

SIGNATURE GUARANTEED UNIVERSAL LIFE INSURANCE

Simplified Issue

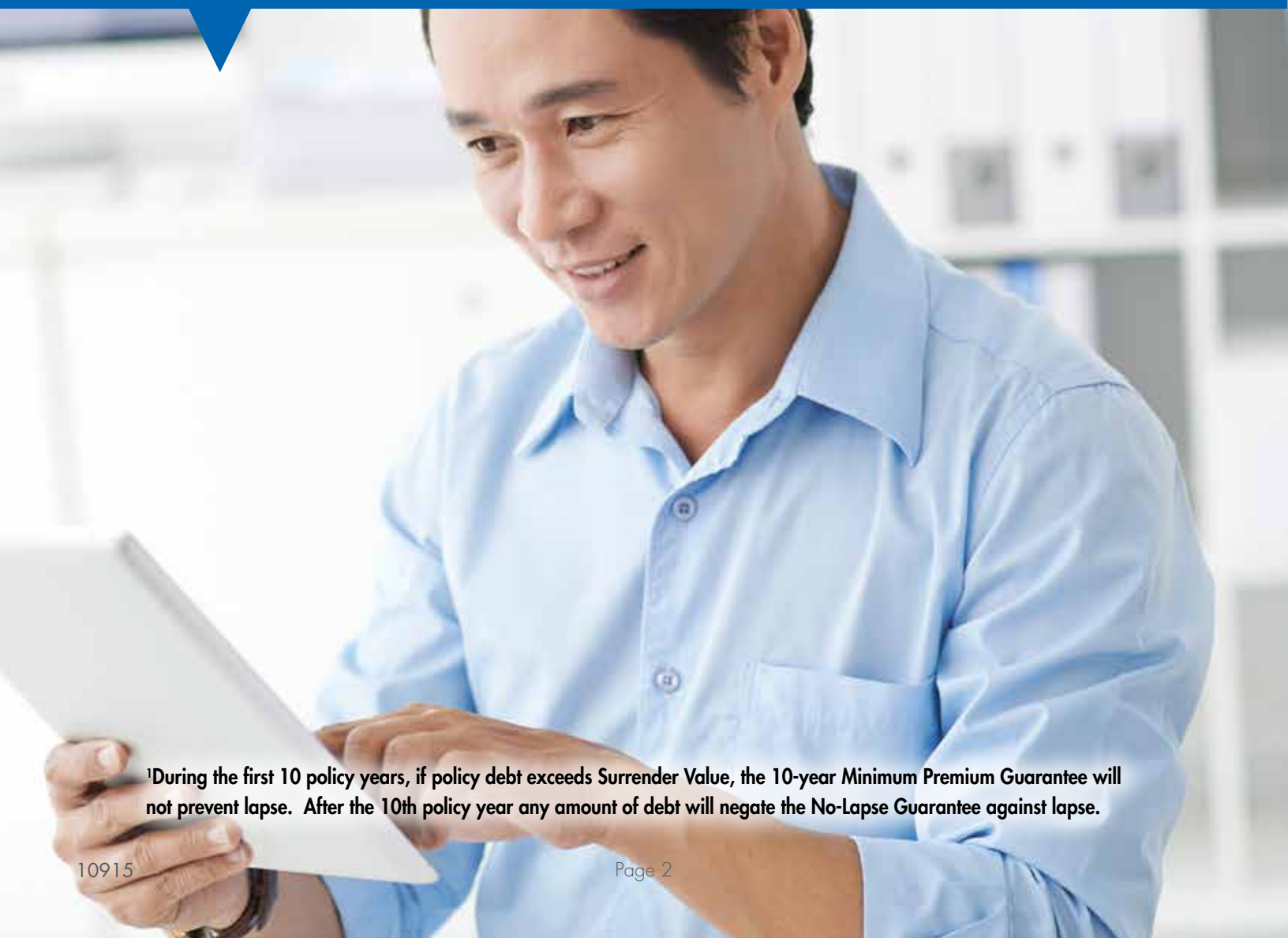


American National Insurance Company
American National Life Insurance Company of New York

GUARANTEED DEATH BENEFIT

Signature Guaranteed UL - SI (Simplified Issue) is an individual universal life insurance policy that will provide a guaranteed death benefit to age 100, assuming all premiums have been paid as scheduled.¹ The policy can still lapse due to loans and withdrawals but you can make additional premium payments to keep the policy in force.

Signature Guaranteed UL - SI will pay a tax-free death benefit directly to your named beneficiary to help replace your income, take care of final expenses, and meet your financial promises.



¹During the first 10 policy years, if policy debt exceeds Surrender Value, the 10-year Minimum Premium Guarantee will not prevent lapse. After the 10th policy year any amount of debt will negate the No-Lapse Guarantee against lapse.

WHAT DOES SIMPLIFIED ISSUE (SI) MEAN FOR ME?

When applying for life insurance, underwriting refers to the extensive review process that may include medical exams, blood tests, physician reviews and more. Simplified Issue underwriting requires a few simple health questions and NO medical exams or blood tests. Only standard rates are available.

AM I ELIGIBLE?

To be considered for the Simplified Issue Program your employer must be approved to participate by American National and you must fulfill the following requirements:

- Be an active Full Time employee
- Be between ages of 18 and 65
- Be able to answer a few simple medical questions.

Even though you must be an employee to apply for Simplified Issue Life Insurance, if you choose to leave your employment, you may keep your life insurance by continuing to pay premiums on your own.

SPECIAL FEATURE: LATE PAYMENT FORGIVENESS

Your Signature Guaranteed UL-SI policy has late payment forgiveness which allows premiums to be paid up to one full month beyond the monthly deduction billing date without negatively affecting the lapse date. This feature prevents the projected lapse date from decreasing due to late payments here and there.

ADDITIONAL BENEFITS AVAILABLE WITH SIGNATURE GUARANTEED UL - SI:

ACCELERATED BENEFIT RIDERS

Should you become terminally, chronically, or critically ill, a full or partial accelerated death benefit may be available to you before you die, providing an unrestricted cash benefit for you to use for any purpose.

- **ACCELERATED BENEFIT RIDER FOR TERMINAL ILLNESS:**

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:**

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. The benefit is an unrestricted cash payment.

- **ACCELERATED BENEFIT RIDER FOR CRITICAL ILLNESS:**

For use if an eligible insured experiences a critical illness described in the rider after the issue date. The 16 covered critical illnesses (13 in California) may be found in the ABR Overview, Form 10743 (10743-CA in California). Not available in New York.

MINIMUM DEATH BENEFIT REQUIRED FOR ABRs:

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

MAXIMUM DEATH BENEFIT AVAILABLE FOR ACCELERATION ON SI POLICIES PER INSURED:

- Up to \$250,000
- New York: 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.

There is no additional premium for this benefit. However, the death benefit accelerated will be less than requested as it is discounted 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. See the Accelerated Benefits Rider Brochure 10743 (10743-CA in California) for more information on these riders.

DISABILITY WAIVER OF STIPULATED PREMIUM

For an additional premium, we will waive the stipulated planned policy premium in the event of disability. Any waived premiums are considered to be paid premiums and are credited to the insurance policy. This amount may not keep the policy active to the policy maturity date.

The insured must provide proof of total disability, which must last for at least six consecutive months. This rider expires after the policy anniversary following attained age 60.

Form Series PWSTP, PWSTP10(NY) (Forms May Vary by State)

CHILDREN'S TERM RIDER

For an additional cost, separate level term life insurance may be provided for each child age 15 days old through 18 years if the base policy insured is between 18-55. Each insured child can be covered up to the earlier of either:

- The child's attained age of 25, or
- The policy anniversary following the insured's attained age of 65.

The insured can apply for additional coverage on a child at issue or following the birth of the child.

Form Series ULCTR14, ULCTR14(NY) (Forms May Vary by State)





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.

SOME FINAL CONSIDERATIONS:

The foregoing is neither a contract of insurance, nor an offer to contract, but is a general description of benefits available under a contract providing the benefits outlined. This policy does have limitations.

Expenses, cost of insurance, and interest credited are all explained in your contract. In addition, you will receive a detailed annual report showing all the transactions which occurred in your contract during the year, including the beginning accumulation value, premiums paid, expense charges, cost of insurance deducted, interest credited, and any loans taken during the contract year, and the ending balance.

Only through a general review of your specific situation can it be determined if there are tax advantages available to you through American National's products, one of which is life insurance.

Proceeds from life insurance paid because of the death of the insured are generally excludable from the beneficiary's gross income for tax purposes (IRC Sec. 101(a)(1)). You should consult your tax and legal advisors on the impact to your specific situation.

ACCELERATED BENEFIT RIDER NOTICE:

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. 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 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 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 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.

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.

SIGNATURE GUARANTEED UL - SI

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| PRODUCT SUMMARY | Signature Guaranteed UL- SI is an universal life insurance policy offered to Federal employees, approved employer groups, and other specific affinity groups utilizing a Simplified Issue process. |
| ISSUE AGES | 18-65 Your "insurance age" is determined by your age as of your LAST birthday. |
| MINIMUM FACE AMOUNT | \$25,000 |
| MAXIMUM FACE AMOUNT | \$250,000 |
| PREMIUM MODES | Annual, Semi-Annual, Quarterly, Monthly, Bi-Weekly |
| MINIMUM GUARANTEED INTEREST RATE | 2.5% credited to accumulation value. |
| GUARANTEED COVERAGE PERIOD | For the first 10 years, the policy will not lapse as long as all premiums are paid as scheduled. Taking policy loans or withdrawals can cause the policy to lapse unless additional payments are made. After the 10-year guarantee period, the built-in No Lapse Guarantee Account (a reference-only account) keeps the guaranteed death benefit in place. As long as The No Lapse Guarantee Account value is positive, the policy will not lapse, even if the cash surrender value of the policy falls to zero. Your policy can still lapse due to loans and withdrawals but you can make additional premium payments to keep the policy in force. |
| INCREASES | Increases in the policy's specified amount are not permitted. |
| DECREASES | Decreases are permitted but must be submitted in writing. Any decreases cannot make the outstanding Death Benefit less \$25,000. |
| BENEFITS & RIDERS (Additional Cost May Apply) | <ul style="list-style-type: none"> • Accelerated Benefit Riders • Disability Waiver of Stipulated Premium • Children's Level Term Rider |
| SURRENDER CHARGE PERIOD | If you choose to surrender your policy in the first 10 policy years, surrender charges may apply. |

Policy Form Series SGUL15S, SGUL15S(NY) (Forms may vary by state)

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

