



March 12, 2021

Provide AFFORDABLE Coverage TODAY with FLEXIBILITY Tomorrow

Coupled with the financial uncertainties of today; American National brings a unique opportunity to secure term life insurance coverage at a cost that could be up to 50% cheaper comparatively than any 10 year term on the market.

- For anyone (under age 66) who says "*I can't afford it.*" (**LOCK IN THEIR INSURABILITY AT A PRICE THEY CAN AFFORD TODAY!**)
- Premiums **GUARANTEED** for 10 years
- Perfect for those clients with seemingly insurmountable budget considerations, or received an adverse rating making the coverage unfordable, or just simply looking for the most coverage at the cheapest price - perfect for those business clients - key person, buy sell, etc...
- Option to convert with no underwriting and **FULL** compensation to a 20 or 30 year term within the first 3 years
- Living Benefits included - Critical, Chronic and Terminal Illness
- Convert to any permanent product within the portfolio - ([click here for conversion guidelines](#))
- Conversion Credits available when converting to a permanent policy
- Same compensation percentage as 10 year term
- Check out this pre-approved ad - ([click here](#))
- Accelerated and Fluidless Underwriting Available ([Click here for more info.](#))

[**ART Rate Sheet**](#)

[Check out our Signature Term ART Today!](#)

[**See our Complete Suite of Life Products**](#)

Most common question as of late:

Are there any age restrictions due to COVID 19?

- Yes
- **Ages 80+:** POSTPONE all cases until COVID-19 pandemic contained
- **Ages 60-79:** POSTPONE all cases that require a rating of **higher than table 4** or flat extra of \$5 per thousand or more for a medical reason.
- **Ages 70+:** Good Health Statement required on all cases.
- [*Click on button below for more info*](#)

Covid-19 FAQs (as of 2/8/2021)

Update for FULLY VACCINATED APPLICANTS! (See page 4) - CLICK HERE