

Finding the “Gems” in ANICO’s Fixed Annuity Portfolio

We have many “Gems” in our Fixed Annuity Portfolio. What are they? 60-day Rate Locks, Portfolio Renewals, Full Account Value on Death, Contractual Guarantees, No Forced Annuitization, Innovative Riders, and Penalty-Free Required Minimum Distributions for **all** years. But, why stop there?

Let’s start our search for these gems by looking at the guarantees in our MYG products. We offer **one interest rate for all states** where the MYG is approved. At the \$100,000 band, we offer a .10% interest rate bonus in all years. The MYG has a 10-year initial surrender charge (+/- MVA). At the end of the guarantee period (3 to 10 years) there is a 30-day window in which all surrender charges are waived. Interest Payments or Required Minimum Distributions are available in all years including year one, guaranteed. After the first year, a 10% penalty-free surrender is guaranteed. We also guarantee no surrender charges at death, disability, or confinement. Think MYG; think guaranteed.

Our WealthQuest® Citadel 5 & 7 Diamond Series is the perfect ensemble for the older age client. ***What puts the shine on these two diamonds?***

- No MVA
- Full Account Value on first death of owner/annuitant
- No charge back on death
- No maximum issue age for owner
- The base rate is guaranteed for the first two years.

How is all of this possible? Well, let’s take a closer look.

The WealthQuest® Citadel 5 & 7 Diamond are both based on age of annuitant for issue age, commissions, and chargeback rules. Essentially, on a Non-Qualified case, you can name an annuitant other than the owner, and there will be no charge back at the death of an annuitant if the issue age (of the annuitant) is less than age 80. The beauty is...we still pay a full account value at the first death of the owner or the annuitant. And, there’s more . . . especially when you consider the short 5-year surrender period for the Citadel 5 Diamond or, even better still, the flexible premium aspect of the Citadel 7 Diamond. While the Citadel 5 Diamond is a single premium product with a 1% first year bonus, the Citadel 7 Diamond, on the other hand, offers your clients the option of flexible premiums with a 2% first-year interest rate bonus on all deposits in the first three years but only a 7-year ‘contract year’ surrender (starts when the policy is issued). And, the Citadel 7 Diamond pays first-year commission on all deposits in the first three years! ***These diamonds are shimmering!***

Now, while our ANICO Strategy Indexed Annuity (ASIA) does not offer an interest bonus, it does “hold its value,” offering some real interest rate integrity due to a relatively stable cap that has been renewing at or near new money rates. The ASIA also offers Lifetime Income, an Enhanced Death Benefit, and Principal Guarantee. New for the ANICO Strategy

Indexed Annuity (ASIA) is the ability to run hypothetical illustrations showing off all of its treasures. If it is an indexed annuity you're really after, don't forget about our "ANICO Value-Lock 7 & 10" - the only one with absolutely **No Moving Parts**: 100% Participation Rate, No Cap, No Fees/Spreads, and **No Trust Me's**.

If you need a few extra karats in this rather anemic interest rate environment and a boost in First-year yield, the Palladium[®] Century Series is the product of choice. Along with a choice of a 1%, 3%, 5%, or 7% first-year bonus, this product has a 10-year surrender charge schedule, 10% penalty-free withdrawal for all years, full account value on death of owner, issue ages up to age 90 (Century 1), and a trail option for commissions. ***What a gem...a true bonus product with integrity.***

Last, but certainly not least, is our Palladium[®] Single Premium Immediate Annuity (SPIA). Twenty percent of our annuity sales in 2007 came from the Palladium[®] SPIA. Why? We offer top payouts on life contingencies and period certain over 10 years, split annuities (10-year split annuity illustrations online via SPIA Express), and, best of all, **liquidity after year three**. That's right, on all pay-outs, period certain, or any life contingency (single or joint) we allow partial or full commuted value surrenders after the third year! Additionally, we'll take up to \$1 million on period certain and up to \$4 million for life pay-outs (single or joint). Please send us your SPIA business - we like them - including the big ones. ***We even offer 60-day rate locks on SPIAs!***

So, who has a treasure chest full of valuable annuities backed by the best service/support you'll experience anywhere? The Independent Marketing Group (IMG) at American National. Dip into our treasure chest and enjoy the many gems it has to offer you and your clients.

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