

Signature Guaranteed Universal Life Insurance

from American National
Insurance Company

with Guaranteed Cash-Out Benefit!



- Since cash value is not a goal, Signature Guaranteed UL is cheaper than typical UL or IUL policies.
- Death Benefit guaranteed to age 95-121 based upon insured's choice at issue.¹
- Cash-Out Rider is available at the 15th, 20th, and 25th policy anniversary so if circumstances change, the policy can be surrendered for a partial or full return of premiums.²

Accelerated Benefit Riders for Critical, Chronic and Terminal Illness³

For more information, contact:

**I. Santos Insurance & Associates, Inc.
(949) 852-5121**

1) Guarantee is subject to premium payment requirements. 2) All policies will not qualify for all three policy anniversary options. 3) 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 reduction 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. Policy Form Series: SGUL15; GCOR15; ABR14-TM; ABR14-CH; ABR14-CT (Forms may vary by state). American National Insurance Company, Galveston, Texas.

