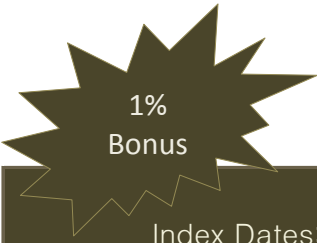


Effective 05.01.2016

**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)

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% 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%).	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%	
<i>Also includes 3 Year & 5 Year Point to Point w/ Cap & Participation Rates like 1 Year Strategies (N/A in NJ)</i>		
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	<ul style="list-style-type: none"> ❖ 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) <p style="text-align: center;"><i>Must notify Carrier within 10 days of incident for all 3 Waivers</i></p>	
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%

FTS Life Insurance Agency, Inc. (800) 544-9532

For Agent Use Only

Effective 9/14/2015
 Rates Subject to Change

American National Strategy Indexed PLUS 7

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	<ul style="list-style-type: none"> ❖ 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-annually, or annually 		

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

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