

SIGNATURE SERIES LIFE PRODUCT COMPARISON



LOWER PREMIUMS
Death Benefit Focused

HIGHER PREMIUMS
Accumulation Focused

	SIGNATURE TERM LIFE	SIGNATURE GUARANTEED UL	SIGNATURE WHOLE LIFE	SIGNATURE PROTECTION INDEXED UL	SIGNATURE PERFORMANCE INDEXED UL
Guaranteed Death Benefits	Age 95 (ART Age 75)	Ages 95-121	Age 121	Ages 80-121	10 years
Accumulation	—	—	Guaranteed cash values with potential additional dividends	Four index strategies	Six index strategies
Liquidity	—	Guaranteed cash-out rider 15th, 20th and 25th policy anniversary	Fixed loans	Withdrawals, fixed and variable loans	Withdrawals, fixed and variable loans
Minimum Face Amount	\$100,000	\$25,000	\$10,000	\$250,000	\$25,000
Accelerated Benefit Riders¹	✓	✓	✓	✓	✓
Accelerated Underwriting	✓	✓	✓	✓	✓

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Use ExpertIllustrator for a convenient way to run different scenarios and find the right Signature Product for your clients today.

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1) Chronic Illness not available in California on term products or products with term riders. 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.

Policy Form Series: GCOR15; CTR12M; SGUL18; GIUL21; IUL19; ABR14-CT, ABR14-CH, ABR14-TM (ND & SD Form Series ABR22-CT, ABR22-CH, and ABR22-TM); ART18. American National Insurance Company, headquartered in Galveston, Texas is licensed to conduct business in all states except New York.

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