Life Product Rates

AMERICAN NATIONAL INSURANCE COMPANY

Effective Date: December 1, 2024

Rates in bold indicate a change from the previous rate. A separate rate sheet is available for New York.

Signature Performance Indexed Universal Life

Product Bonus	Bonus Rate	0.25%
Fixed Account	Fixed Rate	3.50%
S&P 500® Value Cap	Participation Rate	100.00%
	Cap	10.00%
	Floor	0.00%
	Strategy Illustrated Rate	6.30%
S&P 500® Multiplier (24% Multiplier)	Participation Rate	100.00%
	Cap	12.00%
	Floor	0.00%
	Segment Asset Charge	2.15%
	Strategy Illustrated Rate	**6.30%**
S&P 500® Multiplier Plus (60% Multiplier)	Participation Rate	100.00%
	Cap	12.00%
	Floor	0.00%
	Segment Asset Charge	4.15%
	Strategy Illustrated Rate	6.30%
S&P 500® Uncapped	Participation Rate	100.00%
	Interest Rate Spread	8.00%
	Floor	0.00%
	Strategy Illustrated Rate	**4.58%**
Nasdaq-100® Growth Cap	Participation Rate	100.00%
	Cap	10.00%
	Floor	0.00%
	Strategy Illustrated Rate	**6.10%**
S&P MARC 5% Low Volatility	Participation Rate	240.00%
	Interest Rate Spread	0.00%
	Floor	0.00%
	Strategy Illustrated Rate	**6.25%**
Variable Loan Rate		**5.10%**

Signature Protection Indexed Universal Life
Signature Protection Plus Indexed Universal Life

Fixed Account	Fixed Rate	3.10%
S&P 500® Value Cap	Participation Rate	100.00%
	Cap	9.50%
	Floor	0.00%
	Strategy Illustrated Rate	6.03%
S&P 500® Uncapped	Participation Rate	100.00%
	Interest Rate Spread	9.00%
	Floor	0.00%
	Strategy Illustrated Rate	**4.28%**
Nasdaq-100® Growth Cap	Participation Rate	100.00%
	Cap	9.50%
	Floor	0.00%
	Strategy Illustrated Rate	**5.81%**
S&P MARC 5% Low Volatility	Participation Rate	220.00%
	Interest Rate Spread	0.00%
	Floor	0.00%
	Strategy Illustrated Rate	**5.61%**
Variable Loan Rate		**5.10%**

ANICO Executive Universal Life	First Year	Base
	3.05%	3.05%

Signature Guaranteed Universal Life

For quotes or more information, call 1-888-501-4043
or visit our website at lad.americannational.com

Signature Whole Life

Current Dividend Accumulation Interest Rate	2.50%
Guaranteed Min. Dividend Accumulation Interest Rate	1.50%

FPIA19, AI20, MYG20, MYGFI23, MYG16(04), SPDA17, WQ512, WQ712, GDA15, SPIA22, IUL23, IBR23, GIUL23, GIUL23-N, SGUL18, UL19, and PWL16, RCA24 (Forms may vary by state). American National Insurance Company, headquartered in Galveston, Texas is licensed to conduct business in all states except New York. Not available in all states.
Rates are subject to change at any time.

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