

# ANNUITY WATCH

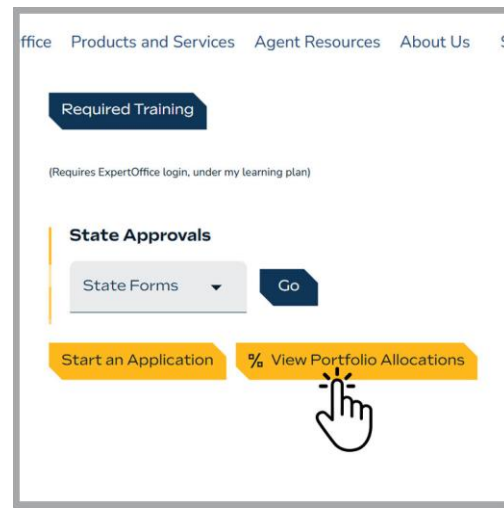
[Current Rates](#)

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## Your Guide to Portfolio Possibilities

Discover how simple portfolio allocations can be with the Smart Start Accumulator Series. We've created a comprehensive yet easy-to-understand overview of the portfolio allocations across the available Smart Start crediting strategies. This resource is built to support informed, confident decision-making helping you match the right strategies to your clients' unique financial goals.

[Get the flyer](#)



## New Access, Same Guarantee

Palladium® Match Multi-Year Guarantee (MYG) Annuity, formerly for bank distribution only, will soon be available across broader distribution channels. This product may fit your clients' financial needs if they desire an attractive fixed interest rate and the ability to grow their earnings on a tax-deferred basis. It gives your client the option to choose from one of several guaranteed periods and lock in a competitive accumulation interest rate.

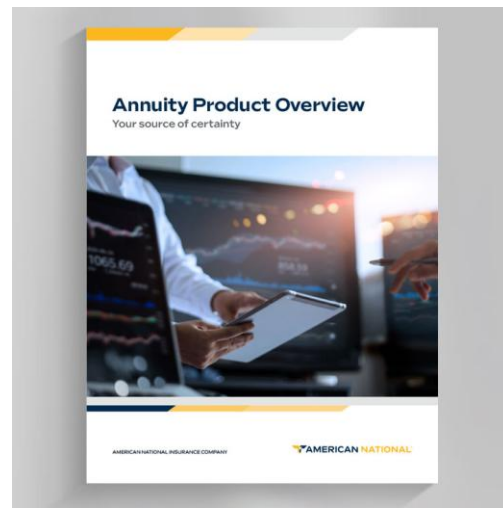
[Discover more](#)



## Newly Updated Annuity Product Overview

We've recently updated our Annuity Product Overview brochure to reflect the latest developments across our offerings. The refreshed brochure provides a streamlined overview of current options, along with new additions. Whether you're revisiting familiar options or discovering something new, the refreshed brochure offers a clear, updated view of what's available to support a wide range of financial planning needs.

[See what's new](#)



## Service Hub

[Rate Certainty Annuity Available in Oregon](#) →



A promotional banner for a 2025 Fixed Index Annuity Production Bonus. The background is bright yellow. On the left, there are two dark blue rectangular boxes stacked vertically. The top box contains the text "2025 FIXED INDEX ANNUITY" in white, bold, sans-serif font. The bottom box contains the text "PRODUCTION BONUS" in blue, bold, sans-serif font. Below these boxes is a yellow button with a black border containing the text "LEARN MORE" in black, bold, sans-serif font. On the right side of the banner is a black and white portrait of a man with short dark hair, wearing a dark blazer over a white shirt, with his arms crossed.



A promotional banner for the 2026 American National Annuity Conference. The background is dark red with a subtle pattern of palm trees. On the left, the text "2026" is in large white font, followed by "AMERICAN NATIONAL" in smaller white font, and "ANNUITY CONFERENCE" in large white font. On the right, the text "Santa BARBARA CALIFORNIA" is in white, with "Santa" in a script font and "BARBARA CALIFORNIA" in a bold sans-serif font. Below this is a yellow button with the text "LEARN MORE" in yellow, bold, sans-serif font. The banner is framed by a black border with red square accents on the left and right sides.

Policy form series: FIA25; MYGFI23; AI20; RCA24

LAD10545 / 07.25

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