

BenchMark 500SM SE Annuity Series Quick Reference

Insurance Carrier	Product	Features	Access [†]	Surrender Schedule	Interest Crediting Rate Strategies	Premium	Minimum Guaranteed Rates	GA-Level Commission	Approved States																																																																																																																																																							
<p>American National Insurance Company, Galveston, TX</p> <p>Ranked #2 on Forbes 2009 "100 Most Trustworthy Companies" list.</p> <p>Financial Strength Ratings:</p> <p>A.M. Best A (Excellent), the third highest of 13 financial strength ratings.</p> <p>Standard & Poor's AA- (Very Strong), the fourth highest of 20 financial strength ratings.</p> <p>Ratings as of 7/1/2010</p>	<p>BenchMark 500SM SE Series Flexible Premium Deferred Fixed Index Annuities*</p> <ul style="list-style-type: none"> Choice of 6- or 10-year surrender schedule. Immediately vested premium enhancement options.** <table border="1"> <thead> <tr> <th>BenchMark 500SM</th> <th>Length</th> <th>Premium Enhancement</th> </tr> </thead> <tbody> <tr> <td>Six SE</td> <td>6 yrs</td> <td>0%</td> </tr> <tr> <td>Six SE 3</td> <td>6 yrs</td> <td>3%</td> </tr> <tr> <td>Ten SE</td> <td>10 yrs</td> <td>0%</td> </tr> <tr> <td>Ten SE 5</td> <td>10 yrs</td> <td>5%</td> </tr> <tr> <td>Ten SE 8</td> <td>10 yrs</td> <td>8%</td> </tr> </tbody> </table> <p>Owner/Annuitant Issue Ages: 0-85 (all product versions!)</p>	BenchMark 500 SM	Length	Premium Enhancement	Six SE	6 yrs	0%	Six SE 3	6 yrs	3%	Ten SE	10 yrs	0%	Ten SE 5	10 yrs	5%	Ten SE 8	10 yrs	8%	<ul style="list-style-type: none"> 2% safety guarantee compounded annually on 5- and 6-year duration strategies. No cap! Innovative, enhanced death benefit at no cost—index gains credit at date of death. Greater of surrender value or full annuity value at death regardless of issue age. Premium Plus: More competitive caps and rates may be available for initial premium of \$100,000 or more. No administrative or investment charges, guaranteed. Competitive trailing commission you can elect on a case-by-case basis. First-year commission on all additional premiums. 	<ul style="list-style-type: none"> Surrender Charge-Free Withdrawals: 10% of annuity value after the first year without surrender charge or MVA. For qualified contracts, the minimum required distribution may be withdrawn without surrender charge or MVA beginning the first year. Additional Emergency Access: Extra one-time withdrawal up to 10% without surrender charge or MVA, after the first year. "Checkbook" access.^{†††} Confinement Waiver. Substantially Equal Periodic Payments. Systematic Withdrawals. 	<p>Six SE and Six SE 3: 12.5, 11.5, 10.5, 9.5, 8, 7, 0%</p> <p>Ten SE: 12.5, 11.5, 10.5, 9.5, 8, 7, 6, 5, 4, 2, 0%</p> <p>Ten SE 5 and Ten SE 8: 16.5, 16.5, 15.5, 14.5, 13, 12, 11, 10, 9, 7, 0%</p>	<p>Premium less than \$100,000</p> <p>Premiums \$100,000 or more</p> <p>S&P 500[®] 1-Year Point-to-Point w/ Cap:</p> <table border="1"> <thead> <tr> <th></th> <th>Cap</th> <th>Par.</th> <th>Cap</th> <th>Par.</th> </tr> </thead> <tbody> <tr> <td>Six SE:</td> <td>1.25%</td> <td>100%</td> <td>1.75%</td> <td>100%</td> </tr> <tr> <td>Six SE 3:</td> <td>1.00%</td> <td>100%</td> <td>1.00%</td> <td>100%</td> </tr> <tr> <td>Ten SE:</td> <td>4.00%</td> <td>100%</td> <td>4.50%</td> <td>100%</td> </tr> <tr> <td>Ten SE 5:</td> <td>3.00%</td> <td>100%</td> <td>4.00%</td> <td>100%</td> </tr> <tr> <td>Ten SE 8:</td> <td>2.00%</td> <td>100%</td> <td>2.50%</td> <td>100%</td> </tr> </tbody> </table> <p>S&P 500[®] 1-Year Point-to-Point w/ Par. 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Average w/ Cap:</p> <table border="1"> <thead> <tr> <th></th> <th>Cap</th> <th>Par.</th> <th>Cap</th> <th>Par.</th> </tr> </thead> <tbody> <tr> <td>Six SE:</td> <td>3.50%</td> <td>100%</td> <td>5.00%</td> <td>100%</td> </tr> <tr> <td>Six SE 3:</td> <td>2.00%</td> <td>100%</td> <td>3.00%</td> <td>100%</td> </tr> <tr> <td>Ten SE:</td> <td>9.00%</td> <td>100%</td> <td>10.00%</td> <td>100%</td> </tr> <tr> <td>Ten SE 5:</td> <td>7.00%</td> <td>100%</td> <td>8.00%</td> <td>100%</td> </tr> <tr> <td>Ten SE 8:</td> <td>5.00%</td> <td>100%</td> <td>6.00%</td> <td>100%</td> </tr> </tbody> </table> <p>S&P 500[®] 5-Year Point-to-Point w/ Par. 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Six SE:	1.25%	100%	1.75%	100%	Six SE 3:	1.00%	100%	1.00%	100%	Ten SE:	4.00%	100%	4.50%	100%	Ten SE 5:	3.00%	100%	4.00%	100%	Ten SE 8:	2.00%	100%	2.50%	100%		Cap	Par.	Cap	Par.	Ten SE:	NA	20.00%	NA	20.00%	Ten SE 5:	NA	20.00%	NA	20.00%	Ten SE 8:	NA	20.00%	NA	20.00%		Cap	Par.	Cap	Par.	Six SE:	3.50%	100%	5.00%	100%	Six SE 3:	2.00%	100%	3.00%	100%	Ten SE:	9.00%	100%	10.00%	100%	Ten SE 5:	7.00%	100%	8.00%	100%	Ten SE 8:	5.00%	100%	6.00%	100%		Cap	Par.	Cap	Par.	Ten SE:	NA	30.00%	NA	40.00%	Ten SE 5:	NA	20.00%	NA	20.00%	Ten SE 8:	NA	20.00%	NA	20.00%		Cap	Par.	Cap	Par.	Six SE:	NA	20.00%	NA	20.00%	Six SE 3:	NA	20.00%	NA	20.00%		Interest Rate	Interest Rate	Six SE:	1.50%	1.50%	Six SE 3:	1.50%	1.50%	Ten SE:	1.75%	2.00%	Ten SE 5:	1.50%	1.50%	Ten SE 8:	1.50%	1.50%	<ul style="list-style-type: none"> Qualified: \$3,000 minimum initial premium. Nonqualified: \$5,000 minimum initial premium. Additional premium: No minimum. (Allowed before any original owner reaches age 86.) Maximum premium: \$1 million allowed per contract without Home Office approval. 	<p>Contract Guarantee: 87.5% of all premium payments, minus withdrawals and any other deductions, growing at a minimum guaranteed interest rate between 1% and 3% over the life of the contract (rate varies by issue date and strategy).</p> <p>Current Minimum Guaranteed Interest Rate: Index Strategies: 1.00% Declared Strategy: 1.75%</p> <p>Cap Strategies: Minimum cap: 1% Minimum par. rate: 100%</p> <p>Participation Rate Strategies: Minimum cap: NA Minimum par. rate: 20%</p> <p>Guaranteed One-Year Strategy: Minimum interest rate: 1.50%</p>	<p>Attained Ages 0-70 Six SE: 6.00% Six SE 3: 5.00% Ten SE: 8.00% Ten SE 5: 7.50% Ten SE 8: 7.00%</p> <p>Attained Ages 71-75 Six SE: 6.00% Six SE 3: 5.00% Ten SE: 6.00% Ten SE 5: 5.63% Ten SE 8: 5.25%</p> <p>Attained Ages 76-80 Six SE: 4.50% Six SE 3: 3.75% Ten SE: 4.00% Ten SE 5: 3.75% Ten SE 8: 3.50%</p> <p>Attained Ages 81-85 Six SE: 3.00% Six SE 3: 2.50% Ten SE: 4.00% Ten SE 5: 2.00% Ten SE 8: 1.75%</p> <p>Chargebacks: Commissions paid on premiums received in prior 12 months are charged back at 100% for full surrender and on a declining schedule (based on elapsed months) for death.</p> <p>Call for details, or see full <i>Compensation Schedule</i>.</p>	<p>AR AZ CA CO DC FL GA HI IA¹ ID KS LA MD ME MI MS MT NC ND NE NM OH OK RI SC SD TN WI WV</p> <p>¹ 1-Yr. 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* Products may not be available in all jurisdictions. Check current State Approval Matrix.

** Premium enhancement amount is forfeited if client surrenders the contract during the free-look period.

† Withdrawals in excess of any surrender charge-free amount may be subject to applicable surrender charges and/or market value adjustments. Withdrawals may be subject to income tax, and a 10% federal tax penalty may apply to withdrawals taken before age 59½.

†† Currently provided by administrative practice. Draft must be a minimum of \$500 and made payable to the Owner's bank. Drafts limited to four per year. Available only to individual U.S. residents and on traditional IRA and nonqualified contracts.

BenchMark 500SM Annuity Series Quick Reference

Flexible Premium Deferred Index Annuities*

As of 7/1/2010

Insurance Carrier	Features	Surrender Charge-Free Withdrawals	Surrender Schedule	Interest Crediting Rate Strategies		Issue Ages	Minimum Premium	Minimum Guaranteed Rates	GA-Level Commission	Approved States
<p>American National Insurance Company, Galveston, TX</p> <p>Financial Strength Ratings:</p> <p>A.M. Best A (Excellent), the third highest of 13 ratings from A.M. Best for financial strength.</p> <p>Standard & Poor's AA- (Very Strong), the fourth highest of 20 ratings from Standard & Poor's for financial strength.</p> <p>Ratings as of 7/1/2010</p>	<ul style="list-style-type: none"> Choice of 6- or 10-year surrender schedule. Immediately vested premium enhancement:** 6% on BenchMark 500SM Ten Plus, 3% on BenchMark 500SM Six Plus. Innovative, enhanced death benefit at no cost—no loss of index crediting at death. Includes indexed interest from the end of the previous term period to the date of death. Greater of surrender value or full annuity value at death regardless of issue age. More competitive caps and rates may be available for initial premium of \$100,000 or more. No administrative or investment charges, guaranteed. Competitive trailing commission you can elect on a case-by-case basis. "Checkbook" access.††† Confinement Waiver. First-year commission on all additional premiums. 	<p>10% of annuity value after the first year. For qualified contracts, the minimum required distribution may be withdrawn without surrender charge beginning the first year.††</p>	<p>6- or 10-year declining +/- MVA.</p> <p>Based on date of premium.</p> <p>BenchMark 500SM Six and BenchMark 500SM Six Plus: 12.5, 11.5, 10.5, 9.5, 8, 7, 0%</p> <p>BenchMark 500SM Ten: 12.5, 11.5, 10.5, 9.5, 8, 7, 6, 5, 4, 2, 0%</p> <p>BenchMark 500SM Ten Plus: 16.5, 16.5, 15.5, 14.5, 13, 12, 11, 10, 9, 7, 0%</p>	<p>Premiums less than \$100,000</p> <p>S&P 500[®] One-Year Point-to-Point Strategy With Cap: Cap/Participation Rate BenchMark 500SM Six: 3.50%/100% BenchMark 500SM Six Plus: 3.00%/100% BenchMark 500SM Ten: 4.50%/100% BenchMark 500SM Ten Plus: 4.00%/100%</p> <p>S&P 500[®] One-Year Point-to-Point Strategy With Participation Rate: Cap/Participation Rate BenchMark 500SM Ten: NA/30% BenchMark 500SM Ten Plus: NA/25%</p> <p>S&P 500[®] Six-Year Point-to-Point Strategy With Participation Rate:§§ Cap/Participation Rate BenchMark 500SM Six: NA/30% BenchMark 500SM Six Plus: NA/25%</p> <p>Guaranteed One-Year Strategy: BenchMark 500SM Six: 1.50% BenchMark 500SM Six Plus: 1.50% BenchMark 500SM Ten: 1.75% BenchMark 500SM Ten Plus: 1.50%</p>	<p>Premium Plus—Premiums \$100,000 or more</p> <p>S&P 500[®] One-Year Point-to-Point Strategy With Cap: Cap/Participation Rate BenchMark 500SM Six: 3.50%/100% BenchMark 500SM Six Plus: 3.00%/100% BenchMark 500SM Ten: 4.50%/100% BenchMark 500SM Ten Plus: 4.00%/100%</p> <p>S&P 500[®] One-Year Point-to-Point Strategy With Participation Rate: Cap/Participation Rate BenchMark 500SM Ten: NA/30% BenchMark 500SM Ten Plus: NA/25%</p> <p>S&P 500[®] Six-Year Point-to-Point Strategy With Participation Rate:§§ Cap/Participation Rate BenchMark 500SM Six: NA/30% BenchMark 500SM Six Plus: NA/25%</p> <p>Guaranteed One-Year Strategy: BenchMark 500SM Six: 1.50% BenchMark 500SM Six Plus: 1.50% BenchMark 500SM Ten: 2.15% BenchMark 500SM Ten Plus: 1.50%</p>	0-85	<ul style="list-style-type: none"> \$3,000 initial premium—qualified. \$5,000 initial premium—nonqualified. No minimum additional premium (allowed before any original owner reaches age 86). \$1 million maximum premium per contract without Home Office approval. 	<p>Between 1% and 3% on 87.50% of premium (varies by state and issue date). See State Approval Matrix.</p> <p>S&P 500[®] One-Year Point-to-Point Strategy With Cap: Minimum Cap BenchMark 500SM Six: 3.50% BenchMark 500SM Six Plus: 3.00% BenchMark 500SM Ten: 4.50% BenchMark 500SM Ten Plus: 4.00%</p> <p>S&P 500[®] One-Year Point-to-Point Strategy With Participation Rate: Minimum Participation Rate BenchMark 500SM Ten: 30% BenchMark 500SM Ten Plus: 25%</p> <p>S&P 500[®] Six-Year Point-to-Point Strategy With Participation Rate:§§ Minimum Participation Rate BenchMark 500SM Six: 30% BenchMark 500SM Six Plus: 25%</p> <p>Guaranteed One-Year Strategy: Minimum Interest Rate: 1.50%</p>	<p>Attained Ages 0-75</p> <p>BenchMark 500SM Six: 6%</p> <p>BenchMark 500SM Six Plus: 5%</p> <p>BenchMark 500SM Ten: 8%</p> <p>BenchMark 500SM Ten Plus: 7%</p> <p>See <i>Compensation Schedule</i> for details, including commissions for ages over 75.</p>	<p>DE IN KY MO NH§§ NJ NV PA VA WY</p>

(Rates effective 7/1/2010, and subject to change.)

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§§ The S&P 500[®] Six-Year Point-to-Point Strategy With Participation Rate is not available in New Hampshire.

BenchMark RelianceSM Annuity Series Quick Reference

As of 7/1/2010

Insurance Carrier	Product	Features	Surrender Charge-Free Withdrawals	Surrender Schedule	Cash Value Strategies [®]	Issue Ages	Minimum Premium	Minimum Guarantees ^{§§}	GA-Level Commission	Approved States
<p>American National Insurance Company, Galveston, TX</p> <p>Financial Strength Ratings:</p> <p>A.M. Best A (Excellent), the third highest of 13 ratings from A.M. Best for financial strength.</p> <p>Standard & Poor's AA- (Very Strong), the fourth highest of 20 ratings from Standard and Poor's for financial strength.</p> <p>Ratings as of 7/1/2010</p>	BenchMark Reliance SM flexible premium deferred annuities*	<ul style="list-style-type: none"> Choice of extra 2%, 4%, 6% or 8% first-year interest. "Checkbook" access.**† Systematic income options.† Confinement waiver.† Substantially Equal Periodic Payments. Settlement Options 7, 8, and 9 may be helpful in Medicaid planning.†† Death benefit is greater of Surrender Value or Return of Premiums (less withdrawals) regardless of issue age. When beneficiary elects settlement option, the benefit amount is greater of Annuity Cash Value (+/- any strategy adjustments) or Minimum Guaranteed Annuity Cash Value. 	10% of Annuity Cash Value each Contract year including the first year, or for qualified Contracts, the greater of 10% or the Minimum Required Distributions associated with this Contract. 9% systematic withdrawals.†	<p>10-year declining</p> <p>Extra: 12, 11, 10, 9, 8, 7, 6, 5, 4, 2%</p> <p>Extra 2: 12, 12, 11, 10, 9, 8, 7, 6, 4, 2%</p> <p>Extra 4: 12, 12, 11, 11, 10, 9, 8, 6, 4, 2%</p> <p>Extra 6: 12, 12, 11, 11, 10, 10, 8, 6, 4, 2%</p> <p>Extra 8: 12, 12, 12, 11, 11, 10, 8, 6, 4, 2%</p>	<p>Guaranteed One-Year Extra: 3.00% Extra 2: 4.95% Extra 4: 6.90% Extra 6: 8.85% Extra 8: 10.80%</p> <p>Guaranteed One-Year Current Market[§] Extra: 2.00% Extra 2: 3.95% Extra 4: 5.90% Extra 6: 7.85% Extra 8: 9.80%</p> <p>Index 10-Year Treasury Extra: 1.99% Extra 2: 3.94% Extra 4: 5.89% Extra 6: 7.84% Extra 8: 9.79%</p> <p>Index Corporate Bond Extra: 2.98% Extra 2: 4.93% Extra 4: 6.88% Extra 6: 8.83% Extra 8: 10.78%</p> <p>Rates effective 7/1/2010, and subject to change. Check LegacyNet[®] for updates.</p>	<p>Extra: 0-90</p> <p>Extra 2: 0-90</p> <p>Extra 4: 0-85</p> <p>Extra 6: 0-85</p> <p>Extra 8: 0-80</p>	<ul style="list-style-type: none"> \$10,000 initial premium. \$2,000 on additional premiums. Each year, total additional premiums limited to 50% of total first-year premium. \$1 million maximum premium. 	<p>Premium Year-One Extra: 1.00% Extra 2: 3.00% Extra 4: 5.00% Extra 6: 7.00% Extra 8: 9.00%</p> <p>Premium Year-Two Extra: 1.00% Extra 2: 1.00% Extra 4: 1.00% Extra 6: 1.00% Extra 8: 1.00%</p>	<p>Issue Ages 0-75 Extra: 7.00% Extra 2: 6.30% Extra 4: 5.60% Extra 6: 4.90% Extra 8: 3.70%</p> <p>Issue Ages 76-80 Extra: 5.50% Extra 2: 4.80% Extra 4: 4.10% Extra 6: 3.40% Extra 8: 2.20%</p> <p>Issue Ages 81-85 Extra: 5.50% Extra 2: 4.80% Extra 4: 4.10% Extra 6: 3.40% Extra 8: NA</p> <p>Issue Ages 86-90 Extra: 5.50% Extra 2: 4.80% Extra 4: NA Extra 6: NA Extra 8: NA</p> <p>(Commission varies for Settlement Option 9. See Compensation Schedule.)</p> <p>No chargebacks after the free-look period, subject to the terms of the Producer Agreement.</p>	AR AZ CA CO DC DE FL GA HI IA ID IL IN KS KY LA MA MD ME MI MO MS MT ND NE NH NJ NM NV OH OK PA RI SC SD TN VA VT WI WV WY

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* Products may not be available in all jurisdictions. Check current State Approval Matrix.

** Draft must be a minimum of \$500 and made payable to the Owner's bank. Drafts limited to four per year. Available only to individual U.S. residents and on traditional IRA and nonqualified contracts.

† Withdrawals in excess of the surrender charge-free amount may be subject to applicable surrender charges, retroactive interest, and/or market value adjustments. Withdrawals may be subject to income tax, and a 10% federal income tax penalty may apply to withdrawals taken before age 59%.

†† Options 7, 8, and 9 may not be available in all states. Medicaid eligibility rules are complex, vary by state, and are subject to change. You should contact an attorney specializing in elder law before recommending the purchase of an annuity to your clients.

§ Available for new money only and will renew at the Guaranteed One-Year base yield in effect on the date of renewal.

§§ Varies by state. Check current State Approval Matrix.