

Signature Guaranteed Universal Life Insurance

with a Guaranteed Cash-Out Rider



Guaranteed lifetime death benefit protection and the option to cash-out your policy should your needs change in the future.

Guaranteed Death Benefit

Guaranteed to a specific age between 95 and 121, which is chosen by the insured at issue.¹

Cash-Out Rider

Allows the policy to be fully surrendered at the 15th, 20th, or 25th policy anniversary in exchange for a return of up to 100% premiums paid.²

Living Benefits

Living benefits are Accelerated Benefit Riders³ which provide the option of receiving an accelerated benefit if the insured experiences a qualifying medical condition.

For more information, contact:

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1) Guarantee is subject to premium payment requirements. 2) All policies will not qualify for all three policy anniversary options. 3) All riders are not available in all states. Critical Illness is not available in New York. 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 reduction is primarily dependent on American National's determination of the insured's life expectancy at the time of election. Receipt of accelerated death benefits may affect eligibility for public assistance programs. **New York Chronic Illness Rider: This product is a life insurance policy that accelerates the death benefit of 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 Partnership program, and is not a Medicare supplement policy.** Policy Form Series: SGUL15; GCOR15; ABR14-TM; ABR14-CH; ABR14-CT; SGUL15(NY); SGUL15R(NY); GCOR15(NY); ABR14-TM(NY); ABR14-CH(NY) (Forms may vary by state). 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 for only the products and services it issues.

