



Independent  
Marketing  
Group

## With ANICO Signature Term Life Insurance, you don't sacrifice features for lower premiums!

**There are a lot of term policies out there. See how American National compares:**

**Some policies limit the number of years you have to convert from term to a permanent policy.**

**American National allows conversions to permanent policies for the full term of the policy. (Up to age 65, but no less than 5 years from issue.<sup>2</sup>)**



**Some policies limit conversion to certain permanent products.**

**American National allows conversions to all permanent policies, including Signature GUL.**



**Some policies allow conversions but require that the policyholder pay for the option.**

**American National does not charge a fee for conversions.**



## ANICO Signature Term offers all this PLUS:

- [Conversion Credits](#)
- [Accelerated Benefit Riders](#) for Critical, Chronic, and Terminal Illness at no additional premium!<sup>3</sup>

Learn More

Run a Quick Quote

2. Applies to fully underwritten level Term policies. The conversion option will expire on the policy anniversary at the end of the level premium term period or on the policy anniversary following the insured's attained age of 65, which ever occurs first. However, the conversion period will never be less than 5 years.
3. All riders may not be available in all states. Chronic Illness is not available on term policies in California. 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.

Form Series ABR14-TM; ABR14-CH; ABR14-CT; ART18 (Forms may vary by state).

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