

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

Bold type on rate indicates a change from previous month. Interest Rate Summary - Effective **November 2013**

Indexed Annuities

ANICO Strategy Indexed Annuity (ASIA) PLUS

10-Year 7-Year

Premium Enhancement: 1.00% 1.00%

Declared Rate Crediting

Declared Rate: 2.25% 2.25%

One-Year Performance Method

Specified Rate: 4.00% 4.00%

One-Year Monthly Sum Method

Monthly Cap Rate: 2.00% 2.00%

One-Year Point to Point Method

100% Participation Cap: 5.50% 5.50%
75% Participation Cap: *Currently Unavailable*
50% Participation Cap: *Currently Unavailable*

Three-Year Point to Point Method

100% Participation Cap: 16.00% 16.00%
75% Participation Cap: *Currently Unavailable*
50% Participation Cap: 27.00% 27.00%

Five-Year Point to Point Method

100% Participation Cap: 30.00% 30.00%
75% Participation Cap: 38.00% 38.00%
50% Participation Cap: 50.00% 50.00%

Lifetime Income Rider (Fixed)

Fixed Rate: 5.00% 5.00%
Accumulation Period: 15 Yrs. 15 Yrs.
Rider Premium Enhancement: 3.00% 3.00%
Rider Premium Charge: 0.60% 0.60%

Lifetime Income Rider (Fixed+Index):

Fixed Rate: 2.00% 2.00%
Accumulation Period: 15 Yrs. 15 Yrs.
Rider Premium Enhancement: 3.00% 3.00%
Rider Premium Charge: 0.30% 0.30%

ANICO® Value-Lock Equity Indexed Annuity

Participation Rate 100.00% 50.00%
Premium Enhancement 2.00% N/A

Bonus Annuities

	1st Year Rate	Base Rate
Palladium® Century	1.80%	1.80%
Palladium® Century 1	2.80%	1.80%
Palladium® Century 3	4.80%	1.80%
Palladium® Century 5	6.80%	1.80%
Palladium® Century 7	8.80%	1.80%

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

Multi-Year Guarantee Annuity

Palladium® MYG	1st Year	Base Rate	Effective Yield
3-Year		Product Temporarily Withdrawn	
4-Year		Product Temporarily Withdrawn	
5-Year	2.70%	1.70%	1.90%
6-Year	2.10%	2.10%	2.10%
7-Year	3.70%	2.70%	2.84%
8-Year	2.70%	2.70%	2.70%
9-Year	4.50%	2.50%	2.72%
10-Year	3.60%	2.60%	2.70%

Initial contributions of \$100,000 or more receive an additional 10 basis points for the life of the contract. Rate subject to change for new issues at any time.

Deferred Annuities

	1st Year Rate	Base Rate
WQ Citadel 5 Diamond	2.50%*	1.50%
WQ Citadel 7 Diamond	3.50%**	1.50%

Initial contributions of \$100,000 or more receive an additional 10 basis points for the life of the contract. *Rate includes 1% interest rate enhancement on all premium payments received in the first year for one year. ** Rate includes 2% interest rate enhancement on all premium payments received in the first 36 months of the contract for one year.

Pension Annuity

Palladium® Group Fixed Annuity	1st Year Rate	Base Rate
	1.60%	1.60%

Variable Annuities

Variable Annuities Temporarily Withdrawn

Indexed Universal Life

Fixed Rate	4.35%	Participation Rate	100%
Cap Rate	14.00%	Variable Loan Rate	4.85%
Illustrated Rate	8.50%		

Life Products

	1st Year Rate	Base Rate
ANICO® Executive UL	4.10%	4.10%

Variable Life

Fixed Account	Current Rate
WealthQuest® III VUL	3.75%

NAIC Index

Minimum Guaranteed Indexed Rate in NAIC Indexed States is 1.00% for **November 2013** for the Palladium® MYG, Palladium® Century, WealthQuest® Citadel 5 & 7 Diamond Series, ANICO™ Value-Lock Annuity, ANICO™ Equity Index Annuity and Palladium® Group Fixed 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.

For additional information on current or renewal interest rates, contact our **Field Support Center at 1 (888) 501-4043, option 1.**

Please be sure to run the update in your LPES software ... Visit our Web site at www.img.anicoweb.com

All registered variable products are offered through ANICO Financial Services, Inc. ("ANFS"), Member FINRA, One Moody Plaza, Suite 1423 Galveston, TX 77550. ANFS is a subsidiary of American National Insurance Company.

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