

SIGNATURE GUARANTEED UNIVERSAL LIFE (SGUL)

Cash-Out Rider and Mortgages



Mortgage Case Study

Benefits of Signature GUL in a Mortgage Scenario

- Mortgage protection for the life of the mortgage and beyond – with a permanent life insurance product.
- Three Guaranteed Cash-Out Opportunities that can be used to pay down the mortgage early – Years 15, 20, or 25.¹
- Three Accelerated Benefit Riders at no additional cost – Chronic, Critical, & Terminal.²

Hypothetical Example

Client

Male, Age 38, Preferred Non-Nicotine user

Product

- SGUL Face Amount \$750,000
- Guaranteed Death Benefit to age 95³
- Annual Premium \$4,367

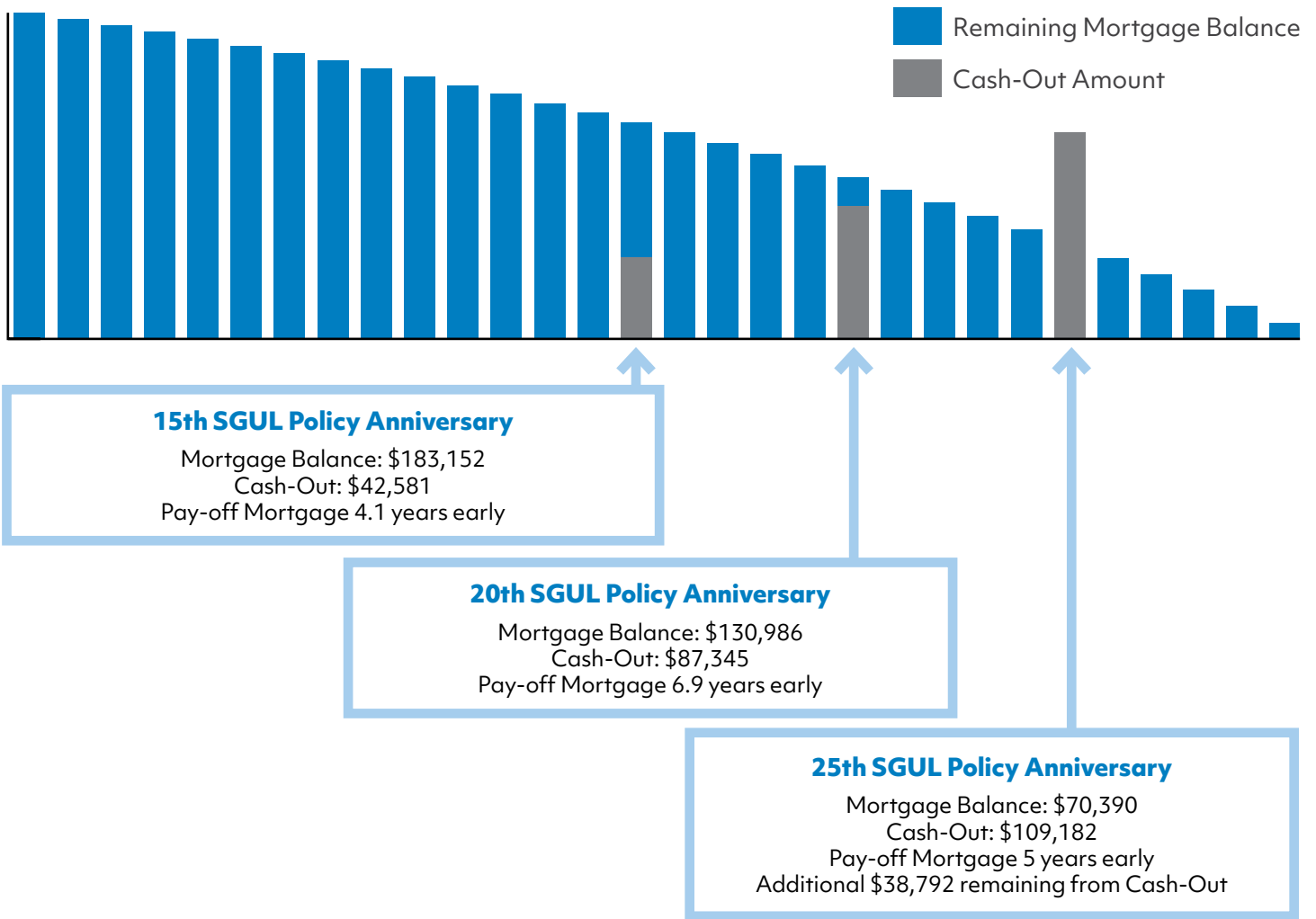
Guaranteed Cash-Out Rider	Premium Cash-Out Amount	Total Premiums Paid Into the Policy
15th Policy Anniversary	\$42,581	\$65,505
20th Policy Anniversary	\$87,345	\$87,340
25th Policy Anniversary	\$109,182	\$109,175



SIGNATURE GUL

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Mortgage Balance vs. Signature GUL Cash-Out Amounts



Policy and Mortgage Assumptions

Signature GUL Death Benefit: (38 Male, Preferred Non-Nicotine, Solve to 95)	\$ 750,000
Annual premium	\$ 4,367
Initial mortgage (assumes 30-year fixed rate mortgage @ 3.0%)	\$ 300,000

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. 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. All riders are not available in all states. Critical Illness is not available in New York. Chronic Illness is not available on term products or permanent products with term riders in California. 3) Guarantee is subject to premium payment requirements. Policy Form Series: SGUL18; GCOR15; ABR14-TM; ABR14-CH; ABR14-CT; SGUL18(NY); GCOR15(NY); ABR14-TM(NY); ABR14-CH(NY). (Forms may vary by state). American National Insurance Company, 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, headquartered in Glenmont, New York.

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