

# WealthQuest III Group Variable Annuity

Issued by American National Insurance Company

**Issued to:** Trustees of Qualified Pension, Profit Sharing and 401(k) Plans\*

**Maximum Contribution Without Prior Approval:** \$1,000,000

**M&E Charges:** 0.35% annually

**Administrative Asset Fee:** Calculated and charged monthly, based on an average account value for the month using daily total account values. Banded asset-based fee is equal to a percentage of the account value according to the following schedule:

Account Value	Annual Fee
\$0 - \$500,000	.90%
\$500,000.01 - \$1,000,000	.70%
\$1,000,000.01 - \$3,000,000	.50%
\$3,000,000.01 - \$5,000,000	.25%
Over \$5,000,000	0%

**Surrender Charge:** The surrender charge is a percentage of the amount withdrawn and varies by the year of withdrawal as shown in the following table:

Contract Years	1	2	3	4	5	6	7	8+
Surrender Charge	7%	7%	6%	5%	4%	3%	2%	0%

**Waiver of Surrender Charges:** Distributions to Plan Participants for Death, Disability, Retirement; Termination of Employment and Plan Loans

**Money Management Firms:** AIM Investments<sup>SM</sup>, Fred Alger Management, Federated Investors, Fidelity Investments, MFS Investment Management, SM&R and T.Rowe Price.

*AIM Investments<sup>SM</sup> is a service mark of A I M Management Group, Inc. and is the subject of a pending application for trademark registration. Fidelity Investments is a registered service mark of FMR Corp. T. Rowe Price, Invest With Confidence, the Big Horn Sheep, and the logo they compose are U.S. registered trademarks of T. Rowe Price Group, Inc. in the U.S. and other countries.*

**Investment Options:** Please refer to WealthQuest III Investment Options (Form 9319) for a list of the available Portfolios.

**Minimum Account Allocations:** None

**Transfers:** Free, unlimited number\*\*

\* May also be available under Allocation Services Agreement for 457 Plans



\*\* The contracts are designed for retirement or other long-term financial planning. They are not designed or appropriate for market timers or other persons that use programmed, large, or frequent transfers. We reserve the right to reject any transfer request or impose restrictions on transfers. Please see the prospectus for more information.

The foregoing is neither a contract nor an offer to contract, but is a general description of benefits available under a policy providing the features outlined. The exact provisions, terms, and conditions of the contract are set forth in detail in such policy as may be issued. This material is authorized for distribution to prospective investors only when preceded or accompanied by a current prospectus for the WealthQuest<sup>®</sup> III Group Unallocated Variable Annuity and for the underlying portfolios.

*The Prospectus for the variable product contains more complete information including all insurance fees and charges. The Prospectuses for each portfolio offered with the variable products also includes more complete information on these investment companies. All investors are advised to consider the investment objectives, risks, and charges and expenses of the investment companies carefully before investing. The prospectus contains this and other information about the investment companies. You should read the prospectuses carefully before investing. Policy Form GUVAP03*

WealthQuest<sup>®</sup> III Group Unallocated Variable Annuity has been developed exclusively for funding Pension Plans, Profit Sharing Plans, and 401(k) Plans. Information herein is not intended to be legal or tax advice. You should consult with an attorney or tax advisor for specific circumstances. Securities distributed through Securities Management and Research, Inc. (SM&R), Member NASD, SIPC, a subsidiary of American National Insurance Company, 2450 South Shore Blvd., League City, Texas 77573. (281) 334-2469.

WealthQuest<sup>®</sup> III Group Unallocated Variable Annuity is:

-  ● Not insured by the FDIC or any other agency of the United States or the depository institution
-  ● Not a deposit or other obligation of the depository institution and is not guaranteed by the depository institution
- Subject to investment risks, including possible loss of value

Independent Marketing Group (IMG) is a division of American National Insurance Company.



American National Insurance Company  
One Moody Plaza, Galveston, Texas 77550-7999

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