

The Signature Guaranteed Universal Life Insurance policy from American National Insurance Company offers guaranteed lifetime death benefit protection and the flexibility to cash out the policy if circumstances change. This policy is designed to assist with various financial objectives, including maintaining family living standards, ensuring business continuity, funding education, and covering final expenses. Policyholders can customize coverage amounts and guarantee lengths, with options to accelerate death benefits in the event of qualifying health conditions. A significant feature is the late payment forgiveness, allowing premium payments to be made up to one month late without impacting the policy's lapse date. The guaranteed death benefit is dependent on timely premium payments, with coverage guarantees available from ages 95 to 121. The Guaranteed Cash-Out Rider permits policyholders to surrender their policy for a return of premiums paid at specified anniversaries (15th, 20th, and 25th), with the cash-out benefit being the lesser of a percentage of premiums paid or a percentage of the death benefit. Additional benefits include Accelerated Benefit Riders for terminal, chronic, or critical illnesses, which provide cash benefits prior to death, and a Disability Waiver of Stipulated Premium that waives premiums in the event of total disability. The policy also includes a Children's Term Rider for added coverage on children. It is essential to note that this policy serves as a general description of benefits and limitations, rather than a contract of insurance. Policyholders will receive annual reports detailing transactions and values, and it is advisable to consult a tax advisor regarding the tax implications of benefits, as life insurance proceeds are typically excludable from the beneficiary's gross income. The policy does not cover long-term care and is not a Medicare supplement. Available for individuals aged 18-80 (non-nicotine users) and 18-75 (nicotine users), the policy has a minimum face amount of \$25,000 and offers various premium payment modes, including annual, semi-annual, quarterly, monthly, and bi-weekly. It guarantees a minimum interest rate of 2.5% credited to the accumulation value. For the first 10 years, the policy will not lapse as long as premiums are paid on time; however, loans or withdrawals may lead to lapsing unless additional payments are made. After this initial period, a No Lapse Guarantee Account ensures the death benefit remains effective as long as its value is positive, although the policy can still lapse due to loans and withdrawals. Decreases in the specified amount

are permitted with written notice, provided the death benefit does not fall below \$25,000. Additional benefits and riders, such as the Guaranteed Cash-Out Rider and Accelerated Benefit Riders, may incur extra costs, and surrender charges may apply if the policy is surrendered within the first 10 years. The policy is not FDIC/NCUA insured, not a deposit, and not insured by any federal government agency, indicating it may lose value. American National Insurance Company, based in Galveston, Texas, is licensed in all states except New York, where business is conducted by American National Life Insurance Company of New York, with each company financially responsible only for its issued products and services.