

ANICO Signature Term
Life Insurance:
**Annual
Renewable Term**



Our Lowest Starting Premium!¹

With ANICO Signature Term ART, your clients have access to:

- ◆ Guaranteed Premium Rates for the First 10 Policy Years
- ◆ Our Lowest Starting Premiums¹
- ◆ Convertible to 20/30 Year Level Premium within 3 Years²
- ◆ ANICO Signature Term Express available for up to \$250,000³
- ◆ Accelerated Benefit Riders for Critical, Chronic & Terminal Illness⁴

Annual Premium Rates

American National	\$170
Pacific Life	\$230
MetLife	\$245
AXA Equitable	\$275
TIAA-CREF	\$333

Male, 40, Non-Smoker, Preferred Plus, \$500,000

Call us or email us for a Quote!

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Premium rates derived from Compulife software as of 08/01/2016 and are based on published rates believed to be reliable; however, accuracy and completeness cannot be guaranteed. 1) Male insureds under age 26 may have an initial ART premium greater than the 10-year level premium. 2) Conversion to level premium term insurance is available for issued ages less than or equal to 55. 3) Underwriting Express requires completion of full application with no additional requirements in most cases. An underwriting decision should be made within 72 hours using the information from the application, MIB and the RX Database. MVR, phone interviews, APS's and exams may be required on certain applications. Only available on certain products. Standard and Substandard rate classes only. 4) All riders may not be available in all states. 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. Chronic Illness is not available on term policies in California. Form Series ABR14-TM; ABR14-CH; ABR14-CT; ART12 (Forms may vary by state) American National Insurance Company, Galveston, Texas. **For Agent Use Only; Not for Distribution or Use with Consumers.**

