Effective 05.01.2016

1% Bonus

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)

Strategy	7 Year
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 1%)).	**3.60%**
S&P 500 Monthly Point to Point Cap Each index anniversary, all monthly index changes, positive (subject to a cap) or negative (no cap) are totaled (cap never less than 1%).	**1.80%**
S&P 500 Annual Point to Point Cap w/ 100% Partipation Rate Each anniversary, any annual increase, multiplied by the participation rate, on a pt to pt basis is credited, subject to a cap (cap never less than 1%).	**3.70%**
S&P 500 Annual Point to Point Cap w/ 75% Participation Rate Each anniversary, any annual increase, multiplied by the participation rate, on a pt to pt basis is credited, subject to a cap (cap never less than 1%).	**Temporarily Unavailable**
S&P 500 Annual Point to Point Cap w/ 50% Participation Rate Each anniversary, any annual increase, multiplied by the participation rate, on a pt to pt basis is credited, subject to a cap (cap never less than 1%).	**Temporarily Unavailable**
Fixed Rate Declared annually (never less than 1%).	**2.20%**

Also includes 3 Year & 5 Year Point 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	80
Minimum / Maximum Premium	$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 (No MVA in CA, FL, WA)
Features	❖ 10% penalty free withdrawals or RMD All Years ($250 minimum) ❖ Reallocation allowed at least 7 days prior to each anniversary ❖ Partial Index Credits on death claim based upon date of death ❖ Confinement Waiver (30 consecutive days)(not available in CA, CT) ❖ Terminal Illness Waiver (12 months or less to live)(not available in CA, CT) ❖ Disability Waiver (2 of 6 ADL's; must be 64 or younger)(Not available in CA, CT) *Must notify Carrier within 10 days of incident for all 3 Waivers*
Optional Income Riders (N/A in WA; Fixed Rate Plus Index Option N/A in NJ)	Option 1: 7% Compound for 10 Years **Option 2: 4% + Interest Earned for 10 Years**
Rate Hold	60 Days from date app received
Death Benefit	Greater of AV or GMSV
Annuitization	Not Advised
Company Ratings	AM Best: A

Commissions Surrender: 0 - 12 months 100%; *No Chargeback @ Death*	**0 - 75**	**5.00%**
	76 - 80	4.00%

Effective 9/14/2015
Rates Subject to Change

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Lifetime Income Rider Options			
Available for ALL Issue Ages			
Option 1	**Fixed Rate**		
	Premium + Rollup Amount (Compounded for 10 Years)		**7%**
	Rider Cost: 60bps annually		
Not Available in: NY, WA			
Option 2	**Fixed Rate Plus Index Credit**		
	Premium + Rollup Amount + Index Credit (Compounded for 10 Years)		**4%**
	Rider Cost: 30bps annually		
Not Available in: NJ, NY, WA			
Lifetime Payout Percentages	Age	Individual	Joint
	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		
Additional Details	❖ 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		