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When you buy this annuity, you are not buying an ownership interest in any stock or index. Interest earnings are paid at a rate that is related to the performance of the S&P 500® Index. The S&P 500® Index does not reflect dividends paid on the stocks underlying the index. Past performance of the index is no guarantee of future results.

<sup>2</sup> A commutation charge will be assessed on partial withdrawals and full surrender amount.

<sup>3</sup> The surrender or partial withdrawal amount will be the commuted value reduced by commutation charges.

<sup>4</sup> 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.

\*\* 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.

Clients should consult their tax advisor or attorney on their specific situation. Information herein is not intended to be legal or tax advice.

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

**Forms:** EIA: REIA-NQ,PQ; GREIA-NQC,PQC; ROP-EIA. Valuelock: PIA7C-NQ,PQ; PIA10A-NQ,PQ; PIA10B-NQ, PQ. Strategy: Asia7-NQ,PQ; Asia10-NQ,PQ. SPIA: NSPA. MYG: MYGNQ,PQ; GMYGNQ-C,PQ-C. WQCD: WQ503-NQ, PQ, NQ2, PQ2; WQ703-NQ, PQ, NQ2, PQ2. Advisor: LEAN04-NQ, PQ. Century: FPDA04-NQ,PQ; SPDA04-NQ,PQ.



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**INSURANCE MARKETPLACE  
STANDARDS ASSOCIATION**

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# Product Portfolio

## Fixed Annuity Products



American National Insurance Company  
Galveston Texas

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<b>Summary</b>	<p>The ANICO EIA offers a simple alternative: A specified rate is declared for a initial term of six years when the annuity is issued. A comparison is made between the S&amp;P 500<sup>®</sup> Index on the current anniversary date and the S&amp;P 500<sup>®</sup> Index on the previous anniversary date. <u>If the S&amp;P 500<sup>®</sup> Index is up, or unchanged at the end of the contract year, the specified rate is credited to the contract. If the S&amp;P 500<sup>®</sup> Index declines, the account value remains level.</u> The principal and any past interest credited to the contract are protected from stock market losses, which cause a decline in the index.*</p>	<p>The ANICO Value-Lock 10 EIA is a single premium deferred annuity. Interest crediting method uses an <u>average of growth</u> of the S&amp;P 500<sup>®</sup> Index and allows a one-time lock-in of gains at anytime during the initial 10-year term.</p>	<p>The ANICO Value-Lock 7 EIA is a single premium deferred annuity. Interest crediting method uses an <u>average of growth</u> of the S&amp;P 500<sup>®</sup> Index and allows a one time lock-in of gains which can be elected anytime after the end of the second contract year.</p>																																																										
<b>Issue Ages</b>	0-85 (Owner & Annuitant)	0-80 (Owner & Annuitant)	0-80 (Owner & Annuitant)																																																										
<b>Minimum Premium To Issue</b>	\$10,000 (NQ & PQ)	\$5,000 (NQ) \$4,000 (PQ)	\$5,000 (NQ) \$4,000 (PQ)																																																										
<b>Guaranteed Interest Rate</b>	Varies by state	Varies by state	Varies by state																																																										
<b>Surrender Charges</b>	<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> </tr> <tr> <td>%</td> <td>8</td> <td>8</td> <td>7</td> <td>6</td> <td>4</td> <td>2</td> <td>0</td> </tr> </table>	Year	1	2	3	4	5	6	7+	%	8	8	7	6	4	2	0	<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>12</td> <td>12</td> <td>11</td> <td>10</td> <td>9</td> <td>8</td> <td>7</td> <td>6</td> <td>5</td> <td>3</td> <td>0</td> </tr> </table>	Year	1	2	3	4	5	6	7	8	9	10	11+	%	12	12	11	10	9	8	7	6	5	3	0	<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>8</td> <td>8</td> <td>7</td> <td>6</td> <td>5</td> <td>4</td> <td>2</td> <td>0</td> </tr> </table>	Year	1	2	3	4	5	6	7	8+	%	8	8	7	6	5	4	2	0
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<b>Waiver of Surrender Charges**</b>	Confinement & disability	Confinement & disability	Confinement & disability																																																										
<b>Withdrawals</b>	Starting in year 2, 10% of the annuity value at beginning of each contract year	Starting in year 2, 10% of the annuity value at beginning of each contract year	Starting in year 2, 10% of the annuity value at beginning of each contract year																																																										
<b>Death Benefit<sup>4</sup></b>	Upon death of owner or annuitant 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																																																										
<b>Annuitization</b> (w/o surrender charge)	Allowed after 5yrs for a minimum of 5 yrs	Early annuitization w/o charge is not allowed	Early annuitization w/o charge is not allowed																																																										
<b>Additional Features</b>	** There will never be a negative index charge to this annuity although a person could earn 0% interest.	Value-Lock 10 offers a premium enhancement, which is a percentage of the single premium, that will be added to the contract at issue. Value-Lock 10 offers the ability to lock in interest related gains at any time.	Value Lock 7 offers the ability to lock-in interest related gains beginning in the 3rd contract year.																																																										

<p><b>Summary</b></p>	<p>The ANICO Strategy 10 Indexed Annuity is a single premium deferred annuity. There are two interest-crediting methods available in the annuity. The first method credits interest related to the growth of the S&amp;P500<sup>®</sup> Index on an annual point-to-point basis, and the second method credits interest based on a declared interest rate. Either or both strategies can be chosen, and reallocation between accounts is allowed only on contract anniversaries. There are two optional riders available at additional cost. <b>Lifetime Income Rider</b>, and Enhanced Death Benefit Rider.</p>	<p>The ANICO Strategy 7 Indexed Annuity is a single premium deferred annuity. There are two interest-crediting methods available in the annuity. The first method credits interest related to the growth of the S&amp;P500<sup>®</sup> Index on an annual point-to-point basis, and the second method credits interest based on a declared interest rate. Either or both strategies can be chosen, and reallocation between accounts is allowed only on contract anniversaries. There are two optional riders available at additional cost. <b>Lifetime Income Rider</b>, and Enhanced Death Benefit Rider.</p>																																										
<p><b>Issue Ages</b></p>	<p>0-85 (Owner &amp; Annuitant)</p>	<p>0-85 (Owner &amp; Annuitant)</p>																																										
<p><b>Minimum Premium To Issue</b></p>	<p>\$5,000 (NQ) \$4,000 (PQ)</p>	<p>\$5,000 (NQ) \$4,000 (PQ)</p>																																										
<p><b>Guaranteed Interest Rate</b></p>	<p>Varies by state</p>	<p>Varies by state</p>																																										
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<p><b>Waiver of Surrender Charges**</b></p>	<p>Confinement &amp; disability</p>	<p>Confinement &amp; disability</p>																																										
<p><b>Withdrawals</b></p>	<p>Starting in year 2, 10% of the annuity value at beginning of each contract year</p>	<p>Starting in year 2, 10% of the annuity value at beginning of each contract year</p>																																										
<p><b>Death Benefit <sup>4</sup></b></p>	<p>Upon death of owner the greater of annuity value or surrender value</p>	<p>Upon death of owner the greater of annuity value or surrender value</p>																																										
<p><b>Annuitization</b> <small>(w/o surrender charge)</small></p>	<p>Allowed after 5 years for a minimum payout of 10 years</p>	<p>Allowed after 5 years for a minimum payout of 10 years</p>																																										
<p><b>Additional Features</b></p>	<p><u>Optional Riders</u></p> <ul style="list-style-type: none"> <li>• <b>Lifetime Income Rider, with spousal joint and survivor option, guarantees income for life, even if annuity value declines to zero. Cost: 0.40% of annuity value each year.</b></li> <li>• Enhanced Death Benefit Rider increases death benefit by a stated percentage. Cost: 0.25% of annuity value each year.</li> </ul>	<p><u>Optional Riders</u></p> <ul style="list-style-type: none"> <li>• <b>Lifetime Income Rider, with spousal joint and survivor option, guarantees income for life, even if annuity value declines to zero. Cost: 0.40% of annuity value each year.</b></li> <li>• Enhanced Death Benefit Rider increases death benefit by a stated percentage. Cost: 0.25% of annuity value each year.</li> </ul>																																										

# Annuities

## Palladium® Immediate Annuity

## Palladium® MYG Annuity

## WealthQuest® Citadel Five Diamond

<b>Summary</b>	A single premium immediate annuity designed to provide regularly scheduled income payments, with withdrawal and surrender features. <sup>2,3</sup> Cost of Living Adjustment available on most income options.	A single premium fixed deferred annuity that offers <u>eight different guaranteed interest rate periods</u> : 3- 10 years.** With an interest rate enhancement in the first year for certain guarantee periods. ** <i>Check availability.</i>	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. All premium payments received within the first contract year will receive a 1% interest rate enhancement over the current declared interest rate for one year.																																						
<b>Issue Ages</b>	0-90 (Owner & Annuitant)	0-85 (Owner & Annuitant)	0-85 (Annuitant) No maximum issue age on owner																																						
<b>Minimum Premium To Issue</b>	\$15,000 (NQ) \$3,500 (PQ)	\$5,000 (NQ & PQ)	\$5,000 (NQ & PQ)																																						
<b>Guaranteed Interest Rate</b>	N/A	Guarantee Interest Rate Period of 3 to 10 years depending on guarantee period selected  Minimum guaranteed interest rate will vary by state	Varies by state																																						
<b>Surrender Charges<sup>2,3</sup></b>	Committed value.* * <i>Not available in all states.</i>	<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>	Year	1	2	3	4	5	6	7	8	9	10	11+	%	8	8	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> </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
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%	7	7	7	6	5	0																																			
<b>Waiver of Surrender Charges**</b>	N/A	Confinement & disability	Confinement, terminal illness & disability																																						
<b>Withdrawals</b>	Partial withdrawals after 3 full contract years, with up to 10% of commuted value without underwriting.* * <i>Not available in all states.</i>	Interest only in first year. Starting in year 2, 10% of the annuity value at beginning of each contract year	Starting in year 1, 10% of the annuity value at beginning of each contract year																																						
<b>Death Benefit</b>	Payable only on certain options	Upon death of owner or annuitant the greater of annuity value or surrender value	Upon death of owner or annuitant the annuity value																																						
<b>Annuitization</b> <small>(w/o surrender charge)</small>	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																																						
<b>Additional Features</b>	<b>Annuity options available:</b> <ol style="list-style-type: none"> <li>1 Life</li> <li>2 Life with period certain from 5 to 20 years</li> <li>3 Period Certain from 5 to 30 years</li> <li>4 Joint &amp; Last Survivor with 50, 60, 66.67, 75 or 100% paid to survivor</li> <li>5 Joint &amp; Last Survivor with 50, 60, 66.67, 75 or 100% paid to survivor with period certain of 5 to 20 years</li> <li>6 Installment Refund (COLA not available)</li> <li>7 Cash Refund (COLA not available)</li> </ol>	10 b.p. rate enhancement for \$100,000 + for lifetime  After initial guarantee period, funds available for full surrender without incurring surrender charges during a 30-day window, or annuity can be continued.	10 b.p. rate enhancement for \$100,000 + for lifetime																																						

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<p><b>Summary</b></p>	<p>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. All premium payments received within the first 36 months of the contract will receive 2% interest rate enhancement over the current declared interest rate for one year.</p>	<p>A single premium deferred annuity with add-in feature in the first year only for Non-Qualified funds; flexible premiums available with Qualified funds. All premium payments received in the first contract year will receive a 1% interest rate enhancement over the current declared interest rate for one year. Interest rate declared annually thereafter.</p>																																		
<p><b>Issue Ages</b></p>	<p>0-85 (Annuitant) No maximum issue age on owner</p>	<p>0-90 (Owner &amp; Annuitant); 0-83 (IN); 0-78 (OK); 0-50 (UT)</p>																																		
<p><b>Minimum Premium To Issue</b></p>	<p>\$5,000 (NQ) \$2,000 (PQ)</p>	<p>\$5,000 (NQ); \$100 (PQ)</p>																																		
<p><b>Guaranteed Interest Rate</b></p>	<p>Varies by state</p>	<p>Varies by state</p>																																		
<p><b>Surrender Charges<sup>2,3</sup></b></p>	<table border="1"> <tr> <td>Year 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>7</td><td>7</td><td>6</td><td>5</td><td>4</td><td>2</td><td>0</td> </tr> </table>	Year 1	2	3	4	5	6	7	8+	%	7	7	7	6	5	4	2	0	<table border="1"> <tr> <td>Year 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>7</td><td>7</td><td>6</td><td>5</td><td>4</td><td>2</td><td>0</td> </tr> </table>	Year 1	2	3	4	5	6	7	8+	%	7	7	7	6	5	4	2	0
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<p><b>Waiver of Surrender Charges**</b></p>	<p>Confinement, terminal illness &amp; disability</p>	<p>Confinement &amp; disability</p>																																		
<p><b>Withdrawals</b></p>	<p>Starting in year 1, 10% of the annuity value at beginning of each contract year</p>	<p>Starting in year 1, 10% of the annuity value at beginning of each contract year</p>																																		
<p><b>Death Benefit</b></p>	<p>Upon death of owner or annuitant the annuity value</p>	<p>Upon death of owner the greater of annuity value or surrender value</p>																																		
<p><b>Annuitization</b> <small>(w/o surrender charge)</small></p>	<p>Allowed after 1 year for a minimum payout of 10 years</p>	<p>Allowed after 5 years for a minimum payout of 5 years. MVA/EID still apply</p>																																		
<p><b>Additional Features</b></p>	<p>10 b.p. rate enhancement for \$100,000 + for lifetime</p>	<p>Max premium after 1st year. \$20,000 for PQ funds. <b>(This product features trail commissions, which double in the eighth year.)</b></p>																																		

# Annuities

## Palladium Century

## Palladium Century 1 & 3 Annuity

## Palladium Century 5 & 7 Annuity

### Summary

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

0-90 (Owner & Annuitant)

**Century 1** 0-90 (Owner & Annuitant)

0-80 (Owner & Annuitant)

**Century 3** 0-85 (Owner & Annuitant)

### Minimum Premium To Issue

\$5,000 (NQ); \$100 (PQ)

\$5,000 (NQ) \$4,000 (PQ)

\$5,000 (NQ) \$4,000 (PQ)

### Guaranteed Interest Rate

Varies by state

Varies by state

Varies by state

### Surrender Charges<sup>2,3</sup>

Year	1	2	3	4	5	6	7	8+
%	9	8	7	6	5	4	2	0

**Century 1**

Year	1	2	3	4	5	6	7	8	9	10	11+
%	10	9	8	7	6	5	4	3	2	1	0

**Century 5**

Year	1	2	3	4	5	6	7	8	9	10	11+
%	12	12	11	10	9	8	6	4	3	2	0

**Century 3**

Year	1	2	3	4	5	6	7	8	9	10	11+
%	11	10	9	8	7	6	5	4	3	2	0

**Century 7**

Year	1	2	3	4	5	6	7	8	9	10	11+
%	12	12	11	11	10	9	8	6	4	2	0

### Waiver of Surrender Charges\*\*

Confinement & disability

Confinement & disability

Confinement & disability

### Withdrawals

Starting in year 1, 10% of the annuity value at beginning of each contract year

Starting in year 1, 10% of the annuity value at beginning of each contract year

Starting in year 1, 10% of the annuity value at beginning of each contract year

### Death Benefit

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 (w/o 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

### Additional Features

N/A

**Century 1** 1% interest rate enhancement on premiums received in 1st year for 12 months

**Century 3** 3% interest rate enhancement on premiums received in 1st year for 12 months

**Century 5** 5% interest rate enhancement on premiums received in 1st year for 12 months

**Century 7** 7% interest rate enhancement on premiums received in 1st year for 12 months