

Life Insurance Product Portfolio

Your source of certainty



▶ \$133.3 Billion In Force Life Insurance

In March 2020, American National Insurance Company proudly reached a major milestone by surpassing more than \$100 billion in life insurance in force. This achievement marked the culmination of more than a century devoted to our values of integrity and financial strength.

\$133.3 billion is the total value of all currently active life insurance policies American National has issued. It represents over 115 years of service to more than \$5 million policyholders as well as valued shareholders.

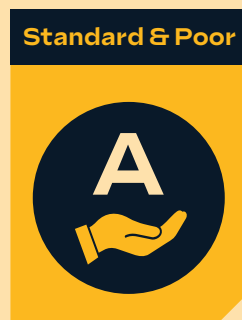
As of May 2022, American National is now owned by Brookfield Reinsurance, a forward-looking company established for

long-term participation in the insurance and reinsurance industries. Brookfield Reinsurance is committed to build on the enduring value and security provided by American National to its clients and will continue to manage its business driven by its corporate vision to be a provider of financial services for current and future generations.

Now, with more than 3,000 employees, plus a network of agents and distribution partners in all 50 states and Puerto Rico, American National looks forward to another century of excellent service to our policyholders and to achieving many more milestones along the way.

▶ Company Credit Ratings

American National Insurance Company holds an A credit rating from A.M. Best¹, Standard & Poor², and Fitch³. These ratings reflect the company's financial strength and stability.



▶ Products

INDEXED UNIVERSAL

04 Signature Performance Indexed Universal Life

05 Signature Protection Indexed Universal Life **NEW**

06 Signature Protection Plus Indexed Universal Life **NEW**

WHOLE

07 Signature Whole Life

Indexed Universal

▶ Signature Performance Indexed Universal Life

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|---|--|
| Product Focus | To provide for needs throughout a client's life. This product is not limited to just a death benefit option; this can be used for cash value accumulation and retirement income. |
| Marketing Strategies | <ul style="list-style-type: none">• Clients that need a product for different things throughout their life• Supplement retirement income with tax-free loans• Ideal for couples and business partners• Protection from negative market returns |
| Issue Ages | 0-85 |
| Minimum Face Amount | \$25,000 |
| Face Amount Bands | <ul style="list-style-type: none">• \$25,000 to \$99,999• \$100,000 to \$249,999• \$250,000 to \$499,999• \$500,000 to \$999,999• \$1,000,000+ |
| Premium Modes | <ul style="list-style-type: none">• Annual• Quarterly• Semi-annual• Monthly EFT |
| Underwriting Classes | <ul style="list-style-type: none">• Preferred Plus TNU• Standard Plus TNU• Sub-standard: Tables 1-16 & flat extras• Preferred TNU & TU• Standard TNU & TU |
| Guaranteed Coverage Period | No Lapse Guarantee All Ages -15 Years |
| Surrender Charge Period | First 15 Policy Years |
| Minimum Guaranteed Interest Rate | Minimum Guaranteed Interest Rate - 2.0% Fixed Interest Rate - declared monthly by company |
| Death Benefit Options | Option A: specified amount only Option B: specified amount plus accumulation value Option C: specified amount plus the sum of all premiums paid, excluding premium paid by any disability waiver, less any partial surrenders - available only at issue. |
| Loan Rate | Fixed Loan: 6% in arrears Variable Loan: will not exceed 18% |
| Preferred Loans | Available at anytime |
| Benefits and Riders | <ul style="list-style-type: none">• Overloan Protection Benefit Rider• Accelerated Benefit Riders• Disability Waiver of Minimum Premium or Monthly Deductions Rider• Disability Waiver of Stipulated Premium Rider• Children's Term Rider• Guaranteed Increase Option Rider |
| Maturity | The policy's surrender value will be paid on the policy anniversary following the insured's attained age of 121. |

Indexed Universal

▶ Signature Protection Indexed Universal Life

NEW
PRODUCT

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|---|---|
| Product Focus | To provide for needs throughout a client's life. This product is not limited to just a death benefit option; this can be used for cash value accumulation and retirement income. |
| Marketing Strategies | <ul style="list-style-type: none">• Clients that need a product for different things throughout their life• Supplement retirement income with tax-free loans• Ideal for couples and business partners• Protection from negative market returns |
| Issue Ages | 18-80 |
| Minimum Face Amount | \$50,000 |
| Face Amount Bands | <ul style="list-style-type: none">• \$25,000 to \$99,999• \$100,000 to \$249,999• \$250,000 to \$499,999• \$500,000 to \$999,999• \$1,000,000+ |
| Premium Modes | <ul style="list-style-type: none">• Annual• Quarterly• Semi-annual• Monthly EFT |
| Underwriting Classes | <ul style="list-style-type: none">• Preferred Plus TNU• Standard Plus TNU• Sub-standard: Tables 1–16 & flat extras• Preferred TNU & TU• Standard TNU & TU |
| Guaranteed Coverage Period | Lesser of 20 years or attained age 90 |
| Surrender Charge Period | First 19 Policy Years or Minimum Premium Guarantee length minus one year |
| Minimum Guaranteed Interest Rate | Minimum Guaranteed Interest Rate – 2.0% Fixed Interest Rate – declared monthly by company |
| Death Benefit Option | Option A: specified amount only Option B: specified amount plus accumulation value |
| Loan Rate | Fixed Loan: 6% in arrears Variable Loan: will not exceed 18% |
| Preferred Loans | Available at anytime |
| Benefits and Riders | <ul style="list-style-type: none">• Disability Waiver of Stipulated Premium• Children's Term Rider• Overloan Protection Benefit• Accelerated Benefit Riders |
| Maturity | The policy's surrender value will be paid on the policy anniversary following the insured's attained age of 121. |

Indexed Universal

▶ Signature Protection Plus Indexed Universal Life

**NEW
PRODUCT**

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| Product Focus | To provide for needs throughout a client's life. This product is not limited to just a death benefit option; this can be used for cash value accumulation and retirement income. |
| Marketing Strategies | <ul style="list-style-type: none">• Clients that need a product for different things throughout their life• Ideal for couples and business partners• Protection from negative market returns |
| Issue Ages | 18-80 |
| Minimum Face Amount | \$50,000 |
| Face Amount Bands | <ul style="list-style-type: none">• \$25,000 to \$99,999• \$100,000 to \$249,999• \$250,000 to \$499,999• \$500,000 to \$999,999• \$1,000,000+ |
| Premium Modes | <ul style="list-style-type: none">• Annual• Semi-annual• Quarterly• Monthly EFT |
| Underwriting Classes | <ul style="list-style-type: none">• Preferred Plus TNU• Preferred TNU & TU• Standard Plus TNU• Standard TNU & TU• Sub-standard: Tables 1–16 & flat extras |
| Guaranteed Coverage Period | Minimum Premium Guarantee lesser of 20 years or attained age 90 |
| Surrender Charge Period | First 19 Policy Years |
| Minimum Guaranteed Interest Rate | Minimum Guaranteed Interest Rate – 2.0% Fixed Interest Rate – declared monthly by company |
| Death Benefit Option | Option A: specified amount only Option B: specified amount plus accumulation value |
| Loan Rate | Fixed Loan: 6% in arrears Variable Loan: will not exceed 18% |
| Preferred Loans | Available at anytime |
| Benefits and Riders | <ul style="list-style-type: none">• Disability Waiver of Stipulated Premium• Children's Term Rider• Overloan Protection Benefit• Accelerated Benefit Riders• NLG - Life Expectancy Guarantee• NLG - Lifetime Guarantee• Guaranteed Cash-Out Rider |
| Maturity | The policy's surrender value will be paid on the policy anniversary following the insured's attained age of 121. |

Whole

▶ Signature Whole Life

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| Product Focus | Providing a fixed premium product that allows additional payments to be applied to the policy. This product allows for a paid-up policy, as well as low premiums, a death benefit, and cash-value guarantees. |
| Marketing Strategies | <ul style="list-style-type: none">• Clients looking for a guaranteed product that is affordable with highly competitive premium• Premiums that are fixed at issue and will not increase during your clients' life, regardless of age or health• Cash value is earned at a fixed rate• Dividend options offer additional non-guaranteed potential to clients |
| Issue Ages | 0–80 Age nearest (non-nicotine) 18–75 Age nearest (nicotine) |
| Minimum Face Amount | \$10,000 |
| Face Amount Bands | <ul style="list-style-type: none">• \$10,000 to \$99,999• \$100,000 to \$249,999• \$250,000 to \$999,999• \$1,000,000+ |
| Premium Modes | <ul style="list-style-type: none">• Annual: 1.0000• Semi-annual: 0.5150• Quarterly: 0.2650• Monthly EFT: 0.0864 |
| Underwriting Classes | <ul style="list-style-type: none">• Preferred Plus TNU• Preferred TNU & TU• Standard Plus TNU• Standard TNU & TU• Sub-standard: Tables 1–16 & flat extras |
| Guaranteed Coverage Period | N/A |
| Surrender Charge Period | N/A |
| Minimum Guaranteed Interest Rate | N/A |
| Death Benefit Option | N/A |
| Loan Rate | Fixed Loan: 8% in arrears |
| Preferred Loans | N/A |
| Benefits and Riders | <ul style="list-style-type: none">• Accelerated Benefit Riders• Children's Term Rider• Disability Premium Waiver• Paid-up Additions Rider• Guaranteed Insurance Option Rider |
| Maturity | The policy's surrender value will be paid on the policy anniversary following the insured's attained age of 121. |

1) Only standard and substandard rates available. A.M. Best's active company rating scale ranges from A++ (Superior) to D (Poor). 2) Standard & Poor's active company rating scale ranges from AAA (Extremely Strong) to CC (Extremely Weak). Plus (+) or Minus (-) modifiers show the relative standing within the categories from AA to CCC. For a full list of Standard & Poor's activity company rating scale visit www.standardandpoors.com. 3) Please see the Fitch Ratings website for more information on credit rating categories www.fitchratings.com. 4) The Risk Classifier utilizes characteristics derived from public records, driving history, and credit history. 5) Cases rated Substandard will be ineligible for the Xpress Plus program but are still eligible for issue with full underwriting.

The Signature Performance IUL and Signature Protection IUL policies are not a registered security or stock market investment and do not directly participate in any stock or equity investment or index. When a person buys these policies, the person is not buying an ownership interest in any stock or index. There is not one particular interest crediting strategy that will deliver the most interest under all economic conditions.

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Neither American National nor its agents give tax or legal advice. Clients should contact their attorney or tax advisor on their specific situation.

Accelerated Benefit Rider Notice

Policy Form Series: ABR14-CT, ABR14-CH, ABR14-TM (ND & SD Form Series ABR22-CT, ABR22-CH, and ABR22-TM). Forms will vary by state and may not be available in all states. Chronic Illness not available in California on products with term riders. Have your agent 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 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 government 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.

Form Series (Forms may vary by state): Performance IUL: IUL23; IBR23. Protection IUL: GIUL21. Riders: GCOR15; ULOPR14; LPW20R; ULDW20R; PWSTP20R; ULCTR14; CTR12M; GIR16; ULGIO14; PUAR16.

American National Insurance Company, headquartered in Galveston, Texas is licensed to conduct business in all states except New York. This brochure is not available for use in Oregon.

Not FDIC/NCUA insured | Not a deposit | Not insured by any federal government agency | No bank/CU guarantee | May lose value

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