

Signature Performance Indexed Universal Life Insurance

PLANNING FOR THE UNEXPECTED

 **AMERICAN NATIONAL**



What does your tomorrow look like?

There is one simple truth in life—there are no guarantees.

Even with the most careful planning, the unexpected can test the financial strength we've tried so hard to fortify. Think about how the following “what if” scenarios could affect your current economic standing.



What if:

- Your family unexpectedly gained a new addition?
- Your health took a sudden turn and began to quickly decline?
- You needed to supplement your retirement income?
- You suddenly lost your spouse or;
- You suddenly pass away?

Are you prepared to cover unforeseen, long-term expenses that may arise?

Would your family be able to maintain their standard of living if something changed? If you are unsure of the answer to any of these questions, it may be time to start thinking ahead.

It's important to consider that retirement savings in traditional methods such as pensions and 401k plans rarely provide death benefits and continued means of saving during the accumulation phase of life. With the proper planning, you can set up a life insurance policy that not only provides a death benefit but provides cash flow flexibility during your lifetime.

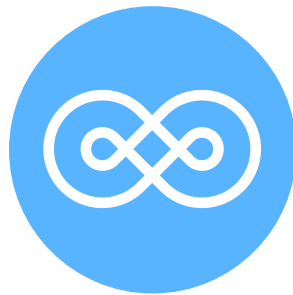
9 out of 10 Owners Agree That Buying Life Insurance¹



- ✓ Protects the family
- ✓ Provides peace of mind
- ✓ Responsible thing to do
- ✓ Necessary for security

The Basics

There are two options for life insurance —Whole and **Universal Life**.



UNIVERSAL LIFE

Provides “permanent” coverage and is designed to last the insured’s entire lifetime. There is an emphasis on flexible payment options with the premium as well as potential to build cash value within the policy, tax-deferred.



WHOLE LIFE

Provides “permanent” coverage designed to last the insured’s entire lifetime. Premium payments are usually fixed and have the ability to gain cash value.



Signature Performance Indexed Universal Life Insurance (IUL)

A permanent life insurance policy that provides a death benefit with the potential to build cash value over time.

Insurance for those who:

- Desire flexibility from their insurance policies
- Seek the potential for greater interest earnings
- Need economic certainty in life and in death
- Want to protect their funds from a volatile market

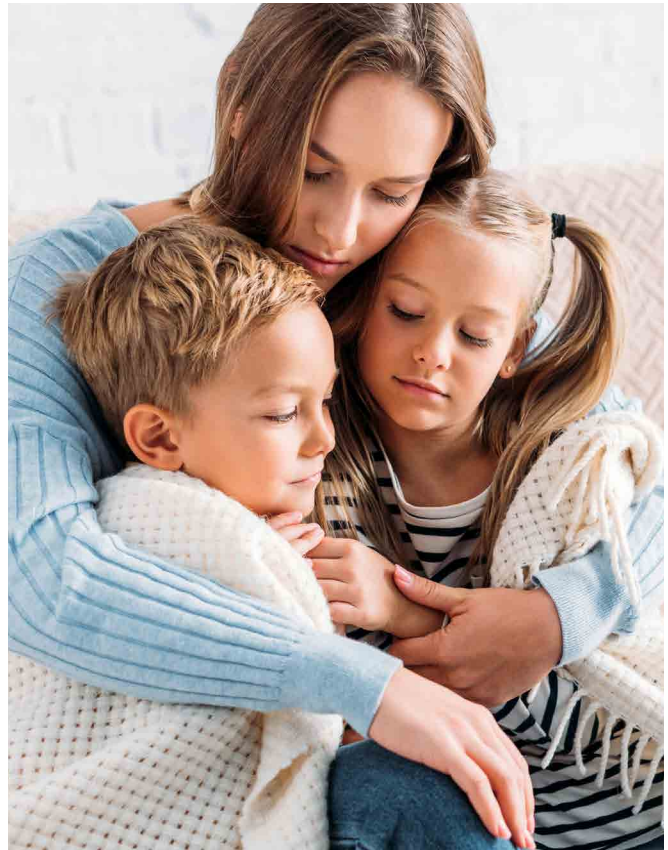
LASTING STABILITY

It can be hard to imagine life without the ones we hold dear. What can be even harder to imagine are the vast number of financial complications that arise if you or your spouse dies prematurely. Mortgage payments, bills, car notes, and other essential expenses may be too much to handle on one salary alone. Stress and financial turmoil follows when it is left up to one individual to provide for their entire family when, in the past they were relying on their spouses' supplemental income.

The unfortunate reality is, the financial strain caused by the death of a primary wage-earner will be felt within six months by 50% of Americans.²

Signature Performance IUL offers a death benefit that can ensure your loved ones are taken care of even after you are gone. Many people do not realize that the money from a death benefit can be utilized in several ways that transcend the cost of funeral and memorial services. It can help:

- Pay off mutual debts
- Cover the cost of college tuition or daycare
- Help with everyday expenses



Having financial stability and flexibility with expenses for your family means they won't have to worry about uprooting their lives or missing a house payment due to the death benefit covering them. Also, the money from the death benefit is usually tax-free.

You can rest easy knowing the home you bought, the business you worked hard to save for and the people you built a life with are financially secure when you are no longer with them.

SECURITY FOR TODAY

A threatening illness can put your entire life on hold indefinitely. The expense of medical bills, procedures, and tests can have an impact on your future savings. Fortunately, there are options to save you stress and financial frustrations with additional **Accelerated Benefit Riders**.³

At no additional cost, Signature Performance IUL offers Accelerated Benefit Riders which have the potential to help you if you were to fall terminally, chronically or critically ill. These riders allow you to take out a portion of the death benefit to supplement the cost of medical expenses, treatments or future security. This allows you to focus on your road to recovery and worry about finances later.

**DID YOU
KNOW?**

A RIDER

Is any supplemental provision or attachment to a policy. Riders can expand or waive certain aspects of a policy depending on the needs and circumstances of an individual.

PLAN FOR TOMORROW

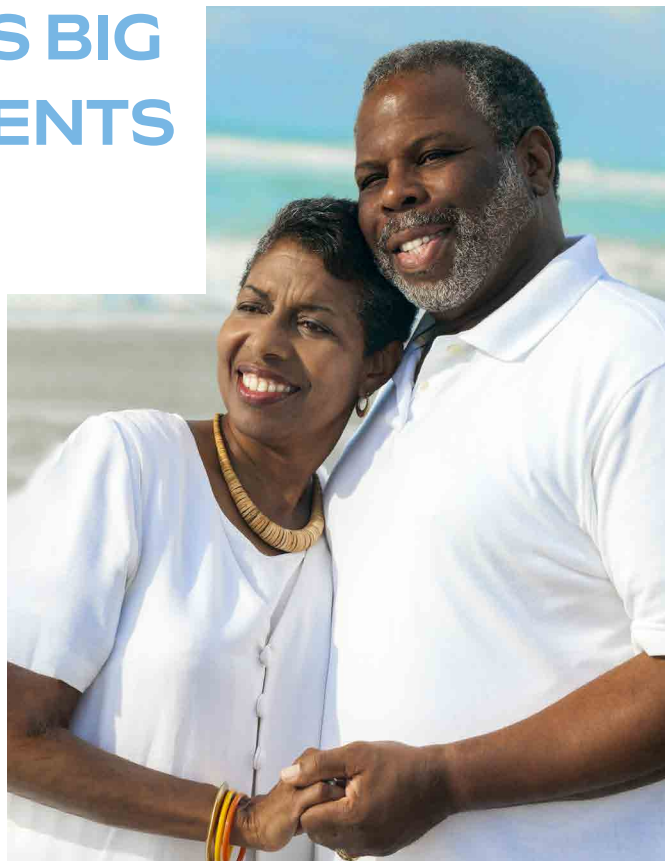
Signature Performance IUL enables you to fund all of life's events big or small. Aside from the death benefit which provides ample financial security for you and your family after death, this product offers the potential for tax-deferred growth during life.

The cash value accumulated can be withdrawn in full or partially at any time and can grow while protected from stock market losses. This allows cash flow flexibility when you need it and the freedom to finance your retirement, pay for your child's wedding or college tuition, or any other financial goals and needs you may have.





**PROVIDE
FOR
LIFE'S BIG
MOMENTS**



Creating a Financial Safety Net

PROTECT YOUR FINANCES

A prominent feature of this product is the way interest is credited. An index is the financial measure of the movement of an individual or a combination of financial markets. Premium payments have the potential to earn interest based on the performance of a widely known stock index like the S&P 500® or Nasdaq-100 Index® or a more dynamic index like the S&P MARC 5%. We measure the performance of the index or combination of indices that you choose to determine your interest earnings.

Your money is indirectly tied to the financial markets, so you are shielded from downside risks. Here's how our Signature Protection IUL is protected from an unfavorable market:

- Credited interest will never drop below 0%
- Your money is protected from a volatile market by not being invested directly in stocks or bonds.

So, you know you're covered when the market is unfavorable but what about when things are good? The interest you earn will be credited to your accumulation value. The amount is dependent upon several factors such as your policy's participation rate and the cap. Interest grows tax-deferred giving your money even more growth potential.

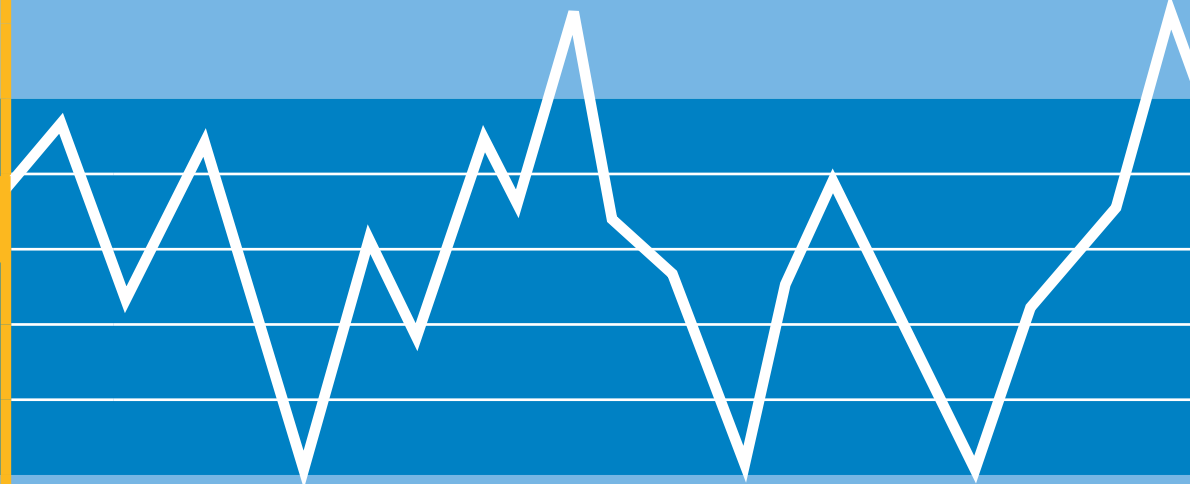
- ▶ **Capped Zone** – Never credits above the cap
- ▶ **Protected Zone** – Never credits less than 0%



Capped Zone

Signature
Performance
Indexed
Universal Life

Protected Zone





Conquer Life's What-Ifs

Provide the coverage you and your loved ones need to endure life's obstacles. Signature Performance IUL supplies you with a death benefit that caters to you and your family's financial needs. Whether you're ensuring a smooth transition for your family after death or supplementing your retirement savings – Signature Performance IUL is there to help.

Tax-deferred cash value and flexible cash flow in your policy can provide further protection in case of financial emergencies, illnesses, or injuries. With this product, you don't have to stress the unexpected because throughout life's uncertainties, we've got you covered.

Speak with an agent and contact your financial advisor to find out how Signature Performance IUL can cover you and your loved ones today and offer flexibility and stability for the future.

Form series: IUL23; IBR23; ABR14-CT; ABR14-CH; ABR14-TM (ND & SD Form Series ABR22-CT; ABR22-CH; and ABR22-TM). This brochure contains only a general description of the product and is not a policy of insurance. Any coverage is subject to the terms and conditions of the policy itself. For full details, see the policy. This brochure is not available for use in Oregon.

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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 specific circumstances.

1) LIMRA 2019 Facts of Life and Annuities. 2) LIMRA 2018 Barometer Study.

3) Accelerated Benefit Rider Notice

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. Chronic Illness Rider is not available on products with term riders in California. 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 actuarial discount 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 benefit is an unrestricted cash payment. A request for an accelerated death benefit may only be beneficial if the qualifying event results in significant deterioration of the rider insured's life expectancy. The Chronic and Terminal Illness Riders 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 potential 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 the inability to perform activities of daily living or cognitive impairment. 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.

American National Insurance Company, headquartered in Galveston, Texas is licensed to conduct business in all states except New York.



Built on Trust, Financial Strength and Integrity

Chartered on March 17, 1905, by American National Insurance Company's founder, W.L. Moody Jr., the company began operations with \$100,000 of capital and \$20,000 surplus. Mr. Moody envisioned a company that would flourish for centuries. Even after more than 115 years, his conservative business approach created a unique corporate culture that remains the heart of the company.

Reinsurance, a forward-looking company established for long-term participation in the insurance and reinsurance industries. Brookfield Reinsurance is committed to build on the enduring value and security provided by American National to its clients and will continue to manage its business driven by its corporate vision to be a provider of financial services for current and future generations.

