Annuity Product Rates

AMERICAN NATIONAL INSURANCE COMPANY

Effective Date: November 16, 2026

A separate rate sheet is available for New York.

Palladium® Multi-Year Guarantee (MYG) Annuity		Rate*	First Year
3-Year	$250,000 and above	5.75%	
	$100,000 to $249,999	5.60%	
	$99,999 and below	5.50%	
5-Year	$250,000 and above	5.70%	
	$100,000 to $249,999	5.55%	
	$99,999 and below	5.45%	
6-Year[1]	$250,000 and above	4.90%	9.90%
	$100,000 to $249,999	4.75%	9.75%
	$99,999 and below	4.65%	9.65%
7-Year	$250,000 and above	5.80%	
	$100,000 to $249,999	5.65%	
	$99,999 and below	5.55%	
8-Year	$250,000 and above	5.30%	
	$100,000 to $249,999	5.15%	
	$99,999 and below	5.05%	
9-Year	$250,000 and above	5.30%	
	$100,000 to $249,999	5.15%	
	$99,999 and below	5.05%	
10-Year	$250,000 and above	5.45%	
	$100,000 to $249,999	5.30%	
	$99,999 and below	5.20%	

*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.

WealthQuest® Citadel 5 & 7 Diamond Annuity		Rate[1]	First Year
WQCD 5[2]	$100,000 and above	4.15%	5.15%
	$99,999 and below	4.05%	5.05%
WQCD 7[3]	$100,000 and above	4.20%	6.20%
	$99,999 and below	4.10%	6.10%

1)Rate stated above is the base rate plus rate enhancement for applicable bands. 2) First Year Rate includes 1% interest rate enhancement on all premium payments received in the first year for one year. 3) First Year Rate includes 2% interest rate enhancement on all premium payments received in the first 36 months of the contract for one year.

Palladium® MAX Multi-Year Guarantee (MYG) Annuity		Rate*	First Year
3-Year	$250,000 and above	5.90%	
	$100,000 to $249,999	5.75%	
	$99,999 and below	5.65%	
5-Year	$250,000 and above	5.80%	
	$100,000 to $249,999	5.65%	
	$99,999 and below	5.55%	
6-Year	$250,000 and above	5.05%	10.05%
	$100,000 to $249,999	4.90%	9.90%
	$99,999 and below	4.80%	9.80%
7-Year	$250,000 and above	5.90%	
	$100,000 to $249,999	5.75%	
	$99,999 and below	5.65%	
10-Year	$250,000 and above	5.60%	
	$100,000 to $249,999	5.45%	
	$99,999 and below	5.35%	

*Rate stated above is the base rate plus rate enhancement for applicable bands. The First-Year rate 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.

Palladium® Match Multi-Year Guarantee (MYG) Annuity		Rate*
3-Year	$250,000 and above	5.70%
	$100,000 to $249,999	5.55%
	$99,999 and below	5.45%
5-Year	$250,000 and above	5.65%
	$100,000 to $249,999	5.50%
	$99,999 and below	5.40%
7-Year	$250,000 and above	5.75%
	$100,000 to $249,999	5.60%
	$99,999 and below	5.50%

*Rate stated above is the base rate plus rate enhancement for applicable bands.

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.

Annuity Product Rates

AMERICAN NATIONAL INSURANCE COMPANY

Effective Date: November 16, 2026

Please see California rate detail on Page 3. A separate rate sheet is available for New York.

Smart Start Series 10

Smart Start Accumulator 10 (Non-CA)		Conservative	Moderate	Aggressive	Custom
Smarter Start Guarantee	First Year	6.00%	6.00%	6.00%	N/A
Declared Rate	Declared Rate	4.80%	0.00%	0.00%	3.45%
S&P 500® Index Point-to-Point with Cap	Annual Cap	0.00%	11.00%	0.00%	8.50%
Invesco QQQ Portfolio Plus Index Point-to-Point Uncapped	Participation Rate	60.00%	60.00%	70.00%	45.00%
S&P 500® Dynamic Intraday TCA Index Point-to-Point Uncapped	Participation Rate	55.00%	55.00%	65.00%	45.00%
Morningstar® Global Wide Moat VC 7 Index℠ Point-to-Point Uncapped	Participation Rate	80.00%	80.00%	90.00%	70.00%
S&P MARC 5% Excess Return Index Point-to-Point Uncapped	Participation Rate	80.00%	80.00%	0.00%	70.00%

Smart Start Accumulator Plus 10 (Non-CA)		Conservative	Moderate	Aggressive	Custom
Smarter Start Guarantee	First Year	6.00%	6.00%	6.00%	N/A
Declared Rate	Declared Rate	4.00%	0.00%	0.00%	3.00%
S&P 500® Index Point-to-Point with Cap	Annual Cap	0.00%	6.50%	0.00%	5.20%
Invesco QQQ Portfolio Plus Index Point-to-Point Uncapped	Participation Rate	45.00%	45.00%	50.00%	35.00%
S&P 500® Dynamic Intraday TCA Index Point-to-Point Uncapped	Participation Rate	40.00%	40.00%	45.00%	35.00%
Morningstar® Global Wide Moat VC 7 Index℠ Point-to-Point Uncapped	Participation Rate	60.00%	60.00%	65.00%	50.00%
S&P MARC 5% Excess Return Index Point-to-Point Uncapped	Participation Rate	55.00%	55.00%	0.00%	45.00%
Enhancements					
Premium Enhancement Without Fee	15.00%				
Premium Enhancement With Fee	22.00%				
Premium Enhancement Fee	0.95%				

Portfolio Allocation Strategy Options Smart Start Accumulator Series		Conservative	Moderate	Aggressive
Declared Rate	Declared Rate	25%	0%	0%
S&P 500® Index Point-to-Point with Cap	Annual Cap	0%	25%	0%
Invesco QQQ Portfolio Plus Index Point-to-Point Uncapped	Participation Rate	25%	25%	40%
S&P 500® Dynamic Intraday TCA Index Point-to-Point Uncapped	Participation Rate	10%	10%	20%
Morningstar® Global Wide Moat VC 7 Index℠ Point-to-Point Uncapped	Participation Rate	30%	30%	40%
S&P MARC 5% Excess Return Index Point-to-Point Uncapped	Participation Rate	10%	10%	0%

Annuity Product Rates

AMERICAN NATIONAL INSURANCE COMPANY

Effective Date: November 16, 2026

A separate rate sheet is available for New York.

Smart Start Series 10 CA

Smart Start Accumulator 10 CA		Conservative	Moderate	Aggressive	Custom
Smarter Start Guarantee	First Year	6.00%	6.00%	6.00%	N/A
Declared Rate	Declared Rate	4.80%	0.00%	0.00%	3.45%
S&P 500® Index Point-to-Point with Cap	Annual Cap	0.00%	11.00%	0.00%	8.50%
Invesco QQQ Portfolio Plus Index Point-to-Point Uncapped	Participation Rate	60.00%	60.00%	70.00%	45.00%
S&P 500® Dynamic Intraday TCA Index Point-to-Point Uncapped	Participation Rate	55.00%	55.00%	65.00%	45.00%
Morningstar® Global Wide Moat VC 7 Index℠ Point-to-Point Uncapped	Participation Rate	80.00%	80.00%	90.00%	70.00%
S&P MARC 5% Excess Return Index Point-to-Point Uncapped	Participation Rate	80.00%	80.00%	0.00%	70.00%

Smart Start Accumulator Plus 10 CA		Conservative	Moderate	Aggressive	Custom
Smarter Start Guarantee	First Year	6.00%	6.00%	6.00%	N/A
Declared Rate	Declared Rate	3.80%	0.00%	0.00%	3.00%
S&P 500® Index Point-to-Point with Cap	Annual Cap	0.00%	6.25%	0.00%	4.90%
Invesco QQQ Portfolio Plus Index Point-to-Point Uncapped	Participation Rate	40.00%	40.00%	45.00%	40.00%
S&P 500® Dynamic Intraday TCA Index Point-to-Point Uncapped	Participation Rate	35.00%	35.00%	40.00%	35.00%
Morningstar® Global Wide Moat VC 7 Index℠ Point-to-Point Uncapped	Participation Rate	55.00%	55.00%	60.00%	45.00%
S&P MARC 5% Excess Return Index Point-to-Point Uncapped	Participation Rate	45.00%	45.00%	0.00%	40.00%

Enhancements	
Premium Enhancement Without Fee	15.00%
Premium Enhancement With Fee	26.00%
Premium Enhancement Fee	1.00%

Annuity Product Rates

AMERICAN NATIONAL INSURANCE COMPANY

Effective Date: November 16, 2026

A separate rate sheet is available for New York.

Smart Start Series 5

Smart Start Accumulator 5 (Non-CA)		Conservative	Moderate	Aggressive	Custom
Smarter Start Guarantee	First Year	5.00%	5.00%	5.00%	N/A
Declared Rate	Declared Rate	4.80%	0.00%	0.00%	3.45%
S&P 500® Index Point-to-Point with Cap	Annual Cap	0.00%	11.00%	0.00%	8.50%
Invesco QQQ Portfolio Plus Index Point-to-Point Uncapped	Participation Rate	60.00%	60.00%	70.00%	45.00%
S&P 500® Dynamic Intraday TCA Index Point-to-Point Uncapped	Participation Rate	55.00%	55.00%	65.00%	45.00%
Morningstar® Global Wide Moat VC 7 Index℠ Point-to-Point Uncapped	Participation Rate	80.00%	80.00%	90.00%	70.00%
S&P MARC 5% Excess Return Index Point-to-Point Uncapped	Participation Rate	80.00%	80.00%	0.00%	70.00%

Smart Start Accumulator Plus 5 (Non-CA)		Conservative	Moderate	Aggressive	Custom
Smarter Start Guarantee	First Year	5.00%	5.00%	5.00%	N/A
Declared Rate	Declared Rate	3.80%	0.00%	0.00%	3.00%
S&P 500® Index Point-to-Point with Cap	Annual Cap	0.00%	6.25%	0.00%	4.75%
Invesco QQQ Portfolio Plus Index Point-to-Point Uncapped	Participation Rate	40.00%	40.00%	45.00%	30.00%
S&P 500® Dynamic Intraday TCA Index Point-to-Point Uncapped	Participation Rate	35.00%	35.00%	40.00%	30.00%
Morningstar® Global Wide Moat VC 7 Index℠ Point-to-Point Uncapped	Participation Rate	55.00%	55.00%	60.00%	45.00%
S&P MARC 5% Excess Return Index Point-to-Point Uncapped	Participation Rate	50.00%	50.00%	0.00%	40.00%
Enhancements					
Premium Enhancement Without Fee	10.00%				
Premium Enhancement With Fee	13.00%				
Premium Enhancement Fee	0.95%				

Portfolio Allocation Strategy Options Smart Start Accumulator Series		Conservative	Moderate	Aggressive
Declared Rate	Declared Rate	25%	0%	0%
S&P 500® Index Point-to-Point with Cap	Annual Cap	0%	25%	0%
Invesco QQQ Portfolio Plus Index Point-to-Point Uncapped	Participation Rate	25%	25%	40%
S&P 500® Dynamic Intraday TCA Index Point-to-Point Uncapped	Participation Rate	10%	10%	20%
Morningstar® Global Wide Moat VC 7 Index℠ Point-to-Point Uncapped	Participation Rate	30%	30%	40%
S&P MARC 5% Excess Return Index Point-to-Point Uncapped	Participation Rate	10%	10%	0%

Annuity Product Rates

AMERICAN NATIONAL INSURANCE COMPANY

Effective Date: November 16, 2026

A separate rate sheet is available for New York.

Rate Constant Annuity		5-Year	7-Year	10-Year	20-Year
Declared Rate	Declared Rate	**4.70%**	**4.70%**	4.00%	3.70%
S&P 500® Dynamic Intraday TCA One Year Protected Trigger	Trigger Rate	**7.15%**	**7.15%**	6.40%	6.20%
	Floor	2.00%	2.00%	2.00%	2.00%
	Trigger Threshold	0.00%	0.00%	0.00%	0.00%
S&P 500® Dynamic Intraday TCA One Year Performance Trigger	Trigger Rate	**8.75%**	**8.50%**	8.30%	8.00%
	Floor	0.00%	0.00%	0.00%	0.00%
	Trigger Threshold	0.00%	0.00%	0.00%	0.00%
S&P 500® Dynamic Intraday TCA One Year Enhanced Trigger	Trigger Rate	**11.00%**	**10.50%**	10.35%	10.00%
	Floor	0.00%	0.00%	0.00%	0.00%
	Trigger Threshold	5.00%	5.00%	5.00%	5.00%

ANICO Strategy Indexed Annuity PLUS		10-Year New Prem	7-Year New Prem
Premium Enhancement		1.00%	12.00%
Declared Rate	Declared Rate	4.00%	3.20%
BNPP Patriot Technology Index Point-to-Point Uncapped	Participation Rate	135.00%	N/A
S&P 500® Point-to-Point with Cap & 20% Max	Participation Cap	10.70%	N/A
S&P 500® Point-to-Point	Participation Cap	7.20%	6.80%
S&P 500® Point-to-Point Uncapped	Participation Rate	46.00%	25.00%
Nasdaq-100® Growth Cap	Participation Cap	7.20%	6.15%
S&P MARC 5% Low Volatility	Participation Rate	195.00%	115.00%
Lifetime Income Rider (Fixed Rate)	Fixed Rate	9.00%	9.00%
	Accumulation Period	10 Years	10 Years
	Rider Premium Charge	1.10%	1.10%
Lifetime Income Rider (Indexed Credit + Fixed Rate)	Fixed Rate Plus Indexed Credit	4.20%	4.20%
	Accumulation Period	10 Years	10 Years
	Rider Premium Charge	0.80%	0.80%
	First Year Premium Bonus	0.00%	0.00%

Minimum Guaranteed Interest Rate (MGIR)

(MGIR is used to calculate the Minimum Guaranteed Surrender Value)

- Fixed Deferred Annuities: 3.00%
- ANICO Strategy Indexed Annuity PLUS, Rate Certainty Annuity, Smart Start and Smart Start Plus:
  - 3.00% for the fixed strategy
  - 2.55% for the indexed strategies

Palladium® Single Premium Immediate Annuity (SPIA)

For quotes call 1-888-501-4043 or visit lad.americannational.com

Annuity Product Rates

AMERICAN NATIONAL INSURANCE COMPANY

The S&P 500® Dynamic Intraday TCA Index, S&P MARC 5% Index, and the S&P 500® Index are products of S&P Dow Jones Indices LLC or its affiliates ("SPDJI") and have been licensed for use by American National Insurance Company. S&P®, S&P 500®, SPX®, SPY®, US 500, The 500, iBoxx®, iTraxx® and CDX® are trademarks of S&P Global, Inc. or its affiliates ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones") and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by American National Insurance Company. American National Insurance Company's products are not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, their respective affiliates, and none of such parties make any representation regarding the advisability of investing in such product(s) nor do they have any liability for any errors, omissions, or interruptions of the S&P 500® Dynamic Intraday TCA Index, S&P MARC 5% Index, or the S&P 500® Index.

Nasdaq®, QQQ®, and Nasdaq-100® are registered trademarks of Nasdaq, Inc. (which with its affiliates is referred to as the "Corporations") and are licensed for use by American National Insurance Company. The Product(s) have not been passed on by the Corporations as to their legality or suitability. The Product(s) are not issued, endorsed, sold, or promoted by the Corporations. THE CORPORATIONS MAKE NO WARRANTIES AND BEAR NO LIABILITY WITH RESPECT TO THE PRODUCT(S).

Invesco Indexing LLC ("Licensor") has licensed the Index to American National Insurance Company to be used as a component of certain fixed index annuity products (the "Products"). The Index may be calculated by a third party or contain third-party data, each third-party provider and Licensor are collectively "Licensor Parties". The Products are not sponsored, operated, endorsed, sold or promoted by Licensor Parties. The Index, the proprietary data therein, and related trademarks, are intellectual property licensed from Licensor, and may not be copied, used, or distributed without Licensor's prior written approval. The Products have not been passed on as to their legality or suitability, and are not regulated, issued, endorsed, sold, guaranteed, or promoted by Licensor Parties. Licensor Parties make no express or implied warranties, and hereby expressly disclaims all warranties of merchantability or fitness for a particular purpose with respect to the Index or any data included therein. Without limiting any of the foregoing, in no event shall Licensor Parties have any liability for any special, punitive, indirect, or consequential damages (including lost profits), even if notified of the possibility of such damages.

Morningstar Indexes are the exclusive property of Morningstar, Inc. Morningstar, Inc., its affiliates and subsidiaries, its direct and indirect information providers and any other third party involved in, or related to, compiling, computing or creating any Morningstar Index (collectively, "Morningstar Parties") do not guarantee the accuracy, completeness and/or timeliness of the Morningstar Indexes or any data included therein and shall have no liability for any errors, omissions, or interruptions therein. None of the Morningstar Parties make any representation or warranty, express or implied, as to the results to be obtained from the use of the Morningstar Indexes or any data included therein.

This product is not sponsored, endorsed, sold, or promoted by BNP Paribas or any of its affiliates (collectively, "BNP Paribas"). Neither BNP Paribas nor any other party (including without limitation any calculation agents or data providers) makes any representation or warranty, express or implied, regarding the advisability of purchasing this product. BNPP Patriot Technology Index (the "Index") is the exclusive property of BNP Paribas. BNP Paribas and the Index are service marks of BNP Paribas and have been licensed for use for certain purposes by American National Insurance Company. Neither BNP Paribas nor any other party has or will have any obligation or liability to owners of this product in connection with the administration or marketing of this product, and neither BNP Paribas nor any other party guarantees the accuracy and/or the completeness of the Index or any data included therein.

Contract Form Series: FPIA24, FIA25, AI20, MYG20, MYGFI23, MYG16(04), MYG24, SPDA17, WQ512, WQ712, GDA15, SPIA22, and RCA24 (Forms may vary by state). American National Insurance Company, headquartered in Houston, Texas, is licensed to conduct business in all states except New York. Not available in all states. **Rates are subject to change at any time.**