

AMERICAN NATIONAL

Founded 1899 - A Rated AM Best

Type	Citadel 7 Diamond (Tax Deferred Flexible Premium Fixed Annuity)
Issue Age	Annuitant 0-85
Minimum Premium	\$5,000 NQ, \$2,000 Q (\$1M Max)
Minimum Guaranteed Rate	1.00%
Principal Protection	PRINCIPAL GUARANTEE
Free Pull - Liquidity	10% Immediately Year 1
Interest Withdrawal	or Interest Only After 30 days
Terminal Illness Waiver	100% Funds Released
Unique Features	Low Rate Environment Protection, Rates Can Increase! 2% Bonus On All Deposits (first 3 years)
Death Benefit	100% Funds Released (Owner or Annuitant)
Confinement Waiver (Nursing Home/Hospital)	100% of Funds Released More Than 60 Consecutive Days (80 or Younger at Issue)
Annuitization	Available After Year One (Min. of 10 yrs.)
Disability Waiver	100% Released. Cannot Received Benefits Prior, Can't Be Over 65 When Issued
Surrender Charge	7,7,7,6,5,4,2% Surrender Charges Do Not Reset With New Deposits

Year One Annuity Rate	<\$100,000	3.85%
Year 2 Base Rate	<\$100,000	1.85%
Annually Renewable Yrs. 3+	\$100,000+	Add'l .10%