


ANNUITY WATCH

[Current Rates](#)

Join the Top Earners!

We're just over halfway through the year, and the 2025 LAD FIA Production Bonus is in full swing. Others are already seeing the impact of their efforts, and there's still time for you to join them. This is your chance to take part in a program designed to reward dedication and performance—don't let it pass you by.

[Get the details](#)



**2025 FIXED INDEX ANNUITY
PRODUCTION
BONUS!**

Discover the Power of a Smart Start

When it comes to long-term accumulation, how you begin is just as important as how you finish. With the Smart Start Accumulator Series, your clients gain access to powerful features from day one—features designed to create a multiplier effect that can meaningfully enhance long-term accumulation outcomes.

[Discover more](#)



Start Smarter. Finish Stronger.
Smart Start Accumulator Series

Best Entry Window
Premium Enhancement

When it comes to long-term accumulation, how you start matters just as much as how you end.

With the Smart Start Accumulator Series, clients can benefit from two powerful features from day one—the **Best Entry Window** and an optional **Premium Enhancement**—which work in tandem to create a multiplier effect that can significantly impact long-term outcomes.

The Difference of Smart Start

The hypothetical graph below assumes a 5% average interest rate and a 5% Premium Enhancement Bonus on all initial deposits over a 10-year period.

Scenario	Initial Deposit	Final Accumulation (Year 10)
Policy with no Smart Start	\$25,000	\$25,000
Policy with no Best Entry Window	\$25,000	\$25,000
Policy with Best Entry Window + Premium Enhancement	\$25,000	\$250,000

Help your clients start with more—and grow with confidence.

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Newly Updated Annuity Product Portfolio

We've recently updated our Annuity Product Portfolio 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 new brochure](#)



Policy form series: FIA25

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American National Insurance Company / American National Life Insurance Company of New York
Life & Annuity Distribution
P 888-501-4043 LAD.AmericanNational.com
One Moody Plaza, Galveston, TX 77550, United States