

# Announcements

- **New SPIA Disclosure**

**Effective August 1, 2009**, American National will now require that a Disclosure Statement be completed and submitted for the Palladium® Single Premium Immediate Annuity (SPIA). The new Disclosure Statement, Form 10258, should be submitted for SPIA applications dated August 1, 2009, and thereafter.

The new SPIA Disclosure will print with illustrations from SPIA Express, or you can print a copy from Virtual Forms on the IMG Web site at [www.img.anicoweb.com](http://www.img.anicoweb.com).

Please note that you will not be able to order hard copies of the SPIA Disclosure from Online Supply at this time.

- **New Jersey...Revised Suitability Forms**

**Effective September 1, 2009**, Suitability Acknowledgement Form 4466-NJ will replace Form 4466 and Suitability Analysis Form 4467-NJ will replace 4467 (in New Jersey only). Form 4466-NJ is an issue requirement and must be submitted to ANICO prior to the annuity being issued. Form 4467-NJ is made available to assist you and your client in gathering information to determine whether the purchase of an annuity is suitable for the client.

- **Wisconsin...New Replacement Form**

**Effective September 1, 2009**, Wisconsin will use Form 4853 (7/02) for all Internal and External Life and Annuity replacements effective for applications dated September 1, 2009, and thereafter. The last date the current Wisconsin replacement form will be accepted is October 1, 2009.

Form 4853 (7/02) will be available in Virtual Forms for Wisconsin effective September 1, 2009, and can also be ordered from Online Supply on the IMG Web site at [www.img.anicoweb.com](http://www.img.anicoweb.com).

- **Revised Application to Represent ANICO...Form 3779**

Form 3779 was revised effective 07/09 to include an Anti-Money Laundering Certification section. By using this version of Form 3779 (Rev. 07/09), new applicants for contracting will also be meeting one of the Company's AML requirements, which requires a producer to complete its Company-Specific AML training program. An applicant must be given a copy of the Company Guide to Anti-Money Laundering Program, Form 4475 (Rev. 01/09), at the time of contracting. By signing the 07/09 version of 3779, the applicant acknowledges he/she has received and read a copy of the Company-Specific Guide.

Form 1770, Anti-Money Laundering Compliance, is also available and outlines the mandatory AML training requirements of American National, which is completion of LIMRA's basic AML training course (or an alternate Company approved course) and completion of the Company-Specific training program. Form 1770 should be given to each applicant at the time of contracting so they are aware of required AML training. The Company will not issue business for applicable products until all AML requirements are satisfied.

Forms 3779 (Rev 07/09) and 1770 are available at our Web site under the Compliance Issues section, Contracting and Licensing Information.



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## **Free Pension Webinar**

American National Insurance Company will present a live 30-minute webinar to help familiarize you with the pension support available to you. ANICO specializes in the sales and administration of small business retirement plans of all varieties.

**Wednesday, August 12<sup>th</sup>  
at 11:00 a.m. Eastern Time**

This "general" webinar on August 12<sup>th</sup> is in addition to the specific Safe Harbor (401k) webinar mentioned in the article on page 1 (being presented August 11<sup>th</sup>). To reserve a seat and to receive your instructions for web and phone access, you can email Pension Sales at [pensionproposals@anico.com](mailto:pensionproposals@anico.com) or call our toll free number 1-888-909-6504, option 6.

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American National has the answers.**



**American National  
Insurance Company  
will be closed  
September 7<sup>th</sup>  
in observance of  
Labor Day.**