# **Annuity Product Rates**

### AMERICAN NATIONAL INSURANCE COMPANY

Effective Date: December 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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X One Year Point-to- bt UncappedParticipation Rate135.00%N/A3-YearStore of a d above5.00%4.55%Num Enhancement1.00%0.00%3.75%3100,000 to \$249,9994.55%Iared RateDeclared Rate4.00%3.75%3.75%35000 on a d above5.25%SDO® One Year cified RateSpecified Rate5.00%4.75%399,999 and below5.10%SDO® One Year cified RateSpecified Rate5.00%4.75%399,999 and below5.00%SDO® One Year titho -Point100% Participation Cap 50% Participation Cap 50% Participation Cap10.00%9.50%6.76ear\$250,000 and above5.25%SDO® One Year titho -Point100% Participation Cap 50% Participation Cap10.00%9.50%30.00%\$250,000 and above5.25%SDO® One Year titho -Point100% Participation Cap 50% Participation Cap10.00%9.50%30.00%\$250,000 and above5.25%MARC 5% VolatilityParticipation Rate125.00%120.00%30.00%\$250,000 and above5.05%MARC 5% VolatilityParticipation Rate125.00%120.00%30.00%\$9.999 and below5.05%MARC 5% VolatilityParticipation Rate125.00%120.00%\$9.00%\$9.999 and below5.05%Marc 10% VolatilityParticipation Rate125.00%120.00%\$9.00%\$9.999 and below5.05%Marc 5% VolatilityParticipation Rate125.00%10.00%\$9.00%\$9.90% </th <th>ANICO Strategy ndexed Annuity F</th> <th>PLUS</th> <th>10-Year New Prem</th> <th>7-Year New Prem</th> <th></th> <th>um° Multi-Year tee (MYG) Annuity</th> <th>MYG</th> <th></th>	ANICO Strategy ndexed Annuity F	PLUS	10-Year New Prem	7-Year New Prem		um° Multi-Year tee (MYG) Annuity	MYG	
nium Enhancement1.00%0.00%\$99,999 and below4.45%lared RateDeclared Rate4.00%3.75%\$-Year\$250.000 and above5.25%\$500° One Year cified RateSpecified Rate5.00%4.75%\$-Year\$100,000 to \$249,9995.10%\$500° One Year thity Sum100% Participation Cap10.00%9.50%\$99,999 and below5.00%\$500° One Year thity Sum100% Participation Cap10.00%9.50%\$100,000 to \$249,9995.10%\$500° One Year thito Point100% Participation Cap10.00%9.50%\$100,000 to \$249,9995.10%\$500° One Year thito Point100% Participation Cap10.00%9.50%\$100,000 to \$249,9995.15%\$500° One Year thito Point100% Participation Cap10.00%9.50%\$100,000 to \$249,9995.15%\$500° One Year thito Point100% Participation Cap10.00%9.50%\$250,000 and above5.30%\$7YearFixed Rate9.00%9.00%\$100,000 to \$249,999\$10%\$MARC 55% VolatilityParticipation Rate10 Years10 Years\$10,000 to \$249,999\$250,000 and above\$0.55%\$100,000 to \$249,99910 Years10 Years\$10,000 to \$249,999\$10%\$99,999 and below\$0.55%\$100,000 to \$249,9991.00%10 Years\$10,000 to \$249,999\$250,000 and above\$0.55%\$100,000 to \$249,9991.00%\$250,000 and above\$0.55%\$99,999 and below\$0.55%\$100,000 to \$249,999<	BNPP Patriot Technology ndex One Year Point-to- Point Uncapped		135.00%	N/A	3-Year			
lared Rate     Declared Rate     4.00%     3.75%     5 No.00 to 5249,999     5.10%       500° One Year     Specified Rate     5.00%     4.75%     \$100,000 to \$249,999     5.00%       500° One Year     Monthly Cap     2.20%     2.05%     599,999 and below     5.00%       500° One Year     100% Participation Cap     10.00%     9.50%     6-Year     \$100,000 to \$249,999     5.10%       500° One Year     100% Participation Cap     10.00%     9.50%     6-Year     \$100,000 to \$249,999     5.10%       500° One Year     100% Participation Cap     10.00%     9.50%     30.00%     7-Year     \$250,000 and above     5.00%       7.000 Participation Rate     35.00%     30.00%     9.50%     \$250,000 and above     5.05%       7.04atlity     Participation Rate     10.00%     9.50%     \$250,000 and above     5.05%       7.04atlity     Participation Rate     125.00%     120.00%     \$99,999 and below     4.80%       Yolatlity     Participation Rate     10.0%     10 Years     \$250,000 and above     5.05%       Yolatlity	Premium Enhancement		1.00%	0.00%				
Spor One Year Cified RateSpecified Rate5.00%4.75%Spire (100,000 to \$140,000 to \$14	Declared Rate	Declared Rate	4.00%	3.75%				
Nonthly Cap     2.20%     2.05%     2.05%     5250,000 and above     5.25%       S50° One Year (htto-Point     100% Participation Cap 50% Participation Rate     10.00%     9.50%     6*Year     \$100,000 to \$249,999     5.10%       P500° One Year (htto-Point Uncappe)     Participation Rate     35.00%     30.00%     9.50%     500,000 to \$249,999     5.10%       P500° One Year (htto-Point Uncappe)     Participation Rate     10.00%     9.50%     30.00%     7-Year     \$250,000 and above     5.30%       PMARC 5% Volatility     Participation Rate     125.00%     120.00%     9.00%     8*Year     \$250,000 and above     5.05%       PMARC 5% Volatility     Participation Rate     125.00%     120.00%     9.00%     8*Year     \$250,000 and above     5.05%       PMARC 5% Volatility     Participation Rate     10.Years     10 Years     10 Years     100,000 to \$249,999     4.90%       Rider Premium Enhancement     N/A     N/A     N/A     Participation Participation     4.80%       System Participation Participation Rate     1.00%     4.20%     4.20%     5.05%       Ri	88P 500® One Year Specified Rate	Specified Rate	5.00%	4.75%	5-Year			
2500° One Year     100% Participation Cap     10.00%     9.50%	S&P 500® One Year Monthly Sum	Monthly Cap	2.20%	2.05%		\$250,000 and above	5.25%	
Number of the constraint50% Participation Cap10.00%9.50%30.00%30.00%5250,000 and above5.30%2500° One Year trt-to-Point UncappedParticipation Rate35.00%30.00%9.50%5100,000 to \$249,9995.15%2600° Crowth Cap100% Participation Cap10.00%9.50%9.50%5250,000 and above5.30%27 YearS250,000 and above5.05%50%50%50%27 YearFixed Rate9.00%9.00%9.00%8-Year\$250,000 and above5.05%2000Participation Rate125.00%120.00%9.00%9.00%8-Year\$250,000 and above5.05%2001Participation Rate10.Years10.Years10.Years10.Years\$10,000 to \$249,9994.90%2001Fixed Rate9.00%9.00%10.Years10.Years\$250,000 and above5.05%2001Fixed Rate9.00%10.Years10.Years10.Year\$250,000 and above5.05%2001Fixed Rate4.20%4.20%4.20%4.20%4.20%\$250,000 and above5.05%2002Fixed Rate10.Years10.Years10.Year\$250,000 and above5.05%2003Subscription10.Years10.Year\$250,000 and above5.05%2004Subscription10.Years10.Year\$250,000 and above\$249,9992005SubscriptionSubscriptionSubscriptionSubscriptionSubscription2006Subscription<	S&P 500 <sup>®</sup> One Year	100% Participation Cap	10.00%	9.50%	6-Year			
Participation Rate35.00%30.00%7-Year\$100,000 to \$249,9995.15%chart-to-Point Uncapped100% Participation Cap10.00%9.50%\$99,999 and below5.05%CMARC 5% VolatilityParticipation Rate125.00%120.00%\$99,999 and below5.05%Participation Rate125.00%9.00%9.00%\$99,999 and below5.05%Privation Period ad Rate9.00%9.00%9.00%\$99,999 and below4.80%N/AN/AN/AN/A\$250,000 and above5.05%Sider Premium Enhancement1.10%1.10%1.10%\$99,999 and below4.80%Fixed Rate Plus Indexed Credit4.20%4.20%4.20%\$99,999 and below4.80%Kider Premium Enhancement10 Years10 Years10 Years\$10 Years\$10 YearsRider Premium Charge1.10%1.10%\$10 Years\$250,000 and above\$5.05%Sider Premium Charge1.00%4.20%\$250,000 and above\$5.05%Accumulation Period10 Years10 Years\$10 Years\$250,000 and above\$5.05%Sider Premium Enhancement10 Years10 Years\$10 Years\$10 Years\$250,000 and above\$0.00%Sider Premium Enhancement10 Years10 Years\$10 Years\$10 Years\$100,000 to \$249,999\$4.90%Sider Premium EnhancementN/AN/AN/A\$99,999 and below\$4.80%Sider Premium EnhancementN/AN/A\$10 Years </td <td>Point-to-Point</td> <td>50% Participation Cap</td> <td>10.00%</td> <td>9.50%</td> <td></td> <td></td> <td></td> <td></td>	Point-to-Point	50% Participation Cap	10.00%	9.50%				
daq-100° Growth Cap100% Participation Cap10.00%9.50%\$99,999 and below5.05%PMARC 5% VolatilityParticipation Rate125.00%120.00%9.00%\$90,00%\$100,000 to \$249,9994.90%Fixed Rate ad Rate)9.00%9.00%9.00%9.00%9.00%\$99,999 and below4.80%Kider Premium Enhancement 	ନ୍ଧେP 500® One Year Point-to-Point Uncapped	Participation Rate	35.00%	30.00%	7-Year			
VolatilityParticipation Rate125.00%120.00%3250,000 and above5.05%Fixed Rate9.00%9.00%9.00%99.00%99.00%99.00%99.00%99.00%99.00%99.00%99.00%99.00%99.00%99.999 and below4.80%Accumulation Period10 Years10 Years10 Years99.999 and below4.80%Rider Premium Charge1.10%1.10%9-Year\$250,000 and above5.05%Rider Premium Charge1.0%4.20%4.20%\$99,999 and below4.80%Fixed Rate Plus Indexed Credit10 Years10 Years\$250,000 and above5.05%Accumulation Period Rider Premium Enhancement10 Years10 Years\$10-Year\$250,000 and above5.05%N/AN/AN/AN/A\$99,999 and below4.80%Credit 	Nasdaq-100® Growth Cap	100% Participation Cap	10.00%	9.50%			5.05%	
Fixed Rate9.00% <td>S&amp;P MARC 5% .ow Volatility</td> <td>Participation Rate</td> <td>125.00%</td> <td>120.00%</td> <td></td> <td>\$250,000 and above</td> <td></td> <td></td>	S&P MARC 5% .ow Volatility	Participation Rate	125.00%	120.00%		\$250,000 and above		
Accumulation Period Rider Premium Enhancement10 Years10 Years10 Years10 YearsN/AN/AN/AN/A\$250,000 and above5.05%Rider Premium Charge1.10%1.10%\$99,999 and below4.80%Fixed Rate Plus Indexed Credit4.20%4.20%\$250,000 and above5.05%Accumulation Period 		Fixed Rate	9.00%	9.00%	8-Year	\$100,000 to \$249,999		
Rider Premium Enhancement   N/A   N/A   N/A   S250,000 and above   5.05%     Rider Premium Charge   1.10%   1.10%   9-Year   \$100,000 to \$249,999   4.90%     Rider Premium Charge   1.10%   1.10%   \$99,999 and below   4.80%     Fixed Rate Plus Indexed Credit   4.20%   4.20%   \$250,000 and above   5.05%     Accumulation Period Rider Premium Enhancement   10 Years   10 Years   \$10,000 to \$249,999   4.90%     N/A   N/A   N/A   \$99,999 and below   4.80%	ifetime Income Bider	Accumulation Period	10 Years	10 Years		\$99,999 and below		
Limit Income Rider exed CreditFixed Rate Plus Indexed Credit1.10%9-Year\$100,000 to \$249,9994.90%Kider Premium Charge1.10%4.20%4.20%\$99,999 and below4.80%Kider Premium Enhancement10 Years10 Years\$10 Years\$100,000 to \$249,9994.90%Kider Premium Enhancement10 Years10 Years\$10 Years\$100,000 to \$249,9994.90%Kider Premium EnhancementN/AN/A\$99,999 and below4.80%	Fixed Rate)							
time Income Rider exed Credit Rider Premium Enhancement Kider Premium Enhancement					9-Year			
time Income Rider   Accumulation Period   10 Years   10 Years   \$250,000 and above   5.05%     Accumulation Period   10 Years   10 Years   \$10,000 to \$249,999   4.90%     Rider Premium   N/A   N/A   \$99,999 and below   4.80%		5				\$99,999 and below		
Accumulation Period 10 fears 10 fears 0 fears <td< td=""><td rowspan="3">Lifetime Income Rider (Indexed Credit + Fixed Rate)</td><td></td><td>4.20%</td><td>4.20%</td><td></td><td>\$250,000 and above</td><td></td><td></td></td<>	Lifetime Income Rider (Indexed Credit + Fixed Rate)		4.20%	4.20%		\$250,000 and above		
Red Rate) Rider Premium Enhancement N/A N/A Supervisional Supervision Supervis		Accumulation Period	10 Years	10 Years	10-Year	\$100,000 to \$249,999	4.90%	
Rider Premium Charge 0.80% 0.80%			N/A	N/A		\$99,999 and below	4.80%	
		Rider Premium Charge	0.80%	0.80%				

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

## **Annuity Product Rates**

## AMERICAN NATIONAL INSURANCE COMPANY

Effective Date: December 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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#### Minimum Guaranteed Interest Rate (MGIR)

(MGIR is used to calculate the Minimum Guaranteed Surrender Value)

- Fixed Deferred Annuities: 2.65%
- ANICO Strategy Indexed Annuity PLUS
  - **2.65%** for the fixed strategy
  - **1.65%** 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.

#### Palladium<sup>®</sup> Single Premium Immediate Annuity (SPIA)

For quotes call 1-888-501-4043 or visit lad.americannational.com

WealthQuest® Citadel 5 & 7 Diamond Annuity		First Year	Base
WQCD 51	\$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 <sup>®</sup> Group	First Year	Base
Fixed Annuity (Pension)	3.50%	3.50%

# **Life Product Rates**

### AMERICAN NATIONAL INSURANCE COMPANY

Effective Date: December 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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Rates in bold indicate a change from the previous rate. A separate				
Signature Perfor Indexed Universa				
Product Bonus	Bonus Rate	0.25%		
Fixed Account	Fixed Rate	3.50%		
S&P 500®	Participation Rate	100.00%		
	Cap	10.00%		
Value Cap	Floor	0.00%		
	Strategy Illustrated Rate	6.30%		
	Participation Rate	100.00%		
S&P 500®	Сар	12.00%		
Multiplier (24% Multiplier)	Floor	0.00%		
(24% Multiplier)	Segment Asset Charge	2.15%		
	Strategy Illustrated Rate	6.30%		
	Participation Rate	100.00%		
S&P 500®	Сар	12.00%		
Multiplier Plus (60% Multiplier)	Floor	0.00%		
(oo) marciplicity	Segment Asset Charge	4.15%		
	Strategy Illustrated Rate	6.30%		
	Participation Rate	100.00%		
S&P 500®	Interest Rate Spread	8.00%		
Uncapped	Floor	0.00%		
	Strategy Illustrated Rate	4.58%		
	Participation Rate	100.00%		
Nasdaq-100®	Сар	10.00%		
Growth Cap	Floor	0.00%		
	Strategy Illustrated Rate	6.10%		
S&P MARC 5% Low Volatility	Participation Rate	240.00%		
	Interest Rate Spread	0.00%		
	Floor	0.00%		
	Strategy Illustrated Rate	6.25%		
Variable Loan Rate		5.10%		

Signature Protection Indexed Universal Life Signature Protection Plus Indexed Universal Life			
Fixed Account	Fixed Rate	3.10%	
S&P 500® Value Cap	Participation Rate Cap Floor Strategy Illustrated Rate	100.00% 9.50% 0.00% 6.03%	
S&P 500® Uncapped	Participation Rate Interest Rate Spread Floor Strategy Illustrated Rate	100.00% 9.00% 0.00% <b>4.28%</b>	
Nasdaq-100® Growth Cap	Participation Rate Cap Floor Strategy Illustrated Rate	100.00% 9.50% 0.00% <b>5.81%</b>	
S&P MARC 5% Low Volatility	Participation Rate Interest Rate Spread Floor Strategy Illustrated Rate	220.00% 0.00% 5.61%	
Variable Loan Rate		5.10%	

ANICO Executive	First Year	Base
Universal Life	3.05%	3.05%

### Signature Guaranteed Universal Life

For quotes or more information, call 1-888-501-4043 or visit our website at lad.americannational.com

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.

Rates are subject to change at any time.

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