



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												
Interest Rate Guarantee:	The declared interest rate for premium payments received in the first contract year will be guaranteed for two years. After two years, interest rate declared annually.												
Principal Guarantee:	Minimum surrender value is a return of premiums paid, less any cumulative withdrawals												
Surrender Schedule:	For full surrender or partial surrender in excess of 10% the following surrender charges will apply:												
	<table border="0" style="margin-left: auto; margin-right: auto;"> <tr> <td style="text-align: left;">Contract Year</td> <td style="border-bottom: 1px solid black;">1st</td> <td style="border-bottom: 1px solid black;">2nd</td> <td style="border-bottom: 1px solid black;">3rd</td> <td style="border-bottom: 1px solid black;">4th</td> <td style="border-bottom: 1px solid black;">5th</td> </tr> <tr> <td style="text-align: left;">Surrender Charge</td> <td style="text-align: center;">7%</td> <td style="text-align: center;">7%</td> <td style="text-align: center;">7%</td> <td style="text-align: center;">6%</td> <td style="text-align: center;">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 contract 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												
Interest Rate Enhancement:	All premium payments received within the first contract year will receive a 1% interest rate enhancement over the current declared interest rate for one year.												
Minimum Guaranteed Interest Rate:	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. Form WQ503-NQ, PQ; WQ503-NQ2, PQ2

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



INSURANCE MARKETPLACE
STANDARDS ASSOCIATION

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