independent Marketing Group website or your regional sales manager.

Phil Cardona

Please note:

- Accounts in CD’s insured by the FDIC are generally limited to \$250,000
 - Penalties apply on early withdrawals for CDs and Annuities
1. Income and growth on accumulated cash values are deferred until withdrawn.
 2. Penalties apply on early withdrawals. For annuities significant charges apply during the Surrender Charge Period, which may last for several years. Some annuities offer free withdrawals if the withdrawal does not exceed 10% of the contract value each year. A 10% federal income tax penalty may apply for withdrawals before age 59½.
 3. For CD’s, the use of joint ownership may avoid probate and state law may allow for a beneficiary designation that avoids probate. Proceeds of insurance contracts paid to a named beneficiary are generally not probate assets; check with your tax advisor. Current U.S. tax laws provide that earnings from an annuity are taxable only upon withdrawal as ordinary income. In contrast, interest earnings from a CD may be taxed annually and at rates that vary depending upon the nature of the earnings and the individual’s tax bracket. Lower maximum tax rates on capital gains and dividends could make the return for the taxable product more favorable, thereby reducing the difference between a taxable product and a tax deferred product. Neither American National Insurance Company nor its agents give tax advice. Clients should contact their attorney or tax advisor on their specific situation.

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Nothing in life is guaranteed... or is it?

I've been told time and time again that nothing in life is guaranteed. As much as I dreaded hearing that quote, I now have a solid rebuttal. While my life may not always go as planned, with the Signature Guaranteed Universal Life Insurance (SGUL), I know some things actually are guaranteed! First, what is Signature Guaranteed Universal Life? To put it simply, it's a universal life policy that offers two key guarantees: a guaranteed death benefit and the Guaranteed Cash-Out Rider. However, for me, the SGUL is much more than that. It is a policy that allows me to sleep at night. With the Signature Guaranteed Universal Life, I know if something were to happen to me, my husband and daughter would be able to remain in our family home, they would have the funding for her college tuition, and they would not be burdened with funeral expenses. My family means the world to me, and knowing that I have financially provided for my family, even after I am gone, is my favorite guarantee of this product.

The first thing that drew my attention to the SGUL was the guaranteed death benefit. The SGUL allows the client to select the amount of coverage they need and customize the duration of their coverage (between age 95 to 121). Once the age and face amount has been selected, as long as the set premium is paid as planned, coverage is GUARANTEED until that age! It is set in stone. The premium and the death benefit do not change. This is a great fit for families like mine with set budgets. I know my exact premium, exact coverage period, and exact death benefit. While other bills always seem to be increasing (internet, taxes, electricity, - etc.), it's a relief to know the premium for my SGUL policy will NEVER increase!

The next thing that caught my eye was the Guaranteed Cash-Out Rider. This rider allows the client to surrender the policy in exchange for a partial or full return of premiums during a 60-day window following the 15th, 20th, or 25th policy anniversary. The best part, this rider does not have an extra cost. It's automatically included at issue. We already know life has many twists, turns, and surprises. If your client's needs change over the next 15, 20, or 25 years, they can utilize the rider and get cash back! Since my family has 18 more years left on our mortgage, I feel more comfortable keeping my policy in force for the duration of the mortgage. However, in 20 years, after our house is paid off and our daughter is done with college, I may cash out the policy and go on that amazing trip I've always dreamed of... or build my dream backyard oasis! The point is, the SGUL gives your client options. If they need/want to keep the death benefit... great, it's guaranteed!! If needs changed, they can Cash-Out their policy during one of the eligible policy anniversaries, get a return of premium, and go after their new dreams!

Not only does the SGUL boast the guaranteed death benefit and the Guaranteed Cash-Out Rider, it also has THREE living benefits included at no additional premium. The SGUL has terminal, critical, and chronic illness riders that further protect your client and their families by potentially providing funds when they are needed if the client experiences a qualifying medical condition.

Now that I have your attention, one last detail... the premium for the Signature Guaranteed Universal Life is highly competitive. American National is proud to announce for face amounts 250K and higher, we have recently reduced the premiums! Check out the competitive premiums today. [Get a "quick quote" now!](#)

Introduce your clients to the SGUL and show them how to find guarantees in a world full of "no guarantees"! Also, while you are busy helping others, please do not forget to take care of yourself. The SGUL may be a good fit for your clients, but it may also be a good fit for you!!

Brooke White | Sr. Sales Representative

Policy Form Series: SGUL18, SGUL15R(NY) ABR14-TM, ABR14-CH, ABR14-CT ABR14-TM(NY), ABR14-CH(NY). Forms will vary by state and may not be available in all states. Have your agent refer to rider forms for a complete list of illnesses and definitions. Some states may limit the definition of terminal illness to conditions that are expected to result in death within 12 months. The riders are offered at no additional premium. However, the accelerated payment will be less than the requested death benefit because it will be reduced by an actuarial discount and an administrative fee of up to \$500. The amount of the reduction is primarily dependent on American National's determination of the insured's life expectancy at the time of election. Outstanding Policy Loans will reduce the amount of the benefit payment. The accelerated death benefit is an unrestricted cash payment. The Chronic and Terminal rider are intended to receive favorable tax treatment under 101(g) of the IRC. Receipt of a benefit could be a taxable event. You should consult a tax advisor regarding the tax status of any benefit paid under these riders. Receipt of Accelerated Benefits may affect your eligibility for Medicaid, supplemental security income, or other governmental benefits or entitlements. Before accelerating any benefit you should consult an advisor to determine the impact on your eligibility. Accelerated Benefit Riders are not replacements for Long Term Care Insurance. **This is a life insurance benefit that also gives you the option to accelerate some or all of the death benefit in the event that you meet the criteria for a qualifying event described in the policy. This policy or certificate does not provide long-term care insurance**

subject to California long-term care insurance law. The policy or certificate is not a California Partnership for Long-Term Care program policy. This policy or certificate is not a Medicare supplement policy.

New York Chronic Illness Rider: This product is a life insurance policy that accelerates the death benefit on account of chronic illness and is not a health insurance policy providing long term care insurance subject to the minimum requirements of New York Law, does not qualify for the New York State Long Term Care Partnership program, and is not a Medicare supplement policy.

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Retirement Plans – A Great Sale!

Producers are always looking for new sources of business and qualified plan sales present a great opportunity to earn significant commissions.

Why should you be in the small plan market? Let us look at all the reasons you should be in this market.

Underserved Market – businesses in our target market are less likely to have a plan than larger employers. These owners and professionals are looking for retirement planning advice and frequently have no one with whom they can discuss their alternatives - with American National's Pension Sales support you can provide this valuable service.

Tax Deductions – not only are you providing retirement solutions but you are also providing the client with additional tax deductions for his business – something that all successful businesses need. How many products can you sell that not only meet a need – but also provide a current tax deduction?

High Persistency – and unlike other products retirement plans tend to stay on the books because of the long-term need they meet and the current tax deduction available to the business.

Door Opener – retirement plans can lead to other sales and referrals. It gives you access to the owner – and the employees – for other product sales.

New Profit Center – it can supplement your main business - especially if you already work with business owners through commercial lines, voluntary benefits or health products.

Owner Favored Plan Designs – American National's Pension Sales staff has the experience and expertise to design the most favorable plan for your business owner – traditional 401(k), safe harbor 401(k), New Comparability Profit Sharing, Defined Benefit, Cash Balance, 412(e) plans – and combination plans too.

Ongoing Commissions – qualified plans require regular contributions – so they are not a “one and done” sale. You get paid a commission on the plan contributions.

Retirement Plan Sales are a great way to build your business!



PROTOCOL TO PREVENT AND DETECT CASES OF FINANCIAL EXPLOITATION OF OLDER PERSONS OR ADULTS WITH DISABILITIES

PROTECTION FOR YOUR CLIENTS

On December 27, 2010, the Office of the Commissioner of Insurance of Puerto Rico issued Rule 93 to require all insurers to establish protocols to prevent and detect possible cases involving financial exploitation of older persons or adults with disabilities. All American National Insurance Company agents and affiliates doing business in Puerto Rico are obligated to comply with this Rule in order to better protect against these situations.

An **older person** is anyone 60 years of age or more who has the full legal capacity/ability to perform essential life functions including mobility, communications, and self-care.

A **disabled adult** is any adult that has or has had a physical, mental or sensorial disability that substantially limits one or more essential life activities, which limits the ability to make responsible decisions regarding managing his or her assets, property, or estate.

A **representative or guardian** of an older person or disabled adult is a relative, caretaker, or individual who is legally authorized to govern the care of the older person or disabled adult as well as their assets – including, but not limited to, the power to secure or transact insurance-related matters.

Financial exploitation is any improper use of funds, property, or resources by another individual including, but not limited to, misrepresentation, conspiracy, coercion, falsification of documents or records, fraudulent transfer activity, and denial of access to assets.

RECOGNITION IS KEY

Learn to identify suspicious situations by watching for both subtle and blatant warning signs of potential exploitative situations.

COMMON RED FLAGS

The older person or disabled adult ...

- looks abandoned or neglected, or seems dazed, nervous, or fearful
- exhibits noticeable changes in grooming or appearance
- exhibits hesitancy to enter into conversation or asks the same question(s) over and over
- provides contradictory or questionable justification for a transaction or has no memory of having requested any insurance transaction and seems concerned
- expresses fear of being evicted or institutionalized if he/she doesn't appoint a guardian or representative in charge of his/her care
- will not make eye contact or exhibits cringing or withdrawing behaviors
- is accompanied by a stranger to whom he or she looks to for guidance or help in conducting business, or who pressures him or her to withdraw a large sum of the accumulation value of an insurance contract.
- is not allowed to speak or make decisions on his or her own, and/or exhibits nervousness or fear of the person, relative, or caretaker accompanying him or her to discuss a financial matter



- A person or relative of this older person or disabled adult insistently asks for his/her insurance transaction or benefit information, or tries to change contact information without the older person or disabled adult's consent
- There is more than one person or relative of this older person or disabled adult claiming guardianship, or the alleged guardian either refuses to show proof of guardianship or provides contradictory evidence
- Suspicious signatures appear on documents related to his/her insurance transactions
- Any unusual change of ownership or beneficiaries of the older person or disabled adult's insurance contract occurs, especially without their knowledge or express consent
- Numerous withdrawals or loans from the older person or disabled adult's insurance contracts occur that are inconsistent with previous spending habits

These examples are intended only as guidance and do not necessarily indicate exploitation. Use good judgment and common sense when classifying any situation as suspicious.

SHIELD OUR CLIENT...and YOURSELF

Neutralizing financial exploitation before it puts our client or yourself at substantial risk is as simple as using safe and ethical business practices.

- When dealing with an older person or disabled adult clients, always make sure to verify his/her guardians legal documentation
- Investigate any unusual or atypical changes on the older person or disabled adult client's contract or policy
- Keep close track of former victims of financial exploitation to prevent any possible reoccurrences
- If fraud or exploitation of an older person or disabled adult is suspected, keep record of any pertinent information-including a photo or description of the offending individual-until the situation is resolved
- Report all cases of known or suspected exploitation to American National Insurance Company and the appropriate authorities

TAKE ACTION

Make sure to report all instances and evidence of suspected financial exploitation to the Internal Audit and Corporate Relations and Compliance Departments of American National Insurance Company, and if necessary, to appropriate government agencies. An internal investigation will be conducted by American National spanning up to five business days, and any referrals to government agencies will be made no later than five business days from the moment of possible exploitation identification. American National will hold all pertinent information reported to any agency for five years, and agents are advised to keep their own records.



WHO DO YOU REPORT EXPLOITATION TO?

American National Insurance Company

Internal Audit Department	Corporate Relations & Compliance Dept.
P.O. Box 1950	P.O. Box 1896
Galveston, TX 77553	Galveston, TX 77553
800-506-2669 – Toll Free	800-392-0644 – Toll Free
409-766-6541 – Fax	409-766-6933 - Fax

Puerto Rico

Cases of Financial Exploitation of an older person

Department of the Family	Puerto Rico Police	Social Security Admin.
Office of the Older Persons Advocate	P.O. Box 70166	4 Piso SJ SIF Bldg.
Avenue De Constitucion Pda 2	San Juan, PR 00936	1579 Ave. Ponce De Leon
San Juan, PR 00902	787-793-1234 – Phone	San Juan, PR 00926
787-724-7474-Phone	787-781-0080 – Fax	800-772-1213 – Toll Free

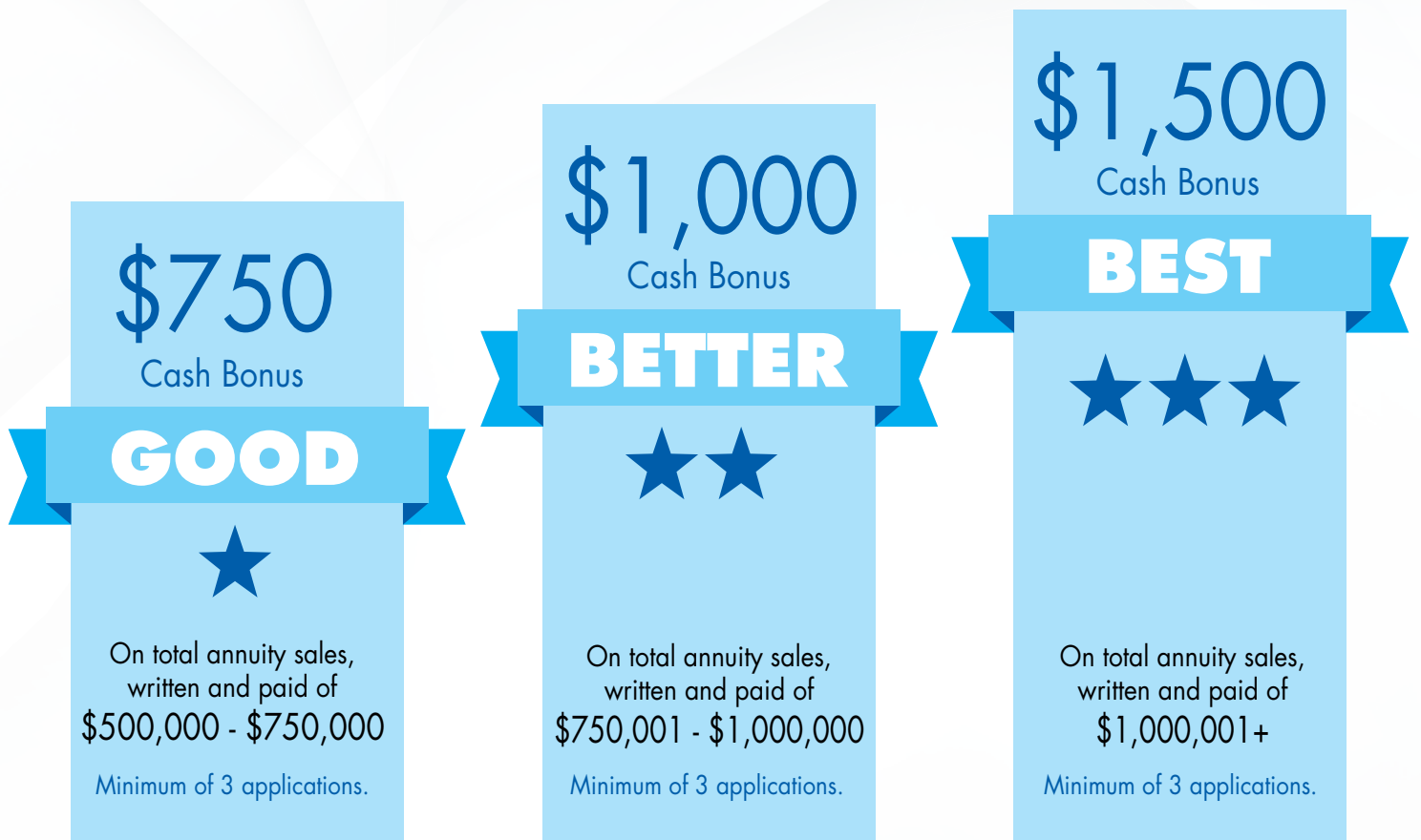
Cases of Financial Exploitation of an adult with a disability

Department of the Family	Puerto Rico Police	Social Security Admin.
The Persons with Disabilities Advocate	P.O. Box 70166	4 Piso SJ SIF Bldg.
Avenue De Constitucion Pda 2	San Juan, PR 00936	1579 Ave. Ponce De Leon
San Juan, PR 00902	787-793-1234 – Phone	San Juan, PR 00926
787-724-7474-Phone	787-781-0080 – Fax	800-772-1213 – Toll Free



CASH IS KING

Earn **CASH** for 2019 **ANNUITY** sales (including group annuities) between January 1 and April 30.



Cash Bonus is non-cumulative and only paid to the writing agent.

This offer may not be available in all distributions. Not Available in New York.

Contact your marketing area to confirm eligibility.

American National Insurance Company, Galveston, Texas.

For Agent Use Only; Not for Distribution or Use with Consumers.



January 1, 2019 through April 30, 2019.

CASH BONUS FOR LIFE

Earn extra **CASH** for your 2019 life sales with up to \$3,000 in bonuses!

PLUS double conference credits!

Minimum Premium		Your Cash Bonus Amount
\$10,000	=	\$250
\$20,000	=	\$600
\$30,000	=	\$1,000
\$40,000	=	\$1,400
\$50,000	=	\$2,000
\$60,000	=	\$2,500
\$70,000	=	\$3,000

5 Case Minimum to Qualify



Cash Bonus is non-cumulative and only paid to the writing agent.

Eligible Policies must be submitted and paid between 1/1/19 and 4/30/19. Based on target premium.

This offer may not be available in all distributions. Not Available in New York.

Contact your marketing area to confirm eligibility. American National Insurance Company, Galveston, Texas.

For Agent Use Only; Not for Distribution or Use with Consumers.

