

# Annuity Product Rates



AMERICAN NATIONAL INSURANCE COMPANY

Effective Date: **September 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	9.00%	8.85%
	50% Participation Cap	15.00%	12.00%
<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	9.00%	8.85%
<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	4.45%
	\$100,000 to \$249,999	4.30%
	\$99,999 and below	4.20%
<b>5-Year</b>	\$250,000 and above	4.95%
	\$100,000 to \$249,999	4.80%
	\$99,999 and below	4.70%
<b>6-Year</b>	\$250,000 and above	5.00%
	\$100,000 to \$249,999	4.85%
	\$99,999 and below	4.75%
<b>7-Year</b>	\$250,000 and above	5.25%
	\$100,000 to \$249,999	5.10%
	\$99,999 and below	5.00%
<b>8-Year</b>	\$250,000 and above	5.25%
	\$100,000 to \$249,999	5.10%
	\$99,999 and below	5.00%
<b>9-Year</b>	\$250,000 and above	5.25%
	\$100,000 to \$249,999	5.10%
	\$99,999 and below	5.00%
<b>10-Year</b>	\$250,000 and above	5.25%
	\$100,000 to \$249,999	5.10%
	\$99,999 and below	5.00%

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%

**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)

Minimum Guaranteed Interest Rate (MGIR)	
(MGIR is used to calculate the Minimum Guaranteed Surrender Value)	
• Fixed Deferred Annuities:	<b>2.90%</b>
• ANICO Strategy Indexed Annuity PLUS	<b>2.90%</b> for the fixed strategy
	<b>1.90%</b> 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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**SEE PAGE 3 FOR CALIFORNIA RATES.**

<b>NEW!</b> Signature Performance Indexed Universal Life - IUL23		
Product Bonus	Bonus Rate	0.25%
Fixed Account	Fixed Rate	3.50%
S&P 500® – Value Cap	Participation Rate	100.00%
	Cap	<b>10.00%</b>
	Floor	0.00%
	Strategy Illustrated Rate	<b>6.28%</b>
S&P 500® – Multiplier (24% Multiplier)	Participation Rate	100.00%
	Cap	12.00%
	Floor	0.00%
	Segment Asset Charge	2.15%
S&P 500® – Multiplier Plus (60% Multiplier)	Strategy Illustrated Rate	<b>6.28%</b>
	Participation Rate	100.00%
	Cap	12.00%
	Floor	0.00%
S&P 500® – Uncapped	Segment Asset Charge	4.15%
	Strategy Illustrated Rate	<b>6.28%</b>
	Participation Rate	100.00%
	Interest Rate Spread	8.00%
S&P 500® – Uncapped	Floor	0.00%
	Strategy Illustrated Rate	<b>6.28%</b>
	Participation Rate	100.00%
Nasdaq-100® – Growth Cap	Cap	<b>10.00%</b>
	Floor	0.00%
	Strategy Illustrated Rate	<b>6.03%</b>
S&P MARC 5% – Low Volatility	Participation Rate	240.00%
	Interest Rate Spread	0.00%
	Floor	0.00%
S&P MARC 5% – Low Volatility	Floor	0.00%
	Strategy Illustrated Rate	<b>6.28%</b>
Variable Loan Rate		5.25%

Signature Protection Indexed Universal Life		
Fixed Account	Fixed Rate	3.10%
	Participation Rate	100.00%
S&P 500® – Value Cap	Cap	<b>9.25%</b>
	Floor	0.00%
	Strategy Illustrated Rate	<b>5.90%</b>
S&P 500® – Uncapped	Participation Rate	100.00%
	Interest Rate Spread	9.00%
	Floor	0.00%
S&P 500® – Uncapped	Strategy Illustrated Rate	<b>5.90%</b>
	Participation Rate	100.00%
	Cap	<b>9.25%</b>
Nasdaq-100® – Growth Cap	Floor	0.00%
	Strategy Illustrated Rate	<b>5.71%</b>
	Participation Rate	220.00%
S&P MARC 5% – Low Volatility	Interest Rate Spread	0.00%
	Floor	0.00%
	Strategy Illustrated Rate	<b>5.90%</b>
Variable Loan Rate		5.25%

**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%

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## 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	<b>10.25%</b>
	Floor	0.00%
	Strategy Illustrated Rate	<b>6.40%</b>
<b>S&amp;P 500® – Multiplier (24% Multiplier)</b>	Participation Rate	100.00%
	Cap	12.00%
	Floor	0.00%
	Segment Asset Charge	2.15%
	Strategy Illustrated Rate	<b>6.40%</b>
<b>S&amp;P 500® – Multiplier Plus (60% Multiplier)</b>	Participation Rate	100.00%
	Cap	12.00%
	Floor	0.00%
	Segment Asset Charge	4.15%
	Strategy Illustrated Rate	<b>6.40%</b>
<b>S&amp;P 500® – Uncapped</b>	Participation Rate	100.00%
	Interest Rate Spread	8.00%
	Floor	0.00%
	Strategy Illustrated Rate	<b>6.40%</b>
<b>Nasdaq-100® – Growth Cap</b>	Participation Rate	100.00%
	Cap	<b>10.25%</b>
	Floor	0.00%
	Strategy Illustrated Rate	<b>6.15%</b>
<b>S&amp;P MARC 5% – Low Volatility</b>	Participation Rate	240.00%
	Interest Rate Spread	0.00%
	Floor	0.00%
<b>Variable Loan Rate</b>	Strategy Illustrated Rate	<b>6.40%</b>
		5.25%

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	<b>9.25%</b>
	Floor	0.00%
	Strategy Illustrated Rate	<b>5.90%</b>
<b>S&amp;P 500® – Uncapped</b>	Participation Rate	100.00%
	Interest Rate Spread	9.00%
	Floor	0.00%
	Strategy Illustrated Rate	<b>5.90%</b>
<b>Nasdaq-100® – Growth Cap</b>	Participation Rate	100.00%
	Cap	<b>9.25%</b>
	Floor	0.00%
<b>S&amp;P MARC 5% – Low Volatility</b>	Strategy Illustrated Rate	<b>5.71%</b>
	Participation Rate	220.00%
	Interest Rate Spread	0.00%
	Floor	0.00%
<b>Variable Loan Rate</b>	Strategy Illustrated Rate	<b>5.90%</b>
		5.25%

**Signature Guaranteed Universal Life**

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

Signature Whole Life	
<b>Current Dividend Accumulation Interest Rate</b>	2.50%
<b>Guaranteed Min. Dividend Accumulation Interest Rate</b>	1.50%

FPIA19, AI20, MYG20, MYG16(04), SPDA17, WQ512, WQ712, DAGA99, SPIA22, IUL19, IUL23, IBR23, 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. \*California producers will continue to use the IUL19 product until otherwise communicated.

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

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