

## **STANDARD LIFE AND ACCIDENT INSURANCE COMPANY ANNOUNCES ALLIANCE WITH AETNA TO MARKET MEDICARE PRESCRIPTION DRUG PLANS**

**League City, Texas, Sept. 14, 2005** – Standard Life and Accident Insurance Company (Standard Life) announced today that its wholly-owned subsidiary and licensed insurance agency, Standard Plus, Inc (Standard Plus), has entered into an agreement with Aetna Life Insurance Company, a subsidiary of Aetna, Inc. (NYSE: AET) to provide a new prescription drug plan to people with Medicare under Medicare Part D. The co-branded plan will be offered to customers through Standard’s network of independent agents in 46 states.

Standard Life, a subsidiary of American National Insurance Company (Nasdaq: ANAT) headquartered in Galveston, Texas, is a senior-focused insurer. It has served people with Medicare through its supplemental plans since 1976 and roughly 80 percent of its business today resides in the Medicare market. The agreement with Aetna, which is subject to approval from the Oklahoma Insurance Department, teams Standard Life with another leading provider of health and related benefits in its efforts to provide the Part D prescription drug benefits.

Harrison Martin, President and Chief Marketing Officer of Standard Life, called the alliance “an eagerly anticipated move within our company.” “Like Standard Life, Aetna has been a highly respected provider to people with Medicare and, like us, is committed to the Medicare market.”

“This alliance is part of a focused effort to reach people with Medicare personally, through experienced producers in their local communities,” said Frank McCauley, head of Aetna Retiree Markets. “We are pleased that Standard Life recognizes Aetna’s commitment to the Medicare market and has chosen to entrust us with providing the Part D prescription drug benefits to its customers.”

Standard Plus and Aetna will soon begin a joint consumer education campaign. The campaign is designed to provide clear, easy-to-understand information on the Part D prescription drug benefits to consumers through a variety of channels -- one-on-one discussions with insurance producers, printed materials in the mail, toll-free telephone numbers, the internet, or other customer-preferred resources.

Under the Part D program, which was created as part of the Medicare Modernization Act of 2003, Medicare recipients may choose from among benefit options offered by Plans participating in the program.

Aetna has filed bids with CMS to provide Part D plans to individuals and employers in all regions designated by CMS, except the territories. Plan bids were filed on June 6, 2005. CMS expects to award contracts in early September, and CMS approved Part D drug plans will take effect January 1, 2006.

Standard Life is a wholly owned subsidiary of American National Insurance Company which is headquartered in Galveston, Texas. American National has over \$17.2 billion in assets and is rated A+ (Superior) by A.M. Best Company, and AA (Very Strong) by Standard & Poor's. The American National family of companies offers a broad line of products and services, which include life insurance, annuities, health insurance, credit insurance, pension plan services and property and casualty insurance for personal lines, agribusiness, and targeted commercial exposures. American National's major insurance subsidiaries include American National Life Insurance Company of Texas, Standard Life and Accident Insurance Company, Garden State Life Insurance Company, American National Property and Casualty Company, American National de Mexico, Compania de Seguros de Vida, S.A. de C.V. and the insurance subsidiaries of Farm Family Holdings, Inc. consisting of Farm Family Life Insurance Company, Farm Family Casualty Insurance Company, and United Farm Family Insurance Company.

For more information, including company news and investor relations information, visit the company's web site at [www.anico.com](http://www.anico.com).

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