



# American National Insurance Company

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

Effective Date: **December 1, 2015**

## 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%
<b>Interest Crediting Strategies:</b>		
<b>Declared Rate Method</b> Declared Rate:	2.40%	2.40%
<b>One Year Performance Method</b> Specified Rate:	4.00%	4.00%
<b>One Year Monthly Sum Method</b> Monthly Cap:	2.00%	2.00%
<b>Point to Point Methods (1, 3, or 5 years)</b>		
1 year 100% Participation Cap:	4.75%	4.75%
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%
<b>Lifetime Income Rider (Fixed)</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 (Fixed + Index)</b>		
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
<b>5 Year</b>	≥ \$100,000	<b>3.25%</b>	<b>2.25%</b>	<b>2.45%</b>
	< \$100,000	<b>3.15%</b>	<b>2.15%</b>	<b>2.35%</b>
<b>6 Year</b>	≥ \$100,000	<b>2.80%</b>	<b>2.80%</b>	<b>2.80%</b>
	< \$100,000	<b>2.70%</b>	<b>2.70%</b>	<b>2.70%</b>
<b>7 Year</b>	≥ \$100,000	<b>3.90%</b>	<b>2.90%</b>	<b>3.04%</b>
	< \$100,000	<b>3.80%</b>	<b>2.80%</b>	<b>2.94%</b>
<b>8 Year</b>	≥ \$100,000	<b>3.05%</b>	<b>3.05%</b>	<b>3.05%</b>
	< \$100,000	<b>2.95%</b>	<b>2.95%</b>	<b>2.95%</b>
<b>9 Year</b>	≥ \$100,000	<b>4.80%</b>	<b>2.80%</b>	<b>3.02%</b>
	< \$100,000	<b>4.70%</b>	<b>2.70%</b>	<b>2.92%</b>
<b>10 Year</b>	≥ \$100,000	<b>3.85%</b>	<b>2.85%</b>	<b>2.95%</b>
	< \$100,000	<b>3.75%</b>	<b>2.75%</b>	<b>2.85%</b>

### WealthQuest® Citadel 5 & 7 Diamond

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

\* 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
<b>Century</b>	<b>1.75%</b>	<b>1.75%</b>
<b>Century I</b>	<b>2.75%</b>	<b>1.75%</b>
<b>Century III</b>	<b>4.75%</b>	<b>1.75%</b>
<b>Century V</b>	<b>6.75%</b>	<b>1.75%</b>
<b>Century VII</b>	<b>8.75%</b>	<b>1.75%</b>

### Palladium® Group Fixed Annuity (Pension Annuity)

1st Year	Base Rate
1.30%	1.30%

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## Life Products

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### Signature Indexed Universal Life

<b>Fixed Account</b>	
Fixed Rate:	4.00%
<b>Point to Point with Cap</b>	
Participation Rate	100%
Cap	14.00%
Floor	0.00%
Strategy Illustrated Rate	7.40%
<b>Point to Point with Cap and Higher Floor</b>	
Participation Rate	100%
Cap	10.00%
Floor	1.50%
Strategy Illustrated Rate	6.48%
<b>Point to Point with Specified Rate</b>	
Specified Rate	7.50%
Strategy Illustrated Rate	4.75%
<b>Variable Loan Rate</b>	<b>4.55%</b>

### ANICO® Executive Universal Life ANICO® Executive Universal Life SI

1st Year	Base Rate
4.00%	4.00%

### WealthQuest® III Variable Universal Life

Fixed Account Rate
3.15%

### 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.

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