



American National Life Insurance  
Company of Texas

ANTEX

# Strategy Whole Life Insurance

- The accelerated benefit payment will be less than the death benefit because an actuarial discount formula based on life expectancy as well as an administrative fee of up to \$500 are applied with the benefit is exercised.
- Receipt of accelerated benefit may be a taxable event. You should contact your tax advisor regarding your specific situation.
- Receipt of an accelerated benefit may effect your eligibility for Medicaid, supplemental security income, or other governmental benefits or entitlements.
- Neither American National Life Insurance Company of Texas nor its agents give legal or tax advice. Please contact your attorney or tax advisor regarding your specific situation.
- Not all benefit design variations are available in all states.



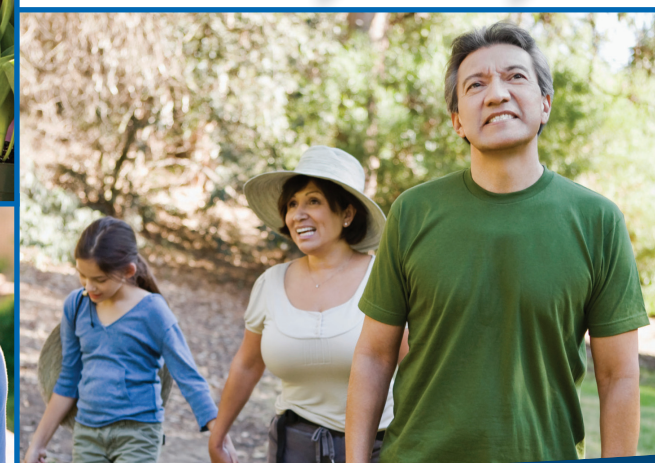
American National Life Insurance  
Company of Texas

One Moody Plaza | Galveston, TX 77550-7947

Form Series LDB11AX, Form Series MDB11AX, Form Series ABR11AX-TM



*Create  
your  
Plan for Life*





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## Strategy Whole Life Insurance

### Issue Ages for:

**Level Benefit** 50 to 85 yrs

**Graded Benefit** 50 to 80 yrs

**Modified Benefit** 50 to 80 yrs

### Available Coverage Amount

**Minimum**.....\$2,000

### Maximum for:

**Level Benefit**.....\$50,000

**Graded Benefit** .....\$25,000

**Modified Benefit**.....\$25,000

### Accelerated Benefit for Terminal Illness Rider

An advantage for **Level Benefit** plans with coverage from \$25,000 to \$50,000 is the addition of a Terminal Illness Accelerated Death Benefit Rider. There is no additional premium cost for this rider.

This rider allows a policy owner, that is diagnosed with a terminal illness that is reasonably expected to result in the death of the insured within 12 or 24 months (varies by state), to have the ability to receive a discounted death benefit in lieu of the policy death benefit while living. The life insurance policy will terminate upon acceleration.

*Additional details on back of brochure*

### Providing Stability

For generations whole life insurance has helped provide for families in their time of greatest need, when they have lost a loved one. The generally tax free death benefit gives the financial support to help lighten the burden of that loss for those who are left behind.

### How long will I have coverage? Does it expire?

Once approved, Strategy Whole Life provides life insurance coverage until your 121<sup>st</sup> birthday as long as premiums are paid. If you live beyond your 121<sup>st</sup> birthday then American National Life Insurance Company of Texas will send you a check equal to the amount of coverage on your policy and the coverage will terminate.

### What are my options for payment?

You have several options for premium payment: You can be billed Monthly, Quarterly, Semi-Annually, and Annually. The premium amount can be paid by check or it can be automatically drafted from your bank account.



### How do I get a Strategy Whole Life Insurance policy?

Your agent can help you with the simple paper application. The paperwork will only take a couple of minutes to fill out. At that time you can select the amount of coverage that you would like to have from \$2,000 to \$50,000 (varies by plan of insurance.)

After the application is received and reviewed, the applicant will be placed into one of three benefit designs; the healthiest risks will be placed into the Level Benefit, followed by the Graded Benefit, and finally the Modified Benefit. Death benefit will be limited for years one and two of the policy for Graded Benefit and Modified Benefit levels.

### Level Benefit

100% of death benefit

### Graded Benefit \*\*

**Year 1** - 30% of death benefit

**Year 2** - 70% of death benefit

**Year 3** - 100% of death benefit

### Modified Benefit \*\*

**Years 1 & 2** - 110% of premiums paid

**Year 3** - 100% of death benefit

*\*\* Graded Benefit and Modified Benefit policies will pay 100% of the face amount in Years 1 and 2 if the insured dies an accidental death.*



### Average Funeral Costs

Cost of regular adult funeral including following basic items. Does not include cemetery, monument/marker costs or miscellaneous cash advance charges such as for flowers or obituaries.

Item	Price*
Basic services fee	\$2,100
Removal/transfer	\$325
Embalming	\$725
Preparation of body	\$250
Facilities (viewing)	\$425
Facilities (ceremony)	\$500
Hearse	\$325
Service car/van	\$150
Printed package	\$160
<b>Total without Casket:</b>	<b>\$4,960</b>
Metal Casket	\$2,400

**Average Cost \$7,360**

Vault \$1,395

**Total Cost \$8,755**

*\*Source: 2017 NFDA General Price List Survey.*



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