



**HIGHLY COMPETITIVE PRICING**



## **SIGNATURE GUARANTEED UNIVERSAL LIFE INSURANCE**

**Signature GUL premiums are competitive in recurring and short-pay scenarios. Run a quote today!**

RECURRING PREMIUM	
Company	Annual Premium
<b>AMERICAN NATIONAL</b>	<b>\$35,301</b>
Penn Mutual	\$35,892
Protective	\$36,336
Pacific Life	\$37,717
Nationwide*	\$39,566

10-YEAR SHORT-PAY PREMIUM	
Company	Annual Premium
<b>AMERICAN NATIONAL</b>	<b>\$57,107</b>
Penn Mutual	\$66,001
Pacific Life	\$74,996
Nationwide*	\$76,012
Protective	N/A

Assumptions for both scenarios: Age 70, Standard, Male, Nonsmoker, \$1,000,000 to Age 100

\*ROP Rider Selected

**FOR MORE INFORMATION, CONTACT**

**URL Insurance Group**  
**717.540.5690 x3**  
**life@urlinsgroup.com**



## Highly competitive pricing, find out more about what sets Signature GUL apart including the Guaranteed Cash-Out Rider<sup>1</sup> and Accelerated Benefit Riders.<sup>2</sup>

The competitor comparison from carrier illustration software is current as of 7.01.2022. 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 Guarantee Universal Life. Annual Premiums for American National Signature Guaranteed UL, Penn Mutual Guaranteed Protection UL, Protective Lifetime Assurance UL 9-21, Pacific Life PL Promise Guaranteed UL, and Nationwide No-Lapse Guarantee UL II with PAMSVR.

1) 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. 2) 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. A request for an accelerated benefit may only be advisable if the qualifying event results in a significant reduction in the insured's life expectancy. A shorter life expectancy will result in a larger benefit offer. 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. Policy Form Series: SGUL18; GCOR15; ABR14-CT, ABR14-CH, ABR14-TM (ND & SD Form Series ABR22-CT, ABR22-CH, and ABR22-TM) (Forms may vary by state). American National Insurance Company, Galveston, Texas.

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