

INSURANCE AGENT'S MARKETING GUIDE

Signature Performance Indexed Universal Life





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POLICY SUMMARY



Issue Ages (age nearest)	0-85
Gender	Male/Female, Montana and 457 Plans, Male/Female-Unisex 20/80
Minimum Face Amount	\$25,000
Premium Modes	Annual, Semi-annual, Quarterly, Monthly EFT, Biweekly. Salary savings and government allotment are also available.
Premium Load	Current & Guaranteed: 25% all years Premiums may be paid at any time until the policy anniversary that the insured reaches Attained Age 121. Each premium payment received will have a premium load deducted before being credited to the policy's accumulation value. The premium less the premium load is the net premium.
Minimum Guaranteed Interest Rate	2.00%
Benefits and Riders (Additional cost may apply.)	<ul style="list-style-type: none">• Overloan Protection Benefit• Disability Waiver of Stipulated Premium Rider (Check state availability. Additional cost may apply.)• Disability Waiver of Minimum Premium or Monthly Deductions Rider• Children's Term Rider• Guaranteed Increase Option Rider• Accelerated Benefit Riders
Death Benefit Option	<p>Option A (Level): Death Benefit is equal or greater of: *Specified Amount *Minimum Death Benefit Calculated of Definition of Life insurance Test</p> <p>Option B (Increasing): Death Benefit is equal or greater of: *Specified Amount + Account Value *Minimum Death Benefit calculated by Definition of Life Insurance Test</p> <p>Option C (Return of Premium): Death Benefit: *Specified Amount + Premiums Paid (Including Premiums for any riders)-Partial Surrenders *Minimum Death Benefit calculated Definition of Life Insurance Test</p>
Underwriting Classes	<p>Standard Classes Available at all Face Amounts:</p> <ul style="list-style-type: none">• Standard non-nicotine user• Standard nicotine user• Substandard non-nicotine user, table 1-16 (1-4 for Juveniles), flat extras• Substandard nicotine user, table 1-16, flat extras <p>Preferred Classes available at Face Amounts \$250,000+:</p> <ul style="list-style-type: none">• Preferred Plus non-nicotine user• Preferred non-nicotine user• Preferred nicotine user• Standard Plus non-nicotine user
Surrender Charge Period	First 10 Policy Years
Loan Rate	Fixed Loan: 6.00% in arrears
Definition of Insurance Test	Cash Value Accumulation Test (CVAT) and Guideline Premium Test
Premium Rate Bands	\$25,000 to \$99,999; \$100,000 to \$249,999; \$250,000 to \$499,999; \$500,000 to \$999,999; \$1,000,000+

Index Strategy Variety

Provides flexibility to fit the client's needs and financial goals.

Cash Access Features

Enables the ability to max fund the policy to accumulate more cash value. Also, participating in the multipliers offers increase when the market has a gain.

Protection Against Market Volatility

Offers protection when the market is negative so that your client is protected from that loss.

Term Conversions

Gives clients the ability to convert term policies into permanent coverage should the need arise.

Accelerated Benefit Riders

A wide range of Riders allow for clients to tailor their insurance policy for their specific needs.

Grace Period

A policy scheduled to lapse is provided a grace period of 61 days. Coverage provided by the policy and any riders and/or supplemental benefits remain in force during a grace period. If the insured dies while a policy is within the grace period, the death benefit is payable but is reduced by the amount of any monthly deductions due and/or any policy debt.

A notice that a policy has entered the grace period will be mailed to the owner's last known address and any designated third party, secondary addressee, and/or assignee at least 31 days prior to the end of the grace period. The notice will advise the owner of the reason for impending lapse and the amount due to prevent lapse.

If the amount due to prevent lapse is not paid by the end of the grace period, the policy and any attached riders and/or supplemental benefits will terminate.

Late Payment Forgiveness

Late payment forgiveness allows premiums to be paid up to one full month beyond the monthly deduction billing date without negatively affecting the lapse date. This feature prevents the projected lapse date from decreasing due to late payments here and there.

Increases/ Decreases

- Increases in the policy's specified amount are permitted.
- Decreases are permitted but must be submitted in writing. Any decreases cannot make the outstanding death benefit less than \$25,000. A decrease does not void the No-Lapse Guarantee; however, if there is a decrease during the first 10 years, a pro rata surrender charge will apply. If the pro rata surrender charge is greater than the accumulation value, the client will be required to pay the pro rata surrender charge out of pocket in order to decrease the face amount on their policy.

Unscheduled Additional Premiums

The owner may pay additional premiums at any time while the policy is in force and up until the policy anniversary when the insured reaches attained age 121.

Policy Loans

Policy loans are available beginning in the first policy year and are subject to a \$250 minimum (not applicable in Florida) and a maximum not to exceed the surrender value. When a policy loan is taken, the accumulation value is not reduced by the amount of the loan. The loaned portion of the accumulation value will earn interest at the guaranteed minimum interest rate of 2.0%.

Loan interest accrues daily at a fixed rate of 6.0% in arrears. Loan interest is due on the first to occur of the following:

- The policy anniversary.
- The date the policy loan is paid in full.
- Termination of the policy, whether due to surrender or lapse.

Any loan interest not paid when due is added to the amount of the outstanding loan and becomes known as policy debt. The existence of policy loans does not affect the No-Lapse Guarantee account value; however, the No-Lapse Guarantee will not prevent the policy from lapsing when policy debt exceeds the surrender value.

The owner may repay all or a part of a policy loan at any time while the policy is in force. A minimum loan repayment amount of \$15 will apply.

Policy loans are subject to the rights of any assignment.

Partial Surrenders

Partial surrenders of the policy's surrender value are permitted at any time if there is adequate surrender value.

- When a partial surrender is taken, the policy's accumulation value is reduced by the amount of the partial surrender plus a partial surrender fee of \$25.
- The minimum amount permitted for a partial surrender is \$250.
- The maximum amount permitted for a partial surrender cannot exceed the surrender value minus an amount sufficient to cover monthly deductions for two (2) months.
- The specified amount remaining after a partial surrender may not be less than \$25,000.
- Partial surrenders are subject to the rights of any assignment.

Full Surrenders

The owner may surrender the policy for the surrender value at any time by sending written request.

- A 10-year surrender charge schedule applies.
- The surrender charge is expressed as a rate-per-thousand which will decline 10% each policy year until it reaches \$0 at the beginning of the 11th policy year.
- Upon a full surrender, the policy will terminate.
- A policy that has been fully surrendered is not eligible for reinstatement.
- Full surrenders are subject to the rights of any assignment.

Crediting Strategies

1. **Example: Fixed**

Crediting Rate: 4%

Beginning Value: \$10,000

Ending Value: $\$10,000 * (1 + .04) = \$10,400$

Net Rate of Return: $\$10,400 / \$10,000 - 1 = 4\%$

2. **Negative Example: S&P 500® – Value Cap**

Cap: 9.5% (0% floor)

Annual S&P Growth: -10%

Crediting Rate: 0%

Beginning Value: \$10,000

Net Rate of Return: $\$10,000 / \$10,000 - 1 = 0\%$

Positive Example: S&P 500® – Value Cap

Cap: 9.5% (0% floor)

Annual S&P Growth: 30%

Crediting Rate: 9.5%

Beginning Value: \$10,000

Ending Value: $\$10,000 * (1 + .095) = \$10,950$

Net Rate of Return: $\$10,950 / \$10,000 - 1 = 9.5\%$

3. **Positive Example: Nasdaq-100® – Growth Cap**

Cap: 9.5% (0% floor)

Annual Nasdaq-100® Growth: 30%

Crediting Rate: 9.5%

Beginning Value: \$10,000

Ending Value: $\$10,000 * (1 + .095) = \$10,950$

Net Rate of Return: $\$10,950 / \$10,000 - 1 = 9.5\%$

4. **Negative Example: S&P 500® – Multiplier**

Cap: 12% (0% floor)

Multiplier: 24%

Segment Asset Charge: 1.90%

Annual S&P Growth: -10%

Crediting Rate: $0\% * (1 + .24) = 0\%$

Beginning Value: \$10,000

Ending Value: $\$10,000 * (1 - .019) * (1 + 0) = \$9,810$

Net Rate of Return: $\$9,810 / \$10,000 - 1 = -1.90\%$

Positive Example: S&P 500® – Multiplier Plus

Cap: 12% (0% floor)

Multiplier: 60%

Segment Asset Charge: 3.65%

Annual S&P Growth: 10%

Crediting Rate: $10\% * (1 + .60) = 16.0\%$

Beginning Value: \$10,000

Ending Value: $\$10,000 * (1 - .0365) * (1 + .16) = \$11,177$

Net Rate of Return: $\$11,177 / \$10,000 - 1 = 11.77\%$

5. **Negative Example: S&P 500® – Uncapped**

Cap: No cap (0% floor)

Spread: 4.75%

Annual S&P Growth: -30%

Crediting Rate: 0%

Beginning Value: \$10,000

Ending Value: $\$10,000 * (1 + 0) = \$10,000$

Net Rate of Return: $\$10,000 / \$10,000 - 1 = 0$

Positive Example: S&P 500® – Uncapped

Cap: No cap (0% floor)

Spread: 4.75%

Annual S&P Growth: 30%

Crediting Rate: $30\% - 4.75\% = 25.25\%$

Beginning Value: \$10,000

Ending Value: $\$10,000 * (1 + .2525) = \$12,525$

Net Rate of Return: $\$12,525 / \$10,000 - 1 = 25.25\%$

Crediting Strategies

(continued)

6. **Positive Example: S&P MARC 5% – Low Volatility**

Cap: 9.5% (0% floor)

Annual S&P MARC 5% Growth: 12%

Crediting Rate: 9.5%

Beginning Value: \$10,000

Ending Value: $\$10,000 * (1 + .095) = \$10,950$

Net Rate of Return: $\$10,950 / \$10,000 - 1 = 9.5\%$

7. **Positive Example: Nasdaq-100® – Growth Cap**

Cap: 9.5% (0% floor)

Annual Nasdaq-100® Growth: 15%

Crediting Rate: 9.5%

Beginning Value: \$10,000

Ending Value: $\$10,000 * (1 + .095) = \$10,950$

Net Rate of Return: $\$10,950 / \$10,000 - 1 = 9.5\%$

S&P 500® Index

The S&P 500® is a capitalization weighted index that tracks the performance of 500 large companies listed on US stock exchanges. The S&P 500® is widely regarded as the best single gauge of large-cap U.S. equities. There is over USD 11.2 trillion indexed or benchmarked to the index, with indexed assets comprising approximately USD 4.6 trillion of this total. The index includes 500 leading companies and covers approximately 80% of available market capitalization. The companies that are tracked are selected by committee and must meet certain criteria before making the list of eligible companies.

S&P MARC 5% Excess Return Index (S&P MARC 5% Index)

The S&P MARC 5% Index is a derivative index of the S&P 500® designed to manage market volatility. The S&P MARC 5% (Multi-Asset Risk Control) Index seeks to provide multi-asset diversification within a simple risk weighting framework, tracking three underlying component indices that represent equities, commodities, and fixed income. For purposes of the S&P MARC 5% Index, an excess return version of the S&P 500® is calculated from the S&P 500® Total Return Index and is used as the underlying equities component index. The weighted strategy is rebalanced daily to maintain a target volatility of 5%. In low-volatility environments, the S&P MARC 5% Index risk control mechanism increases market exposure to riskier assets by increasing the allocation to the index (up to a leveraged position of 150%).

Nasdaq-100 Index®

The Nasdaq-100 Index® is a modified market capitalization weighted index that tracks the performance of 100 of the largest domestic and international non-financial companies listed on The Nasdaq Stock Market® based on market capitalization. The index reflects companies across major industry groups including computer hardware and software, telecommunications, retail/wholesale trade and biotechnology. It does not contain securities of financial companies including investment companies. The companies selected are based on an annual ranking of all eligible companies listed on The Nasdaq Stock Market®. The value for this index is published multiple times a day and includes an opening market value and a closing market value.

Accelerated Benefit Riders

- No additional premium
- Available at issue only
- No age limit

Additional limitations apply in California. See the Benefits and Rider Guide (10695) for more information.

These benefits will provide the potential to receive a discounted full or partial death benefit upon diagnosis of a terminal, chronic, or critical illness.

Accelerated Benefit Rider for Terminal Illness – For use if an eligible insured is diagnosed with an illness or chronic condition that is expected to result in death within 24 months, depending on state definitions.¹

Accelerated Benefit Rider for Chronic Illness – For use if an eligible insured is unable to perform two out of six activities of daily living (bathing, continence, dressing, eating, toileting, or transferring) or has a severe cognitive impairment.

Accelerated Benefit Rider for Critical Illness – For use if an eligible insured experiences a critical illness described in the rider after the issue date. Covered critical illnesses may be found in the rider forms.

The riders are offered at no additional premium. However, the accelerated benefit payment will be less than the amount of death benefit requested, because it will be reduced by an actuarial discount and an administrative fee of up to \$500. The amount of the actuarial discount is primarily dependent on the life expectancy of the insured at the time of the election. The accelerated death benefit is an unrestricted cash benefit.

Partial Acceleration is paid in lieu of a portion of the policy's death benefit. Multiple partial benefits may be available if a partial benefit is taken. For example, if 25% of the death benefit is accelerated, 75% of the death benefit would remain and could be accessed later, if needed.

Full Acceleration is paid in lieu of the policy's death benefit. In the case of a full acceleration, the policy will be terminated after acceleration is paid.

Minimum policy death benefit to obtain riders

- Terminal Illness: \$25,000
- Chronic & Critical Illness: \$50,000

Maximum death benefit eligible for acceleration

- \$2,000,000 (issue ages 0 through 65)
- \$1,000,000 (issue ages 66 or older)

Policies exceeding the maximum acceleration amount will still contain the Accelerated Benefit Riders; however, the owner will only be able to accelerate up to the maximum death benefit eligible for acceleration. For example, on a \$4,000,000 policy (where eligible), the owner will only be able to accelerate \$2,000,000 if age 65 or under at time of issue.

Minimum death benefit eligible for acceleration

None. However, the partial acceleration will not be allowed if the policy's face amount would be reduced below the minimum required for the product.

Not everyone that applies for acceleration will be eligible to receive accelerated benefits.

If the primary insured suffers a qualifying medical condition, the base policy and any additional riders on the primary insured are eligible for acceleration. Likewise, if a spouse or other insured party suffers a qualifying condition, their specific rider benefits will also be eligible for acceleration. The Children's Term Rider is not eligible for acceleration.

Upon payment of the accelerated benefit to the owner, the policy or rider(s) providing the eligible death benefit will be treated as if the insured has died if full acceleration is elected. In the event of a partial accelerated benefit, the policy or rider will be treated as if there has been a decrease in the face amount.

1) Some states require expected death within 12 months.

Children's Term Rider

- Optional rider
- Incurs an additional cost
- Available at issue or after issue
- Insured child issue ages: 15 days–18 years
- Base policy insured issue ages: 18–55

Provides level term insurance on each insured child to the insured child's attained age of 25, or the policy anniversary immediately following the insured's attained age of 65 or 30 years after rider effective date, whichever occurs first.

There is an additional cost for this rider, determined by the number of units applied for. The rider minimum is one unit of \$1,000, with a maximum of twenty-five units (\$25,000) per family.

An insured child must be at least 15 days old and one of the following:

- A child, stepchild, or legally adopted child of the insured specified in the application for this rider and meeting our underwriting standards;
- A child subsequently born of the insured; or
- A child subsequently adopted by the insured.

Effective Dates: Coverage for any insured child will become effective on the later of:

- This rider's effective date,
- The adoption date, or
- The date the insured child is 15 days old.

Conversion

- The coverage on an insured child may be converted at any time to a level-premium permanent policy for the amount in force without evidence of insurability.
- The new policy will be issued at the child's then attained age.
- On the policy anniversary following the insured's child attained age of 25, the coverage can be converted for any amount up to five times the number of units in force on the insured child, to a maximum of \$50,000.
- Rider may be converted to any permanent American National policy currently eligible for conversion.

Disability Waiver of Stipulated Premium

- Optional rider
- Incurs an additional cost
- Available at issue only
- Issue ages: 18–55
- Expires at age 65
- Check state availability

The Disability Waiver of Stipulated Premium Rider will credit the amount shown on the data section of the issued policy as the "stipulated premium" to the policy's accumulation value on a monthly basis.

Restrictions and Limitations

- Policy and rider must be currently in force.
- Cannot be combined with any other disability benefit.
- The maximum policy specified amount is \$2 million.
- May not be issued on substandard policies rated above table 2.
- Designed to continue premium payments at the planned amount in the event of disability.
- Since it does not waive monthly deductions, this rider will not prevent a policy from lapsing; however, additional premiums may be paid while the insured is on disability.
- The stipulated premium to be credited will be equal to the planned premium but cannot be greater than the guideline premium.
- The stipulated premium cannot be changed after issue.

Please see Benefits and Rider Guide 10695 for complete details.

Disability Waiver of Minimum Premium or Monthly Deductions

- Optional rider
- Incurs an additional cost
- Available at issue only
- Issue ages:0–55
- Expires at age 65
- Check state availability

The Disability Waiver of Minimum Premium or Monthly Deductions Rider will credit the amount shown on the data section of the issued policy as the “minimum premium” to the policy’s accumulation value on a monthly basis.

Restrictions and Limitations

- Policy and rider must be currently in force.
- Cannot be combined with any other disability benefit.
- The maximum policy specified amount is \$2 million.
- May not be issued on substandard policies rated above table 2.
- Designed to continue premium payments at the planned amount in the event of disability.

Since it does not waive monthly deductions, this rider will not prevent a policy from lapsing; however, additional premiums may be paid while the insured is on disability.

The minimum premium to be credited will be equal to the planned premium but cannot be greater than the guideline premium.

The minimum premium cannot be changed after issue.

Please see Benefits and Rider Guide 10695 for complete details.

Overloan Protection Benefit

- Optional rider at no additional cost
- Available at issue only
- Check state availability

The Overloan Protection benefit is automatically included in Signature Performance Indexed Universal Life. There is no additional cost to this rider. The Overloan Protection Benefit can keep the policy with a large amount of debt from lapsing.

Restrictions and Limitations

- Policy and rider must be currently in force.
- It is possible that election of this rider could trigger a tax consequence. The policy owner should consult with their tax advisor before exercising this rider.

Please see Benefits and Rider Guide 10695 for complete details.

Guaranteed Increase Option Rider

- Optional rider
- Incurs an additional cost
- Available at issue only
- Issue ages:0–38
- Check state availability

The Guaranteed Insurance Option Rider gives the insured the right to add additional coverage(s) on specified dates or events during their lifetime without providing evidence of insurability.

Restrictions and Limitations

- Policy and rider must be currently in force.
- The minimum rider amount is \$10,000 and the maximum rider amount is \$50,000.

Please see Benefits and Rider Guide 10695 for complete details.

What information will be included in the clients annual statement?

Your client will receive a detailed annual report at the address shown on file showing:

- The estimated policy lapse date in the event of non-payment
- The beginning accumulation value
- Premiums paid
- Expenses charged
- Cost of insurance deducted
- Insurance credited
- Any loans taken during the contract year and,
- The ending balance.

Can Signature Term be converted to Signature Performance IUL?

Yes, Signature Term can be converted to Signature Performance Indexed Universal Life. Conversion Credits are available during the first five years of the term policy.

What are the monthly deductions?

Monthly deductions will be taken from the policy's accumulation value on each monthly anniversary. Monthly deductions consist of:

- Monthly expense fee (\$5 per month for the life of the policy)
 - The Monthly expense charge (per unit charge that varies by issue age, sex, rate class, band)
 - The cost of insurance charges (incurred up to attained age 121. Based on: 2017 CSO, smoker composite, ultimate mortality table)
 - Cost of any additional riders/ and or benefits.
-

888-501-4043

Marketing Field Support Center | Call for your PRE-sales needs.

IMG's Marketing Field Support Center is your first point of contact for all your **pre-sale business** needs including: products, new agent appointment, commissions, ExpertOffice support, quotes, illustration software, new business status, and supply orders.

Monday – Friday: 8:00 am – 4:30 pm (Central)

800-899-6806

Customer Service

Life & Annuity Call Centers | Call for your POST-sales needs.

Need to talk to someone about in-force business? American National's Life and Annuity Call Centers are your contacts for **post-sale business needs** including: billing inquiries, policy service and changes. **This can be used by consumers and agents.**

Monday – Friday: 7:00 am – 6:00 pm (Central)



A Tradition of Leadership

Through wars, depressions, military conflicts, economic upheavals, and a world turned upside down by the information revolution, American National's focus on the long term has made it strong as an industry leader.

American National's Story

Chartered on March 17, 1905, by American National Insurance Company's founder, W. L. Moody Jr., the company began operations with \$100,000 of capital and \$20,000 surplus. Following a conservative investment philosophy, Mr. Moody believed that profits should finance future growth, so the company did not pay dividends to investors in those early years. Mr. Moody envisioned a company that would flourish for centuries. His conservative business approach created a unique corporate culture that remains the heart of the company today.

This culture has helped American National persevere through wars, hurricanes, economic volatility, extraordinary technological advancements, evolving products, and the changing needs of contract holders and agents. American National has existed for over 115 years and will continue to manage its business respecting the conservative principles of its founder, driven by its corporate vision to be a provider of financial services for current and future generations.

American National Insurance Company

Founded in 1905

Financial Overview

12/31/2021

Total Assets (statutory)	\$22.2Billion
Liabilities (statutory)	\$18.6Billion
Capital & Surplus (statutory)	\$3.6Billion
Number of Life Policyholders	1.9Million
Total Life Insurance in Force	\$117.9 Billion

State Insurance Departments require insurance companies to prepare unconsolidated financial statements based on statutory accounting principles. Each insurance company has financial responsibility only for the products and services it issues. In general, statutory accounting principles are more conservative than Generally Accepted Accounting Principles (GAAP).

American National Insurance Company ("American National") has been evaluated and assigned the following ratings by nationally recognized, independent rating agencies. The ratings are current as of March 2020.

A.M. Best's Rating ¹	A
Standard & Poor's Rating ²	A

Ratings

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. For the most current ratings view the full rating reports on American National's Internet site at www.americannational.com. 1. 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). 2. 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. For a full list of Standard & Poor's active company rating scale visit www.standardandpoors.com.

Before Completing a Life Application, Remember:

- The agent must be licensed, according to applicable state regulations, with American National Insurance Company before writing and submitting an application.
- Applications cannot be dated prior to the agent's license appointment effective date with the company.
- Any application submitted from an agent that is not appointed with the company will be held in the administrative office pending compliance with state licensing appointment requirements.
- If state licensing appointment requirements are not met, the application will be incomplete.
- American National is not obligated to accept any business that is not in compliance with state regulations.

American National currently accepts life applications in the following formats:

Electronic application through ExpertApp – Preferred Method!

Access via the IMG website img.anicoweb.com or login to your ExpertOffice account

ExpertScan Application

Scanned life applications can be submitted through your ExpertOffice account

Faxed Application

You can fax all documents to 1-888-237-1012.

Paper Application

Paper applications can be mailed to:

Regular Mail:

American National Processing Center
Life New Business
P.O. BOX 3297
Springfield, MO 65808-3297

Overnight Mail:

American National Insurance Company
Mail Processing Center
Attn: LNB 3297
1949 E. Sunshine St.
Springfield, MO 65899-3297

What are my options for submission?

Life Application Tips:

- The agent should examine the application thoroughly and become familiar with it before completing the information.
- All questions should be asked and all answers recorded completely and legibly, using black ink.
- Dashes, ditto marks, and crosses have no legal meaning and are not valid answers.
- All boxes should be marked with Xs and not check marks. Those questions that do not apply should be left blank unless instructions are given to write "none."
- The agent has no right to change a signed application without the applicant's consent. Every alteration, erasure, correction, or addition made on the application must be initialed by the applicant.
- "White Out" is not acceptable on the application.

The foregoing is neither a contract nor an offer to contract but is only a general description of benefits available. The exact provisions, terms and conditions of the policy control may be found in the contract. Rates and benefits are based on the applicant's age and ability to qualify. This policy has limitations. Policies contain certain exclusions, limitations, and terms for keeping them in force. Policy Form Series: IUL19; ULNC14; ULUNC21; ULPTP14; ULBM19; ULOPR14; PWSTP20; ULDW20; ULCTR14; and ULGIO14 (Forms May Vary By State). American National Insurance Company, headquartered in Galveston, Texas is licensed to conduct business in all states except New York.

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THE CORPORATIONS MAKE NO WARRANTIES AND BEAR NO LIABILITY WITH RESPECT TO THE PRODUCT(S).

Accelerated Benefit Rider Notice

Policy Form Series: ABR14-TM; ABR14-CH; ABR14-CT. Forms will vary by state and may not be available in all states. Refer to rider forms for a complete list of illnesses and definitions. Some states may limit the definition of terminal illness to conditions that are expected to result in death within 12 months. Chronic Illness is not available on term products or products with term riders in California. The riders are offered at no additional premium. However, the accelerated payment will be less than the requested death benefit because it will be reduced by an actuarial discount and an administrative fee of up to \$500. The amount of the actuarial discount is primarily dependent on American National's determination of the insured's life expectancy at the time of election. Outstanding policy loans will reduce the amount of the benefit payment. The accelerated death benefit is an unrestricted cash payment. The Chronic and Terminal Illness Riders are intended to receive favorable tax treatment under 101(g) of the IRC. Receipt of a benefit could be a taxable event. You should consult a tax advisor regarding the tax status of any benefit paid under these riders. Receipt of Accelerated Benefits may affect your eligibility for Medicaid, supplemental security income, or other governmental benefits or entitlements. Before accelerating any benefit you should consult an advisor to determine the impact on your eligibility. Accelerated Benefit Riders are not replacements for Long Term Care Insurance. This is a life insurance benefit that also gives you the option to accelerate some or all of the death benefit in the event that you meet the criteria for a qualifying event described in the policy. This policy or certificate does not provide long-term care insurance subject to California long-term care insurance law. The policy or certificate is not a California Partnership for Long-Term Care program policy. This policy or certificate is not a Medicare supplement policy. Accelerated benefit riders ("ABR") and long-term care insurance ("LTCL") provide different types of benefits. An ABR allows the insured to access a portion of the life insurance policy's death benefit while living and may be used for any purpose. LTCL provides reimbursement for necessary care received due to a prolonged illness or disability. Coverage may include reimbursement for the cost of a nursing home, assisted living, home health care, homemaker services, adult day care, hospice services, or respite care for the primary caretaker. The benefits may be conditioned on certain requirements or meeting an elimination period or limited by type of service, the number of days or a maximum dollar limit. Benefits under some ABRs and all LTCL are conditioned upon the insured not being able to perform two or more of the activities of daily living or being cognitively impaired. California: See form 10741-CM for a more detailed comparison of benefits provided by an ABR and LTCL.

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