

# Annuity Product Rates

AMERICAN NATIONAL INSURANCE COMPANY

Effective Date: December 1, 2025

A separate rate sheet is available for New York.

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Palladium® Multi-Year Guarantee (MYG) Annuity		Rate*	First Year
3-Year	\$250,000 and above	4.65%	
	\$100,000 to \$249,999	4.50%	
	\$99,999 and below	4.40%	
5-Year	\$250,000 and above	4.95%	
	\$100,000 to \$249,999	4.80%	
	\$99,999 and below	4.70%	
6-Year <sup>1</sup>	\$250,000 and above	4.40%	9.40%
	\$100,000 to \$249,999	4.25%	9.25%
	\$99,999 and below	4.15%	9.15%
7-Year	\$250,000 and above	4.95%	
	\$100,000 to \$249,999	4.80%	
	\$99,999 and below	4.70%	
8-Year	\$250,000 and above	4.95%	
	\$100,000 to \$249,999	4.80%	
	\$99,999 and below	4.70%	
9-Year	\$250,000 and above	4.95%	
	\$100,000 to \$249,999	4.80%	
	\$99,999 and below	4.70%	
10-Year	\$250,000 and above	4.95%	
	\$100,000 to \$249,999	4.80%	
	\$99,999 and below	4.70%	

\*Rate stated above is the base rate plus rate enhancement for applicable bands. 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		Rate <sup>1</sup>	First Year
WQCD 5 <sup>2</sup>	\$100,000 and above	4.15%	5.15%
	\$99,999 and below	4.05%	5.05%
WQCD 7 <sup>3</sup>	\$100,000 and above	4.20%	6.20%
	\$99,999 and below	4.10%	6.10%

1)Rate stated above is the base rate plus rate enhancement for applicable bands. 2) First Year Rate includes 1% interest rate enhancement on all premium payments received in the first year for one year. 3) 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® Multi-Year Guarantee (MYG) MAX Annuity		Rate*	First Year
3-Year	\$250,000 and above	4.80%	
	\$100,000 to \$249,999	4.65%	
	\$99,999 and below	4.55%	
5-Year	\$250,000 and above	5.05%	
	\$100,000 to \$249,999	4.90%	
	\$99,999 and below	4.80%	
6-Year	\$250,000 and above	4.55%	9.55%
	\$100,000 to \$249,999	4.40%	9.40%
	\$99,999 and below	4.30%	9.30%
7-Year	\$250,000 and above	5.05%	
	\$100,000 to \$249,999	4.90%	
	\$99,999 and below	4.80%	
10-Year	\$250,000 and above	5.10%	
	\$100,000 to \$249,999	4.95%	
	\$99,999 and below	4.85%	

\*Rate stated above is the base rate plus rate enhancement for applicable bands. 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		Rate*
3-Year	\$250,000 and above	4.55%
	\$100,000 to \$249,999	4.40%
	\$99,999 and below	4.30%
5-Year	\$250,000 and above	4.85%
	\$100,000 to \$249,999	4.70%
	\$99,999 and below	4.60%
7-Year	\$250,000 and above	4.85%
	\$100,000 to \$249,999	4.70%
	\$99,999 and below	4.60%

\*Rate stated above is the base rate plus rate enhancement for applicable bands.

## 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 (Not available in CA)		Conservative	Moderate	Aggressive	Custom
Declared Rate	Declared Rate	4.55%	N/A	N/A	3.30%
S&P 500 <sup>®</sup> Index Point-to-Point with Cap	Annual Cap	N/A	10.65%	N/A	7.85%
Invesco QQQ Portfolio Plus Index Point-to-Point Uncapped	Participation Rate	56.00%	56.00%	61.00%	41.00%
S&P 500 <sup>®</sup> Dynamic Intraday TCA Index Point-to-Point Uncapped	Participation Rate	42.00%	42.00%	52.00%	37.00%
Morningstar <sup>®</sup> Global Wide Moat VC 7 Index <sup>SM</sup> Point-to-Point Uncapped	Participation Rate	79.00%	79.00%	89.00%	69.00%
S&P MARC 5% Excess Return Index Point-to-Point Uncapped	Participation Rate	71.00%	71.00%	N/A	61.00%

Smart Start Accumulator Plus (Not available in CA)		Conservative	Moderate	Aggressive	Custom
Declared Rate	Declared Rate	3.80%	N/A	N/A	2.80%
S&P 500 <sup>®</sup> Index Point-to-Point with Cap	Annual Cap	N/A	6.35%	N/A	4.90%
Invesco QQQ Portfolio Plus Index Point-to-Point Uncapped	Participation Rate	41.00%	41.00%	46.00%	31.00%
S&P 500 <sup>®</sup> Dynamic Intraday TCA Index Point-to-Point Uncapped	Participation Rate	32.00%	32.00%	37.00%	27.00%
Morningstar <sup>®</sup> Global Wide Moat VC 7 Index <sup>SM</sup> Point-to-Point Uncapped	Participation Rate	59.00%	59.00%	64.00%	49.00%
S&P MARC 5% Excess Return Index Point-to-Point Uncapped	Participation Rate	51.00%	51.00%	N/A	41.00%
Enhancements					
Premium Enhancement without Fee	14.00%				
Premium Enhancement with Fee	20.00%				
Premium Enhancement Fee	0.95%				

To view the current portfolio allocations, visit the Smart Start Accumulator Series product page or run an illustration.

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Rate Certainty Annuity		5-Year	7-Year	10-Year	20-Year
Declared Rate	Declared Rate	3.50%	3.50%	3.50%	3.25%
S&P 500® Dynamic Intraday TCA One Year Protected Trigger	Trigger Rate	5.35%	5.35%	5.35%	5.35%
	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	6.85%	6.85%	7.10%	7.10%
	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	8.60%	8.60%	9.15%	9.15%
	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	2.80%	2.50%
BNPP Patriot Technology Index Point-to-Point Uncapped	Participation Rate	113.00%	N/A
S&P 500® Point-to-Point with Cap & 20% Max*	Participation Cap	10.75%	N/A
S&P 500® Point-to-Point	Participation Cap	6.65%	5.65%
S&P 500® Point-to-Point Uncapped	Participation Rate	27.00%	19.00%
Nasdaq-100® Growth Cap	Participation Cap	6.55%	5.05%
S&P MARC 5% Low Volatility	Participation Rate	100.00%	90.00%
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%
	First Year Premium Bonus	0.00%	0.00%

\*S&P 500® Point-to-Point with Cap & 20% Max not available in CA.

## Minimum Guaranteed Interest Rate (MGIR)

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

- Fixed Deferred Annuities: 2.40%
- ANICO Strategy Indexed Annuity PLUS, Rate Certainty Annuity, Smart Start and Smart Start Plus:
 

2.40%	for the fixed strategy
1.40%	for the indexed strategies

## Palladium® Single Premium Immediate Annuity (SPIA)

For quotes call 1-888-501-4043 or visit [lad.americannational.com](http://lad.americannational.com)

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