



# Signature Guaranteed Universal Life

---

**Preserve your  
peace of mind...**

---



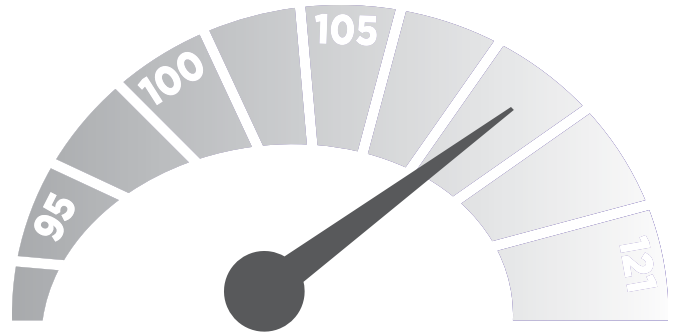
To protect your loved ones from the future's inevitable twists and turns, you may find yourself asking some very important questions.

## WHY PERMANENT LIFE INSURANCE?

**Simple.** Few purchases in life compare to the gift of knowing that your loved ones will be protected after you are gone, and that they can continue living the life you have planned without financial hardship. Permanent life insurance meets your financial objectives by securing income replacement and estate planning needs for surviving family members, as well as protective business planning.<sup>1</sup> It can also insure retirement income for your spouse, and an education for your children. No matter the obstacle, owning a permanent life insurance policy can help you meet life's challenges by providing you with a sense of comfort, stability, and the assurance that you are providing for those who mean the most to you.

## WHY SIGNATURE GUARANTEED UNIVERSAL LIFE?

A Signature Guaranteed Universal Life Policy (SGUL) can provide a number of solutions to life's uncertainties by helping you manage your death benefit for as long as you live. What makes the SGUL so unique is the flexibility of the guaranteed death benefit. You can secure a customized length of the benefit, with dialable guarantees extending the policy from age 95 to as much as 121 years of age if needed! And, with living benefits like the ability to cash out your premium at certain ages, SGUL is a highly versatile life insurance product that can provide coverage for your entire life. Furthermore, SGUL also includes all of the accelerated benefit riders (terminal, chronic, and critical illness), as well as other available riders and benefits. In other words, SGUL was designed so that you can make certain your loved ones are protected for as long as you live, and long after.



**Dialable Protection**

## HOW CAN YOU GUARANTEE AFFORDABLE PROTECTION FOR A LIFETIME?

With SGUL, policyholders can select how often and for how many years they want to pay premiums in order to dictate how long their permanent life insurance policy lasts. Since the premium payment period and lapse dates are essentially "dialable" at the time of illustration, policyholders can keep paying premiums and choose the protection of a life insurance policy to age 95 or until age 121. You can choose to pay premiums for your lifetime, or pay up the policy over a shorter premium paying period such as 10, 15, or 20 years.



**For more detailed information, consult your Agent or refer to the Accelerated Benefit Rider Brochure, Form 10422-A, or Form 10422-CA.**

1. This product is not intended to build significant cash value. Access to cash refers to those opportunities provided by the Guaranteed Cash Out rider. 2. Accelerated Benefit Riders are subject to an administrative fee of up to \$500 and an actuarial discount that will be assessed when the benefit is elected. The Discount is primarily based on American National's evaluation of the insured's future expected mortality at the time the benefit is requested. 3. Not every policy will receive this rider and not all riders will include all three cash-out periods. Maximum amount of return of premium is limited. See your policy for details.



## CUSTOMIZE YOUR COVERAGE

### Disability Waiver of Stipulated Premium Rider

This rider waives a certain amount of the premium, as stipulated on the data page that accompanies the policy. These waived premiums are considered to be paid premiums and are credited to the insurance policy. This amount may not keep the policy active to the policy maturity date. The insured must provide proof of total disability that has continued for at least six consecutive months.

Policy Form Series PWSTP, SGUL15(NY)

### Children's Term Rider

Separate level term life insurance may be provided for each child age 15 days old through 18 years at policy issue. Each insured child may be covered up to the earlier of:

- The child's attained age of 25, or
- The policy anniversary following the insured's attained age of 65

Policy Form Series ULCTR14

### Accelerated Benefit Riders

Should you become terminally, chronically, or critically ill, an accelerated discounted death benefit may be available to you before you die, providing funds for you to use for any expense you choose. The benefit is an unrestricted cash payment. There is no additional premium for this benefit.<sup>2</sup> Accelerated Benefit Riders are not available in all states.

Policy Form Series ABR14-TM, ABR14-CH, ABR14-CT  
ABR14-TM(NY), ABR14-CH(NY)

### Guaranteed Cash Out Rider<sup>3</sup>

The Guaranteed Cash Out Rider<sup>3</sup> secures a return of premium (ROP) which enhances the policy's surrender value if the policy is fully surrendered during an available Enhancement Option Period. This means owners can receive up to 65% ROP after 15 years, and 100% ROP after 20 and 25 years. There is no additional premium for this benefit rider, and you are not required to have a minimum policy amount to qualify. Maximum issue age is 70.

Policy Form Series GCOR15

## Taking the right steps toward financial security means you are protecting your loved ones, providing for your dependents and preserving your peace of mind.

### IMPORTANT CONSIDERATIONS

The following information should be considered when making your decision to apply for a Signature Guaranteed Universal Life Insurance Policy and any optional riders or benefits:

The information contained in this brochure is neither a policy of insurance, nor an offer to issue a policy, but it is a general description of the benefits available under a policy. This policy does have limitations.

Expenses, cost of insurance, and interest credited are all explained in your policy. In addition, you will receive a detailed annual report showing all the transactions which occurred in your policy during the year, including the beginning Accumulation Value, premiums paid, expense charges, cost of insurance deducted, interest credited, any loans taken during the policy year, and the ending balance.

Proceeds from life insurance paid because of the death of the insured are generally excludable from the beneficiary's gross income for tax purposes. (IRC 101(a)(1)) You should consult your tax advisor or attorney regarding your specific situation.

Only through a general review of your specific situation can it be determined if there are tax advantages available to you through American National's products, one of which is life insurance.

Neither American National nor its representatives provide legal or tax advice. Please consult your attorney or tax advisor regarding your specific circumstances.

**Important Disclosures for California Residents about Accelerated Benefit Riders: 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. This policy or certificate is not a California Partnership for Long-Term Care program policy. This policy or certificate is not a Medicare supplement policy.**

The Chronic and Terminal Accelerated Benefits are intended for favorable tax treatment under 101(g) of the Internal Revenue Code. However, there are various factors that must be considered to determine if the benefit will receive favorable tax treatment. You should consult a tax advisor regarding the tax status of any benefit that may be paid to you under this rider.

The benefit is unrestricted and you will be able to use the payment for any purpose.

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 inability to perform 2 or more 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 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 2 or more of the activities of daily living.

**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.**



### AMERICAN NATIONAL INSURANCE COMPANY

One Moody Plaza | Galveston, Texas 77550

American National Insurance Company, 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. American National and its agents do not give tax or legal advice. You should consult your tax advisor or attorney on your specific situation. Terms, conditions and eligibility requirements will apply. See policy/contract for complete details.