



INDEPENDENT MARKETING GROUP

a division of American National Insurance Company

Minimum Guaranteed Interest Rate For Fixed Annuities

Each month American National publishes a Minimum Guarantee Interest Rate (MGIR) for products in states using the NAIC Index as the basis for the MGIR. For some time American National has elected to use 2% as the minimum "floor" for the Index, even though the products filed in Index states would allow a lower floor.

Due to the ongoing current low interest rate environment, American National cannot continue to support the 2% floor in Index states. Therefore, effective October 1, 2010, the Minimum Guaranteed Index Rate in NAIC Index states will be 1%.

Applications signed and **dated by September 30, 2010** and received in the San Antonio Processing Center by **October 5, 2010** will receive the September MGIR of 2%. Applications dated October 1st and after will receive the new MGIR of 1%.

NAIC Index products include **Palladium® Advisor, Palladium® Century Annuities, Palladium® MYG, WealthQuest® 5 & 7 Annuities, ANICO Strategy 7 & 10 Indexed Annuities, and ANICO Value-Lock 7 & 10 Indexed Annuities.**

Palladium® Advisor	Palladium® Century	Palladium® MYG
WealthQuest® 5	WealthQuest® 7	ANICO Value-Lock 7
ANICO Value-Lock 10	ANICO Strategy 7 Indexed	ANICO Strategy 10 Indexed