



# ANNUITY PRODUCT PORTFOLIO

American National Insurance Company





# ANNUITIES

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

## ANNUITY TYPES CURRENTLY AVAILABLE



Immediate



Indexed



Fixed

# ! IMMEDIATE ANNUITY

Palladium® Single Premium Immediate Annuity																									
<b>Summary</b>	A single premium immediate annuity designed to provide regularly scheduled income payments, with withdrawal and surrender features. Cost of Living Adjustment (COLA) available on most income options.																								
<b>Issue Ages</b>	0–90 (owner & annuitant)																								
<b>Minimum Premium to Issue</b>	\$15,000 (NQ) \$3,500 (Q)																								
<b>Partial Withdrawal</b>	After third policy year – minimum \$2,000.  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.  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.  Partial withdrawals are not available in MN, NE, NJ, OR, and WA																								
<b>Full Surrenders</b>	Allowed on all payout options. Available at the beginning of year 4, surrender amount equals commuted value with a commutation rate reflected and reduced for commutation charges. Life contingent options may be underwritten at the time the commutation is requested.  Partial withdrawals and full surrenders are not available in MN, NE, NJ, OR, and WA.																								
<b>Commutation Charges</b>	<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 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> </tbody> </table> <p>A commutation charge will be assessed on partial withdrawals and full surrender amounts. 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														
<b>Market Value Adjustments (MVA)</b>	No																								
<b>Death Benefit</b>	Payable only on certain payout options.																								
<b>Waiver of Surrender Charges and MVA</b>	N/A																								
<b>COLA</b>	3% – compounded annually. Not available on cash refund or installment refund options.																								
<b>Payout Options</b>	<ul style="list-style-type: none"> <li>• Period Certain (5–30 years)</li> <li>• Life Only</li> <li>• Life + Period Certain (5–20 years)</li> <li>• Joint Life to Survivor with or without Period Certain (5–20 years)</li> <li>• Joint Life to Spouse with or without Period Certain (5–20 years)</li> <li>• Cash Refund (COLA not available)</li> <li>• Installment Refund (COLA not available)</li> </ul> <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

<b>Summary</b>	ASIA PLUS is a flexible premium indexed deferred annuity with multiple interest crediting strategies and two lifetime income rider (LIR) options. <sup>1</sup> Indexed strategies are based upon the performance of a variety of carefully selected indices 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.																							
<b>Issue Ages</b>	0–80 (owner & annuitant)																							
<b>Minimum Premium to Issue</b>	\$10,000 (NQ) \$5,000 (Q)																							
<b>Minimum Subsequent Premium</b>	\$100 monthly with EFT \$1,000 for Non-EFT																							
<b>Guaranteed Minimum Interest Rate for Declared Rate Strategy</b>	NAIC Index																							
<b>Surrender Charges</b>	ASIA PLUS 7																							
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	%	7	6	5	4	3	2	1	0															
ASIA PLUS 10																								
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	California																							
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%	9	8	7	6	5	4	3	2	1	0	0													
<b>Waiver of Surrender Charges and MVA</b>	Confinement, Disability & Terminal Illness (varies by state)																							
<b>MVA</b>	Yes (varies by state)																							
<b>Withdrawals</b>	Starting in year one, 10% of the annuity value at beginning of each contract year may be taken without surrender charge.																							
<b>Death Benefit</b>	Greater of annuity value or surrender value will be paid upon death of owner.																							
<b>Additional Features</b>	<p>There will never be a negative charge to the annuity although a person could earn 0% interest on an indexed strategy.</p> <p>Interest crediting strategies include:</p> <ul style="list-style-type: none"> <li>• S&amp;P 500® Index One Year Point to Point Performance with a Cap – Variable Participation Rates Available</li> <li>• S&amp;P 500® Index One Year Point to Point Uncapped</li> <li>• S&amp;P MARC 5% Index One Year Point to Point Uncapped</li> <li>• NASDAQ-100® Index One Year Point to Point Performance with a Cap</li> <li>• S&amp;P 500® Index One Year Total Sum Performance with Monthly Cap</li> <li>• S&amp;P 500® Index One Year Performance with Specified Rate</li> <li>• One Year Declared Rate</li> </ul> <p>May offer a premium enhancement.</p>																							

# FIXED ANNUITIES

	Century Plus	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: 3 years, and 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>																																																																																												
Issue Ages	0–80 (owner & annuitant)	0–90 (owner & annuitant)																																																																																												
Interest Rate Enhancement	A 5% interest rate enhancement will be offered in the first year. <sup>2</sup>	Band 1: \$99,999 and below No bonus Band 2: \$100,000–249,999 10 bps bonus Band 3: \$250,000 and above 25 bps bonus																																																																																												
Minimum Premium to Issue	\$5,000 (NQ & Q)	\$5,000 (NQ & Q)																																																																																												
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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MVA	Yes (varies by state)	Yes (varies by state)																																																																																												
Waiver of Surrender Charges & MVA	Confinement, Disability & Terminal Illness (varies by state)	Confinement, Disability & Terminal Illness (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.	Up to 10% can be taken in the first year and after without surrender charges or MVA. 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.	<b>Palladium® MYG:</b> On the death of the owner, the death benefit will be the greater of the surrender value or the annuity value of the contract on the date proof of death is received by American National.																																																																																												

# FIXED ANNUITIES

	WealthQuest® Citadel Five Diamond	WealthQuest® Citadel Seven Diamond																																
<b>Summary</b>	Individual 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.	Flexible premium 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.																																
<b>Issue Ages</b>	0–85 (owner & annuitant)	0–85 (owner & annuitant)																																
<b>Interest Rate Enhancement</b>	10 basis points of additional interest for initial premium greater than \$100,000 for lifetime of contract. <sup>3</sup>	10 basis points of additional interest for initial premium greater than \$100,000 for lifetime of contract. <sup>3</sup>																																
<b>Minimum Premium to Issue</b>	\$5,000 (NQ) \$5,000 (Q)	\$5,000 (NQ) \$2,000 (Q) \$100 monthly with EFT																																
<b>Minimum Additions</b>		\$1,000 Random, \$100, EFT																																
<b>Guaranteed Minimum Interest Rate</b>	NAIC Index	NAIC Index																																
<b>Surrender Charges</b>	<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> </tr> </thead> <tbody> <tr> <td>%</td> <td>7</td> <td>7</td> <td>7</td> <td>6</td> <td>5</td> <td>0</td> </tr> </tbody> </table>	Year	1	2	3	4	5	6+	%	7	7	7	6	5	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> </tr> </thead> <tbody> <tr> <td>%</td> <td>7</td> <td>7</td> <td>7</td> <td>6</td> <td>5</td> <td>4</td> <td>2</td> <td>0</td> </tr> </tbody> </table>	Year	1	2	3	4	5	6	7	8+	%	7	7	7	6	5	4	2	0
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%	7	7	7	6	5	4	2	0																										
<b>MVA</b>	No	No																																
<b>Waiver of Surrender Charges and MVA</b>	Confinement & Disability (varies by state)	Confinement & Disability (varies by state)																																
<b>Surrender Charge Free Withdrawals</b>	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.																																
<b>Death Benefit</b>	Annuity value will be paid upon death of the owner	Annuity Value will be paid upon death of the owner																																



# 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.



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) The availability of this enhancement is not guaranteed and is subject to change. 3) The availability of this enhancement is not guaranteed and is subject to change.

Policy Form Series: NSPA; MYG20; MYG16(04); WQ512; WQ712; SPDA17; LIR17; FPIA19; LIR19 (Forms may vary by state, Idaho forms NSPA(32), ICC20 Form MYG20, ICC12 Form WQ512, ICC12 Form WQ712, ICC17 Form SPDA17, ICC17 Form LIR17, ICC19 Form FPIA19, ICC19 Form LIR19).

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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.

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