



Signature Whole Life

INSURANCE

Stability and Protection



We build our homes on strong foundations to insulate our families and possessions against the elements. Our careers are built upon a strong foundation of education, determination and experience.

When you are building your conservative financial foundation, why not proceed with the same level of prudence and certainty?

I WILL:

- attend the best school
- land the best job
- find the perfect mate
- raise happy, healthy, successful kids
- climb the ladder of success
- maintain optimal health
- grow old with grace
- leave my family financially secure

IF ONLY ...

If only life followed such a script. But life is an unpredictable, unscripted adventure. And when the unexpected occurs, our responsibilities remain. Our commitments typically extend even beyond our own lifespan. Wouldn't it be comforting to know that we can help assure lifelong preparation for whatever script life ultimately writes for us?

OUR PERMANENT LIFE INSURANCE CONTRACT OFFERS LIFE LONG STABILITY & PROTECTION.

In the event of the breadwinner's death, Signature Whole Life could provide the funds for:

Income replacement

Your most valuable financial asset is likely to be your income from work. In the event of your premature death, the tax-free death benefit can be an invaluable ingredient toward replacing that critical income stream.¹

A college education for your children

The quality of the future that awaits your children will largely be dependent upon the postsecondary education that they receive. Give them a leg up on the future by providing some assistance toward that end.

Retiring the mortgage on the family home

The family home represents the standard of living that you have earned for your family. The knowledge that your family can remain in that home, even after the death of the breadwinner, can help provide peace of mind.

Future collateral needs

The cash value component of Signature Whole Life can be valuable collateral, should you have future financial needs.

ADVANTAGES

Insurance that can last a lifetime

You can be secure in the knowledge that your coverage will never cease, regardless of outside influences, so long as you pay the premiums outlined in the policy.

Premium payments that are fixed over an entire lifetime

External factors, such as the interest rate environment or the stock market, will not affect the required premiums. They are clearly stated in the contract and will never change.

Cash value that grows tax deferred

The ability to conservatively accrue cash value is assured by continued premium payments. The cash value will increase on the contract anniversary, at a rate outlined in the contract. No current taxes are due on the growth of cash value.²



Nonguaranteed features

You are eligible to receive dividends under the policy. Although dividends are not guaranteed, they can increase the death benefit and the cash value. American National Insurance Company determines actual dividends earned.

The ability to receive a loan on cash values

You can obtain a loan from the policy's available cash value to meet emergencies or unanticipated needs.³

A tax-free death benefit that passes directly and discreetly to your named beneficiary

Life insurance is not a matter of public record. Upon the death of the insured, the death benefit will be paid to the beneficiary once appropriate documentation is provided to American National Insurance Company.

Rider Availability

Many riders are available with your Signature Whole Life policy, providing additional benefits from coverage for children to coverage for medical illness during your life, and much more. Some require additional premium, but enable you to customize a life insurance plan that perfectly meets your needs. For more detailed information, see the Rider Guide Form 10869.

WHAT HAPPENS IF I LIVE A LONGER LIFE THAN ANTICIPATED?

Great! You have a source of funds to supplement your income that can help you sustain your standard of living throughout your retirement.

WHAT HAPPENS WHEN I DIE?

Your beneficiary will immediately receive the tax-free death benefit guaranteed by the contract, to be used for whatever purpose the beneficiary deems appropriate.

WHAT IF I CANNOT PAY THE PREMIUM?

After several years, the cash value of your policy may be able to keep the contract in force for a period of time. At the time you discontinue payments, you can choose to purchase a reduced amount of life insurance coverage that will stay in force for a specified length of time. No additional premiums would be necessary to keep the policy in force on a reduced paid-up basis or extended term basis, although cash values will be drawn down. Existing loans, new loans and loan interest will draw down the cash value at a faster rate.⁴

American National and its agents do not give tax or legal advice.

1. Tax-free death benefits: Proceeds from a life insurance contract paid because of the death of the insured are generally excludable from the beneficiary's gross income for tax purposes. 2. Tax-deferred growth: Income and growth on accumulated cash values have been held by the Tax Court to be generally taxable upon withdrawal. (T.H. Cohen, 3a TC 1055 (1963), acq. 1964-1 CB 4 also, IRC Sec. 72) Consult your tax advisor or attorney on your specific situation. 3. Loans and withdrawals may affect the policy's death benefits, the value of the policy and possibly the length of time the policy remains in force. 4. Policy Loan Consequences - Loans are subject to interest charges and can reduce the death benefit paid to beneficiaries. While loans need not be repaid, outstanding loans may affect the policy's death benefit, the value of the policy and possibly the length of time the policy remains in force.



The information herein is a brief summary of a life insurance policy. The policy contract controls the legal obligations and duties of the parties. Rates and benefits are based on applicant's age and ability to qualify. For costs and complete details of coverage, contact your American National insurance agent.



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.