

401(k) Profit Sharing Plans



A 401(k) plan can be a powerful tool for a business considering a retirement plan.



The American National Solution: 401(k) Plan



Why have small business owners adopted 401(k) plan from American National?

Because we offer:

- Custom plan designs that can favor the owner(s) and/or the key employees of the business
- Complete documentation for establishing the plan
- Total ongoing service for the life of the plan, provided by our internal pension administration department
- Administration services provide all government reports and quarterly participant statements
- Low administration fees
- Large variety of investment options¹
- State of the art daily valuation system offering 24/7/365 internet access to account
- Internet access to all aspects of the plan for the employer
- Free and flexible investment transfers¹
- No surrender charges for death, disability, retirement, participant loan or termination distributions

Custom Plan Design

A customized plan design that provides meaningful benefits to the business owner(s) is essential to the ongoing success of a small business 401(k) plan. American National can provide a plan design that favors the key employees of the business by utilizing various design options, including:

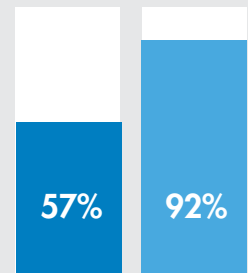
- Traditional allocations
- Allocations integrated at the social security wage base
- Tiered and multi-tiered new-comparability (cross-tested) formulas

American National designs and supports all types of qualified plans. The key to making a 401(k) the plan of choice for a small business is providing a design that favors the owners and key employees of the sponsoring employer. Just one example of how a plan can be designed (or redesigned for businesses with an existing plan) is shown below.

How can a custom plan favor me as the business owner?

	Age	Taxable Salary	Traditional 401(k) with Profit Sharing Contribution	Percent of Total	Custom 401(k) with Profit Sharing Contribution	Percent of Total
Owner	60	\$165,000	\$36,654	57%	\$67,500	92%
Employee	51	\$38,000	\$8,442	13%	\$1,900	3%
Employee	42	\$32,000	\$7,108	11%	\$1,600	2%
Employee	29	\$28,000	\$6,220	10%	\$1,400	2%
Employee	26	\$26,000	\$5,776	9%	\$1,300	2%
		\$289,000	\$64,200		\$73,700	

Owner's Share:



A custom plan from American National is focused on your retirement goals and needs.

Future Planning

We can offer you a free look at how your business could benefit from an American National solution, whether you currently have a plan or not!

Meet your retirement planning goals and take command of your retirement planning future today. Complete a census form and have your representative ask American National to prepare a custom proposal designed specifically for your business.

American National offers a full-service package. We provide custom plan design, prototype documents for establishing the plan, along with complete plan administration services at low cost. Plan installation starts at \$600 and annual administration services can be as little as \$420 per year for plans utilizing American National annuity products.

401(k) annual services include daily valuation, 24/7/365 participant internet access to accounts, a plan sponsor web site for information at the plan level, 401(k) and 401(m) annual testing, quarterly participant statements posted to the plan sponsor's web site, and preparation of all annual reporting forms including the 5500 package.

1. Applicable when the WealthQuest Group Non-Registered Variable Annuity is used as the funding vehicle for the plan. Distributions made to a Participant before age 59½ may be subject to a 10% premature distribution penalty. Neither American National nor its representatives provide legal or tax advice. Please consult your attorney or tax advisor for your specific situation. Qualified Plans have minimum distribution rules that govern the timing and amount of distributions. You should refer to your retirement plan, adoption agreement, or consult a tax advisor for more information about these distribution rules. Available with the WealthQuest® Group Non-Registered Variable Annuity (Form Series GUVAR03) and the Palladium® Group Fixed Annuity (Form Series DAGA99; DAGA99 2-11).

American National Insurance Company, headquartered in Galveston, Texas.



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