

WealthQuest® Citadel 5 Diamond

American National

Month/Year	First Year Rate (Declared Rate + Rate Enhancement)	Declared (Base) Rate	Renewal Rate
Mar-04	3.75%	2.75%	
Apr-04	3.40%	2.40%	
May-04	3.90%	2.90%	
Jun-04	4.30%	3.30%	
Jul-04	4.30%	3.30%	
Aug-04	4.05%	3.05%	
Sep-04	3.90%	2.90%	
Oct-04	3.90%	2.90%	
Nov-04	3.70%	2.70%	
Dec-04	3.90%	2.90%	
Jan-05	4.10%	3.10%	
Feb-05	4.10%	3.10%	
Mar-05	4.10%	3.10%	3.15%
Apr-05	4.40%	3.40%	3.15%
May-05	4.10%	3.10%	3.15%
Jun-05	4.10%	3.10%	3.15%
Jul-06	4.00%	3.00%	3.15%
Aug-05	4.15%	3.15%	3.15%
Sep-05	4.15%	3.15%	3.05%
Oct-05	4.15%	3.15%	3.05%
Nov-05	4.35%	3.35%	3.05%
Dec-05	4.35%	3.35%	3.05%
Jan-06	4.35%	3.35%	3.05%
Feb-06	4.35%	3.35%	3.05%
Mar-06	4.45%	3.45%	3.05%
Apr-06	4.80%	3.80%	3.05%
May-06	4.80%	3.80%	3.05%
Jun-06	4.90%	3.90%	3.05%
Jul-06	5.00%	4.00%	3.05%
Aug-06	5.00%	4.00%	3.05%
Sep-06	4.80%	3.80%	3.05%
Oct-06	4.60%	3.60%	3.05%
Nov-06	4.80%	3.80%	3.05%
Dec-06	4.60%	3.60%	3.05%
Jan-07	4.70%	3.70%	3.05%
Feb-07	4.90%	3.90%	3.05%
Mar-07	4.80%	3.80%	3.05%

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Apr-07	4.70%	3.70%	3.05%
May-07	4.70%	3.70%	3.05%
Jun-07	4.80%	3.80%	3.05%
<i>New money rates increased 20 bp effective June 12, 2007</i>			
Jun 12, 2007	5.00%	4.00%	3.05%
Jul-07	5.10%	4.10%	3.70% - for all contracts issued in July 2006 3.05% - for all prior years
Aug-07	4.95%	3.95%	3.70% - for all contracts issued in Aug 2006 3.05% - for all prior years
Sep-07	4.85%	3.85%	3.50% - for all contracts issued in Sept 2006 3.05% - for all prior years
Oct-07	5.20%	4.20%	3.50% - for all contracts issued in Oct 2006 3.05% - for all prior years
Nov-07	5.10%	4.10%	3.50% - for all contracts issued in Nov 2006 3.05% - for all prior years
Dec-07	4.80%	3.80%	3.50% - for all contracts issued in Dec 2006 3.05% - for all prior years

WQC5D contracts issued on 01/01/08 and thereafter the declared rate will be guaranteed for the first 2 contract years.

Month/Year	First Year Rate (Declared Rate + Rate Enhancement)	Declared (Base) Rate	Renewal Rate
Jan-08	5.15%	4.15%	3.50% - for all contracts issued in Jan 2007 3.05% - for all prior years
Feb-08	4.90%	3.90%	3.65% - for all contracts issued in Feb 2007 3.05% - for all prior years

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Mar-08	5.05%	4.05%	3.65% - for all contracts issued in Mar 2007 3.05% - for all prior years
Apr-08	4.85%	3.85%	3.40% - for all contracts issued in Apr 2007 3.05% - for all prior years
May-08	4.65%	3.65%	3.45% - for all contracts issued in May 2007 3.05% - for all prior years
Jun-08	4.90%	3.90%	3.55% - for all contracts issued in June 2007 3.05% - for all prior years
Jul-08	5.15%	4.15%	3.85% for contracts issued in July 2007 3.45% for contract issued in July 2006 3.05% for all prior years
Aug-08	5.15%	4.15%	3.75% for contracts issued in Aug 2007 3.45% for contract issued in Aug 2006 3.05% for all prior years
Sep-08	5.15%	4.15%	3.65% for contracts issued in Sept 2007 3.45% for contract issued in Sept 2006 3.05% for all prior years
Oct-08	5.25%	4.25%	3.65% for contracts issued in Oct 2007 3.45% for contract issued in Oct 2006 3.05% for all prior years
Nov-08	5.45%	4.45%	3.85% for contracts issued in Nov 2007 3.45% for contract issued in Nov 2006 3.05% for all prior years

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Dec-08	5.45%	4.45%	3.60% for contracts issued in Dec 2007 3.45% for contract issued in Dec 2006 3.05% for all prior years
Jan-09	5.00%	4.00%	3.45% for contract issued in Jan 2007 3.05% for all prior years
Feb-09	5.00%	4.00%	3.45% for contract issued in Feb 2007 3.05% for all prior years
Mar-09	4.60%	3.60%	3.45% for contract issued in Mar 2007 3.05% for all prior years
Apr-09	4.30%	3.30%	3.00% for contract issued in Apr 2007 3.00% for all prior years
May-09	4.00%	3.00%	3.00% for contract issued in May 2007 3.00% for all prior years
Jun-09	4.00%	3.00%	3.15% for contract issued in June 2007 3.00% for all prior years
Jul-09	4.00%	3.00%	3.40% for contract issued in July 2007 3.15% for contract issued in July 2006 3.00% for all prior years
Aug-09	4.00%	3.00%	3.40% for contract issued in Aug 2007 3.15% for contract issued in Aug 2006 3.00% for all prior years
Sep-09	4.00%	3.00%	3.15% for contract issued in Sept 2007 3.15% for contract issued in Sept 2006 3.00% for all prior years

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Oct-09	3.70%	2.70%	3.00% for contract issued in Oct 2007 3.15% for contract issued in Oct 2006 3.30% for contract issued in Oct 2005 2.80% for all other years
Nov-09	3.45%	2.45%	3.00% for contract issued in Nov 2007 3.15% for contract issued in Nov 2006 3.30% for contract issued in Nov 2005 2.80% for all other years
Dec-09	3.45%	2.45%	3.00% for contract issued in Dec 2007 3.15% for contract issued in Dec 2006 3.30% for contract issued in Dec 2005 2.80% for all other years
Jan-10	3.45%	2.45%	3.00% for contract issued in Jan 2008 3.15% for contract issued in Jan 2007 3.30% for contract issued in Jan 2006 2.80% for all other years
Feb-10	3.45%	2.45%	3.00% for contract issued in Feb 2008 3.15% for contract issued in Feb 2007 3.30% for contract issued in Feb 2006 2.80% for all other years

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Mar-10	3.45%	2.45%	3.45% for contract issued in Mar 2008 3.00% for contract issued in Mar 2007 3.00% for contract issued in Mar 2006 2.80% for all other years
Apr-10	3.45%	2.45%	3.35% for contract issued in Apr 2008 3.00% for contract issued in Apr 2007 3.00% for contract issued in Apr 2006 2.80% for all other years
May-10	3.45%	2.45%	3.20% for contract issued in May 2008 3.00% for contract issued in May 2007 3.00% for contract issued in May 2006 2.90% for all other years

Initial contributions over \$100,000 receive an additional 10 bp for the life of the contract.

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