

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

Bold type on rate indicates a change from previous month. Interest Rate Summary - Effective January, 2012

Indexed Annuities		
ANICO Strategy Indexed Annuity		
	<u>10-Year</u>	<u>7-Year</u>
Participation Rate	100%	100%
Cap Rate	3.00%	3.00%
Fixed Rate	1.00%	1.00%
*Minimum Guaranteed Rate:		
Declared Crediting Method	1.00%	1.00%
Indexed Crediting Method	1.00%	1.00%
*MG Interest Rate for MG Surrender Value.		
ANICO Value-Lock Equity Indexed Annuity		
	<u>10-Year</u>	<u>7-Year</u>
Participation Rate	50.00%	50.00%
Premium Enhancement	0.00%	N/A
ANICO Equity Index Annuity		
	<u>Specified Rate</u>	
ANICO EIA	3.00%	

Multi-Year Guarantee Annuity			
Palladium® MYG	<u>1st Year</u>	<u>Base Rate</u>	<u>Effective Yield</u>
3-Year	Product Temporarily Withdrawn		
4-Year	Product Temporarily Withdrawn		
5-Year	2.00%	1.00%	1.20%
6-Year	1.70%	1.70%	1.70%
7-Year	2.85%	1.85%	1.99%
8-Year	2.55%	2.55%	2.55%
9-Year	4.05%	2.05%	2.27%
10-Year	3.15%	2.15%	2.25%
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.			

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		
	<u>1st Year Rate</u>	<u>Base Rate</u>
Palladium® Century	1.25%	1.25%
Palladium® Century 1	2.25%	1.25%
Palladium® Century 3	4.25%	1.25%
Palladium® Century 5	6.25%	1.25%
Palladium® Century 7	8.25%	1.25%
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.		

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

Deferred Annuities		
	<u>1st Year Rate</u>	<u>Base Rate</u>
Palladium® Advisor	2.25%	1.25%
<i>Palladium® Advisor 25 basis points lower in MN, OR and PA.</i>		
	<u>1st Year Rate</u>	<u>Base Rate</u>
WQ Citadel 5 Diamond*	2.10%	1.10%
WQ Citadel 7 Diamond**	3.25%	1.25%
<i>Initial contributions of \$100,000 or more receive an additional 10 basis points for the life of the contract.</i>		
<i>*For contracts issued 1/1/08 or later, base rate is guaranteed for two years on all premiums paid during the first contract year.</i>		
<i>**For contracts issued 1/1/08 or later, base rate is guaranteed for two years on all premiums paid.</i>		

Pension Annuity		
	<u>1st Year Rate</u>	<u>Base Rate</u>
Palladium® Group Fixed Annuity	1.00%	1.00%

Variable Annuities	
<u>Fixed Account</u>	<u>1st Year Rate</u>
WealthQuest® III Variable Annuity	Products Temporarily Withdrawn
WealthQuest® III VA 6-Month DCA	Temporarily Withdrawn
WealthQuest® III VA 12-Month DCA	Withdrawn
<i>*Actual rate earned will be less since advertised rate is paid on a declining balance.</i>	

Indexed Universal Life			
Fixed Rate	4.75%	Participation Rate	100%
Cap Rate	13.00%	Variable Loan Rate	4.60%
Illustrated Rate	7.90%		

Life Products		
	<u>1st Year Rate</u>	<u>Base Rate</u>
ANICO Executive UL	4.50%	4.50%
ANICO LTG UL	Product Temporarily Withdrawn	

Variable Life	
<u>Fixed Account</u>	<u>Current Rate</u>
WealthQuest® III VUL	4.00%

NAIC Index
Minimum Guaranteed Indexed Rate in NAIC Indexed States is 1.00% for January 2012 for the Palladium® MYG, Palladium® Advisor, Palladium® Century, WealthQuest® Citadel 5 & 7 Diamond Series, ANICO Value-Lock Annuity, ANICO Equity Index Annuity and Palladium® Group Fixed Annuity.

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