



# The Independent Marketing Group

A division of

## American National Insurance Company

# ANNUITY INTERNAL EXCHANGE PROGRAM

Our special Annuity Internal Exchange Program, offering reduced commission for retention of certain policy groups, is open to all agents. This program may be subject to change or termination at any time.

### What existing policies are eligible?

All Palladium MYG policies in the 30-day window period and all WealthQuest® 5 & 7 or Citadel 5 & 7 policies at the end of their surrender period are eligible for the Annuity Internal Exchange Program.

### What products can the existing policies be rewritten to?

Existing eligible policies as defined above can be rewritten to new:

Palladium MYG 5 or 6 Annuities  
ANICO Strategy 7 or 10 Indexed Annuities  
ANICO Value-Lock 7 or 10 Equity  
Indexed Annuities

Please check the individual products' State Approval list for your state.

### What forms does an agent need for the Annuity Internal Exchange Program?

As the rewritten policy will be considered a new contract, an agent will need all the forms applicable for a new application. Internal replacement forms will be required. He can go to the IMG Web site at [www.img.anicoweb.com](http://www.img.anicoweb.com), select Fixed Annuity, select the product, and then select the state form package for the applicable state. In addition, the agent will need a

special Annuity Internal Exchange Form to identify that the new application package qualifies for the Annuity Internal Exchange Program. The new Annuity Internal Exchange Form is Form 4329,

[CLICK HERE FOR YOUR COPY](#)

### Are there any other special conditions for the rewritten policies?

Yes. We will transfer only the account value of the existing contract to the new policy; no new money will be accepted for the new policy. Also, any withdrawals scheduled under the existing contract will cease with the reissue of the new policy, and future withdrawals will be under the terms of the new policy. The new policy will have a new surrender period.

### Will the agent receive commission on the new policy?

The agent writing the new policy will receive 50% commission on the account value transferred to the new policy. The new Annuity Internal Exchange form must be attached to the application package for this special conservation commission to be paid.

*This new Annuity Internal Exchange Program may be offered for a limited time only, and is subject to change or withdrawal at any time.*

If you have any questions, please contact the Field Support Center at 1-888-501-4043, Option 1.