

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 Annuity
- 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><b>Partial withdrawals are not available in MN, NE, NJ, OR, and WA</b></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><b>Full surrender is not available in MN, NE, NJ, OR, and WA</b></p>   |      |   |    |   |   |   |   |   |    |     |    |     |   |               |  |  |    |   |   |   |   |   |   |   |
| Commutation 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 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.</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"> <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><b>All payout options may not be available at all times. Check for current availability.</b></p>  |      |   |    |   |   |   |   |   |    |     |    |     |   |               |  |  |    |   |   |   |   |   |   |   |

# INDEXED ANNUITIES

| ANICO Strategy Indexed Annuity PLUS (ASIA PLUS) 7 & 10 Series      |  |      |   |   |   |   |   |    |   |    |     |   |   |   |   |   |   |   |   |      |   |   |   |   |   |   |   |   |   |    |     |   |   |   |   |   |   |   |   |   |   |   |   |            |   |   |   |   |   |   |   |   |   |   |   |
|--|--|------|---|---|---|---|---|----|---|----|-----|---|---|---|---|---|---|---|---|------|---|---|---|---|---|---|---|---|---|----|-----|---|---|---|---|---|---|---|---|---|---|---|---|------------|---|---|---|---|---|---|---|---|---|---|---|
| <b>Summary</b>   | <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&amp;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>  |      |   |   |   |   |   |    |   |    |     |   |   |   |   |   |   |   |   |      |   |   |   |   |   |   |   |   |   |    |     |   |   |   |   |   |   |   |   |   |   |   |   |            |   |   |   |   |   |   |   |   |   |   |   |
| <b>Issue Ages</b>  | 0-80 (Owner & Annuitant)   |      |   |   |   |   |   |    |   |    |     |   |   |   |   |   |   |   |   |      |   |   |   |   |   |   |   |   |   |    |     |   |   |   |   |   |   |   |   |   |   |   |   |            |   |   |   |   |   |   |   |   |   |   |   |
| <b>Minimum Premium to Issue</b>                                    | \$10,000 (NQ) \$5,000 (PQ)<br>(\$5,000 minimum premium per indexed segment)  |      |   |   |   |   |   |    |   |    |     |   |   |   |   |   |   |   |   |      |   |   |   |   |   |   |   |   |   |    |     |   |   |   |   |   |   |   |   |   |   |   |   |            |   |   |   |   |   |   |   |   |   |   |   |
| <b>Guaranteed Minimum Interest Rate for Declared Rate Strategy</b> | NAIC Index   |      |   |   |   |   |   |    |   |    |     |   |   |   |   |   |   |   |   |      |   |   |   |   |   |   |   |   |   |    |     |   |   |   |   |   |   |   |   |   |   |   |   |            |   |   |   |   |   |   |   |   |   |   |   |
| <b>Surrender Charges</b>   | <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   |   |   |   |   |   |   |   |   |      |   |   |   |   |   |   |   |   |   |    |     |   |   |   |   |   |   |   |   |   |   |   |   |            |   |   |   |   |   |   |   |   |   |   |   |
| <b>Waiver of Surrender Charges and MVA</b>                         | Confinement, Disability & Terminal Illness<br>(Varies by State)  |      |   |   |   |   |   |    |   |    |     |   |   |   |   |   |   |   |   |      |   |   |   |   |   |   |   |   |   |    |     |   |   |   |   |   |   |   |   |   |   |   |   |            |   |   |   |   |   |   |   |   |   |   |   |
| <b>Market Value Adjustments (MVA)</b>                              | Yes<br>(Varies by State)   |      |   |   |   |   |   |    |   |    |     |   |   |   |   |   |   |   |   |      |   |   |   |   |   |   |   |   |   |    |     |   |   |   |   |   |   |   |   |   |   |   |   |            |   |   |   |   |   |   |   |   |   |   |   |
| <b>Withdrawals</b>   | Starting in year 1, 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>   | <ul style="list-style-type: none"> <li>Lifetime Income Rider with Fixed Rate,</li> <li>Lifetime Income Rider with Fixed Rate plus Index Credit</li> <li>There will never be a negative charge to the annuity although a person could earn 0% interest on an indexed strategy.</li> <li>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.</li> <li>May offer a premium enhancement.</li> </ul>  |      |   |   |   |   |   |    |   |    |     |   |   |   |   |   |   |   |   |      |   |   |   |   |   |   |   |   |   |    |     |   |   |   |   |   |   |   |   |   |   |   |   |            |   |   |   |   |   |   |   |   |   |   |   |

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

|  | WealthQuest® Citadel Seven Diamond  | WealthQuest® Citadel Five Diamond  | Palladium® MYG Annuity   |   |   |    |   |    |   |     |     |   |   |   |   |   |   |   |   |   |      |   |   |   |   |   |    |   |   |   |   |   |   |   |   |      |   |   |   |   |   |   |   |   |   |    |     |   |   |   |   |   |   |   |   |   |   |   |   |      |   |   |   |   |   |   |   |   |   |     |   |   |   |   |   |   |   |   |   |   |   |
|--|---|--|--|---|---|----|---|----|---|-----|-----|---|---|---|---|---|---|---|---|---|------|---|---|---|---|---|----|---|---|---|---|---|---|---|---|------|---|---|---|---|---|---|---|---|---|----|-----|---|---|---|---|---|---|---|---|---|---|---|---|------|---|---|---|---|---|---|---|---|---|-----|---|---|---|---|---|---|---|---|---|---|---|
| <b>Summary</b>                             | 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 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, the interest rate will be declared annually. | A single premium fixed deferred annuity that offers six different guaranteed interest rate periods: 5- 10 years. There is an interest rate enhancement in the first year for certain guarantee periods.<br><br>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. |   |   |    |   |    |   |     |     |   |   |   |   |   |   |   |   |   |      |   |   |   |   |   |    |   |   |   |   |   |   |   |   |      |   |   |   |   |   |   |   |   |   |    |     |   |   |   |   |   |   |   |   |   |   |   |   |      |   |   |   |   |   |   |   |   |   |     |   |   |   |   |   |   |   |   |   |   |   |
| <b>Interest Rate Enhancement</b>           | 10 basis points of additional interest for initial premium greater than \$100,000 for lifetime of contract. The availability of this enhancement is not guaranteed and is subject to change.  | 10 basis points of additional interest for initial premium greater than \$100,000 for lifetime of contract. The availability of this enhancement is not guaranteed and is subject to change.   | 10 basis points of additional interest for initial premium greater than \$100,000 for lifetime of contract. The availability of this enhancement is not guaranteed and is subject to change.   |   |   |    |   |    |   |     |     |   |   |   |   |   |   |   |   |   |      |   |   |   |   |   |    |   |   |   |   |   |   |   |   |      |   |   |   |   |   |   |   |   |   |    |     |   |   |   |   |   |   |   |   |   |   |   |   |      |   |   |   |   |   |   |   |   |   |     |   |   |   |   |   |   |   |   |   |   |   |
| <b>Issue Ages</b>                          | 0-85 (Owner and Annuitant)  | 0-85 (Owner and Annuitant)   | 0-85 (Owner & Annuitant)   |   |   |    |   |    |   |     |     |   |   |   |   |   |   |   |   |   |      |   |   |   |   |   |    |   |   |   |   |   |   |   |   |      |   |   |   |   |   |   |   |   |   |    |     |   |   |   |   |   |   |   |   |   |   |   |   |      |   |   |   |   |   |   |   |   |   |     |   |   |   |   |   |   |   |   |   |   |   |
| <b>Minimum Premium To Issue</b>            | \$5,000 (NQ)<br>\$2,000 (PQ)  | \$5,000 (NQ & PQ)  | \$5,000 (NQ & PQ)  |   |   |    |   |    |   |     |     |   |   |   |   |   |   |   |   |   |      |   |   |   |   |   |    |   |   |   |   |   |   |   |   |      |   |   |   |   |   |   |   |   |   |    |     |   |   |   |   |   |   |   |   |   |   |   |   |      |   |   |   |   |   |   |   |   |   |     |   |   |   |   |   |   |   |   |   |   |   |
| <b>Guaranteed Minimum Interest Rate</b>    | NAIC Index  | NAIC Index   | Guarantee Interest Rate Period of 5 to 10 years depending on guarantee period selected. After the guarantee period: NAIC Index   |   |   |    |   |    |   |     |     |   |   |   |   |   |   |   |   |   |      |   |   |   |   |   |    |   |   |   |   |   |   |   |   |      |   |   |   |   |   |   |   |   |   |    |     |   |   |   |   |   |   |   |   |   |   |   |   |      |   |   |   |   |   |   |   |   |   |     |   |   |   |   |   |   |   |   |   |   |   |
| <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> <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</td> <td>1</td> <td>2</td> <td>3</td> <td>4</td> <td>5</td> <td>6+</td> </tr> <tr> <td>%</td> <td>7</td> <td>7</td> <td>7</td> <td>6</td> <td>5</td> <td>0</td> </tr> </table> | Year | 1 | 2 | 3 | 4 | 5 | 6+ | % | 7 | 7 | 7 | 6 | 5 | 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>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> </table> <p>California:</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> </tr> <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> </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 |
| 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   | 7  | 7  | 6 | 5 | 0  |   |    |   |     |     |   |   |   |   |   |   |   |   |   |      |   |   |   |   |   |    |   |   |   |   |   |   |   |   |      |   |   |   |   |   |   |   |   |   |    |     |   |   |   |   |   |   |   |   |   |   |   |   |      |   |   |   |   |   |   |   |   |   |     |   |   |   |   |   |   |   |   |   |   |   |
| 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   |     |   |   |   |   |   |   |   |   |   |      |   |   |   |   |   |    |   |   |   |   |   |   |   |   |      |   |   |   |   |   |   |   |   |   |    |     |   |   |   |   |   |   |   |   |   |   |   |   |      |   |   |   |   |   |   |   |   |   |     |   |   |   |   |   |   |   |   |   |   |   |
| <b>Market Value Adjustments (MVA)</b>      | No  | No   | Yes (Varies by state)  |   |   |    |   |    |   |     |     |   |   |   |   |   |   |   |   |   |      |   |   |   |   |   |    |   |   |   |   |   |   |   |   |      |   |   |   |   |   |   |   |   |   |    |     |   |   |   |   |   |   |   |   |   |   |   |   |      |   |   |   |   |   |   |   |   |   |     |   |   |   |   |   |   |   |   |   |   |   |
| <b>Waiver of Surrender Charges and MVA</b> | Confinement & Disability<br>(varies by state)   | Confinement & Disability<br>(varies by state)  | Confinement & Disability<br>(varies by state)  |   |   |    |   |    |   |     |     |   |   |   |   |   |   |   |   |   |      |   |   |   |   |   |    |   |   |   |   |   |   |   |   |      |   |   |   |   |   |   |   |   |   |    |     |   |   |   |   |   |   |   |   |   |   |   |   |      |   |   |   |   |   |   |   |   |   |     |   |   |   |   |   |   |   |   |   |   |   |
| <b>Surrender Charge Free Withdrawals</b>   | 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  | 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   |   |   |    |   |    |   |     |     |   |   |   |   |   |   |   |   |   |      |   |   |   |   |   |    |   |   |   |   |   |   |   |   |      |   |   |   |   |   |   |   |   |   |    |     |   |   |   |   |   |   |   |   |   |   |   |   |      |   |   |   |   |   |   |   |   |   |     |   |   |   |   |   |   |   |   |   |   |   |
| <b>Death Benefit</b>                       | Annuity Value will be paid upon death of the owner  | Annuity Value will be paid upon death of the owner   | Greater of Annuity Value or Surrender Value will be paid upon death of owner or annuitant.   |   |   |    |   |    |   |     |     |   |   |   |   |   |   |   |   |   |      |   |   |   |   |   |    |   |   |   |   |   |   |   |   |      |   |   |   |   |   |   |   |   |   |    |     |   |   |   |   |   |   |   |   |   |   |   |   |      |   |   |   |   |   |   |   |   |   |     |   |   |   |   |   |   |   |   |   |   |   |

# FIXED ANNUITIES

|  | Palladium® Century   | Palladium® Century I & III Annuity  | Palladium® Century V & VII Annuity  |    |    |   |   |    |   |    |     |   |   |   |   |   |   |   |   |      |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |  |      |   |   |   |   |   |   |   |   |   |    |     |   |    |   |   |   |   |   |   |   |   |   |   |      |   |   |   |   |   |   |   |   |   |    |     |   |    |    |   |   |   |   |   |   |   |   |   |  |      |   |   |   |   |   |   |   |   |   |    |     |   |    |    |    |    |   |   |   |   |   |   |   |      |   |   |   |   |   |   |   |   |   |    |     |   |    |    |    |    |    |   |   |   |   |   |   |
|--|--|---|---|----|----|---|---|----|---|----|-----|---|---|---|---|---|---|---|---|------|---|---|---|---|---|---|---|----|---|---|---|---|---|---|---|---|---|--|------|---|---|---|---|---|---|---|---|---|----|-----|---|----|---|---|---|---|---|---|---|---|---|---|------|---|---|---|---|---|---|---|---|---|----|-----|---|----|----|---|---|---|---|---|---|---|---|---|--|------|---|---|---|---|---|---|---|---|---|----|-----|---|----|----|----|----|---|---|---|---|---|---|---|------|---|---|---|---|---|---|---|---|---|----|-----|---|----|----|----|----|----|---|---|---|---|---|---|
| <b>Summary</b>                               | The Palladium Century Series is a series of fixed deferred annuities.<br><br>Palladium Century is a flexible premium annuity.  | The Palladium Century Series is a series of fixed deferred annuities.<br><br>Palladium Century I & III are single premium annuities with enhanced interest rate options.<br><br>Additional add-in premiums are allowed in the first contract year only.<br><br>Add-in first-year premiums will also receive the enhanced interest rate for a full year. | The Palladium Century Series is a series of fixed deferred annuities.<br><br>Palladium Century V & VII are single premium annuities with enhanced interest rate options.<br><br>Additional add-in premiums are allowed in the first contract year only.<br><br>Add-in first-year premiums will also receive the enhanced interest rate for a full year. |    |    |   |   |    |   |    |     |   |   |   |   |   |   |   |   |      |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |  |      |   |   |   |   |   |   |   |   |   |    |     |   |    |   |   |   |   |   |   |   |   |   |   |      |   |   |   |   |   |   |   |   |   |    |     |   |    |    |   |   |   |   |   |   |   |   |   |  |      |   |   |   |   |   |   |   |   |   |    |     |   |    |    |    |    |   |   |   |   |   |   |   |      |   |   |   |   |   |   |   |   |   |    |     |   |    |    |    |    |    |   |   |   |   |   |   |
| <b>Interest Rate Enhancement</b>             | N/A  | Century I: 1% interest rate enhancement on premiums received in 1st year for 12 months<br><br>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<br><br>Century VII: 7% interest rate enhancement on premiums received in 1st year for 12 months  |    |    |   |   |    |   |    |     |   |   |   |   |   |   |   |   |      |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |  |      |   |   |   |   |   |   |   |   |   |    |     |   |    |   |   |   |   |   |   |   |   |   |   |      |   |   |   |   |   |   |   |   |   |    |     |   |    |    |   |   |   |   |   |   |   |   |   |  |      |   |   |   |   |   |   |   |   |   |    |     |   |    |    |    |    |   |   |   |   |   |   |   |      |   |   |   |   |   |   |   |   |   |    |     |   |    |    |    |    |    |   |   |   |   |   |   |
| <b>Issue Ages</b>                            | 0-90 (Owner & Annuitant)   | Century I: 0-90 (Owner & Annuitant)<br><br>Century III: 0-85 (Owner & Annuitant); 0-64 (FL)   | 0-80 (Owner & Annuitant); 0-64 (FL)   |    |    |   |   |    |   |    |     |   |   |   |   |   |   |   |   |      |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |  |      |   |   |   |   |   |   |   |   |   |    |     |   |    |   |   |   |   |   |   |   |   |   |   |      |   |   |   |   |   |   |   |   |   |    |     |   |    |    |   |   |   |   |   |   |   |   |   |  |      |   |   |   |   |   |   |   |   |   |    |     |   |    |    |    |    |   |   |   |   |   |   |   |      |   |   |   |   |   |   |   |   |   |    |     |   |    |    |    |    |    |   |   |   |   |   |   |
| <b>Minimum Premium To Issue</b>              | \$5,000 (NQ)<br>\$100 (PQ)   | \$5,000 (NQ)<br>\$4,000 (PQ)  | \$5,000 (NQ)<br>\$4,000 (PQ)  |    |    |   |   |    |   |    |     |   |   |   |   |   |   |   |   |      |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |  |      |   |   |   |   |   |   |   |   |   |    |     |   |    |   |   |   |   |   |   |   |   |   |   |      |   |   |   |   |   |   |   |   |   |    |     |   |    |    |   |   |   |   |   |   |   |   |   |  |      |   |   |   |   |   |   |   |   |   |    |     |   |    |    |    |    |   |   |   |   |   |   |   |      |   |   |   |   |   |   |   |   |   |    |     |   |    |    |    |    |    |   |   |   |   |   |   |
| <b>Guaranteed Minimum Interest Rate</b>      | NAIC Index   | NAIC Index  | NAIC Index  |    |    |   |   |    |   |    |     |   |   |   |   |   |   |   |   |      |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |  |      |   |   |   |   |   |   |   |   |   |    |     |   |    |   |   |   |   |   |   |   |   |   |   |      |   |   |   |   |   |   |   |   |   |    |     |   |    |    |   |   |   |   |   |   |   |   |   |  |      |   |   |   |   |   |   |   |   |   |    |     |   |    |    |    |    |   |   |   |   |   |   |   |      |   |   |   |   |   |   |   |   |   |    |     |   |    |    |    |    |    |   |   |   |   |   |   |
| <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> <td>8+</td> </tr> <tr> <td>%</td> <td>9</td> <td>8</td> <td>7</td> <td>6</td> <td>5</td> <td>4</td> <td>2</td> <td>0</td> </tr> </table> <p>California:</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>9</td> <td>7</td> <td>6</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+ | %   | 9 | 8 | 7 | 6 | 5 | 4 | 2 | 0 | Year | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8+ | % | 9 | 7 | 6 | 6 | 5 | 4 | 2 | 0 | <p>Century I</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>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> </table> <p>Century III</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>11</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>0</td> </tr> </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 | 11+ | % | 11 | 10 | 9 | 8 | 7 | 6 | 5 | 4 | 3 | 2 | 0 | <p>Century V</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>12</td> <td>12</td> <td>11</td> <td>10</td> <td>9</td> <td>8</td> <td>6</td> <td>4</td> <td>3</td> <td>2</td> <td>0</td> </tr> </table> <p>Century VII</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>12</td> <td>12</td> <td>11</td> <td>11</td> <td>10</td> <td>9</td> <td>8</td> <td>6</td> <td>4</td> <td>2</td> <td>0</td> </tr> </table> | Year | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11+ | % | 12 | 12 | 11 | 10 | 9 | 8 | 6 | 4 | 3 | 2 | 0 | Year | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11+ | % | 12 | 12 | 11 | 11 | 10 | 9 | 8 | 6 | 4 | 2 | 0 |
| Year   | 1  | 2   | 3   | 4  | 5  | 6 | 7 | 8+ |   |    |     |   |   |   |   |   |   |   |   |      |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |  |      |   |   |   |   |   |   |   |   |   |    |     |   |    |   |   |   |   |   |   |   |   |   |   |      |   |   |   |   |   |   |   |   |   |    |     |   |    |    |   |   |   |   |   |   |   |   |   |  |      |   |   |   |   |   |   |   |   |   |    |     |   |    |    |    |    |   |   |   |   |   |   |   |      |   |   |   |   |   |   |   |   |   |    |     |   |    |    |    |    |    |   |   |   |   |   |   |
| %  | 9  | 8   | 7   | 6  | 5  | 4 | 2 | 0  |   |    |     |   |   |   |   |   |   |   |   |      |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |  |      |   |   |   |   |   |   |   |   |   |    |     |   |    |   |   |   |   |   |   |   |   |   |   |      |   |   |   |   |   |   |   |   |   |    |     |   |    |    |   |   |   |   |   |   |   |   |   |  |      |   |   |   |   |   |   |   |   |   |    |     |   |    |    |    |    |   |   |   |   |   |   |   |      |   |   |   |   |   |   |   |   |   |    |     |   |    |    |    |    |    |   |   |   |   |   |   |
| Year   | 1  | 2   | 3   | 4  | 5  | 6 | 7 | 8+ |   |    |     |   |   |   |   |   |   |   |   |      |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |  |      |   |   |   |   |   |   |   |   |   |    |     |   |    |   |   |   |   |   |   |   |   |   |   |      |   |   |   |   |   |   |   |   |   |    |     |   |    |    |   |   |   |   |   |   |   |   |   |  |      |   |   |   |   |   |   |   |   |   |    |     |   |    |    |    |    |   |   |   |   |   |   |   |      |   |   |   |   |   |   |   |   |   |    |     |   |    |    |    |    |    |   |   |   |   |   |   |
| %  | 9  | 7   | 6   | 6  | 5  | 4 | 2 | 0  |   |    |     |   |   |   |   |   |   |   |   |      |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |  |      |   |   |   |   |   |   |   |   |   |    |     |   |    |   |   |   |   |   |   |   |   |   |   |      |   |   |   |   |   |   |   |   |   |    |     |   |    |    |   |   |   |   |   |   |   |   |   |  |      |   |   |   |   |   |   |   |   |   |    |     |   |    |    |    |    |   |   |   |   |   |   |   |      |   |   |   |   |   |   |   |   |   |    |     |   |    |    |    |    |    |   |   |   |   |   |   |
| 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 | 11+ |   |   |   |   |   |   |   |   |      |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |  |      |   |   |   |   |   |   |   |   |   |    |     |   |    |   |   |   |   |   |   |   |   |   |   |      |   |   |   |   |   |   |   |   |   |    |     |   |    |    |   |   |   |   |   |   |   |   |   |  |      |   |   |   |   |   |   |   |   |   |    |     |   |    |    |    |    |   |   |   |   |   |   |   |      |   |   |   |   |   |   |   |   |   |    |     |   |    |    |    |    |    |   |   |   |   |   |   |
| %  | 11   | 10  | 9   | 8  | 7  | 6 | 5 | 4  | 3 | 2  | 0   |   |   |   |   |   |   |   |   |      |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |  |      |   |   |   |   |   |   |   |   |   |    |     |   |    |   |   |   |   |   |   |   |   |   |   |      |   |   |   |   |   |   |   |   |   |    |     |   |    |    |   |   |   |   |   |   |   |   |   |  |      |   |   |   |   |   |   |   |   |   |    |     |   |    |    |    |    |   |   |   |   |   |   |   |      |   |   |   |   |   |   |   |   |   |    |     |   |    |    |    |    |    |   |   |   |   |   |   |
| Year   | 1  | 2   | 3   | 4  | 5  | 6 | 7 | 8  | 9 | 10 | 11+ |   |   |   |   |   |   |   |   |      |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |  |      |   |   |   |   |   |   |   |   |   |    |     |   |    |   |   |   |   |   |   |   |   |   |   |      |   |   |   |   |   |   |   |   |   |    |     |   |    |    |   |   |   |   |   |   |   |   |   |  |      |   |   |   |   |   |   |   |   |   |    |     |   |    |    |    |    |   |   |   |   |   |   |   |      |   |   |   |   |   |   |   |   |   |    |     |   |    |    |    |    |    |   |   |   |   |   |   |
| %  | 12   | 12  | 11  | 10 | 9  | 8 | 6 | 4  | 3 | 2  | 0   |   |   |   |   |   |   |   |   |      |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |  |      |   |   |   |   |   |   |   |   |   |    |     |   |    |   |   |   |   |   |   |   |   |   |   |      |   |   |   |   |   |   |   |   |   |    |     |   |    |    |   |   |   |   |   |   |   |   |   |  |      |   |   |   |   |   |   |   |   |   |    |     |   |    |    |    |    |   |   |   |   |   |   |   |      |   |   |   |   |   |   |   |   |   |    |     |   |    |    |    |    |    |   |   |   |   |   |   |
| Year   | 1  | 2   | 3   | 4  | 5  | 6 | 7 | 8  | 9 | 10 | 11+ |   |   |   |   |   |   |   |   |      |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |  |      |   |   |   |   |   |   |   |   |   |    |     |   |    |   |   |   |   |   |   |   |   |   |   |      |   |   |   |   |   |   |   |   |   |    |     |   |    |    |   |   |   |   |   |   |   |   |   |  |      |   |   |   |   |   |   |   |   |   |    |     |   |    |    |    |    |   |   |   |   |   |   |   |      |   |   |   |   |   |   |   |   |   |    |     |   |    |    |    |    |    |   |   |   |   |   |   |
| %  | 12   | 12  | 11  | 11 | 10 | 9 | 8 | 6  | 4 | 2  | 0   |   |   |   |   |   |   |   |   |      |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |  |      |   |   |   |   |   |   |   |   |   |    |     |   |    |   |   |   |   |   |   |   |   |   |   |      |   |   |   |   |   |   |   |   |   |    |     |   |    |    |   |   |   |   |   |   |   |   |   |  |      |   |   |   |   |   |   |   |   |   |    |     |   |    |    |    |    |   |   |   |   |   |   |   |      |   |   |   |   |   |   |   |   |   |    |     |   |    |    |    |    |    |   |   |   |   |   |   |
| <b>Market Value Adjustments (MVA)</b>        | Yes (Varies by state)  | Yes (Varies by state)   | Yes (Varies by state)   |    |    |   |   |    |   |    |     |   |   |   |   |   |   |   |   |      |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |  |      |   |   |   |   |   |   |   |   |   |    |     |   |    |   |   |   |   |   |   |   |   |   |   |      |   |   |   |   |   |   |   |   |   |    |     |   |    |    |   |   |   |   |   |   |   |   |   |  |      |   |   |   |   |   |   |   |   |   |    |     |   |    |    |    |    |   |   |   |   |   |   |   |      |   |   |   |   |   |   |   |   |   |    |     |   |    |    |    |    |    |   |   |   |   |   |   |
| <b>Waiver of Surrender Charges &amp; MVA</b> | Confinement & Disability<br>(varies by state)  | Confinement & Disability<br>(varies by state)   | Confinement & Disability<br>(varies by state)   |    |    |   |   |    |   |    |     |   |   |   |   |   |   |   |   |      |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |  |      |   |   |   |   |   |   |   |   |   |    |     |   |    |   |   |   |   |   |   |   |   |   |   |      |   |   |   |   |   |   |   |   |   |    |     |   |    |    |   |   |   |   |   |   |   |   |   |  |      |   |   |   |   |   |   |   |   |   |    |     |   |    |    |    |    |   |   |   |   |   |   |   |      |   |   |   |   |   |   |   |   |   |    |     |   |    |    |    |    |    |   |   |   |   |   |   |
| <b>Surrender Charge Free Withdrawals</b>     | 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.  |    |    |   |   |    |   |    |     |   |   |   |   |   |   |   |   |      |   |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |  |      |   |   |   |   |   |   |   |   |   |    |     |   |    |   |   |   |   |   |   |   |   |   |   |      |   |   |   |   |   |   |   |   |   |    |     |   |    |    |   |   |   |   |   |   |   |   |   |  |      |   |   |   |   |   |   |   |   |   |    |     |   |    |    |    |    |   |   |   |   |   |   |   |      |   |   |   |   |   |   |   |   |   |    |     |   |    |    |    |    |    |   |   |   |   |   |   |
| <b>Death Benefit</b>                         | 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.   | Greater of Annuity Value or Surrender Value will be paid upon death of 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.

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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 |
|-----------------------|---------------|--|----------------------|----------------|

| Contract Form Series (Forms may vary by state): |  |
|---|--|
| SPIA:   | NSPA.                                    |
| MYG:  | MYGNQ,PQ; GMYGNQ-C,PQ-C. CA Form: MYG16. |
| WQCD:   | WQ512; WQ712.                            |
| Century:  | FPDA04-NQ,PQ; SPDA04-NQ,PQ.              |
| ASIA PLUS:                                      | IA13.                                    |

**For Agent Use Only, Not For Distribution Or Use with Consumers.**





AMERICAN NATIONAL LIFE INSURANCE COMPANY OF NEW YORK

# New York 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 in New York include:**

- Fixed Annuities
- Immediate Annuities
- Indexed Annuities

# FIXED ANNUITIES

|  | WealthQuest® Citadel Seven Diamond - NY   | WealthQuest® Citadel Five Diamond - NY   | Palladium® MYG Annuity - NY   |   |   |    |   |    |   |    |     |   |   |   |   |   |   |   |   |   |      |   |   |   |   |   |    |   |   |   |   |   |   |   |   |      |   |   |   |   |   |   |   |   |   |    |     |   |   |   |   |   |   |   |   |   |   |   |   |
|--|---|--|---|---|---|----|---|----|---|----|-----|---|---|---|---|---|---|---|---|---|------|---|---|---|---|---|----|---|---|---|---|---|---|---|---|------|---|---|---|---|---|---|---|---|---|----|-----|---|---|---|---|---|---|---|---|---|---|---|---|
| <b>Summary</b>                           | 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 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, the interest rate will be declared annually. | A single premium fixed deferred annuity that offers multiple different guaranteed interest rate periods: 5 - 7 and 10 years.**<br>** Check availability.  |   |   |    |   |    |   |    |     |   |   |   |   |   |   |   |   |   |      |   |   |   |   |   |    |   |   |   |   |   |   |   |   |      |   |   |   |   |   |   |   |   |   |    |     |   |   |   |   |   |   |   |   |   |   |   |   |
| <b>Interest Rate Enhancement</b>         | May be offered in the first year of contract. Enhancement availability is not guaranteed and is subject to change.  | May be offered in the first year of contract. Enhancement availability is not guaranteed and is subject to change.   | May be offered in the first year of contract for certain guarantee periods. Enhancement availability is not guaranteed and is subject to change.  |   |   |    |   |    |   |    |     |   |   |   |   |   |   |   |   |   |      |   |   |   |   |   |    |   |   |   |   |   |   |   |   |      |   |   |   |   |   |   |   |   |   |    |     |   |   |   |   |   |   |   |   |   |   |   |   |
| <b>Issue Ages</b>                        | 0-85 (Owner and Annuitant)  | 0-85 (Owner and Annuitant)   | 0-85 (Owner & Annuitant)  |   |   |    |   |    |   |    |     |   |   |   |   |   |   |   |   |   |      |   |   |   |   |   |    |   |   |   |   |   |   |   |   |      |   |   |   |   |   |   |   |   |   |    |     |   |   |   |   |   |   |   |   |   |   |   |   |
| <b>Minimum Premium To Issue</b>          | \$5,000 (NQ)<br>\$2,000 (PQ)  | \$5,000 (NQ & PQ)  | \$5,000 (NQ & PQ)   |   |   |    |   |    |   |    |     |   |   |   |   |   |   |   |   |   |      |   |   |   |   |   |    |   |   |   |   |   |   |   |   |      |   |   |   |   |   |   |   |   |   |    |     |   |   |   |   |   |   |   |   |   |   |   |   |
| <b>Minimum Guaranteed Interest Rate</b>  | Determined at issue and guaranteed for life of contract   | Determined at issue and guaranteed for life of contract  | Determined at issue and guaranteed for life of contract   |   |   |    |   |    |   |    |     |   |   |   |   |   |   |   |   |   |      |   |   |   |   |   |    |   |   |   |   |   |   |   |   |      |   |   |   |   |   |   |   |   |   |    |     |   |   |   |   |   |   |   |   |   |   |   |   |
| <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> <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 | <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> <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 |
| 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   | 7  | 7   | 6 | 5 | 0  |   |    |   |    |     |   |   |   |   |   |   |   |   |   |      |   |   |   |   |   |    |   |   |   |   |   |   |   |   |      |   |   |   |   |   |   |   |   |   |    |     |   |   |   |   |   |   |   |   |   |   |   |   |
| Year                                     | 1   | 2  | 3   | 4 | 5 | 6  | 7 | 8  | 9 | 10 | 11+ |   |   |   |   |   |   |   |   |   |      |   |   |   |   |   |    |   |   |   |   |   |   |   |   |      |   |   |   |   |   |   |   |   |   |    |     |   |   |   |   |   |   |   |   |   |   |   |   |
| %  | 8   | 8  | 8   | 7 | 6 | 5  | 4 | 3  | 2 | 1  | 0   |   |   |   |   |   |   |   |   |   |      |   |   |   |   |   |    |   |   |   |   |   |   |   |   |      |   |   |   |   |   |   |   |   |   |    |     |   |   |   |   |   |   |   |   |   |   |   |   |
| <b>Waiver of Surrender Charges</b>       | Confinement & Disability<br>(Restrictions and conditions may apply, see contract for more information)  | Confinement & Disability<br>(Restrictions and conditions may apply, see contract for more information)   | Confinement & Disability<br>(Restrictions and conditions may apply, see contract for more information)  |   |   |    |   |    |   |    |     |   |   |   |   |   |   |   |   |   |      |   |   |   |   |   |    |   |   |   |   |   |   |   |   |      |   |   |   |   |   |   |   |   |   |    |     |   |   |   |   |   |   |   |   |   |   |   |   |
| <b>Surrender Charge Free Withdrawals</b> | 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  | Interest only in first year. Starting in year 2, 10% of the annuity value at the beginning of each contract year  |   |   |    |   |    |   |    |     |   |   |   |   |   |   |   |   |   |      |   |   |   |   |   |    |   |   |   |   |   |   |   |   |      |   |   |   |   |   |   |   |   |   |    |     |   |   |   |   |   |   |   |   |   |   |   |   |
| <b>Death Benefit</b>                     | Annuity Value will be paid upon death of the owner  | Annuity Value will be paid upon death of the owner   | Annuity Value will be paid upon death of the owner  |   |   |    |   |    |   |    |     |   |   |   |   |   |   |   |   |   |      |   |   |   |   |   |    |   |   |   |   |   |   |   |   |      |   |   |   |   |   |   |   |   |   |    |     |   |   |   |   |   |   |   |   |   |   |   |   |
| <b>Additional Features</b>               | 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   | 10 basis points of additional interest for initial premium greater than \$100,000 for lifetime of contract<br>After initial guarantee period, funds available for full surrender without incurring surrender charges during a 30-day window, or annuity can be continued. |   |   |    |   |    |   |    |     |   |   |   |   |   |   |   |   |   |      |   |   |   |   |   |    |   |   |   |   |   |   |   |   |      |   |   |   |   |   |   |   |   |   |    |     |   |   |   |   |   |   |   |   |   |   |   |   |

# IMMEDIATE ANNUITIES

|                                 | <b>Palladium® Immediate Annuity - NY</b>  |
|---------------------------------|---|
| <b>Summary</b>                  | <p>A single premium immediate annuity designed to provide regularly scheduled income payments, with withdrawal and surrender features.</p> <p>Cost of Living Adjustment available on most income options.</p>   |
| <b>Issue Ages</b>               | <p>5-90<br/>(All Payout Options)</p>  |
| <b>Minimum Premium To Issue</b> | <p>\$15,000 (NQ)<br/>\$3,500 (PQ)</p>   |
| <b>Partial Surrenders</b>       | <p>After 3rd policy year - Minimum \$2,000.</p> <p>If the life contingency annuity benefit plan is elected, one partial surrender 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 surrender are not permitted for life contingent annuity benefit plans.</p> <p>If a non-life contingent annuity benefit plan is elected, a partial surrender for any amount up to the commuted value of the contract, reduced by any applicable commutation charges may be requested. Subsequent request for partial surrenders are permitted for non-life contingent annuity benefit plans.</p> |
| <b>Full Surrenders</b>          | <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>  |
| <b>COLA</b>                     | <p>3% - compounded annually. Not available on Cash Refund or Installment Refund options.</p>  |
| <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</li> <li>• Installment Refund</li> </ul>   |

# INDEXED ANNUITIES

| ASIA PLUS 7 & 10 Series <sup>1</sup> |  |      |   |   |   |   |   |    |   |    |     |   |   |   |   |   |   |   |   |      |   |   |   |   |   |   |   |   |   |    |     |   |   |   |   |   |   |   |   |   |   |   |   |
|--------------------------------------|--|------|---|---|---|---|---|----|---|----|-----|---|---|---|---|---|---|---|---|------|---|---|---|---|---|---|---|---|---|----|-----|---|---|---|---|---|---|---|---|---|---|---|---|
| <b>Summary</b>                       | <p>The ASIA PLUS Series offers multiple interest crediting strategies to meet each client's specific needs.</p> <p>Indexed strategies are based upon the performance of the S&amp;P 500® Index and at the end of each segment term, the premium may be reallocated to different strategies.</p> <p>Indexed strategies will never earn less than the Minimum Guaranteed Interest Rate for Indexed Strategies.</p> <p>Caps and Participation Rates vary by strategy.</p>   |      |   |   |   |   |   |    |   |    |     |   |   |   |   |   |   |   |   |      |   |   |   |   |   |   |   |   |   |    |     |   |   |   |   |   |   |   |   |   |   |   |   |
| <b>Issue Ages</b>                    | 0-80 (Owner & Annuitant)   |      |   |   |   |   |   |    |   |    |     |   |   |   |   |   |   |   |   |      |   |   |   |   |   |   |   |   |   |    |     |   |   |   |   |   |   |   |   |   |   |   |   |
| <b>Minimum Premium to Issue</b>      | \$10,000 (NQ) \$5,000 (PQ)<br>(\$5,000 minimum premium per indexed segment)  |      |   |   |   |   |   |    |   |    |     |   |   |   |   |   |   |   |   |      |   |   |   |   |   |   |   |   |   |    |     |   |   |   |   |   |   |   |   |   |   |   |   |
| <b>Surrender Charges</b>             | <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> </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 |
| 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   |   |   |   |   |   |   |   |   |      |   |   |   |   |   |   |   |   |   |    |     |   |   |   |   |   |   |   |   |   |   |   |   |
| <b>Waiver of Surrender Charges</b>   | <p>Confinement, Disability &amp; Terminal Illness</p> <p>(Restrictions and conditions may apply, see contract for more information)</p>  |      |   |   |   |   |   |    |   |    |     |   |   |   |   |   |   |   |   |      |   |   |   |   |   |   |   |   |   |    |     |   |   |   |   |   |   |   |   |   |   |   |   |
| <b>Withdrawals</b>                   | Starting in year one, 10% of the annuity value at the beginning of each contract year may be taken without surrender charge  |      |   |   |   |   |   |    |   |    |     |   |   |   |   |   |   |   |   |      |   |   |   |   |   |   |   |   |   |    |     |   |   |   |   |   |   |   |   |   |   |   |   |
| <b>Death Benefit</b>                 | Annuity Value will be paid upon the death of the Owner   |      |   |   |   |   |   |    |   |    |     |   |   |   |   |   |   |   |   |      |   |   |   |   |   |   |   |   |   |    |     |   |   |   |   |   |   |   |   |   |   |   |   |
| <b>Additional Features</b>           | <p>The index strategies will always earn at least the minimum guaranteed interest rate for indexed strategies even if the index goes down over the one year index term.</p> <p>Interest Crediting Strategies 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.</p>   |      |   |   |   |   |   |    |   |    |     |   |   |   |   |   |   |   |   |      |   |   |   |   |   |   |   |   |   |    |     |   |   |   |   |   |   |   |   |   |   |   |   |



# LIFE INSURANCE

**There are over 65 million people in the state of New York and American National has a life insurance product for each of them!**

**Life insurance types currently available in New York include:**

- Term Life
- Universal Life
- Indexed Universal Life

# TERM LIFE INSURANCE

|   | ANICO Signature Term  |
|---|---|
| Issue Ages  | ART - 18-65<br>10 Year Level Term Period - 18-70<br>15 Year Level Term Period - 18-65<br>20 Year Level Term Period - 18-60<br>30 Year Level Term Period - 18-50 |
| Minimum Face Amount                               | \$50,000  |
| Modal Factors                                     | Semi-annual 0.515<br>Quarterly 0.265<br>Monthly Direct 0.093<br>Special Monthly (EFT) 0.0864<br>Bi-weekly available   |
| Minimum Guaranteed Interest Rate                  | N/A   |
| Benefits and Riders<br>Additional cost may apply. | Accelerated Benefit Riders (Terminal & Chronic)<br>Disability Waiver of Premium Rider<br>Children's Term Rider  |
| Death Benefit Option                              | N/A   |
| Guaranteed Coverage Period                        | N/A   |
| Underwriting Classes                              | Preferred Plus TNU<br>Preferred TNU & TU<br>Standard Plus TNU<br>Standard TNU & TU<br>SubStandard TNU & TU Tables 1-8<br>Flat extras permitted on all classes   |
| Surrender Charge Period                           | N/A   |
| Loan Rate   | N/A   |
| Preferred Loans                                   | N/A   |
| Rate Bands  | \$ 50,000 to \$ 99,999<br>\$ 100,000 to \$ 250,000<br>\$ 250,001 to \$ 499,999<br>\$ 500,000 to \$ 999,999<br>\$1,000,000 +                                     |
| Maturity  | N/A   |

# UNIVERSAL LIFE INSURANCE

|   | Signature Guaranteed Universal Life  | Executive Universal Life - NY   |
|---|--|---|
| Issue Ages  | 18-80 (non-nicotine)<br>18-75 (nicotine)   | Band A: 0-70<br>Band B, C, D, E: 0-85   |
| Minimum Face Amount                               | \$25,000   | \$25,000  |
| Modal Factors                                     | Semi-annual 0.5000<br>Quarterly 0.2500<br>Monthly EFT 0.0833<br>Bi-weekly available  | Semi-annual 0.5000<br>Quarterly 0.2500<br>Monthly 0.0833<br>Salary savings and government allotment allowed   |
| Minimum Guaranteed Interest Rate                  | 2.5%   | 3% credited to accumulation value   |
| Benefits and Riders<br>Additional cost may apply. | Guaranteed Cash-Out Rider<br>Disability Waiver of Stipulated Premium Rider<br>Children's Term Rider<br>Accelerated Benefit Riders (Terminal & Chronic) | Accelerated Benefit Riders (Terminal & Chronic)<br>OverLoan Protection Benefit Rider<br>Disability Waiver of Premium Rider<br>Disability Waiver of Stipulated Premium Rider<br>ANICO Signature Term Rider for Universal Life (10, 15, 20 Year Level Premium)<br>Children's Term Rider<br>Guaranteed Increase Option Rider |
| Death Benefit Option                              | Option A: Specified amount only  | Option A: specified amount only<br>Option B: specified amount plus the accumulation value<br>Option C: specified amount plus the sum of all premiums paid, excluding premium paid by any disability waiver, less any partial surrenders - available only at issue.  |
| Guaranteed Coverage Period                        | 10-year Minimum Premium Guarantee<br>No Lapse Guarantee  | Safety Net Period<br>All Ages - 10 Years  |
| Underwriting Classes                              | Preferred Plus TNU<br>Preferred TNU & TU<br>Standard Plus TNU<br>Standard TNU & TU<br>Tables 1-16  | Preferred Plus TNU<br>Preferred TNU & TU<br>Standard Plus TNU<br>Standard TNU & TU<br>Tables 1-16   |
| Surrender Charge Period                           | First 10 Policy Years  | First 15 Policy Years   |
| Loan Rate   | Fixed Loan: 4.50% in arrears   | Fixed Loan: 5% in arrears   |
| Preferred Loans                                   | N/A  | Available at anytime  |
| Rate Bands  | \$25,000 to \$99,999<br>\$100,000 to \$250,000<br>\$250,001 to \$499,999<br>\$500,000 to \$999,999<br>\$1,000,000+                                     | \$25,000 - \$49,999<br>\$50,000 - \$99,999<br>\$100,000 - \$499,999<br>\$500,000 - \$999,999<br>\$1,000,000 and over  |
| Maturity  | The policy's Surrender Value will be paid on the policy anniversary following the insured's attained age of 121.                                       | The policy's Surrender Value will be paid on the policy anniversary following the insured's attained age of 121.  |



# INDEXED UNIVERSAL LIFE INSURANCE

|   | Signature Indexed Universal Life <sup>2</sup>   | Signature Plus Indexed Universal Life <sup>2</sup>  |
|---|---|---|
| <b>Issue Ages</b>   | 0-85  | 0-85  |
| <b>Min. Face Amount</b>   | \$25,000  | \$25,000  |
| <b>Modal Factors</b>  | Semi-annual 0.5000<br>Quarterly 0.25000<br>Monthly 0.0833   | Semi-annual 0.5000<br>Quarterly 0.25000<br>Monthly 0.0833   |
| <b>Min. Guaranteed Interest Rate</b>  | Fixed Account:<br>Guaranteed - 2.5%<br>Current - declared monthly by company  | Fixed Account:<br>Guaranteed - 2.5%<br>Current - declared monthly by company  |
| <b>Benefits and Riders</b><br>Additional cost may apply<br>Check state availability<br>See Benefits/Rider Guide<br>(Form 10695) for more. | OverLoan Protection Benefit Rider<br>Accelerated Benefit Riders (Terminal & Chronic)<br>Disability Waiver of Minimum Premium Rider<br>Disability Waiver of Stipulated Premium Rider<br>Children's Term Rider<br>Guaranteed Increase Option Rider<br>ANICO Signature Term Rider for UL (10,15,20 yrs.) | Interest Rate Enhancement Rider - beginning in year 11<br>OverLoan Protection Benefit Rider<br>Accelerated Benefit Riders (Terminal & Chronic)<br>Disability Waiver of Minimum Premium Rider<br>Disability Waiver of Stipulated Premium Rider<br>Children's Term Rider<br>Guaranteed Increase Option Rider<br>ANICO Signature Term Rider for UL (10,15,20 yrs.) |
| <b>Death Benefit Option</b>   | Option A: specified amount only<br>Option B: specified amount plus accumulation value<br>Option C: specified amount plus the sum of all premiums paid, excluding premium paid by any disability waiver, less any partial surrenders - available only at issue.  | Option A: specified amount only<br>Option B: specified amount plus the accumulation value<br>Option C: specified amount plus the sum of all premiums paid, excluding premium paid by any disability waiver, less any partial surrenders - available only at issue.  |
| <b>Guaranteed Coverage Period</b>   | No Lapse Guarantee<br>All Ages - 10 Years   | No Lapse Guarantee<br>All Ages - 10 Years   |
| <b>Underwriting Classes</b>   | Preferred Plus TNU <sup>2</sup><br>Preferred TNU & TU <sup>2</sup><br>Standard Plus TNU <sup>2</sup><br>Standard TNU & TU<br>SubStandard: Tables 1-16 & flat extras<br>Avocation and occupation ratings only available on Standard TNU & TU   | Preferred Plus TNU <sup>2</sup><br>Preferred TNU & TU <sup>2</sup><br>Standard Plus TNU <sup>2</sup><br>Standard TNU & TU<br>SubStandard: Tables 1-16 & flat extras<br>Avocation and occupation ratings only available on Standard TNU & TU   |
| <b>Surrender Charge Period</b>  | First 10 Policy Years   | First 10 Policy Years   |
| <b>Loan Rate</b>  | Fixed Loan: 6% in arrears<br>Variable Loan: will not exceed 18%   | Fixed Loan: 6% in arrears<br>Variable Loan: will not exceed 18%   |
| <b>Preferred Loans</b>  | NA  | NA  |
| <b>Rate Bands</b>   | \$25,000 to \$99,999<br>\$100,000 to \$250,000<br>\$250,001 to \$499,999<br>\$500,000 to \$999,999<br>\$1,000,000+  | \$25,000 to \$99,999<br>\$100,000 to \$250,000<br>\$250,001 to \$499,999<br>\$500,000 to \$999,999<br>\$1,000,000+  |
| <b>Maturity</b>   | The policy's Surrender Value will be paid on the policy anniversary following the insured's attained age of 121.  | The policy's Surrender Value will be paid on the policy anniversary following the insured's attained age of 121.  |



# SIMPLIFIED ISSUE LIFE PROGRAM

The Simplified Issue\* program from American National is designed for employer groups of **TEN OR MORE INDIVIDUALS** where it is important to be able to complete applications for many individuals in a short period of time.

## Products and Riders Available for Simplified Issue:

|  | Product Features   | Available Riders & Benefits   |
|--|--|---|
| <b>Signature Guaranteed Universal Life SI - NY</b> | <ul style="list-style-type: none"> <li>• Guaranteed Universal Life product</li> <li>• Flexible premium options</li> <li>• Ten year Guaranteed Coverage Period</li> <li>• Tables 1-4 issued at standard</li> </ul>  | <ul style="list-style-type: none"> <li>• Children's Term Rider</li> <li>• Accelerated Benefit Riders (Chronic &amp; Terminal)</li> <li>• Disability Waiver of Stipulated Premium</li> </ul> |
| <b>ANICO Signature Term SI Life - NY</b>           | <ul style="list-style-type: none"> <li>• Tables 1-4 issued as Standard</li> <li>• Conversion Period is 5 years or attained age of 65</li> <li>• Three Level Premium Term Options: 10, 20, 30 years</li> </ul>      | <ul style="list-style-type: none"> <li>• Accelerated Benefit Riders (Chronic &amp; Terminal)</li> </ul>   |
| <b>Executive SI Universal Life - NY</b>            | <ul style="list-style-type: none"> <li>• Cash Accumulation Universal Life product</li> <li>• Flexible premium options</li> <li>• Ten year Safety Net Guarantee</li> <li>• Tables 1-4 issued as Standard</li> </ul> | <ul style="list-style-type: none"> <li>• Overloan Protection Benefit</li> <li>• Children's Term Rider</li> <li>• Accelerated Benefit Riders (Chronic &amp; Terminal)</li> </ul>             |

\*Only standard and substandard rates available.

## What is the difference between the Simplified Issue and Underwriting Express programs?

|                             | Simplified Issue for<br>Pre-Approved Employer Groups  | ANICO Underwriting Express         |
|-----------------------------|---|------------------------------------|
| <b>Who Can Apply?</b>       | An Approved Employer Group with a minimum of 10 employees.<br>Policies are individually underwritten, however each applicant must be a full time employee of an approved employer group.  | Individual Cases                   |
| <b>Issue Ages</b>           | <ul style="list-style-type: none"> <li>• 18 to 65: Executive SI UL - NY</li> <li>• 18 to 64: ANICO Signature Term SI - NY<br/>10-Year Level Premium</li> <li>• 18 to 60: ANICO Signature Term SI - NY<br/>20-Year Level Premium</li> <li>• 18 to 50: ANICO Signature Term SI - NY<br/>30-Year Level Premium</li> <li>• 18 to 65: Signature Guaranteed UL SI - NY</li> </ul> | 0-65                               |
| <b>Face Amounts</b>         | <ul style="list-style-type: none"> <li>• \$50,000 - \$250,000<br/>ANICO Signature Term SI - NY</li> <li>• \$25,000 - \$250,000<br/>Executive SI Universal Life - NY</li> <li>• Signature Guaranteed UL SI - NY<br/>\$25,000 - \$250,000</li> </ul>  | Up to \$250,000                    |
| <b>Application</b>          | Short Form Application  | Full Application                   |
| <b>Underwriting Classes</b> | Classes are issued on an Accept/Decline basis (Tables 1-4 issued as standard; higher than table 4 declined through the SI program)  | Standard & All Substandard Classes |
| <b>Rider Availability</b>   | Rider Availability is Limited<br>(see previous page)  | All Riders are Available           |

1) Indexed strategies earn interest related to the performance of an index. The amount of interest an indexed strategy earns depends on a number of factors including: index performance, participation rate, cap, segment term, and the minimum guaranteed interest rate for indexed strategies. There is no particular interest crediting strategy that will deliver the most interest under all economic conditions.

2) The Signature Indexed Universal Life Insurance policy and Signature Plus Indexed Universal Life Insurance policies are not registered securities or stock market investments and do not directly participate in any stock or equity investments or index. When you buy a policy, you are not buying an ownership interest in any stock or index. American National and its agents do not make any recommendations regarding the selection of indexed strategies. American National and its agents do not guarantee the performance of any indexed strategies.

**New York Chronic Illness Rider: This product is a life insurance policy that accelerates the death benefit of account of chronic illness and is not a health insurance policy providing long term care insurance subject to the minimum requirements of New York Law, does not qualify for the New York State Long Term Care Partnership program, and is not a Medicare supplement policy.**

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Only through a general review of your clients specific situation 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. Policy/Contract Forms: SGUL15(NY), SGUL15S(NY), MYGNQ(NY), MYGPG(NY), WQ5NQ(NY), WQ5PQ(NY), WQ7NQ(NY), WQ7PQ(NY), ANY-NSPA, ART12(NY), EXEC-UL(NY), EXEC-ULU(NY), IA13(NY), IUL14(NY), ULOPR14(NY), ULDW10(NY), PWSTP10(NY), ULLTR13(NY), ULCTR10(NY), ULGIO10(NY), ULCTR14(NY), ULGIO14(NY), IRER15(NY), GCOR15(NY), LPW84(NY), CTR12M(NY); ABR14-TM(NY), ABR14-CH(NY).

American National Life Insurance Company of New York, Glenmont, New York.

|                       |               |  |                      |                |
|-----------------------|---------------|--|----------------------|----------------|
| 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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