

# WEALTHQUEST® CITADEL 5 & 7 DIAMOND SERIES

Guaranteed principal and surrender charges may be waived in the event of confinement or disability.



## 5 YEAR

	≥ \$100k	< \$100k
1st Year Rate	2.70%	2.60%
Declared Rate	1.70%	1.60%

### Single Premium Fixed Deferred Annuity

- Premiums accepted during 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 declared rate.

## 7 YEAR

	≥ \$100k	< \$100k
1st Year Rate	3.95%	3.85%
Declared Rate	1.95%	1.85%

### Flexible Premium Fixed Deferred Annuity

- 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 will receive a 2% interest rate enhancement above the current declared rate for the first year.
- Rate declared annually thereafter.

\*Rates are effective 11/1/2020 and can change without at any time.  
Minimum Guaranteed Interest Rate will not be less than the current NAIC Index rate.

## FOR MORE INFORMATION CONTACT

**MKI**  
**916-478-6166**

**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 365 days a 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, Galveston, Texas. Form Series: WQ512; WQ712 (forms may vary by state).

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



AMERICAN NATIONAL INSURANCE COMPANY

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