



BENEFITS AND RIDERS

Customizing your life insurance policy





American National and American National Life Insurance Company of New York allow you to customize your life insurance policy with a variety of riders designed to meet your life needs.

▶ Riders Included for No Additional Premium

- Accelerated Benefit Riders
- Guaranteed Cash-Out Rider
- Overloan Protection Benefit

▶ Riders That Provide Additional Coverage in the Event of Disability¹

- Disability Waiver of Stipulated Premium Rider¹
- Disability Waiver of Minimum Premium or Monthly Deductions Rider
- Disability Waiver of Premium

▶ Riders That Provide Additional Life Insurance Coverage

- ANICO Signature Term Rider
- Children's Term Rider
- Guaranteed Insurance Option Rider
- Guaranteed Increase Option Rider
- Paid-Up Additions Rider

Accelerated Benefit Riders

The Accelerated Benefit Riders (ABRs) are offered for no additional premium. The accelerated benefit payment will be less than the requested death benefit because it is reduced by an actuarial discount and an administrative fee of up to \$500. The amount of the actuarial discount is primarily dependent on the insured's life expectancy at the time of the election. The accelerated benefit is an unrestricted cash benefit.

ABR for Terminal Illness

For use if an eligible insured is diagnosed with an illness or chronic condition that is expected to result in death within 12 to 24 months, depending on state definitions.

ABR for Chronic Illness

For use if an eligible insured is unable to perform two out of six activities of daily living (bathing, continence, dressing, eating, toileting, or transferring) or has a severe cognitive impairment (not available on term products or products with term riders in CA).

ABR for Critical Illness

For use if an eligible insured experiences a critical illness described in the rider after the issue date. Covered critical illnesses may be found in the rider forms (not available in NY).

Minimum Policy Death Benefit to Obtain Riders

- Terminal Illness: \$25,000
- Chronic & Critical Illness: \$50,000

Maximum Death Benefit Eligible for Acceleration

- \$2,000,000 (issue ages 0 through 65)
- \$1,000,000 (issue ages 66 or older)

Policies exceeding the maximum acceleration amount will still contain the Accelerated Benefit Riders; however, the owner will only be able to accelerate up to the maximum death benefit eligible for acceleration.

There is no minimum partial acceleration request; however, the partial acceleration will not be allowed if the policy's face amount would be reduced below the minimum required for the product. The accelerated benefit may be paid in a lump sum or applied to any settlement option under the contract that does not involve life contingent payments.



Not everyone that applies will be eligible to receive accelerated benefits

If the primary insured suffers a qualifying medical condition, the base policy and any additional riders on the primary insured are eligible for acceleration. Likewise, if a spouse or other insured party suffers a qualifying condition, their specific rider benefits will be eligible for acceleration. The Children's Term Rider is not eligible for acceleration.

Upon payment of the accelerated benefit to the owner, the policy or rider(s) providing the eligible death benefit will be treated as if the insured has died if full acceleration is elected. In the event of a partial benefit, the policy or rider will be treated as if there has been a decrease to the face amount.



AVAILABILITY OF ACCELERATED BENEFIT RIDERS		
PRODUCT	AMERICAN NATIONAL	AMERICAN NATIONAL NY
ANICO Signature Term	●	●
Signature Whole Life	●	●
Executive Universal Life	●	
Limited Pay Whole Life	●	
Signature Performance Indexed Universal Life	●	
Signature Indexed Universal Life		●
Signature Guaranteed Universal Life	●	●
Signature Protection Indexed Universal Life	●	

CALIFORNIA RESIDENTS

- A supplemental application is required to determine eligibility for the Critical and Chronic Illness Riders.
- The Chronic and Critical Illness Riders are not available for applicants age 65 and older.
- Chronic Illness Rider is not available in conjunction with term coverage whether it is the base policy or a rider.

ADDITIONAL NEW YORK RESIDENT AVAILABILITY/LIMITATIONS

- The Critical Illness Rider is not available.
- A supplemental application is required to determine eligibility for the Chronic Illness Rider.
- For Chronic Illness, New York requires a Licensed Health Care Practitioner's certification that the condition requires continuous care for the remainder of the insured's life.
- The maximum benefit that may be paid to you in a calendar year under the Chronic Illness Rider may not exceed the annualized per diem amount that is in effect for long-term care services.

Overloan Protection Benefit

The Overloan Protection Benefit can keep a policy with a large amount of debt from lapsing, assuming the following conditions:

- Insured is age 75 or older
- Policy is in its 16th policy year or later
- Policy debt is less than 99.9% of the accumulation value after the Overloan Protection Benefit charge has been deducted from the accumulation value
- Policy debt must be greater than the policy's specified amount
- Policy is not a modified endowment contract

If the policyowner elects to exercise the Overloan Protection Benefit, the following limitations will apply:

- Death benefit will be changed to Option A
- Owner may not change the specified amount or the death benefit option
- Owner may not make additional premium payments, although loan repayments will be allowed
- Owner may not take partial withdrawals or request additional loans (additional loans are available in NY)
- Monthly deductions will be made
- Any attached riders with their own charges will terminate
- Policy debt will remain outstanding but the loan interest rate will be set equal to the current loan crediting rate
- For indexed universal life products, the policy's accumulation value will be transferred to the fixed account

PRODUCT AVAILABILITY		
PRODUCT	AMERICAN NATIONAL	AMERICAN NATIONAL NY
Executive Universal Life	●	
Signature Performance Indexed Universal Life	●	
Signature Indexed Universal Life		●



Disability Waiver of Premiums

The Disability Waiver of Premiums are optional riders that, upon the total disability² of the insured, American National will credit the amount of premium (as defined by each rider) to the policy on a monthly basis after the insured's total disability begins. If the policy has an accumulation value, the premium will be credited to the accumulation value and monthly deductions will continue to be taken from the accumulation value during the period of total disability. **There is an additional cost for these riders.**

Disability Waiver of Stipulated Premium Rider ¹	
Issue ages	0–55
Rider expires	Age 65 (60 in NY)
Disability Waiver of Minimum Premium or Monthly Deductions Rider	
Issue ages	18–55
Rider expires	Age 65 (60 in NY)
Disability Waiver of Premium Rider	
Issue ages	18–55
Rider expires	Age 65 (60 in NY)

Restrictions and Limitations:

- Rider can only be added at the time the policy is issued.
- Cannot be combined with any other disability benefit.

American National must receive sufficient proof to confirm that the insured is totally disabled.

What is considered a total disability?

All states except New York – Includes, but not limited to the loss of:

- entire sight of both eyes
- speech
- use of both hands
- use of both feet
- use of both one hand and one foot
- hearing of both ears

New York:

- Permanent loss of the entire sight of both eyes
- Severance of both hands at or above the wrist
- Severance of both feet at or above the ankle
- Severance of both one hand at or above the wrist and one foot at or above the ankle

Written notice of a claim must be sent to American National's administrative office during the insured's lifetime, but no later than the insured's age 65, while total disability exists, and no later than one year after the due date of the first premium in default unless the owner can provide reasonable proof the claim was made as soon as possible.

American National may, no more than once a year, require proof that the total disability exists and continues by requiring a physical examination by a doctor selected by American National.

Premiums will not be waived if total disability begins:³

- while the policy is not in force
- after the policy lapses
- on or after the insured's age 65
- before the rider's effective date

These three waivers will terminate at the earliest of:

- death of the insured
- nonpayment of minimum premium
- attained age 65, except if the insured continues to qualify for the benefit for a total disability occurring before attained age 60
- The date the grace period for the policy expires
- The date the policy matures, expires, or is surrendered
- The rider's expiry date as shown on the policy

Disability Waiver of Stipulated Premium: will waive the policy's Planned Periodic Premium that is set at issue. This amount cannot be changed, and cannot be less than the policy's minimum premium.

Disability Waiver of Minimum Premium or Monthly Deductions: will waive the policy's Minimum Premium or Monthly Deductions, whichever is greater.

Disability Waiver of Premium: will waive the Total Policy Premium.

NEW YORK RESIDENT AVAILABILITY/LIMITATIONS

The disability waiver riders will terminate on the earliest of:

- The date the grace period for the policy expires.
- The date any provision of the policy is exercised that requires termination of any rider with a separate charge.
- The date the insured becomes a member of the military, or any auxiliary noncombatant unit serving with the military, of any country at war, declared or not.
- The date the insured dies.
- The date the policy matures, expires, or is surrendered.
- Rider expiry date as shown on the rider data page.
- The owner's written request to terminate this rider.

Legend

- Disability Waiver of Stipulated Premium
- ▲ Disability Waiver of Minimum Premium or Monthly Deductions
- Disability Waiver of Premium

PRODUCT	AMERICAN NATIONAL	AMERICAN NATIONAL NY
Signature Term	●	●
Signature Whole Life	●	●
Executive Universal Life	■▲	
Limited Pay Whole Life	●	
Signature Performance Indexed Universal Life	■▲	
Signature Indexed Universal Life		■▲
Signature Guaranteed Universal Life	■	■
Signature Protection Indexed Universal Life	■	

ANICO Signature Term Rider

The rider can be added as an optional rider for Annual Renewable Term (ART) or for 10, 15, 20, or 30¹ years with a level cost of insurance charge after which the rider coverage will terminate. **There is an additional cost for this rider.**

Minimum Rider Face Amount

\$25,000

Maximum Rider Face Amount

Cannot be more than four times the amount of death benefit of the base policy.

Whole Life Issue Ages

Term Period	Issue Ages
Annual Renewable Term	18–65
10-Year Level Term	18–70
15-Year Level Term	18–65
20-Year Level Term	18–60
30-Year Level Term	18–50

Conversion to Permanent Insurance

- The rider coverage amount may be converted prior to the rider conversion expiry date to a permanent plan of insurance offered for conversion without proof of insurability.
- The conversion expiry date is the earlier of the end of the level term period or the policy anniversary on which the insured reaches attained age 65.
- If the ANICO Signature Term Rider is on the base policy’s insured, it may be converted as an increase to the policy face amount provided the base policy is still eligible for increases to the specified amount.
- For conversions that occur during the first five rider years, a premium conversion credit equal to 100% of the rider annual cost of insurance charge (prorated in the first year) will be applied to the permanent insurance policy.



PRODUCT AVAILABILITY		
PRODUCT	AMERICAN NATIONAL	AMERICAN NATIONAL NY
Signature Whole Life	●	●

Children's Term Rider

This rider may be added as an optional rider to specified life insurance products. The rider provides level term 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 occurs first. **There is an additional cost for this rider that is determined by the number of units applied for.**

Rider Minimum

One unit of \$1,000

Rider Maximum

Twenty-five units (\$25,000) per family

Issue Ages

Insured child	15 days through 18 years
Insured on the base policy	Age 18 – 55

The Children's Term Rider can be added at the time the policy is issued or after issue.

An insured child must be at least 15 days old and one of the following:

- A child, stepchild, or legally adopted child of the insured specified in the application for this rider and meeting our underwriting standards;
- A child subsequently born of the insured; or
- A child subsequently adopted by the insured.

Effective Dates: Coverage for any insured child will become effective on the later of:

- this rider's effective date,
- the adoption date, or
- the date the insured child is 15 days old.

Conversion:

- The coverage on an insured child may be converted at anytime to a level premium permanent policy for the amount in force without evidence of insurability.

- On the policy anniversary following the insured's child attained age of 25, the coverage can be converted for any amount up to five times the number of units in force on the insured child, to a maximum of \$50,000.
- Rider may be converted to any permanent American National policy currently eligible for conversion.
- The new policy will be issued at the child's then attained age.

PRODUCT AVAILABILITY		
PRODUCT	AMERICAN NATIONAL	AMERICAN NATIONAL NY
Signature Term	●	●
Signature Whole Life	●	●
Executive Universal Life	●	
Signature Performance Indexed Universal Life	●	
Signature Indexed Universal Life		●
Signature Guaranteed Universal Life	●	●
Signature Protection Indexed Universal Life	●	

Guaranteed Insurance Option Rider

The rider may be added as an optional rider to Signature Whole Life insurance. **There is an additional cost for this rider.**

Issue Ages

0-38

Minimum Rider Amount

\$10,000

Maximum Rider Amount

\$50,000

Restrictions and Limitations

- May only be applied for at the time of the original application.

Without evidence of insurability, on each future option date, this rider gives the owner the right to purchase life insurance on:

- life of the insured,
- spouse of the insured,⁴ and
- insured’s child/children.



Two types of option dates:

1. Regular Option Date

Any policy anniversary on which the insured’s attained age is 25, 28, 31, 34, 37, or 40 years. When a regular option date is exercised, the insured may purchase any permanent life insurance currently offered by American National, up to the maximum rider amount. If the insured chooses a higher amount of coverage, evidence of insurability must be submitted.

2. Alternate Option Date

For an alternate option date to occur, one of the following events must take place after the policy’s issue date and before the insured’s attained age 40:

1. Marriage of the insured.
2. the live birth of a child of the insured, or
3. the legal adoption of a child by the insured.

When an alternate option date is exercised, you may add permanent insurance for your spouse or a Children’s Term Rider on your child.

PRODUCT AVAILABILITY		
PRODUCT	AMERICAN NATIONAL	AMERICAN NATIONAL NY
Signature Whole Life	●	●

Guaranteed Increase Option Rider

This rider may be added as an optional Rider to specified life insurance products in a permanent American National Life series product. **There is an additional cost for this rider.**

Issue Ages

0–38

Minimum Rider Amount

\$10,000

Maximum Rider Amount

\$25,000

Restrictions and Limitations

- The Guaranteed Increase Option Rider may only be applied for at the time of the original application; and
- This rider cannot be added after issue of the policy.

The rider gives the insured the right to increase the specified face amount on the base permanent life policy, without evidence of insurability, on each future option date.

Two types of Option Dates

1. Regular Option Date

Any policy anniversary on which the insured's attained age is 25, 28, 31, 34, 37, or 40 years.

2. Alternate Option Date

For an alternate option date to occur, one of the following events must take place after the policy's issue date and before the insured's attained age 40:

1. First marriage of the insured,
2. the live birth of a child of the insured, or
3. the legal adoption of a child by the insured.

When an alternate option date is exercised, you may add a Signature Term Rider for your spouse or Children's Term Rider in relation to the qualifying event; however, the next regular option date will be cancelled.

If the insured dies within 90 days immediately preceding a regular option date, any death benefit payable under the base policy will be increased by the maximum increase option amount.

PRODUCT AVAILABILITY		
PRODUCT	AMERICAN NATIONAL	AMERICAN NATIONAL NY
Executive Universal Life	●	
Signature Performance Indexed Universal Life	●	
Signature Indexed Universal Life		●

Paid-Up Additions Rider

Allows you to purchase an amount of paid-up participating whole life insurance known as Paid-Up Additions. **There is an additional cost for this rider.**

There is not a separate premium charged to purchase the rider; however, the rider does require scheduled purchase payments in order to purchase Paid-Up Additions. This rider allows you to purchase paid-up participating whole life insurance as either:

1. Single Purchase Payment

If the single purchase payment option is the only option selected, additional purchase payments are not permitted.

2. Scheduled Purchase Payments for a Specified Duration

Payments are made for the specified amount and duration indicated at the time of application. The specified duration cannot extend beyond the insured's attained age 85. The first scheduled purchase payment is payable in addition to the initial premium for the policy. Each subsequent scheduled purchase payment is payable in addition to the premium for the policy. Payments can only be made at the same frequency as the premiums for the policy.

Restrictions and Limitations

- May be elected only at the time the policy is issued.
- Minimum Purchase Payment is \$300 annually.

Termination of Right to Make Purchase Payments

The right to make purchase payments under the rider will terminate upon the first of the following to occur:

- The date premiums for the policy begin to be waived under a disability waiver.
- The policy anniversary coinciding with the insured's attained age 85.
- 31 days after a full year has passed in which the annualized scheduled purchase payment amount has not been paid (this does not apply to policies where premiums are being waived under a disability waiver).
- The date the Reduced Paid-Up Nonforfeiture Option under the policy is exercised.
- The Rider's Expiry Date.



Reinstatement of Right to Make Purchase Payments

The right to make purchase payments may be reinstated under the following circumstances:

- If the premiums for the policy were being waived under a disability waiver, purchase payments may resume once the policy returns to a premium paying status.
- If the annualized scheduled purchase payment amount was not met, the owner may request the right to make purchase payments to be reinstated by sending written request to the administrative office. Evidence of insurability may be required.
- If the policy was placed under the Reduced Paid-Up Nonforfeiture Option, purchase payments may resume if the policy is reinstated to an active, premium paying status.

Termination of Rider

The rider will terminate on the first of the following to occur:

- Date the grace period expires.
- Date the policy matures, terminates, or is surrendered.

- Date a Nonforfeiture Option is exercised under the policy.
- Rider's Expiry Date.
- Receipt of the owner's request to terminate the rider.

Reinstatement of Rider

Reinstatement of the rider is permitted within three years from the date of termination subject to the following:

- The policy must also be reinstated or currently in force.
- Evidence of insurability for the insured is required.

Reinstatement is not permitted if termination was due to expiry of the rider.

PRODUCT AVAILABILITY		
PRODUCT	AMERICAN NATIONAL	AMERICAN NATIONAL NY
Signature Whole Life	●	●



This brochure provides a brief summary of various riders and benefits offered by American National Insurance Company and American National Life Insurance Company of New York. The terms and conditions in the rider will control. Please read the rider carefully. All riders may not be available in all states. Riders may vary by state.

1) Not available in all states. Please see contract for details. 2) The definition of "total disability" may vary by state. 3) The premium for the life of the policy, while disability exists, will be waived if the disability happens before the age of 60. If the disability occurs between the ages of 60 and 65 premiums will be waived until age 65. 4) Coverage for a spouse may only be issued once under this rider.

Accelerated Benefit Riders Important Information

Policy Form Series: ABR14-CT; ABR14-CH; ABR14-TM (ND & SD Form Series ABR22-CT; ABR22-CH; and ABR22-TM); ABR14-TM(NY); ABR14-CH(NY). Forms will vary by state and may not be available in all states. 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 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 potential 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 gain access to 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 the inability to perform activities of daily living or cognitive impairment. Coverage may include reimbursement for the cost of a nursing home, assisted living, home health care, homemaker services, adult daycare, 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.

New York Chronic Illness Rider: This product is a life insurance policy that accelerates the death benefit on 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.

Form Series (Forms may vary by state): Signature GUL: SGUL18; SGUL18(NY). Signature WL: PWL16; PWL16(NY). IUL: IUL19; IUL14R(NY). Executive UL: UL19. Signature Term: ART18; ART18(NY). Limited Pay WL: LPWL17. Riders: GCOR15; GCOR15(NY); ULOPR14; ULOPR14(NY); LPW20; LPW84(NY); ULDW20; ULDW10(NY); PWSTP20; PWSTP10(NY); ULCTR14; CTR12M; CTR12M(NY); ULCTR14(NY); GIR16; GIR16(NY); ULGIO14; ULGIO14(NY); PUAR16; PUAR16(NY). Signature Term Rider for Whole Life: ARTR18; ARTR18(NY).

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 only for the products and services it issues.



Built on Trust, Financial Strength and Integrity

Chartered on March 17, 1905, by American National Insurance Company's founder, W. L. Moody Jr., the company began operations with \$100,000 of capital and \$20,000 surplus. Following a conservative investment philosophy, Mr. Moody believed that profits should finance future growth, so the company did not pay dividends to investors in those early years. Mr. Moody envisioned a company that would flourish for centuries. His conservative business approach created a unique corporate culture that remains the heart of the company today.

This culture has helped American National persevere through wars, hurricanes, economic volatility, extraordinary technological advancements, evolving products, and the changing needs of contract holders and agents. American National has existed for over 115 years and will continue to manage its business respecting the conservative principles of its founder, driven by its corporate vision to be a provider of financial services for current and future generations.



AMERICAN NATIONAL INSURANCE COMPANY
AMERICAN NATIONAL LIFE INSURANCE COMPANY OF NEW YORK