



American National Insurance Company

1-888-501-4043 | <http://img.anicoweb.com>

Effective Date: **February 1, 2017**

Annuity Products

Rates in **BOLD** indicate a change from the previous rate.

| ANICO Strategy Indexed Annuity (ASIA) PLUS | | | |
|---|-----------------------------|------------------------|----------|
| | | 10-Year | 7-Year |
| Premium Enhancement | | 1.00% | 1.00% |
| Declared Rate | Declared Rate: | 2.70% | 2.50% |
| 1-Year Specified Rate | Specified Rate: | 4.25% | 3.95% |
| 1-Year Monthly Sum | Monthly Cap: | 2.20% | 2.05% |
| 1-Year Point to Point | 100% Participation Cap: | 4.90% | 4.45% |
| | 75% Participation Cap: | Currently Unavailable | |
| | 50% Participation Cap: | 13.65% | 11.80% |
| 3 & 5-Year Point to Point | Currently Unavailable | | |
| Lifetime Income Rider (Fixed Rate) | Fixed Rate | 7.00% | 7.00% |
| | Accumulation Period | 10 Years | 10 Years |
| | Rider Premium Enhancement | N/A | N/A |
| | Rider Premium Charge | 0.60% | 0.60% |
| Lifetime Income Rider (Indexed Credit + Fixed Rate) | Fixed Rate + Indexed Credit | 4.00% + Indexed Credit | |
| | Accumulation Period | 10 Years | 10 Years |
| | Rider Premium Enhancement | N/A | N/A |
| | Rider Premium Charge | 0.30% | 0.30% |

| Palladium Multi-Year Guarantee Annuity (MYG) | | | | |
|--|-------------|----------|-----------|-----------------|
| | | 1st Year | Base Rate | Effective Yield |
| 5 Year | ≥ \$100,000 | 3.35% | 2.35% | 2.55% |
| | < \$100,000 | 3.25% | 2.25% | 2.45% |
| 6 Year | ≥ \$100,000 | 2.90% | 2.90% | 2.90% |
| | < \$100,000 | 2.80% | 2.80% | 2.80% |
| 7 Year | ≥ \$100,000 | 3.85% | 2.85% | 2.99% |
| | < \$100,000 | 3.75% | 2.75% | 2.89% |
| 8 Year | ≥ \$100,000 | 3.05% | 3.05% | 3.05% |
| | < \$100,000 | 2.95% | 2.95% | 2.95% |
| 9 Year | ≥ \$100,000 | 4.75% | 2.75% | 2.97% |
| | < \$100,000 | 4.65% | 2.65% | 2.87% |
| 10 Year | ≥ \$100,000 | 3.80% | 2.80% | 2.90% |
| | < \$100,000 | 3.70% | 2.70% | 2.80% |

| WealthQuest Citadel 5 & 7 Diamond | | | |
|-----------------------------------|-------------|----------|-----------|
| | | 1st Year | Base Rate |
| WQCD 5¹ | ≥ \$100,000 | 2.75% | 1.75% |
| | < \$100,000 | 2.65% | 1.65% |
| WQCD 7² | ≥ \$100,000 | 3.85% | 1.85% |
| | < \$100,000 | 3.75% | 1.75% |

1) 1st Year Rate includes 1% interest rate enhancement on all premium payments received in the first year for one year. 2) 1st Year Rate includes 2% interest rate enhancement on all premium payments received in the first 36 months of the contract for one year.

| Palladium Single Premium Immediate Annuity (SPIA) |
|--|
| For Quotes Call 1-888-501-4043 or use SPIA Express via our web site at http://img.anicoweb.com |

| Palladium Group Fixed Annuity (Pension Annuity) | |
|--|-----------|
| 1st Year | Base Rate |
| 1.75% | 1.75% |

| Palladium Century (Bonus Annuities) | | |
|-------------------------------------|---------------|-----------|
| | 1st Year Rate | Base Rate |
| Century | 1.75% | 1.75% |
| Century I | 2.75% | 1.75% |
| Century III | 4.75% | 1.75% |
| Century V | 6.75% | 1.75% |
| Century VII | 8.75% | 1.75% |

Base Rate is for the initial guarantee period only. It is not used for renewal rates beyond the initial guarantee period. Base rates are subject to change at any time.

NAIC Index: Minimum Guaranteed Indexed Rate in NAIC Indexed States is 1.00% for the Palladium® MYG, Palladium® Century, WealthQuest® Citadel 5 & 7 Diamond Series, ANICO Strategy Indexed Annuity PLUS (fixed strategy only), and Palladium® Group Fixed Annuity.

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Life Products

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| Signature Indexed Universal Life | | |
|--|---------------------------|--------------|
| Fixed Account | Fixed Rate: | 4.00% |
| | Participation Rate | 100% |
| Point to Point with Cap | Cap | 12.50% |
| | Floor | 0.00% |
| | Strategy Illustrated Rate | 7.12% |
| Point to Point with Cap and Higher Floor | Participation Rate | 100% |
| | Cap | 9.50% |
| | Floor | 1.50% |
| Point to Point with Specified Rate | Strategy Illustrated Rate | 6.28% |
| | Specified Rate | 7.50% |
| Point to Point Uncapped with Interest Rate Spread | Strategy Illustrated Rate | 4.80% |
| | Interest Rate Spread | 4.75% |
| Variable Loan Rate | Floor | 0.00% |
| | Strategy Illustrated Rate | 7.12% |
| | | 4.20% |

| Signature Plus Indexed Universal Life | | |
|--|---------------------------|--------------|
| 1.00% Interest Rate Enhancement beginning in year 11* | | |
| Fixed Account | Fixed Rate: | 4.00% |
| | Participation Rate | 100% |
| Point to Point with Cap | Cap | 10.25% |
| | Floor | 0.00% |
| | Strategy Illustrated Rate | 6.17% |
| Point to Point with Cap and Higher Floor | Participation Rate | 100% |
| | Cap | 7.75% |
| | Floor | 1.50% |
| Point to Point with Specified Rate | Strategy Illustrated Rate | 5.39% |
| | Specified Rate | 6.65% |
| Point to Point Uncapped with Interest Rate Spread | Strategy Illustrated Rate | 4.32% |
| | Interest Rate Spread | 5.60% |
| Variable Loan Rate | Floor | 0.00% |
| | Strategy Illustrated Rate | 6.17% |
| | | 4.20% |

*The Interest Rate Enhancement is not guaranteed and may range from 0-1% and may fluctuate over the life of the policy.

| ANICO Executive Universal Life ANICO Executive SI Universal Life | |
|---|-----------|
| 1st Year | Base Rate |
| 3.65% | 3.65% |

| WealthQuest III Variable Universal Life | |
|---|--|
| Fixed Account Rate | |
| 3.15% | |

| Signature Guaranteed Universal Life Signature Guaranteed Universal Life SI ANICO Signature Term ANICO Signature Term SI Affinity 7 Whole Life |
|---|
| For Quotes or More Information, call 1-888-501-4043 or visit our website at http://img.anicoweb.com |

All registered variable products are offered through ANICO Financial Services, Inc. ("ANFS"), Member FINRA, One Moody Plaza, Suite 1423 Galveston, TX 77550. ANFS is a subsidiary of American National Insurance Company.

American National Insurance Company, headquartered in Galveston, Texas is licensed to conduct business in all states except New York. Business is conducted in New York by American National Life Insurance Company of New York, headquartered in Glenmont, New York. Each Company is responsible for only the products and services it issues.

Separate Rate Sheet is Available for New York.

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