

Annuity Product Rates

AMERICAN NATIONAL INSURANCE COMPANY

Effective Date: April 23, 2025

Palladium [®] Multi-Year Guarantee (MYG) Annuity		Base	NEW First Year
3-Year	\$250,000 and above	4.95%	N/A
	\$100,000 to \$249,999	4.80%	N/A
	\$99,999 and below	4.70%	N/A
5-Year	\$250,000 and above	5.15%	N/A
	\$100,000 to \$249,999	5.00%	N/A
	\$99,999 and below	4.90%	N/A
6-Year ¹	\$250,000 and above	4.50%	9.50%
	\$100,000 to \$249,999	4.35%	9.35%
	\$99,999 and below	4.25%	9.25%
7-Year	\$250,000 and above	5.25%	N/A
	\$100,000 to \$249,999	5.10%	N/A
	\$99,999 and below	5.00%	N/A
8-Year	\$250,000 and above	5.10%	N/A
	\$100,000 to \$249,999	4.95%	N/A
	\$99,999 and below	4.85%	N/A
9-Year	\$250,000 and above	5.10%	N/A
	\$100,000 to \$249,999	4.95%	N/A
	\$99,999 and below	4.85%	N/A
10-Year	\$250,000 and above	5.10%	N/A
	\$100,000 to \$249,999	4.95%	N/A
	\$99,999 and below	4.85%	N/A

1) MYG 6-year Rate includes interest rate enhancement on the premium payment received in the first year. Base rate is for the initial guarantee period only. It is not used for renewal rates beyond the initial guarantee period.

Minimum Guaranteed Interest Rate (MGIR)

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

- Fixed Deferred Annuities: 3.00%