

# Life Insurance Product Portfolio

AMERICAN NATIONAL INSURANCE COMPANY





## American National offers a collection of life insurance products designed to meet the needs of your clients.

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# Universal Life Insurance

	Signature Guaranteed Universal Life
<b>Product Focus</b>	Guaranteed level death benefit coverage with level premiums to age 121.
<b>Marketing Strategies</b>	<ul style="list-style-type: none"> <li>• Clients looking for a guaranteed death benefit</li> <li>• Three opportunities to receive a guaranteed cash-out of premiums paid in exchange for a full surrender</li> <li>• Contractual late payment forgiveness</li> <li>• Highly competitive premiums</li> </ul>
<b>Issue Ages</b>	18–80 (non-nicotine) 18–75 (nicotine)
<b>Minimum Face Amount</b>	\$25,000
<b>Premium Modes</b>	Annual Semi-annual Quarterly Monthly EFT Biweekly available
<b>Minimum Guaranteed Interest Rate</b>	N/A
<b>Benefits and Riders (Additional cost may apply.)</b>	Guaranteed Cash-Out Rider Disability Waiver of Stipulated Premium Rider Children's Term Rider Accelerated Benefit Riders
<b>Death Benefit Option</b>	Option A: specified amount only
<b>Guaranteed Coverage Period</b>	10-year Minimum Premium Guarantee No Lapse Guarantee
<b>Underwriting Classes</b>	Preferred Plus TNU Preferred TNU & TU Standard Plus TNU Standard TNU & TU Tables 1–16
<b>Surrender Charge Period</b>	First 10 Policy Years
<b>Loan Rate</b>	Fixed Loan: 4.50% in arrears
<b>Preferred Loans</b>	N/A
<b>Face Amount Bands</b>	\$25,000 to \$99,999 \$100,000 to \$249,999 \$250,000 to \$499,999 \$500,000 to \$999,999 \$1,000,000+
<b>Maturity</b>	The policy's surrender value will be paid on the policy anniversary following the insured's attained age of 121.

# Universal Life Insurance

	Executive Universal Life
<b>Product Focus</b>	To provide for needs throughout a client's life. This product is not limited to just a death benefit option; this can be used for cash value accumulation and retirement income.
<b>Marketing Strategies</b>	<ul style="list-style-type: none"> <li>• Clients that need a product for different things throughout their life</li> <li>• Supplement retirement income with tax-free loans</li> <li>• Ideal for couples and business partners</li> <li>• Protection from negative market returns</li> </ul>
<b>Issue Ages</b>	0–85
<b>Minimum Face Amount</b>	\$100,000
<b>Premium Modes</b>	Annual Semi-annual Quarterly Monthly EFT Salary savings and government allotment allowed
<b>Minimum Guaranteed Interest Rate</b>	2.0% credited to accumulation value
<b>Benefits and Riders (Additional cost may apply.)</b>	Overloan Protection Benefit Accelerated Benefit Riders Disability Waiver of Minimum Premium or Monthly Deductions Rider <sup>1</sup> Disability Waiver of Stipulated Premium Rider <sup>1</sup> Children's Term Rider Guaranteed Increase Option Rider
<b>Death Benefit Option</b>	Option A: specified amount only Option B: specified amount plus accumulation value Option C: specified amount plus the sum of all premiums paid, excluding premium paid by any disability waiver, less any partial surrenders – available only at issue.
<b>Guaranteed Coverage Period</b>	No Lapse Guarantee All Ages –10 Years
<b>Underwriting Classes</b>	Preferred Plus TNU Preferred TNU & TU Standard Plus TNU Standard TNU & TU Sub-standard: Tables 1–16
<b>Surrender Charge Period</b>	First 15 Policy Years
<b>Loan Rate</b>	Fixed Loan: 5% in arrears
<b>Preferred Loans</b>	Available at anytime
<b>Face Amount Bands</b>	\$100,000 to \$249,999 \$250,000 to \$499,999 \$500,000 to \$999,999 \$1,000,000 +
<b>Maturity</b>	The policy's surrender value will be paid on the policy anniversary following the insured's attained age of 121.

# Universal Life Insurance

	Signature Performance Indexed Universal Life	Signature Protection Indexed Universal Life
<b>Product Focus</b>	To provide for needs throughout a client's life. This product is not limited to just a death benefit option; this can be used for cash value accumulation and retirement income.	
<b>Marketing Strategies</b>	<ul style="list-style-type: none"> <li>• Clients that need a product for different things throughout their life</li> <li>• Supplement retirement income with tax-free loans</li> <li>• Ideal for couples and business partners</li> <li>• Protection from negative market returns</li> </ul>	
<b>Issue Ages</b>	0–85	18–80
<b>Minimum Face Amount</b>	\$25,000	\$250,000
<b>Premium Modes</b>	Annual Semi-annual Quarterly Monthly EFT	
<b>Interest Rate</b>	Minimum Guaranteed Interest Rate – 2.0% Fixed Interest Rate – declared monthly by company	Minimum Guaranteed Interest Rate – 1.5% Fixed Interest Rate – declared monthly by company
<b>Benefits and Riders (Additional cost may apply. Check state availability. See Benefits/Rider Guide (Form 10695) for more.)</b>	Overloan Protection Benefit Rider Accelerated Benefit Riders Disability Waiver of Minimum Premium or Monthly Deductions Rider Disability Waiver of Stipulated Premium Rider Children's Term Rider Guaranteed Increase Option Rider	Overloan Protection Benefit Rider Accelerated Benefit Riders Disability Waiver of Stipulated Premium Rider Children's Term Rider
<b>Death Benefit Option</b>	Option A: specified amount only Option B: specified amount plus accumulation value Option C: specified amount plus the sum of all premiums paid, excluding premium paid by any disability waiver, less any partial surrenders – available only at issue.	Option A: specified amount only Option B: specified amount plus accumulation value
<b>Guaranteed Coverage Period</b>	No Lapse Guarantee All Ages –15 Years	No Lapse Guarantee 15-Year Minimum Premium
<b>Underwriting Classes</b>	Preferred Plus TNU Preferred TNU & TU Standard Plus TNU Standard TNU & TU Sub-standard: Tables 1–16 & flat extras	
<b>Surrender Charge Period</b>	First 15 Policy Years	First 19 Policy Years
<b>Loan Rate</b>	Fixed Loan: 6% in arrears Variable Loan: will not exceed 18%	Fixed Loan: 6% in arrears Variable Loan: will not exceed 18% (10% in FL)
<b>Face Amount Bands</b>	\$25,000 to \$99,999 \$100,000 to \$249,999 \$250,000 to \$499,999 \$500,000 to \$999,999 \$1,000,000+	\$250,000 to \$499,999 \$500,000 to \$999,999 \$1,000,000+
<b>Maturity</b>	The policy's surrender value will be paid on the policy anniversary following the insured's attained age of 121.	

# Whole Life Insurance

	Signature Whole Life	Limited Pay Whole Life (Pension Only – Unisex)
Product Focus	Providing a fixed premium product that allows additional payments to be applied to the policy. This product allows for a paid-up policy, as well as low premiums, a death benefit, and cash-value guarantees.	
Marketing Strategies	<ul style="list-style-type: none"> <li>• Clients looking for a guaranteed product that is affordable with highly competitive premiums</li> <li>• Premiums that are fixed at issue and will not increase during your clients' life, regardless of age or health</li> <li>• Cash value is earned at a fixed rate</li> <li>• Dividend options offer additional non-guaranteed potential to clients</li> </ul>	
Issue Ages	0–80 Age nearest (non-nicotine) 18–75 Age nearest (nicotine)	Pay to age 65: 18–55 (Age nearest) Pay for 10 years: 56–70 (Age nearest)
Minimum Face Amount	\$10,000	
Modal Factors	Annual 1.0000 Semi-annual 0.5150 Quarterly 0.2650 Monthly EFT 0.0864	Annual 1.0000 Semi-annual 0.5150 Quarterly 0.2650 Monthly EFT 0.0864
Minimum Guaranteed Interest Rate	N/A	
Dividend Options	Cash Premium Reduction Accumulate at Interest Paid-Up Additions	N/A
Benefits and Riders (Additional cost may apply.)	Accelerated Benefit Riders Children's Term Rider Disability Premium Waiver Paid-up Additions Rider Guaranteed Insurance Option Rider	Accelerated Benefit Riders Disability Premium Waiver
Death Benefit Option	N/A	
Guaranteed Coverage Period	N/A	
Underwriting Classes	Preferred Plus TNU Preferred TNU & TU Standard Plus TNU Standard TNU & TU Sub-standard: Tables 1–16 & flat extras	
Surrender Charge Period	N/A	
Loan Rate	8% in arrears	
Preferred Loans	N/A	
Face Amount Bands	\$10,000 to \$99,999 \$100,000 to \$249,999 \$250,000 to \$999,999 \$1,000,000+	\$10,000 to \$99,999 \$100,000 to \$249,999 \$250,000 to \$499,999 \$500,000 to \$999,999 \$1,000,000+
Maturity	The policy's death benefit will be paid on the policy anniversary following the insured's attained age of 121.	





## What are the differences between the Accelerated Underwriting programs?

	<b>Xpress</b> (Formerly Underwriting Express)	<b>Xpress Plus</b>
<b>Who Can Apply?</b>	Individual Cases	Individual Cases
<b>Issue Ages</b>	0–65	18–60
<b>Available Products and Face Amounts</b>	All individual American National life insurance products.	
<b>Face Amounts</b>	Up to \$249,999	Ages 18–50: \$250,000 – \$1,000,000 Ages 51–60: \$250,000 – \$500,000
<b>Application</b>	Full application	
<b>e-App</b>	Available, but not required (may not be available in some states.)	Required
<b>Underwriting Classes</b>	Standard & All Substandard Classes	Standard & Better Classes <sup>2</sup>
<b>Rider Availability</b>	All Riders are available	

1) Only standard and substandard rates available. 2) Cases rated substandard will be disqualified from the Xpress Plus program but are still eligible for issue with full underwriting.

The Signature Performance IUL and Signature Protection IUL policies are not a registered security or stock market investment and do not directly participate in any stock or equity investment or index. When a person buys these policies, the person is not buying an ownership interest in any stock or index. There is not one particular interest crediting strategy that will deliver the most interest under all economic conditions.

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Neither American National nor its agents give tax or legal advice. Clients should contact their attorney or tax advisor on their specific situation.

## Accelerated Benefit Rider Notice

Policy Form Series: ABR14-CT, ABR14-CH, ABR14-TM (ND & SD Form Series ABR22-CT, ABR22-CH, and ABR22-TM). Forms will vary by state and may not be available in all states. Chronic Illness not available in California on products with term riders. Have your agent 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. 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 government 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 ("LTCI") 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. LTCI 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 LTCI 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 LTCI.

Form Series (Forms may vary by state): Signature GUL: SGUL18. Signature WL: PWL16. Performance IUL: IUL23; IBR23. Protection IUL: GIUL21. Executive UL: UL19. Limited Pay WL: LPWL17. Riders: GCOR15; ULOPR14; LPW20R; ULDW20R; PWSTP20R; ULCTR14; CTR12M; GIR16; ULGIO14; PUAR16.

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

Not FDIC/NCUA insured | Not a deposit | Not insured by any federal government agency | No bank/CU guarantee | May lose value

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