



FIXED ANNUITIES

10 Reasons to Buy a Fixed Annuity

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| 1 | Safety | <ul style="list-style-type: none">• No stock market fluctuations• Principal and interest guarantees |
| 2 | Tax Deferral | <ul style="list-style-type: none">• Interest earned is tax-deferred• No 1099s (if no withdrawals are taken) |
| 3 | Accumulation | <ul style="list-style-type: none">• Attractive interest rates (plus tax deferral)• First-year interest rate enhancement plus rate options may be available on some products |
| 4 | Liquidity | <ul style="list-style-type: none">• Surrender-free withdrawal features usually limited to 10% free withdrawal annually in most contracts.¹ |
| 5 | Estate Planning | <ul style="list-style-type: none">• Proceeds of a fixed annuity are paid directly to the named beneficiary• Avoids the cost, delay, and expense of probate |
| 6 | No Sales Charge | <ul style="list-style-type: none">• 100% of your premium earns interest from day one |
| 7 | Flexibility & Control | <ul style="list-style-type: none">• Between contribution and payout options, there may be a good fit for many people |
| 8 | Diversification | <ul style="list-style-type: none">• Fixed annuities can play an important role in a well-diversified investment portfolio |
| 9 | Multiple Guarantees | <ul style="list-style-type: none">• 100% Premium guarantee from the issuing insurance company²• Minimum interest rate guarantee• Guaranteed lifetime income options |
| 10 | One of a Kind | <ul style="list-style-type: none">• Because what other accumulation vehicles can provide the nine great reasons listed here? |

Not all products have all features, please see product disclosure for details. 1) A federal tax penalty of 10% may be assessed on any withdrawals made prior to age 59½. 2) Limited by the claims paying ability of the company. Neither American National nor its agents give tax advice. Clients should contact their attorney or tax advisor on their specific situation. For more information, call the Internal Revenue Service's toll-free telephone number, 800-829-3676, to ask for Publication 554 and Publication 915. You can also access these publications on the IRS Web site at www.irs.gov. American National Insurance Company, headquartered in Galveston, Texas is licensed to conduct business in all states except New York. Business is conducted in New York by American National Life Insurance Company of New York, headquartered in Glenmont, New York. Each company has financial responsibility for only the products and services it issues.



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