

**Description:** ANICO Signature Term<sup>TM</sup> ART (Annual Renewable Term) Life Insurance offers a level death benefit to age 75 with affordable and competitive initial premiums increasing annually.

**Issue Ages:** 18-65

Your "insurance age" for ANICO Signature Term<sup>TM</sup> is determined by the birthday that is closest to the application date.

**Policy Minimum Face Amount:** \$50,000

**Policy Fee:** \$60 Annually

**Underwriting Classes:**

**ANICO Signature Term<sup>TM</sup> Express ART**

Face amounts up to \$250,000:

Standard Non-Nicotine User

Standard Nicotine User

**ANICO Signature Term<sup>TM</sup> ART**

Face amounts above \$250,000:

Preferred Plus Non-Nicotine User

Preferred Non-Nicotine User

Preferred Nicotine User

Standard Plus Non-Nicotine User

Standard Non-Nicotine User

Standard Nicotine User



**Riders:**

Accelerated Benefit Riders (Policy Forms Series: ABR14-TM; ABR14-CT; ABR14-CT)

Children's Term Rider (Policy Forms Series CTR12M)

Disability Waiver of Premium Rider (Policy Form Series: LPW84)

See Rider guide (Form 10695) for full details. Not all riders are available in all states.

Accelerated Benefit Rider for Terminal Illness. New York residents only (Policy Form: ADB11(NY) See product brochure (Form 10531) for more details.

Form Series: ART12; ART12(NY) (Forms may vary by state)

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

Term life insurance does not have cash value. Insurance benefits are guaranteed subject to solvency of the issuing company. Independent Marketing Group is a Division of American National Insurance Company. **American National Insurance Company (ANICO)**, 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**, (Glenmont, N.Y.). Policies contain certain exclusions, limitations and terms for keeping them in force.