

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

**Bold type on rate indicates a change from previous month.** Interest Rate Summary - Effective **October, 2009** (revised)

Indexed Annuities		
<b>ANICO Strategy Indexed Annuity</b>		
	<u>10-Year</u>	<u>7-Year</u>
Participation Rate	100%	100%
Cap Rate	6.75%	7.00%
Fixed Rate	<b>2.25%</b>	<b>2.55%</b>
*Minimum Guaranteed Rate:		
Declared Crediting Method	1.75%	1.75%
Indexed Crediting Method	<b>1.30%</b>	1.00%
For ROP deduct .20% from Fixed Rate Option and/or .50% from CAP Rate.		
*MG Interest Rate for MG Surrender Value.		
<b>ANICO Value-Lock Equity Indexed Annuity</b>		
	<u>10-Year</u>	<u>7-Year</u>
Participation Rate	100%	100%
Premium Enhancement	<b>4.00%</b>	N/A
<b>ANICO Equity Index Annuity</b>		
	<u>Specified Rate</u>	
<b>ANICO EIA</b> without ROP Rider	<b>5.50%</b>	
<b>ANICO EIA</b> with ROP Rider	<b>5.10%</b>	
Minimum Guaranteed Rate varies by state.		

Multi-Year Guarantee Annuity			
<b>Palladium® MYG</b>	<u>1st Year</u>	Base Rate	Effective Yield
3-Year	<b>2.10%</b>	<b>2.10%</b>	<b>2.10%</b>
4-Year	<b>2.40%</b>	<b>2.40%</b>	<b>2.40%</b>
5-Year	<b>3.75%</b>	<b>2.75%</b>	<b>2.95%</b>
6-Year	<b>3.40%</b>	<b>3.40%</b>	<b>3.40%</b>
7-Year	<b>4.50%</b>	<b>3.50%</b>	<b>3.64%</b>
8-Year	<b>3.85%</b>	<b>3.85%</b>	<b>3.85%</b>
9-Year	<b>5.35%</b>	<b>3.35%</b>	<b>3.57%</b>
10-Year	<b>4.70%</b>	<b>3.70%</b>	<b>3.80%</b>
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	
<b>Palladium® (SPIA)</b> - (with liquidity options)	
For Quotes Call <b>1-888-501-4043, Option #1</b> or use SPIA Express via our Web site at <a href="http://www.img.anicoweb.com">www.img.anicoweb.com</a>	

Bonus Annuities		
	<u>1st Year Rate</u>	<u>Base Rate</u>
<b>Palladium® Century</b>	<b>2.20%</b>	<b>2.20%</b>
Palladium® Century 1	<b>3.20%</b>	<b>2.20%</b>
Palladium® Century 3	<b>5.20%</b>	<b>2.20%</b>
Palladium® Century 5	<b>7.20%</b>	<b>2.20%</b>
Palladium® Century 7	<b>9.20%</b>	<b>2.20%</b>
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.		
<b>Palladium®</b>	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.		

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Deferred Annuities		
	<u>1st Year Rate</u>	<u>Base Rate</u>
<b>Palladium® Advisor</b>	<b>3.50%</b>	<b>2.50%</b>
Palladium® Advisor 25 basis points lower in MN, OR and PA.		
<b>Eagle Annuity</b>	4.00%	3.00%
Eagle Annuity not available in states where Palladium® Advisor is approved.		
	<u>1st Year Rate</u>	<u>Base Rate</u>
<b>WQ Citadel 5 Diamond*</b>	<b>3.70%</b>	<b>2.70%</b>
<b>WQ Citadel 7 Diamond**</b>	<b>4.85%</b>	<b>2.85%</b>
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.		
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Pension Annuity		
	<u>1st Year Rate</u>	<u>Base Rate</u>
<b>Palladium® Group Fixed Deferred</b>	<b>3.05%</b>	<b>3.05%</b>

Variable Annuities	
Fixed Account	<u>1st Year Rate</u>
<b>WealthQuest® III Variable Annuity</b>	3.00%
<b>WealthQuest® III VA 6-Month DCA</b>	<b>5.50%*</b>
<b>WealthQuest® III VA 12-Month DCA</b>	<b>3.50%*</b>
*Actual rate earned will be less since advertised rate is paid on a declining balance.	

Indexed Universal Life			
<b>New. . . ANICO Indexed UL</b> (Effective 9/1/09)			
Fixed Rate	5.00%	Participation Rate	100%
Cap Rate	14.00%	Variable Loan Rate	5.75%
Illustrated Rate	8.45%		

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

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

NAIC Index
Minimum Guaranteed Indexed Rate in NAIC Indexed States is 2.00% for <b>October</b> 2009 for the Palladium® MYG and 2.00% for the Palladium® Advisor, Palladium® Century and WealthQuest® Citadel 5 & 7 Diamond Series.
Minimum Guaranteed Indexed Rate in NAIC Indexed States is 1.75% for <b>October</b> 2009 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.



**Financial Markets, Inc.**

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