

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

**Bold type on rate indicates a change from previous month.** Interest Rate Summary - Effective **November, 2009**

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>2.00%</b>	<b>2.30%</b>
*Minimum Guaranteed Rate:		
Declared Crediting Method	1.75%	1.75%
Indexed Crediting Method	<b>1.10%</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	4.00%	N/A
<b>ANICO Equity Index Annuity</b>		
	<u>Specified Rate</u>	
<b>ANICO EIA</b> without ROP Rider	5.50%	
<b>ANICO EIA</b> with ROP Rider	5.10%	
Minimum Guaranteed Rate varies by state.		

Multi-Year Guarantee Annuity			
<b>Palladium®</b>		Base	Effective
<b>MYG</b>	<u>1st Year</u>	Rate	Yield
3-Year	<b>2.00%</b>	<b>2.00%</b>	<b>2.00%</b>
4-Year	<b>2.15%</b>	<b>2.15%</b>	<b>2.15%</b>
5-Year	<b>3.50%</b>	<b>2.50%</b>	<b>2.70%</b>
6-Year	<b>3.15%</b>	<b>3.15%</b>	<b>3.15%</b>
7-Year	<b>4.25%</b>	<b>3.25%</b>	<b>3.39%</b>
8-Year	<b>3.60%</b>	<b>3.60%</b>	<b>3.60%</b>
9-Year	<b>5.10%</b>	<b>3.10%</b>	<b>3.32%</b>
10-Year	<b>4.45%</b>	<b>3.45%</b>	<b>3.55%</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>2.00%</b>	<b>2.00%</b>
Palladium® Century 1	<b>3.00%</b>	<b>2.00%</b>
Palladium® Century 3	<b>5.00%</b>	<b>2.00%</b>
Palladium® Century 5	<b>7.00%</b>	<b>2.00%</b>
Palladium® Century 7	<b>9.00%</b>	<b>2.00%</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.		

Securities distributed through Securities Management and Research Inc. (SM&R), Member FINRA, SIPC, a subsidiary of American National Insurance Company, 2450 South Shore Blvd., League City, Texas 77573 (281) 334-2469.

Deferred Annuities		
	<u>1st Year Rate</u>	<u>Base Rate</u>
<b>Palladium® Advisor</b>	<b>3.25%</b>	<b>2.25%</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>3.45%</b>	<b>2.45%</b>
<b>WQ Citadel 7 Diamond**</b>	<b>4.60%</b>	<b>2.60%</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.		
**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>
<b>Palladium® Group Fixed Deferred</b>	<b>3.00%</b>	<b>3.00%</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>5.25%*</b>
<b>WealthQuest® III VA 12-Month DCA</b>	<b>3.25%*</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>November</b> 2009 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 <b>November</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.**

**800-888-2829**

[www.fm-inc.com](http://www.fm-inc.com) - [Marketing@fm-inc.com](mailto:Marketing@fm-inc.com)

For Agent Use Only