



# FIXED ANNUITIES

## Eight Potential Ways to Get Money When It Is Needed

<b>1</b>	<b>Free Partial Withdrawals</b>	With the WealthQuest® Citadel 5 & 7 Diamond Fixed Annuities, one can have access to a portion of the money free of any surrender charge penalties. <sup>1</sup>
<b>2</b>	<b>Systematic Withdrawals</b>	The annuity can be set up so that checks are received from the annuity on a regular basis. <sup>1</sup>
<b>3</b>	<b>Partial Withdrawals</b>	Withdrawals can be made from the fixed annuity as needed. <sup>3</sup>
<b>4</b>	<b>Annuitization</b>	Through annuitization, a fixed annuity can be converted into a regular stream of income that cannot be outlived.
<b>5</b>	<b>Nursing Home Waiver</b>	Many fixed annuities allow for withdrawal of money free of any surrender charges if confined to a long-term care facility such as a nursing home. <sup>4</sup>
<b>6</b>	<b>Terminal Illness Waiver</b>	Many fixed annuities allow for withdrawal of money free of any surrender charges if diagnosed with a terminal illness. <sup>4</sup>
<b>7</b>	<b>Mandatory IRA Distributions</b>	If an IRA is funded with a fixed annuity, the Required Minimum Distributions (RMD's) are made free of surrender charges.
<b>8</b>	<b>Guaranteed Return of Principal</b>	Some fixed annuities such as the WealthQuest Citadel 5 & 7 Diamond offer a guaranteed return of principal so that owners can rest assured that surrender charges will never dip into the principal.

1) Withdrawals prior to age 59½ may incur a 10% IRS tax penalty. Income taxes are due when interest or pre-tax contributions are withdrawn. 2) Minimum withdrawal amount and surrender charges may apply. Policy Form:WQ512; WQ712; WQ5PQ(NY); WQ5NQ(NY) WQ7NQ(NY); WQ7PQ(NY). 3) Surrender charges will be assessed if greater than 10% surrender charge free amount. 4) Subject to restrictions; please see contract for complete details. WealthQuest Diamond 5 & 7 Fixed Annuities are issued by American National Insurance Company of Galveston, Texas. 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](http://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 only for the products and services it issues.

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