Signature Series Life Product Comparison



LOWER PREMIUMS

Death Benefit Focused

HIGHER PREMIUMS

Accumulation Focused

| | SIGNATURE GUARANTEED UL | SIGNATURE WHOLE LIFE | SIGNATURE PROTECTION INDEXED UL | SIGNATURE PERFORMANCE INDEXED UL |
|--|---|--|---|---|
| Guaranteed Death Benefits | Ages 95–121 | Age 121 | Ages 80 –121 | 15 years |
| Accumulation | — | Guaranteed cash values with potential additional dividends | Four index strategies | Six index strategies |
| Liquidity | Guaranteed cash-out rider 15th, 20th and 25th policy anniversary | Fixed loans | Withdrawals, fixed and variable loans | Withdrawals, fixed and variable loans |
| Minimum Face Amount | \$25,000 | \$10,000 | \$250,000 | \$25,000 |
| Accelerated Benefit Riders ¹ | ✓ | ✓ | ✓ | ✓ |
| Accelerated Underwriting | ✓ | ✓ | ✓ | ✓ |

SIGNATURE SERIES LIFE PRODUCT COMPARISON



Use ExpertIllustrator for a convenient way to run different scenarios and find the right Signature Product for your clients today.

Log into ExpertOffice at img.anicoweb.com or reach out to our Field Support Call Center at 888-501-4043 if you need help getting started.

1) Chronic Illness not available in California on products with term riders. Some states may limit the definition of terminal illness to conditions that are expected to result in death within 12 months. 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.

Policy Form Series: PWL16; IBR23; GCOR15; SGUL; GIUL21; IUL23; ABR14-CT, ABR14-CH, ABR14-TM (ND & SD Form Series ABR22-CT, ABR22-CH, and ABR22-TM).

American National Insurance Company, headquartered in Galveston, Texas is licensed to conduct business in all states except New York.

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