



# American National Insurance Company

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

Effective Date: **September 1, 2016**

## Annuity Products

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

ANICO Strategy Indexed Annuity (ASIA) PLUS			
		10-Year	7-Year
<b>Premium Enhancement</b>		1.00%	1.00%
<b>Declared Rate</b>	Declared Rate:	<b>1.95%</b>	<b>1.95%</b>
<b>1-Year Specified Rate</b>	Specified Rate:	<b>3.10%</b>	<b>3.10%</b>
<b>1-Year Monthly Sum</b>	Monthly Cap:	<b>1.60%</b>	<b>1.60%</b>
<b>1-Year Point to Point</b>	100% Participation Cap:	<b>3.30%</b>	<b>3.30%</b>
	75% Participation Cap:	Currently Unavailable	
	50% Participation Cap:	Currently Unavailable	
<b>3-Year Point to Point</b>	100% Participation Cap:	10.00%	10.00%
	75% Participation Cap:	Currently Unavailable	
	50% Participation Cap:	27.00%	27.00%
<b>5-Year Point to Point</b>	100% Participation Cap:	20.00%	20.00%
	75% Participation Cap:	30.00%	30.00%
	50% Participation Cap:	40.00%	40.00%
<b>Lifetime Income Rider (Fixed Rate)</b>	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%
<b>Lifetime Income Rider (Indexed Credit + Fixed Rate)</b>	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 Single Premium Immediate Annuity (SPIA)	
For Quotes Call 1-888-501-4043 or use SPIA Express via our Web site at <a href="http://img.anicoweb.com">http://img.anicoweb.com</a>	

ANICO Value-Lock 10 Indexed Annuity	
	10-Year
<b>Participation Rate</b>	100%
<b>Premium Enhancement</b>	2.00%

Palladium Multi-Year Guarantee Annuity (MYG)				
		1st Year	Base Rate	Effective Yield
<b>5 Year</b>	≥ \$100,000	<b>2.55%</b>	<b>1.55%</b>	<b>1.75%</b>
	< \$100,000	<b>2.45%</b>	<b>1.45%</b>	<b>1.65%</b>
<b>6 Year</b>	≥ \$100,000	<b>2.10%</b>	<b>2.10%</b>	<b>2.10%</b>
	< \$100,000	<b>2.00%</b>	<b>2.00%</b>	<b>2.00%</b>
<b>7 Year</b>	≥ \$100,000	<b>3.10%</b>	<b>2.10%</b>	<b>2.24%</b>
	< \$100,000	<b>3.00%</b>	<b>2.00%</b>	<b>2.14%</b>
<b>8 Year</b>	≥ \$100,000	<b>2.25%</b>	<b>2.25%</b>	<b>2.25%</b>
	< \$100,000	<b>2.15%</b>	<b>2.15%</b>	<b>2.15%</b>
<b>9 Year</b>	≥ \$100,000	<b>4.00%</b>	<b>2.00%</b>	<b>2.22%</b>
	< \$100,000	<b>3.90%</b>	<b>1.90%</b>	<b>2.12%</b>
<b>10 Year</b>	≥ \$100,000	<b>3.05%</b>	<b>2.05%</b>	<b>2.15%</b>
	< \$100,000	<b>2.95%</b>	<b>1.95%</b>	<b>2.05%</b>

WealthQuest Citadel 5 & 7 Diamond			
		1st Year	Base Rate
<b>WQCD 5<sup>1</sup></b>	≥ \$100,000	2.10%	1.10%
	< \$100,000	2.00%	1.00%
<b>WQCD 7<sup>2</sup></b>	≥ \$100,000	<b>3.15%</b>	<b>1.15%</b>
	< \$100,000	<b>3.05%</b>	<b>1.05%</b>

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 Century (Bonus Annuities)		
	1st Year Rate	Base Rate
<b>Century</b>	<b>1.00%</b>	<b>1.00%</b>
<b>Century I</b>	<b>2.00%</b>	<b>1.00%</b>
<b>Century III</b>	<b>4.00%</b>	<b>1.00%</b>
<b>Century V</b>	<b>6.00%</b>	<b>1.00%</b>
<b>Century VII</b>	<b>8.00%</b>	<b>1.00%</b>

Palladium Group Fixed Annuity (Pension Annuity)		
	1st Year	Base Rate
	1.00%	1.00%

**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.

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## Life Products

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Signature Indexed Universal Life		
<b>Fixed Account</b>	Fixed Rate:	4.00%
	Participation Rate	100%
<b>Point to Point with Cap</b>	Cap	13.00%
	Floor	0.00%
	Strategy Illustrated Rate	7.28%
<b>Point to Point with Cap and Higher Floor</b>	Participation Rate	100%
	Cap	10.00%
	Floor	1.50%
<b>Point to Point with Specified Rate</b>	Strategy Illustrated Rate	6.50%
	Specified Rate	7.50%
<b>Point to Point Uncapped with Interest Rate Spread</b>	Strategy Illustrated Rate	4.78%
	Interest Rate Spread	4.75%
<b>Variable Loan Rate</b>	Floor	0.00%
	Strategy Illustrated Rate	7.28%
		<b>3.90%</b>

Signature Plus Indexed Universal Life		
<b>1.00% Interest Rate Enhancement beginning in year 11*</b>		
<b>Fixed Account</b>	Fixed Rate:	4.00%
	Participation Rate	100%
<b>Point to Point with Cap</b>	Cap	10.50%
	Floor	0.00%
	Strategy Illustrated Rate	6.26%
<b>Point to Point with Cap and Higher Floor</b>	Participation Rate	100%
	Cap	8.00%
	Floor	1.50%
<b>Point to Point with Specified Rate</b>	Strategy Illustrated Rate	5.50%
	Specified Rate	6.65%
<b>Point to Point Uncapped with Interest Rate Spread</b>	Strategy Illustrated Rate	4.30%
	Interest Rate Spread	5.60%
<b>Variable Loan Rate</b>	Floor	0.00%
	Strategy Illustrated Rate	6.26%
		<b>3.90%</b>

\*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
3.75%	3.75%

WealthQuest III Variable Universal Life	
Fixed Account Rate	
3.15%	

Signature Guaranteed Universal Life <b>NEW!</b> 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 <a href="http://img.anicoweb.com">http://img.anicoweb.com</a>

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.

Separate Rate Sheet is Available for New York.

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