

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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ANICO Strategy Indexed Annuity PLUS		10-Year New Prem	7-Year New Prem
BNPP Patriot Technology Index One Year Point-to-Point Uncapped	Participation Rate	135.00%	N/A
	Premium Enhancement	1.00%	0.00%
Declared Rate	Declared Rate	4.00%	3.75%
S&P 500® One Year Specified Rate	Specified Rate	5.00%	4.75%
S&P 500® One Year Monthly Sum	Monthly Cap	2.20%	2.05%
S&P 500® One Year Point-to-Point	100% Participation Cap	10.00%	9.50%
	50% Participation Cap	10.00%	9.50%
S&P 500® One Year Point-to-Point Uncapped	Participation Rate	35.00%	30.00%
Nasdaq-100® Growth Cap	100% Participation Cap	10.00%	9.50%
S&P MARC 5% Low Volatility	Participation Rate	125.00%	120.00%
Lifetime Income Rider (Fixed Rate)	Fixed Rate	9.00%	9.00%
	Accumulation Period	10 Years	10 Years
	Rider Premium Enhancement	N/A	N/A
Lifetime Income Rider (Indexed Credit + Fixed Rate)	Rider Premium Charge	1.10%	1.10%
	Fixed Rate Plus Indexed Credit	4.20%	4.20%
	Accumulation Period	10 Years	10 Years
	Rider Premium Enhancement	N/A	N/A
	Rider Premium Charge	0.80%	0.80%

Palladium® Multi-Year Guarantee (MYG) Annuity		MYG	MYG Match (BANK)
3-Year	\$250,000 and above	4.70%	4.40%
	\$100,000 to \$249,999	4.55%	4.25%
	\$99,999 and below	4.45%	4.15%
5-Year	\$250,000 and above	5.25%	5.15%
	\$100,000 to \$249,999	5.10%	5.00%
	\$99,999 and below	5.00%	4.90%
6-Year	\$250,000 and above	5.25%	N/A
	\$100,000 to \$249,999	5.10%	N/A
	\$99,999 and below	5.00%	N/A
7-Year	\$250,000 and above	5.30%	5.25%
	\$100,000 to \$249,999	5.15%	5.10%
	\$99,999 and below	5.05%	5.00%
8-Year	\$250,000 and above	5.05%	N/A
	\$100,000 to \$249,999	4.90%	N/A
	\$99,999 and below	4.80%	N/A
9-Year	\$250,000 and above	5.05%	N/A
	\$100,000 to \$249,999	4.90%	N/A
	\$99,999 and below	4.80%	N/A
10-Year	\$250,000 and above	5.05%	N/A
	\$100,000 to \$249,999	4.90%	N/A
	\$99,999 and below	4.80%	N/A

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

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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.

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 7²	\$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 lad.americannational.com

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%
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	Participation Rate	100.00%
	Interest Rate Spread	8.00%
	Floor	0.00%
	Strategy Illustrated Rate	4.58%
Nasdaq-100® Growth Cap	Participation Rate	100.00%
	Cap	10.00%
	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%
Variable Loan Rate	Strategy Illustrated Rate	6.25%
		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	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	4.28%
Nasdaq-100® Growth Cap	Participation Rate	100.00%
	Cap	9.50%
	Floor	0.00%
	Strategy Illustrated Rate	5.81%
S&P MARC 5% Low Volatility	Participation Rate	220.00%
	Interest Rate Spread	0.00%
	Floor	0.00%
	Strategy Illustrated Rate	5.61%
Variable Loan Rate		5.10%

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 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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