

# Annuity Product Rates

AMERICAN NATIONAL INSURANCE COMPANY

Effective Date: November 1, 2024

Rates in **bold** indicate a change from the previous rate. A separate rate sheet is available for New York.

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| ANICO Strategy Indexed Annuity PLUS                            |                                | 10-Year New Prem   | 7-Year New Prem        | Palladium® Multi-Year Guarantee (MYG) Annuity |                        | MYG                 | MYG Match (BANK) |
|--|--------------------------------|--------------------|------------------------|---|------------------------|---------------------|------------------|
| BNPP Patriot Technology Index One Year Point-to-Point Uncapped | Participation Rate             | 125.00%            | N/A                    | 3-Year  | \$250,000 and above    | 4.70%               | 4.25%            |
|  | Premium Enhancement            | 1.00%              | 0.00%                  |   | \$100,000 to \$249,999 | 4.55%               | 4.10%            |
| Declared Rate  | Declared Rate                  | 3.25%              | 3.00%                  |   | \$99,999 and below     | 4.45%               | 4.00%            |
| S&P 500® One Year Specified Rate                               | Specified Rate                 | 5.00%              | 4.75%                  | 5-Year  | \$250,000 and above    | <b>5.15%</b>        | <b>4.85%</b>     |
| S&P 500® One Year Monthly Sum                                  | Monthly Cap                    | 2.20%              | 2.05%                  |   | \$100,000 to \$249,999 | <b>5.00%</b>        | <b>4.70%</b>     |
| S&P 500® One Year Point-to-Point                               | 100% Participation Cap         | 9.25%              | 8.75%                  | \$99,999 and below                            | <b>4.90%</b>           | <b>4.60%</b>        |                  |
|  | 50% Participation Cap          | 10.00%             | 9.50%                  | 6-Year  | \$250,000 and above    | <b>5.15%</b>        | N/A              |
| S&P 500® One Year Point-to-Point Uncapped                      | Participation Rate             | 35.00%             | 30.00%                 |   | \$100,000 to \$249,999 | <b>5.00%</b>        | N/A              |
| Nasdaq-100® Growth Cap   | 100% Participation Cap         | 9.25%              | 8.75%                  | \$99,999 and below                            | <b>4.90%</b>           | N/A                 |                  |
|  | S&P MARC 5% Low Volatility     | Participation Rate | 125.00%                | 120.00%                                       | 7-Year                 | \$250,000 and above | <b>5.15%</b>     |
| Lifetime Income Rider (Fixed Rate)                             | Fixed Rate                     | 9.00%              | 9.00%                  | \$100,000 to \$249,999                        |                        | <b>5.00%</b>        | <b>4.90%</b>     |
|  | Accumulation Period            | 10 Years           | 10 Years               | \$99,999 and below                            |                        | <b>4.90%</b>        | N/A              |
|  | Rider Premium Enhancement      | N/A                | N/A                    | 8-Year  | \$250,000 and above    | 4.90%               | N/A              |
| Rider Premium Charge   | 1.10%                          | 1.10%              | \$100,000 to \$249,999 |   | 4.75%                  | N/A                 |                  |
| Lifetime Income Rider (Indexed Credit + Fixed Rate)            | Fixed Rate Plus Indexed Credit | 4.20%              | 4.20%                  | \$99,999 and below                            | 4.65%                  | N/A                 |                  |
|  | Accumulation Period            | 10 Years           | 10 Years               | 9-Year  | \$250,000 and above    | 4.90%               | N/A              |
|  | Rider Premium Enhancement      | N/A                | N/A                    |   | \$100,000 to \$249,999 | 4.75%               | N/A              |
|  | Rider Premium Charge           | 0.80%              | 0.80%                  | \$99,999 and below                            | 4.65%                  | N/A                 |                  |
| 10-Year  | \$250,000 and above            | 4.90%              | N/A                    | 10-Year                                       | \$250,000 and above    | 4.90%               | N/A              |
|  | \$100,000 to \$249,999         | 4.75%              | N/A                    |   | \$100,000 to \$249,999 | 4.75%               | N/A              |
|  | \$99,999 and below             | 4.65%              | N/A                    |   | \$99,999 and below     | 4.65%               | N/A              |

| Rate Certainty Annuity                                    |                   | NEW | 7-Year       | 10-Year      | 20-Year      |
|---|-------------------|-----|--------------|--------------|--------------|
| Declared Rate   | Declared Rate     |     | <b>3.70%</b> | <b>3.70%</b> | <b>3.70%</b> |
| S&P 500 Dynamic Intraday TCA One Year Performance Trigger | Trigger Rate      |     | <b>7.45%</b> | <b>7.70%</b> | <b>8.20%</b> |
|   | Floor             |     | <b>0.00%</b> | <b>0.00%</b> | <b>0.00%</b> |
|   | Trigger Threshold |     | <b>0.00%</b> | <b>0.00%</b> | <b>0.00%</b> |
| S&P 500 Dynamic Intraday TCA One Year Enhanced Trigger    | Trigger Rate      |     | <b>8.70%</b> | <b>9.20%</b> | <b>9.70%</b> |
|   | Floor             |     | <b>0.00%</b> | <b>0.00%</b> | <b>0.00%</b> |
|   | Trigger Threshold |     | <b>5.00%</b> | <b>5.00%</b> | <b>5.00%</b> |
| S&P 500 Dynamic Intraday TCA One Year Protected Trigger   | Trigger Rate      |     | <b>5.70%</b> | <b>5.70%</b> | <b>5.70%</b> |
|   | Floor             |     | <b>2.00%</b> | <b>2.00%</b> | <b>2.00%</b> |
|   | Trigger Threshold |     | <b>0.00%</b> | <b>0.00%</b> | <b>0.00%</b> |

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| Minimum Guaranteed Interest Rate (MGIR)   |  |
|---|--|
| (MGIR is used to calculate the Minimum Guaranteed Surrender Value)  |  |
| <ul style="list-style-type: none"> <li>Fixed Deferred Annuities: <b>2.25%</b></li> <li>ANICO Strategy Indexed Annuity PLUS                             <ul style="list-style-type: none"> <li><b>2.25%</b> for the fixed strategy</li> <li><b>1.25%</b> for the indexed strategies</li> </ul> </li> </ul> |  |
| 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.   |  |

| WealthQuest® Citadel 5 & 7 Diamond Annuity   |                     | First Year | Base  |
|--|---------------------|------------|-------|
| WQCD 5 <sup>1</sup>  | \$100,000 and above | 5.15%      | 4.15% |
|  | \$99,999 and below  | 5.05%      | 4.05% |
| WQCD 7 <sup>2</sup>  | \$100,000 and above | 6.20%      | 4.20% |
|  | \$99,999 and below  | 6.10%      | 4.10% |
| 1) First Year Rate includes 1% interest rate enhancement on all premium payments received in the first year for one year. 2) First Year Rate includes 2% interest rate enhancement on all premium payments received in the first 36 months of the contract for one year. |                     |            |       |

| Palladium® Single Premium Immediate Annuity (SPIA)   |
|--|
| For quotes call 1-888-501-4043 or visit <a href="http://ad.americannational.com">ad.americannational.com</a> |

| Palladium® Group Fixed Annuity (Pension) | First Year | Base  |
|--|------------|-------|
|  | 3.50%      | 3.50% |

# Life Product Rates

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| Signature Performance Indexed Universal Life |                           |              |
|--|---------------------------|--------------|
| Product Bonus                                | Bonus Rate                | 0.25%        |
| Fixed Account                                | Fixed Rate                | 3.50%        |
| S&P 500® Value Cap                           | Participation Rate        | 100.00%      |
|  | Cap                       | 10.00%       |
|  | Floor                     | 0.00%        |
|  | Strategy Illustrated Rate | 6.30%        |
| S&P 500® Multiplier (24% Multiplier)         | Participation Rate        | 100.00%      |
|  | Cap                       | 12.00%       |
|  | Floor                     | 0.00%        |
|  | Segment Asset Charge      | 2.15%        |
|  | Strategy Illustrated Rate | 6.26%        |
| S&P 500® Multiplier Plus (60% Multiplier)    | Participation Rate        | 100.00%      |
|  | Cap                       | 12.00%       |
|  | Floor                     | 0.00%        |
|  | Segment Asset Charge      | 4.15%        |
|  | Strategy Illustrated Rate | 6.30%        |
| S&P 500® Uncapped                            | Participation Rate        | 100.00%      |
|  | Interest Rate Spread      | 8.00%        |
|  | Floor                     | 0.00%        |
|  | Strategy Illustrated Rate | 5.52%        |
| Nasdaq-100® Growth Cap                       | Participation Rate        | 100.00%      |
|  | Cap                       | 10.00%       |
|  | Floor                     | 0.00%        |
|  | Strategy Illustrated Rate | 6.07%        |
| S&P MARC 5% Low Volatility                   | Participation Rate        | 240.00%      |
|  | Interest Rate Spread      | 0.00%        |
|  | Floor                     | 0.00%        |
| Strategy Illustrated Rate                    | 6.04%                     |              |
| Variable Loan Rate                           |                           | <b>5.25%</b> |

| Signature Protection Indexed Universal Life<br>Signature Protection Plus Indexed Universal Life |                           |              |
|---|---------------------------|--------------|
| Fixed Account   | Fixed Rate                | 3.10%        |
| S&P 500® Value Cap  | Participation Rate        | 100.00%      |
|   | Cap                       | 9.50%        |
|   | Floor                     | 0.00%        |
|   | Strategy Illustrated Rate | 6.03%        |
| S&P 500® Uncapped   | Participation Rate        | 100.00%      |
|   | Interest Rate Spread      | 9.00%        |
|   | Floor                     | 0.00%        |
| Strategy Illustrated Rate   | 3.91%                     |              |
| Nasdaq-100® Growth Cap  | Participation Rate        | 100.00%      |
|   | Cap                       | 9.50%        |
|   | Floor                     | 0.00%        |
|   | Strategy Illustrated Rate | 5.76%        |
| S&P MARC 5% Low Volatility  | Participation Rate        | 220.00%      |
|   | Interest Rate Spread      | 0.00%        |
|   | Floor                     | 0.00%        |
|   | Strategy Illustrated Rate | 5.92%        |
| Variable Loan Rate  |                           | <b>5.25%</b> |

| ANICO Executive Universal Life | First Year | Base  |
|--------------------------------|------------|-------|
|                                | 3.05%      | 3.05% |

| Signature Guaranteed Universal Life  |
|--|
| For quotes or more information, call 1-888-501-4043 or visit our website at <a href="http://lad.americannational.com">lad.americannational.com</a> |

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

FPIA19, AI20, MYG20, MYGFI23, MYG16(04), SPDA17, WQ512, WQ712, GDA15, SPIA22, IUL23, IBR23, GIUL23, GIUL23-N, SGUL18, UL19, and PWL16, RCA24 (Forms may vary by state). American National Insurance Company, headquartered in Galveston, Texas is licensed to conduct business in all states except New York. Not available in all states.

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