



AMERICAN NATIONAL INSURANCE COMPANY
HOME OFFICE: ONE MOODY PLAZA, GALVESTON TX 77550



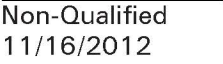
ANNUITY SERVICES
P.O. BOX 10427, SPRINGFIELD, MO 65808-0427
(800)-252-9546

VALUE LOCK EQUITY-INDEXED DEFERRED ANNUITY

Current Date: 11/16/2017

ANNUAL STATEMENT



Annuitant: 
Contract Number: 
Annuity Type: Non-Qualified
Contract Date: 11/16/2012
Statement Period: 11/16/2016 - 11/16/2017
Indexing Term: 10 Years
Index Participation Rate: 100.00%

STATEMENT PERIOD TRANSACTION HISTORY

Effective Date	Reconciliation Item	Amount
11/16/2016	Beginning Annuity Value	\$300,000.00
11/16/2017	Ending Annuity Value	\$300,000.00

STATEMENT SUMMARY

Annuity Value as of 11/16/2016	Withdrawals	Interest Earnings
\$300,000.00	\$0.00	\$0.00

Annuity Value as of 11/16/2017	Surrender Value as of 11/16/2017	Death Benefit as of 11/16/2017
\$300,000.00	\$283,780.45	\$444,427.20

Beginning Minimum Guaranteed Surrender Value as of 11/16/2016	Ending Minimum Guaranteed Surrender Value as of 11/16/2017
\$280,970.74	\$283,780.45