

Annuity Product Rates



AMERICAN NATIONAL INSURANCE COMPANY

Effective Date: **November 1, 2023**

Rates in **BOLD** indicate a change from the previous rate.

Page 1 of 2

| ANICO Strategy Indexed Annuity (ASIA) PLUS | | | |
|--|-----------------------------|------------------------|------------------------|
| | | New Premium 10-Year | New Premium 7-Year |
| Premium Enhancement | | 1.00% | 0.00% |
| Declared Rate | Declared Rate | 4.50% | 4.25% |
| S&P 500® – 1-Year Specified Rate | Specified Rate | 6.50% | 6.25% |
| S&P 500® – 1-Year Monthly Sum | Monthly Cap | 3.65% | 3.50% |
| S&P 500® – 1-Year Point-to-Point | 100% Participation Cap | 10.00% | 9.50% |
| | 50% Participation Cap | 15.00% | 12.00% |
| S&P 500® – 1-Year Point-to-Point Uncapped | Participation Rate | 50.00% | 45.00% |
| Nasdaq-100® – Growth Cap | 100% Participation Cap | 10.00% | 9.50% |
| S&P MARC 5% – Low Volatility | Participation Rate | 210.00% | 205.00% |
| Lifetime Income Rider (Fixed Rate) | Fixed Rate | 9.00% | 9.00% |
| | Accumulation Period | 10 Years | 10 Years |
| | Rider Premium Enhancement | N/A | N/A |
| | Rider Premium Charge | 1.10% | 1.10% |
| Lifetime Income Rider (Indexed Credit + Fixed Rate) | Fixed Rate + Indexed Credit | 4.20% + Indexed Credit | 4.20% + Indexed Credit |
| | Accumulation Period | 10 Years | 10 Years |
| | Rider Premium Enhancement | N/A | N/A |
| | Rider Premium Charge | 0.80% | 0.80% |

| Palladium Multi-Year Guarantee Annuity (MYG) | | |
|--|------------------------|-----------------|
| | | Guaranteed Rate |
| 3-Year | \$250,000 and above | 5.15% |
| | \$100,000 to \$249,999 | 5.00% |
| | \$99,999 and below | 4.90% |
| 5-Year | \$250,000 and above | 5.25% |
| | \$100,000 to \$249,999 | 5.10% |
| | \$99,999 and below | 5.00% |
| 6-Year | \$250,000 and above | 5.25% |
| | \$100,000 to \$249,999 | 5.10% |
| | \$99,999 and below | 5.00% |
| 7-Year | \$250,000 and above | 5.45% |
| | \$100,000 to \$249,999 | 5.30% |
| | \$99,999 and below | 5.20% |
| 8-Year | \$250,000 and above | 5.45% |
| | \$100,000 to \$249,999 | 5.30% |
| | \$99,999 and below | 5.20% |
| 9-Year | \$250,000 and above | 5.45% |
| | \$100,000 to \$249,999 | 5.30% |
| | \$99,999 and below | 5.20% |
| 10-Year | \$250,000 and above | 5.45% |
| | \$100,000 to \$249,999 | 5.30% |
| | \$99,999 and below | 5.20% |

| Century Plus Annuity | | | |
|------------------------------|---------------------------|--------------|--------------|
| | | 1st Year | Base Rate |
| Fixed Annuity | \$100,000 and above | 9.10% | 4.10% |
| | \$99,999 and below | 9.00% | 4.00% |
| Lifetime Income Rider | Fixed Rate | | 6.85% |
| | Accumulation Period | | 10 Years |
| | Rider Premium Enhancement | | N/A |
| | Rider Premium Charge | | 1.00% |

| WealthQuest Citadel 5 & 7 Diamond Annuity | | | |
|---|---------------------|--------------|--------------|
| | | 1st Year | Base Rate |
| WQCD 5 (1) | \$100,000 and above | 5.55% | 4.55% |
| | \$99,999 and below | 5.45% | 4.45% |
| WQCD 7 (2) | \$100,000 and above | 6.60% | 4.60% |
| | \$99,999 and below | 6.50% | 4.50% |

1) 1st Year Rate includes 1% interest rate enhancement on all premium payments received in the first year for one year. 2) 1st 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 Annuity) | |
|---|-----------|
| 1st Year | Base Rate |
| 3.60% | 3.60% |

| Palladium Single Premium Immediate Annuity (SPIA) | |
|--|--|
| For Quotes Call 1-888-501-4043 or use SPIA Express via our website at lad.americannational.com | |

| 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 | 3.00% for the fixed strategy |
| | 2.25% for the indexed strategies |

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.

Life Product Rates



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Page 2 of 2

| Signature Performance Indexed Universal Life - IUL23 | | |
|--|---------------------------|--------------|
| Product Bonus | Bonus Rate | 0.25% |
| Fixed Account | Fixed Rate | 3.50% |
| | Participation Rate | 100.00% |
| S&P 500® – Value Cap | Cap | 10.00% |
| | Floor | 0.00% |
| | Strategy Illustrated Rate | 6.28% |
| | Participation Rate | 100.00% |
| S&P 500® – Multiplier (24% Multiplier) | Cap | 12.00% |
| | Floor | 0.00% |
| | Segment Asset Charge | 2.15% |
| | Strategy Illustrated Rate | 6.28% |
| | Participation Rate | 100.00% |
| S&P 500® – Multiplier Plus (60% Multiplier) | Cap | 12.00% |
| | Floor | 0.00% |
| | Segment Asset Charge | 4.15% |
| | Strategy Illustrated Rate | 6.28% |
| | Participation Rate | 100.00% |
| S&P 500® – Uncapped | Interest Rate Spread | 8.00% |
| | Floor | 0.00% |
| | Strategy Illustrated Rate | 6.28% |
| | Participation Rate | 100.00% |
| Nasdaq-100® – Growth Cap | Cap | 10.00% |
| | Floor | 0.00% |
| | Strategy Illustrated Rate | 6.03% |
| | Participation Rate | 240.00% |
| S&P MARC 5% – Low Volatility | Interest Rate Spread | 0.00% |
| | Floor | 0.00% |
| | Strategy Illustrated Rate | 6.28% |
| Variable Loan Rate | | 5.55% |

| Signature Protection Indexed Universal Life | | |
|---|---------------------------|--------------|
| Fixed Account | Fixed Rate | 3.10% |
| | Participation Rate | 100.00% |
| S&P 500® – Value Cap | Cap | 9.25% |
| | Floor | 0.00% |
| | Strategy Illustrated Rate | 5.90% |
| | Participation Rate | 100.00% |
| S&P 500® – Uncapped | Interest Rate Spread | 9.00% |
| | Floor | 0.00% |
| | Strategy Illustrated Rate | 5.90% |
| | Participation Rate | 100.00% |
| Nasdaq-100® – Growth Cap | Cap | 9.25% |
| | Floor | 0.00% |
| | Strategy Illustrated Rate | 5.71% |
| | Participation Rate | 220.00% |
| S&P MARC 5% – Low Volatility | Interest Rate Spread | 0.00% |
| | Floor | 0.00% |
| | Strategy Illustrated Rate | 5.90% |
| Variable Loan Rate | | 5.55% |

Signature Guaranteed Universal Life

For Quotes or More Information, call 1-888-501-4043
or visit our website at lad.americannational.com

| ANICO Executive Universal Life | |
|--------------------------------|-----------|
| 1st Year | Base Rate |
| 3.05% | 3.05% |

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

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Separate Rate Sheet is Available for New York.

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