



American National Insurance Company

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

Effective Date: **February 1, 2016**

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%
Interest Crediting Strategies:		
Declared Rate Method Declared Rate:	2.40%	2.40%
One Year Performance Method Specified Rate:	4.00%	4.00%
One Year Monthly Sum Method Monthly Cap:	2.00%	2.00%
Point to Point Methods (1, 3, or 5 years)		
1 year 100% Participation Cap:	4.50%	4.50%
1 year 75% Participation Cap:	Currently Unavailable	
1 year 50% Participation Cap:	Currently Unavailable	
3 year 100% Participation Cap:	10.00%	10.00%
3 year 75% Participation Cap:	Currently Unavailable	
3 year 50% Participation Cap:	27.00%	27.00%
5 year 100% Participation Cap:	20.00%	20.00%
5 year 75% Participation Cap:	30.00%	30.00%
5 year 50% Participation Cap:	40.00%	40.00%
Lifetime Income Rider (Fixed)		
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 (Fixed + Index)		
Fixed Rate:	4.00%	4.00%
Accumulation Period:	10 Years	10 Years
Rider Premium Enhancement:	N/A	N/A
Rider Premium Charge:	0.30%	0.30%

ANICO® Value-Lock 10 Indexed Annuity

	10-Year
Participation Rate	100%
Premium Enhancement	2.00%

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 Value-Lock Annuity, ANICO Strategy Indexed Annuity PLUS and Palladium® Group Fixed Annuity.

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® Multi-Year Guarantee Annuity (MYG)

		1st Year	Base Rate	Effective Yield
5 Year	≥ \$100,000	3.25%	2.25%	2.45%
	< \$100,000	3.15%	2.15%	2.35%
6 Year	≥ \$100,000	2.80%	2.80%	2.80%
	< \$100,000	2.70%	2.70%	2.70%
7 Year	≥ \$100,000	3.90%	2.90%	3.04%
	< \$100,000	3.80%	2.80%	2.94%
8 Year	≥ \$100,000	3.05%	3.05%	3.05%
	< \$100,000	2.95%	2.95%	2.95%
9 Year	≥ \$100,000	4.80%	2.80%	3.02%
	< \$100,000	4.70%	2.70%	2.92%
10 Year	≥ \$100,000	3.85%	2.85%	2.95%
	< \$100,000	3.75%	2.75%	2.85%

WealthQuest® Citadel 5 & 7 Diamond

		1st Year*	Base Rate**
WQCD 5*	≥ \$100,000	2.75%	1.75%
	< \$100,000	2.65%	1.65%
WQCD 7**	≥ \$100,000	4.05%	2.05%
	< \$100,000	3.95%	1.95%

* 1st Year Rate includes 1% interest rate enhancement on all premium payments received in the first year for one year. ** 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® 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%

Palladium® Group Fixed Annuity (Pension Annuity)

1st Year	Base Rate
1.30%	1.30%

For Agent Use Only; Not for Distribution or Use with Consumers.



American National Insurance Company

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

Effective Date: **February 1, 2016**

Life Products

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

Signature Indexed Universal Life

Fixed Account	4.00%
Fixed Rate:	
Point to Point with Cap	
Participation Rate	100%
Cap	14.00%
Floor	0.00%
Strategy Illustrated Rate	7.40%
Point to Point with Cap and Higher Floor	
Participation Rate	100%
Cap	10.00%
Floor	1.50%
Strategy Illustrated Rate	6.48%
Point to Point with Specified Rate	
Specified Rate	7.50%
Strategy Illustrated Rate	4.75%
Point to Point Uncapped with Interest Rate Spread	
Interest Rate Spread	4.75%
Floor	0.00%
Strategy Illustrated Rate	7.40%
Variable Loan Rate	4.60%

ANICO® Executive Universal Life ANICO® Executive Universal Life SI

1st Year	Base Rate
4.00%	4.00%

NEW! Signature Guaranteed Universal Life 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>

NEW!

Signature Plus Indexed Universal Life

1.00% Interest Rate Enhancement beginning in year 11*	
Fixed Account	4.00%
Fixed Rate:	
Point to Point with Cap	
Participation Rate	100%
Cap	10.50%
Floor	0.00%
Strategy Illustrated Rate	6.23%
Point to Point with Cap and Higher Floor	
Participation Rate	100%
Cap	8.00%
Floor	1.50%
Strategy Illustrated Rate	5.48%
Point to Point with Specified Rate	
Specified Rate	6.65%
Strategy Illustrated Rate	4.28%
Point to Point Uncapped with Interest Rate Spread	
Interest Rate Spread	5.60%
Floor	0.00%
Strategy Illustrated Rate	6.40%
Variable Loan Rate	4.60%

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

WealthQuest® III Variable Universal Life

Fixed Account Rate
3.15%

American National Insurance Company, One Moody Plaza, Galveston, Texas 77550

For Agent Use Only; Not for Distribution or Use with Consumers.