

# Annuity Product Rates



AMERICAN NATIONAL INSURANCE COMPANY

Effective Date: **April 1, 2023**

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

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ANICO Strategy Indexed Annuity (ASIA) PLUS			
		New Premium 10-Year	New Premium 7-Year
<b>Premium Enhancement</b>		1.00%	0.00%
<b>Declared Rate</b>	Declared Rate	4.50%	4.25%
<b>S&amp;P 500® – 1-Year Specified Rate</b>	Specified Rate	6.50%	6.25%
<b>S&amp;P 500® – 1-Year Monthly Sum</b>	Monthly Cap	3.65%	3.50%
<b>S&amp;P 500® – 1-Year Point-to-Point</b>	100% Participation Cap	<b>9.00%</b>	<b>8.85%</b>
	50% Participation Cap	<b>15.00%</b>	<b>12.00%</b>
<b>S&amp;P 500® – 1-Year Point-to-Point Uncapped</b>	Participation Rate	50.00%	45.00%
<b>Nasdaq-100® – Growth Cap</b>	100% Participation Cap	<b>9.00%</b>	<b>8.85%</b>
<b>S&amp;P MARC 5% – Low Volatility</b>	Participation Rate	200.00%	195.00%
<b>Lifetime Income Rider (Fixed Rate)</b>	Fixed Rate	7.20%	7.20%
	Accumulation Period	10 Years	10 Years
	Rider Premium Enhancement	N/A	N/A
	Rider Premium Charge	1.10%	1.10%
<b>Lifetime Income Rider (Indexed Credit + Fixed Rate)</b>	Fixed Rate + 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
<b>3-Year</b>	\$250,000 and above	<b>4.45%</b>
	\$100,000 to \$249,999	<b>4.30%</b>
	\$99,999 and below	<b>4.20%</b>
<b>5-Year</b>	\$250,000 and above	<b>5.15%</b>
	\$100,000 to \$249,999	<b>5.00%</b>
<b>6-Year</b>	\$99,999 and below	<b>4.90%</b>
	\$250,000 and above	<b>5.20%</b>
	\$100,000 to \$249,999	<b>5.05%</b>
<b>7-Year</b>	\$99,999 and below	<b>4.95%</b>
	\$250,000 and above	5.45%
	\$100,000 to \$249,999	5.30%
<b>8-Year</b>	\$99,999 and below	5.20%
	\$250,000 and above	5.45%
	\$100,000 to \$249,999	5.30%
<b>9-Year</b>	\$99,999 and below	5.20%
	\$250,000 and above	5.45%
	\$100,000 to \$249,999	5.30%
<b>10-Year</b>	\$99,999 and below	5.20%
	\$250,000 and above	5.45%
	\$100,000 to \$249,999	5.30%

Century Plus Annuity			
		1st Year	Base Rate
<b>Fixed Annuity</b>	\$100,000 and above	8.40%	3.40%
	\$99,999 and below	8.30%	3.30%
<b>Lifetime Income Rider</b>	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
<b>WQCD 5 (1)</b>	\$100,000 and above	4.50%	3.50%
	\$99,999 and below	4.40%	3.40%
<b>WQCD 7 (2)</b>	\$100,000 and above	5.60%	3.60%
	\$99,999 and below	5.50%	3.50%

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%

Minimum Guaranteed Interest Rate (MGIR)	
(MGIR is used to calculate the Minimum Guaranteed Surrender Value)	
• Fixed Deferred Annuities:	<b>2.70%</b>
• ANICO Strategy Indexed Annuity PLUS	<b>2.70%</b> for the fixed strategy
	<b>1.70%</b> for the indexed strategies

**Palladium Single Premium Immediate Annuity (SPIA)**

For Quotes Call 1-888-501-4043 or use SPIA Express via our website at [img.anicoweb.com](http://img.anicoweb.com)

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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**SEE PAGE 3 FOR CALIFORNIA RATES.**

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<b>NEW!</b> Signature Performance Indexed Universal Life - IUL23		
Product Bonus	Bonus Rate	<b>0.25%</b>
Fixed Account	Fixed Rate	<b>3.50%</b>
S&P 500® - Value Cap	Participation Rate	<b>100.00%</b>
	Cap	<b>10.25%</b>
	Floor	<b>0.00%</b>
	Strategy Illustrated Rate	<b>6.40%</b>
S&P 500® - Multiplier (24% Multiplier)	Participation Rate	<b>100.00%</b>
	Cap	<b>12.00%</b>
	Floor	<b>0.00%</b>
	Segment Asset Charge	<b>2.15%</b>
S&P 500® - Multiplier Plus (60% Multiplier)	Strategy Illustrated Rate	<b>6.40%</b>
	Participation Rate	<b>100.00%</b>
	Cap	<b>12.00%</b>
	Floor	<b>0.00%</b>
S&P 500® - Uncapped	Segment Asset Charge	<b>4.15%</b>
	Strategy Illustrated Rate	<b>6.40%</b>
	Participation Rate	<b>100.00%</b>
	Interest Rate Spread	<b>10.00%</b>
Nasdaq-100® - Growth Cap	Floor	<b>0.00%</b>
	Strategy Illustrated Rate	<b>5.46%</b>
	Participation Rate	<b>100.00%</b>
	Cap	<b>10.25%</b>
S&P MARC 5% - Low Volatility	Floor	<b>0.00%</b>
	Strategy Illustrated Rate	<b>6.40%</b>
	Participation Rate	<b>240.00%</b>
Variable Loan Rate		<b>5.00%</b>

Signature Protection Indexed Universal Life		
Fixed Account	Fixed Rate	3.10%
	Participation Rate	100.00%
S&P 500® - Value Cap	Cap	9.50%
	Floor	0.00%
	Strategy Illustrated Rate	6.03%
S&P 500® - Uncapped	Participation Rate	100.00%
	Interest Rate Spread	11.00%
	Floor	0.00%
Nasdaq-100® - Growth Cap	Strategy Illustrated Rate	5.00%
	Participation Rate	100.00%
	Cap	9.50%
	Floor	0.00%
S&P MARC 5% - Low Volatility	Strategy Illustrated Rate	6.03%
	Participation Rate	<b>220.00%</b>
	Interest Rate Spread	0.00%
Variable Loan Rate	Floor	0.00%
	Strategy Illustrated Rate	6.03%
		<b>5.00%</b>

**Signature Guaranteed Universal Life**

For Quotes or More Information, call 1-888-501-4043  
or visit our website at [img.anicoweb.com](http://img.anicoweb.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%

# Life Product Rates

## CALIFORNIA RATES

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Signature Performance Indexed Universal Life - IUL19		
<b>Fixed Account</b>	Fixed Rate	3.50%
	Participation Rate	100.00%
<b>S&amp;P 500® - Value Cap</b>	Cap	10.50%
	Floor	0.00%
	Strategy Illustrated Rate	6.52%
	Participation Rate	100.00%
<b>S&amp;P 500® - Multiplier (24% Multiplier)</b>	Cap	12.00%
	Floor	0.00%
	Segment Asset Charge	<b>2.15%</b>
	Strategy Illustrated Rate	<b>6.52%</b>
<b>S&amp;P 500® - Multiplier Plus (60% Multiplier)</b>	Participation Rate	100.00%
	Cap	12.00%
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	Participation Rate	100.00%
	Cap	10.50%
<b>Nasdaq-100® - Growth Cap</b>	Floor	0.00%
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	Participation Rate	<b>240.00%</b>
<b>S&amp;P MARC 5% - Low Volatility</b>	Interest Rate Spread	0.00%
	Floor	0.00%
	Strategy Illustrated Rate	6.52%
<b>Variable Loan Rate</b>		<b>5.00%</b>

Signature Protection Indexed Universal Life		
<b>Fixed Account</b>	Fixed Rate	3.10%
	Participation Rate	100.00%
<b>S&amp;P 500® - Value Cap</b>	Cap	9.50%
	Floor	0.00%
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	Strategy Illustrated Rate	6.03%

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ANICO Executive Universal Life	
1st Year	Base Rate
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Signature Whole Life	
Current Dividend Accumulation Interest Rate	2.50%
Guaranteed Min. Dividend Accumulation Interest Rate	1.50%

FPIA19, MYG20, MYG16(04), SPDA17, WQ512, WQ712, DAGA99, NSPA, IUL19, IUL23, GIUL21, SGUL18, UL19, and PWL16. American National Insurance Company, headquartered in Galveston, Texas is licensed to conduct business in all states except New York. Business is conducted in New York by American National Life Insurance Company of New York, headquartered in Glenmont, New York. Each Company is responsible for only the products and services it issues. Not all products are available in all states.

**Separate Rate Sheet is Available for New York.**

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