

Signature Protection Series

Signature Protection Indexed Universal Life

Signature Protection Plus Indexed Universal Life



AMERICAN
NATIONAL 

Two products; a myriad of solutions.

Signature Protection Indexed Universal Life (IUL)

Offers a 20-year no lapse guarantee with enhanced accumulation opportunities.

Signature Protection Plus IUL

Provides a flexible death benefit guarantee, dialable from ages 85 to 121, with upside potential.



▶ Signature Protection IUL

Empower clients to improve their financial well-being, enabling them to better navigate life's uncertainties.

- Death benefit protection that may be used to replace income, pay off the mortgage or help pay for college.
- Potential accumulation, which is then available to supplement retirement income through policy loans after retirement.
- Offers individuals the ability to enjoy tax-deferred accumulation over a lifetime.



Individuals who it would fit:

Consumers who want cost efficient death benefit guarantees and are seeking to potentially build cash value or extend their coverage on a current basis through increased contributions and the performance of the selected index.



▶ Signature Protection Plus IUL

Offers two No Lapse Guarantee (NLG) options that can be tailored to meet the diverse needs of clients.

The NLGs allow for more flexibility and a more complete solution to suit the financial needs of clients.

Not only do clients choose the amount of death benefit protection that they need, but also how long they want to guarantee the death benefit.

Simultaneously, they can safely accumulate wealth in an account linked to stock market growth, all while being protected from market downturns.



Individuals who it would fit

Risk-averse consumers who want extended guaranteed death benefit protection with accumulation potential tied to the growth of the stock market that's also protected from loss.

▶ NLG Options

Upon applying, clients must select one of the two NLG options based on their specific needs.



Life Expectancy Guarantee

Allows policyholders to choose to guarantee coverage from ages 85 to 95, providing higher accumulation potential with a shorter guarantee period.

This option would be suitable for individuals who want to focus on building wealth and managing costs.

The combination of higher accumulation potential and lower premiums can provide policyholders with the balance of a more affordable premium while catering to the need of a shorter guarantee period.



Lifetime Extended Guarantee Option

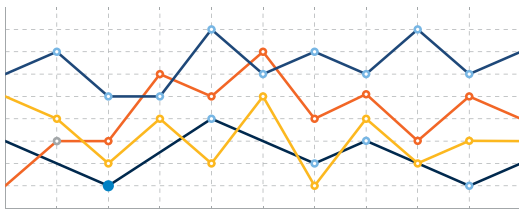
Allows policyholders to choose to guarantee coverage from ages 96 to 121, providing lower accumulation potential with a longer guarantee period.

While the cash value may grow at a slower pace with this option, the benefit of a longer guarantee period is the assurance of a consistent and secure death benefit and cash growth over time.

This option can provide policyholders with a reliable safety net and peace of mind, ensuring that their insurance coverage remains intact and continues to provide protection for an extended time.

▶ Market Index Interest-Crediting

The interest rate is based on a specific market index performance.



Market index interest-crediting, also known as indexing, is a method used by indexed annuities to calculate the interest rate credited to the contract, which is based on the performance of a specific market index.

The interest rate credited is typically linked to the returns of a chosen market index, such as the S&P 500® or another benchmark index.

The key principle of indexing is that no money is directly invested in the underlying index, the stock market, or any equity.

Instead, the movements of the index from one period to another are tracked and used as the basis for crediting interest.

If Index Increases

There is the potential to have a higher amount of interest credited to an indexed strategy than would be credited to the fixed account.

The **crediting cap** is the maximum growth or limit that can be credited to a financial product or investment.

If Index Decreases

The interest credited will never go below 0%.¹ This **crediting floor** is the minimum rate for renewal rates, as stated on the company rate sheet for that month. It protects against losses in market downturns or unfavorable economic conditions.

Point-to-Point Index Measuring

Point-to-Point refers to a change in an index directly from one point in time to another point in time.

▶ Signature Protection Crediting Strategies

Choose from a range of crediting strategies with three top-rated indices.

With the Signature Protection Series, you have the freedom to allocate your funds in a single strategy or participate in all five strategies, empowering you to meet your unique goals.

As your plans evolve, the Signature Protection Series allows you to allocate future premiums and existing funds to different strategies, providing the flexibility you need to stay on track.

There is no minimum allocation amount, giving you the flexibility to allocate your funds according to your preferences.

Three Top-Rated Indices

Recognizing that everyone's financial journey is unique, we offer you the versatility to choose from three top-rated indices ensuring your investment plan aligns with your lifestyle:

- S&P 500®
- S&P MARC 5%
- Nasdaq-100 Index®

Fixed Option

A fixed rate provides predictability and protection, offering stability and reassurance even during times of economic uncertainty.

▶ Fixed Account Strategy

One Year Fixed Rate

The interest rate is set at the beginning of each segment term so you know the return you will receive on the premium placed in the fixed account strategy.²

S&P 500® Index

The S&P 500® is a capitalization weighted index that tracks the performance of 500 large companies listed on US stock exchanges. The S&P 500® is widely regarded as the best single gauge of large-cap U.S. equities. There is over USD 11.2 trillion indexed or benchmarked to the index, with indexed assets comprising approximately USD 4.6 trillion of this total.

The index includes 500 leading companies and covers approximately 80% of available market capitalization. The companies that are tracked are selected by committee and must meet certain criteria before making the list of eligible companies.

▶ S&P 500® Value Cap Strategy

S&P 500® Index One Year Point-to-Point Performance with a Cap

Current participation rate is 100%.

The credited rate will be determined by the annual growth rate of the point-to-point index ranging from 0% to a declared cap.³ It is subject to a floor of 0%.

Hypothetical Examples⁴

12% Increase in the index	
Cap	9.5% (0% Floor)
Annual S&P 500® Growth	12%
Crediting Rate	9.5%
Beginning Value	\$10,000
Ending Value	$\$10,000 \times (1 + .095) = \$10,950$
Net Rate of Return	$\$10,950 / \$10,000 - 1 = 9.5\%$

10% Decrease in the index	
Cap	9.5% (0% Floor)
Annual S&P 500® Growth	-10%
Crediting Rate	0%
Beginning Value	\$10,000
Ending Value	$\$10,000 \times (1 + 0) = \$10,000$
Net Rate of Return	$\$10,000 / \$10,000 - 1 = 0\%$



▶ S&P 500® Uncapped Strategy

S&P 500® Index One Year Point-to-Point Uncapped

The point-to-point uncapped performance strategy allows for a one year segment term with a participation rate and no cap. It is subject to a floor of 0%.⁵

Hypothetical Examples⁴

30% Increase in the index	
Cap	Uncapped (0% Floor)
Interest Rate Spread	4.5%
Annual S&P 500® Growth	30%
Crediting Rate	30% - 4.5% = 25.5%
Beginning Value	\$10,000
Ending Value	$\$10,000 \times (1 + .255) = 12,550$
Net Rate of Return	$12,550 / \$10,000 - 1 = 25.5\%$

S&P MARC 5% Excess Return Index (S&P MARC 5% Index)

The S&P MARC 5% Index is a derivative index of the S&P 500® designed to manage market volatility. The S&P MARC 5% (Multi-Asset Risk Control) Index seeks to provide multi-asset diversification within a simple risk weighting framework, tracking three underlying component indices that represent equities, commodities, and fixed income.

For purposes of the S&P MARC 5% Index, an excess return version of the S&P 500® is calculated from the S&P 500® Total Return Index and is used as the underlying equities component index. The weighted strategy is rebalanced daily to maintain a target volatility of 5%. In low-volatility environments, the S&P MARC 5% Index risk control mechanism increases market exposure to riskier assets by increasing the allocation to the index (up to a leveraged position of 150%).

▶ S&P MARC 5% Low Volatility Strategy

S&P MARC 5% Index One Year Point-to-Point Uncapped

The crediting rate in this uncapped strategy is determined based on the annual change in the S&P MARC 5% and multiplied by a declared participation rate. The S&P MARC 5% is a derivative of the more well-known S&P 500® that is rebalanced daily to manage market volatility.

Hypothetical Examples⁴

5% Increase in the index	
Cap	No Cap (0% Floor)
Participation Rate	150%
Annual S&P MARC 5% Growth	5%
Crediting Rate	150% × 5.0% = 7.5%
Beginning Value	\$10,000
Ending Value	\$10,000 × (1 + .075) = \$10,750
Net Rate of Return	\$10,750 / \$10,000 - 1 = 7.5%

Nasdaq-100 Index®

The Nasdaq-100 Index® is a modified market capitalization weighted index that tracks the performance of 100 of the largest domestic and international non-financial companies listed on The Nasdaq Stock Market® based on market capitalization.

The index reflects companies across major industry groups including computer hardware and software, telecommunications, retail/wholesale trade and biotechnology. It does not contain securities of financial companies including investment companies. The companies selected are based on an annual ranking of all eligible companies listed on The Nasdaq Stock Market®. The value for this index is published multiple times a day and includes an opening market value and a closing market value.

▶ Nasdaq-100® Growth Cap Strategy

Nasdaq-100 Index® One Year Point-to-Point Performance with a Cap

The Growth Cap strategy crediting rate is determined based on the annual change in the Nasdaq-100 Index®.

Hypothetical Examples⁴

12% Increase in the index	
Cap	9.5% (0% Floor)
Nasdaq-100 Index®	
Annual Growth	12%
Crediting Rate	9.5%
Beginning Value	\$10,000
Ending Value	$\$10,000 * (1 + .095) = \$10,950$
Net Rate of Return	$\$10,950 / \$10,000 - 1 = 9.5\%$

► Historical Performance

The following chart illustrates the historical movement of the S&P 500®, S&P MARC 5%, and Nasdaq-100 Index® indices, and how the specific strategies have performed since January 1, 2004, had the policy been available.⁶

Year	S&P MARC 5% (ER)		NASDAQ-100®		S&P 500®		
	Index Return*	Low Volatility Par=220%	Index Return	Growth Cap Cap=9.25%	Index Return	Uncapped Interest Rate Spread=9.00%	Value Cap Cap=9.25%
2004	4.71%	10.35%	10.44%	9.25%	8.99%	0.00%	8.99%
2005	2.93%	6.45%	1.49%	1.49%	3.00%	0.00%	3.00%
2006	4.69%	10.32%	6.79%	6.79%	13.62%	4.62%	9.25%
2007	8.40%	18.47%	18.67%	9.25%	3.53%	0.00%	3.53%
2008	1.07%	2.36%	-41.89%	0.00%	-38.49%	0.00%	0.00%
2009	6.91%	15.21%	53.54%	9.25%	23.45%	14.45%	9.25%
2010	13.17%	28.98%	19.22%	9.25%	12.78%	3.78%	9.25%
2011	11.18%	24.60%	2.70%	2.70%	0.00%	0.00%	0.00%
2012	5.95%	13.09%	16.82%	9.25%	13.41%	4.41%	9.25%
2013	-3.08%	0.00%	34.99%	9.25%	29.60%	20.60%	9.25%
2014	6.48%	14.27%	17.94%	9.25%	11.39%	2.39%	9.25%
2015	-2.92%	0.00%	8.43%	8.43%	-0.73%	0.00%	0.00%
2016	4.32%	9.50%	5.89%	5.89%	9.54%	0.54%	9.25%
2017	10.71%	23.56%	31.52%	9.25%	19.42%	10.42%	9.25%
2018	-3.30%	0.00%	-1.04%	0.00%	-6.24%	0.00%	0.00%
2019	13.70%	30.14%	37.96%	9.25%	28.88%	19.88%	9.25%
2020	8.28%	18.22%	47.58%	9.25%	16.26%	7.26%	9.25%
2021	0.28%	0.62%	26.63%	9.25%	26.89%	17.89%	9.25%
2022	-9.20%	0.00%	-32.97%	0.00%	-19.44%	0.00%	0.00%
2023	3.46%	7.61%	53.81%	9.25%	24.23%	15.23%	9.25%
Avg.	4.22%	11.28%	12.97%	6.75%	7.55%	5.83%	6.25%

* The S&P MARC 5% (Multi-Asset Risk Control) Index seeks to provide multi-asset diversification within a simple risk weighting framework, tracking three underlying component indices that represent three asset classes: equities, commodities, and fixed income. The index Launch Date was March 27, 2017. All information for an index prior to its Launch Date is hypothetical back-tested, not actual performance, based on the index methodology in effect on the Launch Date. Back-tested performance reflects application of an index methodology and selection of index constituents with the benefit of hindsight and knowledge of factors that may have positively affected its performance, cannot account for all financial risk that may affect results and may be considered to reflect survivor/look ahead bias. Actual returns may differ significantly from, and be lower than, back-tested returns. Past performance is not an indication or guarantee of future results.



► Loan Options

Signature Protection Series offers both a fixed and variable loan option for life's unexpected events.

In the first policy year, the contract owner can elect their desired loan type at the time the loan is made. If there is an outstanding loan on the policy when a new loan is made, the new loan will default to the same type as the existing loan.⁷

Fixed Loan Option

Your client's fixed rate won't change for the selected term — which means they're protected from the possibility of rising interest rates.

Variable Loan Option

Variable loans have an interest rate that adjusts over time in response to changes in the market.

Potential uses

Your clients can utilize these funds in various ways, including but not limited to:

- Home renovations
- Vacation planning
- College tuition payments
- Wedding expenses
- Business startup costs
- Supplemental income for retirement
- Emergency medical or business expenses

▶ Living Benefits

Accelerated Benefit Riders offer unrestricted cash payments with no additional premium.

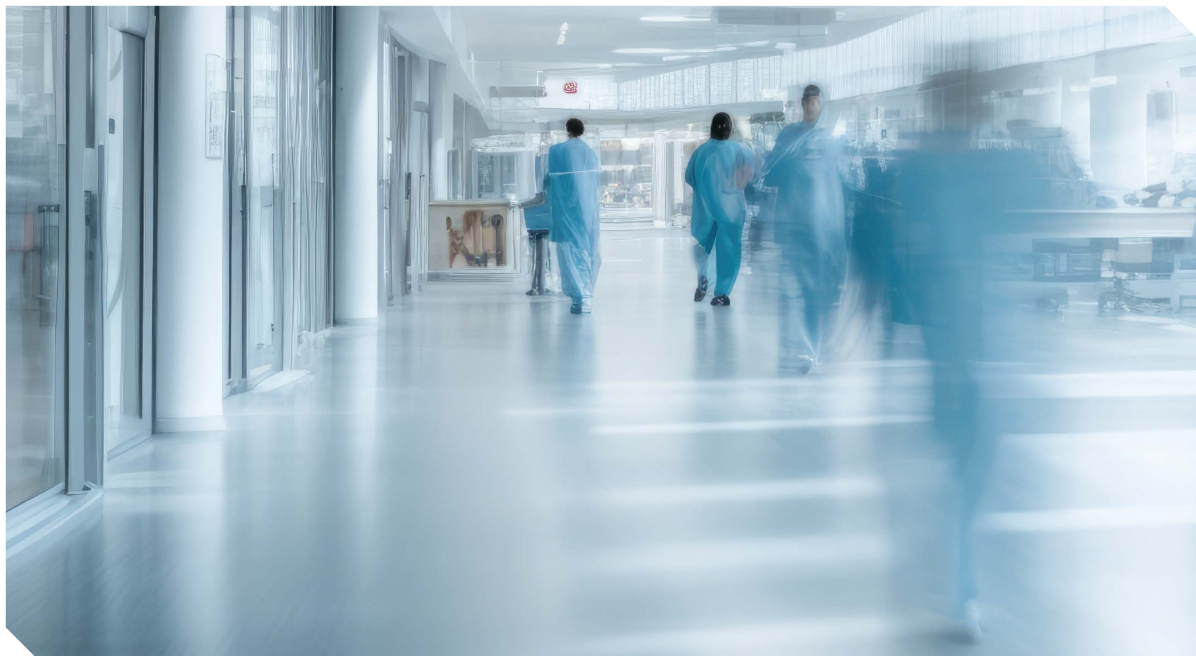
Living benefits in an American National life insurance policy, known as Accelerated Benefit Riders (ABRs), can be utilized during one's lifetime.

These riders provide funds when needed to help with medical expenses or other financial obligations.

The types of ABRs offered include the Terminal Illness Rider, Chronic Illness Rider, and Critical Illness Rider.

With an ABR in your policy, you may be eligible for a partial or full accelerated life insurance benefit if diagnosed with a specific medical condition that impairs your ability to work.⁸

A Partial Acceleration pays a portion of the death benefit, while a Full Acceleration pays in lieu of the death benefit and terminates the policy. The accelerated benefit can be received as a lump sum or applied to an any settlement option under the contract that does not involve life contingent payment.



▶ Terminal, Chronic, and Critical Illness



Terminal Illness

Provides for the payment of an accelerated benefit if an eligible insured has an illness or chronic condition that is expected to result in death within 24 months (some states 12 months).



Chronic Illness

Provides for the payment of an accelerated benefit if an eligible insured is unable to perform two out of six activities of daily living (2 of 6 ADLs) or experiences severe cognitive impairment. Not available on products with term riders in California.



Critical Illness

Provides for the payment of an accelerated benefit if an eligible insured experiences a critical illness. Covered critical illness includes 16 different illnesses (13 in California).



▶ Guaranteed Cash-Out Rider




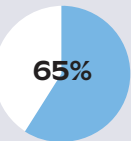


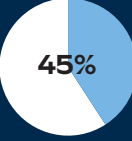
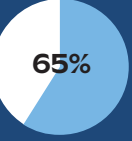
At issue, Signature Protection Plus IUL customers receive a feature that helps with liquidity needs.*

Life doesn't always go as planned, Signature Protection Plus IUL can help provide liquidity options for these unexpected circumstances.

On the 15th, 20th, and 25th policy anniversaries, the rider allows your client to fully surrender their policy and receive a partial or full return of the premiums they paid.

At each option period, the Guaranteed Cash-Out Benefit will be the lesser of:

- A percentage of premiums paid **or**
- The benefit maximum, which is a percentage of the death benefit.⁹

	Death Benefits Between \$50,000 – \$249,999			Death Benefits of \$250,000+		
	15th Year	20th Year	25th Year	15th Year	20th Year	25th Year
Percentage of Premiums Paid	 50%	 100%	 100%	 65%	 100%	 100%
Cash-Out Benefit Maximum	 45% Up to 45% of Death Benefit			 65% Up to 65% of Death Benefit		

*This Cash-Out Rider is only available with Signature Protection Plus IUL.



▶ Additional Riders

These riders can assist with life changes or extra coverage needs.⁹

Disability Waiver of Stipulated Premium

Will credit the stipulated premium amount to the policy's accumulation value on a monthly basis, after "total disability" has been effective for six months and will continue through the duration of the "total disability."

Children's Level Term Rider

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, whichever comes first.

Overloan Protection Rider

Can keep a policy with a large amount of debt from lapsing.

Signature Protection Indexed Universal Life Product Overview

Product Variations and Intended Use	An indexed universal life insurance policy designed for individuals.
Issue Ages	18-80
Gender	Male and female
Age Determination	Age Nearest Birthday "Insurance age" is determined by the birthday that is closest to the application date.
Minimum Death Benefit	\$50,000 (GLP) \$100,000 (CVAT)
Death Benefit Options	You have the flexibility to select from two different choices for paying death benefits to your beneficiary: Option A (Level): The death benefit will be the specified amount shown on the policy form or the minimum death benefit calculated under the standard guideline premium test Option B (Increasing): The death benefit will be the specified amount plus the Accumulation Value, or the minimum death benefit calculated under the standard guideline premium test. You may be able to change the death benefit option after issue. Death benefit change is subject to restrictions. Refer to your contract for more information.
Interest Crediting Options	<ul style="list-style-type: none"> • Fixed • Nasdaq-100® Growth Cap • S&P MARC 5% Low Volatility • S&P 500® Uncapped • S&P 500® Value Cap
Participation Rate	The participation rate on all Capped options is 100%. On Uncapped options, the participation rate is declared monthly by American National.
Cap	How much indexed interest the segments can earn may be limited by a cap. The Cap can be different for each strategy and segment. The Guaranteed Minimum Cap is 3.00%.
Indices	S&P 500®, S&P MARC 5% Excess Return, and Nasdaq-100 Index®
Minimum Guaranteed Crediting Rates	<ul style="list-style-type: none"> • Indexed Strategy: Floor Rate: 0.00% • Fixed Rate: 2%
Contract Maturity	Deductions will be taken from the accumulation value through the policy anniversary following the insured's 121st birthday, at which time the policy's Surrender Value will be paid to the owner.
Riders and Benefits	<ul style="list-style-type: none"> • Disability Waiver of Stipulated Premium • Children's Term Rider • Overloan Protection Benefit • Accelerated Benefit Riders <p>All riders not available in all states. See Rider Guide (Form 10695) for more information.</p>
Surrender Charge Period	A 19-year surrender charge schedule applies for each segment of base coverage. The surrender charge is expressed as a rate per thousand. It is based off the original specified amount
Loans	Fixed and variable loans available. The policy includes the option to switch between the Fixed and Variable Loan options once a policy year with a maximum of five switches allowed over the lifetime of the policy. If multiple loans are taken on a policy, all loans must use the same loan option. Check with your agent for the current interest rate on loans.

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1) However, the accumulation value may decrease due to monthly deductions and other policy costs. 2) The declared rate strategy and sweep account credits fixed interest daily. The indexed strategies credit interest based on the performance of the declared index, and their formula used to determine indexed earnings. 3) The S&P MARC 5% Index and the S&P 500® Index are products of S&P Dow Jones Indices LLC or its affiliates ("SPDJI") and have been licensed for use by American National Insurance Company. S&P®, S&P 500®, US 500, The 500, iBoxx®, iTraxx® and CDX® are trademarks of S&P Global, Inc. or its affiliates ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones") and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by American National Insurance Company. American National Insurance Company's products are not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, their respective affiliates, and none of such parties make any representation regarding the advisability of investing in such product(s) nor do they have any liability for any errors, omissions, or interruptions of the S&P MARC 5% Index and the S&P 500® Index. 4) All hypothetical examples are provided for illustrative purposes only. 5) This strategy also compares the value of the selected index or indices at the beginning of the one-year segment term to the value at the end of the one-year segment term. This strategy measures the percentage of increase or decrease. Interest is credited based on the percentage change minus the interest rate spread. 6) This hypothetical example is intended solely for illustrative purposes and is not an indication of the policy's future performance. The S&P 500®, S&P MARC 5%, and Nasdaq-100® indices do not reflect dividends paid on the stocks underlying the Index. Past performance of the index is no guarantee of future results. This chart assumes a declared rate cap of 9.25% for the Value option, an interest rate spread of 9.00% for the Uncapped option. The product's rate cap, interest rate spread, and segment asset charge will likely vary from year-to-year. There is not one specific interest crediting strategy that will deliver the most interest under all economic conditions. Other assumptions could produce significantly different results. 7) As long as the No Lapse Guarantee Account Value less any policy debt is positive, the policy will not lapse. The No Lapse Guarantee can prevent lapse as long as the No Lapse Guarantee Account Value exceeds policy debt. If the No Lapse Guarantee Account Value less any policy debt becomes negative, and the policy's Surrender Value is also negative, the policy will enter the Grace Period. The No Lapse Guarantee Account Value has no impact on the Accumulation Value or Surrender Value of the policy. The No Lapse Guarantee Account Value is not accessible to the owner or any other party to the policy. The No Lapse Guarantee may not be reinstated. 8) Additional information on all these Riders can be found in the Benefits and Riders Guide, Form 10695. Forms may vary by state. Restrictions and Limitations may apply. Not all Riders are available in all states, and there may be additional cost for the Riders. 9) The benefit is subject to an administrative fee of up to \$500 and an actuarial discount that will be accessed when the benefit is elected. The maximum administrative fee may vary by state. 9) Additional information on all these Riders can be found in the Benefits and Riders Guide, Form 10695. Forms may vary by state. Restrictions and Limitations may apply. Not all Riders are available in all states, and there may be additional cost for the Riders.

Accelerated Benefit Rider Notice

Policy Form Series: GIUL23, GIUL23-N, GCOR23, PWSTP20, ULCTR14, ULOPR14, ABR14-CT, ABR14-CH, ABR14-TM (ND & SD Form Series ABR22-CT, ABR22-CH, and ABR22-TM). 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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