

American National Rate Constant Annuity™

Standing out from the crowd



In a crowded field of fixed indexed annuities, the American National Rate Constant Annuity™ offers simplicity, consistency, and performance potential.

With a single premium payment, you'll receive a guaranteed interest crediting rate that's locked in when you purchase the annuity and guaranteed for the entire rate guarantee period.

This fixed index annuity offers different crediting strategies ranging from those offering more security to those offering more opportunity. Let's take a look at two examples below, both of which have an 88% success rate for providing the guaranteed crediting rate.*



Performance Trigger

▶ **Guaranteed crediting rate: 7.5%** ▶ **Floor: 0%**

This strategy has earned its 7.5% guaranteed interest crediting rate 88% of the time. Its 0% floor protects you from loss of principal if the index is negative.

88%

Protected Performance Trigger

▶ **Guaranteed crediting rate: 6.0%** ▶ **Floor: 2%**

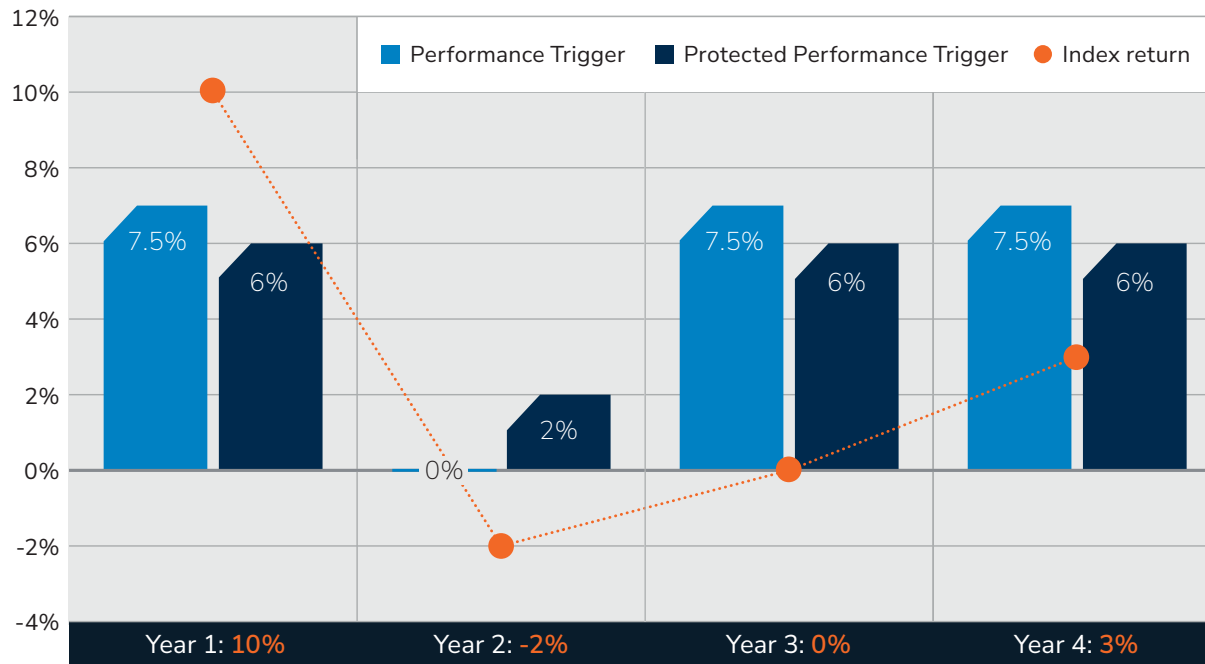
This strategy has also earned the guaranteed interest crediting rate 88% of the time, but you'll receive crediting 100% of the time thanks to its 2% floor even if the index is negative.

100%

Both strategies offer one-year crediting terms that track the S&P 500® Dynamic Intraday TCA Index. You can customize earning potential by allocating within four available crediting strategies, including a declared rate. Rates for all allocations are declared at purchase and guaranteed for the life of the contract.

*Strategy performance from 07/01/24 - 07/31/26

What does this mean for your account value?



Interest crediting based on gains in the tracked index

This chart shows the benefits of each strategy depending on the index performance. Remember that you can allocate assets to more than one strategy, and can change allocations at each contract anniversary.

► Performance Trigger

The higher guaranteed interest rate offers more earnings potential over time, a benefit if you're willing to lock in for longer guarantee periods.

► Protected Performance Trigger

The 2% floor guarantees that you'll always receive an interest credit even if the index performs negatively, a benefit if you're getting a late start to your retirement savings and want to avoid zero credit years.



Want more information? Visit us at americannational.com or talk to your financial advisor to see if the American National Rate Constant Annuity™ is right for your financial portfolio.

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When a person buys this annuity, the person is not buying an ownership interest in any stock or index. Past performance of the Index is no guarantee of future results.

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