



Insurance Agent Marketing Guide

SIGNATURE GUARANTEED UNIVERSAL LIFE INSURANCE

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Policy Summary

Issue Ages (age nearest)	18–80 (non-nicotine) 18–75 (nicotine)
Gender	Male/Female. Unisex is not available.
Minimum Face Amount	\$25,000
Premium Modes	Annual, Semi-annual, Quarterly, Monthly EFT, Biweekly available. Monthly direct is available in New York with a minimum premium of \$100. 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	1.5% for all states except NY and CA.
Benefits and Riders (Additional cost may apply.)	<ul style="list-style-type: none">• Guaranteed Cash-Out Rider• Disability Waiver of Stipulated Premium Rider (Check state availability.)• Children's Term Rider• Accelerated Benefit Riders
Death Benefit Option	Option A (level): Specified amount only
Underwriting Classes	Standard Classes Available at all Face Amounts: <ul style="list-style-type: none">• Standard non-nicotine user• Standard nicotine user• Substandard non-nicotine user, table 1-16, flat extras*• Substandard nicotine user, table 1-16, flat extras* Preferred Classes available at Face Amounts \$250,000+: <ul style="list-style-type: none">• Preferred Plus non-nicotine user• Preferred non-nicotine user• Preferred nicotine user• Standard Plus non-nicotine user *Flat extras are not available in NY.
Surrender Charge Period	First 10 Policy Years
Loan Rate	Fixed Loan: 4.50% in arrears
Definition of Insurance Test	Cash Value Accumulation Test (CVAT)
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+
Maturity	The policy's surrender value will be paid on the policy anniversary following the insured's attained age of 121.

Top Reasons to Sell

Flexible Guaranteed Death Benefits

Guaranteed Access to Cash

Competitive Premiums Up to Age 70

Competitive Short Pay Scenarios¹

Term Conversions

Accelerated Benefit Riders

Contractual Late Payment Forgiveness

No Illustration Required!

Policy Details

Guaranteed Death Benefit

As long as the premiums are paid as scheduled and policy loans or partial withdrawals are not taken, Signature GUL provides a guaranteed death benefit to a specified age (between ages 95 and 121), chosen at issue. Coverage beyond the chosen guaranteed length will require premium payments significantly higher than the level planned premium.

10-Year Minimum Premium Guarantee

For the first 10 years, the policy will not lapse as long as minimum guaranteed premium are paid as scheduled. Taking policy loans or withdrawals can cause the policy to lapse unless additional payments are made.

No-Lapse Guarantee

At the end of the 10-year minimum premium period, the policy's No-Lapse Guarantee will kick in. Except for policies with loans, as long as the no lapse guarantee account value is positive, the policy will not lapse. The account value has no impact on the accumulation value or surrender value of the policy. The account value is not accessible to the owner or any other party to the policy. The No-Lapse Guarantee may not be reinstated.

The No-Lapse Guarantee account is a non-accessible account used to determine if the policy's guaranteed elements can be maintained in the event the policy's surrender value is no longer sufficient to pay monthly deductions after the 10-year minimum premium period. It will begin to accumulate on the policy's issue date but will not be utilized in determining a policy's lapse date until the 10-year minimum premium period has ended.

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.² 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

The 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 not permitted.
- Decreases are permitted but must be submitted in writing. Any decreases can not 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 Details

Policy Loans

Policy loans are available beginning in the first policy year and are subject to a \$250 minimum (not applicable in Florida or New York) 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 1.5% (changing 7/1) for all states except NY and CA.

Loan interest accrues daily at a fixed rate of 4.50% 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 as long as 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.
-

Rider Details

Guaranteed Cash-Out Rider

- No additional premium
- Available at issue only
- Ages 18 - 70

Clients have the option to surrender their policy in exchange for a full or partial return of premiums paid. The policy will terminate upon payment.

A policy can be cashed-out during the 60-day period following each available option period. The benefit will be reduced by any loans, withdrawals, or decreases.

Option Periods

- 15th policy anniversary: Available for certain Substandard policies.
- 20th policy anniversary: Not available for Substandard policies.
- 25th policy anniversary: Not available for Substandard policies.

Cash-Out Benefit Amount

Depending on the option period, the rider is exercised as well as the death benefit of the policy. At each option period, the Guaranteed Cash-Out Value will be the LESSER of:

- A specified percentage of premiums paid OR
- The benefit maximum, which is a percentage of the death benefit.

For death benefits between \$25,000 – \$249,999

15th year	20th year	25th year
50% of premiums returned Maximum cash-out benefit is 45% of the death benefit	100% of premiums returned Maximum cash-out benefit is 45% of the death benefit	100% of premiums returned Maximum cash-out benefit is 45% of the death benefit

For death benefits \$250,000 and over

15th year	20th year	25th year
65% of premiums returned Maximum cash-out benefit is 65% of the death benefit	100% of premiums returned Maximum cash-out benefit is 65% of the death benefit	100% of premiums returned Maximum cash-out benefit is 65% of the death benefit

Payment of the policy's annual minimum premium is required to keep the rider in force. In any given year, if the annual premium payment is not satisfied, the client will be notified and have 60 days to make the payment. If the required payment is not paid, the rider will terminate and will not be eligible for reinstatement.

The rider will terminate when any of the following occur:

- The policy's minimum premium requirements are not met
- The date the policy terminates or is surrendered in full
- The 61st day after the last available option period
- Note: Once the rider terminates, it cannot be reinstated.

Rider Details

Guaranteed Cash-Out Rider

(continued)

The Guaranteed Cash Out Rider provides the opportunity to access an enhanced cash benefit for the Full Surrender of the policy at the 15th, 20th and 25th policy anniversaries. The benefit is available only during the 61 day period following the specific policy anniversary. The rider is added to the policy for no additional premium. The Guaranteed Cash Out Rider is not available for withdrawals or loans.

At each option period, the Guaranteed Cash Out Value will be lesser of the percentage of premiums paid or the percentage of the Death Benefit, as shown in the table below.

EXAMPLE 1: 65 Year-Old Male for \$1,000,000

Guaranteed Cash Out Rider	15th year	20th year	25th year
Percentage of Premium	65%	100%	100%
Percentage of Death Benefit	65%	65%	65%

The Guaranteed Cash Out Value for this proposal is:

15th year	20th year	25th year
\$ 129,245	\$ 265,119	\$325,000

EXAMPLE 2 (not hitting cap): 65 Year-Old Male for \$1,000,000

Guaranteed Cash Out Rider	15th year	20th year	25th year
Percentage of Premium	65%	100%	100%
Percentage of Death Benefit	65%	65%	65%

The Guaranteed Cash Out Value for this proposal is:

15th year	20th year	25th year
\$233,505	\$478,985	\$598,731

Withdrawals and loans will reduce the Guaranteed Cash Out Value. Under limited circumstances, the Guaranteed Cash Out Value may equal the Surrender Value.

The rider will terminate on the first of the following to occur:

- Failure to satisfy the required premium requirements following the 60 day recovery period.
- The date the policy matures, terminates or is surrendered
- The 61st day after the 25th policy anniversary

Rider Details

Accelerated Benefit Riders

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

Additional limitations apply in New York and 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.
- **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. (Not available on permanent policies with term riders in CA).
- **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. (Not available in NY.)

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 American National's determination of the insured's life expectancy at the time of election. A request for an accelerated benefit may only be advisable if the qualifying event results in significant deterioration in the insured's life expectancy. A shorter life expectancy will result in a larger benefit offer. The accelerated 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 issue 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.

Rider Details

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 page 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.

Individual Sales Market

College Education Funding

Signature GUL has unique features that can make this a match for saving for college education. The death benefit is guaranteed if premiums are paid and no loans are taken so that if a premature death occurs, the death benefit will be there to help cover the cost of college education needs. Signature GUL also has the Guaranteed Cash-Out option that allows a partial return of premium after 15 years and a full return of premium after 20 and 25 years, up to the Cash-Out Benefit maximum. Depending upon the timing, the policy can be turned in for a return of premium, and the premiums can be used to fund college education. In the meantime, the individual funding the policy has guaranteed protection to complete the education funding needs and cover other needs as well.

Early Mortgage Payoff

Signature GUL can provide permanent, affordable protection for the life of the mortgage and beyond. In the future, if life insurance is no longer needed, the return of premium available from the three Guaranteed Cash-Out opportunities can be used to pay down the mortgage early – in years 15, 20, or 25.

Divorce Planning

Often, in divorces that include provisions for alimony or child support, the court order will require the supporting spouse to carry a life insurance policy to ensure that the settlement will be paid if the supporting spouse dies. With Signature GUL, if or when the obligation to the divorce decree ends and the insured no longer needs insurance, the client can choose to exercise the Cash-Out Rider and receive a return of premiums paid over the years. Or, in the case that the client is diagnosed with a serious illness, they can elect to exercise the Accelerated Benefit Riders. With the benefits and flexibility of permanent insurance and the ability to cash out the policy if the client's situation changes, this policy is a great match for a divorce situation.

Life Insurance for Children from a Prior Marriage

One of the simplest ways to provide for children from a first marriage is to purchase a Signature GUL policy in an irrevocable life insurance trust for the benefit of the children from a prior marriage. This way, children from the first marriage receive their inheritance at the time their parent dies without having to involve the family from the second marriage or wait until the spouse from the second marriage dies. In the event of death, the life insurance benefit can be administered in the trust to make sure it lasts or can be distributed directly to the children.

Credit Shelter Trust Life Insurance

For many individuals who have some wealth, upon the death of the first spouse, a substantial part of the deceased partner's estate will flow into a Credit Shelter Trust created under the last will and testament of the deceased partner. In this way, the money is kept out of the second to die's estate and passes free of estate tax to children or loved ones. The Signature GUL policy is well equipped to be used in a Credit Shelter Trust because it is not needed to generate cash flow, so cash value is unimportant. What is important is the guaranteed death benefit with an affordable premium.

Special Needs Trust Funding

One of the best ways to provide ongoing benefits for the special needs child is through funding a Special Needs Trust with life insurance. With a Signature GUL policy, if premiums are paid and no loans are taken, the policy death benefit is guaranteed and will be there when it is needed to fund the Special Needs Trust after the parents are gone. If money is required prior to the parent's death, or if the child pre-deceases the parent, the parent can choose to exercise the Cash-Out Rider on the specified anniversaries and receive a return of their premiums.

Business Sales Market

Funding Buy-Sell Agreements

A Buy-Sell Agreement can help alleviate family disputes that may arise while trying to readjust the business after something has happened to an owner. With the proper plan and funding in place, the family will have the guidance they need during the critical transition period. Historically, life insurance has proven to be an effective buy-sell funding choice because the proceeds can be delivered tax-free. Knowing the funding will be there provides peace of mind for all parties and it assures that the agreement can be executed to the benefit of everyone. The cost of Signature GUL could be minimal compared to other methods of funding.

Estate Equalization

Sometimes there are family members that have not been involved with the family business. When there are multiple family members with different levels of involvement in a business, it can be difficult to determine how the assets should be divided. To help equally divide the estate, the proceeds of a Signature GUL policy could be used to purchase the non-involved family member's interest in the business so that the family members that have been involved in the business can continue to run the family business as planned.

Key Person Insurance

Many family businesses have non-family members in key roles. If that key person dies suddenly, the business will suffer a financial hardship due to that employee's absence. A Signature GUL Key Person policy can help to ensure any loss is covered and additional funds are available to help the business continue temporarily until a new employee can be found and trained. The policy can also include a component that can provide a benefit to the deceased employee's family. Signature GUL can provide a low cost means of permanent insurance coverage that will be there when it is needed.

Frequently Asked Questions

How does a partial accelerated benefit affect the policy's guarantee?

In the event of a partial ABR acceleration, the premium required to keep the policy to the guaranteed lapse age will decrease proportionately. For example, if the policy is reduced by 50%, the amount of the premium required to get to the desired lapse age will also decrease by 50%.

How does a partial accelerated benefit affect the Guaranteed Cash-Out Rider?

The value of premiums that have already been paid will not be reduced pro rata after acceleration. Since a partial acceleration decreases the face amount of the policy, the cash-out benefit maximum will be lower than before the acceleration.

What information will be included in the client's annual report?

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

- the estimated policy lapse date in the event of non-payment,
 - the beginning accumulation value,
 - premiums paid,
 - expense charges,
 - cost of insurance deducted,
 - interest credited,
 - any loans taken during the contract year, and
 - the ending balance.
-

Can Signature Term be converted to Signature GUL?

Yes, Signature Term can be converted to Signature GUL. Conversion credit is available during the first five years of the term policy. When converting to Signature GUL, your client can receive credit for the annual term premium in the year of conversion. Conversion is subject to term policy provisions on convertibility. Please see the ANICO Signature Term conversion policy for more information.

What are the monthly deductions?

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

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

Can my client be reclassified as a non-nicotine user?

Yes, the owner may request a change in rate class to be classified as a non-nicotine user subject to certain requirements. For more information on this process, contact the IMG Field Support Center at 888-501-4043.

Are there age restrictions for owners?

No, but any owner of a policy must have insurable interest in the insured.

Frequently Asked Questions

Are non-natural owners permitted?

Yes. If the owner is a partnership, the rights belong to the partnership as it exists on the date a right under the policy is exercised.

Are joint owners allowed?

No.

Is a contingent owner allowed?

Yes.

What is the definition of life insurance test?

Section 7702 of the Internal Revenue Code describes the tests a contract must meet to qualify as life insurance. Under current tax law, a certificate that satisfies the definition of life insurance provides for tax-deferred growth of the accumulation value as well as tax-free payment of the death benefit. Signature GUL uses the Cash Value Accumulation Test (CVAT). Under the CVAT, the accumulation value of a life insurance policy cannot exceed the net single premium that would be required to fund the future benefits of the policy at any time using mortality and interest parameters under the test. Policies will be required to satisfy the 7-pay test annually. Policies that fail to satisfy the 7-pay test will be identified as Modified Endowment Contracts (MEC).

Can a terminated policy be reinstated?

Reinstatement of a policy is allowed within three years from the date of termination when the reason for termination was due to expiration of the grace period.

Reinstatement is not permitted if the termination was due to:

- The death of the insured.
- Full surrender.
- Policy maturity.

The following will not be reinstated:

- Guarantee cash-out rider that was in force on the date of termination.
- The no lapse guarantee.
- The 10-year minimum premium feature.
- Reinstatement premium.

For more information on the reinstatement process, please see the [Underwriting Guidelines brochure \(10182\)](#)

Accelerated Underwriting Programs

	Xpress	Xpress Plus*
Program Description	A program designed to provide a quick underwriting process for limited ages and face amounts and will not automatically require an exam to be ordered.	A program designed to enhance the underwriting process when using electronic applications for certain ages and face amounts. Xpress Plus does not automatically require an exam to be ordered. Instead, the agent will be notified via ExpertOffice if an exam is required.
Who Can Apply?	Individual applications	Individual applications
Issue Ages	0–65	18–60
Face Amounts	Up to \$249,999	Ages 18–50: \$250,000 – \$1,000,000 Ages 51–60: \$250,000 – \$500,000
eApp Available?	Yes	Yes
eApp Required?	No	Yes
Underwriting Classes	Standard Substandard	Preferred Plus Preferred Standard Plus Standard Substandard classes are disqualified from Xpress Plus but are still eligible for full underwriting.
Exam Required?	Exams are not automatically required.	Exams are not automatically required.
Available Products	All	All

*Not available in New York.

Underwriting Strengths

Preferred Plus

Cigar and Smokeless Tobacco User

- Preferred Plus rates for occasional cigar and smokeless tobacco users.
- Two times a month or less and negative specimen.

Sleep Apnea

Individuals with this condition who are well-controlled, compliant with treatment, and have other favorable risk factors may receive Preferred Rates.

Mild Situational Depression or Anxiety

Mild situational depression and anxiety with favorable characteristics may receive Preferred Rates.

Adult Attention Deficit Disorder

Individuals with this condition who are very well-controlled and do not represent any increased risk may receive Preferred Rates.

Preferred

Preferred Exceptions

Our preferred guidelines require that we exclude preferred if there has been a death from breast, colon, lung, ovarian, prostate cancer, or melanoma in parents or siblings prior to the age of 60. We now allow for some exceptions for preferred:

- **Colon Cancer:** Allow one family history of colon cancer death prior to age 60 for preferred rates if client has had a normal colonoscopy in the past 24 months (no adenomatous polyps or ulcerations consistent with inflammatory bowel disease). Limit to age 50+.
- **Coronary Artery Disease:** Allow for one family history of death from CAD before age of 60 with a negative Stress EKG with good exercise tolerance (at least 8 METS) in the past 12 months. Limit to age 50+.
- **Prostate Cancer:** Allow a family history of prostate cancer if current PSA is <2.0 and there has been a normal prostate exam in the past 24 months. Limit to age 50+.

Prostate Cancer

Ages 70+ with low-grade prostate tumor treated with surgery may receive Standard Plus rates with evidence of good follow-up and no other significant medical problems.

Standard Plus

Type 2 Diabetes

Type 2 diabetics ages 50+ with good control and optimal control of other risk factors (blood pressure, lipids, build) may receive Standard Plus rates on any permanent product.

Standard

Coronary Artery Disease

Ages 70+ with single vessel (right coronary artery) disease and other favorable factors, may receive Standard Rates.

Family History

“Family history of cancer” only includes these cancers: breast, colon, lung, ovarian, prostate, and melanoma.

Obesity

Generous credits for individuals who have favorable risk factors, such as optimal blood pressure readings, favorable lipids, recent favorable stress testing or an EBCT.

Scenarios listed in the Underwriting Strengths section reflect the best possible case, and individuals with such conditions are not guaranteed rates listed.

Contact Us

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

888-501-4043

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)

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

800-899-6806

Customer Service

866-490-3163

Customer Service for NY

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)



About Us

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 Life Insurance Company of New York, a wholly owned subsidiary of American National Insurance Company, was incorporated under the laws of New York in October 2009.

Financial Overview

(as of 12/31/2022)

	American National Insurance Company Founded in 1905	American National Life Insurance Company of New York Incorporated in 2009
Total Assets (statutory)	\$24.8 Billion	\$2.8 Billion
Liabilities (statutory)	\$21.3 Billion	\$2.6 Billion
Capital & Surplus (statutory)	\$3.5 Billion	\$243 Million
Number of Life Policyholders	1.8 Million	65.1 Thousand
Total Life Insurance in Force	\$126.9 Billion	\$9.2 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 April 2021.

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.

How to Submit a Life Application

Before Completing a Life Application, Remember:

- The agent must be licensed and appointed, according to applicable state regulations, with American National Insurance Company and American National Life Insurance Company of New York (if doing business in NY) 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 incompleting.
- 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 apps can be submitted through your ExpertOffice account

What are my options for submission?

Faxed Application

You can fax all documents to 1-888-237-1012 (not available for NY)

Paper Application

Paper applications can be mailed to:

Regular Mail:

American National Processing Center,
Life New Business,
PO 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

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.

1) Competitive Short Pay Scenario are not available in New York. 2) In the District of Columbia, notice is required to be sent at least 61 days prior to the end of the Grace Period. In California, a grace period of 61 days is required for nonpayment of premium. In Florida, notice is required to be provided at least 21 days before the effective date of termination. This product is a life insurance policy that accelerates the death benefit on account of chronic illness and is not a health insurance policy providing long-term care insurance subject to the minimum requirements of New York Law, does not qualify for the New York State Long-Term Care Partnership program, and is not a Medicare supplement policy. Policy Form Series: SGUL18;SGUL18(NY); GCOR15; GCOR15(NY); ULDW20; PWSTP10(NY); ULCTR14; ULCTR14(NY) (Forms may vary by state). Neither American National nor its agents give tax or legal advice. Clients should contact their attorney or tax advisor on their specific situation. American National Insurance Company, headquartered in Galveston, Texas is licensed to conduct business in all states except New York. Business is conducted in New York by American National Life Insurance Company of New York, headquartered in Glenmont, New York. Each company has financial responsibility only for the products and services it issues.

Accelerated Benefit Rider Notice

Policy Form Series: ABR14-CT, ABR14-CH, ABR14-TM (ND & SD Form Series ABR22-CT, ABR22-CH, and ABR22-TM); ABR14-TM(NY); ABR14-CH(NY). The Critical Illness Rider is not available in NY. Chronic Illness is not available in California on term policies or permanent life policies with a term rider. 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. 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 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 ("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.

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AMERICAN NATIONAL INSURANCE COMPANY
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IMG22445 | 06.23