

# ANICO STRATEGY 7 INDEXED ANNUITY

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## RETURN OF PREMIUM RIDER

The Return of Premium (ROP) Rider guarantees that the amount paid on surrender of the contract cannot be less than the original premium paid, less any premium tax deducted at issue, and less any withdrawals taken since the contract was issued.

The ROP Rider can be elected only at issue and cannot be dropped. The Rider will terminate when the contract terminates (death, maturity, or surrender).

There is no annual premium for the ROP Rider. A contract with a Return of Premium Rider will have a lower interest rate on the declared rate interest crediting method and a lower cap rate on the indexed interest crediting method for the life of your contract. Both the declared rate and the cap rate are guaranteed for the one-year indexing term. New declared rate and cap rates will be announced on each contract anniversary for that year's one-year indexing term.

The Return of Premium Rider is an optional Rider and may not be available in all states



AMERICAN NATIONAL INSURANCE COMPANY  
One Moody Plaza, Galveston, Texas 77550-7999



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