

Annuity Product Rates



AMERICAN NATIONAL INSURANCE COMPANY

Effective Date: **December 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
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	
	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%
5-Year	\$99,999 and below	4.90%
	\$250,000 and above	5.25%
6-Year	\$100,000 to \$249,999	5.10%
	\$99,999 and below	5.00%
7-Year	\$250,000 and above	5.25%
	\$100,000 to \$249,999	5.10%
8-Year	\$99,999 and below	5.00%
	\$250,000 and above	5.45%
9-Year	\$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)

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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	3.00% for the fixed strategy
	2.50% 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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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	6.20%
S&P 500® – Multiplier Plus (60% Multiplier)	Participation Rate	100.00%
	Cap	12.00%
	Floor	0.00%
	Segment Asset Charge	4.15%
S&P 500® – Uncapped	Strategy Illustrated Rate	6.28%
	Participation Rate	100.00%
	Interest Rate Spread	8.00%
	Floor	0.00%
Nasdaq-100® – Growth Cap	Strategy Illustrated Rate	5.82%
	Participation Rate	100.00%
	Cap	10.00%
S&P MARC 5% – Low Volatility	Floor	0.00%
	Strategy Illustrated Rate	6.04%
	Participation Rate	240.00%
Variable Loan Rate	Interest Rate Spread	0.00%
	Floor	0.00%
	Strategy Illustrated Rate	6.04%

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%
S&P 500® – Uncapped	Participation Rate	100.00%
	Interest Rate Spread	9.00%
	Floor	0.00%
Nasdaq-100® – Growth Cap	Strategy Illustrated Rate	5.75%
	Participation Rate	100.00%
	Cap	9.25%
S&P MARC 5% – Low Volatility	Floor	0.00%
	Strategy Illustrated Rate	5.70%
	Participation Rate	220.00%
Variable Loan Rate	Interest Rate Spread	0.00%
	Floor	0.00%
	Strategy Illustrated Rate	5.70%

Signature Guaranteed Universal Life

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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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