

# WealthQuest® Citadel 5 & 7 Diamond Series

Guaranteed principal and surrender charges may be waived in the event of confinement or disability.



**5**  
YEAR

	≥ \$100k	< \$100k
1st Year Rate	<b>5.15%</b>	<b>5.05%</b>
Declared Rate	<b>4.15%</b>	<b>4.05%</b>

## Single Premium Fixed Deferred Annuity

- Premiums accepted during the first contract year.
- All premium payments made during the first year receive the currently declared interest rate, guaranteed for two years and receive a 1% interest rate enhancement above the declared rate.

**7**  
YEAR

	≥ \$100k	< \$100k
1st Year Rate	<b>6.20%</b>	<b>6.10%</b>
Declared Rate	<b>4.20%</b>	<b>4.10%</b>

## Flexible Premium Fixed Deferred Annuity

- Premiums are accepted at any time.
- All premium payments made receive the current declared rate, guaranteed for two years.
- All premium payments made within the first 36 months of the contract will receive a 2% interest rate enhancement above the current declared rate for the first year.
- Rate declared annually thereafter.

\*Rates are effective 10/1/2024 and can change without notice at any time.  
Minimum Guaranteed Interest Rate will not be less than the current NAIC Index rate.

## FOR MORE INFORMATION CONTACT

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**Important information about this annuity:** All interest rates will be declared annual effective rates of interest. Interest is credited to your annuity daily on a compound basis 365 days a year including leap years. In leap years, interest will be given for 366 days. Any withdrawals, including interest only withdrawals, will reduce the amount of interest credited to your account. **The surrender schedule applies to surrenders and withdrawals in excess of the surrender charge free 10% withdrawal allowed each contract year.** Current U.S. tax law provides

Contract Year	1	2	3	4	5	6	7	8+
5-Year Surrender Charge	7%	7%	7%	6%	5%	0%	0%	0%
7-Year Surrender Charge	7%	7%	7%	6%	5%	4%	2%	0%

that earnings from an annuity are taxable only upon a withdrawal as ordinary income. Withdrawals prior to age 59½ may be subject to a 10% IRS penalty. All guarantees are made by the issuing insurance company and are subject to the claims paying ability of American National Insurance Company, Galveston, Texas. Form Series: WQ512; WQ712 (forms may vary by state). Neither American National Insurance Company nor its agents offer tax or legal advice. Not available in New York. May not be available in all states

Not FDIC/NCUA insured | Not a deposit | Not insured by any federal government agency | No bank/CU guarantee | May lose value



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