



Signature GUL Reprice & Retention Limit Increase

We are excited to announce new premium rates for the Signature Guaranteed Universal Life Insurance series, effective 1/1/2019 in all states EXCEPT California and New York

At the same time, American National will increase the maximum retention limits on all American National life insurance products.

(California and New York will be repriced in the near future. Keep an eye on your inbox for more information as it becomes available)

Retention Increase Highlights:

- The new maximum retention limits per life across all American National policies will be:
 - \$5,000,000 for ages 0-75,
 - \$2,000,000 for ages 76-80, and
 - \$1,000,000 for ages 81-85.
- Policies issued in New York by American National Life Insurance Company of New York will be reinsured with American National up to the same amount.

Signature GUL Reprice Highlights:

Face Amounts of \$250,000+

- Issue Ages 18 - 39: 5% increase
- Issue Ages 40 - 59: Up to 10% decrease for Non-Smoker (NS) classes
- Issue Ages 60 - 70: Up to 20% decrease for NS classes
- Issue Ages 71 - 80: 10% decrease for NS classes

Face Amounts of \$249,999 and below

- There will be a 10% increase

When will I be able to quote the new rates?

Quoting will be available on the Expert Illustrator software on 1/1/2019.

How do I know if my client will receive the pre-1/1/2019 pricing or the

post 1/1/2019?

If an application is submitted around 1/1/2019, the pricing your client receives will depend on the application date, the date the application was received, and the date the application was processed. The chart below explains how American National will apply the pricing.

Application Date:		Application Received & Processed Date:		The client will receive:
Before 1/1/2019	+	Before 1/1/2019	=	Pre-1/1/2019 GUL Pricing
Before 1/1/2019	+	On or After 1/1/2019	=	Pre-1/1/2019 GUL Pricing
On or After 1/1/2019	+	On or After 1/1/2019	=	Post-1/1/2019 GUL Pricing

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