

# Benefits and Riders

from American National Insurance Company



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

## Automatically Included

- 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
- Coverage Continuation 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. See acceleration amount limitations below.

### We offer three separate riders that may provide for the payment of an accelerated benefit which cover the following conditions:

- **Accelerated Benefit Rider for Terminal Illness** (Policy Form Series: ABR14-TM): For use if an eligible insured has 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** (Policy Form Series: ABR14-CH): 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 cognitively impaired.
- **Accelerated Benefit Rider for Critical Illness** (Policy Form Series: ABR14-CT): 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.
- 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 it is the base policy or a rider.

### 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 0-65)
- \$1,000,000 (issue ages 66+)

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 age 65 or under.

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	Policy Form Series
ANICO Signature Term	ABR14-TM, ABR14-CT, ABR14-CH
Affinity 7 Whole Life	ABR14-TM, ABR14-CT, ABR14-CH
Executive Universal Life	ABR14-TM, ABR14-CT, ABR14-CH
Signature Indexed Universal Life	ABR14-TM, ABR14-CT, ABR14-CH
Signature Plus Indexed Universal Life	ABR14-TM, ABR14-CT, ABR14-CH
Signature Guaranteed Universal Life	ABR14-TM, ABR14-CT, ABR14-CH

Policy Form Series May Vary by State. See Important Information on back page.

# 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 and receive a partial or full return of your premiums paid.

### Option Periods:

<b>15th policy anniversary</b>	Available for certain substandard policies
<b>20th policy anniversary</b>	Not available for substandard policies
<b>25th policy anniversary</b>	Not available for substandard policies

<b>Issue ages:</b>	18-70
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### 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
<b>50% of premiums returned</b>	<b>100% of premiums returned</b>	<b>100% of premiums returned</b>
Maximum cashout benefit is 45% of the death benefit	Maximum cashout benefit is 45% of the death benefit	Maximum cashout benefit is 45% of the death benefit

### For death benefits over \$250,000

15th year	20th year	25th year
<b>65% of premiums returned</b>	<b>100% of premiums returned</b>	<b>100% of premiums returned</b>
Maximum cashout benefit is 65% of the death benefit	Maximum cashout benefit is 65% of the death benefit	Maximum cashout benefit is 65% of the death benefit

### The Rider Will Terminate When Any Of The Following Occur:

- 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

### Available on the following products:

Product	Policy Form Series
Signature Guaranteed Universal Life	GCOR15

Policy Form Series May Vary by State.

# 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, unless and 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 Over Loan 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
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

**Available on the following products:**

Product	Policy Form Series
Executive Universal Life	Refer to base policy, EXEC-UL, EXEC-ULU
Signature Indexed Universal Life	ULOPR14
Signature Plus Indexed Universal Life	ULOPR14

Policy Form Series May Vary by State.

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 life insurance products in American National's Universal Life series and ANICO Signature Term.

**There is an additional cost for this Rider.**

<b>Issue ages:</b>	0-55
<b>Rider expires:</b>	at age 60

American National must receive sufficient proof to confirm that the insured is totally disabled. "Total Disability":

- must have existed for at least six consecutive months, before any premiums will be waived.
- means complete mental or physical incapacity of the insured caused by bodily injury, disease or condition.
- must prevent 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.

### 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, or
3. on or after the insured's age 60.

**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, or
3. the Rider's expiry date as shown on the policy.

**Available on the following products:**

Product	Policy Form Series
ANICO Signature Term	LPW84
Affinity 7 Whole Life	LPW84
Executive Universal Life	ULDW91
Signature Indexed Universal Life	ULDW91
Signature Plus Indexed Universal Life	ULDW91

Policy Form Series May Vary by State.

# Disability Waiver of Stipulated Premium Rider

Will waive a specific premium amount, as shown on the data page of the issued policy. Each premium waived will then be credited to the policy as a paid premium.

## 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.

**There is an additional cost for this Rider.**

<b>Issue ages:</b>	18-55
<b>Rider expires:</b>	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":

- has existed for at least six consecutive months before any premiums will be waived.
- means complete mental or physical incapacity of the insured caused by bodily injury, disease or condition.
- must prevent 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.

### 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, or
3. on or after the insured's age 60.

### 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.

### Available on the following products:

Product	Policy Form Series
Executive Universal Life	PWSTP; PWSTPU
Signature Indexed Universal Life	PWSTP; PWSTPU (Montana)
Signature Plus Indexed Universal Life	PWSTP; PWSTPU (Montana)
Signature Guaranteed Universal Life	PWSTP

Policy Form Series May Vary by State.

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

# ANICO Signature Term Rider

Allows you to purchase an amount of 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 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

### Issue Ages:

Term Period	Issue Ages
Annual Renewable Term (ART) <i>(only available on Affinity 7 Whole Life)</i>	18-65
10 Year Level Term	18-60
15 Year Level Term	18-55
20 Year Level Term	18-50
30 Year Level Term <i>(only available on Affinity 7 Whole Life)</i>	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	Policy Form Series
Affinity 7 Whole Life	ARTR12
Executive Universal Life	ULLTR13
Signature Indexed Universal Life	ULLTR13
Signature Plus Indexed Universal Life	ULLTR13

Policy Form Series May Vary by State.

\*Annual Renewable Term Rider and 30 Year Level Term Period rider can only be added to the Affinity 7 Whole Life policy.



# Children's Term Rider

Provides level term life insurance on insured children 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"><li>• <b>Term and Universal Life:</b> Twenty-five units (\$25,000) per family</li><li>• <b>Whole Life:</b> Ten units (\$10,000) per family</li></ul>

### 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 insurance on an Insured Child may be converted up to the maximum number of units in force (\$1,000 per unit) at any time without evidence of insurability.
- Conversion must be made at the then attained age of the child.
- 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	Policy Form Series
ANICO Signature Term	CTR12M
Affinity 7 Whole Life	CTR88
Executive Universal Life	ULCTR91
Signature Indexed Universal Life	ULCTR14
Signature Plus Indexed Universal Life	ULCTR14
Signature Guaranteed Universal Life	ULCTR14

Policy Form Series May Vary by State.



# Coverage Continuation Rider

Provides continuation of life insurance coverage after the policy's Safety Net Guarantee Period.

## 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.

**There is an additional cost for this Rider.**

<b>Issue ages:</b>	18-85
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### Restrictions and Limitations:

- The specified Universal Life policy may only have Death Benefit Option A
- The Rider can only be added at the time the policy is issued
- This rider is not available on all substandard rate classes.
- The Rider cannot be reinstated
- Increases in the specified face amount will cause the Rider to terminate

The cost of this Rider is deducted from the policy's accumulation value as part of the monthly deduction. Therefore, the policy's premium must be paid and the cost of the Coverage Continuation Rider then deducted for this Rider to remain in effect.

If, after the end of the Safety Net Guarantee Period, the surrender value of the policy is insufficient to pay the monthly deduction, the policy will not lapse provided the Coverage Continuation Rider Value is positive and the policy does not have any policy debt.

If the policy does have debt, then the Coverage Continuation Value less any policy debt must be positive for the Rider to remain in effect.

The Coverage Continuation Rider Value is based on the amount of coverage continuation net premiums paid plus interest credited to the Coverage Continuation Rider Value less the monthly charges to the Coverage Continuation Rider Value.

**The Coverage Continuation Rider will terminate on the earlier of:**

- the date the grace period for the policy expires, or
- the date the policy matures, expires, or is surrendered, or
- the date the policy's death benefit option is changed, or
- the date the policy's specified amount is increased.

**Available on the following products:**

Product	Policy Form Series
Executive Universal Life	CCVR

Policy Form Series May Vary by State.

# 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.**

<b>Issue ages:</b>	0-38
<b>Minimum Rider Amount</b>	\$10,000
<b>Maximum Rider Amount</b>	\$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 cannot be added to a Permanent Life policy with a Coverage Continuation Rider.

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.

- Special Option Date  
the 90th day immediately following one of the following events, provided that such event occurs after the issue date of the policy to which this Rider is attached, and before the policy anniversary following the Insured's attained age of 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

When a Special 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	Policy Form Series
Affinity 7 Whole Life	GIR90
Executive Universal Life	ULGIO14
Signature Indexed Universal Life	ULGIO14
Signature Plus Indexed Universal Life	ULGIO14

Policy Form Series May Vary by State.

# 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?

Each time you make a premium payment on our Affinity 7 Whole Life policy, you may choose to pay an additional premium that will purchase an amount of paid-up participating whole life insurance known as Paid Up Additions.

**There is an additional cost for this Rider.**

### Restrictions and Limitations:

- May be elected only at the time the policy is issued.

The maximum premium allowed to purchase Paid Up Additions under this Rider will be determined when your policy is issued. Subsequent payments must be received with a policy premium payment, and the maximum purchase payment is equal to the last purchase payment paid. If you fail to pay the additional premium for the Paid Up Additions Rider with any premium payment, the Rider will terminate and no further Paid Up Additions may be purchased.

**Purchase payments for the Paid Up Additions Rider are limited to the earlier of either:**

- the end of your policy's premium paying period or
- the first 15 policy years.

The purchase payment will not be waived under any Disability Premium Waiver Rider attached to the contract, and no Paid Up Additions may be purchased during a period of total disability. However, the Paid Up Additions Rider will not terminate due to failure to purchase Paid Up Additions during a period of total disability.

**Available on the following products:**

Product	Policy Form Series
Affinity 7 Whole Life	MLPUAR

Policy Form Series May Vary by State.



**This brochure provides a brief summary of various riders and benefits offered by American National Insurance Company. 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. **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.

Base Policy Form Series: SGUL15; ART12; IUL14; EXEC-UL; EXEC-ULU; PWL-CSO; PWLU-CSO  
(Forms May Vary by State)

American National Insurance Company, Galveston, Texas.

