

Signature Performance Indexed Universal Life

# American National Insurance Company and **YOU!**

## ***“Index UL for the Future”***

**Priced on the 2017 CSO**



A flexible premium universal life insurance policy  
with both fixed and indexed interest crediting options.

American National Insurance Company

**Where Tradition Meets Innovation**  
**Life ♦ Pensions ♦ Annuities**



**American National Insurance Company**  
Independent Marketing Group

# *Signature Performance IUL*

## *Let's Take a 'Closer' Look...*

Signature Performance Indexed Universal Life



A flexible premium universal life insurance policy  
with both fixed and indexed interest crediting options.

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## Why Indexed UL ?



**How do we find shelter amidst the 'Storm' in the Financial Markets?**

### Stock Market Volatility

30

25

20

15

10

5

0

2017

2018

2019\*

\* YTD thru 8/20/19





# Why Indexed UL ?

## Signature IUL ~ The 'Real' Solution . . .



### S&P 500 Historical Prices

#### Periscope Data

Advanced Tools To Help You Get The Most Valuable Business Insights. Try It Now.  
Periscope Data

- Most 'investors' panic when markets 'sell-off'
- They Sell at Market Lows . . .
- And get back in after the market is up...

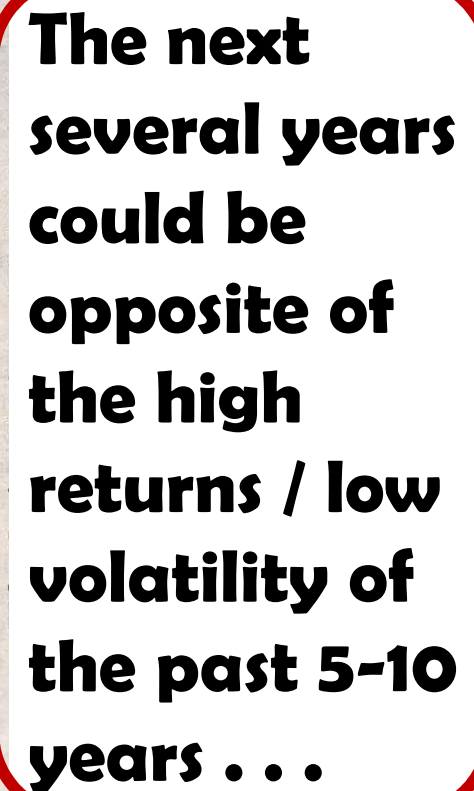


Chart Table

Share



BARRON'S

[illegible]

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# ***Now, Where do we Put Our Client's 'Safe' Money?***



- “Morningstar warns that over the next 10 years, a balanced U.S. Stock & Bond Portfolio could generate, after inflation, roughly a half-percentage point before fees and taxes.” ★
- “If future returns are as low as some market strategists expect, 401(k)s, traditional IRAs, and stocks & bonds won’t provide enough for the golden years. Get ready for alternative investments for saving more & spending less . . .” ★



★  
**The New Retirement Strategy**  
**Barrons – January 7, 2019**

**SOLUTION**

## Signature Performance Indexed Universal Life



A flexible premium universal life insurance policy  
with both fixed and indexed interest crediting options.

**American National Insurance Company**



**NEW PRODUCT!**

# SIGNATURE PERFORMANCE UNIVERSAL LIFE INSURANCE



## Four One-Year Interest Crediting Strategies

Based on the performance of an index with 100% participation rates

- ▶ Point to Point with Cap—**Value Cap**
- ▶ Point to Point Uncapped with Interest Rate Spread—**Uncapped**
- ▶ Point to Point with Lower Multiplier—**Multiplier NEW!**
- ▶ Point to Point with Higher Multiplier—**Multiplier Plus NEW!**



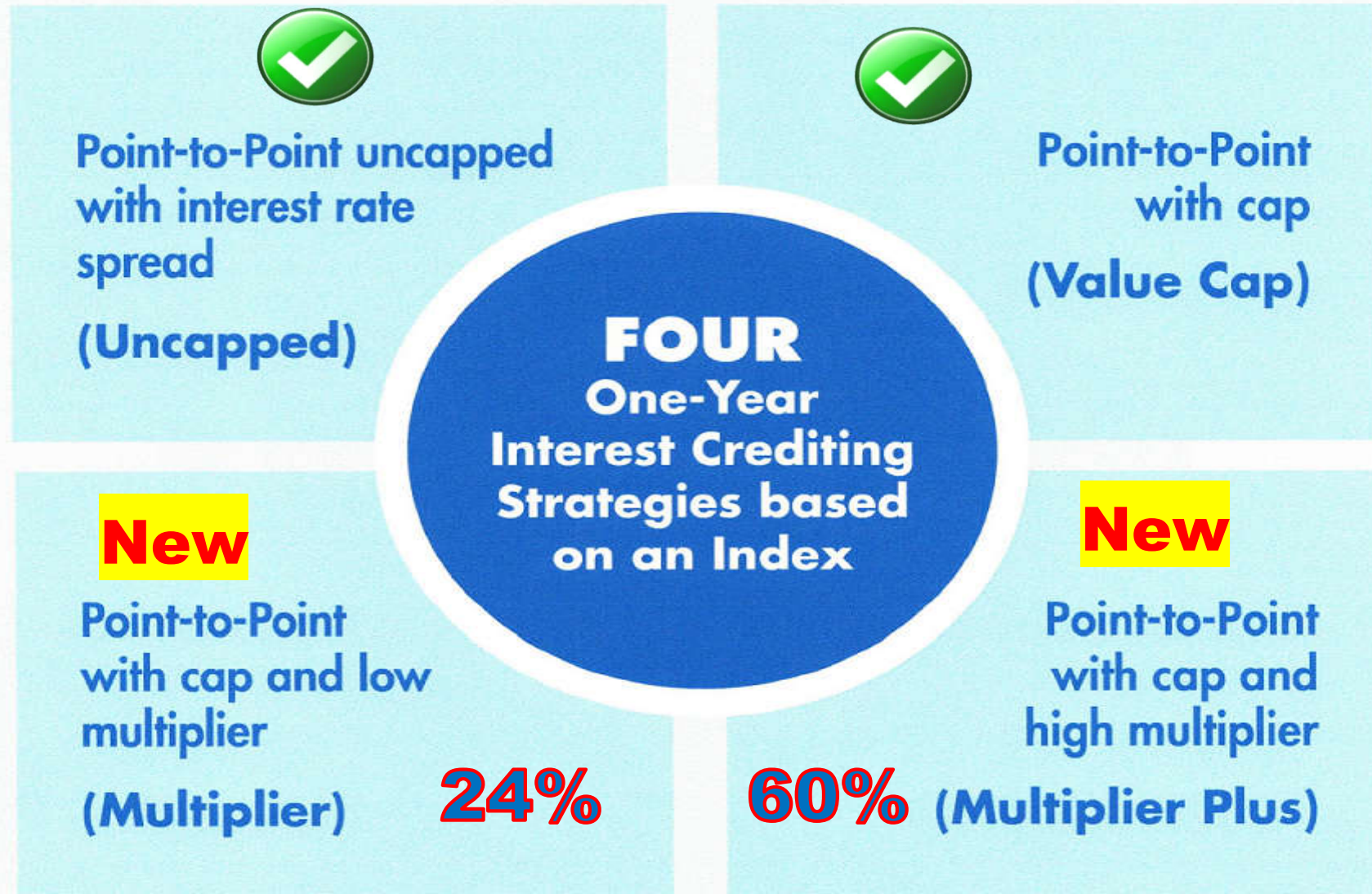
## How does Signature Performance compare to Signature IUL?

- Higher potential accumulation value and supplemental income at retirement in most cases!
- New strategies with higher caps!
- Enhanced and easy to use illustrations



# **NEW** Signature Performance Indexed Universal Life

One-Year Interest Crediting strategies are based upon the performance of an Index with 100% Participation Rates





# ANICO's *"Signature Performance"* IUL



**Indexed to the S&P 500**



**Issued Age 0-85 Age Nearest**

**\$25K Min. Face / \$50K Min. Face for All 3 ABRs**

**10 Yr Surrender Charge / Penalty-Free Face Reduction**

**Cumulative Lifetime Look-back guarantee of 2%**

**Fixed/Variable Policy Loans – 0% Fixed Loans Day 1  
Can Switch between loan types up to 5 times**

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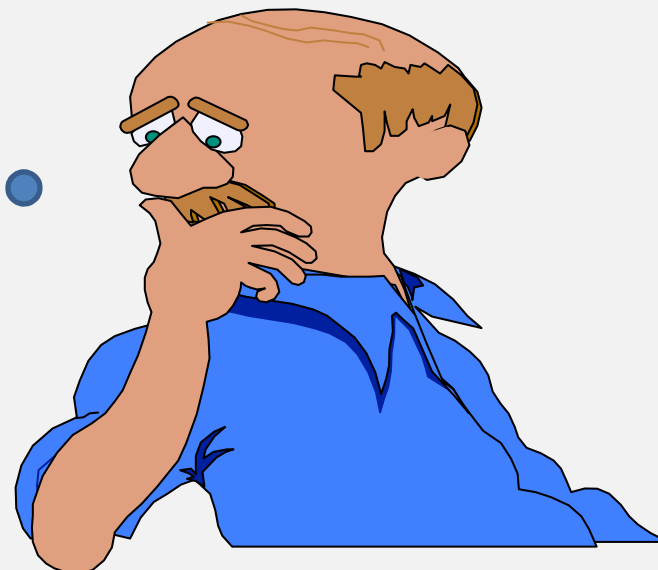
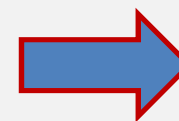




# ANICO's "Signature Performance" IUL



So What  
are the  
changes?



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# ANICO's "Signature Performance" IUL



- **Dropping Signature Term Riders**
- **Index Strategy Changes:**
  - **Dropping** Specified Rate Strategy
  - **Dropping** Cap with a Higher (1.5%) Floor
  - + **Adding 2** Multiplier Strategies with a Cap
    - **100% of S&P 500 up to a Cap X 1.24\***
    - **100% of S&P 500 up to a Cap X 1.60\***



\* Asset Charge of 1.90% for 24% Multiplier / 3.65% for 60% Multiplier





# ANICO's "Signature Performance" IUL



- **Enhanced Illustration Capabilities for Distributions**

- ☐ **Monthly or Annual Mode for Policy Loans/Withdrawals**

- **Ability to illustrate Loan Repayments while a Variable or Fixed Loan is still outstanding**

- **Ability to illustrate table rated Juveniles**

- ☐ **Table 1-4 Substandard for Juveniles / Over T-4 = Decline**

- **Lower COIs based on 2017 CSO Table**

- ☐ **Lower Policy Costs!**



# *Signature* Performance

**2-Yr Rolling  
Target**

## IUL Strategies



- ✓ **Fixed Account: 1-Year Interest Rate ~ Among the Highest!**
- ✓ **4 S&P 500 Index Interest Crediting Strategies ~ All 1-Yr Strategies**
  - **4 Simple Index Strategies for High, Low, Sideways & Down Markets**
- ✓ **No Minimum Allocation / Can Re-Allocate Every Month!**
- ✓ **All Funds 'Sweep' Into Index Strategies After 1 Year's Policy Costs are Met**
- ✓ **Proven Track Record: '**ACTUAL**' Performance Leads the Industry**

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# Fixed Interest Rate Strategy:

## Declared Rate



- A Fixed interest rate is declared and credited
  - **Up/Down Market, No Change: Declared Rate is credited.**
  - **True Volatility Control / Management Strategy**

**Annualized: 4.38%\***

**Current: 4.00%**

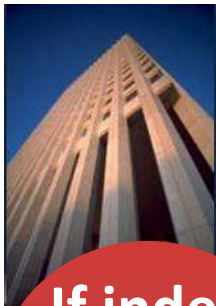
Example		Starting Index	Ending Index	Change in		Interest
		Interest	Value	Index		Credited
	1	1000	1100	10%	Increase	4.00%
	2	1200	1200	No Change		4.00%
	3	1300	1170	10%	Decrease	4.00%

**Consistent Performance: Positive Returns All Years**

**\* 1/1/10 – 1/1/18**

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# Signature IUL

## Cap Strategy #1: Value Cap



If index  
moves  
up...

Opportunity for a larger  
amount of index interest subject  
to Participation Rate and Cap in  
effect.

**Signature Performance IUL  
Cap = 9.5%\***

If index  
moves  
down...

**0%**

interest credited  
could be zero, but  
never below zero

**Performance : 1/1/10 – 12/31/18**

**Annualized: 7.97% \***



**\* Effective 11/1/19. Illustrated Rates are: Signature IUL (5.89%)**

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# Signature IUL

## Strategy #2: Uncapped with a Spread



If index  
moves  
up...

Opportunity for a High  
Amount of index interest,  
100% of S&P Minus the Spread  
in effect

**Signature Performance IUL  
Spread = 4.75%\***

If index  
moves  
down...

interest credited  
could be a lesser  
amount, but never  
below the **Floor of  
0%**

**Performance: 1/1/10 – 12/31/18**

**Annualized: 6.38%**



**Result:** Potential for 'Unlimited' returns with floor of 0%\*

\* Effective 11/1/19. Illustrated Rates are: Signature IUL (5.89%)

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# ***Two New S&P Multiplier Strategies: 24% & 60%***



**If index moves up...**

Opportunity for a larger % of the S&P Gain (*Participation Rate*) up to the Cap in effect.

**Participation Rate = 100%**

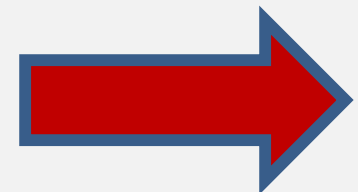
**Signature Performance IUL Cap = 12%\***

**Increased by a Multiplier of 24% or 60%**

**If index moves down...**

**0%**

interest credited could be zero, but never below zero



**\* Effective 11/1/19. Illustrated Rates is: 7%**

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# ***Two S&P Multiplier Strategies: 24% & 60%***



***Signature Performance IUL***

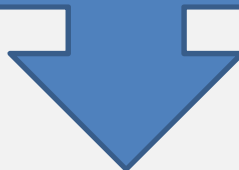
STEP

**1**

Apply the 100% Participation Rate to the increase in the index ~ For this example assume an S&P 500 increase of 15% & 12% Cap

**15% S&P 500 Gain**

One Year Point to Point  
100% Participation Rate



**100% of 15% = 15%**

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# ***Two S&P Multiplier Strategies: 24% & 60%***



*Signature Performance IUL*

STEP  
**2**

Apply the Cap Rate to the increase in the index  
~ For this example assume an S&P 500 increase of 15% and a 12% Cap

**15% S&P 500 Gain**

One Year Point to Point  
100% Participation Rate



12% Cap applied to  
15% = **12% Rate**

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# Two S&P Multiplier Strategies: 24% & 60%



Signature Performance IUL

STEP  
3

Apply the Multiplier Rate to the increase in the index ~ For this example assume an S&P 500 increase of 15% and a 12% Cap

24% Multiplier  
("Multiplier")

$$1.24 \times 12\% = 14.88\%*$$

60% Multiplier  
("Multiplier Plus")

$$1.60 \times 12\% = 19.20%*$$

Exceeds  
the Cap!

\* Gross Return / Doesn't include Asset Charge

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# ***Two S&P Multiplier Strategies: 24% & 60%***



***Signature Performance IUL – Coming November 1, 2019***

Apply the **124% / 160% Participation Rate** to the increase in the index ~ For this example use a 12% Cap & S&P 500 increase of . . .

Strategy	5% S&P 500 Return	7% S&P 500 Return	10% S&P 500 Return
<b>24% Multiplier</b> 1.90% AV Charge ★	<b>6.20%</b>	<b>8.68%</b>	<b>12.40%</b>
<b>60% Multiplier</b> 3.65% AV Charge ★	<b>8.00%</b>	<b>11.20%</b>	<b>16.00%</b>

★ Strategy Charge & Caps as of 11/1/19, and are subject to change with economic conditions. Availability may vary by state. Multipliers are Guaranteed for the life of the policy. Returns do NOT include Asset Charges.



# *Signature* Performance IUL

'Asset Charge' ~ The 'Real' Picture . . .

Premiums

```
graph TD; A[Premiums] --> B[Minus 1.90% / 3.65% Asset Charge]; B --> C[98.10%]; B --> D[96.35%]; C --> E["Premium X .981 X 1.24"]; D --> F["Premium X .9635 X 1.60"]; E --> G["1.22% Return = Break-Even"]; F --> H["2.28% Return = Break-Even"];
```

Minus 1.90% / 3.65% Asset Charge

98.10%

96.35%

Premium X .981 X 1.24

**1.22% Return = Break-Even**

Premium X .9635 X 1.60

**2.28% Return = Break-Even**

# *Signature* Performance IUL

**'Asset Charge' ~ 'Net Returns' ...**

10% S&P Return

Beginning Value = \$10,000

12.40% Gross Return

$\$10,000 \times .981 \times 1.124 =$   
**\$11,026.44**

**10.26%**

16.00% Gross Return

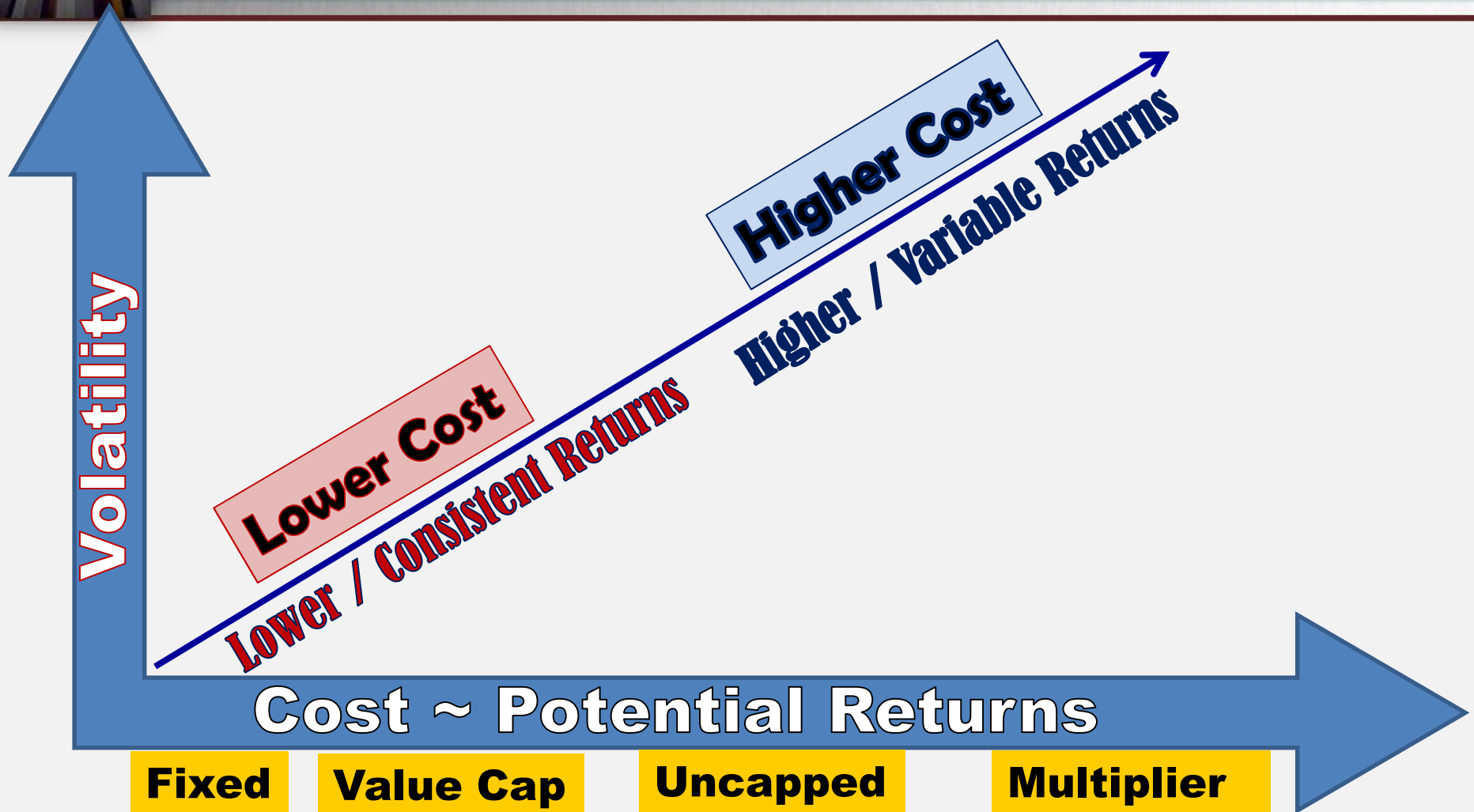
$\$10,000 \times .9635 \times 1.16 =$   
**\$11,176.60**

**11.77%**



# *Signature* Performance IUL

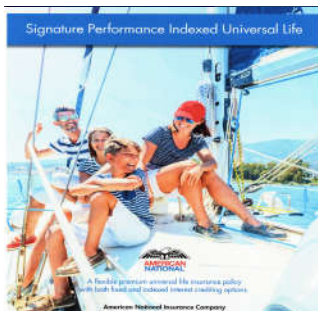
## Which Strategy is the Best . . . ?



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# Signature Performance IUL

## Proven Performance . . .



Year	S&P Return	Fixed	Value	Multiplier	Multiplier Plus	Uncapped
1999	19.53%	4.00%	9.50%	12.70%	14.85%	14.78%
2000	-10.14%	4.00%	0.00%	-1.90%	-3.65%	0.00%
2001	-13.04%	4.00%	0.00%	-1.90%	-3.65%	0.00%
2002	-23.37%	4.00%	0.00%	-1.90%	-3.65%	0.00%
2003	26.38%	4.00%	9.50%	12.70%	14.85%	21.63%
2004	8.99%	4.00%	8.99%	9.04%	10.21%	4.24%
2005	3.00%	4.00%	3.00%	1.75%	0.97%	0.00%
2006	13.62%	4.00%	9.50%	12.70%	14.85%	8.87%
2007	3.53%	4.00%	3.53%	2.39%	1.79%	0.00%
2008	-38.49%	4.00%	0.00%	-1.90%	-3.65%	0.00%
2009	23.45%	4.00%	9.50%	12.70%	14.85%	18.70%
2010	12.78%	4.00%	9.50%	12.70%	14.85%	8.03%
2011	0.00%	4.00%	0.00%	-1.90%	-3.65%	0.00%
2012	13.41%	4.00%	9.50%	12.70%	14.85%	8.66%
2013	29.60%	4.00%	9.50%	12.70%	14.85%	24.85%
2014	11.39%	4.00%	9.50%	11.96%	13.91%	6.64%
2015	-0.73%	4.00%	0.00%	-1.90%	-3.65%	0.00%
2016	9.54%	4.00%	9.50%	9.70%	11.06%	4.79%
2017	19.42%	4.00%	9.50%	12.70%	14.85%	14.67%
2018	-6.24%	4.00%	0.00%	-1.90%	-3.65%	0.00%
<b>Avg</b>	<b>5.13%</b>	<b>4.00%</b>	<b>5.53%</b>	<b>6.16%</b>	<b>6.56%</b>	<b>6.79%</b>

**1999 – 2018:**

**S&P = 5.13%**

**Value Cap = 5.53%**

**Uncapped  
& Spread = 6.79%**

**New**

**Multiplier Strategies**

- **24% = 6.16%**
- **60% = 6.56%**

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# *Signature* Performance IUL



## Illustrated Rates . . .

**Illustrated Rate:** “AG49 Crediting Rate” without Asset Charges Deducted

**‘Net’ Illustrated Rate:** ‘Net’ Crediting Rate after Asset Charges Deducted

Strategy*	Cap / Spread	Illustrated Rate	<u>Net</u> Illustrated Rate
Value Cap	9.50%	5.89%	5.89%
Uncapped/ Spread	4.75%	5.89%	5.89%
24% Multiplier	12%	7%	6.62% 1.90% Asset Charge
60% Multiplier	12%	7%	7.14% 3.65% Asset Charge

\* Strategy Charge & Caps as of 11/1/19, and are subject to change with economic conditions. Availability may vary by state. Multipliers & the charge to the Account Value are Guaranteed for the life of the policy.





# Benefits / Riders:



## Benefits and Riders

from American National Insurance Company and  
American National Life Insurance Company of New York

**Disability Waivers: Stipulated  
or Minimum Premium**

**Child's Term Rider**

**Guaranteed Increase Option:  
\$150,000 + Guaranteed Issue!**

**Overloan Protection Benefit:  
Avoids the "Surrender Squeeze"**

**Living Benefits Riders: Critical,  
Chronic & Terminal Illness**



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# Signature Index Universal Life

## *What Sets It Apart from the Rest*



Signature Performance Indexed Universal Life



A flexible premium universal life insurance policy  
with both fixed and indexed interest crediting options.

American National Insurance Company







- **4 S&P 500 Index Strategies**
  - *All Market Environments . . .*
- **Can Re-Allocate Monthly!**
- **Gtd Lifetime Look-Back**
  - *Minimum Gtd Rate = 2%!*
- **'Short' 10-Year Surrender**
  - *P/F Face Reductions ANYTIME!*
- **Fixed & Variable Loans**
  - *Available Immediately*
  - *'D-Wash Loans' Day 1 . . .*
- **Accepts 1035s with Loans**

**Up to \$2 Million of Living Benefits!**



# *Signature IUL* VS *Signature Performance IUL*



	Signature IUL	Signature Performance IUL
<b>Index Strategies</b>	4 S&P 500 Index Strategies + Fixed	4 S&P 500 Index Strategies + Fixed ( <i>2 New Strategies</i> )
<b>Policy Loans: 0% Fixed / Variable</b>		
<b>Face Reductions anytime / NO Penalty</b>		
<b>1035 Transfers w/ Outstanding Loans</b>		
<b>Lifetime Guaranteed Look-</b>	<b>2.5%</b>	<b>2%</b>



# *Signature IUL* VS *Signature Performance IUL*



	Signature IUL	Signature Performance IUL
<b>Disability Waiver of Premium / Stipulated</b>		
<b>Children's Term Rider</b>		
<b>Guaranteed Increase Option Rider</b>		
<b>Living Benefits – All 3 up to \$2 Million</b>		
<b>Overloan Protection Benefit</b>		
<b>Signature Term Riders: PIR / AIR</b>		



*Living Benefits... When You Need Them Most*

## Accelerated Benefit Riders

Your Guide to Living Benefits



**Critical, Chronic &  
Terminal Illness up to  
\$2 Million**



10743

**2016 – 2019<sup>★</sup>, we  
Paid out 156 Claims  
for \$17.5 Million**

**★ Thru 9/30/19**

- ✓ The Most Critical Illness Triggers! **16**
- ✓ Partial & Full Settlements ~ Multiple in Same Yr!
- ✓ Included on Rated Cases ~ Thru T-4 / Flat Extra of \$5/\$1K
- ✓ Lump-Sum Benefits



# ***Signature Performance IUL***

## ***What's Not To Like . . .***



### **Signature Performance IUL**

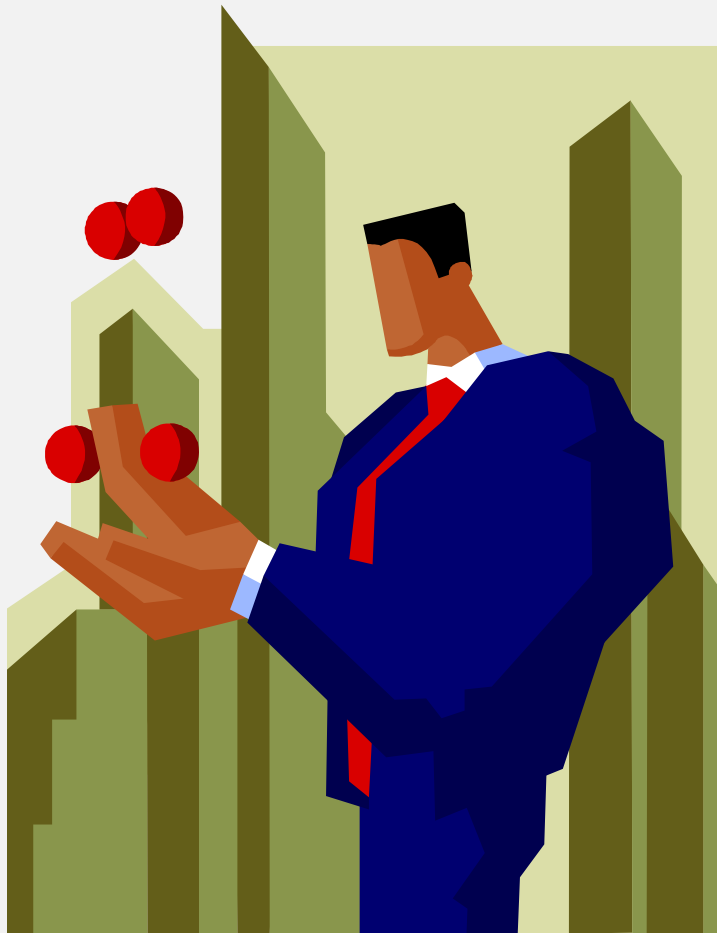
- ✓ **Choice of two Multipliers**
- ✓ **Multipliers Guaranteed for Life of the Policy**
- ✓ **Multipliers applied after the Cap; higher Upside!**
- ✓ **One of the Lowest Multiplier Cost in the industry**
- ✓ **Guaranteed Asset Charges are the LOWEST in the Industry!**
- ✓ **Our Multipliers are based on the S&P 500 Index which dates back to 1957**

### **Competitors...**

- ☐ **Many offer only 1**
- ☐ **Not with most cos.**
- ☐ **Many Cap the upside**
- ☐ **Many are 2X our cost!**
- ☐ **Others are 2 – 3 X our cost!**
- ☐ **Use Unknown Indexes that are < 10 Yrs Old!**



# American National Insurance Company



- Thanks **LiveAmerica** for your interest in American National and especially your business!
- We look forward to our continuing 'Partnership' with you.





# Questions / Contact:



## LiveAmerica's Field Support Team

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## LiveAmerica's Life New Business Team:

❖ **[LiveAmericaTeam@AmericanNational.com](mailto:LiveAmericaTeam@AmericanNational.com)**

❖ **Kim Wiggins: Ext. # 3886**





# Questions / Contact:



**OR**

**Jeff Moore,  
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**Cell: (503)545-6324**

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