

Indexed Crediting Opportunities

SIGNATURE PERFORMANCE INDEXED UNIVERSAL LIFE



Historical Crediting Performance

The chart below shows the actual cap and rate setting history of two Indexed Universal Life products that American National has sold and what each available strategy and segment credited based on the actual movement of the S&P 500®. If the market was not open on the 1st, the most recent previously published price is used. The example only applies to segments created on the first of each month listed in the following tables.

Signature Performance IUL IUL19 and IUL23

Segment Start Date	Segment End Date	S&P® Actual Change in the Index	S&P 500® Value Cap		S&P 500® Uncapped with Interest Rate Spread		S&P 500® Multiplier -24%			S&P 500® Multiplier Plus -60%		
			Strategy Cap	Segment Interest Rate Credited	Interest Rate Spread	Segment Interest Rate Credited	Strategy Cap	Asset Fee	Net Rate of Return	Strategy Cap	Asset Fee	Net Rate of Return
3/1/2020	3/1/2021	32.08%	9.50%	9.50%	4.75%	27.33%	12.00%	1.90%	12.70%	12.00%	3.65%	14.85%
4/1/2020	4/1/2021	62.71%	9.50%	9.50%	4.75%	57.96%	12.00%	1.90%	12.70%	12.00%	3.65%	14.85%
5/1/2020	5/1/2021	47.71%	9.50%	9.50%	5.25%	42.46%	12.00%	1.90%	12.70%	12.00%	3.65%	14.85%
6/1/2020	6/1/2021	37.51%	9.50%	9.50%	6.25%	31.26%	12.00%	1.90%	12.70%	12.00%	3.65%	14.85%
7/1/2020	7/1/2021	38.64%	9.50%	9.50%	7.75%	30.89%	11.50%	1.75%	12.26%	11.50%	3.45%	14.32%
8/1/2020	8/1/2021	34.37%	9.50%	9.50%	7.75%	26.62%	11.50%	1.75%	12.26%	11.50%	3.45%	14.32%
9/1/2020	9/1/2021	28.28%	9.50%	9.50%	7.75%	20.53%	11.50%	1.75%	12.26%	11.50%	3.45%	14.32%
10/1/2020	10/1/2021	28.88%	9.50%	9.50%	7.75%	21.13%	11.50%	1.75%	12.26%	11.50%	3.45%	14.32%
11/1/2020	11/1/2021	41.09%	9.50%	9.50%	7.75%	33.34%	11.50%	1.75%	12.26%	11.50%	3.45%	14.32%
12/1/2020	12/1/2021	23.22%	9.50%	9.50%	7.75%	15.47%	11.50%	1.90%	12.09%	11.50%	3.65%	14.08%
1/1/2021	1/1/2022	26.89%	9.50%	9.50%	7.75%	19.14%	11.50%	1.90%	12.09%	11.50%	3.65%	14.08%
2/1/2021	2/1/2022	20.47%	9.50%	9.50%	7.75%	12.72%	11.50%	1.90%	12.09%	11.50%	3.65%	14.08%
3/1/2021	3/1/2022	10.37%	9.50%	9.50%	7.75%	2.62%	11.50%	1.90%	10.71%	11.50%	3.65%	12.33%
4/1/2021	4/1/2022	13.08%	9.50%	9.50%	7.75%	5.33%	11.50%	1.90%	12.09%	11.50%	3.65%	14.08%
5/1/2021	5/1/2022	-1.18%	9.50%	0.00%	7.75%	0.00%	11.50%	1.90%	-1.90%	11.50%	3.65%	-3.65%
6/1/2021	6/1/2022	-2.40%	9.50%	0.00%	7.75%	0.00%	11.50%	1.90%	-1.90%	11.50%	3.65%	-3.65%
7/1/2021	7/1/2022	-11.45%	9.50%	0.00%	7.75%	0.00%	11.50%	1.90%	-1.90%	11.50%	3.65%	-3.65%
8/1/2021	8/1/2022	-6.29%	9.50%	0.00%	6.00%	0.00%	12.00%	1.90%	-1.90%	12.00%	3.65%	-3.65%
9/1/2021	9/1/2022	-12.32%	9.50%	0.00%	6.00%	0.00%	12.00%	1.90%	-1.90%	12.00%	3.65%	-3.65%
10/1/2021	10/1/2022	-17.71%	9.50%	0.00%	6.00%	0.00%	12.00%	1.90%	-1.90%	12.00%	3.65%	-3.65%
11/1/2021	11/1/2022	-16.42%	9.50%	0.00%	6.00%	0.00%	12.00%	1.90%	-1.90%	12.00%	3.65%	-3.65%
12/1/2021	12/1/2022	-9.67%	9.50%	0.00%	6.00%	0.00%	12.00%	1.90%	-1.90%	12.00%	3.65%	-3.65%
1/1/2022	1/1/2023	-19.44%	9.50%	0.00%	6.00%	0.00%	12.00%	1.90%	-1.90%	12.00%	3.65%	-3.65%
2/1/2022	2/1/2023	-9.40%	9.50%	0.00%	6.00%	0.00%	12.00%	1.90%	-1.90%	12.00%	3.65%	-3.65%
3/1/2022	3/1/2023	-8.24%	9.50%	0.00%	6.00%	0.00%	12.00%	1.90%	-1.90%	12.00%	3.65%	-3.65%
4/1/2022	4/1/2023	-9.60%	9.50%	0.00%	6.00%	0.00%	12.00%	2.15%	-2.15%	12.00%	4.15%	-4.15%
5/1/2022	5/1/2023	0.87%	9.50%	0.87%	6.00%	0.00%	12.00%	2.15%	-1.09%	12.00%	4.15%	-2.82%
6/1/2022	6/1/2023	2.92%	9.50%	2.92%	6.00%	0.00%	12.00%	2.15%	1.39%	12.00%	4.15%	0.33%

Segment Start Date	Segment End Date	Nasdaq 100®	S&P MARC 5%	Nasdaq-100® Growth Cap		S&P MARC 5% Uncapped		Fixed Rate
				Strategy Cap	Segment Interest Rate Credited	Interest Rate Spread	Segment Interest Rate Credited	
3/1/2020	3/1/2021	36.30%	1.61%	_____	_____	_____	_____	4.00%
4/1/2020	4/1/2021	43.84%	1.11%	_____	_____	_____	_____	4.00%
5/1/2020	5/1/2021	37.10%	1.25%	_____	_____	_____	_____	3.50%
6/1/2020	6/1/2021	29.70%	1.89%	_____	_____	_____	_____	3.50%
7/1/2020	7/1/2021	29.40%	1.10%	_____	_____	_____	_____	3.50%
8/1/2020	8/1/2021	27.10%	0.30%	_____	_____	_____	_____	3.50%
9/1/2020	9/1/2021	21.26%	0.07%	_____	_____	_____	_____	3.50%
10/1/2020	10/1/2021	21.69%	-1.34%	_____	_____	_____	_____	3.50%
11/1/2020	11/1/2021	30.51%	1.23%	_____	_____	_____	_____	3.50%
12/1/2020	12/1/2021	21.55%	0.14%	_____	_____	_____	_____	3.50%
1/1/2021	1/1/2022	21.03%	0.28%	_____	_____	_____	_____	3.50%
2/1/2021	2/1/2022	11.79%	-1.44%	_____	_____	_____	_____	3.50%
3/1/2021	3/1/2022	5.16%	2.82%	_____	_____	_____	_____	3.50%
4/1/2021	4/1/2022	10.31%	1.46%	_____	_____	_____	_____	3.50%
5/1/2021	5/1/2022	-7.83%	-2.20%	_____	_____	_____	_____	3.50%
6/1/2021	6/1/2022	-8.82%	-4.54%	_____	_____	_____	_____	3.50%
7/1/2021	7/1/2022	-25.67%	-5.76%	9.50%	0.00%	150.00%	0.00%	3.50%
8/1/2021	8/1/2022	-15.60%	-6.56%	9.50%	0.00%	150.00%	0.00%	3.50%
9/1/2021	9/1/2022	-27.19%	-9.81%	9.50%	0.00%	150.00%	0.00%	3.50%
10/1/2021	10/1/2022	-34.82%	-9.73%	9.50%	0.00%	150.00%	0.00%	3.50%
11/1/2021	11/1/2022	-40.89%	-10.36%	9.50%	0.00%	150.00%	0.00%	3.50%
12/1/2021	12/1/2022	-31.85%	-7.38%	9.50%	0.00%	150.00%	0.00%	3.50%
1/1/2022	1/1/2023	-49.18%	-10.13%	9.50%	0.00%	150.00%	0.00%	3.50%
2/1/2022	2/1/2023	-21.49%	-5.11%	9.50%	0.00%	150.00%	0.00%	3.50%
3/1/2022	3/1/2023	-17.32%	-9.10%	9.50%	0.00%	150.00%	0.00%	3.50%
4/1/2022	4/1/2023	-12.74%	-4.50%	9.50%	0.00%	150.00%	0.00%	3.50%
5/1/2022	5/1/2023	2.85%	-1.85%	9.50%	2.85%	150.00%	0.00%	3.50%
6/1/2022	6/1/2023	13.11%	-1.20%	9.50%	9.50%	150.00%	0.00%	3.50%

Policy form IUL23 was issued beginning on 4/1/2023. Policy Form Series: IUL23; IUL19; ULBM19; ULPTP14; ULNC14; (Forms May Vary by State). Rates updated 06/01/2023.

Indexed Strategies										Fixed Account
Segment Start Date	Actual Change in the Index for a One Year Point-to-Point Segment	Point-to-Point with Cap		Point-to-Point with Cap and Higher Floor (1.5% floor)		Point-to-Point with Specified Rate		Point-to-Point Uncapped with Interest Rate Spread		Fixed Rate for a 365 Day Year
		Strategy Cap	Segment Interest Rate Credited	Strategy Cap	Segment Interest Rate Credited	Specified Rate	Segment Interest Rate Credited	Interest Rate Spread	Segment Interest Rate Credited	
7/1/2014	5.28%	14.00%	5.28%	10.00%	5.28%	7.50%	7.50%	4.75%	0.53%	4.35%
8/1/2014	9.28%	14.00%	9.28%	10.00%	9.28%	7.50%	7.50%	4.75%	4.53%	4.35%
9/1/2014	-4.47%	14.00%	0.00%	10.00%	1.50%	7.50%	0.00%	4.75%	0.00%	4.35%
10/1/2014	-1.15%	14.00%	0.00%	10.00%	1.50%	7.50%	0.00%	4.75%	0.00%	4.35%
11/1/2014	3.04%	14.00%	3.04%	10.00%	3.04%	7.50%	7.50%	4.75%	0.00%	4.00%
12/1/2014	2.40%	14.00%	2.40%	10.00%	2.40%	7.50%	7.50%	4.75%	0.00%	4.00%
1/1/2015	-0.73%	14.00%	0.00%	10.00%	1.50%	7.50%	0.00%	4.75%	0.00%	4.00%
2/1/2015	-2.79%	14.00%	0.00%	10.00%	1.50%	7.50%	0.00%	4.75%	0.00%	4.00%
3/1/2015	-5.99%	14.00%	0.00%	10.00%	1.50%	7.50%	0.00%	4.75%	0.00%	4.00%
4/1/2015	0.64%	14.00%	0.64%	10.00%	1.50%	7.50%	7.50%	4.75%	0.00%	4.00%
5/1/2015	-2.04%	14.00%	0.00%	10.00%	1.50%	7.50%	0.00%	4.75%	0.00%	4.00%
6/1/2015	-0.59%	14.00%	0.00%	10.00%	1.50%	7.50%	0.00%	4.75%	0.00%	4.00%
7/1/2015	1.23%	14.00%	1.23%	10.00%	1.50%	7.50%	7.50%	4.75%	0.00%	4.00%
8/1/2015	3.18%	14.00%	3.18%	10.00%	3.18%	7.50%	7.50%	4.75%	0.00%	4.00%
9/1/2015	13.43%	14.00%	13.43%	10.00%	10.00%	7.50%	7.50%	4.75%	8.68%	4.00%
10/1/2015	12.71%	14.00%	12.71%	10.00%	10.00%	7.50%	7.50%	4.75%	7.96%	4.00%
11/1/2015	1.56%	14.00%	1.56%	10.00%	1.56%	7.50%	7.50%	4.75%	0.00%	4.00%
12/1/2015	4.21%	14.00%	4.21%	10.00%	4.21%	7.50%	7.50%	4.75%	0.00%	4.00%
1/1/2016	9.54%	14.00%	9.54%	10.00%	9.54%	7.50%	7.50%	4.75%	4.79%	4.00%
2/1/2016	17.54%	14.00%	14.00%	10.00%	10.00%	7.50%	7.50%	4.75%	12.79%	4.00%
3/1/2016	21.11%	13.00%	13.00%	10.00%	10.00%	7.50%	7.50%	4.75%	16.36%	4.00%
4/1/2016	13.99%	13.00%	13.00%	10.00%	10.00%	7.50%	7.50%	4.75%	9.24%	4.00%
5/1/2016	15.64%	13.00%	13.00%	10.00%	10.00%	7.50%	7.50%	4.75%	10.89%	4.00%
6/1/2016	15.75%	13.00%	13.00%	10.00%	10.00%	7.50%	7.50%	4.75%	11.00%	4.00%
7/1/2016	15.24%	13.00%	13.00%	10.00%	10.00%	7.50%	7.50%	4.75%	10.49%	4.00%
8/1/2016	14.07%	13.00%	13.00%	10.00%	10.00%	7.50%	7.50%	4.75%	9.32%	4.00%
9/1/2016	14.08%	13.00%	13.00%	10.00%	10.00%	7.50%	7.50%	4.75%	9.33%	4.00%

Indexed Strategies										Fixed Account
Segment Start Date	Actual Change in the Index for a One Year Point-to-Point Segment	Point-to-Point with Cap		Point-to-Point with Cap and Higher Floor (1.5% floor)		Point-to-Point with Specified Rate		Point-to-Point Uncapped with Interest Rate Spread		Fixed Rate for a 365 Day Year
		Strategy Cap	Segment Interest Rate Credited	Strategy Cap	Segment Interest Rate Credited	Specified Rate	Segment Interest Rate Credited	Interest Rate Spread	Segment Interest Rate Credited	
10/1/2016	16.19%	13.00%	13.00%	10.00%	10.00%	7.50%	7.50%	4.75%	11.44%	4.00%
11/1/2016	22.14%	13.00%	13.00%	10.00%	10.00%	7.50%	7.50%	4.75%	17.39%	4.00%
12/1/2016	20.59%	13.00%	13.00%	10.00%	10.00%	7.50%	7.50%	4.75%	15.84%	4.00%
1/1/2017	19.42%	12.50%	12.50%	9.50%	9.50%	7.50%	7.50%	4.75%	14.67%	4.00%
2/1/2017	23.80%	12.50%	12.50%	9.50%	9.50%	7.50%	7.50%	4.75%	19.05%	4.00%
3/1/2017	11.76%	12.50%	11.76%	9.50%	9.50%	7.50%	7.50%	4.75%	7.01%	4.00%
4/1/2017	11.77%	12.50%	11.77%	9.50%	9.50%	7.50%	7.50%	4.75%	7.02%	4.00%
5/1/2017	11.16%	12.50%	11.16%	9.50%	9.50%	7.50%	7.50%	4.75%	6.41%	4.00%
6/1/2017	12.53%	12.50%	12.50%	9.50%	9.50%	7.50%	7.50%	4.75%	7.78%	4.00%
7/1/2017	12.17%	12.50%	12.17%	9.50%	9.50%	7.50%	7.50%	4.75%	7.42%	4.00%
8/1/2017	13.61%	12.50%	12.50%	9.50%	9.50%	7.50%	7.50%	4.75%	8.86%	4.00%
9/1/2017	17.16%	12.50%	12.50%	9.50%	9.50%	7.50%	7.50%	4.75%	12.41%	4.00%
10/1/2017	16.08%	12.50%	12.50%	9.50%	9.50%	7.50%	7.50%	4.75%	11.33%	4.00%
11/1/2017	6.24%	12.50%	6.24%	9.50%	6.24%	7.50%	7.50%	4.75%	1.49%	4.00%
12/1/2017	4.46%	12.50%	4.46%	9.50%	4.46%	7.50%	7.50%	4.75%	0.00%	4.00%
1/1/2018	-6.24%	12.50%	0.00%	9.50%	1.50%	7.50%	0.00%	4.75%	0.00%	4.00%
2/1/2018	-4.09%	12.50%	0.00%	9.50%	1.50%	7.50%	0.00%	4.75%	0.00%	4.00%
3/1/2018	4.71%	12.50%	4.71%	9.50%	4.71%	7.50%	7.50%	4.75%	0.00%	4.00%
4/1/2018	8.57%	12.50%	8.57%	9.50%	8.57%	7.50%	7.50%	4.75%	3.82%	4.00%
5/1/2018	10.13%	12.50%	10.13%	9.50%	9.50%	7.50%	7.50%	4.75%	5.38%	4.00%
6/1/2018	0.64%	12.50%	0.64%	9.50%	0.64%	7.50%	7.50%	4.75%	0.00%	4.00%
7/1/2018	9.05%	11.75%	9.05%	8.75%	8.75%	7.50%	7.50%	4.75%	4.30%	4.00%
8/1/2018	4.98%	11.75%	4.98%	8.75%	4.98%	7.50%	7.50%	4.75%	0.23%	4.00%
9/1/2018	0.86%	11.75%	0.86%	8.75%	1.50%	7.50%	7.50%	4.75%	0.00%	4.00%
10/1/2018	0.54%	11.75%	0.54%	8.75%	1.50%	7.50%	7.50%	4.75%	0.00%	4.00%
11/1/2018	12.91%	11.75%	11.75%	8.75%	8.75%	7.50%	7.50%	4.75%	8.16%	4.00%
12/1/2018	17.38%	10.50%	10.50%	8.00%	8.00%	7.50%	7.50%	4.75%	12.63%	4.00%

Indexed Strategies										Fixed Account
Segment Start Date	Actual Change in the Index for a One Year Point-to-Point Segment	Point-to-Point with Cap		Point-to-Point with Cap and Higher Floor (1.5% floor)		Point-to-Point with Specified Rate		Point-to-Point Uncapped with Interest Rate Spread		Fixed Rate for a 365 Day Year
		Strategy Cap	Segment Interest Rate Credited	Strategy Cap	Segment Interest Rate Credited	Specified Rate	Segment Interest Rate Credited	Interest Rate Spread	Segment Interest Rate Credited	
1/1/2019	28.88%	10.50%	10.50%	8.00%	8.00%	7.50%	7.50%	4.75%	24.13%	4.00%
2/1/2019	19.18%	10.50%	10.50%	8.00%	8.00%	7.50%	7.50%	4.75%	14.43%	4.00%
3/1/2019	5.37%	10.50%	5.37%	8.00%	5.37%	7.50%	7.50%	4.75%	0.62%	4.00%
4/1/2019	-13.84%	10.50%	0.00%	8.00%	1.50%	7.50%	0.00%	4.75%	0.00%	4.00%
5/1/2019	-3.18%	10.50%	0.00%	8.00%	1.50%	7.50%	0.00%	4.75%	0.00%	4.00%
6/1/2019	11.03%	10.50%	10.50%	8.00%	8.00%	7.50%	7.50%	4.75%	6.28%	4.00%
7/1/2019	5.11%	10.50%	10.50%	8.00%	5.11%	7.50%	7.50%	4.75%	0.36%	4.00%
8/1/2019	10.75%	10.50%	10.50%	8.00%	8.00%	7.50%	7.50%	4.75%	6.00%	4.00%
9/1/2019	20.51%	10.50%	10.50%	8.00%	8.00%	7.50%	7.50%	4.75%	15.76%	4.00%
10/1/2019	14.98%	10.50%	10.50%	8.00%	8.00%	7.50%	7.50%	4.75%	10.23%	4.00%
11/1/2019	6.62%	9.50%	6.62%	-----	-----	-----	-----	4.75%	1.87%	4.00%
12/1/2019	16.60%	9.50%	9.50%	-----	-----	-----	-----	4.75%	11.85%	4.00%
1/1/2020	16.26%	9.50%	9.50%	-----	-----	-----	-----	4.75%	11.51%	4.00%
2/1/2020	17.00%	9.50%	9.50%	-----	-----	-----	-----	4.75%	12.25%	4.00%
3/1/2020	10.37%	9.50%	-----	-----	-----	-----	-----	4.75%	-----	4.00%
4/1/2020	13.08%	9.50%	-----	-----	-----	-----	-----	4.75%	-----	4.00%
5/1/2020	-1.18%	9.50%	-----	-----	-----	-----	-----	5.25%	-----	3.50%
6/1/2020	-2.40%	9.50%	-----	-----	-----	-----	-----	6.25%	-----	3.50%
7/1/2020	-11.45%	9.50%	-----	-----	-----	-----	-----	7.25%	-----	3.50%
8/1/2020	0.00%	9.50%	-----	-----	-----	-----	-----	7.25%	-----	3.50%
9/1/2020	0.00%	9.50%	-----	-----	-----	-----	-----	7.25%	-----	3.50%
10/1/2020	0.00%	9.50%	-----	-----	-----	-----	-----	7.25%	-----	3.50%
11/1/2020	0.00%	9.50%	-----	-----	-----	-----	-----	7.25%	-----	3.50%
12/1/2020	0.00%	9.50%	-----	-----	-----	-----	-----	7.25%	-----	3.50%

Policy form IUL14 was issued from 7/1/2014 – 12/1/2019. Policy form IUL19 was issued from 12/1/2019 – 4/1/2023.
Policy Form Series: IUL14; ULPTP14; ULNC14; ULSR14. (Forms May Vary by State). Rates updated 5/01/2022.



Built on Trust, Financial Strength and Integrity

Chartered on March 17, 1905, by American National Insurance Company's founder, W. L. Moody Jr., the company began operations with \$100,000 of capital and \$20,000 surplus. Following a conservative investment philosophy, Mr. Moody believed that profits should finance future growth, so the company did not pay dividends to investors in those early years. Mr. Moody envisioned a company that would flourish for centuries. His conservative business approach created a unique corporate culture that remains the heart of the company today.

Over the last 115 years this culture has helped American National persevere through wars, hurricanes, economic volatility, extraordinary technological advancements, evolving products, and the changing needs of contract holders and agents.

As of May 2022, American National is now owned by Brookfield Reinsurance, a forward-looking company established for long-term participation in the insurance and reinsurance industries. Brookfield Reinsurance is committed to build on the enduring value and security provided by American National to its clients and will continue to manage its business driven by its corporate vision to be a provider of financial services for current and future generations.

Different segment start dates could produce significantly different results. These examples are intended solely for illustrative purposes. Past performance is no guarantee of future results. The published S&P 500® Index does not reflect dividends paid on the stocks underlying the Index. American National reserves the right to change interest rate caps and spreads and the asset fee in the Signature Performance IUL product. Changes in these factors will affect interest credited and performance.

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