

New

Signature Guaranteed Universal Life Insurance

from American National
Insurance Company

with the Guaranteed Cash-Out Rider!



Your Policy... Your Way!

Dial The Guarantee That Works for You

- Customize the amount and length of your guaranteed death benefit between ages 95 to 121.¹
- Highly competitive premiums.
- Contractual Late Payment Forgiveness.

Additional Flexibility

- Guaranteed Cash-Out in Policy Years 15, 20 and 25.²
- Cash-Out Value – a % of premiums returned up to a benefit maximum. Benefit maximums among the highest in the industry.
- Accelerated Benefit Riders³ – Terminal, Critical and Chronic.

For more information, contact:

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

1) Guarantee is subject to premium payment requirements. 2) 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. 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.

