

# VitalAnnuity Report - Annuity List

Company Name	American National Insurance Company	American National Insurance Company	American National Insurance Company	Gleaner Life Insurance Society	Gleaner Life Insurance Society
Product Name	WealthQuest Citadel 5 Diamond Series	WealthQuest Citadel 7	WealthQuest Citadel 7 Diamond Series	College Bound Annuity	Protected Accumulation Plan
<b>General Information</b>	Premium Type Flexible Product Type FreeLook 10 Guar. of Prem. Yes InceptionDate 3/1/2004	Premium Type Flexible Product Type FreeLook 10 Guar. of Prem. Yes InceptionDate 12/1/1998	Premium Type Flexible Product Type FreeLook 10 Guar. of Prem. Yes InceptionDate 3/1/2004	Premium Type Flexible Product Type Trad. FreeLook 20 Guar. of Prem. No InceptionDate 1/1/1998	Premium Type Single Product Type Trad. FreeLook 20 Guar. of Prem. No InceptionDate 1/1/1978
<b>Issue Ages</b>	Non-Qual. Qual. 0-Unl. 0-Unl. 0-85 0-85	Non-Qual. Qual. 0-85 0-85 0-85 0-85	Non-Qual. Qual. 0-Unl. 0-Unl. 0-85 0-85	Non-Qual. Qual. 0-Unl. 0-Unl. 0-Unl. 0-Unl.	Non-Qual. Qual. 0-Unl. 0-Unl. 0-Unl. 0-Unl.
<b>Interest Rates</b>	Term Cont Min Base Init 1 5000-99999 3 3.3 4.3 1 100000-1000000 3 3.4 4.4 1 5000-99999 2.1 3.3 4.3 1 100000-1000000 2.1 3.4 4.4 1 5000-99999 2 3.3 4.3 1 100000-1000000 2 3.4 4.4	Term Cont Min Base Init 1 2000-1000000 3 3.4 5.4	Term Cont Min Base Init 1 2000-99999 2.1 3.35 5.35 1 100000-1000000 2.1 3.45 5.45 1 2000-99999 3 3.35 5.35 1 2000-99999 2 3.35 5.35 1 100000-1000000 3 3.45 5.45 1 100000-1000000 2 3.45 5.45	Term Cont Min Base Init 1 1-1000000 3 3.5 5	Term Cont Min Base Init 1 10000-1000000 3 3.5 3.5 1 10000-1000000 3 3.5 4.5
<b>Withdrawal</b>	Annual Free 10* Cumulative No Interest Only No Min Free 250 # Ann. Free 0 Systematic Yes	Annual Free 10 Cumulative No Interest Only No Min Free 0 # Ann. Free 0 Systematic Yes	Annual Free 10 Cumulative No Interest Only No Min Free 250 # Ann. Free 0 Systematic Yes	Annual Free 10 Cumulative No Interest Only No Min Free 0 # Ann. Free 0 Systematic No	Annual Free 10 Cumulative No Interest Only No Min Free 100 # Ann. Free 1 Systematic Yes
<b>Surrender Charges</b>	7, 7, 7, 6, 5	7, 7, 7, 6, 5, 4, 2	7, 7, 7, 6, 5, 4, 2	10, 9, 8, 7, 6, 5, 4, 3, 2	6, 5, 4, 3, 2
<b>Contribution</b>	Max 1000000 MinQual. 5000 Min Non-Qual. 5000 Min Addl. Qual. 1000 Min A. Non-Qual. 1000	Max 1000000 MinQual. 2000 Min Non-Qual. 5000 Min Addl. Qual. 1000 Min A. Non-Qual. 1000	Max 1000000 MinQual. 2000 Min Non-Qual. 5000 Min Addl. Qual. 1000 Min A. Non-Qual. 1000	Max 1000000 MinQual. 0 Min Non-Qual. 0 Min Addl. Qual. 0 Min A. Non-Qual. 0	Max 1000000 MinQual. 10000 Min Non-Qual. 10000 Min Addl. Qual. 0 Min A. Non-Qual. 0
<b>Contribution Types</b>	Y Non-Qual Y IRA Y IRA trans. Y IRA roll. Y 401k Y 401a Y 457 Y TSA 403b Y Prof. Sh. Y SPIRA Y SEP IRA Y KEOGH Y Pension Term. Fund.	Y Non-Qual Y IRA Y IRA trans. Y IRA roll. Y 401k Y 401a Y 457 Y TSA 403b Y Prof. Sh. Y SPIRA Y SEP IRA Y KEOGH Y Pension Term. Fund.	Y Non-Qual Y IRA Y IRA trans. Y IRA roll. Y 401k Y 401a Y 457 Y TSA 403b Y Prof. Sh. Y SPIRA Y SEP IRA Y KEOGH Y Pension Term. Fund.	Y Non-Qual IRA Y IRA trans. IRA roll. Y 401k 401a Y 457 TSA 403b Y Prof. Sh. SPIRA Y SEP IRA KEOGH Y Pension Term. Fund.	Y Non-Qual Y IRA Y IRA trans. Y IRA roll. Y 401k 401a Y 457 Y TSA 403b Y Prof. Sh. SPIRA Y SEP IRA Y KEOGH Y Pension Term. Fund.
<b>Waivers</b>	Annu. Bail Y Death Y Dis. Y Hosp. Y Nurse Y Unemp. Win.	Annu. Bail Y Death Y Dis. Y Hosp. Y Nurse Y Unemp. Win.	Annu. Bail Y Death Y Dis. Y Hosp. Y Nurse Y Unemp. Win.	Y Annu. Bail Y Death Y Dis. Y Hosp. Y Nurse Y Unemp. Win.	Y Annu. Bail Y Death Dis. Y Hosp. Y Nurse Y Unemp. Win.
<b>Available States</b>	AK, AL, AR, AZ, CA, CO, CT, DC, DE, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, OH, OK, PA, RI, SC, SD, TN, UT, VA, VT, WA, WV, WY	AK, AL, AR, AZ, CA, CO, DC, DE, FL, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, MT, NC, NE, NH, NJ, NM, NV, OH, OK, OR, PA, RI, SC, SD, TN, TX, VA, WA, WI, WV, WY	AK, AL, AR, AZ, CA, CO, CT, DC, DE, GA, HI, IA, ID, IL, IN, KS, KY, LA, MA, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NJ, NM, NV, OH, OK, PA, RI, SC, SD, TN, UT, VA, VT, WA, WV, WY	AZ, FL, IA, IL, IN, MI, NE, OH, VA	AZ, FL, IA, IL, IN, MI, NE, OH, VA
<b>Company Ratings</b>	A.M. Best A+ Standard & Poor's AA Moody's N/A Fitch N/A	A.M. Best A+ Standard & Poor's AA Moody's N/A Fitch N/A	A.M. Best A+ Standard & Poor's AA Moody's N/A Fitch N/A	A.M. Best A Standard & Poor's N/A Moody's N/A Fitch N/A	A.M. Best A Standard & Poor's N/A Moody's N/A Fitch N/A
<b>* Annual Free Notes</b>	Annual Free Withdrawal - Percent: Beginning in policy year one.				

Annuity information current as of 7/9/2004 8:43 AM MST. All values and information are believed to be accurate. However, accuracy cannot be assured. Information and rates provided by Beacon Research Publications, Inc. Copyright LifeLink Corporation 2004.