

Annuity Product Rates

AMERICAN NATIONAL INSURANCE COMPANY

Effective Date: July 1, 2024

Palladium® Multi-Year Guarantee (MYG) Annuity		MYG
3-Year	\$250,000 and above	5.30%
	\$100,000 to \$249,999	5.15%
	\$99,999 and below	5.05%
5-Year	\$250,000 and above	5.60%
	\$100,000 to \$249,999	5.45%
	\$99,999 and below	5.35%
6-Year	\$250,000 and above	5.60%
	\$100,000 to \$249,999	5.45%
	\$99,999 and below	5.35%
7-Year	\$250,000 and above	5.60%
	\$100,000 to \$249,999	5.45%
	\$99,999 and below	5.35%

Minimum Guaranteed Interest Rate (MGIR)

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

- Fixed Deferred Annuities: **3.00%**
- ANICO Strategy Indexed Annuity PLUS **3.00%** for the fixed strategy