



# WEALTHQUEST® CITADEL 5 DIAMOND ANNUITY

Establish financial *peace of mind* with a plan that helps protect your desired lifestyle during retirement.



## INTEREST RATE ENHANCEMENT

Premium payments made within the first contract year may receive a 1% interest rate enhancement above the current declared accumulation interest rate for the first year.



## FLEXIBLE PREMIUMS

You can establish your annuity with a single premium payment, but you also have the option to make additional premium payments within the first contract year.<sup>1</sup>



## TAX DEFERRAL

You do not need to worry about taxes eroding your interest earnings on your annuity contract because you pay no taxes on the interest earned within the annuity until the funds are withdrawn.

**FOR MORE INFORMATION, CONTACT**

1) Payments Additional premium payments accepted in first contract year only. For withdrawals or surrenders in excess of the penalty-free withdrawal amount, a surrender charge will apply according to the following schedule:

Year	1	2	3	4	5	6+
	7%	7%	7%	6%	5%	0%

Contract Form Series: WQ512, WQ5NQ(NY), WQ5PQ(NY) (Forms may vary by state). American National Insurance Company, headquartered in Galveston, Texas is licensed to conduct business in all states except New York. Business is conducted in New York by American National Life Insurance Company of New York, headquartered in Glenmont, New York.



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