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- <sup>2</sup> A commutation charge will be assessed on partial withdrawals and full surrender amount.
- <sup>3</sup> The surrender or partial withdrawal amount will be the commuted value reduced by commutation charges.
- <sup>4</sup> Consult your tax advisor to confirm your state’s tax laws. As long as the owner’s estate is not the beneficiary, the proceeds are generally not subject to the inconvenience of probate.

\*\*Only through a general review of your clients specific situations can it be determined if there are tax advantages available through our products. A federal tax penalty of 10% may be assessed on any withdrawals made prior to age 59½.

Clients should consult their tax advisor or attorney on their specific situation. Information herein is not intended to be legal or tax advice.

# Product Portfolio

## Fixed Annuity Products



American National Insurance Company  
Galveston Texas



**IMG**  
INDEPENDENT MARKETING GROUP  
[www.img.anicoweb.com](http://www.img.anicoweb.com)



**INSURANCE MARKETPLACE  
STANDARDS ASSOCIATION**

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|                                                               |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |                                                                                                                                                                                                                                                 |                                                                                                                                                                                                                                                                            |    |   |     |     |    |    |     |   |   |   |   |     |                                                                                                                                                                                                                                                                                               |        |   |   |   |   |   |   |   |   |    |     |   |    |    |    |    |   |   |   |   |   |     |                                                                                                                                                                                                                             |        |   |   |   |   |   |   |    |   |   |   |   |   |   |   |     |
|---------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----|---|-----|-----|----|----|-----|---|---|---|---|-----|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------|---|---|---|---|---|---|---|---|----|-----|---|----|----|----|----|---|---|---|---|---|-----|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------|---|---|---|---|---|---|----|---|---|---|---|---|---|---|-----|
| <b>Summary</b>                                                | <p>The ANICO EIA offers a simple alternative: A specified rate is declared for a initial term of six years when the annuity is issued. At the end of each contract year, a comparison is made between the S&amp;P® 500 Index on the anniversary date, and the S&amp;P® 500 Index at the end of each contract year. <u>If the S&amp;P® 500 Index is up, or unchanged at the end of the contract year, the specified rate is credited to the contract. If the S&amp;P® 500 Index declines, the account value remains level.</u> The principal and any past interest credited to the contract are protected from stock market losses, which cause a decline in the index.</p> | <p>The ANICO Value-Lock 10 EIA is a single premium deferred annuity. Interest crediting method uses a <u>average of growth</u> of the S&amp;P® 500 Index and allows a one-time lock-in of gains at anytime during the initial 10-year term.</p> | <p>The ANICO Value-Lock 7 EIA is a single premium deferred annuity. Interest crediting method uses a <u>average of growth</u> of the S&amp;P® 500 Index and allows a one time lock-in of gains which can be elected anytime after the end of the second contract year.</p> |    |   |     |     |    |    |     |   |   |   |   |     |                                                                                                                                                                                                                                                                                               |        |   |   |   |   |   |   |   |   |    |     |   |    |    |    |    |   |   |   |   |   |     |                                                                                                                                                                                                                             |        |   |   |   |   |   |   |    |   |   |   |   |   |   |   |     |
| <b>Issue Ages</b>                                             | 0-85 (Owner & Annuitant)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | 0-80 (Owner & Annuitant)                                                                                                                                                                                                                        | 0-80 (Owner & Annuitant)                                                                                                                                                                                                                                                   |    |   |     |     |    |    |     |   |   |   |   |     |                                                                                                                                                                                                                                                                                               |        |   |   |   |   |   |   |   |   |    |     |   |    |    |    |    |   |   |   |   |   |     |                                                                                                                                                                                                                             |        |   |   |   |   |   |   |    |   |   |   |   |   |   |   |     |
| <b>Premium</b>                                                | \$10,000 (NQ & PQ)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | \$5,000 (NQ) \$4,000 (PQ)                                                                                                                                                                                                                       | \$5,000 (NQ) \$4,000 (PQ)                                                                                                                                                                                                                                                  |    |   |     |     |    |    |     |   |   |   |   |     |                                                                                                                                                                                                                                                                                               |        |   |   |   |   |   |   |   |   |    |     |   |    |    |    |    |   |   |   |   |   |     |                                                                                                                                                                                                                             |        |   |   |   |   |   |   |    |   |   |   |   |   |   |   |     |
| <b>Guaranteed Interest Rate</b>                               | Varies by state                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | Varies by state                                                                                                                                                                                                                                 | Varies by state                                                                                                                                                                                                                                                            |    |   |     |     |    |    |     |   |   |   |   |     |                                                                                                                                                                                                                                                                                               |        |   |   |   |   |   |   |   |   |    |     |   |    |    |    |    |   |   |   |   |   |     |                                                                                                                                                                                                                             |        |   |   |   |   |   |   |    |   |   |   |   |   |   |   |     |
| <b>Surrender Charges</b>                                      | <table border="1"> <tr> <td>Year 1</td><td>2</td><td>3</td><td>4</td><td>5</td><td>6</td><td>7+</td> </tr> <tr> <td>%</td><td>8</td><td>8</td><td>7</td><td>6</td><td>4</td><td>2 0</td> </tr> </table>                                                                                                                                                                                                                                                                                                                                                                                                                                                                    | Year 1                                                                                                                                                                                                                                          | 2                                                                                                                                                                                                                                                                          | 3  | 4 | 5   | 6   | 7+ | %  | 8   | 8 | 7 | 6 | 4 | 2 0 | <table border="1"> <tr> <td>Year 1</td><td>2</td><td>3</td><td>4</td><td>5</td><td>6</td><td>7</td><td>8</td><td>9</td><td>10</td><td>11+</td> </tr> <tr> <td>%</td><td>12</td><td>12</td><td>11</td><td>10</td><td>9</td><td>8</td><td>7</td><td>6</td><td>5</td><td>3 0</td> </tr> </table> | Year 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11+ | % | 12 | 12 | 11 | 10 | 9 | 8 | 7 | 6 | 5 | 3 0 | <table border="1"> <tr> <td>Year 1</td><td>2</td><td>3</td><td>4</td><td>5</td><td>6</td><td>7</td><td>8+</td> </tr> <tr> <td>%</td><td>8</td><td>8</td><td>7</td><td>6</td><td>5</td><td>4</td><td>2 0</td> </tr> </table> | Year 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8+ | % | 8 | 8 | 7 | 6 | 5 | 4 | 2 0 |
| Year 1                                                        | 2                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | 3                                                                                                                                                                                                                                               | 4                                                                                                                                                                                                                                                                          | 5  | 6 | 7+  |     |    |    |     |   |   |   |   |     |                                                                                                                                                                                                                                                                                               |        |   |   |   |   |   |   |   |   |    |     |   |    |    |    |    |   |   |   |   |   |     |                                                                                                                                                                                                                             |        |   |   |   |   |   |   |    |   |   |   |   |   |   |   |     |
| %                                                             | 8                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | 8                                                                                                                                                                                                                                               | 7                                                                                                                                                                                                                                                                          | 6  | 4 | 2 0 |     |    |    |     |   |   |   |   |     |                                                                                                                                                                                                                                                                                               |        |   |   |   |   |   |   |   |   |    |     |   |    |    |    |    |   |   |   |   |   |     |                                                                                                                                                                                                                             |        |   |   |   |   |   |   |    |   |   |   |   |   |   |   |     |
| Year 1                                                        | 2                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | 3                                                                                                                                                                                                                                               | 4                                                                                                                                                                                                                                                                          | 5  | 6 | 7   | 8   | 9  | 10 | 11+ |   |   |   |   |     |                                                                                                                                                                                                                                                                                               |        |   |   |   |   |   |   |   |   |    |     |   |    |    |    |    |   |   |   |   |   |     |                                                                                                                                                                                                                             |        |   |   |   |   |   |   |    |   |   |   |   |   |   |   |     |
| %                                                             | 12                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | 12                                                                                                                                                                                                                                              | 11                                                                                                                                                                                                                                                                         | 10 | 9 | 8   | 7   | 6  | 5  | 3 0 |   |   |   |   |     |                                                                                                                                                                                                                                                                                               |        |   |   |   |   |   |   |   |   |    |     |   |    |    |    |    |   |   |   |   |   |     |                                                                                                                                                                                                                             |        |   |   |   |   |   |   |    |   |   |   |   |   |   |   |     |
| Year 1                                                        | 2                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | 3                                                                                                                                                                                                                                               | 4                                                                                                                                                                                                                                                                          | 5  | 6 | 7   | 8+  |    |    |     |   |   |   |   |     |                                                                                                                                                                                                                                                                                               |        |   |   |   |   |   |   |   |   |    |     |   |    |    |    |    |   |   |   |   |   |     |                                                                                                                                                                                                                             |        |   |   |   |   |   |   |    |   |   |   |   |   |   |   |     |
| %                                                             | 8                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | 8                                                                                                                                                                                                                                               | 7                                                                                                                                                                                                                                                                          | 6  | 5 | 4   | 2 0 |    |    |     |   |   |   |   |     |                                                                                                                                                                                                                                                                                               |        |   |   |   |   |   |   |   |   |    |     |   |    |    |    |    |   |   |   |   |   |     |                                                                                                                                                                                                                             |        |   |   |   |   |   |   |    |   |   |   |   |   |   |   |     |
| <b>Waiver of Surrender Charges**</b>                          | Confinement & disability                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | Confinement & disability                                                                                                                                                                                                                        | Confinement & disability                                                                                                                                                                                                                                                   |    |   |     |     |    |    |     |   |   |   |   |     |                                                                                                                                                                                                                                                                                               |        |   |   |   |   |   |   |   |   |    |     |   |    |    |    |    |   |   |   |   |   |     |                                                                                                                                                                                                                             |        |   |   |   |   |   |   |    |   |   |   |   |   |   |   |     |
| <b>Withdrawals</b>                                            | Starting in year 2, 10% of the annuity value at beginning of each contract year                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | Starting in year 2, 10% of the annuity value at beginning of each contract year                                                                                                                                                                 | Starting in year 2, 10% of the annuity value at beginning of each contract year                                                                                                                                                                                            |    |   |     |     |    |    |     |   |   |   |   |     |                                                                                                                                                                                                                                                                                               |        |   |   |   |   |   |   |   |   |    |     |   |    |    |    |    |   |   |   |   |   |     |                                                                                                                                                                                                                             |        |   |   |   |   |   |   |    |   |   |   |   |   |   |   |     |
| <b>Death Benefit<sup>4</sup></b>                              | Upon death of owner or annuitant the greater of annuity value or surrender value                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | Upon death of owner the greater of annuity value or surrender value                                                                                                                                                                             | Upon death of owner the greater of annuity value or surrender value                                                                                                                                                                                                        |    |   |     |     |    |    |     |   |   |   |   |     |                                                                                                                                                                                                                                                                                               |        |   |   |   |   |   |   |   |   |    |     |   |    |    |    |    |   |   |   |   |   |     |                                                                                                                                                                                                                             |        |   |   |   |   |   |   |    |   |   |   |   |   |   |   |     |
| <b>Annuitization</b><br><small>(w/o surrender charge)</small> | Allowed after 5yrs for a minimum of 5 yrs                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | Early annuitization w/o charge is not allowed                                                                                                                                                                                                   | Early annuitization w/o charge is not allowed                                                                                                                                                                                                                              |    |   |     |     |    |    |     |   |   |   |   |     |                                                                                                                                                                                                                                                                                               |        |   |   |   |   |   |   |   |   |    |     |   |    |    |    |    |   |   |   |   |   |     |                                                                                                                                                                                                                             |        |   |   |   |   |   |   |    |   |   |   |   |   |   |   |     |
| <b>Additional Features</b>                                    |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | <p>Value-Lock 10 offers a premium enhancement, which is a percentage of the single premium, that will be added to the contract at issue. Value-Lock 10 offers the ability to lock in interest related gains at any time.</p>                    | <p>Value Lock 7 offers the ability to lock-in interest related gains beginning in the 3rd contract year.</p>                                                                                                                                                               |    |   |     |     |    |    |     |   |   |   |   |     |                                                                                                                                                                                                                                                                                               |        |   |   |   |   |   |   |   |   |    |     |   |    |    |    |    |   |   |   |   |   |     |                                                                                                                                                                                                                             |        |   |   |   |   |   |   |    |   |   |   |   |   |   |   |     |

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| <b>Summary</b>                                                | <p>The ANICO Strategy 10 Indexed Annuity is a single premium deferred annuity. There are two interest-crediting methods available in the annuity. The first method credits interest related to the growth of the S&amp;P<sup>®</sup> 500 Index on an annual point-to-point basis, and the second method credits interest based on a declared interest rate. Either or both strategies can be chosen, and reallocation between accounts is allowed only on contract anniversaries. There are three optional riders: <b>Lifetime Income Rider</b>, Enhanced Death Benefit Rider, and Return of Premium Rider.</p> | <p>The ANICO Strategy 7 Indexed Annuity is a single premium deferred annuity. There are two interest-crediting methods available in the annuity. The first method credits interest related to the growth of the S&amp;P<sup>®</sup> 500 Index on an annual point-to-point basis, and the second method credits interest based on a declared interest rate. Either or both strategies can be chosen, and reallocation between accounts is allowed only on contract anniversaries. There are three optional riders: <b>Lifetime Income Rider</b>, Enhanced Death Benefit Rider, and Return of Premium Rider.</p> |   |   |   |   |    |   |    |     |    |     |     |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                             |        |   |   |   |   |   |   |    |     |   |   |   |   |   |   |   |
| <b>Issue Ages</b>                                             | 0-85 (Owner & Annuitant)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | 0-85 (Owner & Annuitant)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |   |   |   |   |    |   |    |     |    |     |     |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                             |        |   |   |   |   |   |   |    |     |   |   |   |   |   |   |   |
| <b>Premium</b>                                                | \$5,000 (NQ) \$4,000 (PQ)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       | \$5,000 (NQ) \$4,000 (PQ)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |   |   |   |   |    |   |    |     |    |     |     |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                             |        |   |   |   |   |   |   |    |     |   |   |   |   |   |   |   |
| <b>Guaranteed Interest Rate</b>                               | Varies by state                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | Varies by state                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |   |   |   |   |    |   |    |     |    |     |     |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                             |        |   |   |   |   |   |   |    |     |   |   |   |   |   |   |   |
| <b>Surrender Charges</b>                                      | <table border="1"> <tr> <td>Year 1</td><td>2</td><td>3</td><td>4</td><td>5</td><td>6</td><td>7</td><td>8</td><td>9</td><td>10</td><td>11+</td> </tr> <tr> <td>% 9</td><td>9</td><td>8</td><td>7</td><td>6</td><td>5</td><td>4</td><td>3</td><td>2</td><td>1</td><td>0</td> </tr> </table>                                                                                                                                                                                                                                                                                                                       | Year 1                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | 2 | 3 | 4 | 5 | 6  | 7 | 8  | 9   | 10 | 11+ | % 9 | 9 | 8 | 7 | 6 | 5 | 4 | 3 | 2 | 1 | 0 | <table border="1"> <tr> <td>Year 1</td><td>2</td><td>3</td><td>4</td><td>5</td><td>6</td><td>7</td><td>8+</td> </tr> <tr> <td>% 7</td><td>7</td><td>6</td><td>5</td><td>4</td><td>3</td><td>2</td><td>0</td> </tr> </table> | Year 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8+ | % 7 | 7 | 6 | 5 | 4 | 3 | 2 | 0 |
| Year 1                                                        | 2                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | 3                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | 4 | 5 | 6 | 7 | 8  | 9 | 10 | 11+ |    |     |     |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                             |        |   |   |   |   |   |   |    |     |   |   |   |   |   |   |   |
| % 9                                                           | 9                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | 8                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | 7 | 6 | 5 | 4 | 3  | 2 | 1  | 0   |    |     |     |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                             |        |   |   |   |   |   |   |    |     |   |   |   |   |   |   |   |
| Year 1                                                        | 2                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | 3                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | 4 | 5 | 6 | 7 | 8+ |   |    |     |    |     |     |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                             |        |   |   |   |   |   |   |    |     |   |   |   |   |   |   |   |
| % 7                                                           | 7                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | 6                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | 5 | 4 | 3 | 2 | 0  |   |    |     |    |     |     |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                             |        |   |   |   |   |   |   |    |     |   |   |   |   |   |   |   |
| <b>Waiver of Surrender Charges**</b>                          | Confinement & disability                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | Confinement & disability                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |   |   |   |   |    |   |    |     |    |     |     |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                             |        |   |   |   |   |   |   |    |     |   |   |   |   |   |   |   |
| <b>Withdrawals</b>                                            | Starting in year 2, 10% of the annuity value at beginning of each contract year                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | Starting in year 2, 10% of the annuity value at beginning of each contract year                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |   |   |   |   |    |   |    |     |    |     |     |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                             |        |   |   |   |   |   |   |    |     |   |   |   |   |   |   |   |
| <b>Death Benefit <sup>4</sup></b>                             | Upon death of owner the greater of annuity value or surrender value                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | Upon death of owner the greater of annuity value or surrender value                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |   |   |   |   |    |   |    |     |    |     |     |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                             |        |   |   |   |   |   |   |    |     |   |   |   |   |   |   |   |
| <b>Annuitization</b><br><small>(w/o surrender charge)</small> | Allowed after 5 years for a minimum payout of 10 years                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | Allowed after 5 years for a minimum payout of 10 years                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |   |   |   |   |    |   |    |     |    |     |     |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                             |        |   |   |   |   |   |   |    |     |   |   |   |   |   |   |   |
| <b>Additional Features</b>                                    | <p><u>Optional Riders</u></p> <ul style="list-style-type: none"> <li>• <b>Lifetime Income Rider, with spousal joint and survivor option, guarantees income for life, even if annuity value declines to zero</b></li> <li>• Enhanced Death Benefit Rider increases death benefit by a stated percentage</li> <li>• Return of Premium Rider</li> </ul>                                                                                                                                                                                                                                                            | <p><u>Optional Riders</u></p> <ul style="list-style-type: none"> <li>• <b>Lifetime Income Rider, with spousal joint and survivor option, guarantees income for life, even if annuity value declines to zero</b></li> <li>• Enhanced Death Benefit Rider increases death benefit by a stated percentage</li> <li>• Return of Premium Rider</li> </ul>                                                                                                                                                                                                                                                           |   |   |   |   |    |   |    |     |    |     |     |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                             |        |   |   |   |   |   |   |    |     |   |   |   |   |   |   |   |

# Annuities

## Palladium® Immediate Annuity

## Palladium® MYG Annuity

## WealthQuest® Citadel Five Diamond

|                                                |                                                                                                                                                                                                                                                                                                                                                                                                                                                                |                                                                                                                                                                                                                                                                                                                                 |                                                                                                                                                                                                                                                                                                                                                                                                                |   |   |    |   |   |   |    |     |   |    |     |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                 |      |   |   |   |   |   |    |   |   |   |   |   |   |   |
|------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---|---|----|---|---|---|----|-----|---|----|-----|---|---|---|---|---|---|---|---|---|---|---|---|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------|---|---|---|---|---|----|---|---|---|---|---|---|---|
| <b>Summary</b>                                 | A single premium immediate annuity designed to provide regularly scheduled income payments, with withdrawal and surrender features. <b><u>After 3 years, there is an option of 10% withdrawal (must be for at least \$2,000) or full surrender.</u></b> <sup>2,3</sup>                                                                                                                                                                                         | A single premium deferred annuity that offers <b>eight different guaranteed interest rate periods</b> : 3- 10 years. With an interest rate enhancement in the first year for certain guarantee periods.                                                                                                                         | A single premium deferred annuity with add-in feature in 1st year only. 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. 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. |   |   |    |   |   |   |    |     |   |    |     |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                 |      |   |   |   |   |   |    |   |   |   |   |   |   |   |
| <b>Issue Ages</b>                              | 0-90 (Owner & Annuitant)                                                                                                                                                                                                                                                                                                                                                                                                                                       | 0-85 (Owner & Annuitant)                                                                                                                                                                                                                                                                                                        | 0-85 (Annuitant)<br>No maximum issue age on owner                                                                                                                                                                                                                                                                                                                                                              |   |   |    |   |   |   |    |     |   |    |     |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                 |      |   |   |   |   |   |    |   |   |   |   |   |   |   |
| <b>Premium</b>                                 | \$15,000 (NQ) \$3,500 (PQ)                                                                                                                                                                                                                                                                                                                                                                                                                                     | \$5,000 (NQ & PQ)                                                                                                                                                                                                                                                                                                               | \$5,000 (NQ & PQ)                                                                                                                                                                                                                                                                                                                                                                                              |   |   |    |   |   |   |    |     |   |    |     |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                 |      |   |   |   |   |   |    |   |   |   |   |   |   |   |
| <b>Guaranteed Interest Rate</b>                | N/A                                                                                                                                                                                                                                                                                                                                                                                                                                                            | Guarantee Interest Rate Period of 3 to 10 years depending on guarantee period selected<br><br>Minimum guaranteed interest rate will vary by state                                                                                                                                                                               | Varies by state                                                                                                                                                                                                                                                                                                                                                                                                |   |   |    |   |   |   |    |     |   |    |     |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                 |      |   |   |   |   |   |    |   |   |   |   |   |   |   |
| <b>Surrender Charges</b> <sup>2,3</sup>        | Commutated value                                                                                                                                                                                                                                                                                                                                                                                                                                               | <table border="1"> <tr> <td>Year</td> <td>1</td> <td>2</td> <td>3</td> <td>4</td> <td>5</td> <td>6</td> <td>7</td> <td>8</td> <td>9</td> <td>10</td> <td>11+</td> </tr> <tr> <td>%</td> <td>8</td> <td>8</td> <td>8</td> <td>7</td> <td>6</td> <td>5</td> <td>4</td> <td>3</td> <td>2</td> <td>1</td> <td>0</td> </tr> </table> | Year                                                                                                                                                                                                                                                                                                                                                                                                           | 1 | 2 | 3  | 4 | 5 | 6 | 7  | 8   | 9 | 10 | 11+ | % | 8 | 8 | 8 | 7 | 6 | 5 | 4 | 3 | 2 | 1 | 0 | <table border="1"> <tr> <td>Year</td> <td>1</td> <td>2</td> <td>3</td> <td>4</td> <td>5</td> <td>6+</td> </tr> <tr> <td>%</td> <td>7</td> <td>7</td> <td>7</td> <td>6</td> <td>5</td> <td>0</td> </tr> </table> | Year | 1 | 2 | 3 | 4 | 5 | 6+ | % | 7 | 7 | 7 | 6 | 5 | 0 |
| Year                                           | 1                                                                                                                                                                                                                                                                                                                                                                                                                                                              | 2                                                                                                                                                                                                                                                                                                                               | 3                                                                                                                                                                                                                                                                                                                                                                                                              | 4 | 5 | 6  | 7 | 8 | 9 | 10 | 11+ |   |    |     |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                 |      |   |   |   |   |   |    |   |   |   |   |   |   |   |
| %                                              | 8                                                                                                                                                                                                                                                                                                                                                                                                                                                              | 8                                                                                                                                                                                                                                                                                                                               | 8                                                                                                                                                                                                                                                                                                                                                                                                              | 7 | 6 | 5  | 4 | 3 | 2 | 1  | 0   |   |    |     |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                 |      |   |   |   |   |   |    |   |   |   |   |   |   |   |
| Year                                           | 1                                                                                                                                                                                                                                                                                                                                                                                                                                                              | 2                                                                                                                                                                                                                                                                                                                               | 3                                                                                                                                                                                                                                                                                                                                                                                                              | 4 | 5 | 6+ |   |   |   |    |     |   |    |     |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                 |      |   |   |   |   |   |    |   |   |   |   |   |   |   |
| %                                              | 7                                                                                                                                                                                                                                                                                                                                                                                                                                                              | 7                                                                                                                                                                                                                                                                                                                               | 7                                                                                                                                                                                                                                                                                                                                                                                                              | 6 | 5 | 0  |   |   |   |    |     |   |    |     |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                 |      |   |   |   |   |   |    |   |   |   |   |   |   |   |
| <b>Waiver of Surrender Charges</b> **          | N/A                                                                                                                                                                                                                                                                                                                                                                                                                                                            | Confinement & disability                                                                                                                                                                                                                                                                                                        | Confinement, terminal illness & disability                                                                                                                                                                                                                                                                                                                                                                     |   |   |    |   |   |   |    |     |   |    |     |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                 |      |   |   |   |   |   |    |   |   |   |   |   |   |   |
| <b>Withdrawals</b>                             | Partial withdrawals after 3 years, for up to 10% of commuted value                                                                                                                                                                                                                                                                                                                                                                                             | Interest only in first year. Starting in year 2, 10% of the annuity value at beginning of each contract year                                                                                                                                                                                                                    | Starting in year 1, 10% of the annuity value at beginning of each contract year                                                                                                                                                                                                                                                                                                                                |   |   |    |   |   |   |    |     |   |    |     |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                 |      |   |   |   |   |   |    |   |   |   |   |   |   |   |
| <b>Death Benefit</b>                           | Payable only on certain options                                                                                                                                                                                                                                                                                                                                                                                                                                | Upon death of owner or annuitant the greater of annuity value or surrender value                                                                                                                                                                                                                                                | Upon death of owner or annuitant the annuity value                                                                                                                                                                                                                                                                                                                                                             |   |   |    |   |   |   |    |     |   |    |     |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                 |      |   |   |   |   |   |    |   |   |   |   |   |   |   |
| <b>Annuitization</b><br>(w/o surrender charge) | N/A                                                                                                                                                                                                                                                                                                                                                                                                                                                            | Allowed beginning in the 4th policy year for a minimum payout of 5 years. MVA/EID still apply                                                                                                                                                                                                                                   | Allowed after 1 year for a minimum payout of 10 years                                                                                                                                                                                                                                                                                                                                                          |   |   |    |   |   |   |    |     |   |    |     |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                 |      |   |   |   |   |   |    |   |   |   |   |   |   |   |
| <b>Additional Features</b>                     | <b><u>Annuity options available:</u></b><br><ol style="list-style-type: none"> <li>1 Life</li> <li>2 Life with period certain from 5 to 20 years</li> <li>3 Period Certain from 5 to 30 years</li> <li>4 Joint &amp; Last Survivor with 50, 60, 66.67, 75 or 100% paid to survivor</li> <li>5 Joint &amp; Last Survivor with 50, 60, 66.67, 75 or 100% paid to survivor with period certain of 5 to 20 years</li> <li>6 Installment and Cash Refund</li> </ol> | 10 b.p. rate enhancement for \$100,000 + for lifetime<br><br>After initial guarantee period, funds available for full surrender without incurring surrender charges during a 30-day window, or annuity can be continued.                                                                                                        | 10 b.p. rate enhancement for \$100,000 + for lifetime                                                                                                                                                                                                                                                                                                                                                          |   |   |    |   |   |   |    |     |   |    |     |   |   |   |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                 |      |   |   |   |   |   |    |   |   |   |   |   |   |   |

Agent Use Only; Not For Use With The General Public.

|                                                                       |                                                                                                                                                                                                                                                                                                                                                                                                                                       |                                                                                                                                                                                                                                                                                                                                                                       |   |   |   |   |    |   |    |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                     |        |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |
|-----------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---|---|---|---|----|---|----|---|---|---|---|---|---|---|---|---|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------|---|---|---|---|---|---|----|---|---|---|---|---|---|---|---|---|
| <p><b>Summary</b></p>                                                 | <p>A flexible premium deferred annuity. 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. All premium payments received within the first 36 months of the contract will receive 2% interest rate enhancement over the current declared interest rate for one year.</p> | <p>A single premium deferred annuity with add-in feature in the first year only for Non-Qualified funds; flexible premiums available with Qualified funds. All premium payments received in the first contract year will receive a 1% interest rate enhancement over the current declared interest rate for one year. Interest rate declared annually thereafter.</p> |   |   |   |   |    |   |    |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                     |        |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |
| <p><b>Issue Ages</b></p>                                              | <p>0-85 (Annuitant)<br/>No maximum issue age on owner</p>                                                                                                                                                                                                                                                                                                                                                                             | <p>0-90 (Owner &amp; Annuitant);<br/>0-83 (IN); 0-78 (OK); 0-50 (UT)</p>                                                                                                                                                                                                                                                                                              |   |   |   |   |    |   |    |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                     |        |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |
| <p><b>Premium</b></p>                                                 | <p>\$5,000 (NQ) \$2,000 (PQ)</p>                                                                                                                                                                                                                                                                                                                                                                                                      | <p>\$5,000 (NQ); \$100 (PQ)</p>                                                                                                                                                                                                                                                                                                                                       |   |   |   |   |    |   |    |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                     |        |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |
| <p><b>Guaranteed Interest Rate</b></p>                                | <p>Varies by state</p>                                                                                                                                                                                                                                                                                                                                                                                                                | <p>Varies by state</p>                                                                                                                                                                                                                                                                                                                                                |   |   |   |   |    |   |    |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                     |        |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |
| <p><b>Surrender Charges<sup>2,3</sup></b></p>                         | <table border="1"> <tr> <td>Year 1</td><td>2</td><td>3</td><td>4</td><td>5</td><td>6</td><td>7</td><td>8+</td> </tr> <tr> <td>%</td><td>7</td><td>7</td><td>7</td><td>6</td><td>5</td><td>4</td><td>2</td><td>0</td> </tr> </table>                                                                                                                                                                                                   | Year 1                                                                                                                                                                                                                                                                                                                                                                | 2 | 3 | 4 | 5 | 6  | 7 | 8+ | % | 7 | 7 | 7 | 6 | 5 | 4 | 2 | 0 | <table border="1"> <tr> <td>Year 1</td><td>2</td><td>3</td><td>4</td><td>5</td><td>6</td><td>7</td><td>8+</td> </tr> <tr> <td>%</td><td>7</td><td>7</td><td>7</td><td>6</td><td>5</td><td>4</td><td>2</td><td>0</td> </tr> </table> | Year 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8+ | % | 7 | 7 | 7 | 6 | 5 | 4 | 2 | 0 |
| Year 1                                                                | 2                                                                                                                                                                                                                                                                                                                                                                                                                                     | 3                                                                                                                                                                                                                                                                                                                                                                     | 4 | 5 | 6 | 7 | 8+ |   |    |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                     |        |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |
| %                                                                     | 7                                                                                                                                                                                                                                                                                                                                                                                                                                     | 7                                                                                                                                                                                                                                                                                                                                                                     | 7 | 6 | 5 | 4 | 2  | 0 |    |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                     |        |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |
| Year 1                                                                | 2                                                                                                                                                                                                                                                                                                                                                                                                                                     | 3                                                                                                                                                                                                                                                                                                                                                                     | 4 | 5 | 6 | 7 | 8+ |   |    |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                     |        |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |
| %                                                                     | 7                                                                                                                                                                                                                                                                                                                                                                                                                                     | 7                                                                                                                                                                                                                                                                                                                                                                     | 7 | 6 | 5 | 4 | 2  | 0 |    |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                     |        |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |
| <p><b>Waiver of Surrender Charges**</b></p>                           | <p>Confinement, terminal illness &amp; disability</p>                                                                                                                                                                                                                                                                                                                                                                                 | <p>Confinement &amp; disability</p>                                                                                                                                                                                                                                                                                                                                   |   |   |   |   |    |   |    |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                     |        |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |
| <p><b>Withdrawals</b></p>                                             | <p>Starting in year 1, 10% of the annuity value at beginning of each contract year</p>                                                                                                                                                                                                                                                                                                                                                | <p>Starting in year 1, 10% of the annuity value at beginning of each contract year</p>                                                                                                                                                                                                                                                                                |   |   |   |   |    |   |    |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                     |        |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |
| <p><b>Death Benefit</b></p>                                           | <p>Upon death of owner or annuitant the annuity value</p>                                                                                                                                                                                                                                                                                                                                                                             | <p>Upon death of owner the greater of annuity value or surrender value</p>                                                                                                                                                                                                                                                                                            |   |   |   |   |    |   |    |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                     |        |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |
| <p><b>Annuitization</b><br/><small>(w/o surrender charge)</small></p> | <p>Allowed after 1 year for a minimum payout of 10 years</p>                                                                                                                                                                                                                                                                                                                                                                          | <p>Allowed after 5 years for a minimum payout of 5 years. MVA/EID still apply</p>                                                                                                                                                                                                                                                                                     |   |   |   |   |    |   |    |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                     |        |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |
| <p><b>Additional Features</b></p>                                     | <p>10 b.p. rate enhancement for \$100,000 + for lifetime</p>                                                                                                                                                                                                                                                                                                                                                                          | <p>Max premium after 1st year. \$20,000 for PQ funds. <b>(This product features trail commissions, which double in the eighth year.)</b></p>                                                                                                                                                                                                                          |   |   |   |   |    |   |    |   |   |   |   |   |   |   |   |   |                                                                                                                                                                                                                                     |        |   |   |   |   |   |   |    |   |   |   |   |   |   |   |   |   |

# Annuities

## Palladium Century

## Palladium Century 1 & 3 Annuity

## Palladium Century 5 & 7 Annuity

### Summary

The Palladium Century Series is a series of fixed deferred annuities. The Palladium Century Series offers a flexible premium product in the Palladium Century Annuity, as well as a series of single premium products with enhanced interest options in Palladium Century I, Century III, Century V, and Century VII. The single premium Palladium Century I, III, V, and VII allow additional add-in premiums in the first contract year only, and any add-in first-year premiums will also receive the enhanced interest rate for a full year.

### Issue Ages

0-90 (Owner & Annuitant)

**Century 1** 0-90 (Owner & Annuitant)  
**Century 3** 0-85 (Owner & Annuitant)

0-80 (Owner & Annuitant)

### Premium

\$5,000 (NQ); \$100 (PQ)

\$5,000 (NQ) \$4,000 (PQ)

\$5,000 (NQ) \$4,000 (PQ)

### Guaranteed Interest Rate

Varies by state

Varies by state

Varies by state

### Surrender Charges<sup>2,3</sup>

|      |   |   |   |   |   |   |   |    |
|------|---|---|---|---|---|---|---|----|
| Year | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8+ |
| %    | 9 | 8 | 7 | 6 | 5 | 4 | 2 | 0  |

**Century 1**

|      |    |   |   |   |   |   |   |   |   |    |     |
|------|----|---|---|---|---|---|---|---|---|----|-----|
| Year | 1  | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11+ |
| %    | 10 | 9 | 8 | 7 | 6 | 5 | 4 | 3 | 2 | 1  | 0   |

**Century 3**

|      |    |    |   |   |   |   |   |   |   |    |     |
|------|----|----|---|---|---|---|---|---|---|----|-----|
| Year | 1  | 2  | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11+ |
| %    | 11 | 10 | 9 | 8 | 7 | 6 | 5 | 4 | 3 | 2  | 0   |

**Century 5**

|      |    |    |    |    |   |   |   |   |   |    |     |
|------|----|----|----|----|---|---|---|---|---|----|-----|
| Year | 1  | 2  | 3  | 4  | 5 | 6 | 7 | 8 | 9 | 10 | 11+ |
| %    | 12 | 12 | 11 | 10 | 9 | 8 | 6 | 4 | 3 | 2  | 0   |

**Century 7**

|      |    |    |    |    |    |   |   |   |   |    |     |
|------|----|----|----|----|----|---|---|---|---|----|-----|
| Year | 1  | 2  | 3  | 4  | 5  | 6 | 7 | 8 | 9 | 10 | 11+ |
| %    | 12 | 12 | 11 | 11 | 10 | 9 | 8 | 6 | 4 | 2  | 0   |

### Waiver of Surrender Charges\*\*

Confinement & disability

Confinement & disability

Confinement & disability

### Withdrawals

Starting in year 1, 10% of the annuity value at beginning of each contract year

Starting in year 1, 10% of the annuity value at beginning of each contract year

Starting in year 1, 10% of the annuity value at beginning of each contract year

### Death Benefit

Upon death of owner the greater of annuity value or surrender value

Upon death of owner the greater of annuity value or surrender value

Upon death of owner the greater of annuity value or surrender value

### Annuitization (w/o surrender charge)

Early annuitization w/o charge is not allowed

Early annuitization w/o charge is not allowed

Early annuitization w/o charge is not allowed

### Additional Features

N/A

**Century 1** 1% interest rate enhancement on premiums received in 1st year for 12 months

**Century 3** 3% interest rate enhancement on premiums received in 1st year for 12 months

**Century 5** 5% interest rate enhancement on premiums received in 1st year for 12 months

**Century 7** 7% interest rate enhancement on premiums received in 1st year for 12 months