

Accelerated Benefit Riders

From American National Insurance Company

Partial and Full Accelerated Benefit Riders are Available

Take a partial discounted benefit if you want to maintain a reduced death benefit or receive a full discounted benefit in exchange for the policy death benefit.

Terminal – provides for the payment of an accelerated benefit if an eligible insured has an illness or chronic condition that is expected to result in **Death Within 24 Months.**¹

Critical – provides for the payment of an accelerated benefit if an eligible insured experiences a critical illness. Covered critical illness includes **16 Different Illnesses.**¹

Chronic – provides for the payment of an accelerated benefit if an eligible insured is unable to perform two out of six activities of daily living (**2 of 6 ADLs**)¹ or experiences severe cognitive impairment.

For More Information, Contact:

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Policy Form Series: ABR14-TM; ABR14-CH; ABR14-CT. **Forms may vary by state and may not be available in all states.** This ad is not intended for distribution or promotion of riders available in California. Please see your agent for Brochure 10743-CA for information on Accelerated Benefit Riders available in California. 1) 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. 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. A request for an accelerated death benefit may only be beneficial if the qualifying event results in significant deterioration of the rider insured's life expectancy. The size of the accelerated benefit payment is primarily dictated by the expected mortality of the insured. A shorter life expectancy will result in a larger end payment. The amount of the reduction 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 Chronic and Terminal rider 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. Accelerated Benefit Riders are not replacements for Long Term Care Insurance. Before accelerating any benefit you should consult an advisor to determine the impact on your eligibility. American National Insurance Company, Galveston, Texas.

