

# SIGNATURE GUARANTEED UNIVERSAL LIFE



## Flexibility Is Important in Life.

Signature Guaranteed Universal Life puts you in charge of your policy.

### You Can:

- ▶ Customize the length of your guaranteed death benefit.
- ▶ Select the amount of coverage you need.
- ▶ Cash-out the policy if and when your needs change.
- ▶ Help ease financial strain by accelerating the death benefit in the event of a qualifying health condition.
- ▶ Tailor your policy with other additional riders.

### Product Highlights

#### Guaranteed Death Benefit

If premiums are paid as scheduled, the policy is guaranteed up to age 121.

#### Guaranteed Cash-Out Rider

During a 60-day period following the 15th, 20th, and 25th policy anniversaries, the rider allows for surrender of the policy in exchange for a partial or full return of premiums paid.

#### Tax-Free Death Benefit

The death benefit is paid directly to the beneficiaries, avoiding the time-consuming process of probate.

#### Guaranteed Death Benefit between ages 95 and 121

#### Contractual Late Payment Forgiveness

#### Three Accelerated Benefit Riders<sup>1</sup>

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## Product Summary

Signature GUL is an individual universal life insurance policy with a guaranteed death benefit feature. Assuming all premiums are paid as scheduled, Signature GUL provides a guaranteed death benefit to a specified age (between ages 95 and 121) chosen at issue. This product also offers a cash-out rider with three guaranteed periods that allow you to fully surrender your policy in exchange for a return of premiums paid.

## Issue Ages

18–80 (non-nicotine)

18–75 (nicotine)

Your “insurance age” is determined by your age as of your nearest birthday.

## Gender

Male/Female. Unisex is not available.

## Minimum Face Amount

\$25,000

## Premium Modes

Annual, Semi-Annual, Quarterly, Monthly, Bi-Weekly available.

## Guaranteed Coverage Period

For the first 10 years, the policy will not lapse if all premiums are paid as scheduled. Taking policy loans or withdrawals can cause the policy to lapse unless additional payments are made. After the 10-year guarantee period, the built-in no lapse guarantee account (a reference only account) keeps the guaranteed death benefit in place. If the no lapse guarantee account value is positive, the policy will not lapse, even if the cash surrender value of the policy falls to zero. Your policy can still lapse due to loans and withdrawals, but you can make additional premium payments to keep the policy in force.

## Increases/Decreases

Increases in the policy’s specified amount are not permitted. Decreases are permitted but must be submitted in writing. Any decreases cannot make the outstanding death benefit less than \$25,000.

Benefits & Riders (Additional costs may apply.)

GUARANTEED CASH-OUT RIDER<sup>2</sup> • ACCELERATED BENEFIT RIDERS  
DISABILITY WAIVER OF STIPULATED PREMIUM RIDER • CHILDREN’S LEVEL TERM RIDER

1) An accelerate benefit payment will be less than the death benefit because it is 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. 2) Guarantee is subject to premium payment requirements. Critical Illness is not available in New York. Chronic Illness is not available on permanent products with term riders in California.

Policy Form Series: SGUL18, ABR14-CT; ABR14-CH; ABR14-TM (ND & SD Form Series ABR22-CT; ABR22-CH; and ABR22-TM); GCOR15; GCOR15(NY); ULCTR14; ULCTR14(NY); PWSTP20; PWSTP10(NY); SGUL18(NY); ABR14-TM(NY); ABR14-CH(NY) (Forms may vary by State). American National Insurance Company, Galveston, Texas.



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