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**FAMILY OF COMPANIES**

**American National introduces *LifeTimes*<sup>SM</sup>**

*Offering insurance solutions with discounts for young families*

[Springfield, MO] – If your family is among the country's 26 million with children 12 or younger, no doubt, you have a lot on your mind -- indeed, as your family begins to grow, so too do your expenses! Now, young families across the country can take advantage of insurance products that are designed specifically for them through American National's new **LifeTimes** program.

According to Bernard Gerwel, a senior executive with American National, **LifeTimes** specifically addresses the needs of families in their earliest stages -- when they're purchasing a home and having children. "Given all the expenses and financial challenges young families face today, we felt it was extremely important to provide specific discounts with competitive rates to help offset those other expenses," he said.

For instance, in most states, **LifeTimes'** rates also combine with a New Parent Discount in which up to 5 percent is applied to the primary driver's premium. Others offerings include a 5 percent Auto-Home Discount, and up to a 15 percent Tri-Line Coverage Discount for auto, home and life insurance coverages.

"With new mortgages and childcare expenses, life insurance in particular, is more important for young families than any other group. And, life insurance is not just for the breadwinner," Gerwel said. According to Salary.com, \$138,095 is needed to pay for all the tasks completed by the average stay-at-home parent.

Eligibility for **LifeTimes** does have requirements; for instance, the discounts are not available in all states. If you're interested in finding out if you qualify, American National has agents across the country who can provide free professional assistance and a review of your family's insurance needs. To locate an agent in your area, go to **[www.americannationallifetimes.com](http://www.americannationallifetimes.com)** or call toll-free **877-840-4400**.

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