



WEALTHQUEST® CITADEL 7 DIAMOND ANNUITY

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



INTEREST RATE ENHANCEMENT

All premium payments made within the first 36 months of issuance may receive a 2% interest rate enhancement above the current declared interest rate for the first year.



FLEXIBLE PREMIUMS

Once you establish your annuity with the initial premium payment, you can make additional premium payments either on a scheduled basis or alternately, whenever you have the available funds to do so.



TAX DEFERRAL

All premium payments made during the first year will receive our then declared accumulation interest rate, and it will be guaranteed for two years.

FOR MORE INFORMATION, CONTACT

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	8+
	7%	7%	7%	6%	5%	4%	2%	0%

Contract Form Series: WQ712, WQ7NQ(NY), WQ7PQ(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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