



The Guaranteed Memories® Program

Grandparents purchase Guaranteed Memories® so that, after their death, each of their grandchildren will receive a personalized birthday card and check every year until they are age 55.

How it works

Grandparent selects annual gift amount desired of \$100, \$250 or \$500 per grandchild. Grandparent purchases a Guaranteed Memories® whole life insurance policy from American National Insurance Company, One Moody Plaza, Galveston, Texas 77550-7999.

After death of the grandparent, the life insurance death benefit remains in an account earning interest at American National. An annual birthday card and check will be sent to each grandchild specified as a beneficiary.

As each grandchild reaches age 55, they will receive a check and one last birthday card with their pro-rata share of the account value – just in time to pay college costs for their children, put money away for retirement, or maybe even pay a principle amount on the mortgage.

Guaranteed Memories® is the way to preserve those treasured memories for years to come.

American National Insurance Company, Galveston, Texas has served policyholders for over 100 years. American National is responsible for sending the card and check to your grandchild every year on their birthday.

This policy accumulates what is called 'Cash Value.' So, if you were to change your mind in the future and want to cancel your policy you would receive any cash value that has accumulated in the policy.

<p>Number of Grandchildren _____</p> <p>Annual Birthday Gift per Grandchild</p> <p><input type="checkbox"/> \$100 <input type="checkbox"/> \$250 <input type="checkbox"/> \$500</p> <p>Frequency of Premium Payments</p> <p><input type="checkbox"/> Annually <input type="checkbox"/> Semi-Annually <input type="checkbox"/> Quarterly <input type="checkbox"/> Monthly (EFT)</p> <p>Your _____ Payment _____</p>
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Issue of the American National Insurance Company policy is subject to an underwriting procedure.