

Benefits and Riders

.....
from American National Insurance Company and
American National Life Insurance Company of New York





CUSTOMIZE your life insurance policy with a variety of riders designed to meet your life needs.

		American National	American National NY
Riders Included for No Additional Premium	Accelerated Benefit Riders	•	•
	Guaranteed Cash-Out Rider	•	•
	Overloan Protection Benefit	•	•
Provide Additional Coverage in the Event of Disability	Disability Waiver of Minimum Premium Rider	•	•
	Disability Waiver of Stipulated Premium Rider	•	•
Provide Additional Life Insurance Coverage	ANICO Signature Term Rider	•	•
	Children's Term Rider	•	•
	Guaranteed Insurance Option Rider	•	
	Guaranteed Increase Option Rider	•	•
	Paid-Up Additions Rider	•	

Accelerated Benefit Riders

Provides the option of receiving a partial or full accelerated life insurance benefit if the insured experiences a qualifying medical condition.

How do these riders work?

The Accelerated Benefit Riders (ABRs) are offered for no additional premium. However, the accelerated benefit payment will be less than the amount of death benefit requested because it is reduced by an amount calculated based on American National's evaluation of the insured's future expected mortality at the time the benefit is exercised as well as an administrative fee of up to \$500 assessed when the benefits are elected. The accelerated death benefit is an unrestricted cash benefit. See acceleration amount limitations below.

Three separate riders may provide for the payment of an accelerated benefit which cover the following conditions:

- **Accelerated Benefit Rider for Terminal Illness:** For use if an eligible insured is diagnosed with an illness or chronic condition that is expected to result in death within 12 to 24 months, depending on state definitions.
- **Accelerated Benefit Rider for Chronic Illness:** For use if an eligible insured is unable to perform two out of six activities of daily living (bathing, continence, dressing, eating, toileting, or transferring) or is severely cognitively impaired.
- **Accelerated Benefit Rider for Critical Illness:** For use if an eligible insured experiences a critical illness described in the rider after the issue date. Covered critical illnesses may be found in the rider forms.

California Residents:

- A supplemental application is required to determine eligibility for the Critical and Chronic Illness Riders.
- The Chronic and Critical Illness Riders are not available for applicants age 65 and older.
- Chronic illness is not available in conjunction with term coverage whether it is the base policy or a rider.

Additional New York Resident Availability/Limitations:

- The Critical Illness Rider is not available.
- A supplemental application is required to determine eligibility for the Chronic Rider.
- For chronic illness, New York requires a Licensed Health Care Practitioner's certification that the condition requires continuous care for the remainder of the insured's life.
- The maximum benefit that may be paid to you in a calendar year under the Chronic Illness Rider may not exceed the annualized per diem amount that is in effect for long term care services. Please see 26 USC 7702B(d)(4) to determine the amount currently in effect for the current year.

Minimum policy Death Benefit to Obtain Riders:

- Terminal Illness: \$25,000
- Chronic & Critical Illness: \$50,000

Maximum Death Benefit Eligible for Acceleration

- \$2,000,000 (issue ages 0 through 65)
- \$1,000,000 (issue ages 66 or older)

Policies exceeding the maximum acceleration amount will still contain the Accelerated Benefit Riders; however, the owner will only be able to accelerate up to the maximum death benefit eligible for acceleration. For example, on a \$4,000,000 policy (where eligible), the owner will only be able to accelerate \$2,000,000 if issue age 65 or under at time of issue.

There is no minimum partial acceleration request; however, the partial acceleration will not be allowed if the policy's face amount would be reduced below the minimum required for the product. The accelerated benefit may be paid in a lump sum or applied to any settlement option under the contract that does not involve life contingent payments.

Not everyone that applies for acceleration will be eligible to receive accelerated benefits.

Eligible Accelerations:

If the primary insured suffers a qualifying medical condition, the base policy and any additional riders on the primary insured are eligible for acceleration. Likewise, if a spouse or other insured party suffers a qualifying condition, their specific rider benefits will also be eligible for acceleration. The Children's Term Rider is not eligible for acceleration.

Upon payment of the accelerated benefit to the owner, the policy or rider(s) providing the eligible death benefit will be treated as if the insured has died if full acceleration is elected. In the event of a partial accelerated benefit, the policy or rider will be treated as if there has been a decrease to the face amount.

Available on the following products:

Product	American National	American National NY	Available on a SI policy
ANICO Signature Term (terminal only on SI)	●	●	●
Signature Whole Life	●		
Executive Universal Life	●	●	
Limited Pay Whole Life	●		
Signature Indexed Universal Life	●	●	
Signature Plus Indexed Universal Life	●	●	
Signature Guaranteed Universal Life	●	●	●



Guaranteed Cash-Out Rider

Allows a return of premiums paid on specified policy anniversaries.

How does this benefit work?

This Rider is automatically included on qualifying Signature Guaranteed Universal Life Insurance Policies. On each available option period, the rider allows you to surrender your policy in full and receive a return of your premiums paid subject to policy details.

The rider requires payment of the policy's annual minimum premium to remain in-force. In any given year, if the policy's annual premium payment is not satisfied you will be notified and have 60 days to make the payment. If the required payment is not paid, the rider will terminate and will not be eligible for reinstatement.

Option Periods:

15th policy anniversary	Available for certain substandard policies
20th policy anniversary	Not available for substandard policies
25th policy anniversary	Not available for substandard policies

Issue ages:	18-70
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Rider Restrictions

- The Cash-Out Benefit will be reduced by any loans or withdrawals.

Rider Details

- You may only choose to Cash-Out during the 60 day period following each available option period. The Cash-Out Benefit will be reduced by any loans, withdrawals, or decreases.
- Cannot be added after issue.
- The amount of the Cash-Out Benefit will depend on the option period the rider is exercised and the death benefit of the policy.

At each option period, the Guaranteed Cash-Out Value will be the LESSER OF:

- A specified percentage of premiums paid OR
- The benefit maximum, which is a percentage of the death benefit

For death benefits between \$25,000 - \$250,000

15th year	20th year	25th year
50% of premiums returned	100% of premiums returned	100% of premiums returned
Up to a Maximum cash-out benefit is 45% of the death benefit	Maximum cash-out benefit is 45% of the death benefit	Maximum cash-out benefit is 45% of the death benefit

For death benefits over \$250,000

15th year	20th year	25th year
65% of premiums returned	100% of premiums returned	100% of premiums returned
Maximum cash-out benefit is 65% of the death benefit	Maximum cash-out benefit is 65% of the death benefit	Maximum cash-out benefit is 65% of the death benefit

The Rider Will Terminate When Any Of The Following Occur:

- The policy's minimum premium requirements are not met
- The date the policy terminates or is surrendered in full
- The 61st day after the last available option period

Note: Once the rider terminates, it cannot be reinstated.

Available on the following products:

Product	American National	American National NY	Available on a SI policy
Signature Guaranteed Universal Life	●	●	

Overloan Protection Benefit

Can keep a policy with a large amount of debt from lapsing, assuming certain conditions are met.

How does this benefit work?

This Benefit is automatically included in specified life insurance products in American National's Universal Life series.

There is no additional charge for this Benefit until it is exercised.

The rate charged for the Overloan Protection Benefit varies with the age of the insured on the date of election, but the maximum rate is 4.5%

The OverLoan Protection Benefit can keep a policy with a large amount of debt from lapsing, assuming the following conditions:

1. The insured is age 75 or older
2. The policy is in its 16th policy year or later
3. The policy debt is less than 99.9% of the accumulation value after the Overloan Benefit charge has been deducted from the accumulation value
4. The policy debt must be greater than the policy's specified amount
5. The policy is not a modified endowment contract

If the policyowner elects to exercise the OverLoan Protection Benefit, the following limitations will apply:

1. The death benefit will be changed to Option A
2. The owner may not change the specified amount or the death benefit option
3. The owner may not make additional premium payments, although loan repayments will be allowed
4. The owner may not take partial withdrawals or request additional loans (additional loans are available in NY)
5. No monthly deductions will be made
6. Any attached Riders with their own charges will terminate
7. Policy debt will remain outstanding but the loan interest rate will be set equal to the current loan crediting rate
8. For indexed universal life products, the policy's accumulation value will be transferred to the fixed account

Available on the following products:

Product	American National	American National NY	Available on a SI policy
Executive Universal Life	●	●	
Signature Indexed Universal Life	●	●	
Signature Plus Indexed Universal Life	●	●	

It is possible that election of the Over Loan Protection Benefit could trigger a tax consequence. The policy owner should consult their tax advisor before exercising this Benefit.



Disability Waiver of Minimum Premium Rider

Will waive the minimum premium, or the monthly deductions if greater, due after "Total Disability" begins and while it continues.

How does this rider work?

This Rider may be added as an optional Rider to specified Universal Life, Whole Life, and Term Life insurance products from American National.

There is an additional cost for this Rider.

Issue ages:	0-55
Rider expires:	at age 60

Restrictions and Limitations:

- The Rider can only be added at the time the policy is issued
- Cannot be combined with any other disability benefit

American National must receive sufficient proof to confirm that the insured is totally disabled. "Total Disability" means the incapacity of the insured, resulting from injury or disease that prevents the insured from engaging in any gainful employment or occupation for which the insured is or becomes qualified for, by reason of education, training, or experience for six consecutive months.

What shall be considered total disability?

- Permanent loss of the entire sight of both eyes
- Severance of both hands at or above the wrist
- Severance of both feet at or above the ankle
- Severance of both one hand at or above the wrist and one foot at or above the ankle

Written notice of a claim must be sent to American National's administrative office during the insured's lifetime, but no later than the insured's age 60, while Total Disability exists, and no later than one year after the due date of the first premium in default unless the owner can provide reasonable proof the claim was made as soon as possible.

American National may, no more than once a year, require proof that the Total Disability exists and continues by requiring a physical examination by a doctor selected by American National.

Premiums will not be waived if Total Disability begins:

1. while the policy is not in force,
2. after the policy lapses,
3. on or after the insured's age 60, or
4. before the Rider's effective date.

The Disability Waiver of Minimum Premium Rider will terminate on the earliest of:

1. the date the grace period for the policy expires,
2. the date the policy matures, expires, or is surrendered,
3. the Rider's expiry date as shown on the policy.

NEW YORK: The Disability Waiver of Minimum Premium Rider will terminate on the earliest of:

1. the date the grace period for the policy expires,
2. the date any provision of the policy is exercised that requires termination of any Rider with a separate charge,
3. the date the insured becomes a member of the military, or any auxiliary noncombatant unit serving with the military, of any country at war, declared or not
4. the date the insured dies,
5. the date the policy matures, expires, or is surrendered,
6. the Rider expiry date as shown on the Rider Data Page,
7. the receipt of the entire contract and the owner's written request to terminate this Rider. The Rider can be reinstated.

Available on the following products:

Product	American National	American National NY	Available on a SI policy
ANICO Signature Term	●	●	
Signature Whole Life	●		
Executive Universal Life	●	●	
Limited Pay Whole Life	●		
Signature Indexed Universal Life	●	●	
Signature Plus Indexed Universal Life	●	●	

The definition of "total disability" may vary by state.

Disability Waiver of Stipulated Premium Rider

Will credit the Stipulated Premium amount on a monthly basis to the policy's Accumulation Value as a paid premium after "Total Disability" begins and while it continues.

How does this rider work?

This Rider may be added as an optional Rider to specified life insurance products in American National's Universal Life series. The Disability Waiver of Stipulated Premium Rider will credit the Stipulated Premium amount to the policy's Accumulation Value on a monthly basis after the insured's total disability begins, and monthly deductions will continue to be taken from the policy's Accumulation Value during the period of total disability. The Stipulated Premium is determined on the date of issue and cannot be changed.

There is an additional cost for this Rider.

Issue ages:	18-55
Rider expires:	at age 60

Restrictions and Limitations:

- The Rider can only be added at the time the policy is issued
- Cannot be combined with any other disability benefit

American National must receive sufficient proof to confirm that the insured is totally disabled. "Total Disability" means the incapacity of the insured, resulting from injury or disease that prevents the insured from engaging in any gainful employment or occupation for which the insured is or becomes qualified for, by reason of education, training, or experience for six consecutive months.

What shall be considered total disability?

- Permanent loss of the entire sight of both eyes
- Severance of both hands at, or above, the wrist
- Severance of both feet at, or above, the ankle
- Severance of both one hand at, or above, the wrist and one foot at, or above, the ankle

Written notice of a claim must be sent to American National's administrative office during the insured's lifetime, but no later than the insured's age 60, while Total Disability exists, and no later than one year after the due date of the first premium in default.

American National may, no more than once a year, require proof that the Total Disability exists and continues by requiring a physical examination by a doctor selected by American National.

Premiums will not be waived if Total Disability begins:

1. while the policy is not in force,
2. after the policy lapses,
3. on or after the insured's age 60, or
4. before the Rider's effective date.

The Disability Waiver of Stipulated Premium Rider will terminate on the earliest of:

1. the date the grace period for the policy expires,
2. the date the policy matures, expires, or is surrendered, or
3. the Rider's expiry date as shown on the policy.

NEW YORK: The Disability Waiver of Stipulated Premium Rider will terminate on the earliest of:

1. the date the grace period for the policy expires,
2. the date any provision of the policy is exercised that requires termination of any Rider with a separate charge,
3. the date the insured becomes a member of the military, or any auxiliary noncombatant unit serving with the military, of any country at war, declared or not
4. the date the insured dies,
5. the date the policy matures, expires, or is surrendered,
6. the Rider expiry date as shown on the Rider Data Page,
7. at the receipt of the Entire Contract and the owner's written request to terminate this Rider.

Available on the following products:

Product	American National	American National NY	Available on a SI policy
Executive Universal Life	●	●	
Signature Indexed Universal Life	●	●	
Signature Plus Indexed Universal Life	●	●	
Signature Guaranteed Universal Life	●	●	●

The definition of "total disability" may vary by state.

ANICO Signature Term Rider

Allows you to purchase additional Term insurance on the insured, a family member or an associate so long as the owner has an insurable interest.

How does this rider work?

The Rider can be added as an optional rider for Annual Renewable Term (ART) or for 10, 15, 20, or 30* years with a level cost of insurance charge after which the Rider coverage will terminate.

There is an additional cost for this Rider.

Minimum Rider Face Amount	\$25,000
Maximum Rider Face Amount	Cannot be more than four times the amount of death benefit of the base policy

Universal Life Issue Ages:

Term Period	Issue Ages
Annual Renewable Term (ART)	Not Available
10 Year Level Term	18-60
15 Year Level Term	18-55
20 Year Level Term	18-50
30 Year Level Term	Not Available

Whole Life Issue Ages:

Term Period	Issue Ages
Annual Renewable Term (ART)	18-65
10 Year Level Term	18-70
15 Year Level Term	18-65
20 Year Level Term	18-60
30 Year Level Term	18-50

Conversion to Permanent Insurance:

- The Rider coverage amount may be converted prior to the rider conversion expiry date to a permanent plan of insurance offered for conversion without proof of insurability.
- The conversion expiry date is the earlier of the end of the level term period or the policy anniversary on which the insured reaches attained age 65.
- If the ANICO Signature Term Rider is on the policy's base insured, it may be converted as an increase to the policy face amount provided the base policy is still eligible for increases to the specified amount.

For conversions that occur during the first five rider years, a premium conversion credit equal to 100% of the rider annual cost of insurance charge (prorated in the first year) will be applied to the permanent insurance policy.

Available on the following products:

Product	American National	American National NY	Available on a SI policy
Signature Whole Life	●		
Executive Universal Life	●	●	
Signature Indexed Universal Life	●	●	
Signature Plus Indexed Universal Life	●	●	

*Annual Renewable Term Rider and 30 Year Level Term Period rider can only be added to a Whole Life policy.



Children's Term Rider

Provides level term life insurance on each insured Child.

How does this rider work?

This Rider may be added as an optional Rider to specified life insurance products. The rider provides level term on each insured child to the insured child's attained age of 25, or the policy anniversary immediately following the insured's attained age of 65, whichever occurs first.

There is an additional cost for this rider that is determined by the number of units applied for.

Rider Minimum	One unit of \$1,000
Rider Maximum	<ul style="list-style-type: none"> Term and Universal Life: Twenty-five units (\$25,000) per family Whole Life: Ten units (\$10,000) per family

The Rider's issue ages:

For an insured child	15 days through 18 years
For the insured on the base policy	age 18 – 55

The Children's Term Rider can be added at the time the policy is issued or after issue.

An insured child must be at least 15 days old and one of the following:

- A child, stepchild, or legally adopted child of the insured specified in the Application for this Rider and meeting our underwriting standards;
- A child subsequently born of the insured; or
- A child subsequently adopted by the insured.

Effective Dates: Coverage for any insured child will become effective on the later of:

- This Rider's Effective Date
- The adoption date; or
- The date the insured child is 15 days old.

Conversion:

- The coverage on an insured child may be converted at anytime to a level premium permanent policy for the amount in force without evidence of insurability.
- The new policy will be issued at the child's then attained age.
- On the policy anniversary following the insured's child attained age of 25, the coverage can be converted for any amount up to five times the number of units in force on the insured child, to a maximum of \$50,000.
- Rider may be converted to any permanent American National policy currently eligible for conversion.

Available on the following products:

Product	American National	American National NY	Available on a SI policy
ANICO Signature Term	●	●	●
Signature Whole Life	●		
Executive Universal Life	●	●	
Signature Indexed Universal Life	●	●	
Signature Plus Indexed Universal Life	●	●	
Signature Guaranteed Universal Life	●	●	●

Guaranteed Insurance Option Rider

Gives the insured the right to add additional coverage(s) on specified dates or events during their lifetime without providing evidence of insurability.

How does this rider work?

The rider may be added as an optional rider to Signature Whole Life insurance.

There is an additional cost for this Rider.

Issue ages:	0-38
Minimum Rider Amount	\$10,000
Maximum Rider Amount	\$50,000

Restrictions and Limitations:

- May only be applied for at the time of the original application.

Without evidence of insurability, on each future option date, this rider gives the owner the right to purchase life insurance on:

- the life of the insured
- the spouse of the insured
- the insured's child/children

There are two types of Option Dates:

1. Regular Option Date

any policy anniversary on which the insured's attained age is 25, 28, 31, 34, 37, or 40 years.

When a regular option date is exercised, the insured may purchase any permanent life insurance currently offered by American National, up to the maximum rider amount. If the insured chooses a higher amount of coverage, evidence of insurability must be submitted.

2. Alternate Option Date

For an Alternate Option Date to occur, one of the following events must take place after the policy's Issue Date and before the insured's attained age 40:

1. Marriage of the insured.*
2. The live birth or legal adoption of a child of the insured.

When an Alternate Option Date is exercised, you may add permanent insurance for your spouse or a Children's Term Rider on your child.

Available on the following products:

Product	American National	American National NY	Available on a SI policy
Signature Whole Life	●		

* Coverage for a spouse may only be issued once under this rider.

Guaranteed Increase Option Rider

Gives the insured the right to increase the specified face amount on the base permanent life insurance policy, without evidence of insurability, on each future Option Date.

How does this rider work?

This Rider may be added as an optional Rider to specified life insurance products in a permanent American National Life series product.

There is an additional cost for this Rider.

Issue ages:	0-38
Minimum Rider Amount	\$10,000
Maximum Rider Amount	\$25,000

Restrictions and Limitations:

- The Guaranteed Increase Option Rider may only be applied for at the time of the original application
- This Rider cannot be added after issue of the policy.

The Rider gives the insured the right to increase the specified face amount on the base Permanent Life policy, without evidence of insurability, on each future Option Date.

There are two types of Option Dates:

- Regular Option Date
any policy anniversary on which the insured's attained age is 25, 28, 31, 34, 37, or 40 years.

- Alternate Option Date

For an Alternate Option Date to occur, one of the following events must take place after the policy's Issue Date and before the insured's attained age 40:

1. First marriage of the insured
2. The live birth of a child of the insured
3. The legal adoption of a child by the insured

In the event of multiple births or adoption, there will be an Alternative Option Date for each child born or adopted.

When an Alternate Option Date is exercised, you may add a Signature Term Rider for your spouse or Children's Term Rider in relation to the qualifying event; however, the next Regular Option date will be cancelled.

If the insured dies within 90 days immediately preceding a Regular Option Date, any Death Benefit payable under the base policy will be increased by the Maximum Increase Option Amount.

Available on the following products:

Product	American National	American National NY	Available on a SI policy
Executive Universal Life	●	●	
Signature Indexed Universal Life	●	●	
Signature Plus Indexed Universal Life	●	●	

Paid-Up Additions Rider

Allows you to purchase an amount of paid-up participating whole life insurance known as Paid-Up Additions.

How does this rider work?

There is not a separate premium charged to purchase the rider; however, the rider does require Scheduled Purchase Payments in order to purchase Paid-Up Additions. This rider allows you to purchase paid-up participating whole life insurance as either:

- **Single Purchase Payment:** Under this option, a single purchase payment is made at the time of application. If the single purchase payment option is the only option selected, additional purchase payments are not permitted.
- **Scheduled Purchase Payments for a Specified Duration:** Scheduled Purchase Payments for a Specified Duration: Under this option, Scheduled Purchase Payments are made for the specified amount and duration indicated at the time of application. The specified duration cannot extend beyond the insured's attained age 85. The first Scheduled Purchase Payment is payable in addition to the Initial Premium for the policy. Each subsequent Scheduled Purchase Payment is payable in addition to the premium for the policy. Payments can only be made at the same frequency as the premiums for the policy.

There is an additional cost for this Rider.

Restrictions and Limitations:

- May be elected only at the time the policy is issued.
- Minimum Purchase Payment is \$300 annually.

Termination of Right to Make Purchase Payments

The right to make Purchase Payments under the Rider will terminate upon the first of the following to occur:

- The date premiums for the policy begin to be waived under a disability waiver.
- The policy anniversary coinciding with the insured's attained age 85.
- 31 days after a full year has passed in which the annualized Scheduled Purchase Payment Amount has not been paid (This does not apply to policies where premiums are being waived under a disability waiver).
- The date the Reduced Paid-Up Nonforfeiture Option under the policy is exercised.
- The Rider's Expiry Date.

Reinstatement of Right to Make Purchase Payments

The right to make Purchase Payments under the Rider may be reinstated under the following circumstances:

- If the premiums for the policy were being waived under a disability waiver, Purchase Payments may resume once the policy returns to a premium paying status.
- If the annualized Scheduled Purchase Payment Amount was not met, the owner may request the right to make Purchase Payments to be reinstated by sending written request to the Administrative Office. Evidence of insurability may be required.
- If the policy was placed under the Reduced Paid-Up Nonforfeiture Option, Purchase Payments may resume if the policy is reinstated to an active, premium paying status.

Termination of Rider

The Rider will terminate on the first of the following to occur:

- The date the Grace Period expires.
- The date the policy matures, terminates, or is surrendered.
- The date a Nonforfeiture Option is exercised under the policy.
- The Rider's Expiry Date.
- Receipt of the owner's request to terminate the rider.

Reinstatement of Rider

Reinstatement of the Rider is permitted within 3 years from the date of Termination subject to the following:

- The policy must also be reinstated or currently in force.
- Evidence of insurability for the insured is required.

Reinstatement is not permitted if Termination was due to expiry of the Rider.

Available on the following products:

Product	American National	American National NY	Available on a SI policy
Signature Whole Life	•		



The American National Story

Chartered on March 17, 1905, by American National Insurance Company's founder, W. L. Moody Jr., the company began operations with \$100,000 of capital and \$20,000 surplus. Following a conservative investment philosophy, Mr. Moody believed that profits should finance future growth, so the company 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.

American National Life Insurance Company of New York, a wholly-owned subsidiary of American National Insurance Company, was incorporated under the laws of New York in October 2009 and is only licensed to business in New York.

This culture has helped American National persevere through wars, hurricanes, economic volatility, extraordinary technological advancements, evolving products, and the changing needs of contract holders and agents. American National has existed for over 110 years and will continue to manage its business respecting the conservative principles of its founder, driven by its corporate vision to be a provider of financial services for current and future generations.

This brochure provides a brief summary of various riders and benefits offered by American National Insurance Company and American National Life Insurance Company of New York. The terms and conditions in the rider will control. Please read the rider carefully. All riders may not be available in all states. Riders may vary by state.

Accelerated Benefit Riders Important Information:

Policy Form Series: ABR14-TM; ABR14-CH; ABR14-CT; ABR14-TM(NY); ABR14-CH(NY). 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 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. 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 IRC. 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 gain access to 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 the inability to perform activities of daily living or cognitive impairment. Coverage may include reimbursement for the cost of a nursing home, assisted living, home health care, homemaker services, adult daycare, 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.

New York Chronic Illness Rider: This product is a life insurance policy that accelerates the death benefit of account of chronic illness and is not a health insurance policy providing long term care insurance subject to the minimum requirements of New York Law, does not qualify for the New York State Long Term Care Partnership program, and is not a Medicare supplement policy.

Form Series (Forms may vary by state): Signature GUL: SGUL15; SGUL15(NY); SGUL15S; SGUL15S(NY). Signature WL: PWL16. IUL: IUL14; IUL14(NY). Executive UL: EXEC-UL; EXEC-ULU; EXEC-UL(NY); EXEC-ULU(NY). Signature Term: ART12; ART12(NY). Limited Pay WL: LPWL17. Riders: ULCTR91; GCOR15; GCOR15(NY); ULOPR14; ULOPR14(NY); LPW84; LPW84(NY); ULDW91; ULDW10(NY); PWSTP; PWSTPU; PWSTP10(NY); ARTR12; ULLTR13; ULLTR13(NY); ULCTR14; CTR12M; CTR12M(NY); CTR88; ULCTR10(NY); ULCTR14(NY); GIR16; ULGIO14; ULGIO10(NY); ULGIO14(NY); PUAR16.

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. Each company has financial responsibility only for the products and services it issues.

