

Annuity Product Rates

AMERICAN NATIONAL INSURANCE COMPANY

Effective Date: January 15, 2025

Rates in **bold** indicate a change from the previous rate. A separate rate sheet is available for New York.

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ANICO Strategy Indexed Annuity PLUS		10-Year New Prem	7-Year New Prem	Palladium® Multi-Year Guarantee (MYG) Annuity		MYG	MYG Match (BANK)
BNPP Patriot Technology Index One Year Point-to-Point Uncapped	Participation Rate	140.00%	N/A	3-Year	\$250,000 and above	4.70%	4.40%
	Premium Enhancement	1.00%	0.00%		\$100,000 to \$249,999	4.55%	4.25%
Declared Rate	Declared Rate	4.20%	3.95%		\$99,999 and below	4.45%	4.15%
S&P 500® One Year Specified Rate	Specified Rate	5.25%	5.00%	5-Year	\$250,000 and above	5.35%	5.15%
S&P 500® One Year Monthly Sum	Monthly Cap	2.30%	2.15%		\$100,000 to \$249,999	5.20%	5.00%
S&P 500® One Year Point-to-Point	100% Participation Cap	10.50%	10.00%	\$99,999 and below	5.10%	4.90%	
	50% Participation Cap	10.50%	10.00%	6-Year	\$250,000 and above	5.35%	N/A
S&P 500® One Year Point-to-Point Uncapped	Participation Rate	38.00%	33.00%		\$100,000 to \$249,999	5.20%	N/A
Nasdaq-100® Growth Cap	100% Participation Cap	10.50%	10.00%	\$99,999 and below	5.10%	N/A	
S&P MARC 5% Low Volatility	Participation Rate	130.00%	125.00%	7-Year	\$250,000 and above	5.40%	5.25%
	Lifetime Income Rider (Fixed Rate)	Fixed Rate	9.00%		9.00%	\$100,000 to \$249,999	5.25%
Lifetime Income Rider (Indexed Credit + Fixed Rate)	Accumulation Period	10 Years	10 Years		\$99,999 and below	5.15%	5.00%
	Rider Premium Enhancement	N/A	N/A	8-Year	\$250,000 and above	5.05%	N/A
	Rider Premium Charge	1.10%	1.10%		\$100,000 to \$249,999	4.90%	N/A
Lifetime Income Rider (Indexed Credit + Fixed Rate)	Fixed Rate Plus Indexed Credit	4.20%	4.20%	\$99,999 and below	4.80%	N/A	
	Accumulation Period	10 Years	10 Years	9-Year	\$250,000 and above	5.05%	N/A
	Rider Premium Enhancement	N/A	N/A		\$100,000 to \$249,999	4.90%	N/A
Rider Premium Charge	0.80%	0.80%	\$99,999 and below		4.80%	N/A	
Lifetime Income Rider (Indexed Credit + Fixed Rate)	Fixed Rate Plus Indexed Credit	4.20%	4.20%	10-Year	\$250,000 and above	5.05%	N/A
	Accumulation Period	10 Years	10 Years		\$100,000 to \$249,999	4.90%	N/A
	Rider Premium Enhancement	N/A	N/A		\$99,999 and below	4.80%	N/A

Rate Certainty Annuity		NEW	7-Year	10-Year	20-Year
Declared Rate	Declared Rate		3.80%	3.80%	3.70%
S&P 500 Dynamic Intraday TCA One Year Protected Trigger	Trigger Rate		5.80%	5.80%	5.70%
	Floor		2.00%	2.00%	2.00%
	Trigger Threshold		0.00%	0.00%	0.00%
S&P 500 Dynamic Intraday TCA One Year Performance Trigger	Trigger Rate		7.55%	7.80%	8.20%
	Floor		0.00%	0.00%	0.00%
	Trigger Threshold		0.00%	0.00%	0.00%
S&P 500 Dynamic Intraday TCA One Year Enhanced Trigger	Trigger Rate		9.00%	9.40%	9.70%
	Floor		0.00%	0.00%	0.00%
	Trigger Threshold		5.00%	5.00%	5.00%

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Minimum Guaranteed Interest Rate (MGIR)

(MGIR is used to calculate the Minimum Guaranteed Surrender Value)

- Fixed Deferred Annuities: **3.00%**
- ANICO Strategy Indexed Annuity PLUS and Rate Certainty Annuity:
 - 3.00%** for the fixed strategy
 - 2.00%** for the indexed strategies

Palladium® Single Premium Immediate Annuity (SPIA)

For quotes call 1-888-501-4043 or visit ad.americannational.com

Base Rate

For **fixed** products base rate is for initial guarantee period only. It is not used for renewal rates beyond initial guarantee period. Base rates are subject to change at any time.

WealthQuest® Citadel 5 & 7 Diamond Annuity		First Year	Base
WQCD 5 ¹	\$100,000 and above	5.15%	4.15%
	\$99,999 and below	5.05%	4.05%
WQCD 7 ²	\$100,000 and above	6.20%	4.20%
	\$99,999 and below	6.10%	4.10%

1) First Year Rate includes 1% interest rate enhancement on all premium payments received in the first year for one year. 2) First Year Rate includes 2% interest rate enhancement on all premium payments received in the first 36 months of the contract for one year.

Palladium® Group Fixed Annuity (Pension)	First Year	Base
	3.50%	3.50%

Life Product Rates

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Signature Performance Indexed Universal Life		
Product Bonus	Bonus Rate	0.25%
Fixed Account	Fixed Rate	3.50%
S&P 500® Value Cap	Participation Rate	100.00%
	Cap	10.00%
	Floor	0.00%
	Strategy Illustrated Rate	6.30%
S&P 500® Multiplier (24% Multiplier)	Participation Rate	100.00%
	Cap	12.00%
	Floor	0.00%
	Segment Asset Charge	2.15%
	Strategy Illustrated Rate	6.30%
S&P 500® Multiplier Plus (60% Multiplier)	Participation Rate	100.00%
	Cap	12.00%
	Floor	0.00%
	Segment Asset Charge	4.15%
	Strategy Illustrated Rate	6.30%
S&P 500® Uncapped	Participation Rate	100.00%
	Interest Rate Spread	8.00%
	Floor	0.00%
	Strategy Illustrated Rate	4.58%
Nasdaq-100® Growth Cap	Participation Rate	100.00%
	Cap	10.00%
	Floor	0.00%
	Strategy Illustrated Rate	6.10%
S&P MARC 5% Low Volatility	Participation Rate	240.00%
	Interest Rate Spread	0.00%
	Floor	0.00%
	Strategy Illustrated Rate	6.25%
Variable Loan Rate		5.30%

Signature Protection Indexed Universal Life Signature Protection Plus Indexed Universal Life		
Fixed Account	Fixed Rate	3.10%
S&P 500® Value Cap	Participation Rate	100.00%
	Cap	9.50%
	Floor	0.00%
	Strategy Illustrated Rate	6.03%
S&P 500® Uncapped	Participation Rate	100.00%
	Interest Rate Spread	9.00%
	Floor	0.00%
	Strategy Illustrated Rate	4.28%
Nasdaq-100® Growth Cap	Participation Rate	100.00%
	Cap	9.50%
	Floor	0.00%
	Strategy Illustrated Rate	5.81%
S&P MARC 5% Low Volatility	Participation Rate	220.00%
	Interest Rate Spread	0.00%
	Floor	0.00%
	Strategy Illustrated Rate	5.61%
Variable Loan Rate		5.30%

ANICO Executive Universal Life	First Year	Base
	3.05%	3.05%

Signature Guaranteed Universal Life
For quotes or more information, call 1-888-501-4043 or visit our website at lad.americannational.com

Signature Whole Life	
Current Dividend Accumulation Interest Rate	2.50%
Guaranteed Min. Dividend Accumulation Interest Rate	1.50%

FPIA19, AI20, MYG20, MYGFI23, MYG16(04), SPDA17, WQ512, WQ712, GDA15, SPIA22, IUL23, IBR23, GIUL23, GIUL23-N, SGUL18, UL19, and PWL16, RCA24 (Forms may vary by state). American National Insurance Company, headquartered in Galveston, Texas is licensed to conduct business in all states except New York. Not available in all states.

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