

Comparing Accelerated Death Benefit Riders



Company		American National	Columbus Life	National Life	North American
Rider		Accelerated Benefit Riders	Accelerated Death Benefit Life Plus Riders	Accelerated Benefit Riders	Accelerated Benefit Riders
Product	Term	✓	✓	✓	✓
	UL	✓	✓	✓	✓
	IUL	✓	✓	✓	✓
	WL	✓	x	✓	x
Life Expectancy for Terminal Illness		24 months or less (12 months in FL & NY)	12 months or less	24 months or less	24 months or less
Chronic Illness		Unable to perform 2 of 6 ADLs or cognitive impairment	Unable to perform 2 of 6 ADLs or cognitive impairment	Unable to perform 2 of 6 ADLs or cognitive impairment	Unable to perform 2 of 6 ADLs or cognitive impairment
Critical Illness		<p>Covered illness may include:</p> <ol style="list-style-type: none"> heart attack stroke invasive cancer end-stage renal failure major organ transplant ALS blindness paralysis arterial aneurysms central nervous system tumors major multi-system trauma* AIDS* severe disease of any organ severe central nervous system disease* major burns loss of limbs <p>(*not available in CA)</p>	<p>Covered medical conditions may include:</p> <ol style="list-style-type: none"> AIDS first coronary angioplasty first coronary artery bypass first myocardial infarction end-stage renal failure major organ transplant medical condition requiring continuous life support stroke life-threatening cancer 	<p>Covered critical illness conditions include:</p> <ol style="list-style-type: none"> ALS aorta graft surgery aplastic anemia blindness cancer cystic fibrosis end-stage renal failure heart attack heart valve replacement major organ transplant motor neuron disease stroke sudden cardiac arrest 	<p>Physician certified that medical condition occurred in the last 12 months:</p> <ol style="list-style-type: none"> cancer heart attack kidney failure major organ transplant stroke

The competitor comparison is based on information obtained from sales marketing material and illustration software as of 02/20/2019. American National cannot guarantee the accuracy and completeness of the comparison. Data is subject to change at any time. The companies listed are believed to offer comparable riders to American National's Accelerated Benefit Riders.

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Company	American National	Columbus Life	National Life	North American	
Rider	Accelerated Benefit Riders	Accelerated Death Benefit Life Plus Riders	Accelerated Benefit Riders	Accelerated Benefit Riders	
No Waiting Period for Critical Illness	✓	✓	30 days	✓	
Annual Maximum Acceleration Amount (Lump Sum)	Chronic	Lesser of Death Benefit or \$2,000,000 (Ages 0-65) \$1,000,000 (Ages 66+)	Lesser of 40% or \$250,000	Lesser of 24% or \$360,000	Lesser of 24% of death benefit on the initial election date or \$480,000
	Terminal	Lesser of Death Benefit or \$2,000,000 (Ages 0-65) \$1,000,000 (Ages 66+)	Lesser of 60% or \$250,000	100% of the discounted death benefit up to \$1,500,000	Lesser of 90% or \$1,000,000
	Critical	Lesser of Death Benefit or \$2,000,000 (Ages 0-65) \$1,000,000 (Ages 66+)	Lesser of 10% or \$25,000	No annual limit	Lesser of 25% or \$50,000 (Builder Plus IUL) Lesser of 90% or \$1,000,000 (Term)
Lifetime Maximum	Lesser of Death Benefit or \$2,000,000 (Ages 0-65) \$1,000,000 (Ages 66+)	Cannot exceed the Maximum Advance Amount calculated at the time of each qualifying event	Current: \$1,500,000 for Terminal & Chronic; (Critical \$1 million) Guaranteed: Can be lowered to \$500,000	\$2,000,000	
Issue Age	Same as base policy	Up to age 79	Same as base policy	Up to age 75 - Critical Up to age 80 - Chronic Up to age 85 - Terminal	



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ACCELERATED BENEFIT RIDER NOTICE:

Policy Form Series: ABR14-TM; ABR14-CH; ABR14-CT; ABR14-TM(NY); ABR14-CH(NY). **Forms will vary by state and may not be available in all states. Critical is not available in NY. Chronic is not available in NY. Chronic is not available on Term in CA. Chronic and Critical are not available for ages 65 and older in CA.** 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. Outstanding Policy Loans will reduce the amount of the benefit payment. The accelerated death benefit is an unrestricted cash 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. 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 ("LTCI") 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. LTCI 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 LTCI 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 LTCI.

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.