

Annuity Product Rates

AMERICAN NATIONAL INSURANCE COMPANY

Effective Date: September 18, 2025

| Palladium® Multi-Year Guarantee (MYG) Annuity | | Rate* | First Year |
|---|------------------------|-------|------------|
| 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 | 5.25% | |
| | \$100,000 to \$249,999 | 5.10% | |
| | \$99,999 and below | 5.00% | |
| 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 | 5.30% | |
| | \$100,000 to \$249,999 | 5.15% | |
| | \$99,999 and below | 5.05% | |
| 8-Year | \$250,000 and above | 5.15% | |
| | \$100,000 to \$249,999 | 5.00% | |
| | \$99,999 and below | 4.90% | |
| 9-Year | \$250,000 and above | 5.15% | |
| | \$100,000 to \$249,999 | 5.00% | |
| | \$99,999 and below | 4.90% | |
| 10-Year | \$250,000 and above | 5.15% | |
| | \$100,000 to \$249,999 | 5.00% | |
| | \$99,999 and below | 4.90% | |

*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.

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.