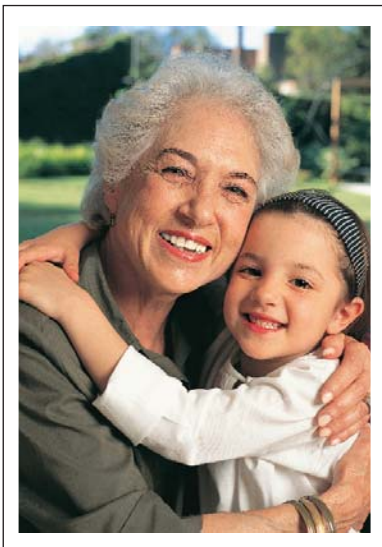




“Creating guaranteed memories is a wonderful and lasting gift...”



For more information,
please contact:

Visit our website for details:
www.guaranteedmemories.com

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. Policy Form No. PWL-CSO



AMERICAN NATIONAL INSURANCE COMPANY
One Moody Plaza, Galveston, Texas 77550-7999

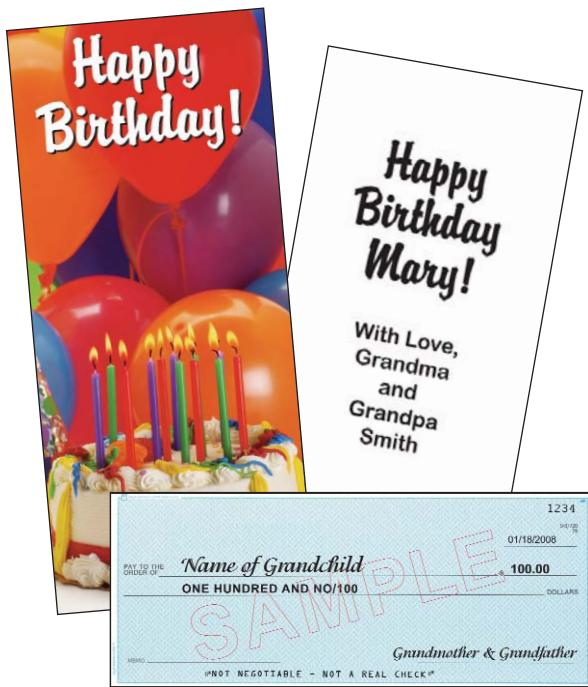
Form AIP0013



Happy Birthday!

Guaranteed Memories®

A wonderful and lasting
gift for your grandchildren.



Guaranteed Memories®

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.

After you pass away, Guaranteed Memories® will make sure your grandchildren can enjoy these same warm thoughts guaranteed by the American National Insurance Company, which will make 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.

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.