

Signature Indexed Universal Life

Product Spec Sheet



A flexible premium universal life
insurance policy with both fixed
and indexed interest crediting options.

A Universal Life Insurance Policy Issued By American National Insurance Company

For agent use only. Not for distribution or use with consumers.

Product Overview...

Issue Age	0-85
Gender	Male Female Unisex 80/20 (Montana Only)
Definition of Insurance Test	Choice of Guideline Premium Test or Cash Value Accumulation Test (CVAT)
Age Determination	Age Nearest Birthday
Minimum Death Benefit	\$25,000 Guideline Premium Test \$100,000 CVAT
Death Benefit Bands	Band 1: \$25,000 to \$99,999 Band 2: \$100,000 to \$250,000 Band 3: \$250,001 to \$499,999 Band 4: \$500,000 to \$999,999 Band 5: \$1,000,000 and over
Application	10193 is the basic application; 10683 is the Supplemental Application with Index Strategies; Index Strategies must match application
Underwriting	Fully Underwritten Only (No Simplified Issue)
Underwriting Classes	Standard classes Available on all death benefits <ul style="list-style-type: none"> Standard non-nicotine user Standard nicotine user (ages 16+) Substandard non-nicotine user Substandard nicotine user (ages 16+) Preferred Classes available at ages 18+ to death benefits of \$250,001+ <ul style="list-style-type: none"> Preferred Plus non-nicotine user Preferred non-nicotine user Standard Plus non-nicotine user Preferred nicotine user
Underwriting Express Program	Available on issue ages 0-65 for death benefits up to \$250,000

Interest Crediting Options:	<ol style="list-style-type: none"> Fixed Account Point to Point with Cap (0% floor) Point to Point with Cap and Higher Floor (1.5% floor) Point to Point with Specified Rate
Minimum Guaranteed Crediting Rates	<ul style="list-style-type: none"> Indexed Strategy: Floor Fixed Rate: 2.5% Cumulative Interest Guarantee: 2.5%
Cumulative Interest Guarantee	Applies to full surrender or death; also applies for lapse/grace period processing
Premium Period	to attained age 121
Contract Maturity	Matures on the policy anniversary that the insured reaches 121
No Lapse Guarantee	10 year no lapse guarantee
Riders and Benefits	<ol style="list-style-type: none"> Chronic, Critical, and Terminal Accelerated Benefit Riders* Overloan Protection Benefit (Only available for Guideline Premium Test) ANICO Signature Term Rider for UL Disability Waiver of Minimum Premium Disability Waiver of Stipulated Premium Children's Term Rider Guaranteed Insurability Rider <p>All riders not available in all states. See rider guide (Form 10695) for more information on these riders.</p>
Rolling Target	2 Year Rolling Target
Surrender Charge Schedule	Varies by policy year according to a rate per thousand charge which declines each year by 10% until it reaches 0 at beginning of the 11th policy year
Monthly Policy Fee	\$5
Specified Amount Reductions	<p>Specified Amount reduction does not incur pro rata surrender charge; Surrender charges and unit loads are based on original death benefit</p> <p>No lapse premium based on original death benefit amount. A decrease in the Specified Amount will not result in a decrease in your No Lapse Guarantee Premium.</p>

* The 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.

Important Considerations:

The following information should be considered when making your decision to apply for an Signature Indexed 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 providing the benefits outlined. 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.

The Signature Indexed Universal Life Insurance policy is not a registered security or stock market investment and does not directly participate in any stock or equity investments or index. When you buy this policy, you are not buying an ownership interest in any stock or index.

American National Insurance Company and its agents do not make any recommendations regarding the selection of indexed strategies. American National Insurance Company and its agents do not guarantee the performance of any indexed strategies.

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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.

Policy Form Series: IUL14; ULPTP14; ULSR14; ABR14-TM; ABR14-CH; ABR14-CT; ULOPR14; ART12; ULDW91; PVWSTP; ULCTR14; ULGIO14 (Forms May Vary by State)

Not FDIC/NCUA insured | Not a deposit | Not insured by any federal government agency | No bank/CU guarantee | May lose value

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