



## 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>Interest Rate Guarantee:</b>          | The declared interest rate for the initial premium and each subsequent premium payment will be guaranteed for two years from date premium payment is received. After two years, interest rate declared annually.  |                 |                 |                 |                 |                 |                 |                 |                 |                  |    |    |    |    |    |    |    |
| <b>Principal Guarantee:</b>              | Minimum surrender value is a return of premiums paid, less any cumulative withdrawals   |                 |                 |                 |                 |                 |                 |                 |                 |                  |    |    |    |    |    |    |    |
| <b>Surrender Schedule:</b>               | For full surrender or partial surrender in excess of 10% the following surrender charges will apply:  |                 |                 |                 |                 |                 |                 |                 |                 |                  |    |    |    |    |    |    |    |
|  | <table border="0" style="margin-left: 40px;"> <tr> <td style="text-align: left;">Contract Year</td> <td style="text-align: center;">1<sup>st</sup></td> <td style="text-align: center;">2<sup>nd</sup></td> <td style="text-align: center;">3<sup>rd</sup></td> <td style="text-align: center;">4<sup>th</sup></td> <td style="text-align: center;">5<sup>th</sup></td> <td style="text-align: center;">6<sup>th</sup></td> <td style="text-align: center;">7<sup>th</sup></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> <td style="text-align: center;">4%</td> <td style="text-align: center;">2%</td> </tr> </table> | Contract Year   | 1 <sup>st</sup> | 2 <sup>nd</sup> | 3 <sup>rd</sup> | 4 <sup>th</sup> | 5 <sup>th</sup> | 6 <sup>th</sup> | 7 <sup>th</sup> | Surrender Charge | 7% | 7% | 7% | 6% | 5% | 4% | 2% |
| Contract Year                            | 1 <sup>st</sup>   | 2 <sup>nd</sup> | 3 <sup>rd</sup> | 4 <sup>th</sup> | 5 <sup>th</sup> | 6 <sup>th</sup> | 7 <sup>th</sup> |                 |                 |                  |    |    |    |    |    |    |    |
| Surrender Charge                         | 7%  | 7%              | 7%              | 6%              | 5%              | 4%              | 2%              |                 |                 |                  |    |    |    |    |    |    |    |
| <b>Free Withdrawals**:</b>               | 10% of annuity value as of the beginning of each contract 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>Interest Rate Enhancement:</b>        | All premium payments received within the first 36 months of the contract will receive a 2% interest rate enhancement over the current declared interest rate for one year.  |                 |                 |                 |                 |                 |                 |                 |                 |                  |    |    |    |    |    |    |    |
| <b>Minimum Guaranteed Interest Rate:</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

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