

# Living Benefits: Changing Real Lives

Bonnie Thomas:  
**\$234,364.24**



## What is a Living Benefit?

In insurance terms, Living Benefits are Accelerated Benefit Riders (ABRs)<sup>1</sup> which provide the option of receiving a partial or full accelerated life insurance benefit if the insured experiences a qualifying medical condition<sup>2</sup>.

Robert Sanchez:  
**\$733,062.00**



Rachael Roberts:  
**\$51,860.10**



## What can a Living Benefit mean to a family?

A Living Benefit can mean the freedom to make choices, provide for a family, and peace of mind.

Isabella Martinez:  
**\$120,522.74**



For More Information, Contact:

**Brent D. Gardner, CLU, ChFC**  
**(800) 680-5596**

**[brent@lifesolutionsonline.com](mailto:brent@lifesolutionsonline.com)**

**Quote Request: [life.brentdgardner.com](http://life.brentdgardner.com)**



Ask your agent for the ABR brochure,  
Form 10743, for more information.

The case studies are actual cases of individuals filing a claim for accelerated benefits under the Chronic, Critical, and Terminal Illness Riders on their life insurance policies. The product, amounts in force, amount requested and final disposition are all factual but the names and the specific situations have been changed to protect the recipients. 1) 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 reduction is primarily dependent on American National's determination of the insured's life expectancy at the time of election. Form Series ABR14-TM; ABR14-CH; ABR14-CT; ABR14-TM(NY); ABR14-CH(NY). 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. 2) 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.

**New York Chronic Illness Rider: This product is a life insurance policy that accelerates the death benefit on account of chronic illness and is not a health insurance policy providing long term care insurance subject to the minimum requirements of New York Law, does not qualify for the New York State Long Term Care Partnership program, and is not a Medicare supplement policy.**

American National Insurance Company, 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, headquartered in Glenmont, New York. Each company has financial responsibility only for the products and services it issues.

