



# Riders and Benefits

from American National Insurance Company

A silhouette illustration of a family and a dog in a field. A man on the left is lifting a baby into the air. A woman on the right is holding a young child. A dog is sitting in the foreground. The scene is set against a light blue background with a grassy field at the bottom.

**LIFE...**

**...customized for your needs.**

# **CUSTOMIZE** your life insurance policy with a variety of riders designed to meet your life needs.

This brochure provides a brief summary of various riders and benefits offered by American National Insurance Company. The terms and conditions in the rider will control. Please read the rider carefully. All riders may not be available in all states. Riders may vary by state.

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# Accelerated Benefit Riders

Accelerated Benefit Riders (ABRs) provide the option of receiving a partial or full accelerated life insurance benefit if the insured experiences a qualifying medical condition.

## How do these riders work?

The Accelerated Benefit Riders are offered for no additional premium. However, the accelerated benefit payment will be less than the amount of death benefit requested because it is reduced by an amount calculated based on ANICO's evaluation of the insured's future expected mortality at the time the benefit is exercised as well as an administrative fee of up to \$500 assessed when the benefits are elected. See acceleration amount limitations below.

**We offer three separate riders that provide for the payment of an accelerated benefit which cover the following conditions:**

- **Accelerated Benefit Rider for Terminal Illness** (Policy Form Series: ABR14-TM): 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** (Policy Form Series: ABR14-CH): 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.
- **Accelerated Benefit Rider for Critical Illness** (Policy Form Series: ABR14-CT): For use if an eligible insured experiences a critical illness described in the rider after the issue date. Covered critical illnesses may be found in the Rider Forms.

### Minimum Policy Death Benefit to Obtain Riders:

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

### Maximum Death Benefit Eligible for Acceleration

- \$2,000,000 (issue ages 0-65)
- \$1,000,000 (issue ages 65+)

Policies exceeding the maximum acceleration amount will still contain the Accelerated Benefit Riders; however, the owner will only be able to accelerate up to the maximum death benefit eligible for acceleration. For example, on a

\$4,000,000 policy (where eligible), the owner will only be able to accelerate \$2,000,000 if under age 65.

There is no minimum partial acceleration request; however, the partial acceleration will not be allowed if the policy's face amount would be reduced below the minimum required for the product. The accelerated benefit may be paid in a lump sum or applied to any settlement option under the contract that does not involve life contingent payments.

Not everyone that applies for acceleration will be eligible to receive accelerated benefits.

### Eligible Accelerations:

If the primary Insured suffers a qualifying medical condition, the base policy and any additional riders on the primary Insured are eligible for acceleration. Likewise, if a spouse or other Insured party suffers a qualifying condition, their specific rider benefits will also be eligible for acceleration. The Children's Term Rider is not eligible for acceleration.

Upon payment of the accelerated benefit to the owner, the policy or rider(s) providing the eligible death benefit will be treated as if the Insured has died if full acceleration is elected. In the event of a partial accelerated benefit, the policy or rider will be treated as if there has been a decrease to the face amount.

### Available on the following products:

Product	Policy Form Series
ANICO Signature Term™	ABR14-TM, ABR14-CT, ABR14-CH
Affinity 7 Whole Life	ABR14-TM, ABR14-CT, ABR14-CH
Executive Universal Life	ABR14-TM, ABR14-CT, ABR14-CH
Signature Indexed Universal Life	ABR14-TM, ABR14-CT, ABR14-CH

Policy Form Series (May vary by state)

# Overloan Protection Benefit

The OverLoan Protection Benefit can keep a policy with a large amount of debt from lapsing, assuming certain conditions are met.

## How does this benefit work?

This Benefit is automatically included in specified life insurance products in the ANICO Universal Life series.

There is no additional charge for this Benefit, unless and until it is exercised.

The rate charged for the Overloan Protection Benefit varies with the age of the insured on the date of election, but the maximum rate is 4.5%

**The OverLoan Protection Benefit can keep a policy with a large amount of debt from lapsing, assuming the following conditions:**

1. The Insured is age 75 or older
2. The policy is in its 16th policy year or later
3. The policy debt is less than 99.9% of the accumulation value after the Over Loan Benefit charge has been deducted from the accumulation value
4. The policy debt must be greater than the policy's specified amount
5. The policy is not a modified endowment contract

**If the policyowner elects to exercise the OverLoan Protection Benefit, the following limitations will apply:**

1. The death benefit will be changed to Option A
2. The owner may not change the specified amount or the death benefit option
3. The owner may not make additional premium payments, although loan repayments will be allowed
4. The owner may not take partial withdrawals or request additional loans
5. No monthly deductions will be made

6. Any attached Riders with their own charges will terminate
7. Policy debt will remain outstanding but the loan interest rate will be set equal to the current loan crediting rate

**Available on the following products:**

Product	Policy Form Series
Executive Universal Life	Refer to base policy, EXEC-UL, EXEC-ULU
Signature Indexed Universal Life	ULOPR14

Policy Form Series (May vary by state)

**The OverLoan Protection Benefit will not be available on Signature Indexed Universal Life if the Cash Value Accumulation Test for premiums is elected.**

It is possible that election of the Over Loan Protection Benefit could trigger a tax consequence. The policy owner should consult their tax advisor before exercising this Benefit.

# Disability Waiver of Minimum Premium Rider

The Disability Waiver of Minimum Premium Rider will waive the minimum premium, or the monthly deductions if greater, due after "Total Disability" begins and while it continues.

## How does this rider work?

This Rider may be added as an optional Rider to specified life insurance products in the ANICO Universal Life series and ANICO Signature Term.

**There is an additional cost for this Rider.**

<b>Issue ages:</b>	0-55
<b>Rider expires:</b>	at age 60

The Company must receive sufficient proof to confirm that the insured is totally disabled. "Total Disability":

- must have existed for at least six consecutive months, before any premiums will be waived.
- means complete mental or physical incapacity of the insured caused by bodily injury, disease or condition.
- must prevent the insured from engaging in any gainful employment or occupation for which the insured is or becomes qualified for, by reason of education, training, or experience.

### What shall be considered total disability?

- Permanent loss of the entire sight of both eyes
- Severance of both hands at or above the wrist
- Severance of both feet at or above the ankle
- Severance of both one hand at or above the wrist and one foot at or above the ankle

Written notice of a claim must be sent to the Company's home office during the insured's lifetime, but no later than the insured's age 60, while Total Disability exists, and no later than one year after the due date of the first premium in default.

The Company may, no more than once a year, require proof

that the Total Disability exists and continues by requiring a physical examination by a doctor selected by the Company.

### Premiums will not be waived if Total Disability begins:

1. while the policy is not in force,
2. after the policy lapses, or
3. on or after the insured's age 60.

### The Disability Waiver of Minimum Premium Rider will terminate on the earliest of:

1. the date the grace period for the policy expires,
2. the date the policy matures, expires, or is surrendered, or
3. the Rider's expiry date as shown on the policy.

### Available on the following products:

Product	Policy Form Series
ANICO Signature Term™	LPW84
Affinity 7 Whole Life	LPW84
Executive Universal Life	ULDW91
Signature Indexed Universal Life	ULDW91

Policy Form Series (May vary by state)

# Disability Waiver of Stipulated Premium Rider

The Disability Waiver of Stipulated Premium Rider will waive a specific premium amount, as shown on the data page of the issued policy. Each premium waived will then be credited to the policy as a paid premium.

## How does this rider work?

This Rider may be added as an optional Rider to specified life insurance products in the ANICO Universal Life series.

**There is an additional cost for this Rider.**

<b>Issue ages:</b>	18-55
<b>Rider expires:</b>	at age 60

### Restrictions and Limitations:

- The Rider can only be added at the time the policy is issued
- Cannot be combined with any other disability benefit

The Company must receive sufficient proof to confirm that the insured is totally disabled. "Total Disability":

- has existed for at least six consecutive months before any premiums will be waived.
- means complete mental or physical incapacity of the insured caused by bodily injury, disease or condition.
- must prevent the insured from engaging in any gainful employment or occupation for which the insured is or becomes qualified for, by reason of education, training, or experience.

### What shall be considered total disability?

- Permanent loss of the entire sight of both eyes
- Severance of both hands at or above the wrist
- Severance of both feet at or above the ankle
- Severance of both one hand at or above the wrist and one foot at or above the ankle

Written notice of a claim must be sent to the Company's home office during the insured's lifetime, but no later than

the insured's age 60, while Total Disability exists, and no later than one year after the due date of the first premium in default.

The Company may, no more than once a year, require proof that the Total Disability exists and continues by requiring a physical examination by a doctor selected by the Company.

### Premiums will not be waived if Total Disability begins:

1. while the policy is not in force,
2. after the policy lapses, or
3. on or after the insured's age 60.

### The Disability Waiver of Stipulated Premium Rider will terminate on the earliest of:

1. the date the grace period for the policy expires,
2. the date the policy matures, expires, or is surrendered, or
3. the Rider's expiry date as shown on the policy.

### Available on the following products:

Product	Policy Form Series
Executive Universal Life	PWSTP; PWSTPU
Signature Indexed Universal Life	PWSTP; PWSTPU

Policy Form Series (May vary by state)

**The definition of "total disability" may vary by state.**

# ANICO Signature Term™ Rider

This Rider allows you to purchase an amount of additional Term insurance on the insured, a family member or an associate so long as the owner has an insurable interest.

## How does this rider work?

The Rider can be added as an optional rider for 10, 15, 20, or 30\* years with a level cost of insurance charge after which the Rider coverage will terminate.

### There is an additional cost for this Rider.

Minimum Rider Face Amount	\$25,000
Maximum Rider Face Amount	Cannot be more than four times the amount of death benefit of the base policy

### Issue Ages:

Term Period	Issue Ages
Annual Renewable Term (ART) <i>(only available on Affinity 7 Whole Life)</i>	18-65
10 Year Level Term	18-60
15 Year Level Term	18-55
20 Year Level Term	18-50
30 Year Level Term <i>(only available on Affinity 7 Whole Life)</i>	18-50

### Conversion to Permanent Insurance:

- The Rider coverage amount may be converted prior to the rider conversion expiry date to a permanent plan of insurance offered for conversion without proof of insurability.
- The conversion expiry date is the earlier of the end of the level term period or the policy anniversary on which the insured reaches attained age 65.

- If the ANICO™ Signature Term Rider is on the policy's base insured, it may be converted as an increase to the policy face amount provided the base policy is still eligible for increases to the specified amount.

For conversions that occur during the first five rider years, a premium conversion credit equal to 100% of the rider annual cost of insurance charge (prorated in the first year) will be applied to the permanent insurance policy.

### Available on the following products:

Product	Policy Form Series
Affinity 7 Whole Life	ARTR12
Executive Universal Life	ULLTR13
Signature Indexed Universal Life	ULLTR13

Policy Form Series (May vary by state)

\*Annual Renewable Term Rider and 30 Year Level Term Period rider can only be added to the Affinity 7 Whole Life policy.

# Children's Term Rider

The Children's Term Rider is an optional Rider which provides level term life insurance on each Insured Child to the Insured Child's attained age of 25, or the policy anniversary immediately following the Insured's attained age of 65, whichever occurs first.

## How does this rider work?

This Rider may be added as an optional Rider to specified life insurance products.

**There is an additional cost for this rider that is determined by the number of units applied for.**

Rider Minimum	One unit of \$1,000
Rider Maximum	<ul style="list-style-type: none"><li>• <b>Term and Universal Life:</b> Twenty-five units (\$25,000) per family</li><li>• <b>Whole Life:</b> Ten units (\$10,000) per family</li></ul>

### The Rider's issue ages:

For an Insured Child	15 days through 18 years
For the Insured on the base policy	age 18 – 55

The Children's Term Rider can be added at the time the policy is issued or after issue.

### An Insured Child is a:

- child,
- stepchild, or
- legally adopted child of the Insured

Provided such child was named in the application for this coverage, who is living with the parent insured in the policy to which the Children's Term Rider is attached.

### Effective Dates:

- The Insured Child shall be considered covered on the effective date of the Rider, or on the date such child attains age 15 days, whichever is later, assuming such covered child is then in good health.

- A child born to the Insured and the Insured's spouse after the date of application for this Rider shall become covered on the effective date of this rider, or on the date such child attains age 15 days, whichever is later.
- A child legally adopted by the Insured and Insured's spouse after the date of application for this Rider shall become covered on the effective date of this Rider, on the date such child was legally adopted, or on the date such child attains age 15 days, whichever is the latest.

### Conversion:

- The insurance on an Insured Child may be converted up to the maximum number of units in force (\$1,000 per unit) at any time without evidence of insurability.
- Conversion must be made at the then attained age of the child.
- On the policy anniversary following the Insured's Child attained age of 25, the coverage can be converted for any amount up to five times the number of units in force on the Insured Child, to a maximum of \$50,000.
- Rider may be converted to any permanent American National policy currently eligible for conversion.

### Available on the following products:

Product	Policy Form Series
ANICO Signature Term™	CTR12M
Affinity 7 Whole Life	CTR88
Executive Universal Life	ULCTR91
Signature Indexed Universal Life	ULCTR14

Policy Form Series (May vary by state)

# Coverage Continuation Rider

The Coverage Continuation Rider provides continuation of life insurance coverage after the policy's Safety Net Guarantee Period.

## How does this rider work?

This Rider may be added as an optional Rider to specified life insurance products in the ANICO Universal Life series.

**There is an additional cost for this Rider.**

<b>Issue ages:</b>	18-85
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### Restrictions and Limitations:

- The specified Universal Life policy may only have Death Benefit Option A
- The Rider can only be added at the time the policy is issued
- This rider is not available on all substandard rate classes.
- The Rider cannot be reinstated
- Increases in the specified face amount will cause the Rider to terminate

The cost of this Rider is deducted from the policy's accumulation value as part of the monthly deduction. Therefore, the policy's premium must be paid and the cost of the Coverage Continuation Rider then deducted for this Rider to remain in effect.

If, after the end of the Safety Net Guarantee Period, the surrender value of the policy is insufficient to pay the monthly deduction, the policy will not lapse provided the Coverage Continuation Rider Value is positive and the policy does not have any policy debt.

If the policy does have debt, then the Coverage Continuation Value less any policy debt must be positive for the Rider to remain in effect.

The Coverage Continuation Rider Value is based on the amount of coverage continuation net premiums paid plus interest credited to the Coverage Continuation Rider Value less the monthly charges to the Coverage Continuation Rider Value.

**The Coverage Continuation Rider will terminate on the earlier of either:**

- the date the grace period for the policy expires, or
- the date the policy matures, expires, or is surrendered.

**Available on the following products:**

Product	Policy Form Series
Executive Universal Life	CCVR

Policy Form Series (May vary by state)

# Guaranteed Increase Option Rider

The Rider gives the Insured the right to increase the specified face amount on the base permanent life insurance policy, without evidence of insurability, on each future Option Date.

## How does this rider work?

This Rider may be added as an optional Rider to specified life insurance products in a permanent ANICO Life series.

**There is an additional cost for this Rider.**

<b>Issue ages:</b>	0-38
<b>Minimum Rider Amount</b>	\$10,000
<b>Maximum Rider Amount</b>	\$25,000

### Restrictions and Limitations:

- The Guaranteed Increase Option Rider may only be applied for at the time of the original application
- This Rider cannot be added after issue of the policy.
- The Rider cannot be added to a Permanent Life policy with a Coverage Continuation Rider.

The Rider gives the Insured the right to increase the specified face amount on the base Permanent Life policy, without evidence of insurability, on each future Option Date.

**There are two types of Option Dates:**

- Regular Option Date  
any policy anniversary on which the Insured's attained age is 25, 28, 31, 34, 37, or 40 years.

- Special Option Date  
the 90th day immediately following one of the following events, provided that such event occurs after the issue date of the policy to which this Rider is attached, and before the policy anniversary following the Insured's attained age of 40:
  1. First marriage of the Insured
  2. The live birth of a child of the Insured
  3. The legal adoption of a child by the Insured

When a Special Option Date is exercised, you may add a Signature Term Rider for your spouse or Children's Term Rider in relation to the qualifying event; however, the next Regular Option date will be cancelled.

**Available on the following products:**

Product	Policy Form Series
<b>Affinity 7 Whole Life</b>	<b>GIR90</b>
<b>Executive Universal Life</b>	<b>ULGIO86</b>
<b>Signature Indexed Universal Life</b>	<b>ULGIO14</b>

Policy Form Series (May vary by state)

# Paid Up Additions Rider

Each time you make a premium payment you may choose to pay an additional premium that will purchase an amount of paid-up participating whole life insurance known as Paid Up Additions.

## How does this rider work?

Each time you make a premium payment on our Affinity 7 Whole Life policy, you may choose to pay an additional premium that will purchase an amount of paid-up participating whole life insurance known as Paid Up Additions.

**There is an additional cost for this Rider.**

### Restrictions and Limitations:

- This Rider may be elected only at the time the policy is issued.

The maximum premium allowed to purchase Paid Up Additions under this Rider will be determined when your policy is issued. Subsequent payments must be received with a policy premium payment, and the maximum purchase payment is equal to the last purchase payment paid. If you fail to pay the additional premium for the Paid Up Additions Rider with any premium payment, the Rider will terminate and no further Paid Up Additions may be purchased.

**Purchase payments for the Paid Up Additions Rider are limited to the earlier of either:**

- the end of your policy's premium paying period or
- the first 15 policy years.

The purchase payment will not be waived under any Disability Premium Waiver Rider attached to the contract,

and no Paid Up Additions may be purchased during a period of total disability. However, the Paid Up Additions Rider will not terminate due to failure to purchase Paid Up Additions during a period of total disability.

### Available on the following products:

Product	Policy Form Series
Affinity 7 Whole Life	MLPUAR

Policy Form Series (May vary by state)



**American National Insurance Company,  
Galveston, Texas**