

AMERICAN NATIONAL INSURANCE COMPANY

GENERAL AGENT COMPENSATION SCHEDULE

This compensation schedule shall cancel and supersede all previously effective Compensation Schedules and Paid Production requirements, but it shall not impair your rights to commissions or fees, if any, earned under the provisions of any prior schedules. Commissions and fees are expressed as a percentage of premiums paid unless otherwise noted. **Schedule consists of 5 pages total.**

Life Products	Ages	1st Year Target Premium	Additional Deposits/Renewals				
			Yr. 2 - 3	Yr. 4 - 5	Yr. 6 - 7	Yr. 8 - 10	Yr. 11+ ¹
Affinity II Term (Annual policy fee of \$60.00 is non-commissionable) (Face amounts over \$250,000)							
10 year term	20-70	75	-	-	-	-	-
20 year term	20-60	85	-	-	-	-	-
30 year term	20-50	85	-	-	-	-	-
Affinity Term (Annual policy fee of \$90.00 is commissionable at the same rate as the Term policy) (Face amounts for \$100,000-\$249,999)							
Affinity 10 yr term & rider		45	-	-	-	-	-
Affinity 20 yr term & rider		45	-	-	-	-	-
Affinity 30 yr term & rider		90	-	-	-	-	-
Spouse Level Term		55	1	1	1	1	-
Anico LTG UL ³							
	18-69	80	2	2	2	2	2
<i>excess</i>	18-69	2	-	-	-	-	-
	70-85	75	2	2	2	2	2
<i>excess</i>	70-85	2	-	-	-	-	-
Pension UL & Pension Par							
	18-80	80	2	2	2	2	1
<i>excess</i>	18-80	2	2	2	2	2	1
20% reduction in commission for guaranteed issue. No excess on Pension Par.							
Passport Select UL & Passport Select UL II ²							
	18-85	80	2	2	2	2	-
<i>excess</i>	18-85	2	2	2	2	2	-
Transitions UL							
	50-70	10	10	10	10	-	-
	71-80	9	9	9	9	-	-
	81-85	7	7	7	7	-	-
Payroll Deduction UL							
	0-60	65	2	2	2	2	1
<i>excess</i>	0-60	2	2	2	2	2	1
	61-65	60	2	2	2	2	1
<i>excess</i>	61-65	2	2	2	2	2	1
	66-70	55	2	2	2	2	1
<i>excess</i>	66-70	2	2	2	2	2	1
Passport Survivor UL ²							
	25-85	80	2	2	2	2	-
<i>excess</i>	25-85	2	2	2	2	2	-
Passport Series UL ²							
	0-80	80	2	2	2	2	-
<i>excess</i>	0-80	2	2	2	2	2	-
Passport Accumulator UL ²							
	0-80	80	2	2	2	2	-
<i>excess</i>	0-80	-	-	-	-	-	-
Affinity Plus							
	0-44	80	2	2	2	2	-
	45-49	70	2.5	2.5	2.5	2.5	0.6
	50-54	45	1.5	1.5	1.5	1.5	0.4
	55-59	25	1	1	1	1	-
	60+	15	0.5	0.5	0.5	0.5	-
Affinity 7 Par Whole Life							
	0-69	80	2	2	2	2	0.7
	70-79	60	2	2	2	2	0.7
	80-85	30	2	2	2	2	0.7
Paid Up Additions Rider							
	0-85	2	2	2	2	2	2

* See reverse side for Life Products Footnotes.

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Commissions on riders originally issued with the policy are paid at the same rates as the policy unless otherwise shown, except for Additional Coverage Rider on Universal Life Products. The commission for this rider is paid at the same rate as the commission payable for excess premium. Commissions for policy increases and riders added after the policy is issued are paid at the same first year and renewal rates as the policy for the amount of the increase unless otherwise shown. Commissions on increases and on riders added after the policy is issued will be paid to the agent who writes and submits the application for the increase or addition.

If a policy is issued with a table rating up to and including table 6, with a flat extra premium, or with a temporary extra rating for 6 years or longer, the Full First Year Commissions, Renewal Commissions, and Service Fees are paid on the entire premiums. If a policy is issued with a table rating of 7 or more, then Full First Year Commissions, Renewal Commissions and Service Fees are paid on table 6 premium. If a policy is issued with a temporary extra rating for five years or less, then no First Year Commissions, Renewal Commissions or Service Fees are paid on the premium charged for the temporary extra rating.

* Life Products Footnotes

1. Service Fees are not vested. They are payable only while you are actively under contract with American National Insurance Company.
2. Passport Series UL and Passport Select UL, for ages 70+, the commissionable premium equals the age 70 target premium. Any additional premium will be paid at excess rates. For Passport Series UL, if a policy is issued in the low band (under \$501,000 face amount) and is increased to the higher band (\$501,000 and above) within the first two policy years, original first year commissions will be adjusted based on the commissionable premium for the new specified amount. Passport Accumulator, for ages 70+, the commissionable premium equals the age 70 target premium. Passport Survivor, for ages 80+, the commissionable premium equals the age 80 target premium. Any additional premium will be paid for at excess rates. If applicable, advance commissions are based on the lesser of the expected premium and the commissionable premium.
3. LTG UL, for ages 75+ the commissionable premium equals the age 75 commissionable target premium.

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Annuity Products									
Palladium MYG Annuity ¹	Guarantee Period								
	Ages	3 Yr.	4 Yr.	5 Yr.	6 Yr.	7 Yr.	8 Yr.	9 Yr.	10 Yr.
	0-79	1.5	2	4	2.5	2.5	2.5	3	4
	80-85	0.5	1	2	0.5	0.5	0.5	1	2
Palladium Immediate Annuity	Payout periods			All other		All other			
	Ages	5-9		payouts		payouts			
		0-90	0-84		85-90				
		1.5	3		1.5				
Non-Registered Group Variable Annuity ⁴	0-500k		5.01k-1m	1.01m-3m	3.01m-5m	5.01m +			
	Option A	6	4.25	2.5	1	0.1			
	Option B	4.5	2.75	1	0.22	0.02			
	Ages	1 Yr.	2 Yr.	3 Yr.	4 Yr.	5 Yr. +	Trails ⁷		
Palladium Century ²	0-74	6	5	4	3	2	-		
	75-90	3.5	2.5	1.5	.50	.40	-		
Palladium Century ² Trail Option	0-74	4	3	2	1	.75	.40		
	75-90	1.5	1	.50	.50	.40	.40		
Palladium Century 1 ²	0-74	8	-	-	-	-	-		
	75-90	5.5	-	-	-	-	-		
Palladium Century 1 ² Trail Option	0-74	6	-	-	-	-	.40		
	75-90	3.5	-	-	-	-	.40		
Palladium Century 3 ²	0-74	7	-	-	-	-	-		
	75-85	4.5	-	-	-	-	-		
Palladium Century 3 ² Trail Option	0-74	5	-	-	-	-	.40		
	75-85	2.5	-	-	-	-	.40		
Palladium Century 5 ²	0-74	6	-	-	-	-	-		
	75-80	3.5	-	-	-	-	-		
Palladium Century 5 ² Trail Option	0-74	4	-	-	-	-	.40		
	75-80	2	-	-	-	-	.40		
Palladium Century 7 ²	0-74	5	-	-	-	-	-		
	75-80	3	-	-	-	-	-		
Palladium Century 7 ² Trail Option	0-74	3	-	-	-	-	.40		
	75-80	1	-	-	-	-	.40		
	Ages	1 Yr.	2 Yr.	3 Yr.	4 Yr.	5 Yr.	6 Yr. +	Trails	
Palladium Series 1, 3, 5 & 7 available in states where Palladium Century is not approved.									
Palladium ²	0-74	4.5	4	3.2	2.4	1.6	1.6	-	
	75+	2	1.6	1.2	0.4	-	-	-	
Palladium Plus 1 ²	0-74	6	5.6	4.8	4	3.2	-	-	
	75+	3.5	3.2	2.8	2	1.2	-	-	
Palladium Plus 3 ²	0-74	5	4.5	3.8	3	3	-	-	
	75+	2.5	2.2	1.9	1.1	1.1	-	-	
Palladium Ultra 5 ²	0-74	4	3.8	3	3	3	-	-	
	75+	1.5	1.2	1.1	1.1	1.1	-	-	
Palladium Ultra 7 ² - not offered to ages 71+	0-70	3	2.8	2.8	2.8	2.8	-	-	

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	Owner	Ages	1 Yr.	2 Yr.	3 Yr.	4 Yr.	5 Yr.	6 Yr. +	Trails	
Strategy Index Annuity 10 (Option A) ⁸		0-75	8	-	-	-	-	-	-	
		76-80	6.5	-	-	-	-	-	-	
		81-85	5	-	-	-	-	-	-	
Strategy Index Annuity 10 (Option B - Trails) ⁸		0-75	5.5	-	-	-	-	-	0.4	
		76-80	4	-	-	-	-	-	0.4	
		81-85	2.5	-	-	-	-	-	0.4	
Strategy Index Annuity 7 (Option A) ⁸		0-75	5	-	-	-	-	-	-	
		76-80	4	-	-	-	-	-	-	
		81-85	3	-	-	-	-	-	-	
Strategy Index Annuity 7 (Option B - Trails) ⁸		0-75	3	-	-	-	-	-	0.4	
		76-80	2	-	-	-	-	-	0.4	
		81-85	1	-	-	-	-	-	0.4	
	Owner	Ages	1 Yr.	2 Yr.	3 Yr.	4 Yr.	5 Yr.	6 Yr. +	Trails	
Value Lock 10 Year EIA ⁵		0-75	10	-	-	-	-	-	-	
		76-80	8	-	-	-	-	-	-	
Value Lock 7 Year EIA(Non-MVA) ⁵		0-75	6	-	-	-	-	-	-	
		76-80	4	-	-	-	-	-	-	
		Ages	1 Yr.	2 Yr.	3 Yr.	4 Yr.	5 Yr.	6 Yr. +	Trails	
ANICO EIA ⁵		0-79	5	-	-	-	-	-	-	
		80-85	3	-	-	-	-	-	-	
Group Unallocated Annuity - Fixed		-	4	4	4	4	4	4	-	
Eagle Annuity ^{2,3}		0-85	2	1.5	1	0.5	-	-	0.20	
Qualified sales issue age 0-80.										
Citadel Diamond Series Annuity	5 ¹	0-80	4	-	-	-	-	-	-	
		81-85	3	-	-	-	-	-	-	
Citadel Diamond Series Annuity	7 ¹	0-80	4.5	4.5	4.5	-	-	-	-	
		81-85	3.5	3.5	3.5	-	-	-	-	
	Owner	Ages	1 Yr.	2 Yr.	3 Yr.	4 Yr.	5 Yr.	6 Yr. +	Trails 2-7	Trails 8+
Palladium Advisor (Non-Qualified Sales Only) ^{1,6}		0-79	3	-	-	-	-	-	0.40	0.80
		80+	1	-	-	-	-	-	0.40	0.80
Palladium Advisor (Qualified Sales Only) ^{1,6}		0-79	3	2	1	0.65	-	-	0.40	0.80
		80+	1	0.2	-	-	-	-	0.40	0.80

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* Annuity Products Footnotes

1. There are commission chargebacks on the Palladium Advisor, Palladium MYG and the Citadel 5 & 7 Diamond if during the first policy year a policy terminates due to a death claim or policy surrender (Palladium MYG-all ages; Palladium Advisor and Citadel 5 & 7 death claim, ages 80 and above, policy surrenders, all ages). The chargeback is 100% all months for the first year for the Palladium Advisor, MYG and Citadel 5 & 7. This chargeback processing applies to partial cash surrenders but only to the portion of a partial surrender that is subject to surrender charge. There are commission chargebacks on the Palladium Advisor if during the second policy year a policy terminates due to policy surrender. The chargeback is 50% of commission paid on full surrender and 50% of commission on the portion of a partial surrender which incurs a surrender charge.

2. There is a commission chargeback on the Eagle Annuity, Palladium, Palladium 1, 3, 5 & 7, Palladium Century and Palladium Century 1, 3, 5 & 7 if during the first two policy years a policy terminates due to a policy surrender (commission chargeback also applies upon death for the Palladium Century Series). The chargeback is 100% of commissions paid when there is a first year policy termination and 50% of commissions paid if there is a second year policy termination. This chargeback processing applies also to partial cash surrenders but only to the portion of a first or second year partial cash surrender which incurs a surrender charge. The chargeback applies to all earned first and second year commissions including overwrites and trailers.

3. Renewal Asset Based Commission: Beginning policy year two and for as long as the policy is in force, you shall receive a percentage of Policy Account Values (as valued on the last day of each month) less outstanding policy loans if any. These commissions will be paid monthly based upon a formula that pays one-twelfth (1/12) of twenty-tenths of one percent (0.20) on the Eagle Annuity.

4. For the writing agent, with Option B there is a 0.25% trail commission up to \$5m and a 0.05% trail commission for \$5.01m and above.

5. No trail commissions. Full commission chargeback on death or full surrender during the first contract year.

6. Trail commission starts in the 13th month of issue (both Qualified and Non-Qualified).

7. Trail commissions start in the 13th month and are paid on the annuity value for the current month.

8. Full commission chargeback on death or full surrender during the first contract year.