

Effective 05.01.2016

American National Strategy Indexed Annuity PLUS 7

Single Premium Deferred Fixed Index Annuity Index Dates: 1st, 8th, 16th, 24th (funds are placed in holding account until Index Date)					
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S&P 500 Annual "Performance w/ Specified Rate Strategy"					
Each index anniversary, if the S&P is even or better, the specified rate is credited (declared annually (never less than			3.60%		
1%)).					
S&P 500 Monthly Point to Point Ca					
Each index anniversary, all monthly index change		1.80%			
	less than 1%).				
	Annual Point to Point Cap w/ 100% Partipation Rate				
Each anniversary, any annual increase, multipli		pt basis is credited, subject to a	3.70%		
	(cap never less than 1%).				
S&P 500 Annual Point to Point Cap	· ·		Temporarily		
Each anniversary, any annual increase, multipli		pt basis is credited, subject to a	Unavailable		
	(cap never less than 1%).				
S&P 500 Annual Point to Point Cap	· •		Temporarily		
Each anniversary, any annual increase, multipli	ed by the participation rate, on a pt to o (cap never less than 1%).	pt basis is credited, subject to a	Unavailable		
Fixed Rate	Cap liever less than 170j.				
	d annually (never less than 1%).		2.20%		
		utes like 1 Vear Strategies (N/A i	n NII)		
	nt to Point w/ Cap & Participation Rates like 1 Year Strategies (N/A in NJ)				
Minimum Guaranteed Rate	87.5% of premium @ 1.00% less w/d's & surrender charges				
Maximum Issue Age Minimum / Maximum Premium	80 \$10,000 NQ-\$5,000 Q / \$1M thru age 75				
Surrender Charges		_			
(Not Available in: NY)	7 Year: 7, 6, 5, 4, 3, 2, 1% +/- MVA				
(NOT AVAIIABLE III. NT)					
		AVA in CA, FL, WA)	m)		
	❖ 10% penalty free withdrawals of	or RMD All Years (\$250 minimur	n)		
	10% penalty free withdrawalsReallocation allowed at least 7	or RMD All Years (\$250 minimur days prior to each anniversary	m)		
Features	 10% penalty free withdrawals Reallocation allowed at least 7 Partial Index Credits on death 	or RMD All Years (\$250 minimur days prior to each anniversary claim based upon date of death			
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Features	 10% penalty free withdrawals Reallocation allowed at least 7 Partial Index Credits on death Confinement Waiver (30 consected) Terminal Illness Waiver (12 months) 	or RMD All Years (\$250 minimur days prior to each anniversary claim based upon date of death ccutive days)(not available in CA onths or less to live)(not available	, CT) e in CA, CT)		
Features	 10% penalty free withdrawals of Reallocation allowed at least 7 Partial Index Credits on death of Confinement Waiver (30 consections of Terminal Illness Waiver (12 modes) Disability Waiver (2 of 6 ADL's; mu 	or RMD All Years (\$250 minimur days prior to each anniversary claim based upon date of death cutive days)(not available in CA inths or less to live)(not available is to be 64 or younger)(Not available is to be 64 or younger)	, CT) e in CA, CT) in CA, CT)		
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Features Optional Income Riders (N/A in WA; Fixed Rate Plus Index Option N/A in NJ)	 10% penalty free withdrawals of Reallocation allowed at least 7 Partial Index Credits on death of Confinement Waiver (30 consected Terminal Illness Waiver (12 modes) Disability Waiver (2 of 6 ADL's; mumor Must notify Carrier with Option 1: 7% Compound for 10 Y 	or RMD All Years (\$250 minimur days prior to each anniversary claim based upon date of death ecutive days)(not available in CA on this or less to live)(not available is be 64 or younger)(Not available in 10 days of incident for all 3 Waivears	, CT) e in CA, CT) in CA, CT)		
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Optional Income Riders (N/A in WA; Fixed Rate Plus Index Option N/A in NJ) Rate Hold Death Benefit	 ❖ 10% penalty free withdrawals of Reallocation allowed at least 7 ❖ Partial Index Credits on death of Partial Index Credits on death of Index Confinement Waiver (30 consects of Earlier Waiver (12 more in its properties) ❖ Disability Waiver (2 of 6 ADL's; muter in its properties) Must notify Carrier with Option 1: 7% Compound for 10 YOption 2: 4% + Interest Earned for Earlier in its properties 	or RMD All Years (\$250 minimur days prior to each anniversary claim based upon date of death ecutive days)(not available in CA on this or less to live)(not available is be 64 or younger)(Not available in 10 days of incident for all 3 Waive ears or 10 Years rom date app received ter of AV or GMSV	, CT) e in CA, CT) in CA, CT)		
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FTS Life Insurance Agency, Inc. (800) 544-9532

Effective 9/14/2015 Rates Subject to Change

American National Strategy Indexed PLUS 7

Lifetime Income Rider Options						
Available for ALL Issue Ages						
	Fixed Rate					
Option 1		Rollup Amount ed for 10 Years)	7%			
	Rider Cost: 60bps annually					
	Not Available in: NY, WA					
	Fixed Rate Plus Index Credit					
Option 2	Premium + Rollup Amount + Index Credit (Compounded for 10 Years)		4%			
	Rider Cost: 30bps annually					
Not Available in: NJ, NY, WA						
	Age	Individual	Joint			
Lifetime Payout Percentages	60	4.50%	3.50%			
	Increases 10bps annually until Income Option turned on; max of 7.50% for Single Life and 6.50% for Joint Life					
 ❖ Rider Charges are deducted from interest earned; if not enough interest earned that year, cost will be deducted from future earnings ❖ Spouse (or legally recognized Domestic Partner) can continue contract @ death of Owner (if 100% primary Beneficiary) w/ BBA if Lifetime Income has not been turned on ❖ Can turn on Income Payments after Year 1 and at least 50 years of age ❖ Can receive Income Payments monthly, quarterly, semi-anually, or annually 						

Call Hanson Financial (800) 410-9932 Ext. 109