



NEW Competitive Term, See for Yourself

ANICO *Signature Term* Life Insurance

✓ Annual Renewable Term (ART)

- Our Lowest Starting Premium¹
- 10 Years of Guaranteed Competitive Premium Rates
- Convertible to 20 or 30 Year Term in First 3 Policy Years

✓ Competitive Rates

✓ Living Benefits²

- Critical, Chronic, Terminal

✓ Underwriting Express³

- 80% Approved in 3 days⁴
- Ages 18-65
- No Blood, Labs or Parameds

✓ e-Application

- quick application process

✓ Conversion Credit⁵

- 100% Of Annual Term Premium Payable in Year of Conversion
- Available Thru 5th Anniversary
- Prorated in 1st Policy Year

Male, 40, Non-Smoker, Preferred Plus, \$500,000 Annual Premium Rates

ART

ANICO Signature Term	\$170
Aviva Life and Annuity Company	\$190
Banner Life Insurance Company	\$225
Pacific Life Insurance Company	\$230
National Life Insurance Co of Vermont	\$250

10 - Year

ANICO Signature Term	\$240
Protective Life Insurance Co.....	\$244
North American Company	\$250
Transamerica Life Insurance Company.....	\$250
American General Life Insurance Company.....	\$279

15 - Year

ANICO Signature Term	\$295
American General Life Insurance Company	\$299
ReliaStar Life Insurance Company (ING).....	\$303
North American Company	\$310
Protective Life Insurance Company.....	\$310

20 - Year

ANICO Signature Term	\$390
American General Life Insurance Company	\$399
Genworth Life Insurance Company.....	\$400
Protective Life Insurance Company.....	\$404
North American Company	\$405

30 - Year

ANICO Signature Term	\$635
Protective Life Insurance Company.....	\$639
Savings Bank Life Insurance Co. of MA.....	\$640
Transamerica Life Insurance Company.....	\$650
Pruco Life Insurance Company.....	\$655

Premium rates derived from Compulife software as of 05/09/2012 and are based on published rates believed to be reliable; however, accuracy and completeness cannot be guaranteed. 1) Male insureds under age 26 may have an initial ART premium greater than the 10-year level. 2) All riders may not be available in all states. 3) Underwriting Express requires completion of full application with no additional requirements in most cases. An underwriting decision should be made within 72 hours using the information from the application, additional requirements may be required and will be ordered by an underwriter. Only available on certain products. Standard and Substandard rate classes only. 4) Percentages applicable where application fully completed with all information required, through 11/1/2011. 5) Not Available with Conversions to Term. Form Series ABR11-TM; ABR11-CH; ABR11-CT; ART12 (Forms may vary by state)