

Annuity Product Rates

AMERICAN NATIONAL INSURANCE COMPANY

Effective Date: June 1, 2025

A separate rate sheet is available for New York.

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Palladium® Multi-Year Guarantee (MYG) Annuity		Base	First Year
3-Year	\$250,000 and above	4.95%	
	\$100,000 to \$249,999	4.80%	
	\$99,999 and below	4.70%	
5-Year	\$250,000 and above	5.40%	
	\$100,000 to \$249,999	5.25%	
	\$99,999 and below	5.15%	
6-Year ¹	\$250,000 and above	4.70%	9.70%
	\$100,000 to \$249,999	4.55%	9.55%
	\$99,999 and below	4.45%	9.45%
7-Year	\$250,000 and above	5.45%	
	\$100,000 to \$249,999	5.30%	
	\$99,999 and below	5.20%	
8-Year	\$250,000 and above	5.30%	
	\$100,000 to \$249,999	5.15%	
	\$99,999 and below	5.05%	
9-Year	\$250,000 and above	5.30%	
	\$100,000 to \$249,999	5.15%	
	\$99,999 and below	5.05%	
10-Year	\$250,000 and above	5.30%	
	\$100,000 to \$249,999	5.15%	
	\$99,999 and below	5.05%	

The First-Year rate for the MYG 6-year policy is applied to the premium payment received at issue. Base rate is for the initial guarantee period only. It is not used for renewal rates beyond the initial guarantee period.

WealthQuest® Citadel 5 & 7 Diamond Annuity		Base	First Year
WQCD 5 ¹	\$100,000 and above	4.15%	5.15%
	\$99,999 and below	4.05%	5.05%
WQCD 7 ²	\$100,000 and above	4.20%	6.20%
	\$99,999 and below	4.10%	6.10%

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.

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Palladium® Multi-Year Guarantee (MYG) MAX Annuity		Base	First Year
3-Year	\$250,000 and above	5.10%	
	\$100,000 to \$249,999	4.95%	
	\$99,999 and below	4.85%	
5-Year	\$250,000 and above	5.55%	
	\$100,000 to \$249,999	5.40%	
	\$99,999 and below	5.30%	
6-Year	\$250,000 and above	4.85%	9.85%
	\$100,000 to \$249,999	4.70%	9.70%
	\$99,999 and below	4.60%	9.60%
7-Year	\$250,000 and above	5.60%	
	\$100,000 to \$249,999	5.45%	
	\$99,999 and below	5.35%	
10-Year	\$250,000 and above	5.45%	
	\$100,000 to \$249,999	5.30%	
	\$99,999 and below	5.20%	

The First-Year rate is applied to the premium payment received at issue. Base rate is for the initial guarantee period only. It is not used for renewal rates beyond the initial guarantee period.

Palladium® Match Multi-Year Guarantee (MYG) Annuity		Base
3-Year	\$250,000 and above	4.85%
	\$100,000 to \$249,999	4.70%
	\$99,999 and below	4.60%
5-Year	\$250,000 and above	5.30%
	\$100,000 to \$249,999	5.15%
	\$99,999 and below	5.05%
7-Year	\$250,000 and above	5.35%
	\$100,000 to \$249,999	5.20%
	\$99,999 and below	5.10%

Base Rate

For **fixed** products 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.

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Smart Start Accumulator		Conservative	Moderate	Aggressive	Custom
Declared Rate	Declared Rate	5.00%	N/A	N/A	3.75%
S&P 500 [®] Index Point-to-Point with Cap	Annual Cap	N/A	11.50%	N/A	8.50%
Invesco QQQ Portfolio Plus Index Point-to-point Uncapped	Participation Rate	65.00%	65.00%	70.00%	50.00%
S&P 500 [®] Dynamic Intraday TCA Index Point-to-Point Uncapped	Participation Rate	50.00%	50.00%	60.00%	45.00%
Morningstar [®] Global Wide Moat VC 7 Index SM Point-to-Point Uncapped	Participation Rate	90.00%	90.00%	100.00%	80.00%
S&P MARC 5% Excess Return Index Point-to-Point Uncapped	Participation Rate	90.00%	90.00%	N/A	80.00%

AVAILABLE JUNE 3

Smart Start Accumulator Plus		Conservative	Moderate	Aggressive	Custom
Declared Rate	Declared Rate	4.00%	N/A	N/A	3.00%
S&P 500 [®] Index Point-to-Point with Cap	Annual Cap	N/A	7.00%	N/A	5.50%
Invesco QQQ Portfolio Plus Index Point-to-point Uncapped	Participation Rate	50.00%	50.00%	55.00%	40.00%
S&P 500 [®] Dynamic Intraday TCA Index Point-to-Point Uncapped	Participation Rate	40.00%	40.00%	45.00%	30.00%
Morningstar [®] Global Wide Moat VC 7 Index SM Point-to-Point Uncapped	Participation Rate	70.00%	70.00%	75.00%	60.00%
S&P MARC 5% Excess Return Index Point-to-Point Uncapped	Participation Rate	70.00%	70.00%	N/A	60.00%
Enhancements					
Premium Enhancement without Fee	14.00%				
Premium Enhancement with Fee	20.00%				
Premium Enhancement Fee	0.95%				

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Rate Certainty Annuity (Not available in Oregon)		AVAILABLE JUNE 9			
		5-Year	7-Year	10-Year	20-Year
Declared Rate	Declared Rate	3.85%	3.85%	3.85%	3.60%
S&P 500® Dynamic Intraday TCA One Year Protected Trigger	Trigger Rate	6.00%	6.00%	6.00%	6.00%
	Floor	2.00%	2.00%	2.00%	2.00%
	Trigger Threshold	0.00%	0.00%	0.00%	0.00%
S&P 500® Dynamic Intraday TCA One Year Performance Trigger	Trigger Rate	7.55%	7.55%	7.80%	7.80%
	Floor	0.00%	0.00%	0.00%	0.00%
	Trigger Threshold	0.00%	0.00%	0.00%	0.00%
S&P 500® Dynamic Intraday TCA One Year Enhanced Trigger	Trigger Rate	9.50%	9.50%	10.00%	10.00%
	Floor	0.00%	0.00%	0.00%	0.00%
	Trigger Threshold	5.00%	5.00%	5.00%	5.00%

ANICO Strategy Indexed Annuity PLUS		10-Year New Prem	7-Year New Prem
Premium Enhancement		1.00%	11.00%
Declared Rate	Declared Rate	3.50%	3.00%
BNPP Patriot Technology Index Point-to-Point Uncapped	Participation Rate	130.00%	N/A
S&P 500® Point-to-Point with Cap & 20% Max	Participation Cap	12.00%	N/A
S&P 500® Point-to-Point	Participation Cap	8.00%	6.15%
S&P 500® Point-to-Point Uncapped	Participation Rate	35.00%	30.00%
Nasdaq-100® Growth Cap	Participation Cap	8.00%	6.00%
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 Charge	1.10%	1.10%
Lifetime Income Rider (Indexed Credit + Fixed Rate)	Fixed Rate Plus Indexed Credit	4.20%	4.20%
	Accumulation Period	10 Years	10 Years
	Rider Premium Charge	0.80%	0.80%

Rates available in all states except CA, OR and NJ.
Please refer to the State Rate Sheet for rates in these states.

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 and Rate Certainty Annuity:
2.65% for the fixed strategy
1.65% for the indexed strategies

Palladium® Single Premium Immediate Annuity (SPIA)

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

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	6.33%
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	4.23%
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%
	Strategy Illustrated Rate	6.33%
Variable Loan Rate		5.65%

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	6.08%
S&P 500® Uncapped	Participation Rate	100.00%
	Interest Rate Spread	9.00%
	Floor	0.00%
	Strategy Illustrated Rate	3.83%
Nasdaq-100® Growth Cap	Participation Rate	100.00%
	Cap	9.50%
	Floor	0.00%
	Strategy Illustrated Rate	5.83%
S&P MARC 5% Low Volatility	Participation Rate	220.00%
	Interest Rate Spread	0.00%
	Floor	0.00%
	Strategy Illustrated Rate	5.72%
Variable Loan Rate		5.65%
Rates available in all states except CA and OR. Please refer to the State Rate Sheet for rates in these states.		

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

FPIA19, FIA24, 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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