

Annuity Product Rates

AMERICAN NATIONAL INSURANCE COMPANY

Effective Date: March 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 (ASIA) PLUS | | 10-Year New Prem | 7-Year New Prem |
|---|--------------------------------|------------------|-----------------|
| Premium Enhancement | | 1.00% | 0.00% |
| Declared Rate | Declared Rate | 4.50% | 4.25% |
| S&P 500® One Year Specified Rate | Specified Rate | 6.50% | 6.25% |
| S&P 500® One Year Monthly Sum | Monthly Cap | 3.65% | 3.50% |
| S&P 500® One Year Point-to-Point | 100% Participation Cap | 10.00% | 9.50% |
| | 50% Participation Cap | 15.00% | 12.00% |
| S&P 500® One Year Point-to-Point Uncapped | Participation Rate | 50.00% | 45.00% |
| Nasdaq-100® Growth Cap | 100% Participation Cap | 10.00% | 9.50% |
| S&P MARC 5% Low Volatility | Participation Rate | 210.00% | 205.00% |
| Lifetime Income Rider (Fixed Rate) | Fixed Rate | 9.00% | 9.00% |
| | Accumulation Period | 10 Years | 10 Years |
| | Rider Premium Enhancement | N/A | N/A |
| | 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 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 | 4.80% | 4.55% |
| | \$100,000 to \$249,999 | 4.65% | 4.40% |
| | \$99,999 and below | 4.55% | 4.30% |
| 5-Year | \$250,000 and above | 5.55% | 5.30% |
| | \$100,000 to \$249,999 | 5.40% | 5.15% |
| | \$99,999 and below | 5.30% | 5.05% |
| 6-Year | \$250,000 and above | 5.55% | N/A |
| | \$100,000 to \$249,999 | 5.40% | N/A |
| | \$99,999 and below | 5.30% | N/A |
| 7-Year | \$250,000 and above | 5.55% | 5.30% |
| | \$100,000 to \$249,999 | 5.40% | 5.15% |
| | \$99,999 and below | 5.30% | 5.05% |
| 8-Year | \$250,000 and above | 5.45% | N/A |
| | \$100,000 to \$249,999 | 5.30% | N/A |
| | \$99,999 and below | 5.20% | N/A |
| 9-Year | \$250,000 and above | 5.45% | N/A |
| | \$100,000 to \$249,999 | 5.30% | N/A |
| | \$99,999 and below | 5.20% | N/A |
| 10-Year | \$250,000 and above | 5.35% | N/A |
| | \$100,000 to \$249,999 | 5.20% | N/A |
| | \$99,999 and below | 5.10% | N/A |

| Century Plus Annuity | | First Year | Base |
|-----------------------|---------------------------|------------|----------|
| Fixed Annuity | \$100,000 and above | 9.10% | 4.10% |
| | \$99,999 and below | 9.00% | 4.00% |
| Lifetime Income Rider | Fixed Rate | | 6.85% |
| | Accumulation Period | | 10 Years |
| | Rider Premium Enhancement | | N/A |
| | Rider Premium Charge | | 1.00% |

| WealthQuest® Citadel 5 & 7 Diamond Annuity | | First Year | Base |
|--|---------------------|------------|-------|
| WQCD 5 ¹ | \$100,000 and above | 5.55% | 4.55% |
| | \$99,999 and below | 5.45% | 4.45% |
| WQCD 7 ² | \$100,000 and above | 6.60% | 4.60% |
| | \$99,999 and below | 6.50% | 4.50% |

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® Group Fixed Annuity (Pension) | | First Year | Base |
|--|--|------------|-------|
| | | 3.60% | 3.60% |

Palladium® Single Premium Immediate Annuity (SPIA)

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

Minimum Guaranteed Interest Rate (MGIR)

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

- Fixed Deferred Annuities: **2.75%**
- ANICO Strategy Indexed Annuity PLUS
 - 2.75%** for the fixed strategy
 - 1.75%** 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.

Life Product Rates

AMERICAN NATIONAL INSURANCE COMPANY

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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 | 6.28% |
| S&P 500® Multiplier (24% Multiplier) | Participation Rate | 100.00% |
| | Cap | 12.00% |
| | Floor | 0.00% |
| | Segment Asset Charge | 2.15% |
| | Strategy Illustrated Rate | 6.20% |
| 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 | 6.28% |
| S&P 500® Uncapped | Participation Rate | 100.00% |
| | Interest Rate Spread | 8.00% |
| | Floor | 0.00% |
| | Strategy Illustrated Rate | 5.82% |
| Nasdaq-100® Growth Cap | Participation Rate | 100.00% |
| | Cap | 10.00% |
| | Floor | 0.00% |
| | Strategy Illustrated Rate | 6.04% |
| 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 | | 5.25% |

| Signature Protection Indexed Universal Life | | |
|---|---------------------------|--------------|
| Fixed Account | Fixed Rate | 3.10% |
| S&P 500® Value Cap | Participation Rate | 100.00% |
| | Cap | 9.25% |
| | Floor | 0.00% |
| | Strategy Illustrated Rate | 5.90% |
| S&P 500® Uncapped | Participation Rate | 100.00% |
| | Interest Rate Spread | 9.00% |
| | Floor | 0.00% |
| | Strategy Illustrated Rate | 5.75% |
| Nasdaq-100® Growth Cap | Participation Rate | 100.00% |
| | Cap | 9.25% |
| | Floor | 0.00% |
| | Strategy Illustrated Rate | 5.70% |
| S&P MARC 5% Low Volatility | Participation Rate | 220.00% |
| | Interest Rate Spread | 0.00% |
| | Floor | 0.00% |
| | Strategy Illustrated Rate | 5.70% |
| Variable Loan Rate | | 5.25% |

| 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% |

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