

AMERICAN NATIONAL INSURANCE COMPANY

Annuity Product Portfolio



For Agent Use Only; Not For Distribution or Use With Consumers.



ANNUITIES

American National offers a collection of annuity products designed to meet the needs of your clients.

Annuity types currently available include:

- Immediate Annuities
- Indexed Annuities
- Fixed Annuities

IMMEDIATE ANNUITY

Palladium® Single Premium Immediate Annuity

Summary	<p>A single premium immediate annuity designed to provide regularly scheduled income payments, with withdrawal and surrender features.</p> <p>Cost of Living Adjustment (COLA) available on most income options.</p>																								
Issue Ages	0-90 (Owner & Annuitant)																								
Minimum Premium To Issue	<p>\$15,000 (NQ)</p> <p>\$3,500 (PQ)</p>																								
Partial Withdrawal	<p>After 3rd policy year - Minimum \$2,000.</p> <p>If the life contingency annuity benefit plan is elected, one partial withdrawal over the lifetime of the contract for an amount up to 10% of the commuted value, reduced by any applicable commutation charge, may be requested. Subsequent request for partial withdrawals are not permitted for life contingent annuity benefit plans.</p> <p>If a non-life contingent annuity benefit plan is elected, a partial withdrawal for any amount up to the commuted value of the contract, reduced by any applicable commutation charges may be requested. Subsequent request for partial withdrawals are permitted for non-life contingent annuity benefit plans.</p> <p>Partial withdrawals are not available in MN, NE, NJ, OR, and WA</p>																								
Full Surrenders	<p>After 3rd policy year - Only available for nonlife contingent annuity benefit plans. Full surrenders are not available for life contingent annuity benefit plans.</p> <p>Full surrender is not available in MN, NE, NJ, OR, and WA</p>																								
Commutation Charges	<table border="1"> <tr> <td>Year</td> <td>1</td> <td>2</td> <td>3</td> <td>4</td> <td>5</td> <td>6</td> <td>7</td> <td>8</td> <td>9</td> <td>10</td> <td>11+</td> </tr> <tr> <td>%</td> <td colspan="3">Not Permitted</td> <td>10</td> <td>9</td> <td>7</td> <td>5</td> <td>4</td> <td>3</td> <td>2</td> <td>0</td> </tr> </table> <p>A commutation charge will be assessed on partial withdrawals and full surrender amounts.</p> <p>The surrender or partial withdrawal amount will be the commuted value reduced by commutation charges.</p>	Year	1	2	3	4	5	6	7	8	9	10	11+	%	Not Permitted			10	9	7	5	4	3	2	0
Year	1	2	3	4	5	6	7	8	9	10	11+														
%	Not Permitted			10	9	7	5	4	3	2	0														
Market Value Adjustments (MVA)	No																								
Death Benefit	Payable only on certain payout options.																								
Waiver of Surrender Charges and MVA	N/A																								
COLA	3% - compounded annually. Not available on Cash Refund or Installment Refund options.																								
Payout Options	<ul style="list-style-type: none"> • Period Certain (5-30 years) • Life Only • Life + Period Certain (5-20 years) • Joint Life to Survivor with or without Period Certain (5-20 years) • Joint Life to Spouse with or without Period Certain (5-20 years) • Cash Refund (COLA Not Available) • Installment Refund (COLA Not Available) <p>All payout options may not be available at all times. Check for current availability.</p>																								

INDEXED ANNUITIES

ANICO Strategy Indexed Annuity PLUS (ASIA PLUS) 7 & 10 Series

Summary	<p>ASIA PLUS is a single premium deferred annuity with multiple interest crediting strategies and two Lifetime Income Rider options. Indexed strategies are based upon the performance of the S&P 500® Index and at the end of each segment term, the premium may be reallocated to different strategies. All indexed strategies have a 0% floor.</p> <p>Caps and Participation Rates vary by strategy.</p>																																																						
Issue Ages	0-80 (Owner & Annuitant)																																																						
Minimum Premium to Issue	\$10,000 (NQ) \$5,000 (PQ) (\$5,000 minimum premium per indexed segment)																																																						
Guaranteed Minimum Interest Rate for Declared Rate Strategy	NAIC Index																																																						
Surrender Charges	<p>ASIA PLUS 7:</p> <table border="1"> <tr> <td>Year</td> <td>1</td> <td>2</td> <td>3</td> <td>4</td> <td>5</td> <td>6</td> <td>7</td> <td>8+</td> </tr> <tr> <td>%</td> <td>7</td> <td>6</td> <td>5</td> <td>4</td> <td>3</td> <td>2</td> <td>1</td> <td>0</td> </tr> </table> <p>ASIA PLUS 10:</p> <table border="1"> <tr> <td>Year</td> <td>1</td> <td>2</td> <td>3</td> <td>4</td> <td>5</td> <td>6</td> <td>7</td> <td>8</td> <td>9</td> <td>10</td> <td>11+</td> </tr> <tr> <td>%</td> <td>9</td> <td>9</td> <td>8</td> <td>7</td> <td>6</td> <td>5</td> <td>4</td> <td>3</td> <td>2</td> <td>1</td> <td>0</td> </tr> <tr> <td>California</td> <td>9</td> <td>8</td> <td>7</td> <td>6</td> <td>5</td> <td>4</td> <td>3</td> <td>2</td> <td>1</td> <td>0</td> <td>0</td> </tr> </table>	Year	1	2	3	4	5	6	7	8+	%	7	6	5	4	3	2	1	0	Year	1	2	3	4	5	6	7	8	9	10	11+	%	9	9	8	7	6	5	4	3	2	1	0	California	9	8	7	6	5	4	3	2	1	0	0
Year	1	2	3	4	5	6	7	8+																																															
%	7	6	5	4	3	2	1	0																																															
Year	1	2	3	4	5	6	7	8	9	10	11+																																												
%	9	9	8	7	6	5	4	3	2	1	0																																												
California	9	8	7	6	5	4	3	2	1	0	0																																												
Waiver of Surrender Charges and MVA	<p>Confinement, Disability & Terminal Illness</p> <p>(Varies by State)</p>																																																						
Market Value Adjustments (MVA)	<p>Yes</p> <p>(Varies by State)</p>																																																						
Withdrawals	Starting in year 1, 10% of the annuity value at beginning of each contract year may be taken without surrender charge																																																						
Death Benefit	Greater of Annuity Value or Surrender Value will be paid upon death of owner.																																																						
Additional Features	<ul style="list-style-type: none"> Lifetime Income Rider with Fixed Rate Lifetime Income Rider with Fixed Rate plus Index Credit There will never be a negative charge to the annuity although a person could earn 0% interest on an indexed strategy. Interest Crediting Strategies include: Declared Rate Strategy, One Year with a Specified Rate, One Year Total Sum with Monthly Cap and Point to Point with a Cap. May offer a premium enhancement. 																																																						

Indexed strategies earn interest related to the performance of an index. Whether an indexed strategy earns interest or not and how much interest is earned is dependent on a number of factors: index performance, participation rate, cap and segment term. There is no particular interest crediting strategy that will deliver the most interest under all economic conditions.

FIXED ANNUITIES

	Century Plus (NEW!)	Palladium® MYG Annuity																																																																																												
Summary	<p>Single premium fixed deferred annuity available for both Non-Qualified and Pension-Qualified funds.</p> <p>A Lifetime Income Rider (LIR) is available for this product at time of purchase which guarantees income withdrawals for the life of the contract even if the annuity value declines to zero.</p>	<p>A single premium fixed deferred annuity that offers six guaranteed interest rate periods: 5-10 years. Certain guarantee periods include a first year interest rate enhancement.</p> <p>After the initial guarantee period, funds are available for full surrender without incurring surrender charges during a 30-day window, or the annuity can be continued.</p>																																																																																												
Interest Rate Enhancement	A 5% interest rate enhancement will be offered in the first year.*	10 basis points of additional interest for initial premium greater than \$100,000 for lifetime of contract.*																																																																																												
Issue Ages	0-80 (Owner & Annuitant)	0-85 (Owner & Annuitant)																																																																																												
Minimum Premium To Issue	\$5,000 (NQ & PQ)	\$5,000 (NQ & PQ)																																																																																												
Guaranteed Minimum Interest Rate	NAIC Index	Guarantee interest rate period of 5-10 years depending on guarantee period selected. After the guarantee period: NAIC Index																																																																																												
Surrender Charges	<table border="1"> <thead> <tr> <th>Year</th> <th>1</th> <th>2</th> <th>3</th> <th>4</th> <th>5</th> <th>6</th> <th>7</th> <th>8</th> <th>9</th> <th>10</th> <th>11+</th> </tr> </thead> <tbody> <tr> <td>%</td> <td>10</td> <td>9</td> <td>8</td> <td>7</td> <td>6</td> <td>5</td> <td>4</td> <td>3</td> <td>2</td> <td>1</td> <td>0</td> </tr> </tbody> </table> <p>California</p> <table border="1"> <thead> <tr> <th>Year</th> <th>1</th> <th>2</th> <th>3</th> <th>4</th> <th>5</th> <th>6</th> <th>7</th> <th>8</th> <th>9</th> <th>10+</th> </tr> </thead> <tbody> <tr> <td>%</td> <td>9</td> <td>8</td> <td>7</td> <td>6</td> <td>5</td> <td>4</td> <td>3</td> <td>2</td> <td>1</td> <td>0</td> </tr> </tbody> </table>	Year	1	2	3	4	5	6	7	8	9	10	11+	%	10	9	8	7	6	5	4	3	2	1	0	Year	1	2	3	4	5	6	7	8	9	10+	%	9	8	7	6	5	4	3	2	1	0	<table border="1"> <thead> <tr> <th>Year</th> <th>1</th> <th>2</th> <th>3</th> <th>4</th> <th>5</th> <th>6</th> <th>7</th> <th>8</th> <th>9</th> <th>10</th> <th>11+</th> </tr> </thead> <tbody> <tr> <td>%</td> <td>8</td> <td>8</td> <td>8</td> <td>7</td> <td>6</td> <td>5</td> <td>4</td> <td>3</td> <td>2</td> <td>1</td> <td>0</td> </tr> </tbody> </table> <p>California:</p> <table border="1"> <thead> <tr> <th>Year</th> <th>1</th> <th>2</th> <th>3</th> <th>4</th> <th>5</th> <th>6</th> <th>7</th> <th>8</th> <th>9</th> <th>10+</th> </tr> </thead> <tbody> <tr> <td>%</td> <td>8</td> <td>8</td> <td>7</td> <td>6</td> <td>5</td> <td>4</td> <td>3</td> <td>2</td> <td>1</td> <td>0</td> </tr> </tbody> </table>	Year	1	2	3	4	5	6	7	8	9	10	11+	%	8	8	8	7	6	5	4	3	2	1	0	Year	1	2	3	4	5	6	7	8	9	10+	%	8	8	7	6	5	4	3	2	1	0
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Market Value Adjustments (MVA)	Yes (Varies by state)	Yes (Varies by state)																																																																																												
Waiver of Surrender Charges & MVA	Confinement, Disability & Terminal Illness (varies by state)	Confinement & Disability (varies by state)																																																																																												
Surrender Charge Free Withdrawals	Starting in year 1, 10% of the annuity value at beginning of each contract year may be taken without surrender charge.	Interest only in first year. Starting in year two, 10% of the annuity value at beginning of each contract year may be taken without surrender charge																																																																																												
Death Benefit	Greater of Annuity Value or Surrender Value will be paid upon death of owner.	Greater of Annuity Value or Surrender Value will be paid upon death of owner or annuitant. In CA and NM, the contract will only payout on the death of the annuitant if the owner and annuitant are the same individual or the owner is a non-natural person, such as a trust or a business.																																																																																												

*The availability of this enhancement is not guaranteed and is subject to change.

FIXED ANNUITIES

	WealthQuest® Citadel Seven Diamond	WealthQuest® Citadel Five Diamond																																
Summary	Flexible premium fixed deferred annuity. The declared interest rate for the initial premium and each subsequent premium payment will be guaranteed for two years from date premium payment is received. After two years, the interest rate will be declared annually.	Fixed deferred annuity with add-in feature in the first year. The declared interest rate for premium payments received in the first contract year will be guaranteed for two years. After two years, the interest rate will be declared annually.																																
Interest Rate Enhancement	10 basis points of additional interest for initial premium greater than \$100,000 for lifetime of contract.*	10 basis points of additional interest for initial premium greater than \$100,000 for lifetime of contract.*																																
Issue Ages	0-85 (Owner and Annuitant)	0-85 (Owner and Annuitant)																																
Minimum Premium To Issue	\$5,000 (NQ) \$2,000 (PQ)	\$5,000 (NQ & PQ)																																
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Year	1	2	3	4	5	6+																												
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Market Value Adjustments (MVA)	No	No																																
Waiver of Surrender Charges and MVA	Confinement & Disability (varies by state)	Confinement & Disability (varies by state)																																
Surrender Charge Free Withdrawals	Starting in year one, 10% of the annuity value at beginning of each contract year may be taken without surrender charge	Starting in year one, 10% of the annuity value at beginning of each contract year may be taken without surrender charge																																
Death Benefit	Annuity Value will be paid upon death of the owner	Annuity Value will be paid upon death of the owner																																

*The availability of this enhancement is not guaranteed and is subject to change.



THE AMERICAN NATIONAL STORY

Chartered on March 17, 1905 by the company's founder, W. L. Moody Jr., American National began operations with \$100,000 of capital and \$20,000 surplus. Following a conservative investment philosophy, Mr. Moody believed that the company's profits should finance future growth, so American National did not pay dividends to investors in those early years. Mr. Moody envisioned a company that would flourish for centuries. His conservative business approach created a unique corporate culture that remains the heart of the Company today.

This culture has helped American National persevere through wars, hurricanes, economic volatility, extraordinary technological advancements, evolving products, and the changing needs of contract holders and agents. American National remains financially strong and will continue to manage its business respecting the conservative principles of its founder, driven by its corporate vision to be a leading provider of financial services for current and future generations.

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American National nor its representatives provide legal or tax advice. Clients should consult their attorney or tax advisor regarding their specific circumstances.

Check product state approval chart for availability of each product in your state.

American National Insurance Company, Galveston, Texas.

Not FDIC/NCUA Insured	Not A Deposit	Not Insured By Any Federal Government Agency	No Bank/CU Guarantee	May Lose Value
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Contract Form Series (Forms may vary by state):	
SPIA:	NSPA.
MYG:	MYGNQ,PQ; GMYGNQ-C,PQ-C. CA Form: MYG16(04). NM Form: MYG17(16).
WQCD:	WQ512; WQ712.
Century Plus:	SPDA17.
ASIA PLUS:	IA13.

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