



WealthQuest® Citadel Five Diamond Series - The Tax-Deferred Fixed Annuity

Annuity Type:	Single Premium with add-in feature												
Minimum Premium:	\$5,000												
Maximum Premium:	\$1,000,000												
Crisis Waivers*:	Nursing Home, Terminal Illness and Disability												
Rate Lock:	60 days for 1035 Exchanges, CD Rollovers, Mutual Fund Transfers and Institutional Transfers												
Principal Guarantee:	Minimum surrender value is a return of premiums paid, less any cumulative withdrawals												
Surrender Schedule:	<table border="0"> <tr> <td>Contract Year</td> <td>1st</td> <td>2nd</td> <td>3rd</td> <td>4th</td> <td>5th</td> </tr> <tr> <td>Surrender Charge</td> <td>7%</td> <td>7%</td> <td>7%</td> <td>6%</td> <td>5%</td> </tr> </table>	Contract Year	1 st	2 nd	3 rd	4 th	5 th	Surrender Charge	7%	7%	7%	6%	5%
Contract Year	1 st	2 nd	3 rd	4 th	5 th								
Surrender Charge	7%	7%	7%	6%	5%								
Free Withdrawals**:	10% of annuity value as of the beginning of each policy year, including first year												
Systematic Withdrawals:	Yes, may be started upon inception, includes monthly interest option												
Maximum Issue Age of Annuitant:	85												
Maximum Issue Age of Owner:	No maximum												
Additional Interest:	1% available in first year only												
Minimum Guaranteed Interest:	Minimum Guaranteed Interest Rate will vary by state												

**Availability may vary by state*

*** Only through a general review of your specific situation can it be determined if there are tax advantages available to you through our products. A federal tax penalty of 10% may be assessed on any withdrawals made prior to age 59½. You should consult your tax advisor or attorney on your specific situation.*

Information herein is not intended to be legal or tax advice. You should consult with your own attorney and tax advisor for your specific circumstances. Policy Form WQ503-NQ, PQ; WQ503-NQ2, PQ2



◆ 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

Independent Marketing Group (IMG) is a division of American National Insurance Company.



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STANDARDS ASSOCIATION