

SIGNATURE PROTECTION INDEXED UNIVERSAL LIFE

Leading the Competition with Balanced Protection



Signature Protection IUL offers competitive premium for both, level and 10-pay.

Level-Pay – \$1,000,000 Death Benefit

Male, 45, Preferred Best • Solve to Guarantee the Death Benefit to Age 90

		Annual Premium	Guaranteed	Current
American National	Signature Protection	\$ 5,852	90	90
Securian	Eclipse Protector II IUL	\$ 6,237	90	90
Nationwide®	Indexed UL Protector II 2020	\$ 6,419	90	97
North American	Protection Builder IUL®	\$ 6,994	90	94
AIG	Value+ Protector II IUL	\$ 7,975	90	131

10-Pay – \$1,000,000 Death Benefit

Male, 45, Preferred Best • Solve to Guarantee the Death Benefit to Age 90

		Annual Premium	Guaranteed	Current
American National	Signature Protection	\$ 13,743	90	90
Securian	Eclipse Protector II IUL	\$ 14,326	90	90
North American	Protection Builder IUL®	\$ 15,174	90	120
Nationwide®	Indexed UL Protector II 2020	\$ 16,622	90	120
AIG	Value+ Protector II IUL	\$ 21,758	90	131

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If your client is seeking a higher cash value, Signature Protection remains competitive when factoring in competitors' higher premiums into Signature Protection IUL.

Level-Pay – Head to Head						
	Premium	Guaranteed	Current	CSV YR10	CSV YR20	Target
Securian	\$ 6,237	90	90	\$ —	\$ 49,584	\$ 8,190
American National	\$ 6,237	92	92	\$ 11,043	\$ 115,763	\$ 7,510
Nationwide®	\$ 6,419	90	97	\$ 42,115	\$ 128,426	\$ 7,869
American National	\$ 6,419	92	92	\$ 13,270	\$ 121,886	\$ 7,510
North American	\$ 6,994	90	94	\$ 21,946	\$ 110,328	\$ 8,460
American National	\$ 6,994	95	95	\$ 20,307	\$ 141,233	\$ 7,510
AIG	\$ 7,975	90	131	\$ 42,091	\$ 186,545	\$ 7,630
American National	\$ 7,975	99	99	\$ 32,311	\$ 174,240	\$ 7,510

10-Pay – Head to Head						
	Premium	Guaranteed	Current	CSV YR10	CSV YR20	Target
Securian	\$ 14,326	90	90	\$ 92,508	\$ 149,345	\$ 8,190
American National	\$ 14,326	91	91	\$ 110,029	\$ 210,597	\$ 7,510
North American	\$ 15,174	90	120	\$ 178,352	\$ 302,705	\$ 7,869
American National	\$ 15,174	93	93	\$ 120,406	\$ 228,632	\$ 7,510
Nationwide®	\$ 16,622	90	120	\$ 134,276	\$ 249,923	\$ 8,460
American National	\$ 16,622	95	95	\$ 138,125	\$ 259,428	\$ 7,510
AIG	\$ 21,758	90	131	\$ 198,270	\$ 348,688	\$ 7,630
American National	\$ 21,758	121	121	\$ 200,974	\$ 368,661	\$ 7,510

45 year old male, preferred plus, \$1,000,000 Death Benefit

Signature Protection Indexed Universal Life provided the flexibility of a lower minimum guarantee premium with the opportunity for your clients to fund with higher premium when the opportunity is available.

The competitor premium comparison is obtained from carrier illustration software and is current as of 9/1/2021. 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 any time. The companies listed are believed to offer comparable products to Signature Protection Indexed Universal Life.

Policy Form Series: GIUL21, ULNC14, ULUNC21, ULPTP14 (Forms may vary by state). American National Insurance Company, Galveston, Texas.

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