

**AMERICAN NATIONAL INSURANCE COMPANY
ANNUITY COMPENSATION SCHEDULE**

A325		COMPSCH									
This compensation schedule shall cancel and supersede all previously effective Compensation Schedules and Paid Production requirements, but it shall not impair your rights to commissions or fees, if any, earned under the provisions of any prior schedules. Commissions and fees are expressed as a percentage of premiums paid unless otherwise noted.											
Schedule consists of 2 pages total.											
Annuity Products											
Indexed Annuity											
		Guarantee Period									
		Ages	5 Yr.	7 Yr.	10 Yr.	20 Yr.					
Rate Certainty Annuity ^{4,7}		0-50	5	7.75	8	9					
		51-75	5	7.75	8	0					
		76-80	3.75	5.5	5.75	0					
		81-85	2.85	4.5	4.75	0					
		Ages	Yr 1	Yr 2+	Trail						
Rate Certainty Annuity 5 ^{4,7,8}		0-75	0.85	0	0.82						
	Trail Option	76-80	0.56	0	0.56						
		81-85	0.45	0	0.45						
		Ages	Yr 1	Yr 2+	Trail						
Rate Certainty Annuity 7 ^{4,7,8}		0-75	1.6	0	0.82						
	Trail Option	76-80	0.82	0	0.82						
		81-85	0.72	0	0.72						
		Ages	Yr 1	Yr 2+	Trail						
Rate Certainty Annuity 10 ^{4,7,8}		0-75	1.4	0	0.82						
	Trail Option	76-80	0.82	0	0.82						
		81-85	0.67	0	0.67						
		Ages	Yr 1	Yr 2+	Trail						
Rate Certainty Annuity 20 ^{4,7,8}		0-50	0.82	0	0.82						
	Trail Option										
		Ages	Yr 1	Yr 2+							
Smart Start Accumulator ^{4,7}		0-75	7.25	0							
	Smart Start Accumulator Plus ^{4,7}	76-80	5.25	0							
		81-85	4.75	0							
		Ages	1 Yr.	2 Yr.	3-4 Yrs.	5 Yr.	6 Yr.	7 Yr.	8+ Yrs.	Trail	
Strategy Indexed 7 ^{3,5,7}		0-75	5.25	3	3	2	1	0.5	0	0	
		76-80	4.25	1	0	0	0	0	0	0	
Strategy Indexed 7 ^{3,5,7,8}		0-75	0.5	0	0	0	0	0	0	0.5	
	Trail Option	76-80	0.5	0	0	0	0	0	0	0.38	
		Ages	1 Yr.	2 Yr.	3-5 Yrs.	6 Yr.	7 Yr.	8 Yr.	9 Yr.	10 Yr.	11+ Yrs.
Strategy Indexed 10 ^{3,5,7}		0-75	7	5	5	4	3	2	1	0.5	0
		76-80	5.5	2.5	0	0	0	0	0	0	0
		Ages	1 Yr.	2-3 Yr.	4+ Yrs.	Trail					
Strategy Indexed 10 ^{3,5,7,8}		0-75	1	0.5	0	0.6					
	Trail Option	76-80	0.5	0.25	0	0.5					

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Fixed Annuity								
Guarantee Period								
Ages	3 Yr.	5 Yr.	6 Yr.	7 Yr.	8 Yr.	9 Yr.	10 Yr.	
Palladium MYG Annuity ^{1, 5, 7}	0-80	1.5	2.5	2.5	2.75	2.85	2.85	3
Palladium MYG Max Annuity ^{1, 5, 7}	81-85	0.75	1.25	1.25	1.4	1.45	1.45	1.5
	86-90	0.4	0.65	0.65	0.7	0.7	0.7	0.75
Guarantee Period								
Ages	3 Yr.	5 Yr.	7 Yr.					
Palladium Match MYG Annuity ^{1, 5, 7}	0-80	1.5	2.5	3				
	81-85	0.75	1.25	1.5				
	86-90	0.4	0.65	0.75				
Payout Periods								
Ages	5-9.99 Year Payout Period	All Other Payout Periods	All Other Payout Periods					
Palladium Immediate Annuity ⁶	0-90	3	85-90					
	1.5		1.5					
Payout Periods								
Ages	1 Yr.	2 Yr.	3 Yr.	4+ Yrs.				
WealthQuest Citadel Diamond Annuity 5 ^{2, 5, 7}	0-80	3	0	0	0			
	81-85	2	0	0	0			
WealthQuest Citadel Diamond Annuity 7 ^{2, 5, 7}	0-80	3.5	3.5	3.5	0			
	81-85	2.5	2.5	2.5	0			

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Internal Replacements:

Commissions are limited on internal replacements. Please see <https://lad.americannational.com> for details on current internal exchange programs.

Annuity Products Footnotes

- Commission chargeback is 100% if during the **first policy year** a policy terminates due to a **death claim or full policy surrender**. This applies to all issue ages.
- For issue ages 0-80, commission chargeback is 100% if during the first policy year a policy terminates due to a **full policy surrender**. For issue ages 81+, commission chargeback is 100% if during the first policy year a policy terminates due to a **death claim or full policy surrender**.
- Commission chargeback is 100% in first year for **full surrender**. There are no chargebacks on death in the first contract year.
- Commission chargeback is 100% for **withdrawals (full and partial)** subject to a surrender charge in the first six months and 50% for the remainder of the first contract year. There are no chargebacks on death in the first contract year.
- Commission chargebacks for **partial surrenders** are as follows:
First Year - All issue ages - 100% of the portion of a partial surrender which incurs a surrender charge.
- Commission chargebacks will apply to the Palladium Immediate Annuity if the contract is rescinded in the first year.
- Issue age is based on **age of oldest owner**.
- Renewal Asset Based Commission: Beginning policy year two and for as long as the policy is in force, you shall receive a percentage of Policy Account Values (as valued on the last day of each month) less outstanding policy loans if any. These commissions will be paid monthly based upon a formula that pays one-twelfth (1/12) of the trail commission rate.