

ARE YOU IN **CONTROL** OF YOUR MONEY?



YES
 NO

With ANICO Strategy Indexed Annuity 7



Lifetime Income Rider Options

This optional rider can provide an income stream that is guaranteed for life. Two options are available:

1. A 7.20% Fixed Rate is earned for 10 years.
2. A 4.20% Fixed Rate is earned for 10 years Plus Index Credit plus Index Credit if any. Index Credits are not guaranteed and may or may not be payable depending on the movement of the S&P 500® index. (Index credit if any continues until income payments begin).



Multiple Interest Crediting Strategies

The flexibility to choose from several strategies. There is a fixed interest rate crediting option in addition to several indexed strategies which are tied to the movement of the S&P 500® index.¹



Access to Your Money

The full annuity value of your contract will be available after seven years, with no surrender charges.²
The surrender charge may be waived in the event of Confinement, Disability, or Terminal Illness.



Protection from Taxes

Accumulate value in the annuity on a tax-deferred basis until the day you need the money. The annuity value accumulates without having the interest credited taxed until it is removed from the annuity.



Protection in a Down Market

Your annuity value will not be reduced in negative economic years, and in the event the underlying index performs negatively, you will never be credited interest below zero.



For more information, contact:

The Warner Financial Group

1-888-219-0067

support@warnerfinancialgroup.com

www.wfginsureme.com

For additional information, ask your agent for a product brochure. Rates as of: 3/1/2020 . Rates and Caps are subject to change monthly. 1) **There is not one particular interest crediting strategy that will deliver the most interest under all economic conditions. The interest credited excludes any dividends generated by the specific stocks in the S&P 500® Index because your premium payments are not invested in the S&P 500 Index. The indexed strategies provide the opportunity for potential increase in the interest earnings that may be greater than those in the Declared Rate Strategy. American National and its agents do not make any recommendations regarding the selection of indexed strategies. American National 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.** 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. All Segment Terms are not available in all states. Availability of strategies and Segment Terms subject to change monthly.

2) If your financial plans change and you need to surrender the contract before the end of seven years, you can do so, subject to the following surrender charge: 7%; 6%; 5%; 4%; 3%; 2%; 1%; 0%. A Market Value Adjustment may apply.

Form Series FPIA19; LIR19 (Forms may vary by state) See the contract form for complete details. The S&P 500 Index is a product of S&P Dow Jones Indices LLC ("SPDJI"), and has been licensed for use by American National Insurance Company. S&P® and S&P 500® are registered trademarks of Standard & Poor's Financial Services LLC ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"); and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by American National. American National's products are not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, their respective affiliates, and none of such parties make any representation regarding the advisability of investing in such product(s) nor do they have any liability for any errors, omissions, or interruptions of the S&P 500 Index. American National Insurance Company, Galveston, Texas.

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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