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VALUE

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GUARANTEES

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FEATURES

Signature Guaranteed UL: A Powerful Combination

Your clients shouldn't have to sacrifice features or guarantees for price. With Signature Guaranteed UL, they don't have to.

DISTINGUISHING FEATURES

- Highly competitive premiums. Most competitive under age 65.
- Dial a Guaranteed Death Benefit between ages 95 and 121.¹
- Three opportunities to receive a Guaranteed Cash-Out of premiums paid in exchange for a full surrender.²
- Contractual Late Payment Forgiveness
- Cash-Out Benefit maximums among the highest in the industry!
- THREE Accelerated Benefit Riders.³

	Annual Premiums	Premium Cash-Out Amounts at the:		
		15th Policy Anniversary	20th Policy Anniversary	25th Policy Anniversary
American National	\$5,521	\$53,831	\$110,423	\$138,029
American General	\$5,961	N/A	\$59,608	\$149,020
North American	\$6,539	N/A	N/A	N/A
Principal	\$6,812	N/A	N/A	N/A
Mutual of Omaha	\$7,055	\$52,914	\$141,103	\$176,379
Lincoln Financial	\$7,090	N/A	N/A	N/A

Age 50, Standard, Male, Nonsmoker, \$500,000 to Age 100

Agent Name
Agent Contact

The competitor premium comparison is obtained from carrier illustration software and is current as of 11/21/2017. Premiums are rounded to the nearest dollar. American National cannot guarantee the accuracy and completeness of the premium comparison. Data is subject to change at anytime. The companies listed are believed to offer comparable products to Signature GUL. 1) Guarantee is subject to premium payment requirements. 2) Cash-Out Rider may not be available on all substandard rated policies and some may only qualify for the Cash-Out option in the 15th Policy anniversary. 3) 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. All riders are not available in all states. Policy Form Series: SGUL15; GCOR15; ABR14-TM; ABR14-CH; ABR14-CT (Forms may vary by state). American National Insurance Company, Galveston, Texas.

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