

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

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

## Indexed Annuities

### ANICO Strategy Indexed Annuity

	10-Year	7-Year
Participation Rate	100%	100%
Cap Rate	7.25%	7.25%
Fixed Rate	<b>2.85%</b>	<b>3.15%</b>

\*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

	10-Year	7-Year
Participation Rate	100%	100%
Premium Enhancement	3.00%	N/A

### ANICO Equity Index Annuity

	Specified Rate
<b>ANICO EIA</b> without ROP Rider	<b>4.50%</b>
<b>ANICO EIA</b> with ROP Rider	<b>4.10%</b>

## Multi-Year Guarantee Annuity

Palladium® MYG	1st Year	Base Rate	Effective Yield
<b>3-Year</b>	<b>2.70%</b>	<b>2.70%</b>	<b>2.70%</b>
<b>4-Year</b>	<b>3.00%</b>	<b>3.00%</b>	<b>3.00%</b>
<b>5-Year</b>	<b>4.35%</b>	<b>3.35%</b>	<b>3.55%</b>
<b>6-Year</b>	<b>4.00%</b>	<b>4.00%</b>	<b>4.00%</b>
<b>7-Year</b>	<b>4.90%</b>	<b>3.90%</b>	<b>4.04%</b>
<b>8-Year</b>	<b>4.25%</b>	<b>4.25%</b>	<b>4.25%</b>
<b>9-Year</b>	<b>5.75%</b>	<b>3.75%</b>	<b>3.97%</b>
<b>10-Year</b>	<b>5.10%</b>	<b>4.10%</b>	<b>4.20%</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

**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](http://www.img.anicoweb.com)

## Bonus Annuities

	1st Year Rate	Base Rate
<b>Palladium® Century</b>	<b>2.80%</b>	<b>2.80%</b>
<b>Palladium® Century 1</b>	<b>3.80%</b>	<b>2.80%</b>
<b>Palladium® Century 3</b>	<b>5.80%</b>	<b>2.80%</b>
<b>Palladium® Century 5</b>	<b>7.80%</b>	<b>2.80%</b>
<b>Palladium® Century 7</b>	<b>9.80%</b>	<b>2.80%</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>	<b>3.60%</b>	<b>3.60%</b>
<b>Palladium® Plus 1</b>	<b>4.10%</b>	<b>3.10%</b>
<b>Palladium® Plus 3</b>	<b>6.10%</b>	<b>3.10%</b>
<b>Palladium® Ultra 5</b>	<b>8.10%</b>	<b>3.10%</b>
<b>Palladium® Ultra 7</b>	<b>10.10%</b>	<b>3.10%</b>

Palladium® Annuity Series is not available in states where the Palladium® Century Series is approved.

## Deferred Annuities

	1st Year Rate	Base Rate
<b>Palladium® Advisor</b>	<b>4.10%</b>	<b>3.10%</b>

Palladium® Advisor 25 basis points lower in MN, OR and PA.

<b>Eagle Annuity</b>	<b>4.00%</b>	<b>3.00%</b>
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Eagle Annuity not available in states where Palladium® Advisor is approved.

	1st Year Rate	Base Rate
<b>WQ Citadel 5 Diamond*</b>	<b>4.30%</b>	<b>3.30%</b>
<b>WQ Citadel 7 Diamond**</b>	<b>5.45%</b>	<b>3.45%</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

	1st Year Rate	Base Rate
<b>Palladium® Group Fixed Deferred</b>	<b>3.65%</b>	<b>3.65%</b>

## Variable Annuities

Fixed Account	1st Year Rate
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**WealthQuest® III Variable Annuity** **3.10%**

**WealthQuest® III VA 6-Month DCA** **6.10%\***

**WealthQuest® III VA 12-Month DCA** **4.10%\***

\*Actual rate earned will be less since advertised rate is paid on a declining balance.

## Life Products

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

## Variable Life

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

## NAIC Index

Minimum Guaranteed Indexed Rate in NAIC Indexed States is 2.00% for **April** 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 for ANICO Value-Lock EIA and ANICO EIA Annuities in NAIC Indexed States is 1.75% for **April** 2009.

## 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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