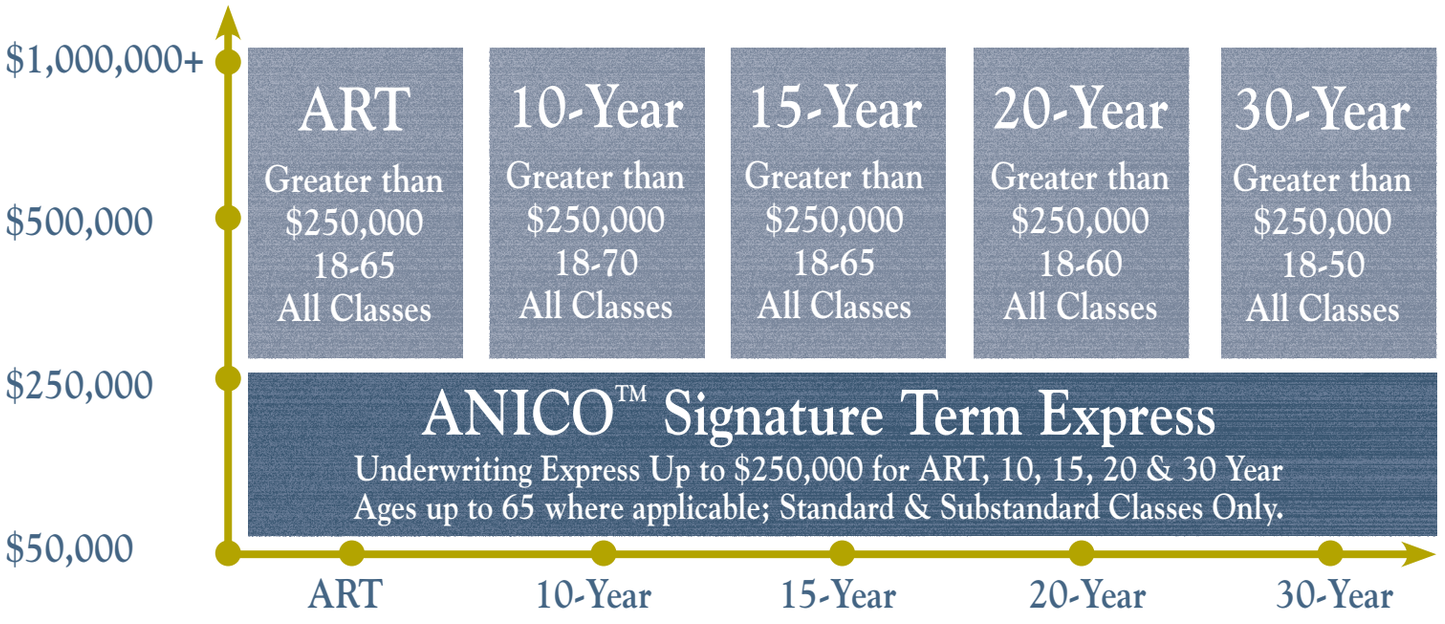
ANICO™

Signature Term

Life Insurance

AMERICAN NATIONAL

ANICO™ Signature Term Life Insurance



Every day your life revolves around providing for your family and protecting their way of life. You put in many quality work hours a week to ensure that everyone has a comfortable home to live in, your children have an education and a future, and your spouse has as little to worry about as financially possible. When you come home, you ensure that they are loved, nurtured and cared for. But what happens if you are unexpectedly removed from the picture?

Do you have a plan for what will happen to your family if something happens to you? Who will educate your children? Will your spouse be able pay the bills, keep the family home and have funds enough to retire someday? If you're gone, how will your family maintain the standard of living you've worked so hard to provide?

If you're a business owner, what will happen if you or a partner dies? Will you or your partners have to work out everything with the surviving spouse and/or children? Is this situation adequately covered by a buy-sell agreement that is properly funded? Will the surviving partners be able to buy out the vacant partnership?

A term life insurance policy from American National Insurance Company could be the answer. The need for financial protection for your family and/or business in these situations is a very real one; however, it might also be temporary. Children eventually complete education and become independent. The mortgage will ultimately be paid off. Your business or your partnership may be bought out or sold. You and your spouse are able to retire. The need for such protection goes away.

ANICO™ Signature Term Life Insurance is a practical choice for many different situations:

- If the need is critical, but only for a specific period of time
- If you want life insurance protection but don't need the cash value a permanent plan provides
- If you wish to minimize cost while maximizing protection
- If you need to preserve your insurability for converting to permanent insurance later

American National Insurance Company offers two products with a variety of options to fit most temporary life insurance needs.

ANICO™ Signature Term Express

*For face amounts up to $250,000, Underwriting Express facilitates 48-72 hour turnaround on approvals with no medical exams or invasive procedures on most cases.**

- *Standard and substandard classes only.*
- *Ages up to 65 where applicable.*
- *Available on all Term periods.*

* The program requires completion of the full application with no additional requirements by You. An underwriting decision should be made within 72 hours using the information from the application, Medical Information Bureau and the Prescription Database. Motor Vehicle Report, phone interviews, Attending Physician's Statements and exams may be required on certain applicants.

ANICO™ Signature Term Life Insurance

When the need for protection is at least ten years, Signature Term may be the right fit. This product can be a good choice when you do not need the cash value provided by permanent life insurance. You pay for pure protection without additional costs added. The Signature Term Insurance policy provides:

Multiple Periods to Meet Needs…

- *10, 15, 20 & 30*
- *Competitive Premiums*
- *Underwriting Express*
- *Accelerated Benefit Riders*
- *Electronic Application*
- *Conversion Credits*

- Affordable coverage and a guaranteed death benefit for the period you need it
- Level-premium payments for the term period selected
- Custom selection of the term that best fits your needs - 10, 15, 20 or 30 years
- Competitively-priced face amounts starting at $50,000 and backed by American National's 100+ years of financial stability
- Lump-sum settlement of the policy in event of Qualifying Critical, Chronic or Terminal Illness using Accelerated Benefit Riders.
- Available coverage for 10-year level term ages 18-70, 15-year level term ages 18-65, 20- year level term ages 18-60 and 30-year level term ages 18-50.

ANICO™ Signature Term Annual Renewable Term Insurance (ART)

Many individuals may have a short-term need for life insurance. For those individuals who desire protection at minimal cost with no cash value build-up, Signature Term ART may be the choice for you. The Signature Term ART offers:

*• Our Lowest Starting Premium***

• 10 Years of Guaranteed Competitive Premium Rates

• Convertible to 20 or 30 Year Level Term within 3 Years

- The ability to choose the level of protection you need
- Guaranteed coverage with level death benefit to age 75
- Lump-sum payout upon death
- Lump-sum settlement of the policy in event of Qualifying Critical, Chronic or Terminal Illness using Accelerated Benefit Riders
- Available coverage for ages 18-65
- The ability to terminate the policy whenever coverage need is satisfied
- The ability to convert the policy to permanent insurance during the first 10 policy years or the later of either the first 5 policy years or upon attaining age 65
- The ability to convert the policy within the first three policy years to a level term policy with a minimum 20 year term.

** Male insureds under age 26 may have an initial ART premium greater than the 10-year level term.

It's all about helping protect…

…your family's way of life

…your family's future

Conversion Period and Credit

Conversion Credit

- *100% Of Annual Term Premium Payable in Year of Conversion*
- *Available Through 5th Anniversary*
- *Prorated in First Policy Year*
- *Not Available with ART Conversions to Term*

The ANICO™ Signature Term offers a very important option allowing you to adjust your insurance protection to meet changing needs. If you find you need a more permanent type of financial protection or desire to build cash value, you may convert to any individual permanent life insurance policy currently offered by us for conversions, using the same underwriting basis and issued at an equivalent rate class. The conversion option will expire on the policy anniversary at the end of the initial term period, but not later than the insured's 65th birthday. In no case will the conversion period be less than five years. American National Insurance Company will provide a term conversion credit of 100% of the annual premium for conversions that occur during the first five policy years (prorated in the first policy year). The conversion credit is only available on conversions to permanent products. Other than conversions, you cannot make any changes to your policy.

Children's Term Rider

This Rider insures each child approved when the policy is issued and any subsequent children born or adopted while the Rider is in force. The coverage expires on each child when they attain age 25, at which time the coverage may be converted to a permanent plan of insurance currently offered by the company for conversion without evidence of insurability. This Rider is available for an additional premium. Form Series CTR12M (Forms may vary by state).

Disability Waiver of Premium

You may add an optional Disability Waiver of Premium rider at the time you apply for your policy, though it may not be available in all states. Form Series LPW84 (Forms may vary by state). Check State Availability.

Accelerated Benefit Riders – Living Benefits

The Accelerated Benefit Riders are designed to provide access to the policy's full, eligible death benefit for an insured diagnosed with a life changing illness and possibly facing times of financial burden. There are three Accelerated Benefit Riders:

- Terminal Illness – a life expectancy of less than 24 months, depending on state limitations.
- Chronic Illness – an insured being unable to perform two out of six activities of daily living.
- Critical Illness – an insured diagnosed with any of a list of 16 critical illnesses.

Three Great Living Benefits for No Additional Premium…

- *Terminal Illness*
- *Critical Illness*
- *Chronic Illness*

The Accelerated Benefit Riders are offered for no additional premium; however, the accelerated benefit payment will be less than the death benefit because it is paid prior to the death of the insured and is reduced by the administrative fee assessed when accelerated benefits are elected. Upon payment of the benefit, the policy or rider will be terminated.

The riders may not be available in all states or on all policies due to face amount limitations. For full details regarding the Accelerated Benefit Riders, please refer to Form Series ABR11-TM, ABR11-CH, ABR11-CT (Forms may vary by State).

The Living Benefits listed above do not apply to New York. New York residents please refer to Form ADB11(NY) for a complete explanation of benefits specific to your state. The Critical and Chronic Illness riders are not available in New York. Under the Terminal Illness rider you may be eligible to accelerate a portion of your death benefit which will result in a lien against your policy. The maximum Initial Accelerated Benefit you may request is the lesser of 50% of the Eligible Death Benefit or $250,000. The policy does not terminate in the event of acceleration.

Customize a Term Life Policy to Fit Your Needs

When you need temporary life insurance coverage, American National Insurance Company's Term Series can meet whatever need you may have for as long as that need exists. Whether it is taking care of your family's security, protecting your business interests, protecting your insurability or all of the above, we believe you will agree that ANICO™'s Signature Term Series will satisfy your needs, minimize your costs and maximize your coverage.

The foregoing is neither a contract nor an offer to contract, but is only a general description of benefits available under a policy providing the benefits outlined. The exact provisions, terms and conditions of the policy are set forth in detail in any such policy as may be issued. Rates and benefits are based on the applicant's age and ability to qualify. This policy has limitations.

Only through a general review of your specific situation can it be determined if there are tax advantages available through American National's products, one of which is life insurance. You should consult your tax advisor or attorney on your specific situation.

Not FDIC/NCUA insured	Not a deposit	Not insured by any federal government agency	No bank/CU guarantee	May lose value

The American National Story

Chartered on March 17, 1905 by the company's founder, W. L. Moody Jr., American National began operations with $100,000 of capital and $20,000 surplus. Following a conservative investment philosophy, Mr. Moody believed that the company's profits should finance future growth, so American National did not pay dividends to investors in those early years. Mr. Moody envisioned a company that would flourish for centuries. His conservative business approach created a unique corporate culture that remains the heart of the Company today. This culture has helped American National persevere through wars, hurricanes, economic volatility, extraordinary technological advancements, evolving products, and the changing needs of policyholders and agents. American National remains financially strong and will continue to manage its business respecting the conservative principles of its founder, driven by its corporate vision to be a leading provider of financial services for current and future generations.

American National Life Insurance Company of New York is a subsidiary of American National Insurance Company and was incorporated under the laws of New York on October 15, 2009. American National Life Insurance Company of New York received its license from New York to sell life insurance, annuities and accident and health insurance on March 17, 2010.

American National Life Insurance Company of New York, headquartered in Glenmont, NY, complements its parent company by offering a variety of fixed annuity and life insurance products distributed through independent and multiple line agents, as well as direct distributions.

Independent Marketing Group is a Division of American National Insurance Company. American National Insurance Company (ANICO™), headquartered in Galveston, Texas is licensed to conduct business in all states except New York. Business is conducted in New York by American National Life Insurance Company of New York, (Glenmont, N.Y.). Policies contain certain exclusions, limitations and terms for keeping them in force.

For A Complete Kit, Order Form 10541