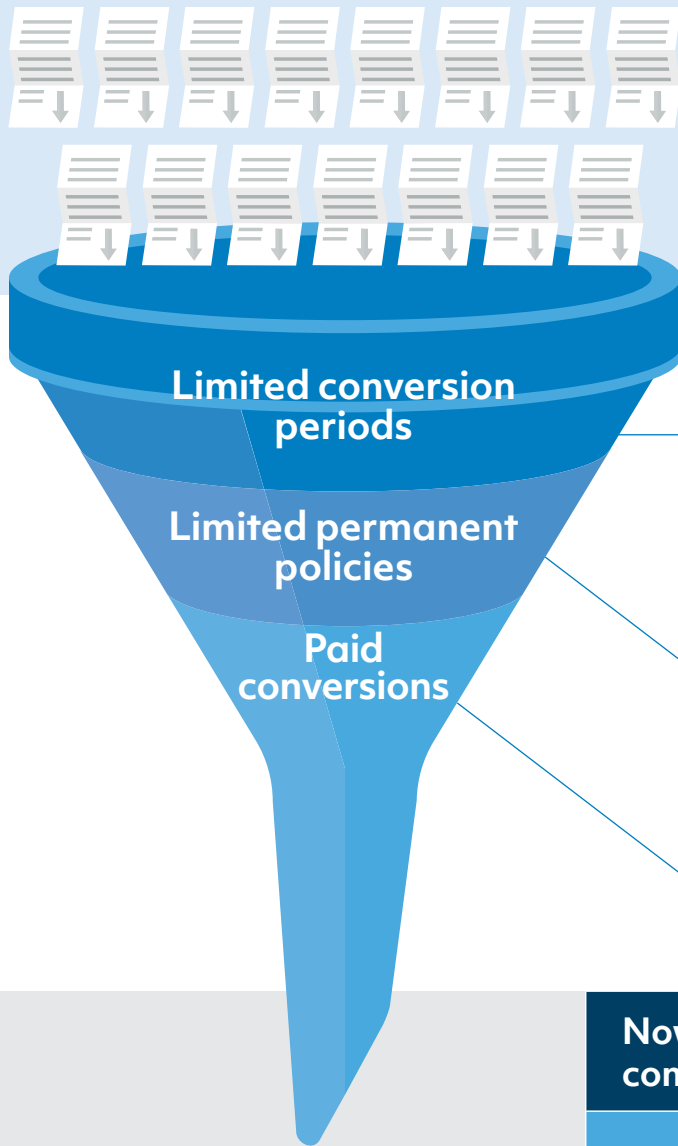


# SIGNATURE TERM LIFE INSURANCE

Features + Competitive Premiums



We reviewed 15 companies' term policies<sup>1</sup> to show you product features American National has made a priority to provide your clients. Check out how competitive our prices are against the rest!

Some policies limit the number of years you have to convert from term to a permanent policy.

- **American National allows conversions to permanent policies for the full term of the policy.** (Up to age 65, but no less than 5 years from issue.<sup>2</sup>)

Some policies limit conversion to certain permanent products.

- **American National allows conversions to all permanent policies, including Signature GUL.**

Some policies allow conversions but require the policyholder to pay for the option.

- **American National does not charge a fee for conversions.**

Now that you've seen the features, it's time to compare 20-year premiums

	Annual Premiums		
	Male, 35	Male, 45	Male, 55
<b>American National</b>	<b>\$450</b>	<b>\$1,080</b>	<b>\$2,750</b>
Symetra	\$455	\$1,114	\$2,824
Mutual of Omaha	\$462	\$1,152	\$3,042
Nationwide	\$475	\$1,085	\$2,755
National Life	\$535	\$1,255	\$3,185
Global Atlantic	\$545	\$1,455	\$3,505

# ANICO Signature Term offers all this plus:

- Conversion Credits
- Accelerated Benefit Riders for Critical and Terminal Illness at no additional premium<sup>3</sup>

## FOR MORE INFORMATION CONTACT

**URL Insurance Group**  
**800.926.8875**  
**life@urlinsgroup.com**  
**www.urlinsgroup.com**

Premium rates derived from WinFlex and carrier illustration software as of 8/1/2020 and are based on published rates believed to be reliable; however, accuracy and completeness cannot be guaranteed.

All information presented is deemed reliable but cannot be guaranteed to be accurate, since there are many factors that affect the characteristics of the product feature portrayed in the comparison which may not be contractual or described in competitor marketing material.

1. American National's Signature Term was compared to term policies believed to be similar to Signature Term. The following companies' policies were reviewed: AIG, Global Atlantic, John Hancock, LGA, Lincoln, Mutual of Omaha, National Life, Nationwide, Pacific Life, Principal, Protective, SBLI, Securian, Symetra, Transamerica.
2. Applies to fully underwritten level term policies. 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, whichever occurs first. However, the conversion period will never be less than five years.
3. All riders may not be available in all states. 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.

Form Series ABR14-TM; ABR14-CH; ABR14-CT; ART18 (Forms may vary by state). American National Insurance Company, Galveston, Texas.



AMERICAN NATIONAL INSURANCE COMPANY