

Palladium[®] Century

Fixed Annuity Series From American National Insurance Company





No one can predict the future, which makes planning now for your financial security so important. How will you know what financial resources will be available when you need them at some point in the future?

You can no longer depend on government programs, or even employer sponsored programs to be the main source of your retirement funding or for meeting other long-term financial goals. You should have the assurance that the funds you are allocating for your long term financial goals will be there when you need them.

Long Term Planning

The Palladium® Century Fixed Annuity Series can provide some of the assurance you need for your financial planning process for the long term. Palladium® Century Annuities are fixed deferred annuities, offering the assurance of a guaranteed interest rate, a guaranteed death benefit, and tax deferral on all accumulation within the annuity.¹

Guaranteed Interest Rate

Palladium® Century Annuities will offer a guaranteed interest rate for one year on the initial premium you submit. All interest rates will be declared as annual effective rates of interest. A renewal interest rate may be higher or lower than the current declared interest rate; however, a subsequent renewal interest rate will never be less than that Minimum Guaranteed Interest Rate specified in your contract. In addition, there are a number of first-year interest rate enhancement options available on the Palladium® Century Annuity Series. Please see the individual Series insert for specific options.

The Palladium® Century Annuity Series also has a Minimum Guaranteed Interest Rate. This rate is based on the NAIC Index. The NAIC Index rate will be declared monthly, and the Index rate in effect on the date your contract is issued will remain in effect for the life of your contract.

Death Benefit

Palladium® Century Annuities provide a death benefit upon the death of the Owner of the contract. The death benefit will be the greater of the annuity value (premium plus interest earned minus any withdrawals) or the surrender value. By naming a beneficiary to receive the death benefit, you can avoid the inconvenience of probate.

Tax Deferred Growth

The accumulation within your Palladium® Century Fixed Annuity is tax deferred, meaning you will not pay any income taxes on interest earned until you withdraw it. The objective of long-term accumulation is to keep interest earnings within the contract until some time in the future when the funds, or a portion of the funds, may be received for retirement or other needs.

At that time the interest, or any part of it that is withdrawn, will be taxed as ordinary income. Keep in mind that since annuities are designed for long-term accumulation, there may be tax penalties assessed for early withdrawals, in addition to the normal surrender charges that may apply within the contract.¹

¹Individual retirement accounts and other qualified plans already provide tax deferral like that provided by an annuity. Additional features and benefits such as contract guarantees, death benefits and the ability to receive a lifetime income are contained within an annuity for a cost. Please be sure the features and costs of the annuity are right for you when considering the purchase of an annuity. A federal tax penalty of 10% may be assessed on any withdrawals made prior to age 59½. You should consult your tax advisor or attorney on your specific situation. Withdrawals are taxed as ordinary income.



ACCESS

There may come a time when you must have access to funds intended for long-term accumulation. To answer those unexpected needs, the Palladium® Century Fixed Annuities provide a number of ways to access your funds.



Surrender Charge Free Withdrawals

Starting in the first contract year, you can withdraw up to 10% of your annuity value as of the beginning of your annuity's contract year, without any surrender charges.¹

Note: Annuitization before the maturity date is not available on the Palladium® Century Series because of restrictions imposed by non-forfeiture law.

Systematic Withdrawals

You can request an amount to be withdrawn from your Palladium® Century Fixed Annuity on a regular basis. The systematic withdrawal can be for either the earned interest only or for a specific fixed amount. Please keep in mind that when the sum of any systematic withdrawal payments and partial surrenders exceeds 10% of the contract's beginning year annuity value, a surrender charge and market value adjustment or excess interest deduction, if applicable, will be charged.

Waiver of Surrender Charges

There may be times when surrender charges, market value adjustments, or excess interest deductions, can be waived on your contract. In addition to the 10% surrender charge free withdrawals mentioned above, no surrender charges will be imposed when withdrawals are made to meet the minimum payout required (otherwise known as Required Minimum Distribution) on pension-qualified contracts issued after age 70½, or for required payout when you reach 70½.

Surrender charges will also be waived for full or partial surrenders while you are confined to a licensed hospital, convalescent or hospital facility, or if you become physically disabled or diagnosed with a disabling terminal illness. Full details of these waivers can be found in the contract. Availability of these waivers may vary by state.

Additional Information

You can find additional information on the Palladium® Century Annuity you are considering on the Fact sheet at the back of this brochure. The Fact sheet includes details on the Issue Ages, Minimum Premium, Surrender Charges and other information you should consider when purchasing this annuity.

Finally...

At the end of the Surrender Charge period for your Palladium® Century Fixed Annuity when you have full access to your funds, you may choose to receive your funds in a series of payments that fit your financial needs. There are a number of options available to you, such as receiving a series of payments for your life, or perhaps receiving the funds over a limited period of time. You may wish to review these with your financial advisor to make the best choice for your financial goals at that time.





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.

Important Customer Information

Information herein is not intended to be legal or tax advice. You should consult with an attorney or tax advisor for specific circumstances. This product may not be available in all states.

Contract Form Series: FPDA04-NQ, PQ; SPDA04-NQ, PQ (Forms may vary by state)

Palladium Century Series

| | Palladium Century | Palladium Century I | Palladium Century III | Palladium Century V | Palladium Century VII | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
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| Summary | Flexible premium fixed deferred annuity. It is available for both Non-Qualified and Pension-Qualified funds. | Single premium fixed deferred annuity available for Non-Qualified and Pension-Qualified funds with 1% Interest Rate Enhancement in the first year. | Single premium fixed deferred annuity available for Non-Qualified and Pension-Qualified funds with a 3% Interest Rate Enhancement in the first year. | Single premium fixed deferred annuity available for Non-Qualified and Pension-Qualified funds with a 5% Interest Rate Enhancement in the first year. | Single premium fixed deferred annuity available for Non-Qualified and Pension-Qualified funds with a 7% Interest Rate Enhancement in the first year. | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Issue Ages | 0-90 (Owner and Annuitant) | | 0-85 (Owner and Annuitant) 0-64 (Florida) | 0-80 (Owner and Annuitant) 0-64 (Florida) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Maturity Date | 107 (Owner) | 110 (Owner) | 105 (Owner) | 100 (Owner) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Premium | Flexible Premium - Additional premiums allowed in first seven contract years. | Single Premium | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Min. Premium | Non-Qualified - \$5,000, Qualified - \$100 | Non-Qualified - \$5,000, Qualified - \$4,000 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Additional Premium | Min Annually: \$100 EFT, \$300 Quarterly, \$600 Semiannually, \$1,200 Annually. Max Annually: Cannot exceed total premium paid in first contract year. | Additional premium will be accepted during the first contract year only. The additional premium will receive an Interest rate enhancement for a full 12-months from the date received. | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Max. Premium | \$1,000,000 Lifetime, without home office approval | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Interest | Initial credited interest guaranteed for one year | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Annuity Value: | Sum of the net annuity premiums, plus credited interest, less any partial surrenders and any associated surrender charges and further modified by any market value adjustment. | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Surrender Schedule | <table border="1"> <thead> <tr> <th></th> <th colspan="2">California</th> </tr> </thead> <tbody> <tr><td>Year 1</td><td>9%</td><td>9%</td></tr> <tr><td>Year 2</td><td>8%</td><td>7%</td></tr> <tr><td>Year 3</td><td>7%</td><td>6%</td></tr> <tr><td>Year 4</td><td>6%</td><td>6%</td></tr> <tr><td>Year 5</td><td>5%</td><td>5%</td></tr> <tr><td>Year 6</td><td>4%</td><td>4%</td></tr> <tr><td>Year 7</td><td>2%</td><td>2%</td></tr> <tr><td>Year 8+</td><td>0%</td><td>0%</td></tr> </tbody> </table> | | California | | Year 1 | 9% | 9% | Year 2 | 8% | 7% | Year 3 | 7% | 6% | Year 4 | 6% | 6% | Year 5 | 5% | 5% | Year 6 | 4% | 4% | Year 7 | 2% | 2% | Year 8+ | 0% | 0% | <table border="1"> <tbody> <tr><td>Year 1</td><td>10%</td></tr> <tr><td>Year 2</td><td>9%</td></tr> <tr><td>Year 3</td><td>8%</td></tr> <tr><td>Year 4</td><td>7%</td></tr> <tr><td>Year 5</td><td>6%</td></tr> <tr><td>Year 6</td><td>5%</td></tr> <tr><td>Year 7</td><td>4%</td></tr> <tr><td>Year 8</td><td>3%</td></tr> <tr><td>Year 9</td><td>2%</td></tr> <tr><td>Year 10</td><td>1%</td></tr> <tr><td>Year 11+</td><td>0%</td></tr> </tbody> </table> | Year 1 | 10% | Year 2 | 9% | Year 3 | 8% | Year 4 | 7% | Year 5 | 6% | Year 6 | 5% | Year 7 | 4% | Year 8 | 3% | Year 9 | 2% | Year 10 | 1% | Year 11+ | 0% | <table border="1"> <tbody> <tr><td>Year 1</td><td>11%</td></tr> <tr><td>Year 2</td><td>10%</td></tr> <tr><td>Year 3</td><td>9%</td></tr> <tr><td>Year 4</td><td>8%</td></tr> <tr><td>Year 5</td><td>7%</td></tr> <tr><td>Year 6</td><td>6%</td></tr> <tr><td>Year 7</td><td>5%</td></tr> <tr><td>Year 8</td><td>4%</td></tr> <tr><td>Year 9</td><td>3%</td></tr> <tr><td>Year 10</td><td>2%</td></tr> <tr><td>Year 11+</td><td>0%</td></tr> </tbody> </table> | Year 1 | 11% | Year 2 | 10% | Year 3 | 9% | Year 4 | 8% | Year 5 | 7% | Year 6 | 6% | Year 7 | 5% | Year 8 | 4% | Year 9 | 3% | Year 10 | 2% | Year 11+ | 0% | <table border="1"> <tbody> <tr><td>Year 1</td><td>12%</td></tr> <tr><td>Year 2</td><td>12%</td></tr> <tr><td>Year 3</td><td>11%</td></tr> <tr><td>Year 4</td><td>10%</td></tr> <tr><td>Year 5</td><td>9%</td></tr> <tr><td>Year 6</td><td>8%</td></tr> <tr><td>Year 7</td><td>6%</td></tr> <tr><td>Year 8</td><td>4%</td></tr> <tr><td>Year 9</td><td>3%</td></tr> <tr><td>Year 10</td><td>2%</td></tr> <tr><td>Year 11+</td><td>0%</td></tr> </tbody> </table> | Year 1 | 12% | Year 2 | 12% | Year 3 | 11% | Year 4 | 10% | Year 5 | 9% | Year 6 | 8% | Year 7 | 6% | Year 8 | 4% | Year 9 | 3% | Year 10 | 2% | Year 11+ | 0% | <table border="1"> <tbody> <tr><td>Year 1</td><td>12%</td></tr> <tr><td>Year 2</td><td>12%</td></tr> <tr><td>Year 3</td><td>11%</td></tr> <tr><td>Year 4</td><td>11%</td></tr> <tr><td>Year 5</td><td>10%</td></tr> <tr><td>Year 6</td><td>9%</td></tr> <tr><td>Year 7</td><td>8%</td></tr> <tr><td>Year 8</td><td>6%</td></tr> <tr><td>Year 9</td><td>4%</td></tr> <tr><td>Year 10</td><td>2%</td></tr> <tr><td>Year 11+</td><td>0%</td></tr> </tbody> </table> | Year 1 | 12% | Year 2 | 12% | Year 3 | 11% | Year 4 | 11% | Year 5 | 10% | Year 6 | 9% | Year 7 | 8% | Year 8 | 6% | Year 9 | 4% | Year 10 | 2% | Year 11+ | 0% |
| | California | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Year 1 | 9% | 9% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Year 2 | 8% | 7% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Year 3 | 7% | 6% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Year 4 | 6% | 6% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Year 5 | 5% | 5% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
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| Year 5 | 6% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Year 6 | 5% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
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| Year 9 | 2% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Year 10 | 1% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Year 11+ | 0% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
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| Year 3 | 9% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Year 4 | 8% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Year 5 | 7% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Year 6 | 6% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Year 7 | 5% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Year 8 | 4% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Year 9 | 3% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Year 10 | 2% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Year 11+ | 0% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Year 1 | 12% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Year 2 | 12% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Year 3 | 11% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Year 4 | 10% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Year 5 | 9% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Year 6 | 8% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Year 7 | 6% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Year 8 | 4% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Year 9 | 3% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Year 10 | 2% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Year 11+ | 0% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Year 1 | 12% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Year 2 | 12% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Year 3 | 11% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Year 4 | 11% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Year 5 | 10% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Year 6 | 9% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Year 7 | 8% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Year 8 | 6% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Year 9 | 4% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Year 10 | 2% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Year 11+ | 0% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Surrender Charge Waivers | Confinement Waiver, Disability Waiver (May not be available in all states. Restrictions apply, see contract for details) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Market Value Adjustment | During the Surrender period, a Market Value Adjustment (MVA) will be applied in addition to the Surrender Charges. In states where the MVA is not allowed, an Excess Interest Deduction will be applied (where allowed). When you make a withdrawal or surrender your contract, we also may increase or decrease the amount you receive based on a Market Value Adjustment (MVA). If interest rates went up after you bought your annuity, the MVA likely will decrease the amount you receive. If interest rates went down, the MVA likely will increase the amount you receive. | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Minimum Partial Surrenders | \$250 - Annuity Value remaining after partial surrender must be at least \$2,000 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Surrender Charge Free Withdrawals | 10% of the Annuity value as of the beginning of the contract year | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Systematic Withdrawals | Available at issue for Interest only or for a Fixed amount. Minimum Systematic withdrawal payment is \$100.00. Systematic Withdrawal Option will cease if Annuity Value falls below \$2,000. Withdrawals of earnings are subject to income tax. For earnings withdrawn prior to age 59½, a 10% federal tax penalty may apply to the taxable amount. Withdrawals from the annuity will affect both the Annuity Value and the Death Benefit. | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Death Benefit | Greater of Annuity Value or Surrender Value will be paid on death of the Owner. As long as the Owner's estate is not the beneficiary, the death benefit proceeds are generally not subject to the inconvenience of probate. Consult your tax advisor or attorney on your specific situation. | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Settlement Options | Available for: (1) Fixed Period, (2) Fixed Period and Life, (3) Fixed Amount, (4) Interest Only. For Pension Qualified Funds, additional options available for (1) Joint and Survivor Life, (2) Joint and Spouse Life, (3) Minimum Payment (as required by Section 72(q)(2)(D) of Internal Revenue Code) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

American National Insurance Company, Galveston, Texas.

