

# Signature Protection Indexed Universal Life



LEADING THE COMPETITION WITH BALANCED PROTECTION



## Signature Protection IUL offers competitive premium for both, level and 10-pay.

### Level-Pay – \$1,000,000 Death Benefit

Male, 45, Preferred Best • Solve to Guarantee the Death Benefit to Age 90

		Annual Premium	Guaranteed	Current
<b>American National</b>	<b>Signature Protection</b>	<b>\$ 5,852</b>	<b>90</b>	<b>90</b>
Securian	Eclipse Protector II IUL	\$ 8,217	90	90
Nationwide	Indexed UL Protector II 2020	\$ 7,970	90	97
North American	Protection Builder IUL	\$ 8,460	90	94
American General	Value+ Protector III IUL	\$ 8,746	90	131

### 10-Pay – \$1,000,000 Death Benefit

Male, 45, Preferred Best • Solve to Guarantee the Death Benefit to Age 90

		Annual Premium	Guaranteed	Current
<b>American National</b>	<b>Signature Protection</b>	<b>\$ 13,742</b>	<b>90</b>	<b>90</b>
Securian	Eclipse Protector II IUL	\$ 17,365	90	90
North American	Protection Builder IUL	\$ 15,174	90	120
Nationwide	Indexed UL Protector II 2020	\$ 16,338	90	120
American General	Value+ Protector III IUL	\$ 23,651	90	131

# Signature Protection Indexed Universal Life

If your client is seeking a higher cash value, Signature Protection remains competitive when factoring in competitors' higher premiums into Signature Protection IUL.

Level-Pay – Head to Head						
	Premium	Guaranteed	Current	CSV YR10	CSV YR20	Target
Securian	\$ 8,217	90	90	\$ 10,264	\$ 98,160	\$ 8,217
<b>American National</b>	<b>\$ 8,217</b>	<b>91</b>	<b>91</b>	<b>\$ 28,297</b>	<b>\$ 140,761</b>	<b>\$ 7,510</b>
Nationwide	\$ 7,970	90	97	\$ 53,560	\$ 141,892	\$ 7,869
<b>American National</b>	<b>\$ 7,970</b>	<b>91</b>	<b>91</b>	<b>\$ 25,648</b>	<b>\$ 134,406</b>	<b>\$ 7,510</b>
North American	\$ 8,460	90	94	\$ 32,982	\$ 169,200	\$ 8,460
<b>American National</b>	<b>\$ 8,460</b>	<b>94</b>	<b>94</b>	<b>\$ 30,903</b>	<b>\$ 147,012</b>	<b>\$ 7,510</b>
American General	\$ 8,746	90	131	\$ 47,023	\$ 235,217	\$ 8,775
<b>American National</b>	<b>\$ 8,746</b>	<b>103</b>	<b>103</b>	<b>\$ 43,358</b>	<b>\$ 210,583</b>	<b>\$ 7,510</b>

10-Pay – Head to Head						
	Premium	Guaranteed	Current	CSV YR10	CSV YR20	Target
Securian	\$ 17,365	90	90	\$ 115,798	\$ 155,158	\$ 8,190
<b>American National</b>	<b>\$ 17,365</b>	<b>91</b>	<b>91</b>	<b>\$ 126,419</b>	<b>\$ 187,758</b>	<b>\$ 7,510</b>
Nationwide	\$ 16,338	90	120	\$ 175,450	\$ 299,586	\$ 7,869
<b>American National</b>	<b>\$ 16,338</b>	<b>92</b>	<b>92</b>	<b>\$ 138,648</b>	<b>\$ 272,355</b>	<b>\$ 7,510</b>
North American	\$ 15,174	90	120	\$ 116,645	\$ 175,864	\$ 8,460
<b>American National</b>	<b>\$ 15,174</b>	<b>94</b>	<b>94</b>	<b>\$ 124,038</b>	<b>\$ 245,859</b>	<b>\$ 7,510</b>
American General	\$ 23,651	90	131	\$ 226,159	\$ 455,739	\$ 8,775
<b>American National</b>	<b>\$ 23,651</b>	<b>121</b>	<b>121</b>	<b>\$ 230,436</b>	<b>\$ 438,824</b>	<b>\$ 7,510</b>

45 year old male, preferred plus, \$1,000,000 Death Benefit

Signature Protection Indexed Universal Life provided the flexibility of a lower minimum guarantee premium with the opportunity for your clients to fund with higher premium when the opportunity is available.

The competitor comparison from carrier illustration software is current as of 10.01.2023. Premiums are rounded to the nearest dollar. American National cannot guarantee the accuracy and completeness of the premium comparison. Data is subject to change at any time. The companies listed are believed to offer comparable products to Signature Protection Indexed Universal Life. Annual Premiums for American National Signature Protection IUL, Securian Eclipse Protector II IUL, Nationwide Indexed UL Protector II 2020, North American Protection Builder IUL, and American General Value+ Protector III IUL.

Policy Form Series: GIUL21, ULNC14, ULUNC21, ULPTP14 (Forms may vary by state). American National Insurance Company, Galveston, Texas.

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