


WealthQuest Citadel 5 Diamond Series



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.

Annuities have limitations. For costs and complete details of the
annuity call your insurance agent or the company.

Policy Form WQ503-NQ, PQ; WQ503-NQ2, PQ2

Independent Marketing Group is a division of American National Insurance Company




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WealthQuest[®] Citadel 5 Diamond Series



The Tax-Deferred Fixed Annuity from
American National Insurance Company

WealthQuest® Citadel Five Diamond Series

Our goal is to help you create and preserve wealth. WealthQuest® Citadel Five Diamond Series can be an effective way to build that wealth in a safe and secure environment. With roots dating back to 1905, American National Insurance Company is one of the financially strongest life insurance companies in America. Your principal is 100% guaranteed. Minimum Guaranteed Interest Rate will vary by state.



Establish a financial peace of mind by developing a plan which will help you protect your desired life style during your retirement years.

A financial plan that includes WealthQuest® Citadel Five Diamond Series gives you an advantage not offered in many plans.

Enhanced Liquidity

Illness or disability can strain even the best of financial plans. To help guard against the unexpected, WealthQuest® Citadel Five Diamond Series allows access to your annuity proceeds with crisis waivers.

Protect Your Assets for the Future

Should you die, you can pass the full value of your WealthQuest® Citadel Five Diamond Series to your beneficiary. There are no surrender charges and no extra expenses to deplete your bequest. You can avoid the inconvenience of probate by naming a beneficiary for your WealthQuest® Citadel Five Diamond Series.

Nursing Home or Hospital Confinement*

If the contract owner is confined for more than 60 consecutive days to a state licensed health care facility or hospital, no surrender charge will be imposed to any withdrawal. The contract owner must be age 80 or younger (and not confined) on the date of issue.

Disability*

If the contract owner is physically disabled and eligible for disability benefits under Social Security, but not receiving Social Security Disability benefits at the time the annuity is issued and is less than age 65, no surrender charge will be imposed upon any withdrawal.

Terminal Illness*

If the contract owner is diagnosed with a terminal illness after your WealthQuest® Citadel Five Diamond Series annuity is issued, no surrender charge will be imposed on any withdrawal.

**These waivers may not be available in all states. Consult with your insurance agent for availability.*

Free Withdrawal**

Based on your annuity value at the beginning of each contract year, WealthQuest® Citadel Five Diamond Series allows you a free withdrawal of up to 10% without a surrender charge.

***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.*

Systematic Withdrawal

Your 10% free withdrawal can be made with systematic payments of a fixed amount or interest only on a monthly, quarterly, semi-annually or annual basis. (Fixed amount payments can be as low as \$50.00 if direct deposit.) The systematic withdrawal feature may also be used for mandatory distributions on IRA policies once you reach age 70½.

Surrender Charges

This annuity has a five year declining surrender schedule which applies to full or partial withdrawals, in excess of the free 10% allowed each contract year. These percentages, starting with year one are: 7%, 7%, 7%, 6%, 5%.

Tax-Deferral

You pay no taxes on your interest until the funds are withdrawn. WealthQuest® Citadel Five Diamond Series gives you control over your taxes. By deferring the tax you can immediately realize a decrease in your Federal and State income taxes and with no current taxation you earn:

- ◆ Interest on your principal.
- ◆ Interest on your interest.
- ◆ Interest on the money you would have paid in taxes.

WealthQuest® Citadel Five Diamond Series is:



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



- Not a deposit or other obligation of this institution and is not guaranteed by this institution
- Subject to investment risks, including possible loss of value