

# Signature Term

## Life Insurance Series



Every day your life revolves around providing for your family and protecting their way of life.

The need for financial protection for your family and/or business is a very real one; however, it might also be temporary.

**ANICO Signature Term Life is a practical choice for many different situations.**

**Do any apply to your situation?**

You want life insurance but do not need the potential for cash accumulation a permanent plan provides.

Your need is critical, but only for a specific period of time.

You wish to minimize cost while maximizing protection.

You wish to preserve your insurability for converting to permanent insurance later.

# What Type of ANICO Signature Term Life Insurance Works for You?

## Annual Renewable Term (ART)

Many individuals have a short term need for life insurance. Those that desire short term life insurance protection at a minimal cost can consider an Annual Renewable Term (ART) policy.

An ART policy is considered a one year policy that automatically renews at the end of each year. The premiums are guaranteed for the first 10 years; however the annual premiums will increase each year because of your age. Over a 10 year period, the premiums paid are designed to be comparable to the premiums paid for a 10 year level premium term policy.

If you no longer need insurance, you can choose to terminate the policy or, if your insurance needs change, there are options available that allow you to convert the ART policy to a level premium term policy or permanent policy.

See page 5 for more information on policy conversions.

## Level Premium Term

When the need for protection is at least ten years, a level premium term life policy may be the right fit. This option can be a good choice when you are looking for pure protection at a minimized cost.

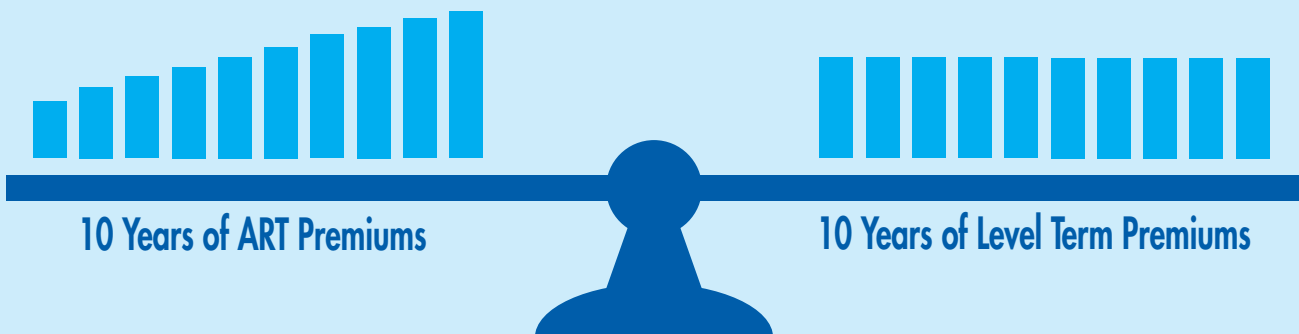
Level Premium Term means that, for a set term period, your premiums will remain the same. You are able to choose the face amount of the policy and the length of the term that meets your insurance needs. At the end of your selected level term period, the policy will renew each year with the coverage ending at age 95. The premiums after the level term period will increase annually due to your current age and economic conditions.

Signature Term offers level premium term periods of 10, 15, 20, and 30 years.

If your insurance needs change after a level term policy has been purchased, there are options available that allow you to convert the policy to a permanent policy.

See page 5 for more information on policy conversions.

Over a 10 year period, ART premiums paid are designed to be comparable to the premiums paid for a 10 year level term policy.





## ANICO Signature Term offers a non-invasive option.

Accelerated Underwriting is available for ANICO Signature Term policies with face amounts up to \$250,000. The accelerated underwriting program, Xpress, facilitates accelerated turnaround without requiring invasive procedures, in most cases. Decisions are based on the answers in the application.<sup>1</sup>

- Standard and substandard rate classes only
- Eligible for ages 65 and below
- Available on ART and all Level Premium Term Policies

<sup>1</sup> Xpress requires completion of a full application with no additional requirements in most cases. An underwriting decision is made using the information from the application, MIB and the RX Database. Additional requirements may be necessary on certain applications. Additional underwriting options and rate classes are available for face amounts over \$250,000. See your agent for more information.

# Policy Conversion and Conversion Credits

## Convert to a permanent policy

If you find there is a need for permanent protection or a desire to build cash value, the term policy may be converted to any individual permanent life insurance policy currently offered by American National. The converted policy will use the same underwriting basis and be issued at an equivalent rate class.

- The conversion option will expire on the policy anniversary at the end of the level premium term period or on the policy anniversary following the insured's attained age of 65, which ever occurs first. However, the conversion period will never be less than 5 years.
- May be eligible for a conversion credit towards the new policy. (see below)
- Other than conversions, you cannot make any changes to your policy.

## Convert an ART policy to another term policy

If you find that you need term insurance for longer than the ten year guaranteed insurability period, you may be able to convert the ART policy to a level premium term policy.

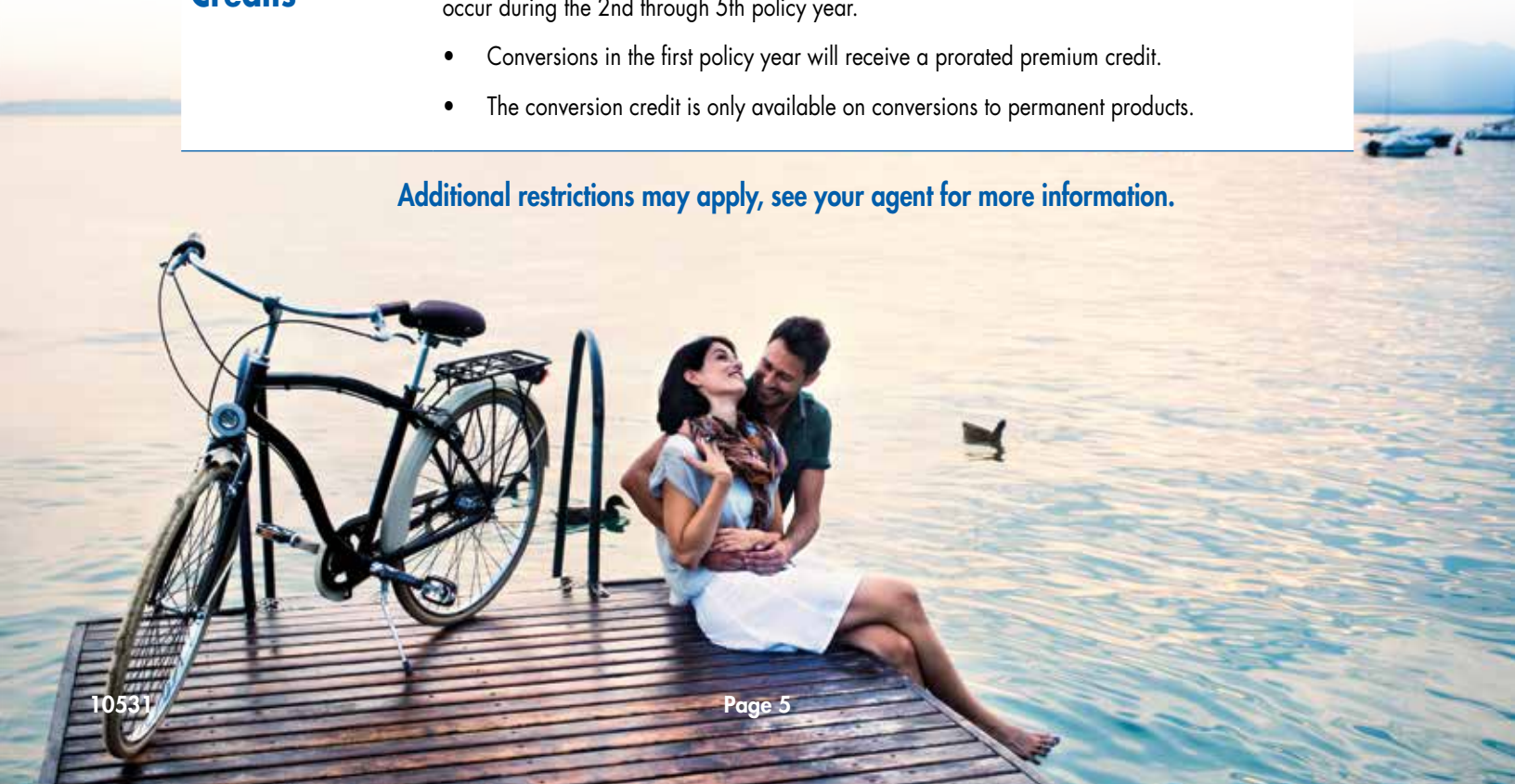
- Limited to an ANICO Signature Term 20 or 30 year level premium policy.
- Only available in the first three policy years.
- Not eligible for conversion credits.
- Other than conversions, you cannot make any changes to your policy.

## Conversion Credits

American National will provide a premium conversion credit towards the new permanent policy equal to 100% of the annual premium on an ANICO Signature Term policy for conversions that occur during the 2nd through 5th policy year.

- Conversions in the first policy year will receive a prorated premium credit.
- The conversion credit is only available on conversions to permanent products.

**Additional restrictions may apply, see your agent for more information.**



# Customize a Term Life Policy to Fit Your Needs

## Accelerated Benefit Riders

Should you become terminally, chronically, or critically ill, a full or partial accelerated death benefit may be available to you before you die, providing an unrestricted cash benefit for you to use for any expense, including medical.

- **Accelerated Benefit Rider for Terminal Illness:**  
For use if an eligible insured has an illness or chronic condition that is expected to result in death within 12 to 24 months, depending on state definitions.
- **Accelerated Benefit Rider 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. The benefit is an unrestricted cash payment. Not available in California.
- **Accelerated Benefit Rider for Critical Illness:**  
For use if an eligible insured experiences a critical illness described in the rider after the issue date. The 16 covered critical illnesses (13 in California) may be found in the ABR Overview, Form 10743. Not available in New York.

### Maximum Death Benefit Available for Acceleration:

- \$2,000,000 for ages 0-65
- \$1,000,000 for ages 66 and over.
- New York: 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. Please see 26 USC 7702B(d)(4) to determine the amount currently in effect for the current year.

## Children's Term Rider

This rider insures each child approved when the policy is issued and any subsequent children born or adopted while the rider is in force. The coverage expires on each child when they attain age 25, at which time the coverage may be converted to a permanent plan of insurance currently offered by the company for conversion without evidence of insurability. Policy Form Series CTR12M; CTR12M(NY)

## Disability Waiver of Premium

You may add an optional Disability Waiver of Premium Rider at the time you apply for your policy, though it may not be available in all states. Policy Form Series LPW84; LPW84(NY)

**Please refer to the Riders and Benefits Guide (Form 10695) for more information.  
Riders may incur additional cost. Not all riders are available in all states.**

### Accelerated Benefit Rider Notices:

Policy Form Series: ABR14-TM; ABR14-CH; ABR14-CT; 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 reduction 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 death benefit is an unrestricted cash payment. The Chronic and Terminal rider 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 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. 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 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 a prolonged illness or disability. 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 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.**



# ANICO Signature Term Series

	Level Premium Term	Annual Renewable Term	Simplified Issue Level Premium Term
Product Summary	Offers a level premium for a period of 10, 15, 20 or 30 years.	Offers a level death benefit to age 75 with affordable and competitive initial premiums increasing annually.	Offers a level premium period of 10, 20 or 30 years for approved employer groups
Issue Ages	10 Year: 18 - 70 15 Year: 18 - 65 20 Year: 18 - 60 30 Year: 18 - 50	18 - 65	10 Year: 18 - 64 20 Year: 18 - 60 30 Year: 18 - 50
Min. Face Amount	\$50,000	\$50,000	\$50,000
Max. Face Amount	N/A	N/A	\$250,000
Policy Fee	\$60 Annually	\$60 Annually	\$60 Annually
Benefits and Riders <small>Additional cost may apply. Not available in all states.</small>	Accelerated Benefit Riders Disability Waiver of Premium Rider Children's Term Rider	Accelerated Benefit Riders Disability Waiver of Premium Rider Children's Term Rider	Accelerated Benefit Rider for Terminal Illness Children's Term Rider
Underwriting Classes	Preferred Plus Non-Nicotine User Preferred Non-Nicotine User Preferred Nicotine User Standard Plus Non-Nicotine User Standard Non-Nicotine User Standard Nicotine User	Preferred Plus Non-Nicotine User Preferred Non-Nicotine User Preferred Nicotine User Standard Plus Non-Nicotine User Standard Non-Nicotine User Standard Nicotine User	Standard Non-Nicotine User Standard Nicotine User

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

The foregoing is neither a contract nor an offer to contract, but is only a general description of benefits available. The exact provisions, terms and conditions of the policy control. Rates and benefits are based on the applicant's age and ability to qualify. This policy has limitations. Policies contain certain exclusions, limitations and terms for keeping them in force. Policy Form Series: ART 1 2; ART 1 2(NY) (Forms May Vary By State) 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, (Glenmont, New York). Each company has financial responsibility only for the products and services it issues.

