



Independent  
Marketing  
Group



## Agent Alert

Current Rates

### Signature GUL Reprice & Retention Limit Increase

We are excited to announce new premium rates for the Signature Guaranteed Universal Life Insurance series, effective 1/1/2019 in all states EXCEPT California and New York.

At the same time, American National will increase the maximum retention limits on all American National life insurance products.

*(California will be repriced in the near future. Keep an eye on your inbox for more information as it becomes available)*

#### Retention Increase Highlights:

- The new maximum retention limits per life across all American National policies will be:
  - \$5,000,000 for ages 0-75,
  - \$2,000,000 for ages 76-80, and
  - \$1,000,000 for ages 81-85.

#### Signature GUL Reprice Highlights:

##### Face Amounts of \$250,000+

- Issue Ages 18 - 39: 5% increase in premiums
- Issue Ages 40 - 59: Up to 10% decrease for Non-Smoker (NS) classes in premiums
- Issue Ages 60 - 70: Up to 20% decrease for NS classes in premiums
- Issue Ages 71 - 80: 10% decrease for NS classes in premiums

##### Face Amounts of \$249,999 and below

- There will be a 10% increase in premiums

#### When will I be able to quote the new rates?

Quoting will be available on the Expert Illustrator software on 1/1/2019.

## How do I know if my client will receive the pre-1/1/2019 pricing or the post-1/1/2019?

If an application is submitted around 1/1/2019, the pricing your client receives will depend on the application date, the date the application was received, and the date the application was processed. The chart below explains how American National will apply the pricing.

Application Date:		Application Received & Processed Date:		The client will receive:
Before 1/1/2019	+	Before 1/1/2019	=	Pre-1/1/2019 GUL Pricing
Before 1/1/2019	+	On or After 1/1/2019	=	Pre-1/1/2019 GUL Pricing
On or After 1/1/2019	+	On or After 1/1/2019	=	Post-1/1/2019 GUL Pricing

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