

The Signature Whole Life Insurance policy from American National Insurance Company is a participating whole life insurance product designed to provide permanent coverage throughout the insured's life, up to age 121. It offers a guaranteed death benefit and guaranteed cash value that grows at a fixed interest rate. Premiums are fixed at the policy's inception and remain level for the duration of the policy. The death benefit is calculated as the face amount plus any paid-up additions, dividend accumulations, and insurance provided through riders, minus any policy loans and due unpaid premiums. The policy allows for loans against the cash value, which can be accessed in times of financial need, but any outstanding loans will reduce the death benefit payable to beneficiaries.

Dividends are not guaranteed but may be paid annually based on the company's financial performance, with options for receiving them as cash, premium reductions, accumulation at interest, or purchasing paid-up additions. The death benefit is generally paid tax-free to beneficiaries, who can choose to receive it in a lump sum or through a predetermined payout schedule. The policy also features accelerated benefit riders for terminal, chronic, or critical illnesses, allowing access to a portion of the death benefit under qualifying conditions.

Additional riders available include a children's level term rider, an ANICO Signature term rider, a disability premium waiver, a paid-up additions rider, and a guaranteed insurance option rider, each requiring additional premiums. The policy can be surrendered for its cash value at any time, but partial surrenders are not permitted. Upon maturity at age 121, the death benefit becomes payable to the policy owner. The policy is available for individuals aged 0-80 (non-nicotine) and 18-75 (nicotine), with a minimum face amount of \$10,000.