

American National Insurance Company

American National Insurance Company ("American National") has been evaluated and assigned the following ratings by nationally recognized, independent rating agencies. The ratings are current as of January 2009.

A.M. Best's Rating A+

2nd highest of 13 active company ratings ¹ "A superior ability to meet their ongoing obligations to policyholders"

Standard & Poor's Rating AA-

4th highest of 20 active company ratings ² "Very strong financial security characteristics, differing only slightly from those rated higher"

Ratings reflect current independent opinions of the financial capacity of an insurance organization to meet the obligations of its insurance policies and contracts in accordance with their terms. They are based on comprehensive quantitative and qualitative evaluations of the company and its management strategy. The rating agencies do not provide ratings as a recommendation to purchase insurance or annuities. The ratings are not a warranty of an insurer's current or future ability to meet its contractual obligations.

These ratings do not extend to the performance of the underlying investment portfolios in the applicable separate account funding WealthQuest® III Variable Products, which are subject to market risk. Accumulation value will vary and you may have a gain or loss when money is withdrawn.

Ratings may be changed, suspended, or withdrawn at any time. For the most current ratings view the full rating reports on American National's Internet site at www.anico.com.

¹ A.M. Best's active company rating scale is: A++ (Superior), A+ (Superior), A (Excellent), A- (Excellent), B++ (Very Good), B+ (Very Good), B (Adequate), B- (Adequate), C++ (Fair), C+ (Fair), C (Marginal), C- (Marginal) and D (Poor).

² Standard & Poor's active company rating scale is: AAA (Extremely Strong), AA (Very Strong), A (Strong), BBB (Good), BB (Marginal), B (Weak); CCC (Very Weak), and CC (Extremely Weak). Plus (+) or Minus (-) modifiers show the relative standing within the categories from AA to CCC.

Neither American National nor its representatives provide legal or tax advice. Please consult your attorney or tax advisor for your specific situation.

These ratings are provided to you so that you may make a comparison of American National Insurance Company to other companies. They are not provided as a recommendation by the ratings companies to purchase this coverage.

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