

WealthQuest
Citadel 5
Diamond Series

Information herein is not intended to be legal or tax advice.
You should consult with your own attorney and tax advisor for your
specific circumstances.

Annuities have limitations. For costs and complete details of the
annuity call your insurance agent or the company.

Contract Form Series WQ512 (Forms may vary by state)

WealthQuest[®]
Citadel 5
Diamond Series



Protect Your Future

Independent Marketing Group is a Division of
American National Insurance Company



The Single Premium Tax-Deferred Fixed Annuity Issued By

American National Insurance Company
One Moody Plaza, Galveston, Texas 77550

WealthQuest® Citadel Five Diamond Series

Our goal is to help you create and preserve wealth. WealthQuest® Citadel Five Diamond Series can be an effective way to build that wealth in a safe and secure environment. The WealthQuest® Citadel Five Diamond Series can be a part of the plan you develop that provides security in retirement. Your principle is 100% guaranteed!* A financial plan that includes the WealthQuest® Citadel Five Diamond Series gives you advantages not offered in many plans.

Control Your Taxes

With tax rates expected to go up each year, the WealthQuest® Citadel Five Diamond Series allows for tax deferred growth until you need the money. While it is growing tax deferred** you will receive compounded interest on the entire amount in the annuity and not on the after tax amount as you would with products that are taxable each year whether you need the money or not. You decide when to pay taxes on your money, not the IRS.

Effective Interest Rate

Your contract will earn interest at the current declared interest rate on the initial premium for two years. Any subsequent premiums received during the first contract year will earn interest at the then current declared interest rate in effect as of the date each subsequent premium is received for a period of two years. Following the initial two year period for any premium, interest will be credited at a rate determined by us annually, prior to the anniversary of that premium payment. The interest rate declared after the initial two year period may be higher or lower than the current declared rate but will never be less than the minimum guaranteed interest rate specified in your contract. All interest rates are declared as annual effective rates of interest. Interest is credited to your annuity daily on a compound basis assuming a 365 day year. Any withdrawals, including interest only withdrawals, will receive the amount of interest credited to your contract.

Consider these benefits:

Withdrawals Free of Surrender Charges – Based on your annuity value at the beginning of each contract year, the WealthQuest® Citadel Five Diamond Series allows you to withdraw up to 10% without incurring a surrender charge. However, if you are not age 59 1/2, you may be assessed a 10% penalty tax. Consult your tax advisor before making a surrender free withdrawal if you are under age 59 1/2. Make sure this is the right product for your specific circumstances.

Systematic Withdrawal – Your 10% withdrawal that will not be subject to surrender charges can be made with systematic payments of a fixed amount of interest only on a monthly, quarterly, semi-annually or annual basis. (Fixed payments can be as low as \$50.00 if direct deposit is used). The systematic withdrawal feature can also be used for mandatory distributions on IRA policies once you reach age 70 ½.

Protect Your Assets for the Future – Should you die, you can pass the full pre-tax value of your WealthQuest® Citadel Five Diamond Series to your beneficiary free of any surrender charges or additional expenses that could deplete your bequest. The WealthQuest® Citadel Five Diamond Series allows you to name individual beneficiaries thereby bypassing probate and the expenses that go with it.

Enhanced Access – The WealthQuest® Citadel Five Diamond Series offers you access to your annuity through crisis waivers*** in the event of unexpected confinement or disability that can strain your budget.

Confinement – If the contract owner (both Owners in the case of Joint owners) is confined for 30 or more consecutive days to an eligible facility, no surrender charges will be imposed on any surrender or withdrawal.

Disability – If the contract owner (both owners in the case of Joint owners) is diagnosed as having a disability or terminal illness, no surrender charges will be imposed on any surrender or withdrawal.

Eligibility requirements and certain limitations apply and may vary by state. Consult your insurance agent for complete details.

* *Guarantees are contingent on the claims-paying ability of the issuing insurance company*

** *Current U.S. tax law provides that earnings from an annuity are taxable only upon a withdrawal as ordinary income. Withdrawals prior to age 59 1/2 may be subject to a 10% IRS penalty.*

*** *Waiver approval may vary by state.*

Not FDIC/NCUA insured	Not a deposit
Not insured by any federal government agency	
No bank/CU guarantee	May lose value

