

# ANICO **10** Strategy Indexed Annuity **PLUS**

The ANICO Strategy Indexed Annuity PLUS 10 is a single premium deferred annuity with a Declared Rate Strategy and indexed interest crediting strategies and income options available.

- Issue Ages:** 0-80 (Owner and Annuitant; Age Last Birthday)  
**Issue Dates:** 1st, 8th, 16th and 24th of each month  
**Maturity Age:** Owner's Age 100  
**Premium:** Single Premium Only  
**Minimum Premium:** \$10,000 NQ (\$5,000 per interest crediting strategy)  
 \$5,000 Q (\$5,000 per interest crediting strategy)  
**Maximum Premium:** \$1,000,000

- Important terms:** Participation Rate - *The portion of the change in the Index credited to the contract.*  
 Cap - *The maximum interest credited to an indexed strategy.*  
 Index - S&P 500®

Annuity Value – *The total amount of Net Annuity Premium, plus credited interest, less any partial and / or systematic withdrawal and associated surrender charges and Market Value Adjustment.*

## Interest Crediting Methods

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)			

*\*All Segment Terms not available in all states. At any given time, all strategies or Segment Terms may not be available due to economic conditions. Indexed strategies earn interest related to the performance of an Index. Whether an indexed strategy earns interest or not and how much interest is earned is dependent on a number of factors: Index Performance, Participation Rate, Cap and Segment Term*

## Interest Crediting:

**Declared Rate Strategy:** The interest rate is set at the beginning of each contract year and is compounded daily on a 365 day basis and credited daily.

**One Year Performance with a Specified Rate:** At the end of the one year Segment Term, the Index Value is compared to the Index Value on the Segment Start Date. If the Index Value on the Segment Maturity Date is greater than or equal to the Index Value on the Segment Start Date then the interest rate credited will be the specified rate.; otherwise, no interest will be credited for that Segment Term. Form Series SRS13 (Forms may vary by state)

**One Year Total Sum Performance with Monthly Cap:** The monthly sum strategy credits interest on an annual basis by comparing the monthly changes in the S&P 500® Index. Each month, we will calculate the changes in Index Value compared to the previous month. Monthly increases are subject to a Cap while decreases have no limit. The 12 values are summed to determine your annual interest rate that will be, credited with a floor rate of zero percent. Form Series 1YRTS13 (Forms may vary by state)

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**Point to Point Performance with Cap:** The change in the S&P 500®, the Participation Rate, and the Cap are used in determining the interest to be credited. The change in the Index Value is determined by comparing the Index Value at the end of the Segment Term to the Index Value at the beginning of the Segment Term. The participation rate is multiplied by the (Index Value on the Segment Maturity Date minus the Index Value on the Segment Start Date) divided by the Index Value on the Segment Start Date applied as an interest crediting rate, up to but not exceeding the Cap, subject to a zero floor. Indexed interest is calculated at the end of each segment term. Available in one, three and five-year segments. Form Series PTP13 (Forms may vary by state)

**Minimum Guaranteed Surrender Value:** 87.5% of premium, 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 Surrender Value is equal to the Annuity Value minus (1) any applicable Surrender Charge (2) any applicable federal or state premium taxes and (3) modified by any applicable Market Value Adjustment (MVA) (MVA could be positive or negative).

**Surrender Charge Free Withdrawal Privilege:** After the contract is issued, you can withdraw up to 10% of your Annuity Value as of the beginning of the Contract Year. The minimum withdrawal is \$250.

**Surrender Charges:** Withdrawals taken in excess of the Surrender Charge Free Withdrawal Amount will be subject to the following surrender charge 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 Free Waivers:** Confinement, Disability and Terminal Illness  
*Not available in the State of California or Connecticut and may vary by state.*

**Market Value Adjustments (MVA):** If you withdraw any amount during the Surrender Charge Free Withdrawal period in excess of the allotted 10% Surrender Charge Free Withdrawal amount, additional adjustments may be applied that could increase or decrease the total withdrawal amount. Values are determined by comparing market interest rates on the contract's issue date to its surrender date. The MVA will not be applicable in all states.

**Death Benefit:** At the death of the owner, the greater of the Annuity Value or the Surrender Value will be paid.

**Riders:** Lifetime Income Rider with Fixed Rate  
 Lifetime Income Rider with Fixed Rate Plus Index Credit  
*Rider Availability will vary by state. There are separate fees for the Riders.  
 Please refer to Form Series RLIR for more information. Forms may vary by state.*



Not FDIC/NCUA insured	Not a deposit	Not insured by any federal government agency	No bank/CU guarantee	May lose value
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1)When a person buys this annuity the person is not buying an ownership interest in any stock or index. Interest earnings are paid at a rate that is related to the performance of an index. The index does not reflect dividends paid on stocks underlying the index. Past performance of the index is no guarantee of future results. 2)The S&P 500 Index is a product of S&P Dow Jones Indices LLC ("SPDJI"), and has been licensed for use by American National Insurance Company. Standard & Poor's®, S&P® and S&P 500® are registered trademarks of Standard & Poor's Financial Services LLC ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"); and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by American National Insurance Company. American National Insurance Company's products are not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, their respective affiliates, and none of such parties make any representation regarding the advisability of investing in such product(s) nor do they have any liability for any errors, omissions, or interruptions of the S&P 500 Index.  
 Form Series IA13 (Forms may vary by state)