

WealthQuest Citadel 5 & 7 Diamond Series

Guaranteed Principal¹ and surrender charges may be waived in the event of Confinement or Disability.



5 Year		≥ \$100k	< \$100k	Single Premium Fixed Deferred Annuity	
	1st Year Rate	3.60%	3.50%		<ul style="list-style-type: none"> • Premiums are accepted only in the first contract year. • All premium payments made during the first year receive the currently declared interest rate, guaranteed for two years and receive a 1% interest rate enhancement above the current declared rate. • Rate declared annually thereafter.
	Declared Rate	2.60%	2.50%		

7 Year		≥ \$100k	< \$100k	Flexible Premium Fixed Deferred Annuity	
	1st Year Rate	4.70%	4.60%		<ul style="list-style-type: none"> • Premiums are accepted at any time. • All premium payments made receive the current declared rate, guaranteed for two years. • All premium payments made within the first 36 months of the contract receive a 2% interest rate enhancement above the current declared interest rate for the first year. • Rate declared annually thereafter.
	Declared Rate	2.70%	2.60%		

***Rates are effective 11/1/2018 and can change without notice.
Minimum Guaranteed Interest Rate will not be less than the current NAIC Index rate.**

For more information, contact:

**MKI
816-478-6166**

Important information about this annuity: All interest rates will be declared annual effective rates of interest. Interest is credited to your annuity daily on a compound basis based on a 365 day year. Any withdrawals, including interest only withdrawals, will reduce the amount of interest credited to your account. **The surrender schedule applies to surrenders and withdrawals in excess of the surrender charge free 10% withdrawal allowed each contract year.** Current U.S. tax law provides that earnings from an annuity are taxable only upon a withdrawal as ordinary income. Withdrawals prior to age 59½ may be subject to a 10% IRS penalty. All guarantees are made by the issuing insurance company and are subject to the claims paying ability of American National Insurance Company. Form Series: WQ512; WQ712 (forms may vary by state). American National Insurance Company, Galveston, Texas.

Contract Year:	1	2	3	4	5	6	7	8+
5-Year Surrender Charge:	7%	7%	7%	6%	5%	0%	0%	0%
7-Year schedule	7%	7%	7%	6%	5%	4%	2%	0%

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

