



Independent  
Marketing  
Group



## ANICO Strategy Indexed Annuity PLUS 10:

Taking Steps in the Right  
Direction

# 5

### One Year Strategies

**5.15%** Cap,  
50% Participation  
Point to Point

**4.60%** Cap,  
100% Participation  
Point to Point

**2.20%**  
Declared Rate

Total Sum  
Performance with a  
**1.10%** Monthly Cap

Performance with  
a **3.75%** Specified  
Rate

**10 Year Surrender Period<sup>1</sup>**

[Learn More](#)

Rates as of 5/1/2019. Rates and Caps are subject to change monthly. 1) Surrender Charge Schedules: 10 yr.: 9%, 9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%, 0%. California: 9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%, 0%. A Market Value Adjustment may apply. When a person buys this annuity the person is not buying an ownership interest in any stock or index. Indexed strategies earn interest related to the performance of an Index. Whether an indexed strategy earns interest or not and how much interest is earned is dependent on a number of factors: index performance, participation rate, cap and segment term. The performance of the index cannot be predicted over any given period of time. Past history of the Index is no guarantee of future performance. There is not one particular interest crediting strategy that will deliver the most interest under all economic conditions. American National Insurance Company and its agents do not make any recommendations regarding the selection of indexed strategies. American National Insurance Company and its agents do not guarantee the performance of any indexed strategies. The Declared Rate Strategy earns interest at an interest rate we declare at the beginning of each Contract Year and is guaranteed for one year. Form Series IA13; LIR17 (Forms may vary by state). The contract and riders may not be available in all states. See the contract form for complete details.

IMG-A23 | 02.19

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