

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

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

Indexed Annuities

ANICO Strategy Indexed Annuity

	10-Year	7-Year
Participation Rate	100%	100%
Cap Rate	4.00%	4.20%
Fixed Rate	2.00%	2.00%

*Minimum Guaranteed Rate:		
Declared Crediting Method	1.75%	1.75%
Indexed Crediting Method	1.00%	1.00%

*MG Interest Rate for MG Surrender Value.

ANICO Value-Lock Equity Indexed Annuity

	10-Year	7-Year
Participation Rate	100%	100%
Premium Enhancement	0%	N/A

ANICO Equity Index Annuity

	Specified Rate
ANICO EIA without ROP Rider	5.00%

Minimum Guaranteed Rate varies by state.

Multi-Year Guarantee Annuity

Palladium® MYG	1st Year	Base Rate	Effective Yield
3-Year	2.00%	2.00%	2.00%
4-Year	2.00%	2.00%	2.00%
5-Year	3.20%	2.20%	2.40%
6-Year	2.95%	2.95%	2.95%
7-Year	4.05%	3.05%	3.19%
8-Year	3.40%	3.40%	3.40%
9-Year	4.90%	2.90%	3.12%
10-Year	4.25%	3.25%	3.35%

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

	1st Year Rate	Base Rate
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.

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Deferred Annuities

	1st Year Rate	Base Rate
Palladium® Advisor	3.00%	2.00%

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

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

	1st Year Rate	Base Rate
WQ Citadel 5 Diamond*	3.15%	2.15%
WQ Citadel 7 Diamond**	4.30%	2.30%

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

	1st Year Rate	Base Rate
Palladium® Group Fixed Deferred	3.00%	3.00%

Variable Annuities

Fixed Account	1st Year Rate
WealthQuest® III Variable Annuity	3.00%
WealthQuest® III VA 6-Month DCA	4.95%*
WealthQuest® III VA 12-Month DCA	3.00%*

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

Indexed Universal Life

Fixed Rate	4.75%	Participation Rate	100%
Cap Rate	13.00%	Variable Loan Rate	5.60%
Illustrated Rate	7.85%		

Life Products

	1st Year Rate	Base Rate
ANICO Executive UL	4.50%	4.50%
ANICO LTG UL	4.75%	4.75%

Variable Life

Fixed Account	Current Rate
WealthQuest® III VUL	4.00%

NAIC Index

Minimum Guaranteed Indexed Rate in NAIC Indexed States is 2.00% for **July** 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 **July** 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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