



ADDITIONAL INFORMATION

Extra First-Year Interest

Your BenchMark RelianceSM annuity provides 6% extra first-year interest, which is credited daily over the first year. This extra interest applies to all premium payments in the first year, no matter when these payments are made.

Access to Annuity Cash Value*

Each contract year, including the first year, you may access up to 10% of the Annuity Cash Value surrender charge-free. For tax-qualified contracts, the surrender charge-free amount is the greater of 10% of the Annuity Cash Value or the minimum required distributions associated with this contract. Withdrawals over the surrender charge-free amount are subject to the following surrender charges:

| | | | | | | | | | | | |
|-----------------------------|-----|-----|-----|-----|-----|-----|----|----|----|----|-----|
| Surrender charge deduction: | 12% | 12% | 11% | 11% | 10% | 10% | 8% | 6% | 4% | 2% | 0% |
| Premium year: | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11+ |

Additional Premium Payments

You may make additional premium payments for the first 10 contract years. All additional premiums receive extra first-year interest. The minimum additional premium payment is \$2,000. Total additional premium payments are limited to 50% of total first-year premium.

Administrative Charge

Guaranteed maximum administrative charge of 2.50% of the Strategy Cash Value per year. Applicable only to the Index 10-Year Treasury Strategy and Index Corporate Bond Strategy.

Annuity Statements

A statement showing the values in your annuity will be provided at least annually.

Cash Value Strategies^{®}**

- Guaranteed One-Year Strategy.
- Guaranteed One-Year Current Market Strategy.
- Index 10-Year Treasury Strategy.
- Index Corporate Bond Strategy.

Death Benefit

Lump sum payout = greater of surrender value or return of premium, less partial withdrawals.

Beneficiary selection of a settlement option = greater of Annuity Cash Value, adjusted for retroactive interest adjustments or market value adjustments (MVA), or the Guaranteed Annuity Cash Value. (An MVA could result in an increase or decrease in the Annuity Cash Value.)

Maturity Date

20 years after the contract's effective date. At that time, you must choose either to surrender or annuitize the contract.

Minimum Interest Guarantee

Your annuity will earn a guaranteed interest rate on 100% of premium. Please see your contract for details.

(Over)

Products and strategies not available in all states.

* Withdrawals in excess of the surrender charge-free amount may be subject to applicable surrender charges, retroactive interest, and/or market value adjustments. Withdrawals may be subject to income tax, and a 10% federal income tax penalty may apply to withdrawals taken before age 59½.

** Cash Value Strategies[®] is a service mark of Legacy Marketing GroupSM.

Settlement Options

After the first year, you may choose to convert your contract into future income payments. Also available to beneficiaries in lieu of a lump sum death benefit. Available settlement options include:

- Interest Only.
- Fixed Payment (length of term varies by contract year).
- Life Annuity.
- Life Annuity With Period Certain (5, 10, 15, or 20 years).
- Joint and Survivor Annuity.
- Joint and Survivor With Period Certain (5, 10, 15, or 20 years).
- Guaranteed Income for a Specified Payout Period (may be elected after the first contract year).

Additional restrictions may apply. See contract for details.

If your contract is surrendered or reaches its maturity date and you do not elect a settlement option, payments will begin under a Life Annuity With 10-Year Period Certain.

Tax-Qualified and Nonqualified Plans Available

IRA, SEP-IRA, Roth IRA, 401(k), pension, and profit-sharing plans.

American National Insurance Company, Galveston, TX

Products distributed and administered by

Legacy Marketing GroupSM

dba: Legacy Marketing Insurance Services (CA Only)

P.O. Box 7873, San Francisco, CA 94120-7873

Telephone: 877-549-7663 • Fax: 800-211-5642

Policy Form No: AN-PBE0603-10-6

Please note: American National Insurance Company and its representatives do not give legal or tax advice. This insert simply reflects our understanding of the tax rules and regulations in effect at the time of publication. Therefore, it is recommended that you seek the counsel of your attorney, accountant, or other qualified financial advisor regarding annuity taxation as it applies to you.

 **Annuities are products issued by insurance companies. Interests in annuities are not deposits or obligations of, or guaranteed by, any bank. An annuity is not insured by the Federal Deposit Insurance Corporation, the Federal Reserve Board, or any other federal agency.**

For exact terms and conditions, please refer to the contract.