

American National Insurance Company's Independent Marketing Group (IMG)

Bold type on rate indicates a change from previous month. Interest Rate Summary - Effective **January, 2010**

Indexed Annuities		
ANICO Strategy Indexed Annuity		
	<u>10-Year</u>	<u>7-Year</u>
Participation Rate	100%	100%
Cap Rate	5.80%	6.00%
Fixed Rate	2.00%	2.30%
*Minimum Guaranteed Rate:		
Declared Crediting Method	1.75%	1.75%
Indexed Crediting Method	1.00%	1.00%
For ROP deduct .20% from Fixed Rate Option and/or .50% from CAP Rate.		
*MG Interest Rate for MG Surrender Value.		
ANICO Value-Lock Equity Indexed Annuity		
	<u>10-Year</u>	<u>7-Year</u>
Participation Rate	100%	100%
Premium Enhancement	3.00%	N/A
ANICO Equity Index Annuity		
	<u>Specified Rate</u>	
ANICO EIA without ROP Rider	5.00%	
ANICO EIA with ROP Rider	4.60%	
Minimum Guaranteed Rate varies by state.		

Multi-Year Guarantee Annuity			
Palladium® MYG	<u>1st Year</u>	<u>Base Rate</u>	<u>Effective Yield</u>
3-Year	2.00%	2.00%	2.00%
4-Year	2.15%	2.15%	2.15%
5-Year	3.50%	2.50%	2.70%
6-Year	3.15%	3.15%	3.15%
7-Year	4.25%	3.25%	3.39%
8-Year	3.60%	3.60%	3.60%
9-Year	5.10%	3.10%	3.32%
10-Year	4.45%	3.45%	3.55%
Initial contributions over \$100,000 receive an additional 10 basis points for the life of the contract. Rate subject to change for new issues at any time.			

Immediate Annuity	
Palladium® (SPIA) - (with liquidity options)	
For Quotes Call 1-888-501-4043, Option #1 or use SPIA	
Express via our Web site at www.img.anicoweb.com	

Bonus Annuities		
	<u>1st Year Rate</u>	<u>Base Rate</u>
Palladium® Century	2.00%	2.00%
Palladium® Century 1	3.00%	2.00%
Palladium® Century 3	5.00%	2.00%
Palladium® Century 5	7.00%	2.00%
Palladium® Century 7	9.00%	2.00%
As states are approved, rates for the Palladium® Century Series will be 10 basis points lower in FL, IN, NC, TX, VT, VA, WA and WI.		
Palladium®	3.50%	3.50%
Palladium® Plus 1	4.00%	3.00%
Palladium® Plus 3	6.00%	3.00%
Palladium® Ultra 5	8.00%	3.00%
Palladium® Ultra 7	10.00%	3.00%
Palladium® Annuity Series is not available in states where the Palladium® Century Series is approved.		

Deferred Annuities		
	<u>1st Year Rate</u>	<u>Base Rate</u>
Palladium® Advisor	3.25%	2.25%
Palladium® Advisor 25 basis points lower in MN, OR and PA.		
Eagle Annuity	4.00%	3.00%
Eagle Annuity not available in states where Palladium® Advisor is approved.		
	<u>1st Year Rate</u>	<u>Base Rate</u>
WQ Citadel 5 Diamond*	3.45%	2.45%
WQ Citadel 7 Diamond**	4.60%	2.60%
Initial contributions over \$100,000 receive an additional 10 basis points for the life of the contract.		
*For contracts issued 1/1/08 or later, base rate is guaranteed for two years on all premiums paid during the first contract year.		
**For contracts issued 1/1/08 or later, base rate is guaranteed for two years on all premiums paid.		

Pension Annuity		
	<u>1st Year Rate</u>	<u>Base Rate</u>
Palladium® Group Fixed Deferred	3.00%	3.00%

Variable Annuities	
<u>Fixed Account</u>	<u>1st Year Rate</u>
WealthQuest® III Variable Annuity	3.00%
WealthQuest® III VA 6-Month DCA	5.25%*
WealthQuest® III VA 12-Month DCA	3.25%*
*Actual rate earned will be less since advertised rate is paid on a declining balance.	

Indexed Universal Life			
New. . . ANICO Indexed UL (Effective 9/1/09)			
Fixed Rate	5.00%	Participation Rate	100%
Cap Rate	14.00%	Variable Loan Rate	5.60%
Illustrated Rate	8.25%		

Life Products		
	<u>1st Year Rate</u>	<u>Base Rate</u>
ANICO Executive UL	5.00%	5.00%
ANICO LTG UL	5.35%	5.35%

Variable Life	
<u>Fixed Account</u>	<u>Current Rate</u>
WealthQuest® III VUL	4.65%

NAIC Index
Minimum Guaranteed Indexed Rate in NAIC Indexed States is 2.00% for January 2010 for the Palladium® MYG, Palladium® Advisor, Palladium® Century and WealthQuest® Citadel 5 & 7 Diamond Series.
Minimum Guaranteed Indexed Rate in NAIC Indexed States is 1.75% for January 2010 for the ANICO Value-Lock Annuity.

Special Notes

Base Rate is for the initial guarantee period only. It is not used for renewal rates beyond the initial guarantee period. Base rates are subject to change at any time.



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