

# Annuity Product Rates

AMERICAN NATIONAL INSURANCE COMPANY

Effective Date: February 1, 2025

Palladium® Multi-Year Guarantee (MYG) Annuity		Base	<b>NEW</b> First Year
3-Year	\$250,000 and above	4.70%	N/A
	\$100,000 to \$249,999	4.55%	N/A
	\$99,999 and below	4.45%	N/A
5-Year	\$250,000 and above	5.35%	N/A
	\$100,000 to \$249,999	5.20%	N/A
	\$99,999 and below	5.10%	N/A
6-Year <sup>1</sup>	\$250,000 and above	<b>4.75%</b>	<b>9.75%</b>
	\$100,000 to \$249,999	<b>4.60%</b>	<b>9.60%</b>
	\$99,999 and below	<b>4.50%</b>	<b>9.50%</b>
7-Year	\$250,000 and above	5.40%	N/A
	\$100,000 to \$249,999	5.25%	N/A
	\$99,999 and below	5.15%	N/A

1) MYG 6-Year Rate includes interest rate enhancement on all premium payments received in the first year for one year.

**Base** rate is for the initial guarantee period only. It is not used for renewal rates beyond the initial guarantee period.