



Creating
Guaranteed Memories®
is a wonderful and
lasting gift!



Guaranteed Memories® is funded with a life insurance policy issued by American National Insurance Company. The foregoing is not a contract or an offer to contract, but it is only a general description of benefits available under a policy providing the benefits outlined. Product availability, features and rates may vary by state.

Guaranteed Memories® is:

-  Not insured by the FDIC or any other agency of the United States or the depository institution
-  Not a deposit or other obligation of the depository institution and is not guaranteed by the depository institution
- Subject to investment risks, including possible loss of value



INSURANCE MARKETPLACE
STANDARDS ASSOCIATION



American National Insurance Company
One Moody Plaza, Galveston, Texas 77550-7999

Happy Birthday!



Guaranteed Memories®

A wonderful and lasting gift
for your grandchildren!

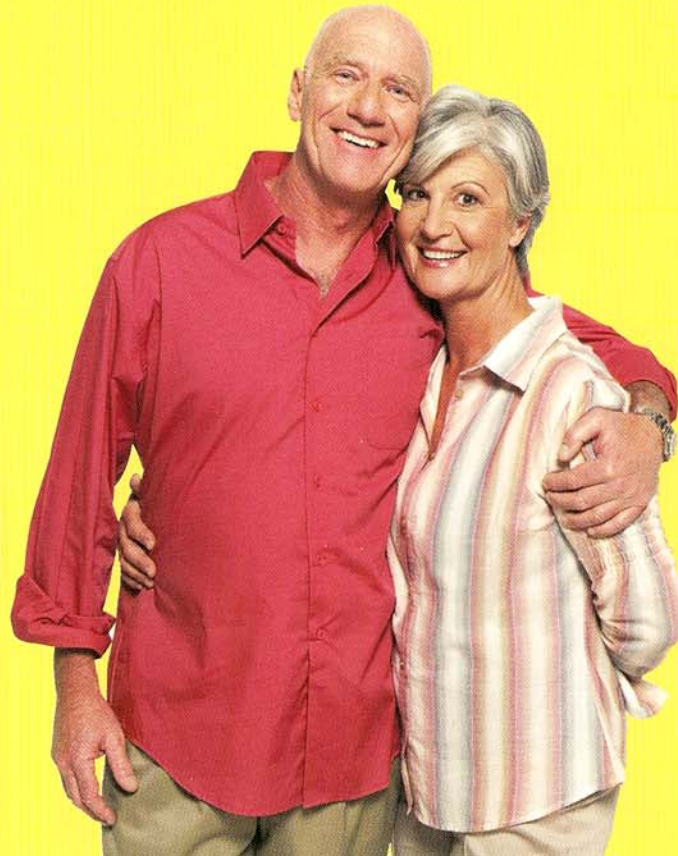
Guaranteed Memories® ...

... Life Insurance
based on love!



After you pass away, Guaranteed Memories® will make sure your grandchildren can enjoy these same warm thoughts guaranteed by American National Insurance Company, which will make annual payments and send birthday cards in your name to your grandchildren.

American National makes sure there is enough money to guarantee that when you are no longer here, your birthday gifts will be delivered.



Were you lucky enough to receive a birthday card and check from your grandparents?

Hopefully, you remember the excitement of receiving mail addressed just to you. Even if it was just a dollar, it was a dollar you could spend any way you wished and it felt wonderful.

The warm and special feeling a grandchild experiences when receiving a birthday card and gift from a grandparent does not go away just because the grandchild grows older.

Frequently Asked Questions

Q: *Can my policy ever be cancelled?*

A: **No.** As long as you pay the premiums when due, it will not lapse.

Q: *Can the premiums ever increase?*

A: **Absolutely not.**

Q: *Can one policy provide for more than one grandchild?*

A: **Yes.**

Q: *What happens if my grandchild dies before I do?*

A: **You have the ability to change beneficiaries. You may also discontinue your policy.**

Q: *Can American National keep track of grandchildren's contact information?*

A: **Yes.** Insurance companies keep track of beneficiary address and name changes all the time in their regular course of business.

Q: *What happens when my grandchild turns age 55?*

A: **At the grandchild's age 55 annual birthday cards and checks stop and they will receive a lump sum payout of any remaining death benefit.**

Q: *What if I have more than one grandchild?*

A: **As each grandchild celebrates their 55th birthday, they will receive their share of any remaining death benefit.**