

Palladium® Multi-Year GUARANTEE ANNUITY (MYG)

Offer your clients the confidence of a competitive fixed rate from a company rated 'A' by A.M. Best, Standard & Poor's, and Fitch.¹

MYG 5	Guaranteed Rate ²
American National	4.80%
Protective Life	4.75%
Integrity Life	4.60%
Jackson National	4.40%
Thrivent	4.20%

MYG 7	Guaranteed Rate ²
American National	5.10%
Midland National	4.95%
North American	4.95%
Pacific Guardian	4.90%
Mass Mutual	4.90%

MYG 10	Guaranteed Rate ²
American National	5.10%
Reliance Standard	5.05%
The Standard	4.95%
Pacific Guardian	4.90%
Thrivent	4.30%

Ratings may be changed, suspended, or withdrawn at any time. For the most current ratings, view the full rating reports at www.americannational.com. A.M. Best's active company rating scale ranges from A++ (Superior) to D (Poor). Standard & Poor's active company rating scale ranges from AAA (Extremely Strong) to CC (Extremely Weak). Plus (+) or Minus (-) modifiers show the relative standing within the categories from AAA to CC. For a full list of Standard & Poor's active company rating scale visit www.standardandpoors.com. Please see the Fitch Ratings website for more information on credit rating categories (www.fitchratings.com). 2) Competitor information sourced from annuityratewatch.com and is valid as of 10/01/2023. 3) MYG rates for initial premiums of \$100,000 or more. For initial premiums of less than \$100,000, subtract 0.10% for the duration of the Interest Rate Guarantee Period as stated in the contract's data section, for premiums greater than \$250,000, add 0.15% for the duration of the Interest Rate Guarantee Period as stated in the contract's data section.

Contract Form Series MYG20(14); MYG20(38); MYG20(42); MYG20(43); AI20 (Forms may vary by state). CA Form: MYG16(04). ICC20 Form: MYG20. American National Insurance Company, headquartered in Galveston, Texas is licensed to conduct business in all states except New York.

For Agent Use Only; Not for Distribution or Use with Consumers.

AMERICAN NATIONAL INSURANCE COMPANY / 888-501-4043 / lad.americannational.com