BenchMarkReliance℠

Confidence inspired by experience

Flexible Premium Deferred Fixed Annuities

PRODUCT HIGHLIGHTS

Product Objective

Provide safety and security through a combination of Cornerstone Guarantees, liquidity options, and carrier strength. This series of traditional fixed annuities offers a choice of extra first-year interest, which applies to initial and all additional premiums.

Available Products

BenchMark Reliance℠
BenchMark Reliance℠ *Extra 2*
BenchMark Reliance℠ *Extra 4*
BenchMark Reliance℠ *Extra 6*
BenchMark Reliance℠ *Extra 8*

Issue Age

The attained age of the younger owner must be as follows. If the owner is an entity, the annuitant(s) must meet the age requirements shown below, and joint annuitants must be spouses.

Product	Issue Age
BenchMark Reliance℠	0-99
BenchMark Reliance℠ *Extra 2*	0-99
BenchMark Reliance℠ *Extra 4*	0-95
BenchMark Reliance℠ *Extra 6*	0-90
BenchMark Reliance℠ *Extra 8*	0-85

Premium Requirements

- $10,000 minimum initial premium.
- $2,000 minimum additional premium. Each year, additional premiums limited to 50% of total first-year premium.
- $1 million maximum (total of all initial and additional premium) without Home Office approval.

Liquidity*

- Surrender charge-free withdrawals—Currently up to 10% of the Annuity Cash Value each contract year, including the first year, or for qualified contracts, the greater of 10% or the minimum required distribution associated with this contract.
- "Checkbook" access—$500 minimum per draft. Two free drafts per year ($25 per draft thereafter). Drafts must be payable to owner's bank.
- Systematic withdrawals—Currently, up to 10% of the Annuity Cash Value each contract year with no surrender charge.
- Confinement Waiver—Available if the owner (or both owners in the case of joint ownership) is confined to a hospital, hospice, or nursing home. See contract for details and restrictions.
- Settlement Options—After the first contract year, the contract can be annuitized for a minimum of 10 years. In the sixth contract year and beyond, the minimum duration varies by product and contract year. Clients who wish to elect Settlement Option 7 or 8 must do so at the time of application. These options can be exercised in the first year. Clients who wish to elect Settlement Option 9 may do so anytime after the first year (or in the first year, if the BenchMark Reliance℠ no extra interest version is selected); however, they must indicate "Option 9-immediate" on the application.

Cash Value Strategies

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

(Over)

* 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 59 1/2. Clients should consult their tax advisor regarding their specific situation.

** Not available if Settlement Option 7 or 8 is elected.

Strategy Adjustments and Restrictions

- A retroactive interest adjustment (RIA) applies to the Guaranteed One-Year Strategies. The RIA occurs any time a surrender charge is assessed, except within the 30-day window following the guarantee period in a contract year.
- A market value adjustment (MVA) applies to the Index Strategies and is either positive or negative. The MVA occurs when there is a withdrawal in excess of the surrender charge-free amount, election of a settlement option, full surrender, or payment of a lump sum death benefit.
- Strategy transfers are not permitted.

Surrender Charges

Product	Surrender Charge
BenchMark Reliance℠	12%, 11, 10, 9, 8, 7, 6, 5, 4, 2, 0
BenchMark Reliance℠ *Extra 2*	12%, 12, 11, 10, 9, 8, 7, 6, 4, 2, 0
BenchMark Reliance℠ *Extra 4*	12%, 12, 11, 11, 10, 9, 8, 6, 4, 2, 0
BenchMark Reliance℠ *Extra 6*	12%, 12, 11, 11, 10, 10, 8, 6, 4, 2, 0
BenchMark Reliance℠ *Extra 8*	12%, 12, 12, 11, 11, 10, 8, 6, 4, 2, 0

Minimum Interest Guarantee

A guaranteed interest rate is earned on 100% of the premium. The guarantee depends on the issue state. Please refer to the current State Approval Matrix on www.legacynet.com for the minimum guarantees.

Death Benefit

Greater of surrender value or return of premium, less partial withdrawals and monthly deductions (if applicable).

If the beneficiary selects a settlement option, the death benefit is the greater of the Annuity Cash Value, adjusted for RIA and MVA, or the Guaranteed Annuity Cash Value.

American National Insurance Company, Galveston, TX

Products distributed through

Legacy Marketing Group℠

dba: Legacy Marketing Insurance Services (CA Only)
P.O. Box 7873, San Francisco, CA 94120-7873
Telephone: 800-395-1053 • Fax: 800-211-5641
www.legacynet.com

Policy Form Nos: AN-PBE0603-10-0
AN-PBE0603-10-2
AN-PBE0603-10-4
AN-PBE0603-10-6
AN-PBE0603-10-8

FOR BROKER USE ONLY. Not for public use. Products and features may not be available in all jurisdictions. In certain states, BenchMark Reliance℠ annuities are available only to members of qualified groups.

The information contained in this highlight sheet is subject to change without notice.

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