

WealthQuest[®] Citadel Diamond 5 & 7

Offers Principal Guarantee¹ and Surrender Charge Free Withdrawals
in the event of Confinement or Disability²



	≥ \$100k	< \$100k
1st Year Rate*	3.50%	3.40%
Declared Rate*	2.50%	2.40%

	≥ \$100k	< \$100k
1st Year Rate*	4.60%	4.50%
Declared Rate*	2.60%	2.50%

Five Year³

Single Premium Fixed Deferred Annuity

Declared Rate guaranteed for two years. Rate declared annually thereafter.⁵ Additional premiums are allowed in the first year only. All premium payments received in the first year will receive a 1% interest rate enhancement for one year.

Seven Year⁴

Flexible Premium Fixed Deferred Annuity

Declared Rate on initial and each subsequent premium guaranteed for two years. Rate declared annually thereafter.⁵ All premium payments received in the first 36 months of the contract will receive a 2% interest rate enhancement for one year.



***Rates are effective 3/1/2018 and can change without notice.
Minimum Guaranteed Interest Rate will not be less than 1.0%.**

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.

Contract Year:	5	1 st	2 nd	3 rd	4 th	5 th	6+	7	1 st	2 nd	3 rd	4 th	5 th	6 th	7 th	8+
Surrender Charge:		7%	7%	7%	6%	5%	0%		7%	7%	7%	6%	5%	4%	2%	0%

¹ All guarantees are made by the issuing insurance company and are subject to the claims paying ability of American National Insurance Company. ² Subject to the terms and conditions provided for in the annuity contract. ³ 5 Year: You will receive the current declared rate for two years on the initial premium submitted plus a 1.0% interest rate enhancement for the first contract year only. Any subsequent premium received during the first contract year will earn interest at the then declared rate for two years following the date of receipt plus a 1.0% interest rate enhancement for one year. Form Series WQ512 (forms may vary by state). ⁴ 7 Year: You will receive the current declared rate for two years on the initial premium submitted, plus a 2.0% interest rate enhancement for the first contract year only. Any subsequent premium payment received during the first three contract years will earn interest at the then declared rate for two years following the date of receipt plus a 2.0% interest rate enhancement for one year following the date of receipt. Subsequent premiums received after the third contract year will earn interest at the then declared rate for two years following the date of receipt. Form Series: WQ712 (forms may vary by state). ⁵ At the end of the initial two year interest crediting period for any premium payment, we will determine renewal rates annually. The renewal rate may be higher or lower than the current interest rate; however, subsequent declared interest rates will never be less than the Minimum Guaranteed Interest Rate specified in your contract. 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. 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

