



SIGNATURE PROTECTION INDEXED
UNIVERSAL LIFE





Find Your Balance

Let's face it, life can be a whirlwind of work, school, kids, bills, and more. After you're done crushing deadlines at work, you're picking up the kids and taking them to their after-school activities. Somewhere during that time, you find time to cook, clean, and complete a quick work out. Finding the perfect balance to it all can be challenging. Whether you're juggling a full-time job and kids or studying and working on various side projects, we all find time for the things that are important to us.

When choosing life insurance, it's important to seek one that fits your lifestyle. In the same way we balance everything else in our lives, your financial plan needs to be balanced as well. You wouldn't want to focus only on saving for retirement and not have a plan in place if you or a family member died unexpectedly. Conversely to that, you don't want to get paralyzed by the what ifs of today so much so that you don't have the financial flexibility in later years for your family and your retirement.

Signature Protection IUL is the balanced financial solution. It can deliver harmony between protecting what you have today while also building for future needs. A Guaranteed Death Benefit offers protection that lasts until the age you need it and offers cash flow flexibility that can help you weather any storm life throws your way. Unlike term life or other guaranteed death benefit products, this product has an accumulation piece that is tied to the performance of the stock market which helps protect you and your money.

The unfortunate reality is the financial strain caused by the death of a primary wage-earner would be felt within 6 months by 44% of families.¹

DEATH BENEFIT PROTECTION

It can be hard to imagine life without the ones we hold dear. What can be even harder to imagine are the innumerable financial complications that can arise if you or your spouse dies prematurely. Things like mortgage payments, bills, car notes, and other essential expenses may be too much to handle on one salary alone. Not to mention the stress and financial turmoil that follows when it is left up to one individual to provide for their entire family when they were relying on the supplemental income of their spouse.

It's important to protect the ones we care about and the things we've worked hard to achieve. When we plan for those hard times it can make for a smoother, easier transition into the next chapter of life.

Signature Protection 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. For instance, it can help:

- **Pay off debts like student loans or credit cards**
- **Cover the cost of college tuition or daycare**
- **Help with everyday expenses like groceries**

More financial stability and flexibility with expenses for your family means they won't have to worry about uprooting their lives or missing a payment on the house because the death benefit covers them. Also, the good thing is, the money from the death benefit is usually tax-free. That means they can receive the entire benefit without any deductions.



DEATH BENEFIT PROTECTION

Reasons the Signature Protection IUL Death Benefit is the smart financial choice:

- ▶ You choose the age to guarantee the death benefit
- ▶ The younger the guaranteed age, the lower your premium
- ▶ If you only want to guarantee coverage to age 80 you don't have to pay the higher premiums needed to guarantee to age 100 or 120

Guaranteed Death Benefit to an Older Age



Less
Accumulation

Longer
Guarantee

Guaranteed Death Benefit to a Younger Age



Higher
Accumulation

Shorter
Guarantee

Accelerated Benefit Riders

A life-threatening illness can put your entire life on hold indefinitely. In addition to that, 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 in the form of additional Accelerated Benefit Riders.

At no additional premium, Signature Protection IUL offers living benefits in the form of Accelerated Benefit Riders. This could help if you were to fall terminally, chronically, or critically ill. These riders allow you to take out a portion or all of the of the death benefit to supplement the cost of medical expenses, treatments, or long-term care. That way, you can focus on your road to recovery and worry about finances later.

Terminal Illness

Provides for the payment of an accelerated benefit if an eligible insured has an illness or chronic condition that is expected to result in death within 24 months.²

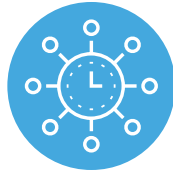
Critical Illness

Provides for the payment of an accelerated benefit if an eligible insured experiences a critical illness. Covered critical illness includes 16 different illnesses (13 in California).

Chronic Illness

Provides for the payment of an accelerated benefit if an eligible insured is unable to perform two out of six activities of daily living (2 of 6 ADLs) or experiences severe cognitive impairment.³

There are three main types of life insurance – term life, whole life, and universal life.



TERM LIFE

Provides temporary coverage between 10 to 30 years.
Premiums paid toward the policy do not have the opportunity to grow cash value.



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.



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.



With this product, you have the potential to build and earn interest. The cash value of the policy may be used as collateral for a policy loan and, in addition to that, you can withdraw funds from the cash value whenever you want. This allows cash flow flexibility when you need it. You could put that money toward a college fund, mortgage payments or any other future financial needs you may have.

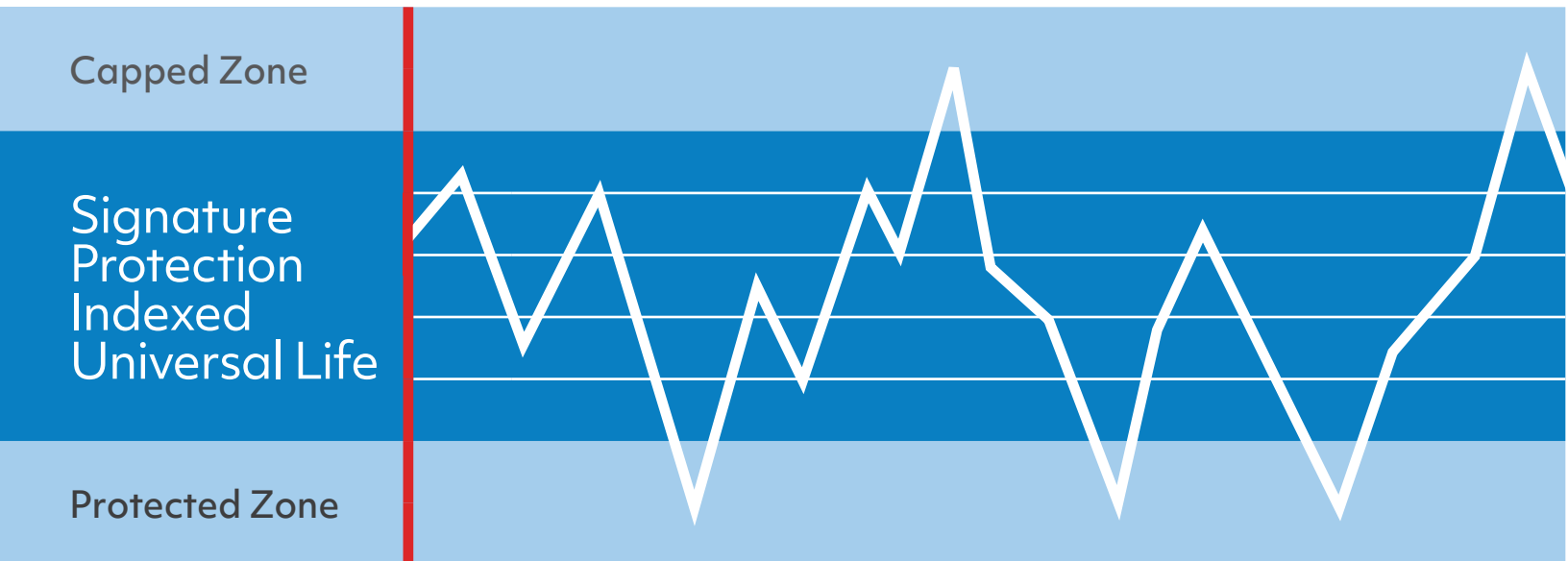
In addition, you have the freedom and the authority to choose payments that fit your financial goals. With an adjustable premium, death benefit, and face amount, you are able (within certain parameters of the policy) to tailor your life insurance to best fit your needs and financial circumstance.

CREDITING STRATEGIES

A prominent feature of this product is the way interest is credited. Premium payments have the potential to earn interest based on the performance of three carefully selected indices. We measure the performance of the selected index or indices to determine your interest earnings. Because your money is indirectly involved in the stock market, you are shielded from downside risks. Here's how our IUL keeps you protected from an unfavorable market:

- **Your 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%

*The accumulation value may still decrease due to monthly deductions and other policy costs.

Index

An index is the financial measure of the movement in the stock market.

Cap

The maximum interest rate to be credited and declared for each applicable segment when it is created. The cap can be different for each segment.

Floor

The minimum interest rate to be credited to each segment. With Signature Protection IUL the minimum floor is 0%.

Balance



INDICES



Signature Protection IUL has access to both fixed and indexed crediting strategies, which offers the option of three established indices. In order to help achieve your financial goals, you may elect to participate in any, or all three indices: the S&P 500[®], the S&P MARC 5% Excess Return (S&P MARC 5%), or the Nasdaq-100[®] index.⁴

- ▶ **S&P 500[®] Index** – The S&P 500[®] is a capitalization weighted index that tracks the performance of 500 large companies listed on US stock exchanges. The S&P 500[®] is widely regarded as the best single gauge of large-cap U.S. equities. There is over USD 11.2 trillion indexed or benchmarked to the index, with indexed assets comprising approximately USD 4.6 trillion of this total. The index includes 500 leading companies and covers approximately 80% of available market capitalization. The companies that are tracked are selected by committee and must meet certain criteria before making the list of eligible companies
- ▶ **S&P MARC 5% Excess Return Index** – The S&P MARC 5% Index is a derivative index of the S&P 500[®] designed to manage market volatility. The S&P MARC 5% (Multi-Asset Risk Control) Index seeks to provide multi-asset diversification within a simple risk weighting framework, tracking three underlying component indices that represent equities, commodities, and fixed income. For purposes of the S&P MARC 5% Index, an excess return version of the S&P 500[®] is calculated from the S&P 500[®] Total Return Index and is used as the underlying equities component index. The weighted strategy is rebalanced daily to maintain a target volatility of 5%. In low-volatility environments, the S&P MARC 5% Index risk control mechanism increases market exposure to riskier assets by increasing the allocation to the index (up to a leveraged position of 150%).
- ▶ **Nasdaq-100 Index[®]** – The Nasdaq-100 Index[®] is a modified market capitalization weighted index that tracks the performance of 100 of the largest domestic and international non-financial companies listed on The Nasdaq Stock Market[®] based on market capitalization. The index reflects companies across major industry groups including computer hardware and software, telecommunications, retail/wholesale trade and biotechnology. It does not contain securities of financial companies including investment companies. The companies selected are based on an annual ranking of all eligible companies listed on The Nasdaq Stock Market[®]. The value for this index is published multiple times a day and includes an opening market value and a closing market value.



Conclusion

Provide the coverage you and your loved ones need to endure life's obstacles. Signature Protection 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 Protection IUL is there to help you find your balance.

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 Protection IUL can cover you and your loved ones today and offer flexibility and stability for the future.



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. Following a conservative investment philosophy, Mr. Moody believed that profits should finance future growth, so the company did not pay dividends to investors in those early years. Mr. Moody envisioned a company that would flourish for centuries. His conservative business approach created a unique corporate culture that remains the heart of the company today.

This culture has helped American National persevere through wars, hurricanes, economic volatility, extraordinary technological advancements, evolving products, and the changing needs of contract holders and agents. American National has existed for over 115 years and will continue to manage its business respecting the conservative principles of its founder, driven by its corporate vision to be a provider of financial services for current and future generations.

1) LIMRA 2022 Barometer Study. 2) 12 months in FL 3) Chronic is not available on permanent products with term riders in California. The accelerated benefit payment will be less than the death benefit as it is reduced by an actuarial discount and an administrative fee of up to \$500. The actuarial discount is primarily dependent on the life expectancy of the insured at the time of election. 4) The S&P MARC 5% Index and the S&P 500® Index are products of S&P Dow Jones Indices LLC or its affiliates ("SPDJI") and have been licensed for use by American National Insurance Company. S&P®, S&P 500®, US 500, The 500, iBoxx®, iTraxx® and CDX® are trademarks of S&P Global, Inc. or its affiliates ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"); and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by American National Insurance Company. American National Insurance Company Products are not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, their respective affiliates, and none of such parties make any representation regarding the advisability of investing in such product(s) nor do they have any liability for any errors, omissions, or interruptions of the S&P MARC 5% Index and the S&P 500® Index.

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