



ANICO

STRATEGY 10 INDEXED ANNUITY

AN ANNUITY PRODUCT OF AMERICAN NATIONAL INSURANCE COMPANY, GALVESTON, TEXAS

The **ANICO Strategy 10 Indexed Annuity** is a single premium deferred annuity. There are two interest crediting methods available in the annuity. The first method credits interest related to the growth of the S&P® 500 Index, and the second method credits interest based on a declared interest rate. Either or both methods can be chosen at issue, and re-allocation between accounts is allowed on any contract anniversary.

The following is a brief summary of the **ANICO Strategy 10 Indexed Annuity**. You can find additional information in the product brochure – Form 4445. The exact provisions, limitations, terms and conditions are detailed in the policy contract form.

Product Summary

- Issue Ages:** 0-85 – Non-Qualified & Qualified for both Owner and Annuitant
- Issue Dates:** 1st, 8th, 16th, and 24th of each month
- Maturity Age:** Normally Owner’s age 95 but may be changed by Owner
- Premium:** Single Premium Only. No additional premiums will be accepted.
- Minimum Premium:** \$5,000 – Non-Qualified
\$4,000 – Qualified
- Maximum Premium:** \$1,000,000 Single Premium
- Interest Crediting Methods:** Indexed Interest and Declared Rate Interest Accounts are available. Premium may be allocated to either or both accounts at issue. Re-allocation between accounts is allowed on contract anniversaries.
- Interest Crediting:**
 - Indexed Interest Crediting Method¹**
The change in the S&P® 500 Index Value, the Participation Rate, and the Cap are used in determining the interest to be credited. The Participation Rate is fixed at 100%. The change in the Index Value is determined by comparing the Index Value at the end of the contract year to the Index Value at the beginning of the contract year. 100% of any Index gain is then applied as an interest crediting rate, up to but not exceeding the Cap. Indexed interest is paid annually at the end of each contract year.
 - Declared Rate Interest Crediting Method**
An interest rate is declared and guaranteed at the beginning of each contract year. Interest is credited daily using this guaranteed interest rate.
- Participation Rate:** The portion of the Index gain credited to the contract. The Participation rate is set at issue and guaranteed for the life of the contract. The Participation Rate is fixed at 100%.
- Cap:** The maximum interest rate credited to the Indexed Interest account. The Cap will be reset annually.
- Indexing Term:** 1 year. May be continued for subsequent 1-year terms for as long as the contract is in force.
- Index²:** S&P® 500 Index
- Annuity Value:** Total of the Indexed Interest and Declared Rate Interest Accounts at the start of the indexing term, less any withdrawals or charges, plus interest.

Minimum Guaranteed

Surrender Value: Percentage of premium, expected to be 90%, accumulated at the minimum guaranteed rates required by law for the Indexed Account and the Declared Rate Account, less any withdrawals. There are separate minimum guaranteed rates for the Indexed and Declared Rate Accounts. These rates will be set at issue and guaranteed for the life of the contract.

Surrender Value: The greater of the Annuity Value less surrender charges and any outstanding Rider premiums, if any, or the Minimum Guaranteed Surrender Value. Withdrawals between contract anniversaries will not receive any indexed interest.

Surrender Charges: Withdrawals in excess of those taken under the Free Withdrawal Privilege will be subject to surrender charges as shown in this schedule:

Contract Year	1	2	3	4	5	6	7	8	9	10	11+
Surrender Charge	9%	9%	8%	7%	6%	5%	4%	3%	2%	1%	0%

Surrender Charge Waivers:

Confinement and Disability Waivers (Restrictions apply; see contract for details)

Free Withdrawal Privilege³:

After your 1st contract year, you can withdraw up to 10% of your Annuity Value or the IRS Minimum Required Distribution without surrender charges.

Minimum Withdrawal:

\$250

Death Benefit:

The greater of the Annuity Value, including any indexed earnings up to the date of death, or the surrender value will be paid at the death of the owner.

Riders:

There are three optional Riders, which can be added at issue: Return of Premium Rider, Lifetime Income Rider, and Enhanced Death Benefit Rider. Please see Forms 4447, 4448, and 4449 for more detailed information on these Riders.

¹When you buy this annuity, you are not buying an ownership interest in any stock or index. Interest earnings are paid at a rate that is related to the performance of the S&P[®] 500 Index. The S&P[®] 500 Index does not reflect dividends paid on the stocks underlying the index. Past performance of the index is no guarantee of future results.

²“Standard & Poor’s[®]”, “S&P[®]”, “S&P 500[®]”, “Standard & Poor’s 500” and “500” are trademarks of The McGraw-Hill Companies, Inc. and have been licensed for use by American National Insurance Company. The Product is not sponsored, endorsed, sold or promoted by Standard & Poor’s and Standard & Poor’s makes no representation regarding the advisability of investing in the Product.

³A federal tax penalty of 10% may be assessed on any withdrawals made prior to age 59 ½. Information provided is not intended to be legal or tax advice. You should consult with your attorney or tax advisor for your specific circumstance.

Policy Form ASIA10-NQ, ASIA10-PQ.



- Not insured by the FDIC or any other agency of the United States or the depository institution



- Not a deposit or other obligation of the depository institution and is not guaranteed by the depository institution

- Subject to investment risks, including possible loss of value



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