

# QuickStart Guide



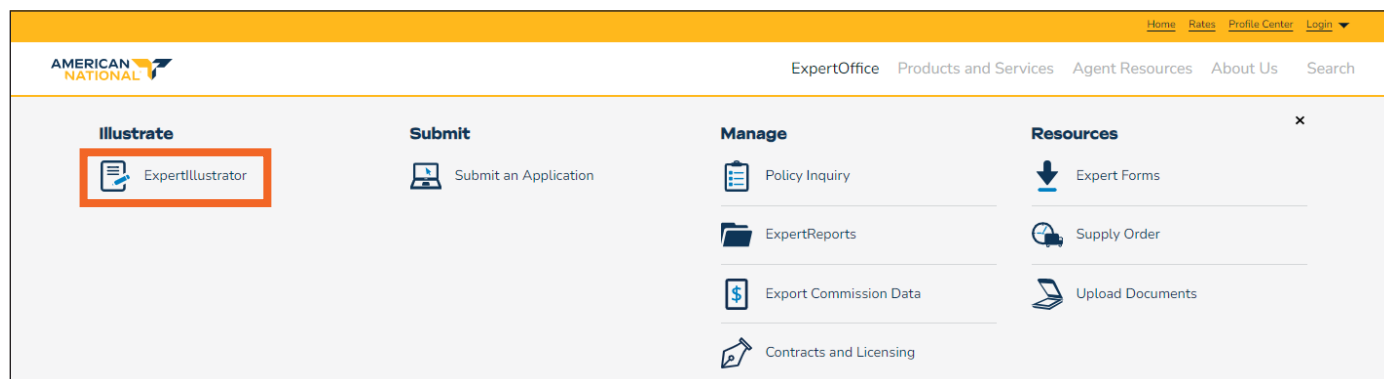
## Illustrator Guide

### Creating Life and Annuity Proposals

Helping your clients plan for the future has never been easier than with the updated ExpertIllustrator. Our software now encompasses all American National Life and Annuity products in one tool.

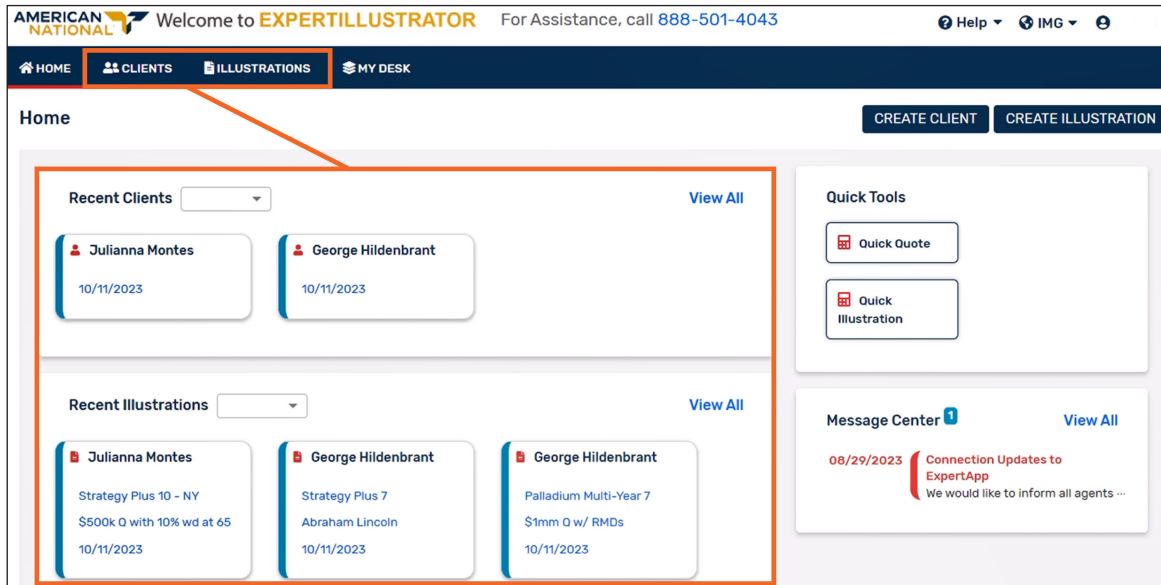
### Accessing ExpertIllustrator from the LAD Website

Once logged into your portal ([LAD.AmericanNational.com](https://LAD.AmericanNational.com)), you can select **ExpertIllustrator** within the ExpertOffice menu to access your dashboard.



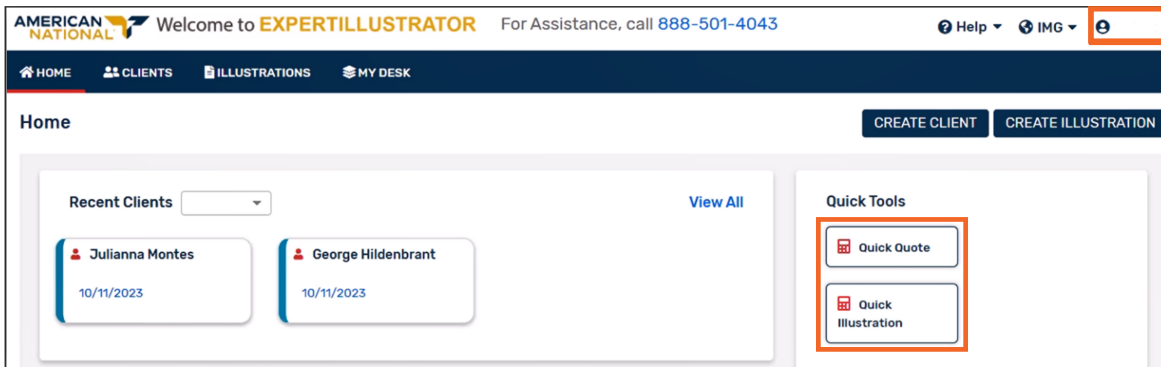
## The Dashboard

Your dashboard prominently displays **Recent Clients** and **Recent Illustrations** for easy access in case adjustments are needed. You may also search through your complete list of **Clients** or **Illustrations** via the links in the top-left navigation bar.



The right-side navigation includes:

- your **Account** information, where you may update the agent info to be displayed on the illustration.
- your **Illustration Entry** options.
- your **Quick Tools** for life products, expedites quotes without the need for full parameters.



# Illustration Entry Options

When beginning your proposal, note that for both entry options, fields with a **red asterisk (\*)** are required.

Select **Create Client** to include **detailed client information** on the illustration output, as well as, to add **spousal or relationship information for joint ownership, riders, or payouts**. Once all client information is entered, you'll select **New Illustration** from the **Action** menu to move forward with selecting the type, product, and creating the illustration.

The screenshot shows the 'Client Management' interface. On the left is a sidebar with 'Information', 'Relationships' (highlighted with a red box), 'Financial', and 'Activities'. The main area is titled 'Client Information' and contains a 'General' section with fields for First Name \*, Middle Name, Last Name \*, Suffix, Birth Date, Age \*, Gender \*, and State \*. The 'ACTION' menu is open, showing 'Close Client', 'Delete Client', and 'New Illustration' (highlighted with a red box and a hand cursor).

Select **Create Illustration** to **expedite** the process when there are no joint concerns. You'll be able to choose from your **existing client** list or enter a **new client** with abbreviated requirements. You'll only need the **Name, State, Age or DOB, and Gender** before selecting the product and creating the illustration.

Two side-by-side screenshots of the client selection options. The left screenshot shows the 'Create New Client' radio button selected and highlighted with a red box, with fields for First Name \*, Last Name \*, Birth Date, Age \*, and Gender \*. The right screenshot shows the 'Choose Existing Client' radio button selected and highlighted with a red box, with fields for Source (set to 'ExpertIllustrator') and Client List \*.

The screenshot shows the 'Home' dashboard. The main area displays 'Recent Clients' and 'Recent Illustrations' as grids of cards. On the right is a sidebar menu with four steps: 1. Choose Client, 2. Select Signed State, 3. Select Illustration Type, and 4. Select Plan Type. Steps 1-3 are marked with green checkmarks, and step 4 is marked with a red circle. Each step has a 'NEXT' button. The 'Select Plan Type' step is expanded, showing 'Plan Type \*' (set to 'Deferred Annuity') and 'Product \*' (set to 'Palladium Multi-Year 5'). At the bottom of the sidebar are 'Cancel' and 'Create Illustration' buttons.

# Illustration Management

## Policy Details

This screen enables the user to customize the illustration. A **red asterisk (\*)** indicate fields required to run a successful illustration. Refer to illustration videos located at the bottom of each product page for product-specific structuring instructions

Illustration Management

Client

250K PIUL max to 65 w. loans

Policy Details

Riders

Cash Flow

Values

Report Selection

Client Valued Client, Female, 53, Texas

Case Name 250K PIUL max to 65 w. loans

NOTES

QUICK CALC

ACTION

Product \*

Signature Performance IUL

Issue Date

MM/DD/YYYY

Class

Standard Non-Nicotine User

Substandard

Print to Age

121

Illustration Details

Strategy Defaults

None

Allocations

Specified Amount Option \*

Input

Face Amount \*

\$250,000

Premium Option \*

Maximum

Premium

1035 Exchange

\$0.00

1035 Loan on Policy

Lump Sum

\$0.00

Lump Sum Applied

Life Insurance Test

GLP

DB Option \*

B To A

Current Combined Rate

6.28%

Assumed Combined Rate

6.28%

To Age \*

65

For Years \*

12

Mode \*

Annual

Loan Amount

Prevent MEC

## Riders

Select an available rider to add to the illustration (optional). If a rider selection is grayed out, it is either not available with the product or it is automatically included, which is indicated with a check mark.

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NOTES

QUICK CALC

ACTION

Rider Details

☐ Disability Waiver of Minimum Premium

☐ Waiver of Stipulated Premium

☐ Children's Term Rider

☒ Accelerated Benefit Rider - Terminal Illness

☒ Accelerated Benefit Rider - Chronic Illness

☒ Accelerated Benefit Rider - Critical Illness

☒ Overloan Protection Rider

Units

To Age

## Cash Flow

Cash Flow gives the user the option to display withdrawals, hypothetical loans and repayment on the illustration. To add information to a section, select Insert New. A drop-down input field will appear and the user can select the + sign to add another line of cash flow.

The screenshot shows the 'Cash Flow' section of the software interface. On the left sidebar, 'Cash Flow' is highlighted. The main area is titled 'Client Valued Client, Female, 53, Texas'. It contains two sections: 'Withdrawals' and 'Loans'. The 'Withdrawals' section has an 'Insert New' button and a checkbox for 'Switch to Loans at Cost Basis'. The 'Loans' section has an 'Insert New' button and a table with columns: 'Loans', 'Amount', 'From Age', 'For Years', and 'To Age'. The 'Loans' column has a search dropdown. The 'From Age' is 65, 'For Years' is 25, and 'To Age' is 90. There are '+' and '-' buttons at the end of the row.

## Values

Values offers a quick snapshot of the values year-by-year for both guaranteed and non-guaranteed rates without running the full illustration.

The screenshot shows the 'Values' section of the software interface. On the left sidebar, 'Values' is highlighted. The main area is titled 'Client Valued Client, Female, 53, Texas'. It contains a table with columns: 'Product', 'Signed State', 'Initial Death Benefit', 'Class', 'DB Option', 'Mode', 'Initial Premium', 'Minimum Premium', 'Target Premium', 'Guideline Single Premium', 'Guideline Level Premium', '7 Pay Premium', and 'Riders'. The 'Riders' column lists: 'Accelerated Benefit Rider - Terminal Illness', 'Accelerated Benefit Rider - Chronic Illness', 'Accelerated Benefit Rider - Critical Illness', and 'Overloan Protection Rider'. Below the table is a 'Value Assumption' dropdown set to 'Non-Guaranteed'.

## Report Selection

Select optional reports, such as Company Financial History and Cash Flow, are available to add to the illustration.

The screenshot shows the 'Report Selection' section of the software interface. On the left sidebar, 'Report Selection' is highlighted. The main area is titled 'Client Valued Client, Female, 53, Texas'. It contains a table with columns: 'Report', 'Graph', 'Edit', and 'Title'. The table lists several reports: 'Basic Illustration', 'Company Financial Summary', 'Expense Report', 'Cash Flow from Policy', 'Internal Rate of Return', and 'ABR Report'. The 'ABR Report' is checked. There is a 'Print Options' link at the top right.

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