

ANICO  
*Signature Term*  
Life Insurance





# 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 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 do not need the potential for cash accumulation 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 offers two products:  
**Annual Renewable Term** and **Level Term** with a variety of options to fit most temporary life insurance needs.

## 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, ANICO Signature Term ART may be the choice for you.

The ANICO Signature Term ART offers:

- The ability to choose the level of protection you need
- Level Death Benefit to age 75
- Lump-sum payout upon death
- Issue Ages: 18-65
- The ability to terminate the policy whenever coverage is no longer needed.
- Lump-sum settlement of all or a portion of the policy in the event of a Qualifying Critical, Chronic or Terminal Illness using Accelerated Benefit Riders *(subject to state availability)*
- The ability to convert the policy to permanent insurance during the first 10 policy years or if the issue age is greater than 55, 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 20 or 30 Year Level Premium Policy.

- **Our Lowest Starting Premium**<sup>1</sup>
- **Competitive Premium Rates**
- **Convertible to 20 or 30 Year Level Premium Policy within 3 Years**<sup>2</sup>

<sup>1</sup> Male insureds under age 26 may have an initial ART premium greater than the 10-year level term.

<sup>2</sup> Only available if the insured is 55 or younger at the time of issue.

# ANICO Signature Term Life Insurance

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

- Affordable coverage and a level 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 or partial settlement of the policy in the event of Qualifying Critical, Chronic or Terminal Illness using Accelerated Benefit Riders.
- Issue Ages: 10-year Level Premium ages 18-70, 15-year Level Premium ages 18-65, 20- year Level Premium ages 18-60 and 30-year Level Premium ages 18-50. Your "insurance age" for ANICO Signature Term is determined by the birthday that is closest to the application date.

## **Multiple Periods to Meet Needs...**

- **10, 15, 20 & 30 Year Level Premium Policy**
  - **Competitive Premiums**
  - **Accelerated Benefit Riders**
  - **Electronic Application**
  - **Conversion Credits**



Looking for a non-invasive term policy? **ANICO Signature Term Express** may be for you.

ANICO Signature Term Express is used with ANICO Signature Term policies for face amounts up to \$250,000. Underwriting Express facilitates accelerated turnaround without requiring invasive procedures, in most cases. Decisions are based on the answers in the application.<sup>1</sup>

- Standard and substandard rate classes only
- Eligible for ages 65 and below
- Available on ART and all Level Premium Policies

<sup>1</sup> Underwriting Express requires completion of a full application with no additional requirements in most cases. An underwriting decision is made using the information from the application, MIB and the RX Database. Additional requirements may be necessary on certain applications. Full underwriting is required for amounts over \$250,000 and to be eligible for other underwriting classes.

# Conversion Period and Credit

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 level premium period, but not later than the insured's 65th birthday.
- In no case will the conversion period be less than five years.
- American National will provide a premium conversion credit towards the new permanent policy equal to 100% of the annual premium on your ANICO Signature Term policy for conversions that occur during the 2nd through 5th policy year.
- Conversions in the first policy year will receive a prorated premium credit.
- The conversion credit is only available on conversions to permanent products.

**Other than conversions, you cannot make any changes to your policy.**

## **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**



## Customize a Term Life Policy to Fit Your Needs

When you need temporary life insurance coverage, American National'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 the ANICO Signature Term Series will satisfy your needs, minimize your costs and maximize your coverage.

## 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. Policy Form Series CTR12M; CTR12M(NY) (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. Policy Form Series LPW84; LPW84(NY) (Forms may vary by state). Check State Availability.



# Accelerated Benefit Riders – Living Benefits

The Accelerated Benefit Riders are designed to provide access to an actuarially discounted portion of the death benefit for an insured diagnosed with a life changing illness and possibly facing times of financial burden. There are three Accelerated Benefit Riders:

## Three Great Living Benefits for No Additional Premium...

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

- Terminal Illness – a life expectancy within 12 or 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 (13 in California).

The Accelerated Benefit Riders are offered for no additional premium; however, the requested accelerated benefit will be less than the death benefit because it is reduced by an amount calculated based on American National's evaluation of the insured's health at the time the benefit is exercised as well as an administrative fee of up to \$500 assessed when the benefits are elected. The maximum Policy Death Benefit available for acceleration is \$2,000,000 for ages 0-65 or \$1,000,000 for ages 66 and over.

California Residents:

- A supplemental application is required to determine eligibility.
- The chronic and critical illness versions are not available for applicants age 65 and older.
- Chronic illness is not available in conjunction with term coverage, whether as the base policy or a rider.

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 Policy Form Series: ABR14-TM, ABR14-CH, ABR14-CT (Forms may vary by State).

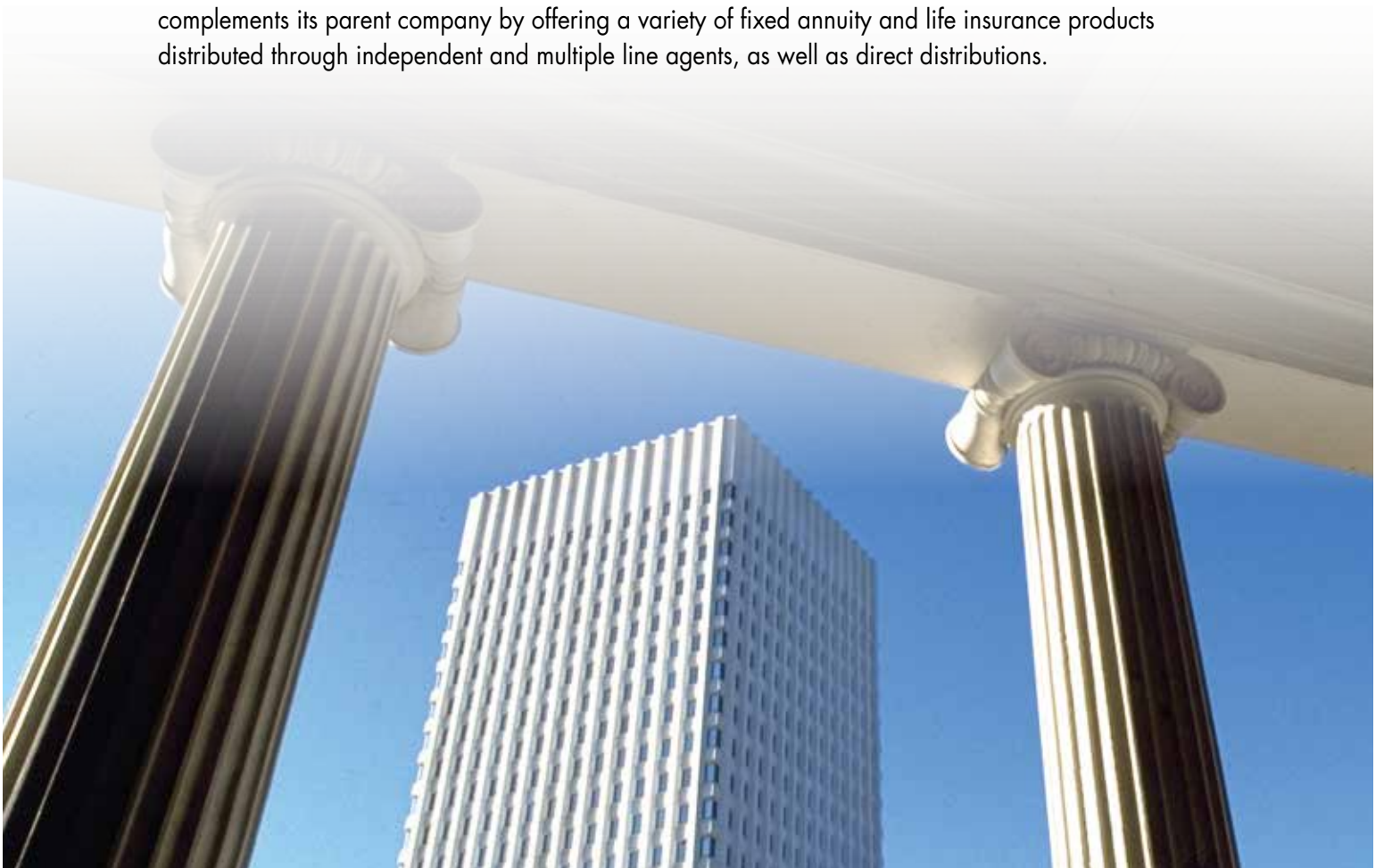
**The Living Benefits listed above do not apply to New York.** New York residents please refer to Form ADB11(NY) for a complete explanation of benefits specific to your state. The Critical and Chronic Illness riders are not available in New York. Under the Terminal Illness rider you may be eligible to 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.

# 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.



## Important Information:

The foregoing is neither a contract nor an offer to contract, but is only a general description of benefits available. The exact provisions, terms and conditions of the policy control. Rates and benefits are based on the applicant's age and ability to qualify. This policy has limitations.

Policies contain certain exclusions, limitations and terms for keeping them in force.

Policy Form Series: ART12; ART12(NY) (Forms May Vary By State)

### Accelerated Benefit Riders:

Policy Form Series: ABR14-TM; ABR14-CH; ABR14-CT. **Forms will vary by state and may not be available in all states.**

Have your agent refer to rider forms for a complete list of illnesses and definitions. Some states may limit the definition of terminal illness to conditions that are expected to result in death within 12 months. The riders are subject to an administrative fee of up to \$500 and an actuarial discount that will be assessed when the benefit is elected. Outstanding Policy Loans will reduce the amount of the benefit payment. The accelerated death benefit is an unrestricted cash payment. The Chronic and Terminal rider are intended to receive favorable tax treatment under 101(g) of the IRS. Receipt of a benefit could be a taxable event. You should consult a tax advisor regarding the tax status of any benefit paid under these riders. Receipt of Accelerated Benefits may affect your eligibility for Medicaid, supplemental security income, or other governmental benefits or entitlements. Before accelerating any benefit you should consult an advisor to determine the impact on your eligibility. Accelerated Benefit Riders are not replacements for Long Term Care Insurance. **This is a life insurance benefit that also gives you the option to accelerate some or all of the death benefit in the event that you meet the criteria for a qualifying event described in the policy. This policy or certificate does not provide long-term care insurance subject to California long-term care insurance law. The policy or certificate is not a California Partnership for Long-Term Care program policy. This policy or certificate is not a Medicare supplement policy.**

Accelerated benefit riders ("ABR") and long-term care insurance ("LTCI") provide different types of benefits. An ABR allows the insured to access a portion of the life insurance policy's death benefit while living and may be used for any purpose.

LTCI provides reimbursement for necessary care received due to a prolonged illness or disability. Coverage may include reimbursement for the cost of a nursing home, assisted living, home health care, homemaker services, adult day care, hospice services or respite care for the primary caretaker. The benefits may be conditioned on certain requirements or meeting an elimination period or limited by type of service, the number of days or a maximum dollar limit. Benefits under some ABRs and all LTCI are conditioned upon the insured not being able to perform two or more of the activities of daily living or being cognitively impaired. California: See form 10741-CM for a more detailed comparison of benefits provided by an ABR and LTCI.

# ANICO Signature Term Series

	Level Premium Term	Annual Renewable Term	Simplified Issue Term
Product Summary	Offers a level premium for a period of 10, 15, 20 or 30 years.	Offers a level death benefit to age 75 with affordable and competitive initial premiums increasing annually.	Offers a level premium period of 10, 20 or 30 years for approved employer groups
Issue Ages	<ul style="list-style-type: none"> <li>› 10 Year Level Premium Term - 18 - 70</li> <li>› 15 Year Level Premium Term - 18 - 65</li> <li>› 20 Year Level Premium Term - 18 - 60</li> <li>› 30 Year Level Premium Term - 18 - 50</li> </ul>	18 - 65	<ul style="list-style-type: none"> <li>› 10 Year Level Premium Term 18 - 64</li> <li>› 20 Year Level Premium Term 18 - 60</li> <li>› 30 Year Level Premium Term 18 - 50</li> </ul>
Min. Face Amount	\$50,000	\$50,000	\$50,000
Max. Face Amount	N/A	N/A	\$250,000
Policy Fee	\$60 Annually	\$60 Annually	\$60 Annually
Benefits and Riders Additional cost may apply Check state availability	<ul style="list-style-type: none"> <li>› Accelerated Benefit Riders</li> <li>› Disability Waiver of Premium Rider</li> <li>› Children's Term Rider</li> <li>› Accelerated Benefit Rider for Terminal Illness for New York Residents</li> </ul>	<ul style="list-style-type: none"> <li>› Accelerated Benefit Riders</li> <li>› Disability Waiver of Premium Rider</li> <li>› Children's Term Rider</li> <li>› Accelerated Benefit Rider for Terminal Illness for New York Residents</li> </ul>	<ul style="list-style-type: none"> <li>› Accelerated Benefit Rider for Terminal Illness</li> <li>› Accelerated Benefit Rider for Terminal Illness for New York Residents</li> <li>› Children's Term Rider</li> </ul>
Underwriting Classes	<ul style="list-style-type: none"> <li>› Standard Non-Nicotine User</li> <li>› Standard Nicotine User</li> <li>› Preferred Plus Non-Nicotine User</li> <li>› Preferred Non-Nicotine User</li> <li>› Preferred Nicotine User</li> <li>› Standard Plus Non-Nicotine User</li> <li>› Standard Non-Nicotine User</li> <li>› Standard Nicotine User</li> </ul>	<ul style="list-style-type: none"> <li>› Standard Non-Nicotine User</li> <li>› Standard Nicotine User</li> <li>› Preferred Plus Non-Nicotine User</li> <li>› Preferred Non-Nicotine User</li> <li>› Preferred Nicotine User</li> <li>› Standard Plus Non-Nicotine User</li> <li>› Standard Non-Nicotine User</li> <li>› Standard Nicotine User</li> </ul>	<ul style="list-style-type: none"> <li>› Standard Non-Nicotine User</li> <li>› Standard Nicotine User</li> </ul>

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

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, (Glenmont, New York).

