

Give your client 17.2%¹ more income.

Changes to the ANICO Strategy Indexed Annuity PLUS Lifetime Income Riders, effective April 1, 2014.



**17.2%¹ increase
in annual income
payment!**

How could these changes affect your client?

HYPOTHETICAL EXAMPLE: Assume you have a hypothetical² 65 year old client who wishes to purchase a \$100,000 ASIA PLUS with the Fixed Lifetime Income Rider and he would like to begin receiving income at age 75 at 6% of the Income Base per year.

	With Previous Fixed LIR Parameters	With New Fixed LIR Parameters
Annual Income if payments are elected at age 75	\$10,067	\$11,803

Change in your client's Annual Income Payment

**17.2%¹
increase**

Lifetime Income Rider Changes

	Fixed LIR	Fixed Plus Index LIR
Interest applied to Income Base	7.0% fixed rate	4.0% fixed rate plus interest based on the movement of an index
Maximum number of years fixed interest is credited to the Income Base	10 years	10 years
Rider Premium Enhancement	N/A	N/A

For Agents seeking more information, contact:

American National Insurance Company
888-501-4043 • www.img.anicoweb.com



1) "17.2% more income" is approximate, based only on the hypothetical example and assumptions above. Results will vary.

2) The use of alternate assumptions will produce significantly different results. This hypothetical example is intended solely for illustrative purposes and is not an indication of the annuity or annuity riders' past or future performance. This hypothetical example also assumes a rider premium charge of 0.60%. When a person buys this annuity the person is not buying an ownership interest in any stock or index. Interest earnings are paid at a rate that is related to the performance of an index. The index does not reflect dividends paid on stocks underlying the index. Past performance of the index is no guarantee of future results. Contract Form Series IA13, RLIR, RPER (Forms may vary by state)