

VALUE

GUARANTEES

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.
- Guaranteed Death Benefits between ages 95 and 121.<sup>1</sup>
- **Guaranteed Cash-Out Rider:** Three opportunities to fully surrender the policy and receive a partial or full return of premiums paid.<sup>2</sup>
- Contractual Late Payment Forgiveness
- Cash-Out Benefit maximums among the highest in the industry!
- THREE Accelerated Benefit Riders.<sup>3</sup>

	Annual Premiums	Premium Cash-Out Amounts at the:		
		15th Policy Anniversary	20th Policy Anniversary	25th Policy Anniversary
<b>American National</b>	<b>\$10,924</b>	<b>\$106,505</b>	<b>\$218,471</b>	<b>\$273,089</b>
Lincoln Financial	\$11,154	N/A	N/A	N/A
American General	\$11,605	N/A	\$116,046	\$290,115
Symetra	\$11,623	N/A	\$232,460	\$290,575
Nationwide	\$11,991	\$89,933	\$239,820	N/A
Principal	\$12,788	N/A	N/A	N/A
North American	\$13,671	N/A	N/A	N/A

Age 60, Preferred Plus, Female, Nonsmoker, \$1,000,000 to Age 100

**For more information, contact:**

**URL Insurance Group**  
**800-926-8875**  
**stevec@urlinsgroup.com**

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**The competitor premium comparison is obtained from carrier illustration software and is current as of 04.19.2019. 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) The Guaranteed Cash-Out Value will be the lesser of a percentage of premiums paid OR the benefit maximum, which is a percentage of the death benefit. 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: SGUL18; GCOR15; ABR14-TM; ABR14-CH; ABR14-CT (Forms may vary by state). American National Insurance Company, Galveston, Texas.

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