

Product Portfolio

Fixed Annuity Products



American National Insurance Company
Galveston, Texas



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Annuity Portfolio

	Palladium® Immediate Annuity	Palladium® MYG Annuity	WealthQuest® Citadel Five Diamond
Description	A single premium immediate annuity designed to provide regularly scheduled income payments, with withdrawal and surrender features. ² Cost of Living Adjustment available on most income options.	A single premium fixed deferred annuity that offers six different guaranteed interest rate periods: 5- 10 years. With an interest rate enhancement in the first year for certain guarantee periods.	A single premium fixed deferred annuity with add-in feature in 1st year only. The declared interest rate for premium payments received in the first contract year will be guaranteed for two years. After two years, interest rate declared annually. American National may offer an interest rate enhancement paid in the first year of contract. This enhancement is not guaranteed and is subject to change.
Issue Ages	0-90 (Owner & Annuitant)	0-85 (Owner & Annuitant)	0-85 (Owner & Annuitant)
Minimum Premium to Issue	\$15,000 (NQ) \$3,500 (PQ)	\$5,000 (NQ & PQ)	\$5,000 (NQ & PQ)
Surrender Charges	Commutated value. ³ (Not available in all states)	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 7 7 6 5 0
Guaranteed Interest Rate	N/A	Guarantee Interest Rate Period of 5 to 10 years depending on guarantee period selected Minimum guaranteed interest rate will vary by state	NAIC Index
Market Value Adjustments (MVA)	No	Yes (Varies by state)	No
Waiver of Surrender Charges and MVA	N/A	Confinement & Disability (Varies by State)	Confinement & Disability (Varies by State)
Withdrawals	Partial withdrawals after 3 full contract years, with up to 10% of commuted value without underwriting. (Not available in all states.)	Interest only in first year. Starting in year 2, 10% of the annuity value at beginning of each contract year may be taken without surrender charge	Starting in year 1, 10% of the annuity value at beginning of each contract year may be taken without surrender charge
Death Benefit⁴	Payable only on certain options	Upon death of owner or annuitant the greater of annuity value or surrender value	Upon death of owner, the annuity value
Annuitization without surrender charge	N/A	Allowed beginning in the 4th policy year for a minimum payout of 5 years. MVA/EID still apply	Allowed after 1 year for a minimum payout of 10 years
Additional Features	Annuity options available: 1) Life 2) Life with period certain from 5 to 20 years 3) Period Certain from 5 to 30 years 4) Joint & Last Survivor with 50, 60, 66.67, 75 or 100% paid to survivor 5) Joint & Last Survivor with 50, 60, 66.67, 75 or 100% paid to survivor with period certain of 5 to 20 years 6) Installment Refund (COLA not available) 7) Cash Refund (COLA not available)	Current crediting rates are 0.10% higher for contracts with premiums of \$100,000 or more. Please note this enhancement is offered by current company practice but not guaranteed; it could be changed at anytime. After initial guarantee period, funds available for full surrender without incurring surrender charges during a 30-day window, or annuity can be continued.	Current crediting rates are 0.10% higher for contracts with initial premiums of \$100,000 or more. Please note this enhancement is offered by current company practice but not guaranteed; it could be changed at anytime.

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	WealthQuest® Citadel Seven Diamond	ANICO® Strategy Indexed Annuity PLUS 7 ¹	ANICO® Strategy Indexed Annuity PLUS 10 ¹
Description	A 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, interest rate declared annually. American National may offer an interest rate enhancement paid in the first year of contract. This enhancement is not guaranteed and is subject to change.	The ANICO® Strategy Indexed Annuity PLUS Series offers multiple interest crediting strategies to meet each client's specific needs. 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. Caps and Participation Rates vary by strategy.	
Issue Ages	0-85 (Owner & Annuitant)	0-80 (Owner & Annuitant)	0-80 (Owner & Annuitant)
Minimum Premium to Issue	\$5,000 (NQ) \$2,000 (PQ)	\$10,000 (NQ) \$5,000 (PQ) (\$5,000 minimum premium per interest crediting segment)	\$10,000 (NQ) \$5,000 (PQ) (\$5,000 minimum premium per interest crediting segment)
Surrender Charges	Year 1 2 3 4 5 6 7 8+ % 7 7 7 6 5 4 2 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
Guaranteed Interest Rate	NAIC Index	NAIC Index	NAIC Index
Market Value Adjustments (MVA)	No	Yes (Varies by state)	Yes (Varies by state)
Waiver of Surrender Charges and MVA	Confinement & Disability (Varies by State)	Confinement, Disability & Terminal Illness (Varies by State)	Confinement, Disability & Terminal Illness (Varies by State)
Withdrawals	Starting in year 1, 10% of the annuity value at beginning of each contract year may be taken without surrender charge	Starting in year 1, 10% of the annuity value at beginning of each contract year may be taken without surrender charge	Starting in year 1, 10% of the annuity value at beginning of each contract year may be taken without surrender charge
Death Benefit⁴	Upon the death of the owner, the annuity value.	Upon death of owner the greater of annuity value or surrender value	Upon death of owner the greater of annuity value or surrender value
Annuitization without surrender charge	Allowed after 1 year for a minimum payout of 10 years	Allowed after 7 years for a minimum payout of 10 years	Allowed after 10 years for a minimum payout of 10 years
Additional Features	Current crediting rates are 0.10% higher for contracts with initial premiums of \$100,000 or more. Please note this enhancement is offered by current company practice but not guaranteed; it could be changed at anytime.	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. Interest Crediting Strategies ² include: Declared Rate Strategy, One Year Performance with a Specified Rate, One Year Total Sum Performance with Monthly Cap and Point to Point Performance with a Cap. May offer a premium enhancement.	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. Interest Crediting Strategies ² include: Declared Rate Strategy, One Year Performance with a Specified Rate, One Year Total Sum Performance with Monthly Cap and Point to Point Performance with a Cap. May offer a premium enhancement.

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	ANICO Value-Lock10 Indexed Annuity ¹	Palladium® Century	Palladium® Century I & III Annuity	Palladium® Century V & VII Annuity
Description	The ANICO Value-Lock 10 IA is a single premium deferred annuity. Interest crediting method uses an average of growth of the S&P 500® Index and allows a one-time lock-in of gains at anytime during the initial 10-year term. ¹ There is no cap and participation rate is locked in at issue.	The Palladium® Century Series is a series of fixed deferred annuities. The Palladium® Century Series offers a flexible premium product in the Palladium® Century Annuity, as well as a series of single premium products with enhanced interest options in Palladium® Century I, Century III, Century V, and Century VII. The single premium Palladium® Century I, III, V, and VII allow additional add-in premiums in the first contract year only, and any add-in first-year premiums will also receive the enhanced interest rate for a full year.		
Issue Ages	0-80 (Owner & Annuitant); 0-64 (FL)	0-90 (Owner & Annuitant)	Century I: 0-90 (Owner & Annuitant) Century III: 0-85 (Owner & Annuitant); 0-64 (FL)	0-80 (Owner & Annuitant); 0-64 (FL)
Minimum Premium to Issue	\$5,000 (NQ) \$4,000 (PQ)	\$5,000 (NQ); \$100 (PQ)	\$5,000 (NQ) \$4,000 (PQ)	\$5,000 (NQ) \$4,000 (PQ)
Surrender Charges	Year 1 2 3 4 5 6 7 8 9 10 11+ % 12 12 11 10 9 8 7 6 5 3 0	Year 1 2 3 4 5 6 7 8+ % 9 8 7 6 5 4 2 0	I: Year 1 2 3 4 5 6 7 8 9 10 11+ % 10 9 8 7 6 5 4 3 2 1 0 III: Year 1 2 3 4 5 6 7 8 9 10 11+ % 11 10 9 8 7 6 5 4 3 2 0	V: Year 1 2 3 4 5 6 7 8 9 10 11+ % 12 12 11 10 9 8 6 4 3 2 0 VII: Year 1 2 3 4 5 6 7 8 9 10 11+ % 12 12 11 11 10 9 8 6 4 2 0
Guaranteed Interest Rate	NAIC Index	NAIC Index	NAIC Index	NAIC Index
Market Value Adjustments (MVA)	Yes (Varies by state)	Yes (Varies by state)	Yes (Varies by state)	Yes (Varies by state)
Waiver of Surrender Charges and MVA	Confinement & Disability (Varies by State)	Confinement & Disability (Varies by State)	Confinement & Disability (Varies by State)	Confinement & Disability (Varies by State)
Withdrawals	Starting in year 2, 10% of the annuity value at beginning of each contract year may be taken without surrender charge	Starting in year 1, 10% of the annuity value at beginning of each contract year may be taken without surrender charge	Starting in year 1, 10% of the annuity value at beginning of each contract year may be taken without surrender charge	Starting in year 1, 10% of the annuity value at beginning of each contract year may be taken without surrender charge
Death Benefit⁴	Upon death of owner the greater of annuity value or surrender value	Upon death of owner the greater of annuity value or surrender value	Upon death of owner the greater of annuity value or surrender value	Upon death of owner the greater of annuity value or surrender value
Annuitization without surrender charge	Early annuitization w/o charge is not allowed	Early annuitization w/o charge is not allowed	Early annuitization w/o charge is not allowed	Early annuitization w/o charge is not allowed
Additional Features	Value-Lock 10 may offer a premium enhancement, which is a percentage of the single premium, added to the contract at issue. Value-Lock 10 offers the ability to lock in interest related gains at any time.	N/A	Century I: 1% interest rate enhancement on premiums received in 1st year for 12 months Century III: 3% interest rate enhancement on premiums received in 1st year for 12 months	Century V: 5% interest rate enhancement on premiums received in 1st year for 12 months Century VII: 7% interest rate enhancement on premiums received in 1st year for 12 months

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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 policyholders 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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1. 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.
2. A commutation charge will be assessed on partial withdrawals and full surrender amount.
3. The surrender or partial withdrawal amount will be the commuted value reduced by commutation charges. Consult your tax advisor to confirm your state's tax laws. As long as the owner's estate is not the beneficiary, the proceeds are generally not subject to the inconvenience of probate.
4. Only through a general review of your clients specific situations can it be determined if there are tax advantages available through our products. A federal tax penalty of 10% may be assessed on any withdrawals made prior to age 59½.

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.

Contract Form Series (Forms may vary by state):

Value-Lock: PIA10A-NQ,PQ; PIA10BNQ,PQ.
SPIA: NSPA.
MYG: MYGNQ,PQ; GMYGNQ-C,PQ-C.
WQCD: WQ512; WQ712.
Century: FPDA04-NQ,PQ; SPDA04-NQ,PQ.
ASIA PLUS: IA13

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