



# American National Insurance Company

1-888-501-4043 • <http://img.anicoweb.com>

Effective Date: **February 1, 2015**

## Annuity Products

Rates in **BOLD** indicate a change from the previous rate.

### ANICO® Strategy Indexed Annuity (ASIA) PLUS

	10-Year	7-Year
Premium Enhancement	1.00%	1.00%
<b>Interest Crediting Strategies:</b>		
Declared Rate Method Declared Rate:	2.00%	2.00%
One Year Performance Method Specified Rate:	3.00%	3.00%
One Year Monthly Sum Method Monthly Cap:	2.00%	2.00%
<b>Point to Point Methods (1, 3, or 5 years)</b>		
1 year 100% Participation Cap:	4.25%	4.25%
1 year 75% Participation Cap:	Currently Unavailable	
1 year 50% Participation Cap:	Currently Unavailable	
3 year 100% Participation Cap:	10.00%	10.00%
3 year 75% Participation Cap:	Currently Unavailable	
3 year 50% Participation Cap:	27.00%	27.00%
5 year 100% Participation Cap:	20.00%	20.00%
5 year 75% Participation Cap:	30.00%	30.00%
5 year 50% Participation Cap:	40.00%	40.00%
<b>Lifetime Income Rider (Fixed)</b>		
Fixed Rate:	7.00%	7.00%
Accumulation Period:	10 Years	10 Years
Rider Premium Enhancement:	N/A	N/A
Rider Premium Charge:	0.60%	0.60%
<b>Lifetime Income Rider (Fixed + Index)</b>		
Fixed Rate:	4.00%	4.00%
Accumulation Period:	10 Years	10 Years
Rider Premium Enhancement:	N/A	N/A
Rider Premium Charge:	0.30%	0.30%

### ANICO® Value-Lock 10 Indexed Annuity

	10-Year
Participation Rate	100%
Premium Enhancement	2.00%

**Base Rate** is for the initial guarantee period only. It is not used for renewal rates beyond the initial guarantee period. Base rates are subject to change at any time.

### Palladium® Single Premium Immediate Annuity (SPIA)

For Quotes Call 1-888-501-4043 or use SPIA Express via our Web site at <http://img.anicoweb.com>

### Palladium® Multi-Year Guarantee Annuity (MYG)

	1st Year	Base Rate	Effective Yield
5-Year	2.00%	1.00%	1.20%
6-Year	<b>1.30%</b>	<b>1.30%</b>	<b>1.30%</b>
7-Year	<b>2.90%</b>	<b>1.90%</b>	<b>2.04%</b>
8-Year	<b>1.90%</b>	<b>1.90%</b>	<b>1.90%</b>
9-Year	<b>3.70%</b>	<b>1.70%</b>	<b>1.92%</b>
10-Year	<b>2.80%</b>	<b>1.80%</b>	<b>1.90%</b>

Initial contributions of \$100,000 or more receive an additional 10 basis points for the life of the contract. Rate subject to change for new issues at any time.

### WealthQuest® Citadel 5 & 7 Diamond

	1st Year	Base Rate
WQCD 5*	<b>2.20%</b>	<b>1.20%</b>
WQCD 7**	<b>3.20%</b>	<b>1.20%</b>

Initial contributions of \$100,000 or more receive an additional 10 basis points for the life of the contract. \*1st Year Rate includes 1% interest rate enhancement on all premium payments received in the first year for one year. \*\*1st Year Rate includes 2% interest rate enhancement on all premium payments received in the first 36 months of the contract for one year.

### Palladium® Century (Bonus Annuities)

	1st Year Rate	Base Rate
Century	<b>1.30%</b>	<b>1.30%</b>
Century I	<b>2.30%</b>	<b>1.30%</b>
Century III	<b>4.30%</b>	<b>1.30%</b>
Century V	<b>6.30%</b>	<b>1.30%</b>
Century VII	<b>8.30%</b>	<b>1.30%</b>

### Palladium® Group Fixed Annuity (Pension Annuity)

	1st Year	Base Rate
	<b>1.00%</b>	<b>1.00%</b>

**NAIC Index:** Minimum Guaranteed Indexed Rate in NAIC Indexed States is 1.00% for the Palladium® MYG, Palladium® Century, WealthQuest® Citadel 5 & 7 Diamond Series, ANICO Value-Lock Annuity, ANICO Strategy Indexed Annuity PLUS and Palladium® Group Fixed Annuity.

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## Life Products

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### **NEW!** Signature Indexed Universal Life

<b>Fixed Account</b>	
Fixed Rate:	4.00%
<b>Point to Point with Cap</b>	
Participation Rate	100%
Cap	14.00%
Floor	0.00%
Strategy Illustrated Rate	8.90%
<b>Point to Point with Cap and Higher Floor</b>	
Participation Rate	100%
Cap	10.00%
Floor	1.50%
Strategy Illustrated Rate	7.40%
<b>Point to Point with Specified Rate</b>	
Specified Rate	7.50%
Strategy Illustrated Rate	6.00%
<b>Variable Loan Rate</b>	<b>4.25%</b>

### ANICO® Executive Universal Life ANICO® Executive Universal Life SI

<b>1st Year</b>	<b>Base Rate</b>
4.00%	4.00%

### WealthQuest® III Variable Universal Life

<b>Fixed Account Rate</b>
3.75%

### ANICO Signature Term ANICO Signature Term SI Affinity 7 Whole Life

For Quotes or More Information, call 1-888-501-4043 or visit our website at <http://img.anicoweb.com>

All registered variable products are offered through ANICO Financial Services, Inc. ("ANFS"), Member FINRA, One Moody Plaza, Suite 1423 Galveston, TX 77550. ANFS is a subsidiary of American National Insurance Company.

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