

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

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

Indexed Annuities		
ANICO Strategy Indexed Annuity		
	<u>10-Year</u>	<u>7-Year</u>
Participation Rate	100%	100%
Cap Rate	7.25%	<b>7.75%</b>
Fixed Rate	<b>2.55%</b>	<b>2.85%</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		
	<u>10-Year</u>	<u>7-Year</u>
Participation Rate	100%	100%
Premium Enhancement	3.00%	N/A

ANICO Equity Index Annuity		Specified Rate
<b>ANICO EIA</b> without ROP Rider		<b>4.20%</b>
<b>ANICO EIA</b> with ROP Rider		<b>3.80%</b>

Multi-Year Guarantee Annuity			
<b>Palladium® MYG</b>	<u>1st Year</u>	Base Rate	Effective Yield
<b>3-Year</b>	<b>2.40%</b>	<b>2.40%</b>	<b>2.40%</b>
<b>4-Year</b>	<b>2.70%</b>	<b>2.70%</b>	<b>2.70%</b>
<b>5-Year</b>	<b>4.05%</b>	<b>3.05%</b>	<b>3.25%</b>
<b>6-Year</b>	<b>3.70%</b>	<b>3.70%</b>	<b>3.70%</b>
<b>7-Year</b>	<b>4.80%</b>	<b>3.80%</b>	<b>3.94%</b>
<b>8-Year</b>	<b>4.15%</b>	<b>4.15%</b>	<b>4.15%</b>
<b>9-Year</b>	<b>5.65%</b>	<b>3.65%</b>	<b>3.87%</b>
<b>10-Year</b>	<b>5.00%</b>	<b>4.00%</b>	<b>4.10%</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>2.50%</b>	<b>2.50%</b>
<b>Palladium® Century 1</b>	<b>3.50%</b>	<b>2.50%</b>
<b>Palladium® Century 3</b>	<b>5.50%</b>	<b>2.50%</b>
<b>Palladium® Century 5</b>	<b>7.50%</b>	<b>2.50%</b>
<b>Palladium® Century 7</b>	<b>9.50%</b>	<b>2.50%</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>3.50%</b>	<b>3.50%</b>
<b>Palladium® Plus 1</b>	<b>4.00%</b>	<b>3.00%</b>
<b>Palladium® Plus 3</b>	<b>6.00%</b>	<b>3.00%</b>
<b>Palladium® Ultra 5</b>	<b>8.00%</b>	<b>3.00%</b>
<b>Palladium® Ultra 7</b>	<b>10.00%</b>	<b>3.00%</b>
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>
<b>Palladium® Advisor</b>	<b>3.80%</b>	<b>2.80%</b>
<i>Palladium® Advisor 25 basis points lower in MN, OR and PA.</i>		
<b>Eagle Annuity</b>	4.00%	3.00%
<i>Eagle Annuity not available in states where Palladium® Advisor is approved.</i>		

	<u>1st Year Rate</u>	<u>Base Rate</u>
<b>WQ Citadel 5 Diamond*</b>	<b>4.00%</b>	<b>3.00%</b>
<b>WQ Citadel 7 Diamond**</b>	<b>5.15%</b>	<b>3.15%</b>
<i>Initial contributions over \$100,000 receive an additional 10 basis points for the life of the contract.</i>		
<i>*For contracts issued 1/1/08 or later, base rate is guaranteed for two years on all premiums paid during the first contract year.</i>		
<i>**For contracts issued 1/1/08 or later, base rate is guaranteed for two years on all premiums paid.</i>		

Pension Annuity		
	<u>1st Year Rate</u>	<u>Base Rate</u>
<b>Palladium® Group Fixed Deferred</b>	<b>3.35%</b>	<b>3.35%</b>

Variable Annuities	
<u>Fixed Account</u>	<u>1st Year Rate</u>
<b>WealthQuest® III Variable Annuity</b>	<b>3.00%</b>
<b>WealthQuest® III VA 6-Month DCA</b>	<b>5.80%*</b>
<b>WealthQuest® III VA 12-Month DCA</b>	<b>3.80%*</b>
<i>*Actual rate earned will be less since advertised rate is paid on a declining balance.</i>	

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	
<u>Fixed Account</u>	<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>May</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 for ANICO Value-Lock EIA and ANICO EIA Annuities in NAIC Indexed States is 1.75% for <b>May</b> 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.



**Financial Markets, Inc.**

**800-888-2829**

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