



MarketShare Financial

Regional Mtgs 2024

IRELAND 2025



Life and Annuity Distribution Conference

Conference Dates: May 24-30, 2025



Qualification Period

January 1, 2024 through December 31, 2024.

Applications must be issued and paid (all issue requirements satisfied) by the final cutoff date of December 31, 2024. A minimum life persistency of 80% is required on all business placed during the qualification period and continuing in force through January 31, 2025.

Minimum Qualifications

- 1. \$125,000+ of Conference Credit AND**
- 2. 12 New Policies**

Variable products are not eligible for conference credit. Conference credit is based upon the following formula:

- 100%** On paid Life business up to commissionable target first-year premium and (except as noted below)
- 4%** For paid Individual Annuities.
- 4%** For paid Group Annuities.
- 5%** For first-year Single Premium UL.
- 10%** For Universal Life Excess.

Standings are reported on in-force business, and conference credits are not assignable. The company reserves the right to amend the annuity conference credit if any Department of Labor restrictions on compensation on qualified annuities sales go into effect.

Two Policies Are Better Than One



Imagine telling your clients that you can provide a protection plan that...

- Produces no additional risk
- Creates flexibility for various life stages
- And provides protection for their family as it grows and matures.

Two Policies Are Better Than One



I believe this is a great concept because...

- Prospects are easy to identify
- Provides you, the agent, with a value-added conversation
- And leads to larger commissionable sales

Two Policies Are Better Than One



Prospect Profile...

- Family with young child(ren) and mortgage
- At least, one insurable bread winner
- Strong desire to protect their family, their home, and everyone's future

Case Study



Situation

- Caleb and his wife Amy, both age 30, are a healthy, married couple with two children
- They've lived in their home for 5 years and carry a mortgage balance of \$250,000
- Both work but rely heavily on one spouse's income
- Each participates in their defined contribution plans through work – taking full advantage of the employer's match
- Amy's dad recently passed away at age 63 after a 2-year battle with cancer, which has the couple thinking about what they would do if something happened to them
- Concerned with income replacement for bringing up the family, getting kids through college, and saving for retirement

Case Study



Solution

- Combine a Signature GUL policy for \$500,000 along with a Signature Performance IUL policy for \$500,000 on the primary income earner to provide \$1,000,000 of death benefit protection
- Protection if they should become terminally, chronically, or critically ill with included living benefit riders
- Flexibility as circumstances change with GUL's Guaranteed Cash-Out Rider which allows for a partial or full return of premiums paid
- Potential for supplemental retirement income with Performance IUL beginning at Age 66 for emergencies, health care, or living expenses

Dependent on Caleb's Income

Male, Issue Age 30, Preferred Non-Nicotine User



Signature Guaranteed UL

- Initial Death Benefit: **\$500,000**
Guaranteed to Age: 95
- Monthly Premium: **\$197.80**
Payable All Years
- Surrender Value at Age 65:
\$0
- Guaranteed Cash-Out Rider
 - 20th Year, Age 50: **\$47,472**
 - 25th Year, Age 55: **\$59,340**
- Included Riders:
 - Terminal Illness
 - Chronic Illness
 - Critical Illness

Signature Performance IUL

- Initial Death Benefit: **\$500,000**
Guaranteed to Age: 71
- Monthly Premium: **\$270.00**
Monthly EFT Payable to Age 65
- Surrender Value at Age 65:
\$267,112
- Distribution Opportunity:
\$19,769 Annually for 25 Years
Non-Guaranteed Current Values
Cash from Policy: **\$494,226**
- Included Riders:
 - Terminal Illness
 - Chronic Illness
 - Critical Illness

Total Monthly Premium is **\$467.80**

Note: Displayed values for the Signature Performance IUL are not guaranteed – guaranteed values can be found in supporting illustrations.

Dependent on Amy's Income

Female, Issue Age 30, Preferred Non-Nicotine User

Signature Guaranteed UL

- Initial Death Benefit: **\$500,000**
Guaranteed to Age: 95
- Monthly Premium: **\$156.37**
Payable All Years
- Surrender Value at Age 65:
\$0
- Guaranteed Cash-Out Rider
 - 20th Year, Age 50: **\$37,529**
 - 25th Year, Age 55: **\$46,911**
- Included Riders:
 - Terminal Illness
 - Chronic Illness
 - Critical Illness

Signature Performance IUL

- Initial Death Benefit: **\$500,000**
Guaranteed to Age: 73
- Monthly Premium: **\$225.00**
Monthly EFT Payable to Age 65
- Surrender Value at Age 65:
\$216,456
- Distribution Opportunity:
\$15,750 Annually for 25 Years
Non-Guaranteed Current Values
Cash from Policy: **\$393,750**
- Included Riders:
 - Terminal Illness
 - Chronic Illness
 - Critical Illness

Total Monthly Premium is **\$381.37**





SIGNATURE GUARANTEED UNIVERSAL LIFE INSURANCE

with a Guaranteed Cash-Out Rider

Guaranteed lifetime death benefit protection and the option to cash-out your policy should your needs change in the future.

Guaranteed Death Benefit

Guaranteed to a specific age between 95 and 121, which is chosen by the owner at issue.¹

Cash-Out Rider

Allows the policy to be fully surrendered at the 15th, 20th, or 25th policy anniversary in exchange for a return of up to 100% premiums paid.²

Living Benefits

Living benefits are Accelerated Benefit Riders³ which provide the potential of receiving an accelerated benefit if the insured experiences a qualifying medical condition.

SIGNATURE PERFORMANCE INDEXED UNIVERSAL LIFE



Potential For Greater Interest Earnings

Choose from seven different indexed crediting strategies along with the potential for tax-deferred growth.



No Lapse Guarantee

The policy is guaranteed not to lapse during the first 10 years if the policy holder makes premium payments that meet or exceed the amount of the premium requirement.



Cumulative Interest Guarantee

At full surrender or the insured's death, the accumulation value will not be less than net premiums¹ allocated to the fixed account.



Flexible Loan Options

Should there be an unexpected financial need, the policy surrender value may be borrowed against at a competitive rate.

Accelerated Benefit Riders are Available on All Life Products.⁵

Terminal Illness	Chronic Illness	Critical Illness
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. ⁶	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) or experiences severe cognitive impairment.	Provides for the payment of an accelerated benefit if an eligible insured experiences a critical illness. Covered critical illness includes 16 different illnesses (13 in California). ⁷

Accelerated Benefit Rider Supplemental Proposal

The following table provides a hypothetical example of the range of values for lump sum accelerated benefit payments. In the example, the acceleration of the death benefit is up to \$2,000,000 on the base insured. These values are based on the non-guaranteed policy amounts shown in the basic illustration.

Attained Age	Chronic and Critical Illness			Terminal Illness
	Mild Impairment	Moderate Impairment	Severe Impairment	
55	\$38,126	\$214,330	\$390,534	\$445,940
65	\$79,025	\$233,510	\$387,996	\$444,510
75	\$154,226	\$267,655	\$381,085	\$440,617
85	\$292,499	\$321,805	\$351,112	\$423,733

Two Policies Are Better Than One



This approach solves for...

- Income replacement if something happens to the provider – college funding, mortgage protection
- Living benefits if provider incurs qualifying critical, chronic, or terminal illness
- Ability to convert one policy into supplemental retirement income – ROP feature at 20 and 25 yrs from GUL or borrow limited cash value from IUL

Life Updates...

- Now accepting Informals and Quick Quotes
- Concierge UW for cases with \$15k in target premium
- Will accept juveniles up to \$1M if primary income provider has equal coverage or at least 10x amount of household income
- Precision Credits now to age 70
- New Protection IUL soon – Updated design, lower min face

Contact Information



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Important Considerations:



The foregoing is neither a contract of insurance, nor an offer to contract, but is a general description of benefits available under a contract providing the benefits outlined. This policy does have limitations. Expenses, cost of insurance, and interest credited are all explained in the contract. In addition, the policy owner will receive a detailed annual report showing all the transactions which occurred in the contract during the year, including the beginning accumulation value, premiums paid, expense charges, cost of insurance deducted, interest credited, and any loans taken during the contract year, and the ending balance. Only through a general review of the client's specific situation can it be determined if there are tax advantages available to the client through American National's products, one of which is life insurance. Proceeds from life insurance paid because of the death of the insured are generally excludable from the beneficiary's gross income for tax purposes (IRC Sec. 101(a)(1)). The client should consult their tax and legal advisors on the impact to their specific situation.

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.

Policy Form Series SGUL18; SGUL18(NY); GCOR15 and GCOR15(NY) depending on issue date (Forms may vary by state)

Important Considerations:



This presentation contains only a general description of the product and is not a policy of insurance. Any coverage is subject to the terms and conditions of the policy itself. For full details see the policy. Expenses, cost of insurance, and interest credited are all explained in the policy. In addition, the client will receive a detailed annual report showing all the transactions which occurred in the policy during the year, including the beginning Accumulation Value, premiums paid, expense charges, cost of insurance deducted, interest credited, any loans taken during the policy year, and the ending balance. The policy is not a registered security or stock market investment and does not directly participate in any stock or equity investments or index. The client is not buying an ownership interest in any stock or index. American National and its agents do not make any recommendations regarding the selection of indexed strategies. American National and its agents do not guarantee the performance of any indexed strategies. There is not one particular interest crediting strategy that will deliver the most interest under all economic conditions.

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Proceeds from life insurance paid because of the death of the insured are generally excludable from the beneficiary’s gross income for tax purposes. (IRC 101(a)(1)) The client should consult a tax advisor or attorney regarding the client’s specific situation. Only through a general review of your specific situation can it be determined if there are tax advantages available to the client through American National’s products, one of which is life insurance. Neither American National nor its representatives provide legal or tax advice. Please consult an attorney or tax advisor regarding specific circumstances. Policy Form Series: IUL21

The Signature Performance Indexed Universal Life Insurance policy is not a registered security or stock market investment and does not directly participate in any stock or equity investments or index. The client is not buying an ownership interest in any stock or index.

American National and its agents do not make any recommendations regarding the selection of indexed strategies. American National and its agents do not guarantee the performance of any indexed strategies. There is not one particular interest crediting strategy that will deliver the most interest under all economic conditions.

Policy Form Series: IUL19;ULBM19; ABR14–TM; ABR14–CH; ABR14–CT; (ND and SD Form Series ABR22–CT, ABR22–CH, and ABR22–TM); ULCTR14; ULGIO14; ULUNC21; ULPTP14; ULOPR14; PWSTP20; ULDW20 (Forms May Vary by State)

Accelerated Benefit Notice



Policy Form Series: ABR14–TM; ABR14–CH; ABR14–CT; ABR14–TM(NY); ABR14–CH(NY) (ND and SD Form Series ABR22–CT, ABR22–CH and ABR22–TM). Forms will vary by state and may not be available in all states. Critical Illness is not available in NY. Chronic Illness is not available on products with term riders in CA. 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. The amount of the discount 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 accelerated death benefit is an unrestricted cash payment. The Chronic and Terminal Illness Rider are intended to receive favorable tax treatment under 101(g) of the IRC. Receipt of a benefit could be a taxable event. The client should consult a tax advisor regarding the tax status of any benefit paid under these riders. Receipt of Accelerated Benefits may affect their eligibility for Medicaid, supplemental security income, or other governmental benefits or entitlements. Before accelerating any benefit, the client should consult an advisor to determine the impact on their eligibility. Accelerated Benefit Riders are not replacements for Long Term Care Insurance. This is a life insurance benefit that also gives them the option to accelerate some or all of the death benefit in the event that the insured meets 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 (“LTCL”) 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. LTCL 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 LTCL 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 LTCL. 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.