

## Accelerated Benefit Riders (ABRs)

ABRs can provide an unrestricted cash benefit when it's needed most while also protecting money saved for retirement and other life needs.

With two options to choose from, our ABR's offer the potential to receive a partial or full accelerated life insurance benefit if the insured is diagnosed with a qualifying medical condition.

### Partial Acceleration

Partial Acceleration is paid in lieu of a portion of the policy's death benefit.

### Full Acceleration

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.

## Cash Benefit Options by Company and Product<sup>1</sup>

	American National	North American	American General (AIG)	Fidelity & Guaranty
	Signature Performance IUL Signature Guaranteed UL	Builder Plus IUL3	Max Accumulator+ III	Freedom IUL
Chronic	Lesser of Death Benefit or \$2,000,000 Ages 0-65 \$1,000,000 Ages 66+	Lesser of 24% of death benefit on the initial election date or \$480,000	No coverage	Up to 25% acceleration annually lesser of death benefit, or \$1,000,000
Terminal	Lesser of Death Benefit or \$2,000,000 Ages 0-65 \$1,000,000 Ages 66+	Lesser of 90% or \$1,000,000	100% of the discounted death benefit	Lesser of death benefit on the initial election date, or \$1,000,000
Critical	Lesser of Death Benefit or \$2,000,000 Ages 0-65 \$1,000,000 Ages 66+	Lesser of 25% or \$50,000	No coverage	Lesser of death benefit on the initial election date, or \$1,000,000

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1) In the event of qualifying condition. The competitor comparison is based on information obtained from sales marketing material and illustration software as of 09/01/2023. American National cannot guarantee the accuracy and completeness of the comparison. Data is subject to change at any time. The companies listed, F&G Freedom IUL, American General Max Accumulator+ III, and North American Builder Plus IUL 3, are believed to offer comparable riders to American National's Accelerated Benefit Riders. Policy Form Series: ABR14-TM; ABR14-CH; ABR14-CT; ABR14-TM(NY); ABR14-CH(NY) (ND & SD ABR22-CT, ABR22-CH, and ABR22-TM). Forms will vary by state and may not be available in all states. Critical is not available in NY. Chronic is not available in conjunction in CA. Chronic and Critical are not available for ages 65 and older in CA. Some states may limit the definition of terminal illness to conditions that are expected to result in death within 12 months. 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 New York Chronic Illness Rider: 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. 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.

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