



American National Insurance Company
Galveston, Texas

An Annuity Policy Illustration

Single Premium Immediate Annuity

Prepared for
Mary

Presented By
Advisor Services

July 2, 2025

American National Insurance Company

Designed for
Mary

Birthdate: **July 2, 1945**

Sex: **Female** State: **SD**

Non-Qualified Single Premium Immediate Annuity

Single Premium
Immediate
Annuity

Payment Option: Life Only

Single Premium	Monthly Income	Non-Taxable Amount	Taxable Amount	Exclusion Ratio
\$394,673.27	\$3,500.00	\$3,461.50	\$38.50	98.90%

The illustrated single premium annuity was issued by American National Insurance Company ("Company"). This quote is made on July 2, 2025 and is valid through July 9, 2025.

**Payout Option:
Life Only**

Monthly payments of \$3,500.00 will be paid beginning August 2, 2025. Guaranteed income will be paid during your lifetime and payments will cease upon your death.

Cost Basis

The exclusion ratio assumes a cost basis of \$394,673.27. The calculation of the exclusion ratio is based on our understanding of the current tax regulations and is not meant to be guaranteed. Please contact your tax advisor. The total amount of the annuity cannot exceed your net cost (figured without any reduction for a refund feature).

After-Tax Monthly Payment

\$3,496.15 assumes a 10.00% total income tax rate. We suggest you seek the advice of a qualified tax advisor regarding annuity taxation as it applies to you specifically.

State Premium Taxes

The values shown include state premium tax of 1.25%.

Age / Sex

This quote is based on the age and sex shown above. If this is not correct, the quote will be adjusted when the premium is received by the company at its Home Office.

Rates

Rates and factors are subject to change without notice. This quote assumes all funds are received by the Company at its Home Office within the effective period of the prevailing rate scale. Please submit a copy of the illustration with the application.

Rate Lock

I hereby acknowledge that American National will lock-in the above quote for a period not to exceed 60 days from the Application signature date for Transfers, Rollovers, 1035 Exchanges, and Non-Insurance Accounts to Non-Qualified Annuities.

Policies funded by Cash with Application; I hereby acknowledge that American National will lock-in the above quote for a period not to exceed 7 days from the date this Illustration was prepared.

Owner/Annuitant Signature

Date

Agent Signature

Agent Number

Annuitant Signature

Date