



Why American National for Life Insurance Business?

Ease of Business

eApplications through ExpertApp

- Available with tablets and desktops

Accelerated Underwriting

- Xpress¹ & Xpress Plus²
- No automatic exam required

Living Benefits

Three Accelerated Benefit Riders with FULL and PARTIAL benefits³

- Terminal Illness: Death within 24 Months⁴
- Critical Illness: 16 different illnesses. (13 in CA)
- Chronic Illness: 2 of 6 Activities of Daily Living
- Available on all life products

Permanent Insurance

Full suite of permanent life insurance products including

- Indexed Universal Life Insurance
- Universal Life Insurance
- Whole Life Insurance



FOR MORE INFORMATION CONTACT

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1) The Xpress program requires completion of full application, paper or electronic. The need for an exam is determined based on answers to the application, MIB, RX, and Risk Classifier. If an exam is required, the agent will receive a notification. The Risk Classifier utilizes characteristics derived from public records, driving history, and credit history. Standard and Substandard rate classes only. Available for ages 0–65 (face amounts up to \$249,999). All individual life products are eligible. 2) The Xpress Plus program requires completion of full electronic application. If the application submitted is within the parameters of the Xpress Plus program, exams are not automatically required. If answers on the application prompt the need for an exam, the agent will receive a notification immediately in ExpertApp. If the MIB, RX, and/or Risk Classifier prompt the need for an exam, the agent will receive a notification via ExpertOffice and email. The Risk Classifier utilizes characteristics derived from public records, driving history, and credit history. Available for ages 18–50 (face amounts of \$250,000 – \$1,000,000) and ages 51–60 (face amounts of \$250,000–\$500,000). All individual life products are eligible. 3) Accelerated Benefit Rider Notice: Policy Form Series: ABR14-CT; ABR14-CH; ABR14-TM (ND & SD Form Series ABR22-CT; ABR22-CH; and ABR22-TM). Forms will vary by state and may not be available in all states. Have your agent refer to rider forms for a complete list of illnesses and definitions. Some states may limit the definition of terminal illness to conditions that are expected to result in death within 12 months. Chronic Illness is not available in California on products with term riders. 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 discount is primarily dependent on American National's determination of the insured's life expectancy at the time of election. Outstanding policy loans will reduce the amount of the benefit payment. The accelerated death benefit is an unrestricted cash payment. The Chronic and Terminal Illness Riders are intended to receive favorable tax treatment under 101(g) of the IRC. Receipt of a benefit could be a taxable event. You should consult a tax advisor regarding the tax status of any benefit paid under these riders. Receipt of accelerated benefits may affect your eligibility for Medicaid, supplemental security income, or other governmental benefits or entitlements. Before accelerating any benefit you should consult an advisor to determine the impact on your eligibility. Accelerated Benefit Riders are not replacements for Long Term Care Insurance. This is a life insurance benefit that also gives you the option to accelerate some or all of the death benefit in the event that you meet the criteria for a qualifying event described in the policy. This policy or certificate does not provide long-term care insurance subject to California long-term care insurance law. The policy or certificate is not a California Partnership for Long-Term Care program policy. This policy or certificate is not a Medicare supplement policy. Accelerated benefit riders ("ABR") and long-term care insurance ("LTCL") provide different types of benefits. An ABR allows the insured to access a portion of the life insurance policy's death benefit while living and may be used for any purpose. LTCL provides reimbursement for necessary care received due to the inability to perform activities of daily living or cognitive impairment. Coverage may include reimbursement for the cost of a nursing home, assisted living, home health care, homemaker services, adult day care, hospice services or respite care for the primary caretaker. The benefits may be conditioned on certain requirements or meeting an elimination period or limited by type of service, the number of days or a maximum dollar limit. Benefits under some ABRs and all LTCL are conditioned upon the insured not being able to perform two or more of the activities of daily living or being cognitively impaired. California: See form 10741-CM for a more detailed comparison of benefits provided by an ABR and LTCL. 4) Some states may limit the definition of terminal illness to conditions that are expected to result in death within 12 months.

American National Insurance Company, Galveston, Texas

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