



Signature Protection Indexed Universal Life

COMPETITIVE WHERE IT COUNTS

- ▶ Guaranteed coverage and premiums from ages 80 to 121.
- ▶ Competitive cash accumulation options using the S&P 500®, S&P MARC 5% and the Nasdaq-100® indices.
- ▶ Accelerated Benefit Riders - offer the potential for partial or full acceleration of the death benefit upon the insured experiencing a qualifying illness¹.

RECURRING PREMIUM	
Company	Annual Premium
AMERICAN NATIONAL	\$6,707
Nationwide	\$7,131
Securian	\$7,565
North American	\$7,810
American General	\$9,270

10-YEAR SHORT-PAY PREMIUM	
Company	Annual Premium
AMERICAN NATIONAL	\$16,334
Nationwide	\$16,769
North American	\$16,895
Securian	\$17,303
American General	\$24,603

Assumptions for both scenarios: Protection Focused Indexed UL, Age 45, Preferred, Male, Nonsmoker, \$1,000,000 to Age 90²

American National Insurance Company



FOR MORE INFORMATION CONTACT

1) 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.

2) The competitor comparison from carrier illustration software is current as of 9.11.2023. 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 Universal Life. Annual Premiums for American National Signature Protection UL, Securian Financial Eclipse Protector II IUL, North American Protection Builder IUL, Nationwide Indexed UL Protector II 2020, and American General Value+ Protector III IUL.

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