



**American National  
Insurance (Legacy)  
BenchMark Ten**

A Fixed Indexed Annuity with a 10-year surrender period.  
This product is not available in AK AL CT IL MA MN NY OR PR UT VI VT WA

**Ratings**

A.M. Best : A+

Standard & Poor's: AA

**Rates**

	Previous Rates 07/01/2009			Current Rates 08/01/2009			Guaranteed Minimum Values		
	Cap	Spread	Part Rate	Cap	Spread	Part Rate	Cap	Spread	Part Rate
<b>Band \$3,000+</b>									
S&P 500 One Year Point-to-Point w/ Cap	6.75			6.75			4.50	0.00	100
S&P 500 One Year Point-to-Point w/ Participation			30			30	none	0.00	30
Guaranteed One Year (Rate guaranteed for 1 Year)	3.20%			3.20%			1.00%		
<b>Band \$100,000+</b>									
S&P 500 One Year Point-to-Point w/ Cap	7.25			7.25			4.50	0.00	100
S&P 500 One Year Point-to-Point w/ Participation			32			32	none	0.00	30
Guaranteed One Year (Rate guaranteed for 1 Year)	3.50%			3.50%			1.00%		

State Specified Minimum Interest Rate: 1.75%

**Policy Notes**

A flexible premium deferred equity-indexed annuity which offers a Guaranteed One Year fixed rate, and two interest crediting strategies based on the S&P 500 index performance. Additional benefits include a no surrender death benefit, systematic withdrawals, "checkbook" access, and a confinement waiver.

**Product Riders**

No Riders Available

**Provisions**

Free Look Period:	0 Days	Market Value Adjustment:	Yes
Rate Lock Protection:	45 Days	MRD:	No
Bail Out Provision Available:	No	Front-End Fee:	No
Loan Provision Available:	No	Annual Maintenance Fee:	No
Tax Sheltered:	No	Return of Premium Available:	No
		Death Benefit is:	Policy Value

**Premiums**

**Ages Restrictions**

	Non-Qual	Qualified		Non-Qual	Qualified
Min Single Premium:	\$5,000	\$3,000	Owner:	85	85
Max Single Premium:	\$1,000,000	\$1,000,000	Annuitant:	85	85
Min Added Premium:	\$1,000,000	\$1,000,000			

Flexible Premiums Not Accepted



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Commissions

Commission effective: 06/12/2009

Commissions are subject to change at any time without notice. Verify all commissions prior to contracting

Age 0 to 75	8.00%
Age 76 to 80	6.00%
Age 81 to 85	4.00%

### Option 100

BenchMark Ten	Up to age 75	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10	Year 11	
	Initial Premium:	3.00%											
	Trail:		1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%+	
BenchMark Ten	Ages 76-80	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10	Year 11	
	Initial Premium:	1.00%											
	Trail:		1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%+	

### Option 25

BenchMark Ten	Up to age 75	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10	Year 11	
	Initial Premium:	6.75%											
	Trail:		0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%+	
BenchMark Ten	Ages 76-80	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10	Year 11	
	Initial Premium:	4.75%											
	Trail:		0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%+	
BenchMark Ten	Ages 81-85	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10	Year 11	
	Initial Premium:	2.75%											
	Trail:		0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%+	

### Option 50

BenchMark Ten	Up to age 75	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10	Year 11	
	Initial Premium:	5.50%											
	Trail:		0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%+	
BenchMark Ten	Ages 76-80	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10	Year 11	
	Initial Premium:	3.50%											
	Trail:		0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%+	



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	Ages 81-85	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10	Year 11
Initial Premium:	1.50%											
Trail:		0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%+

### Option 75

BenchMark Ten	Up to age 75	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10	Year 11
	Initial Premium:	4.25%										
	Trail:		0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%+
	Ages 76-80	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10	Year 11
	Initial Premium:	2.25%										
	Trail:		0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%+
	Ages 81-85	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10	Year 11
	Initial Premium:	0.25%										
	Trail:		0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%	0.75%+

#### Withdrawal Provisions

Free withdrawal 10%  
 No free withdrawals  
 Withdrawal is based on Accumulation  
 Date of calculation is On Contribution  
 Withdrawal interest only? No  
 Withdrawal accumulated value? After 1 year

Minimum amount of a withdrawal is \$0  
 Minimum account value is \$0  
 LERO? No

#### Surrender Charges

Policy Year:	1	2	3	4	5	6	7	8	9	10
Surrender Charge Percent:	12.50	11.50	10.50	9.50	8.00	7.00	6.00	5.00	4.00	2.00

#### Annualization (Verify state availability with carrier)

On the Maturity Date, provided the Annuitant is alive, the greater of: a) the Annuity Value; or b) the Surrender Value; adjusted for any applicable premium-related taxes, fees, or assessments imposed by any Federal, State or Municipal taxing authority, may be applied to one of the Settlement Options described below. Under current Company practice, however we allow elections of certain Settlement Options prior to the Maturity Date. The BenchMark 500 Six Equity Indexed and Fixed Annuity allows the Owner to elect a Settlement Option after the first contract year. Review the Settlement Options section in your disclosure for choices.

#### Free Withdrawals

While the Benchmark 500 Ten Equity Indexed and Fixed Annuity is intended to provide long-term growth, you can access 10% of your Annuity Value each contract year, free of any surrender charges, beginning one year after the contract's effective date. For certain qualified contracts, you may withdraw, without incurring any surrender charge or market value adjustment, the minimum required distribution (associated with this contract) less any previous surrender charge-free amounts taken that contract year. Any amount withdrawn in excess of the Surrender Charge-Free Withdrawal amount is subject to a surrender charge.

#### Death Benefit

Is equal to the greater of: a) the Annuity Value, plus interest for any current term period(s) under an equity index interest strategy (the last day of the term period will be the date of death when calculating interest to be credited); or b) the Surrender Value.

#### Long Term Care (Available in all Policy States)

A portion of the Annuity Cash Value is available without surrender charge if the owner (or both owners in the case of joint owners) is confined for at least 60 consecutive days to a :  
 -Nursing Home

Verify all rates and provisions prior to contracting.



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Hospice Facility

Hospital

The percentage of the Annuity Cash Value may be withdrawn without surrender charge is determined by the owner's issue age:

-70 or below = 100%

-71 to 80 = 50%

- 81 and above = 25%

**Systematic Withdrawals**

Systematic withdrawals are available

Withdrawal Frequency: Monthly Quarterly Semi-annually Annually

Minimum amount of a withdrawal is \$100

For clients who need regular access to their annuity values, systematic income is available on an annual, semiannual, quarterly, or monthly basis. The minimum withdrawal amount is \$100. There is no administrative charge if withdrawals are received electronically. Otherwise, there is a \$5 charge per check.

MVA Explanation

This adjustment is triggered when more than the surrender charge-free withdrawal amount is accessed in any contract year. The MVA is based on a formula that recognizes changes in the Constant Maturity Treasury Rate over time. The adjustment, which can be positive or negative, applies to each premium only during its surrender charge period.