

SERFF Tracking Number: AMNA-126188108 State: Arkansas
 Filing Company: American National Insurance Company State Tracking Number: 42913
 Company Tracking Number: LBEND
 TOI: A02I Individual Annuities- Deferred Non- Sub-TOI: A02I.002 Flexible Premium
 Variable
 Product Name: LBEND
 Project Name/Number: Legacy Benchmark Endorsements/LBEND

Filing at a Glance

Company: American National Insurance Company

Product Name: LBEND SERFF Tr Num: AMNA-126188108 State: Arkansas
 TOI: A02I Individual Annuities- Deferred Non- SERFF Status: Closed-Approved- State Tr Num: 42913
 Variable Closed
 Sub-TOI: A02I.002 Flexible Premium Co Tr Num: LBEND State Status: Approved-Closed
 Filing Type: Form Reviewer(s): Linda Bird
 Author: Tyra Reed Disposition Date: 07/22/2009
 Date Submitted: 07/10/2009 Disposition Status: Approved-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: Legacy Benchmark Endorsements
 Project Number: LBEND
 Requested Filing Mode: Review & Approval
 Explanation for Combination/Other:
 Submission Type: New Submission
 Overall Rate Impact:
 Filing Status Changed: 07/22/2009

Status of Filing in Domicile: Pending
 Date Approved in Domicile:
 Domicile Status Comments:
 Market Type: Individual
 Group Market Size:
 Group Market Type:
 Explanation for Other Group Market Type:
 State Status Changed: 07/22/2009
 Created By: Tyra Reed
 Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: Tyra Reed

Filing Description:

RE: American National Insurance Company (NAIC: 60739 FEIN: 74-0484030) Filing of Forms:

AN-SP2YRMA-0409 - S&P 500 Index Two-Year Monthly Average with Cap Interest Crediting Rate Strategy Endorsement.

AN-SP5YR-0409 - S&P 500 Index Five-Year Point-to-Point with Participation Rate Interest Crediting Rate Strategy Endorsement.

AN-SP6YR-0409 - S&P Index Six-Year Point-to-Point with Participation Rate Interest Crediting Rate Strategy Endorsement.

SERFF Tracking Number: AMNA – 126188108

SERFF Tracking Number: AMNA-126188108 State: Arkansas
 Filing Company: American National Insurance Company State Tracking Number: 42913
 Company Tracking Number: LBEND
 TOI: A021 Individual Annuities- Deferred Non- Sub-TOI: A021.002 Flexible Premium
 Variable
 Product Name: LBEND
 Project Name/Number: Legacy Benchmark Endorsements/LBEND

Company Tracking Number: LBEND

Sir or Madam

Please find the above listed form submitted for your department's review and approval. These forms are new and will not replace any previously approved forms.

The purpose of the Interest Crediting Rate Strategy Endorsements is to provide a two-year monthly average with cap strategy, a five-year point-to-point with participation rate strategy and a six-year point-to-point with participation strategy to the contracts to which they are attached.

These endorsements are available to newly issued contracts at the time of application/issue and will not be available post-issue. If elected, the endorsement will be attached to and made a part of the contract.

The above endorsements may be used with the previously approved forms listed below:

Form Number	Title/Description/Type of Form	Approval Date	Tracking Information
AN-PEIA0306-6(AR)	Flexible Premium Deferred Equity and Fixed Annuity	6/1/2006	USPH-6NES6X391
AN-PEIA0306-6B(AR)	Flexible Premium Deferred Equity and Fixed Annuity	6/1/2006	USPH-6NES6X391
AN-PEIA0306-10(AR)	Flexible Premium Deferred Equity and Fixed Annuity	6/1/2006	USPH-6NES6X391
AN-PEIA0306-10B(AR)	Flexible Premium Deferred Equity and Fixed Annuity	6/1/2006	USPH-6NES6X391
AN-APP-0306	Application	6/1/2006	USPH-6NES6X391

Additional information regarding this filing is provided / attached below:

- Payment for the required filing fee in the amount of \$300.00 was submitted via EFT with this filing. This fee is based from our state's retaliatory fee.
- Statement of Variability
- Addendum to Actuarial Memorandum
- Sample Data Pages
- Certificate of Compliance

Company and Contact

Filing Contact Information

Tyra Reed, Policy Analyst tyra.reed@anico.com
 One Moody Plaza 409-763-1112 [Phone] 5222 [Ext]
 Product Development--14th Floor 409-766-6933 [FAX]

SERFF Tracking Number: AMNA-126188108 State: Arkansas
Filing Company: American National Insurance Company State Tracking Number: 42913
Company Tracking Number: LBEND
TOI: A021 Individual Annuities- Deferred Non- Sub-TOI: A021.002 Flexible Premium
Variable
Product Name: LBEND
Project Name/Number: Legacy Benchmark Endorsements/LBEND

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved- Closed	Linda Bird	07/22/2009	07/22/2009

SERFF Tracking Number: AMNA-126188108 *State:* Arkansas
Filing Company: American National Insurance Company *State Tracking Number:* 42913
Company Tracking Number: LBEND
TOI: A021 Individual Annuities- Deferred Non- *Sub-TOI:* A021.002 Flexible Premium
Variable
Product Name: LBEND
Project Name/Number: Legacy Benchmark Endorsements/LBEND

Disposition

Disposition Date: 07/22/2009

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: AMNA-126188108 State: Arkansas
 Filing Company: American National Insurance Company State Tracking Number: 42913
 Company Tracking Number: LBEND
 TOI: A021 Individual Annuities- Deferred Non- Sub-TOI: A021.002 Flexible Premium
 Variable
 Product Name: LBEND
 Project Name/Number: Legacy Benchmark Endorsements/LBEND

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification	Yes	Yes
Supporting Document	Application	Yes	Yes
Supporting Document	Life & Annuity - Acturial Memo	No	No
Supporting Document	Sample Data Pages	Yes	Yes
Supporting Document	Statement of Variability	Yes	Yes
Form	S&P 500 Index Two-year Monthly	Yes	Yes
	Average with Cap Interest Crediting Rate		
	Strategy Endorsement		
Form	S&P 500 Index Five-Year Point-to-Point	Yes	Yes
	with Participation Rate Interest Crediting		
	Strategy Endorsement		
Form	S&P Index Six-Year Point-to-Point with	Yes	Yes
	Participation Rate Interest Crediting Rate		
	Strategy Endorsement		

SERFF Tracking Number: AMNA-126188108 State: Arkansas
 Filing Company: American National Insurance Company State Tracking Number: 42913
 Company Tracking Number: LBEND
 TOI: A021 Individual Annuities- Deferred Non- Sub-TOI: A021.002 Flexible Premium
 Variable
 Product Name: LBEND
 Project Name/Number: Legacy Benchmark Endorsements/LBEND

Form Schedule

Lead Form Number:

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	AN-SP2YRMA-0409	Policy/Contract	Cont S&P 500 Index Two-Year Monthly Average with Cap Certificate: Interest Crediting Amendmen t, Insert Page, Endorseme nt or Rider	Initial		0.000	AN-SP2YRMA-0409.pdf
	AN-SP5YR-0409	Policy/Contract	Cont S&P 500 Index Five-Year Point-to-Point with Participation Certificate: Rate Interest Amendmen t, Insert Page, Endorseme nt or Rider	Initial		0.000	AN-SP5YR-0409.pdf
	AN-SP6YR-0409	Policy/Contract	Cont S&P Index Six-Year Point-to-Point with Participation Rate Certificate Interest Crediting Rate Strategy Endorsement	Initial		0.000	AN-SP6YR-0409.pdf

AMERICAN NATIONAL INSURANCE COMPANY

A Texas Domiciled Insurer

Home Office: One Moody Plaza, Galveston, Texas 77550-7999

Administrative Office: { P. O. Box 100216, Rome, GA 30162-7216 • Telephone (877) 549-7663 (Toll Free) }

S&P 500 INDEX TWO-YEAR MONTHLY AVERAGE WITH CAP INTEREST CREDITING RATE STRATEGY ENDORSEMENT

THE ENDORSEMENT

This Interest Crediting Rate Strategy Endorsement establishes the S&P 500 Index Two-Year Monthly Average With Cap Strategy for the Contract to which it is attached. The Company measures the change in value of the S&P 500 Index to determine the rate of interest credited under this strategy by using an average rather than comparing the value of the Index on the first and the last day of the two-year Term Period.

The terms of the Endorsement apply once the Owner allocates Premium Payments or Transfers into this Interest Crediting Rate Strategy. If the Endorsement and Contract define the same term, the definition contained in this Endorsement will apply.

CONTRACT

For purposes of this Endorsement, Contract refers to the individual annuity policy or to the annuity certificate issued under a group policy.

ALLOCATION DATE

The Allocation Date occurs within 32 days after: a) the Company's Administrative Office receives the Premium Payment; or b) the date of Transfer or Renewal. The Allocation Date is the first day of a two-year Term Period. The Allocation Date is the date declared by the Company for the allocation of each Premium Payment, Transfer or Renewal into this Interest Crediting Rate Strategy. Premium Payments, Transfers and Renewals will be applied on the next Allocation Date.

TERM PERIOD

Term Period under this Interest Crediting Rate Strategy is a two-year period of time. The Term Period begins on the Allocation Date and ends two years later. The Term Period is used to measure any percentage change in the Index, which is used in determining the amount of interest, if any, to be credited.

INTEREST CREDITED

At the end of the two-year Term Period for a Premium Payment, Transfer or Renewal allocated to this Interest Crediting Rate Strategy, the Company will calculate any interest to be credited for that allocation's value and it will be added to the Strategy Value on that date. The interest to be credited will be equal to the allocation's value at the end of the two-year Term Period before any interest is credited, multiplied by the Interest Crediting Rate. If the Owner Accesses a portion of the value before the end of the Term Period, the portion Accessed will not be credited interest.

INTEREST CREDITING RATE

The interest crediting rate for this Interest Crediting Rate Strategy will be the lesser of A or B, but not less than zero, where:

A equals:

- Index Average minus the Index Value on the Allocation Date,
- divided by the Index Value on the Allocation Date.

B equals:

- Cap.

INDEX

The Index for this Interest Crediting Rate Strategy is the S&P 500 Index. The S&P 500 Index does not reflect dividends paid on the stocks underlying the Index.

If: a) the publication of the S&P 500 Index is discontinued; or b) the calculation of the S&P 500 Index is changed substantially, then the Company will substitute another widely published Index. The Company will notify the Owner of the change. The Interest Crediting Rate Strategy for the new Index will have a corresponding Cap. Any new or substitute index will be approved by the appropriate state insurance department prior to use.

INDEX AVERAGE

Index Average is the sum of the Index Values for the 24 Index Dates during the two-year Term Period, divided by 24.

INDEX DATES

Index Dates begin one month after the Allocation Date. The Index Dates occur on the same numbered day each succeeding month as the Allocation Date. If the same numbered day does not exist in a month, the Company will use the first preceding day that does exist. There are 24 Index Dates for each two-year Term Period.

INDEX VALUE

The Index Value will be the closing value of the S&P 500 Index on a specified date. If the Index Value is not available for such date, the Index Value used for that date will be the Index Value on the first preceding day for which it is available.

CAP

Cap is an interest rate declared by the Company for each two-year Term Period under this Interest Crediting Rate Strategy, used in the calculation of interest credited to this Interest Crediting Rate Strategy. The Cap limits the amount of interest that the Company will credit for the two-year Term Period. The Company may declare a new Cap on or before each Allocation Date. The Minimum Cap for all future allocations to this Interest Crediting Rate Strategy is shown on the Contract Data Page.

TRANSFERS AND RENEWALS

The Owner may request a Transfer into this Interest Crediting Rate Strategy from another Interest Crediting Rate Strategy at any time, subject to any limitations stated in that Interest Crediting Rate Strategy Endorsement. Transfers into this Strategy are not allowed if the two-year Term Period would expire after the Maturity Date.

The Owner may request a Transfer to another Interest Crediting Rate Strategy, subject to any limitations stated in that Interest Crediting Rate Strategy Endorsement. The Company’s Administrative Office must receive the Owner’s request to Transfer from this Interest Crediting Rate Strategy at least 7 days prior to the end of the two-year Term Period. The Transfer will be made at the end of the last two-year Term Period. Transfers are not allowed during the two-year Term Period.

At the end of the two-year Term Period from the Allocation Date, if a Transfer to another Interest Crediting Rate Strategy is not requested, the Company will allocate the value to a new two-year Term Period under this Interest Crediting Rate Strategy. This is referred to as a Renewal. The new two-year Term Period will begin on the next Allocation Date and will have a new corresponding Cap. If the Company no longer offers this Interest Crediting Rate Strategy or the two-year Term Period extends beyond the Maturity Date, then the Strategy Value will be transferred to the Guaranteed One-Year Fixed Rate Strategy. The Company will confirm a Transfer or Renewal.

TERMINATION OF ENDORSEMENT

The Company may cease to accept Premium Payments, Transfers or Renewals into this Interest Crediting Rate Strategy. The Company may terminate this Endorsement at any time. Upon termination, the Owner cannot allocate any Premium Payments, Transfers or Renewals into this Interest Crediting Rate Strategy. Any existing Premium Payments, Transfers or Renewals allocated to this Interest Crediting Rate Strategy will earn indexed interest at the end of the applicable two-year Term Period. Unless notified by the Owner prior to the Endorsement’s termination date, the Strategy Value of this Interest Crediting Rate Strategy will be transferred to the Guaranteed One-Year Fixed Rate Strategy at the end of the two-year Term Period.

This Endorsement takes effect and ends with the Contract to which it is attached. Nothing contained in this Endorsement will be held to change, waive or extend any provisions of the Contract except as stated.

{

{



Secretary



President

}

}

AMERICAN NATIONAL INSURANCE COMPANY

A Texas Domiciled Insurer

Home Office: One Moody Plaza, Galveston, Texas 77550-7999

Administrative Office: { P. O. Box 100216, Rome, GA 30162-7216 • Telephone (877) 549-7663 (Toll Free) }

S&P 500 INDEX FIVE-YEAR POINT-TO-POINT WITH PARTICIPATION RATE INTEREST CREDITING RATE STRATEGY ENDORSEMENT

THE ENDORSEMENT

This Interest Crediting Rate Strategy Endorsement establishes the S&P 500 Index Five-Year Point-To-Point With Participation Rate Strategy for the Contract to which it is attached. The terms of the Endorsement apply once the Owner allocates Premium Payments or Transfers into this Interest Crediting Rate Strategy. If the Endorsement and Contract define the same term, the definition contained in this Endorsement will apply.

CONTRACT

For purposes of this Endorsement, Contract refers to the individual annuity policy or to the annuity certificate issued under a group policy.

ALLOCATION DATE

The Allocation Date occurs within 32 days after: a) the Company's Administrative Office receives the Premium Payment; or b) the date of Transfer or Renewal. The Allocation Date is the first day of a five-year Term Period. The Allocation Date is the date declared by the Company for the allocation of each Premium Payment, Transfer or Renewal into this Interest Crediting Rate Strategy. Premium Payments, Transfers and Renewals will be applied on the next Allocation Date.

TERM PERIOD

Term Period under this Interest Crediting Rate Strategy is a five-year period of time. The Term Period begins on the Allocation Date and ends five years later. The Term Period is used to measure any percentage change in the Index, which is used in determining the amount of interest, if any, to be credited.

INTEREST CREDITED

At the end of the five-year Term Period for a Premium Payment, Transfer or Renewal allocated to this Interest Crediting Rate Strategy, the Company will calculate any interest to be credited for that allocation's value and it will be added to the Strategy Value on that date. The interest to be credited will be equal to the allocation's value at the end of the five-year Term Period before any interest is credited, multiplied by the Interest Crediting Rate. If the Owner Accesses a portion of the value before the end of the Term Period, the portion Accessed will not be credited interest.

INTEREST CREDITING RATE

The interest crediting rate will be the greater of {2% annually (10.408%-for the full five-year Term Period)} or:

- Index Value on the last day of the five-year Term Period,
- divided by the Index Value on the Allocation Date,
- minus one,
- multiplied by the Participation Rate.

INDEX

The Index for this Interest Crediting Rate Strategy is the S&P 500 Index. The S&P 500 Index does not reflect dividends paid on the stocks underlying the Index.

If: a) the publication of the S&P 500 Index is discontinued; or b) the calculation of the S&P 500 Index is changed substantially, then the Company will substitute another widely published Index. The Company will notify the Owner of the change. The Interest Crediting Rate Strategy for the new Index will have a corresponding Participation Rate. Any new or substitute index will be approved by the appropriate state insurance department prior to use.

INDEX VALUE

The Index Value will be the closing value of the S&P 500 Index on a specified date. If the Index Value is not available for such date, the Index Value used for that date will be the Index Value on the first preceding day for which it is available.

PARTICIPATION RATE

Participation Rate is a rate declared by the Company for each five-year Term Period under this Interest Crediting Rate Strategy. It is applied to any increase in the S&P 500 Index and is used in the calculation of any interest to be credited. The Company may declare a new Participation Rate on or before each Allocation Date. The Minimum Participation Rate for all future allocations to this Interest Crediting Rate Strategy is shown on the Contract Data Page.

TRANSFERS AND RENEWALS

The Owner may request a Transfer into this Interest Crediting Rate Strategy from another Interest Crediting Rate Strategy at any time, subject to any limitations stated in that Interest Crediting Rate Strategy Endorsement. Transfers into this Strategy are not allowed if the five-year Term Period would expire after the Maturity Date.

The Owner may request a Transfer to another Interest Crediting Rate Strategy, subject to any limitations stated in that Interest Crediting Rate Strategy Endorsement. The Company’s Administrative Office must receive the Owner’s request to Transfer from this Interest Crediting Rate Strategy at least 7 days prior to the end of the five-year Term Period. The Transfer will be made at the end of the last five-year Term Period. Transfers are not allowed during the five-year Term Period.

At the end of the five-year Term Period from the Allocation Date, if a Transfer to another Interest Crediting Rate Strategy is not requested, the Company will allocate the value to a new five-year Term Period under this Interest Crediting Rate Strategy. This is referred to as a Renewal. The new five-year Term Period will begin on the next Allocation Date and will have a new corresponding Participation Rate. If the Company no longer offers this Interest Crediting Rate Strategy or the five-year Term Period extends beyond the Maturity Date, then the Strategy Value will be transferred to the Guaranteed One-Year Fixed Rate Strategy. The Company will confirm a Transfer or Renewal.

TERMINATION OF ENDORSEMENT

The Company may cease to accept Premium Payments, Transfers or Renewals into this Interest Crediting Rate Strategy. The Company may terminate this Endorsement at any time. Upon termination, the Owner cannot allocate any Premium Payments, Transfers or Renewals into this Interest Crediting Rate Strategy. Any existing Premium Payments, Transfers or Renewals allocated to this Interest Crediting Rate Strategy will earn indexed interest at the end of the applicable five-year Term Period. Unless notified by the Owner prior to the Endorsement’s termination date, the Strategy Value of this Interest Crediting Rate Strategy will be transferred to the Guaranteed One-Year Fixed Rate Strategy at the end of the five-year Term Period.

This Endorsement takes effect and ends with the Contract to which it is attached. Nothing contained in this Endorsement will be held to change, waive or extend any provisions of the Contract except as stated.

{

{



Secretary



President

}

}

AMERICAN NATIONAL INSURANCE COMPANY

A Texas Domiciled Insurer

Home Office: One Moody Plaza, Galveston, Texas 77550-7999

Administrative Office: { P. O. Box 100216, Rome, GA 30162-7216 • Telephone (877) 549-7663 (Toll Free) }

S&P 500 INDEX SIX-YEAR POINT-TO-POINT WITH PARTICIPATION RATE INTEREST CREDITING RATE STRATEGY ENDORSEMENT

THE ENDORSEMENT

This Interest Crediting Rate Strategy Endorsement establishes the S&P 500 Index Six-Year Point-To-Point With Participation Rate Strategy for the Contract to which it is attached. The terms of the Endorsement apply once the Owner allocates Premium Payments or Transfers into this Interest Crediting Rate Strategy. If the Endorsement and Contract define the same term, the definition contained in this Endorsement will apply.

CONTRACT

For purposes of this Endorsement, Contract refers to the individual annuity policy or to the annuity certificate issued under a group policy.

ALLOCATION DATE

The Allocation Date occurs within 32 days after: a) the Company's Administrative Office receives the Premium Payment; or b) the date of Transfer or Renewal. The Allocation Date is the first day of a six-year Term Period. The Allocation Date is the date declared by the Company for the allocation of each Premium Payment, Transfer or Renewal into this Interest Crediting Rate Strategy. Premium Payments, Transfers and Renewals will be applied on the next Allocation Date.

TERM PERIOD

Term Period under this Interest Crediting Rate Strategy is a six-year period of time. The Term Period begins on the Allocation Date and ends six years later. The Term Period is used to measure any percentage change in the Index, which is used in determining the amount of interest, if any, to be credited.

INTEREST CREDITED

At the end of the six-year Term Period for a Premium Payment, Transfer or Renewal allocated to this Interest Crediting Rate Strategy, the Company will calculate any interest to be credited for that allocation's value and it will be added to the Strategy Value on that date. The interest to be credited will be equal to the allocation's value at the end of the six-year Term Period before any interest is credited, multiplied by the Interest Crediting Rate. If the Owner Accesses a portion of the value before the end of the Term Period, the portion Accessed will not be credited interest.

INTEREST CREDITING RATE

The interest crediting rate will be the greater of {2% annually (12.616% for the full six-year Term Period)} or:

- Index Value on the last day of the six-year Term Period,
- divided by the Index Value on the Allocation Date,
- minus one,
- multiplied by the Participation Rate.

INDEX

The Index for this Interest Crediting Rate Strategy is the S&P 500 Index. The S&P 500 Index does not reflect dividends paid on the stocks underlying the Index.

If: a) the publication of the S&P 500 Index is discontinued; or b) the calculation of the S&P 500 Index is changed substantially, then the Company will substitute another widely published Index. The Company will notify the Owner of the change. The Interest Crediting Rate Strategy for the new Index will have a corresponding Participation Rate. Any new or substitute index will be approved by the appropriate state insurance department prior to use.

INDEX VALUE

The Index Value will be the closing value of the S&P 500 Index on a specified date. If the Index Value is not available for such date, the Index Value used for that date will be the Index Value on the first preceding day for which it is available.

PARTICIPATION RATE

Participation Rate is a rate declared by the Company for each six-year Term Period under this Interest Crediting Rate Strategy. It is applied to any increase in the S&P 500 Index and is used in the calculation of any interest to be credited. The Company may declare a new Participation Rate on or before each Allocation Date. The Minimum Participation Rate for all future allocations to this Interest Crediting Rate Strategy is shown on the Contract Data Page.

TRANSFERS AND RENEWALS

The Owner may request a Transfer into this Interest Crediting Rate Strategy from another Interest Crediting Rate Strategy at any time, subject to any limitations stated in that Interest Crediting Rate Strategy Endorsement. Transfers into this Strategy are not allowed if the six-year Term Period would expire after the Maturity Date.

The Owner may request a Transfer to another Interest Crediting Rate Strategy, subject to any limitations stated in that Interest Crediting Rate Strategy Endorsement. The Company’s Administrative Office must receive the Owner’s request to Transfer from this Interest Crediting Rate Strategy at least 7 days prior to the end of the six-year Term Period. The Transfer will be made at the end of the last six-year Term Period. Transfers are not allowed during the six-year Term Period.

At the end of the six-year Term Period from the Allocation Date, if a Transfer to another Interest Crediting Rate Strategy is not requested, the Company will allocate the value to a new six-year Term Period under this Interest Crediting Rate Strategy. This is referred to as a Renewal. The new six-year Term Period will begin on the next Allocation Date and will have a new corresponding Participation Rate. If the Company no longer offers this Interest Crediting Rate Strategy or the six-year Term Period extends beyond the Maturity Date, then the Strategy Value will be transferred to the Guaranteed One-Year Fixed Rate Strategy. The Company will confirm a Transfer or Renewal.

TERMINATION OF ENDORSEMENT

The Company may cease to accept Premium Payments, Transfers or Renewals into this Interest Crediting Rate Strategy. The Company may terminate this Endorsement at any time. Upon termination, the Owner cannot allocate any Premium Payments, Transfers or Renewals into this Interest Crediting Rate Strategy. Any existing Premium Payments, Transfers or Renewals allocated to this Interest Crediting Rate Strategy will earn indexed interest at the end of the applicable six-year Term Period. Unless notified by the Owner prior to the Endorsement’s termination date, the Strategy Value of this Interest Crediting Rate Strategy will be transferred to the Guaranteed One-Year Fixed Rate Strategy at the end of the six-year Term Period.

This Endorsement takes effect and ends with the Contract to which it is attached. Nothing contained in this Endorsement will be held to change, waive or extend any provisions of the Contract except as stated.

{

{



Secretary



President

}

}

SERFF Tracking Number: AMNA-126188108 State: Arkansas
 Filing Company: American National Insurance Company State Tracking Number: 42913
 Company Tracking Number: LBEND
 TOI: A021 Individual Annuities- Deferred Non- Sub-TOI: A021.002 Flexible Premium
 Variable
 Product Name: LBEND
 Project Name/Number: Legacy Benchmark Endorsements/LBEND

Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Flesch Certification		
Comments:		
Attachment: AR - CERTIFICATION OF COMPLIANCE.pdf		

	Item Status:	Status Date:
Satisfied - Item: Application		
Comments: Application Form AN-APP-0306, Approved 6/1/2006 under USPH-6NES6X391.		

	Item Status:	Status Date:
Satisfied - Item: Sample Data Pages		
Comments:		
Attachments: AN-PEIA0306-6(AR) Sample DP.pdf AN-PEIA0306-6B(AR) Sample DP.pdf AN-PEIA0306-10(AR) Sample DP.pdf AN-PEIA0306-10B(AR) Sample DP.pdf		

	Item Status:	Status Date:
Satisfied - Item: Statement of Variability		
Comments:		
Attachment: A - Statement of Variability.pdf		



AMERICAN NATIONAL INSURANCE COMPANY

ARKANSAS
CERTIFICATION OF COMPLIANCE

Form	Form Name	Type of Form
AN-SP2YRMA-0409	S&P 500 Index 2 Year Monthly Average w/Cap Interest Crediting Rate Strategy	Endorsement
AN-SP5YR-0409	S&P 500 Index 5 Year Point-to-Point w/Participation Rate Interest Crediting Strategy	Endorsement
AN-SP6YR-0409	S&P 500 Index 6 Year Point-to-Point w/Participation Rate Interest Crediting Strategy	Endorsement

The Company has reviewed the captioned form(s) above and certifies that to the best of its knowledge and belief, the form(s) submitted is (are) in compliance with the following:

Rule & Regulation 19

Rule & Regulation 49

ACA 23-79-138 and Bulletin 11-88

ACA 23-80-206 (Flesch Certification, minimum of 40)

Rex D. Hemme

Vice President & Actuary

American National Insurance Company

tyra.reed@anico.com
Phone: (409) 763-4661 x5222 Fax: (409) 766-6933

American National Insurance Company
Flexible Premium Deferred Equity Indexed and Fixed Annuity Policy

DATA PAGE

Annuitant: {John Doe} {P. O. Box 7873} {San Francisco, CA 94120} {Joint Annuitant:} {Jane Doe} {P. O. Box 7873} {San Francisco, CA 94120}

Owner: {John Doe} {P. O. Box 7873} {San Francisco, CA 94120} {Joint Owner:} {Jane Doe} {P. O. Box 7873} {San Francisco, CA 94120}

Beneficiary: As stated in the copy of the Application attached to this Policy, unless subsequently changed in compliance with this Policy's provisions.

Benefit Description: Flexible Premium Deferred Equity Indexed and Fixed Annuity
 Policy Number: {XXX0000100} Qualified Type: {Nonqualified}
 Issue Date: {04/01/2009}
 Effective Date: {04/01/2009}
 Issue Age: {35}

Total Initial Premium: {\$10,000.00}
 Date Premium Payment Received: {04/01/2009}
 Premium Payment Amount(s): {\$10,000.00}

Interest Crediting Rate Strategies

(Strategy Name	Initial Allocation Percentage	Date Premium Payment Received	Initial Interest Rate	
{Guaranteed One-Year Fixed Rate Strategy}	{25.00%}	{04/01/2009}	{2.75%}	
{	Initial Allocation Percentage	Allocation Date	Initial Participation Rate	Initial Cap
{S&P 500 Index One-Year Point-To-Point With Cap Strategy}	{25.00%}	{04/08/2009}	{N/A}	{5.50%}
{S&P 500 Index Two-Year Monthly Average With Cap Strategy}	{25.00%}	{04/08/2009}	{N/A}	{8.00%}
{S&P 500 Index Six-Year Point-To-Point With Participation Rate Strategy}	{25.00%}	{04/08/2009}	{60.00%}	{N/A}

The Minimum Guaranteed Interest Rates used in determining the Minimum Guaranteed Surrender Value are annualized interest rates of: {1.75%} for the Guaranteed One-Year Fixed Rate Strategy; and {1.00%} for the equity indexed interest strategies.

{For the Guaranteed One-Year Fixed Rate Strategy, the minimum crediting rate to the Strategy Value is {1.50%}.}
 {For the S&P 500 Index One-Year Point-To-Point With Cap Strategy, the Minimum Cap is {1.00%}.}
 {For the S&P 500 Index Two-Year Monthly Average With Cap Strategy, the Minimum Cap is {1.00%}.}
 {For the S&P 500 Index Six-Year Point-To-Point with Participation Rate Strategy, the Minimum Participation Rate is {20.00%}.}

Surrender Charge-Free Withdrawal Percentage is {10.00% }.

{Standard & Poor's[®], "S&P[®]", "S&P 500[®]", "Standard & Poor's 500", and "500" are trademarks of The McGraw-Hill Companies, Inc. and have been licensed for use by American National Insurance Company. The Product is not sponsored, endorsed, sold or promoted by Standard & Poor's and Standard & Poor's makes no representation regarding the advisability of investing in the Product. }

DATA PAGE

American National Insurance Company

Flexible Premium Deferred Equity Indexed and Fixed Annuity Policy

Policy #: {XXX0000100}}

{Nonqualified}

Initial Premium: {\$10,000.00}

Issue Date: {04/01/2009}

Issue Age: {35}

Effective Date {04/01/2009}

Maturity Date: {04/01/2073}

{Optional Riders or Benefits {None}}

TABLE OF GUARANTEED VALUES

Beginning of Year Age	End of Year	Annuity Value	Minimum Guaranteed Surrender Value	Death Benefit
{ 35	1	10,069	8,854	10,119
36	2	10,107	8,959	10,208
37	3	10,146	9,066	10,299
38	4	10,186	9,174	10,392
39	5	10,226	9,283	10,487
40	6	10,583	9,394	10,583
41	7	10,624	9,506	10,680
42	8	10,666	9,619	10,780
43	9	10,709	9,734	10,881
44	10	10,752	9,851	10,985
45	11	10,797	9,969	11,090
46	12	11,196	10,089	11,196
47	13	11,242	10,210	11,305
48	14	11,288	10,332	11,416
49	15	11,335	10,457	11,529
50	16	11,382	10,582	11,643
51	17	11,430	10,710	11,760
52	18	11,879	10,839	11,879
53	19	11,929	10,970	12,000
54	20	11,979	11,102	12,123
55	21	12,030	11,237	12,249
56	22	12,082	11,373	12,377
57	23	12,135	11,510	12,507
58	24	12,639	11,650	12,639
59	25	12,693	11,791	12,774
60	26	12,748	11,934	12,911
61	27	12,804	12,080	13,050
62	28	12,861	12,227	13,192
63	29	12,918	12,375	13,337
64	30	13,484	12,526	13,484
65	31	13,544	12,679	13,634
66	32	13,604	12,834	13,787
67	33	13,665	12,991	13,942
68	34	13,727	13,150	14,100
69	35	13,790	13,311	14,261
70	36	14,425	13,474	14,425
71	37	14,490	13,640	14,592
72	38	14,556	13,807	14,762
73	39	14,623	13,977	14,935
74	40	14,691	14,149	15,111
75	41	14,759	14,323	15,290
76	42	15,473	14,500	15,473 }

Beginning of Year Age	End of Year	Annuity Value	Minimum Guaranteed Surrender Value	Death Benefit
{ 77	43	15,544	14,679	15,659
78	44	15,616	14,861	15,848
79	45	15,689	15,044	16,040
80	46	15,763	15,231	16,236
81	47	15,838	15,419	16,436
82	48	16,639	15,611	16,639
83	49	16,717	15,804	16,846
84	50	16,796	16,001	17,057
85	51	16,876	16,200	17,271
86	52	16,957	16,402	17,490
87	53	17,039	16,606	17,712
88	54	17,939	16,813	17,939
89	55	18,023	17,023	18,169
90	56	18,109	17,236	18,404
91	57	18,197	17,452	18,643
92	58	18,286	17,671	18,886
93	59	18,376	17,892	19,134
94	60	19,386	18,117	19,386
95	61	19,602	18,382	19,602
96	62	19,821	18,652	19,821
97	63	20,043	18,926	20,043
98	64	20,269	19,204	20,269 }

All values are based on the Initial Premium shown on the Data Page and assume no additional Premium Payments, Transfers, Withdrawals, Market Value Adjustments {and are adjusted to reflect any Rider Deduction amounts}. Annuity values may increase or decrease based on strategy allocations during the life of this Policy. Refer to the Interest Crediting Rate Strategy section of the Data Page for allocations. For the purpose of this illustration, it is assumed all Premium Payments received prior to the Issue Date were applied to this Policy on the Policy's Effective Date.

Any Withdrawal in excess of the Surrender Charge-Free Withdrawal amount will be assessed a Surrender Charge as follows:

**TABLE OF SURRENDER CHARGE PERCENTAGES
FOR EACH PREMIUM PAYMENT**

Premium Year 1	12.50%
Premium Year 2	11.50%
Premium Year 3	10.50%
Premium Year 4	9.50%
Premium Year 5	8.00%
Premium Year 6	7.00%
Premium Year 7 and thereafter	0.00%

Surrender Charges may be waived subject to the provisions of this Policy.

American National Insurance Company
Flexible Premium Deferred Equity Indexed and Fixed Annuity Policy

DATA PAGE

Annuitant: {John Doe} {P. O. Box 7873} {San Francisco, CA 94120} {Joint Annuitant:} {Jane Doe} {P. O. Box 7873} {San Francisco, CA 94120}

Owner: {John Doe} {P. O. Box 7873} {San Francisco, CA 94120} {Joint Owner:} {Jane Doe} {P. O. Box 7873} {San Francisco, CA 94120}

Beneficiary: As stated in the copy of the Application attached to this Policy, unless subsequently changed in compliance with this Policy's provisions.

Benefit Description: Flexible Premium Deferred Equity Indexed and Fixed Annuity	Qualified Type: {Nonqualified}
Policy Number: {XXX0000100}	Issue Date: {04/01/2009}
Premium Enhancement Amount Percentage: {3.00%}	Effective Date: {04/01/2009}
Total Initial Premium: {\$10,000.00}	Issue Age: {35}
Date Premium Payment Received: {04/01/2009}	
Premium Payment Amount(s): {\$10,000.00}	

Interest Crediting Rate Strategies

(Strategy Name	Initial Allocation Percentage	Date Premium Payment Received	Initial Interest Rate	
{ Guaranteed One-Year Fixed Rate Strategy }	{25.00%}	{04/01/2009}	{2.50%}	
{	Initial Allocation Percentage	Allocation Date	Initial Participation Rate	Initial Cap
{ S&P 500 Index One-Year Point-To-Point With Cap Strategy }	{25.00%}	{04/08/2009}	{N/A}	{5.00%}
{ S&P 500 Index Two-Year Monthly Average With Cap Strategy }	{25.00%}	{04/08/2009}	{N/A}	{7.00%}
{ S&P 500 Index Six-Year Point-To-Point With Participation Rate Strategy }	{25.00%}	{04/08/2009}	{50.00%}	{N/A}

The Minimum Guaranteed Interest Rates used in determining the Minimum Guaranteed Surrender Value are annualized interest rates of: {1.75%} for the Guaranteed One-Year Fixed Rate Strategy; and {1.00%} for the equity indexed interest strategies.

{For the Guaranteed One-Year Fixed Rate Strategy, the minimum crediting rate to the Strategy Value is {1.50%}.}
 {For the S&P 500 Index One-Year Point-To-Point With Cap Strategy, the Minimum Cap is {1.00%}.}
 {For the S&P 500 Index Two-Year Monthly Average With Cap Strategy, the Minimum Cap is {1.00%}.}
 {For the S&P 500 Index Six-Year Point-To-Point with Participation Rate Strategy, the Minimum Participation Rate is {20.00%}.}

Surrender Charge-Free Withdrawal Percentage is {10.00% }.

{Standard & Poor's[®], "S&P[®]", "S&P 500[®]", "Standard & Poor's 500", and "500" are trademarks of The McGraw-Hill Companies, Inc. and have been licensed for use by American National Insurance Company. The Product is not sponsored, endorsed, sold or promoted by Standard & Poor's and Standard & Poor's makes no representation regarding the advisability of investing in the Product. }

DATA PAGE

American National Insurance Company

Flexible Premium Deferred Equity Indexed and Fixed Annuity Policy

Policy #: {XXX0000100}}

{Nonqualified}

Initial Premium: {\$10,000.00}

Issue Date: {04/01/2009}

Issue Age: {35}

Effective Date {04/01/2009}

Maturity Date: {04/01/2073}

{Optional Riders or Benefits {None}}

TABLE OF GUARANTEED VALUES

Beginning of Year Age	End of Year	Annuity Value	Minimum Guaranteed Surrender Value	Death Benefit
{ 35	1	10,364	8,854	10,416
36	2	10,404	8,959	10,508
37	3	10,444	9,066	10,602
38	4	10,485	9,174	10,697
39	5	10,526	9,283	10,794
40	6	10,893	9,394	10,893
41	7	10,936	9,506	10,994
42	8	10,979	9,619	11,096
43	9	11,023	9,734	11,201
44	10	11,068	9,851	11,307
45	11	11,113	9,969	11,415
46	12	11,525	10,089	11,525
47	13	11,571	10,210	11,637
48	14	11,619	10,332	11,751
49	15	11,667	10,457	11,867
50	16	11,716	10,582	11,985
51	17	11,765	10,710	12,105
52	18	12,227	10,839	12,227
53	19	12,278	10,970	12,352
54	20	12,330	11,102	12,479
55	21	12,383	11,237	12,608
56	22	12,436	11,373	12,739
57	23	12,490	11,510	12,873
58	24	13,009	11,650	13,009
59	25	13,065	11,791	13,148
60	26	13,121	11,934	13,289
61	27	13,179	12,080	13,432
62	28	13,237	12,227	13,578
63	29	13,296	12,375	13,727
64	30	13,879	12,526	13,879
65	31	13,940	12,679	14,033
66	32	14,002	12,834	14,190
67	33	14,065	12,991	14,350
68	34	14,128	13,150	14,513
69	35	14,193	13,311	14,678
70	36	14,847	13,474	14,847
71	37	14,914	13,640	15,019
72	38	14,981	13,807	15,194
73	39	15,050	13,977	15,372
74	40	15,120	14,149	15,553
75	41	15,191	14,323	15,737
76	42	15,925	14,500	15,925 }

Beginning of Year Age	End of Year	Annuity Value	Minimum Guaranteed Surrender Value	Death Benefit
{ 77	43	15,998	14,679	16,116
78	44	16,072	14,861	16,311
79	45	16,147	15,044	16,509
80	46	16,223	15,231	16,711
81	47	16,301	15,419	16,916
82	48	17,126	15,611	17,126
83	49	17,205	15,804	17,338
84	50	17,286	16,001	17,555
85	51	17,368	16,200	17,776
86	52	17,452	16,402	18,001
87	53	17,536	16,606	18,230
88	54	18,463	16,813	18,463
89	55	18,550	17,023	18,700
90	56	18,638	17,236	18,941
91	57	18,728	17,452	19,187
92	58	18,819	17,671	19,437
93	59	18,912	17,892	19,692
94	60	19,952	18,117	19,952
95	61	20,174	18,382	20,174
96	62	20,399	18,652	20,399
97	63	20,628	18,926	20,628
98	64	20,860	19,204	20,860 }

All values are based on the Initial Premium shown on the Data Page and assume no additional Premium Payments, Transfers, Withdrawals, Market Value Adjustments {and are adjusted to reflect any Rider Deduction amounts}. Annuity values may increase or decrease based on strategy allocations during the life of this Policy. Refer to the Interest Crediting Rate Strategy section of the Data Page for allocations. For the purpose of this illustration, it is assumed all Premium Payments received prior to the Issue Date were applied to this Policy on the Policy's Effective Date.

Any Withdrawal in excess of the Surrender Charge-Free Withdrawal amount will be assessed a Surrender Charge as follows:

**TABLE OF SURRENDER CHARGE PERCENTAGES
FOR EACH PREMIUM PAYMENT**

Premium Year 1	12.50%
Premium Year 2	11.50%
Premium Year 3	10.50%
Premium Year 4	9.50%
Premium Year 5	8.00%
Premium Year 6	7.00%
Premium Year 7 and thereafter	0.00%

Surrender Charges may be waived subject to the provisions of this Policy.

American National Insurance Company
Flexible Premium Deferred Equity Indexed and Fixed Annuity Policy

DATA PAGE

Annuitant: {John Doe} {P. O. Box 7873} {San Francisco, CA 94120} {Joint Annuitant:} {Jane Doe} {P. O. Box 7873} {San Francisco, CA 94120}

Owner: {John Doe} {P. O. Box 7873} {San Francisco, CA 94120} {Joint Owner:} {Jane Doe} {P. O. Box 7873} {San Francisco, CA 94120}

Beneficiary: As stated in the copy of the Application attached to this Policy, unless subsequently changed in compliance with this Policy's provisions.

Benefit Description: Flexible Premium Deferred Equity Indexed and Fixed Annuity Qualified Type: {Nonqualified}
Policy Number: {XXX0000100} Issue Date: {04/01/2009}
Effective Date: {04/01/2009}
Issue Age: {35}

Total Initial Premium: {\$10,000.00}
Date Premium Payment Received: {04/01/2009} Premium Payment Amount(s): {\$10,000.00}

Interest Crediting Rate Strategies

(Strategy Name)	Initial Allocation Percentage	Date Premium Payment Received	Initial Interest Rate
{Guaranteed One-Year Fixed Rate Strategy}	{20.00%}	{04/01/2009}	{3.25%}
{S&P 500 Index One-Year Point-To-Point With Cap Strategy}	{20.00%}	{04/08/2009}	{N/A}
{S&P 500 Index One-Year Point-To-Point With Participation Rate Strategy}	{20.00%}	{04/08/2009}	{35.00%}
{S&P 500 Index Two-Year Monthly Average With Cap Strategy}	{20.00%}	{04/08/2009}	{N/A}
{S&P 500 Index Five-Year Point-To-Point With Participation Rate Strategy}	{20.00%}	{04/08/2009}	{60.00%}

The Minimum Guaranteed Interest Rates used in determining the Minimum Guaranteed Surrender Value are annualized interest rates of: {1.75%} for the Guaranteed One-Year Fixed Rate Strategy; and {1.00%} for the equity indexed interest strategies.

{For the Guaranteed One-Year Fixed Rate Strategy, the minimum crediting rate to the Strategy Value is {1.50%}.}
{For the S&P 500 Index One-Year Point-To-Point With Cap Strategy, the Minimum Cap is {1.00%}.}

{For the S&P 500 Index One-Year Point-To-Point with Participation Rate Strategy, the Minimum Participation Rate is {20.00%}.}

{For the S&P 500 Index Two-Year Monthly Average With Cap Strategy, the Minimum Cap is {1.00%}.}

{For the S&P 500 Index Five-Year Point-To-Point with Participation Rate Strategy, the Minimum Participation Rate is {20.00%}.}

Surrender Charge-Free Withdrawal Percentage is {10.00%}.

{Standard & Poor's[®], "S&P[®]", "S&P 500[®]", "Standard & Poor's 500", and "500" are trademarks of The McGraw-Hill Companies, Inc. and have been licensed for use by American National Insurance Company. The Product is not sponsored, endorsed, sold or promoted by Standard & Poor's and Standard & Poor's makes no representation regarding the advisability of investing in the Product.}

DATA PAGE

American National Insurance Company

Flexible Premium Deferred Equity Indexed and Fixed Annuity Policy

Policy #: {XXX0000100}}

{Nonqualified}

Initial Premium: {\$10,000.00}

Issue Date: {04/01/2009}

Issue Age: {35}

Effective Date {04/01/2009}

Maturity Date: {04/01/2073}

{Optional Riders or Benefits {None}}

TABLE OF GUARANTEED VALUES

Beginning of Year Age	End of Year	Annuity Value	Minimum Guaranteed Surrender Value	Death Benefit
{ 35	1	10,065	8,851	10,105
36	2	10,096	8,952	10,177
37	3	10,127	9,056	10,250
38	4	10,159	9,160	10,324
39	5	10,400	9,266	10,400
40	6	10,433	9,373	10,477
41	7	10,466	9,481	10,555
42	8	10,500	9,591	10,635
43	9	10,534	9,702	10,716
44	10	10,799	9,814	10,799
45	11	10,835	9,928	10,883
46	12	10,870	10,043	10,969
47	13	10,907	10,159	11,056
48	14	10,944	10,277	11,145
49	15	11,235	10,397	11,235
50	16	11,273	10,518	11,327
51	17	11,312	10,640	11,421
52	18	11,351	10,764	11,516
53	19	11,391	10,890	11,613
54	20	11,712	11,017	11,712
55	21	11,753	11,146	11,813
56	22	11,795	11,276	11,915
57	23	11,837	11,408	12,019
58	24	11,880	11,542	12,125
59	25	12,233	11,677	12,233
60	26	12,277	11,814	12,343
61	27	12,322	11,953	12,455
62	28	12,368	12,094	12,569
63	29	12,414	12,236	12,685
64	30	12,803	12,380	12,803
65	31	12,850	12,526	12,923
66	32	12,899	12,673	13,045
67	33	12,948	12,823	13,170
68	34	12,998	12,975	13,297
69	35	13,426	13,128	13,426
70	36	13,477	13,283	13,557
71	37	13,529	13,441	13,691
72	38	13,582	13,600	13,827
73	39	13,636	13,761	13,966
74	40	14,107	13,925	14,107
75	41	14,162	14,090	14,250
76	42	14,218	14,258	14,397 }

Beginning of Year Age	End of Year	Annuity Value	Minimum Guaranteed Surrender Value	Death Benefit
{ 77	43	14,275	14,428	14,546
78	44	14,333	14,600	14,697
79	45	14,852	14,774	14,852
80	46	14,911	14,950	15,009
81	47	14,972	15,129	15,169
82	48	15,033	15,310	15,332
83	49	15,095	15,493	15,497
84	50	15,666	15,679	15,679
85	51	15,731	15,867	15,867
86	52	15,796	16,057	16,057
87	53	15,862	16,250	16,250
88	54	15,929	16,446	16,446
89	55	16,558	16,644	16,644
90	56	16,627	16,844	16,844
91	57	16,697	17,047	17,047
92	58	16,768	17,253	17,253
93	59	16,841	17,461	17,461
94	60	17,533	17,673	17,673
95	61	17,706	17,922	17,922
96	62	17,881	18,176	18,176
97	63	18,060	18,433	18,433
98	64	18,240	18,694	18,694 }

All values are based on the Initial Premium shown on the Data Page and assume no additional Premium Payments, Transfers, Withdrawals, Market Value Adjustments {and are adjusted to reflect any Rider Deduction amounts}. Annuity values may increase or decrease based on strategy allocations during the life of this Policy. Refer to the Interest Crediting Rate Strategy section of the Data Page for allocations. For the purpose of this illustration, it is assumed all Premium Payments received prior to the Issue Date were applied to this Policy on the Policy's Effective Date.

Any Withdrawal in excess of the Surrender Charge-Free Withdrawal amount will be assessed a Surrender Charge as follows:

**TABLE OF SURRENDER CHARGE PERCENTAGES
FOR EACH PREMIUM PAYMENT**

Premium Year 1	12.50%
Premium Year 2	11.50%
Premium Year 3	10.50%
Premium Year 4	9.50%
Premium Year 5	8.00%
Premium Year 6	7.00%
Premium Year 7	6.0%
Premium Year 8	5.0%
Premium Year 9	4.0%
Premium Year 10	2.0%
Premium Year 11 and thereafter	0.00%

Surrender Charges may be waived subject to the provisions of this Policy.

American National Insurance Company
Flexible Premium Deferred Equity Indexed and Fixed Annuity Policy

DATA PAGE

Annuitant: {John Doe} {P. O. Box 7873} {San Francisco, CA 94120} {Joint Annuitant:} {Jane Doe} {P. O. Box 7873} {San Francisco, CA 94120}

Owner: {John Doe} {P. O. Box 7873} {San Francisco, CA 94120} {Joint Owner:} {Jane Doe} {P. O. Box 7873} {San Francisco, CA 94120}

Beneficiary: As stated in the copy of the Application attached to this Policy, unless subsequently changed in compliance with this Policy's provisions.

Benefit Description: Flexible Premium Deferred Equity Indexed and Fixed Annuity
 Policy Number: {XXX0000100}
 Premium Enhancement Amount Percentage: {5.00%}
 Total Initial Premium: {\$10,000.00}
 Date Premium Payment Received: {04/01/2009} Premium Payment Amount(s): {\$10,000.00}

Qualified Type: {Nonqualified}
 Issue Date: {04/01/2009}
 Effective Date: {04/01/2009}
 Issue Age: {35}

Interest Crediting Rate Strategies

(Strategy Name)	Initial Allocation Percentage	Date Premium Payment Received	Initial Interest Rate
{Guaranteed One-Year Fixed Rate Strategy}	{20.00%}	{04/01/2009}	{3.00%}
{S&P 500 Index One-Year Point-To-Point With Cap Strategy}	{20.00%}	{04/08/2009}	{N/A}
{S&P 500 Index One-Year Point-To-Point With Participation Rate Strategy}	{20.00%}	{04/08/2009}	{30.00%}
{S&P 500 Index Two-Year Monthly Average With Cap Strategy}	{20.00%}	{04/08/2009}	{N/A}
{S&P 500 Index Five-Year Point-To-Point With Participation Rate Strategy}	{20.00%}	{04/08/2009}	{50.00%}

The Minimum Guaranteed Interest Rates used in determining the Minimum Guaranteed Surrender Value are annualized interest rates of: {1.75%} for the Guaranteed One-Year Fixed Rate Strategy; and {1.00%} for the equity indexed interest strategies.

{For the Guaranteed One-Year Fixed Rate Strategy, the minimum crediting rate to the Strategy Value is {1.50%}.}
 {For the S&P 500 Index One-Year Point-To-Point With Cap Strategy, the Minimum Cap is {1.00%}.}

{For the S&P 500 Index One-Year Point-To-Point with Participation Rate Strategy, the Minimum Participation Rate is {20.00%}.}

{For the S&P 500 Index Two-Year Monthly Average With Cap Strategy, the Minimum Cap is {1.00%}.}

{For the S&P 500 Index Five-Year Point-To-Point with Participation Rate Strategy, the Minimum Participation Rate is {20.00%}.}

Surrender Charge-Free Withdrawal Percentage is {10.00%}.

{Standard & Poor's[®], "S&P[®]", "S&P 500[®]", "Standard & Poor's 500", and "500" are trademarks of The McGraw-Hill Companies, Inc. and have been licensed for use by American National Insurance Company. The Product is not sponsored, endorsed, sold or promoted by Standard & Poor's and Standard & Poor's makes no representation regarding the advisability of investing in the Product.}

DATA PAGE

American National Insurance Company

Flexible Premium Deferred Equity Indexed and Fixed Annuity Policy

Policy #: {XXX0000100}}

{Nonqualified}

Initial Premium: {\$10,000.00}

Issue Date: {04/01/2009}

Issue Age: {35}

Effective Date {04/01/2009}

Maturity Date: {04/01/2078}

{Optional Riders or Benefits {None}}

TABLE OF GUARANTEED VALUES

Beginning of Year Age	End of Year	Annuity Value	Minimum Guaranteed Surrender Value	Death Benefit
{ 35	1	10,563	8,851	10,605
36	2	10,595	8,952	10,680
37	3	10,628	9,056	10,757
38	4	10,662	9,160	10,835
39	5	10,914	9,266	10,914
40	6	10,949	9,373	10,995
41	7	10,984	9,481	11,077
42	8	11,019	9,591	11,161
43	9	11,055	9,702	11,246
44	10	11,333	9,814	11,333
45	11	11,370	9,928	11,421
46	12	11,408	10,043	11,511
47	13	11,446	10,159	11,603
48	14	11,485	10,277	11,696
49	15	11,791	10,397	11,791
50	16	11,831	10,518	11,887
51	17	11,871	10,640	11,985
52	18	11,912	10,764	12,085
53	19	11,954	10,890	12,187
54	20	12,291	11,017	12,291
55	21	12,334	11,146	12,396
56	22	12,377	11,276	12,504
57	23	12,422	11,408	12,613
58	24	12,467	11,542	12,724
59	25	12,837	11,677	12,837
60	26	12,884	11,814	12,953
61	27	12,931	11,953	13,070
62	28	12,979	12,094	13,189
63	29	13,027	12,236	13,311
64	30	13,435	12,380	13,435
65	31	13,485	12,526	13,561
66	32	13,536	12,673	13,689
67	33	13,587	12,823	13,820
68	34	13,639	12,975	13,953
69	35	14,088	13,128	14,088
70	36	14,142	13,283	14,226
71	37	14,197	13,441	14,366
72	38	14,252	13,600	14,509
73	39	14,308	13,761	14,655
74	40	14,803	13,925	14,803
75	41	14,861	14,090	14,953
76	42	14,919	14,258	15,107 }

Beginning of Year Age	End of Year	Annuity Value	Minimum Guaranteed Surrender Value	Death Benefit
{ 77	43	14,979	14,428	15,263
78	44	15,040	14,600	15,422
79	45	15,584	14,774	15,584
80	46	15,646	14,950	15,749
81	47	15,710	15,129	15,917
82	48	15,774	15,310	16,088
83	49	15,840	15,493	16,262
84	50	16,439	15,679	16,439
85	51	16,506	15,867	16,619
86	52	16,574	16,057	16,803
87	53	16,644	16,250	16,990
88	54	16,714	16,446	17,180
89	55	17,374	16,644	17,374
90	56	17,446	16,844	17,571
91	57	17,520	17,047	17,772
92	58	17,594	17,253	17,976
93	59	17,670	17,461	18,185
94	60	18,397	17,673	18,397
95	61	18,475	17,886	18,613
96	62	18,554	18,103	18,832
97	63	18,635	18,323	19,056
98	64	18,716	18,545	19,284
99	65	19,516	18,770	19,516
100	66	19,715	19,038	19,715
101	67	19,916	19,309	19,916
102	68	20,120	19,585	20,120
103	69	20,359	19,871	20,359 }

All values are based on the Initial Premium shown on the Data Page and assume no additional Premium Payments, Transfers, Withdrawals, Market Value Adjustments {and are adjusted to reflect any Rider Deduction amounts}. Annuity values may increase or decrease based on strategy allocations during the life of this Policy. Refer to the Interest Crediting Rate Strategy section of the Data Page for allocations. For the purpose of this illustration, it is assumed all Premium Payments received prior to the Issue Date were applied to this Policy on the Policy's Effective Date.

Any Withdrawal in excess of the Surrender Charge-Free Withdrawal amount will be assessed a Surrender Charge as follows:

**TABLE OF SURRENDER CHARGE PERCENTAGES
FOR EACH PREMIUM PAYMENT**

Premium Year 1	16.5%
Premium Year 2	16.5%
Premium Year 3	15.5%
Premium Year 4	14.5%
Premium Year 5	13.0%
Premium Year 6	12.0%
Premium Year 7	11.0%
Premium Year 8	10.0%
Premium Year 9	9.0%
Premium Year 10	7.0%
Premium Year 11 and thereafter	0.00%

Surrender Charges may be waived subject to the provisions of this Policy.

STATEMENT OF VARIABILITY

Forms: AN-SP2YRMA-0409 - S&P 500 Index Two-Year Monthly Average With Cap Strategy

AN-SP5YR-0409 - S&P 500 Index Five-Year Point-to-Point with Participation Rate Strategy

AN-SP6YR-0409 - S&P 500 Index Six-Year Point-to-Point with Participation Rate Strategy

The relevant factors listed as variable on the Endorsements are:

For all forms, the administrative office address and phone number, and company signatures.

S&P 500 Index Five Year Point-to-Point with Participation Rate Strategy	minimum interest crediting rate	Range of zero to 2% annually (10.408% for the full five-year Term Period)
S&P 500 Index Six-Year Point-to-Point with Participation Rate Strategy	minimum interest crediting rate	Range of zero to 2% annually (12.616% for the full six-year Term Period)

When the above forms apply, the relevant factors listed as variable on the Contract Data Page are:

S&P 500 Index Two-Year Monthly Average With Cap Strategy	Initial Cap	5-25%
	Minimum Cap	1-5%
S&P 500 Index Five Year Point-to-Point with Participation Rate Strategy	Initial Participation Rate	20-100%
	Minimum Participation Rate	20-100%
S&P 500 Index Six-Year Point-to-Point with Participation Rate Strategy	Initial Participation Rate	20-100%
	Minimum Participation Rate	20-100%

The bracketed items will change according to current market conditions and the cost of instruments needed to hedge the index-based risk. Once issued, the minimum interest crediting rate, Minimum Cap and Minimum Participation Rates are fixed for the life of that contract.