

# The WealthQuest® Citadel Five Diamond Series Fixed Annuity Offers ...

- ◆ Issue Ages 0-85 (Applies to Owner, Joint Owner, Annuitant)
- ◆ Single Premium with add-in feature
- ◆ **Principal Guarantee:** In the event of a full surrender, the minimum surrender value is a return of premiums paid, less any cumulative withdrawals.
- ◆ Minimum Initial Premium - \$5,000
- ◆ Minimum additions- \$1,000 (only accepted in first contract year)
- ◆ Maximum Premium - \$1,000,000
- ◆ Interest Rate Lock for 60 days - 1035 Exchange, CD Rollovers, Mutual Fund Transfers and Institutional Transfers.
- ◆ American National may offer an interest rate enhancement paid in the first year of contract. This enhancement is not guaranteed and is subject to change.
- ◆ **Interest Rate Guarantee:** The current declared interest rate is guaranteed for two years on the initial premium. Any subsequent premium received during the first contract year will earn interest at the then current declared interest rate for two years following the date of receipt. At the end of the initial two year interest crediting period for any premium payment, the interest rate is declared annually. 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 reduce the amount of interest credited to your contract.
- ◆ **Surrender Charges:** This annuity has a five-year declining surrender charge schedule which applies to full surrender, partial withdrawals, or systematic withdrawals in excess of the 10% surrender charge free withdrawal amount allowed each contract year.

Surrender Schedule:	Contract Year	1 <sup>st</sup>	2 <sup>nd</sup>	3 <sup>rd</sup>	4 <sup>th</sup>	5 <sup>th</sup>	6 <sup>th</sup> +
	Surrender Charge	7%	7%	7%	6%	5%	0%

- ◆ Surrender Charge Waivers\*
  - Confinement
  - Disability
- ◆ 5 Year Surrender Charge Period
- ◆ 10% Surrender Charge Free Withdrawals\*\*
- ◆ No Front End Sales Fees
- ◆ No Annual Administrative Fees
- ◆ Competitive Interest Rates
- ◆ Minimum Guaranteed Interest Rate: Floored at 1.0%
- ◆ Stability of American National

\* Waiver approval may vary by state.

\*\* Only through a general review of your specific situation can it be determined if there are tax advantages available to you through our products. 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. Ordinary income tax may apply to withdrawals

# 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 policyholders 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.

*Neither American National nor its representatives provide legal or tax advice. Please consult your attorney or tax advisor for your specific situation.*

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

This form must be accompanied by the WealthQuest® Citadel Five Diamond product brochure (Form No. 10593).

Contract Form Series: WQ512 (Forms may vary by state)

Independent Marketing Group is a Division of  
American National Insurance Company



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