

American National Worksite Benefits

Your Worksite Benefits Partner
We Set the Standard in Worksite Benefits!



Who We Are:

AMERICAN NATIONAL INSURANCE COMPANY

Chartered in 1905, American National Insurance Company has evolved into an industry leader, ranking among the largest of life insurance companies in the United States. Today, the company and its subsidiaries provide personalized service to millions of policyholders throughout the United States, the District of Columbia and Puerto Rico.

Assets:	\$18.3 Billion ¹
Liabilities:	\$15.4 Billion
Capital and Surplus:	\$2.9 Billion
Ratings:	A.M. Best ² : A and Standard & Poor's ³ : A

STANDARD LIFE AND ACCIDENT INSURANCE COMPANY

Standard Life is a subsidiary of American National Insurance Company. It was founded to provide individuals with life and health products that help solve their needs for financial security. Today, Standard Life has expanded to include competitive Employer Group and Voluntary Worksite products for both large and small groups.

At Standard Life, we believe our best product is the one that fits your needs. Because each client has a unique set of needs, we take a personal approach and our dedicated team of professionals will work closely with you throughout all stages to make the process as seamless as possible. And, with decades of experience in the insurance industry, we have the products and the expertise to help you exceed your business goals.

Assets:	\$514.5 Million ¹
Liabilities:	\$236.4 Million
Capital and Surplus:	\$278.1 Million
Ratings:	A.M. Best ² : A and Standard & Poor's ³ : A-

Our Commitment to You:

American National Worksite Benefits is committed to providing innovative solutions that meet the needs of our clients. We will do this by maintaining the highest standards of integrity, service and respect. We will exceed expectations by providing an innovative product portfolio and superior delivery systems with an unparalleled customer centric focus.

Worksite Products:

- Term Life
- Accident
- Cancer
- Critical Illness
- Hospital Indemnity
- Limited Medical
- Short Term Disability (*coming soon*)

Contact Us:

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Worksite benefits include products issued by either American National Insurance Company or Standard Life and Accident Insurance Company. Each issuing company has financial responsibility only for the products and services it issues. Ratings reflect current independent opinions of the financial capacity of an insurance organization to meet the obligations of its insurance policies and contracts in accordance with their terms. They are based on comprehensive quantitative and qualitative evaluations of the company and its management strategy. The rating agencies do not provide ratings as a recommendation to purchase insurance or annuities. The ratings are not a warranty of an insurer's current or future ability to meet its contractual obligations. Ratings may be changed, suspended, or withdrawn at any time.

¹ This financial position is as of 12.31.2015 and is prepared using insurance statutory accounting principles.

² A.M. Best's active company rating scale is: A++ (Superior), A+ (Superior), A (Excellent), A- (Excellent), B++ (Good), B+ (Good), B (Fair), B- (Fair), C++ (Marginal), C+ (Marginal), C (Weak), C- (Weak) and D (Poor).

³ Ratings from 'AA' to 'CCC' may be modified by the addition of a plus (+) or minus (-) sign to show relative standing within the major rating categories.

Current ratings can be verified at www.ambest.com and www.sandp.com

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