

Annuity Product Rates

AMERICAN NATIONAL INSURANCE COMPANY

Effective Date: December 19, 2025

A separate rate sheet is available for New York.

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Palladium® Multi-Year Guarantee (MYG) Annuity		Rate*	First Year
3-Year	\$250,000 and above	4.75%	
	\$100,000 to \$249,999	4.60%	
	\$99,999 and below	4.50%	
5-Year	\$250,000 and above	5.10%	
	\$100,000 to \$249,999	4.95%	
	\$99,999 and below	4.85%	
6-Year ¹	\$250,000 and above	4.55%	9.55%
	\$100,000 to \$249,999	4.40%	9.40%
	\$99,999 and below	4.30%	9.30%
7-Year	\$250,000 and above	5.10%	
	\$100,000 to \$249,999	4.95%	
	\$99,999 and below	4.85%	
8-Year	\$250,000 and above	5.10%	
	\$100,000 to \$249,999	4.95%	
	\$99,999 and below	4.85%	
9-Year	\$250,000 and above	5.10%	
	\$100,000 to \$249,999	4.95%	
	\$99,999 and below	4.85%	
10-Year	\$250,000 and above	5.10%	
	\$100,000 to \$249,999	4.95%	
	\$99,999 and below	4.85%	

*Rate stated above is the base rate plus rate enhancement for applicable bands. The First-Year rate for the MYG 6-year policy is applied to the premium payment received at issue. Base rate is for the initial guarantee period only. It is not used for renewal rates beyond the initial guarantee period.

Palladium® Multi-Year Guarantee (MYG) MAX Annuity		Rate*	First Year
3-Year	\$250,000 and above	4.90%	
	\$100,000 to \$249,999	4.75%	
	\$99,999 and below	4.65%	
5-Year	\$250,000 and above	5.20%	
	\$100,000 to \$249,999	5.05%	
	\$99,999 and below	4.95%	
6-Year	\$250,000 and above	4.70%	9.70%
	\$100,000 to \$249,999	4.55%	9.55%
	\$99,999 and below	4.45%	9.45%
7-Year	\$250,000 and above	5.20%	
	\$100,000 to \$249,999	5.05%	
	\$99,999 and below	4.95%	
10-Year	\$250,000 and above	5.25%	
	\$100,000 to \$249,999	5.10%	
	\$99,999 and below	5.00%	

*Rate stated above is the base rate plus rate enhancement for applicable bands. The First-Year rate is applied to the premium payment received at issue. Base rate is for the initial guarantee period only. It is not used for renewal rates beyond the initial guarantee period.

WealthQuest® Citadel 5 & 7 Diamond Annuity		Rate ¹	First Year
WQCD 5 ²	\$100,000 and above	4.15%	5.15%
	\$99,999 and below	4.05%	5.05%
WQCD 7 ³	\$100,000 and above	4.20%	6.20%
	\$99,999 and below	4.10%	6.10%

1)Rate stated above is the base rate plus rate enhancement for applicable bands. 2) First Year Rate includes 1% interest rate enhancement on all premium payments received in the first year for one year. 3) First Year Rate includes 2% interest rate enhancement on all premium payments received in the first 36 months of the contract for one year.

Palladium® Match Multi-Year Guarantee (MYG) Annuity		Rate*
3-Year	\$250,000 and above	4.65%
	\$100,000 to \$249,999	4.50%
	\$99,999 and below	4.40%
5-Year	\$250,000 and above	5.00%
	\$100,000 to \$249,999	4.85%
	\$99,999 and below	4.75%
7-Year	\$250,000 and above	5.00%
	\$100,000 to \$249,999	4.85%
	\$99,999 and below	4.75%

*Rate stated above is the base rate plus rate enhancement for applicable bands.

Base Rate

For **fixed** products base rate is for initial guarantee period only. It is not used for renewal rates beyond initial guarantee period. Base rates are subject to change at any time.