



**WealthQuest® Citadel Seven Diamond Series - The Flexible Premium Tax-Deferred Fixed Annuity**

<b>Annuity Type:</b>	Flexible Premium
<b>Minimum Premium:</b>	\$ 5,000 (non-qualified)/\$2,000 (qualified)
<b>Minimum Additions:</b>	\$ 1,000 Random, \$100 ACH
<b>Maximum Premium:</b>	\$ 1,000,000
<b>Crisis Waivers*:</b>	Nursing Home, Terminal Illness and Disability
<b>Rate Lock:</b>	60 days for 1035 Exchanges, CD Rollovers, Mutual Fund Transfers and Institutional Transfers
<b>Principal Guarantee:</b>	Minimum surrender value is a return of premiums paid, less any cumulative withdrawals
<b>Surrender Charges:</b>	7%, 7%, 7%, 6%, 5%, 4%, 2%, first seven policy years, respectively
<b>Free Withdrawals**:</b>	10% of annuity value as of the beginning of each policy year, including first year
<b>Systematic Withdrawals:</b>	Yes, may be started upon inception, includes monthly interest option
<b>Maximum Issue Age of Annuitant:</b>	85
<b>Maximum Issue Age of Owner:</b>	No maximum
<b>Additional Interest:</b>	2% Additional Interest for first 12 months on all payments received in the first 36 months.
<b>Minimum Interest:</b>	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 WQ703-NQ, PQ; WQ703-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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