

AMERICAN NATIONAL

AMERICAN NATIONAL INSURANCE COMPANY FOUNDED 1905

ANICO Strategy Index Annuity Plus 10 (ASIA 10)

Type	ANICO Strategy Index Annuity Plus 10 (ASIA 10) (Single Premium Deferred Indexed Annuity)
Issue Age	Annuitant 0-80
Minimum Premium	\$10,000 NQ, \$5,000 Q (\$1M Max)
Principal Protection	% will not fall below 0
Free Pull - Liquidity	10% Immediately Year 1
Terminal Illness Waiver	100% Funds Released
Unique Features	Lifetime Income Rider 1% First Year Premium Bonus
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)
Disability Waiver	100% Released. Cannot Received Benefits Prior, Can't Be Over 65 When Issued
Surrender Charge	9,9,8,7,6,5,4,3,2,1,0% MVA

INCOME RIDER OPTIONS

Guaranteed LIR Rate	7.20%
Accumulation Period:	10 Years
Rider Premium Charge:	1.00%
Fixed + Index Credit LIR	4.20% + index crediting!
Accumulation Period:	10 Years
Rider Premium Charge:	.70%

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INTEREST CREDITING METHOD

One Year	Declared Rate	One - Year Performance with a Specified Rate	One - Year Total Sum Performance with a Monthly Cap	Point to Point Performance with Cap (various participation rates available)
Three Year	Point to Point Performance with Cap (Various Participation Rates available)			
Five Year	Point to Point Performance with Cap (Various Participation Rates available)			

CURRENT ALLOCATION RATES

Premium Enhancement	1.00% Bonus
Interest Crediting Strategies	
Declared Rate Method	2.25%
One Year Performance Method	3.95%
One Year Monthly Sum Method	2.35%
Point to Point Methods (1,3, or 5 years)	
1 Year 100% Participation Cap:	5.00%
1 Year 75% Participation Cap:	Currently Unavailable
1 Year 50% Participation Cap:	5.50%