

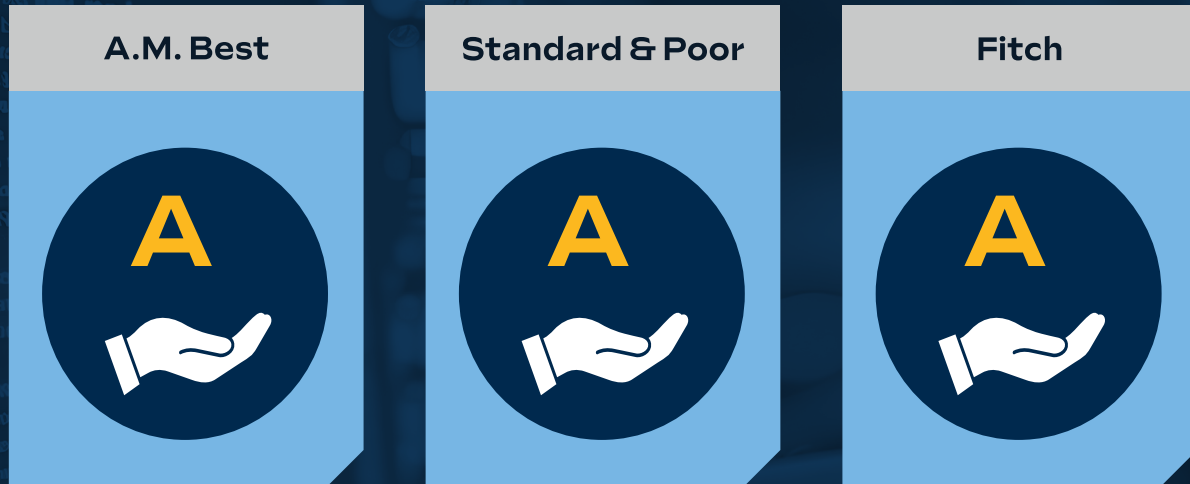
# Annuity Product Portfolio

Your source of certainty



AMERICAN NATIONAL INSURANCE COMPANY  
AMERICAN NATIONAL LIFE INSURANCE COMPANY OF NEW YORK

 **AMERICAN NATIONAL**



# Company Credit Ratings

American National Insurance Company and American National Insurance Company New York holds an A credit rating from A.M. Best<sup>1</sup>, Standard & Poor<sup>2</sup>, and Fitch<sup>3</sup>.

These ratings reflect the company's financial strength and stability.

## Rated A or higher by A.M. Best for more than 75 years



Best Company, independent analysts of the insurance industry since 1899, assigns annual ratings after an extensive analysis using a series of profitability, leverage, and liquidity tests that measure performance in such vital areas as competency of underwriting, control of expenses, adequacy of reserves, soundness of investments, and capital sufficiency.<sup>1</sup>

# ► Annuity Products

Fixed, indexed, and immediate annuities that can make an individual's funds last a lifetime

- 04 Palladium® Single Premium Immediate Annuity (SPIA)** ■ ▲
- 05 Rate Certainty Annuity**
- 05 Smart Start Accumulator Series**
- 06 ANICO Strategy Indexed Annuity (Strategy Index) PLUS 7 & 10** ●
- 06 ANICO Strategy Indexed Annuity (Strategy Index) PLUS 7 & 10 New York** ▲
- 08 Palladium® Multi-Year Guarantee (MYG) Annuity** ▲
- 08 Palladium® Match Multi-Year Guarantee (MYG) Annuity**
- 09 Palladium® Multi-Year Guarantee (MYG) MAX Annuity**
- 10 WealthQuest® Citadel 5 & 7 Diamond Annuity** ▲

■ COLA   ▲ New York Availability   ● LIR



## ▶ Palladium® Single Premium Immediate Annuity (SPIA)

Convert a lump sum into a guaranteed, never-ending income.

### Distinguishing features

- Flexible income payment options from five years to life
- Single and joint-life income payment choices
- Cash refund and partial withdrawals available

### Cost of Living Adjustment (COLA)

A COLA is an additional option that can be added to most of the available income options at the time of application. The purpose of a COLA is to allow the SPIA income payments to increase annually alongside increasing costs of living.



## ► **Rate Certainty Annuity**

Protecting funds while maximizing potential.

### **Simplicity with Upside Potential**

- Focuses on a single index—the S&P 500 Dynamic Intraday TCA Index—with four accumulation-focused crediting strategies.
- All index rates are guaranteed at issue for periods of 5, 7, 10, or 20 years, and the segments credit annually.

### **Unique Yet Simple**

This product stands apart with three performance trigger strategies using just one S&P Index. Rate Certainty Annuity simply and safely puts our clients in the driver's seat of their financial future.

## ► **Smart Start Accumulator Series**

Gives funds a head start from day one.

### **Distinguishing features**

- Streamlined portfolio options created using Modern Portfolio Theory, a Nobel Prize winning method for diversifying funds in the most optimal way; consisting of three pre-selected allocations that cater to varying financial goals and risk tolerances.
- Two premium enhancement options (exclusively with Smart Start Accumulator Plus) that provide an immediate boost to the initial premium, giving funds a head start.

### **Best Entry Window**

The Best Entry Window feature ensures the lowest possible index value within a 90-day period after the policy's effective date. Throughout the initial 90 days, the index value is checked and adjusted accordingly. If the index value drops at any point within these 90 days, it readjusts to this lower value, ensuring the best possible entry point.

## ► **ANICO Strategy Indexed Annuity (Strategy Index) PLUS 7 & 10**

A number of options to meet every need.

### **Distinguishing features**

- Liquidity option for sudden, unforeseen events
- Upside interest potential through several crediting options
- Minimum guarantee protects the policy's principal during a market decline
- In the event of voluntary termination of the policy by the insured, the Guaranteed Minimum Surrender Value provides a value based on premiums paid

### **Lifetime Income Rider (LIR)**

Strategy Index 7 & 10 both offer, at time of issue, the additional option of a Lifetime Income Rider (LIR), which provides an income stream that is guaranteed for life even if the annuity value falls to zero.

Select from the Lifetime Income Rider with Fixed Rate, or the Lifetime Income Rider with Fixed Rate Plus Index Credit.

## ► **ANICO Strategy Indexed Annuity (Strategy Index) PLUS 7 & 10 New York**

Offers diverse crediting strategies to achieve your client's goals.

### **Distinguishing Features**

- Upside interest potential through several crediting options
- Ability to diversify risk without the hassle of obtaining multiple annuity contracts
- Minimum guarantee protects the policy's principal during a market decline

### **Tax Control**

Strategy Index 7 & 10 NY allows clients to decide when their income should be taxable to them. With a tax-deferred annuity, the annuity value has the potential to grow and, meanwhile, they will not pay taxes on it until the money is withdrawn.





## ► Palladium® Multi-Year Guarantee Annuity (MYG)

Guarantee periods from 3–10 years.

### Distinguishing features

- Tax-deferred growth
- All funds can be withdrawn without penalty during a special 30-day window after the end of the initial guarantee period<sup>10</sup>
- Following the interest rate guarantee period, interest will be credited at a rate determined by the company annually, at each contract anniversary
- The interest rate will never be less than the Minimum Guaranteed Interest Rate as specified in the contract.

### Competitive banded premiums

Palladium® MYG offers an interest rate enhancement for higher premium amounts that can increase your crediting rate for the initial rate guarantee period.

Band 1	\$5,000
Band 2	\$100,000
Band 3	\$250,000

See our current rate sheet for enhancement based on elected premium band.

## ► Palladium® Match Multi-Year Guarantee (MYG) Annuity

Guarantee periods from 3–10 years.

### Distinguishing features

- Attractive fixed interest rates and the ability to grow earnings on a tax-deferred basis
- Ability to lock in a competitive accumulation interest rate at several different rate guarantee periods

### Competitive banded premiums

Palladium® Match MYG offers an interest rate enhancement for higher premium amounts that can increase your crediting rate for the initial rate guarantee period.

Band 1	\$5,000
Band 2	\$100,000
Band 3	\$250,000

See our current rate sheet for enhancement based on elected premium band.





## ► Palladium® Multi-Year Guarantee (MYG) MAX Annuity

Guarantee periods from 3–10 years.

### Distinguishing features

- Attractive rates for individuals who do not require liquidity options for the chosen term
- Tax-deferred growth
- Following the interest rate guarantee period, interest will be credited at a rate determined by the company annually, at each contract anniversary
- The interest rate will never be less than the Minimum Guaranteed Interest Rate as specified in the contract

### Competitive banded premiums

Palladium® MYG Max offers an interest rate enhancement for higher premium amounts that can increase your crediting rate for the initial rate guarantee period.

Band 1	\$5,000
Band 2	\$100,000
Band 3	\$250,000

See our current rate sheet for enhancement based on elected premium band.



## ► **WealthQuest® Citadel 5 & 7 Diamond Annuity**

Build wealth in a safe and secure environment.

### **Distinguishing features**

- The interest rate on the annuity will never be lower than the minimum guaranteed interest rate set at issue
- Tax-deferred accumulation
- Flexible premium options

### **100% Guaranteed Principal**

With the Principal Guarantee, if the contract is fully surrendered, the surrender value will never be less than the sum of all the premiums paid less any withdrawals and or surrender charges already taken from the annuity.



# American National History

Chartered on March 17, 1905, by American National Insurance Company's founder, W. L. Moody Jr., the company began operations with \$100,000 of capital and \$20,000 surplus. Mr. Moody envisioned a company that would flourish for centuries. His conservative business approach created a unique corporate culture that remains the heart of the company.

American National Life Insurance Company of New York, a wholly owned subsidiary of American National Insurance Company, was incorporated under the laws of New York in October 2009.

Over the last 115 years this culture has helped American National persevere through wars, hurricanes, economic volatility, extraordinary technological advancements, evolving products, and the changing needs of contract holders and agents.

As of May 2022, American National is now under the ownership of Brookfield Wealth Solutions Ltd, a progressive company dedicated to long-term involvement in the insurance and reinsurance sectors. Brookfield Wealth Solutions aims to leverage its industry-leading expertise and resources to bolster American National's capital strength and uphold its commitment to exceptional policyholder and customer service.

They are also devoted to enhancing the enduring value and security that American National offers its clients, continuing to operate with a corporate vision focused on providing financial services for both current and future generations.

**1905**

Company chartered

**1911**

First cash dividend is declared

**1918-19**

Meets all claims during the Influenza Epidemic when many companies struggled

**1930-35**

Stays open and expands during the worst of the Great Depression

**1959**

\$5 billion in force life insurance

**1983**

10-millionth life insurance policy is issued

**1999**

Over \$46 billion in force life insurance

**2021**

\$126.9 Billion in force life insurance (consolidated)

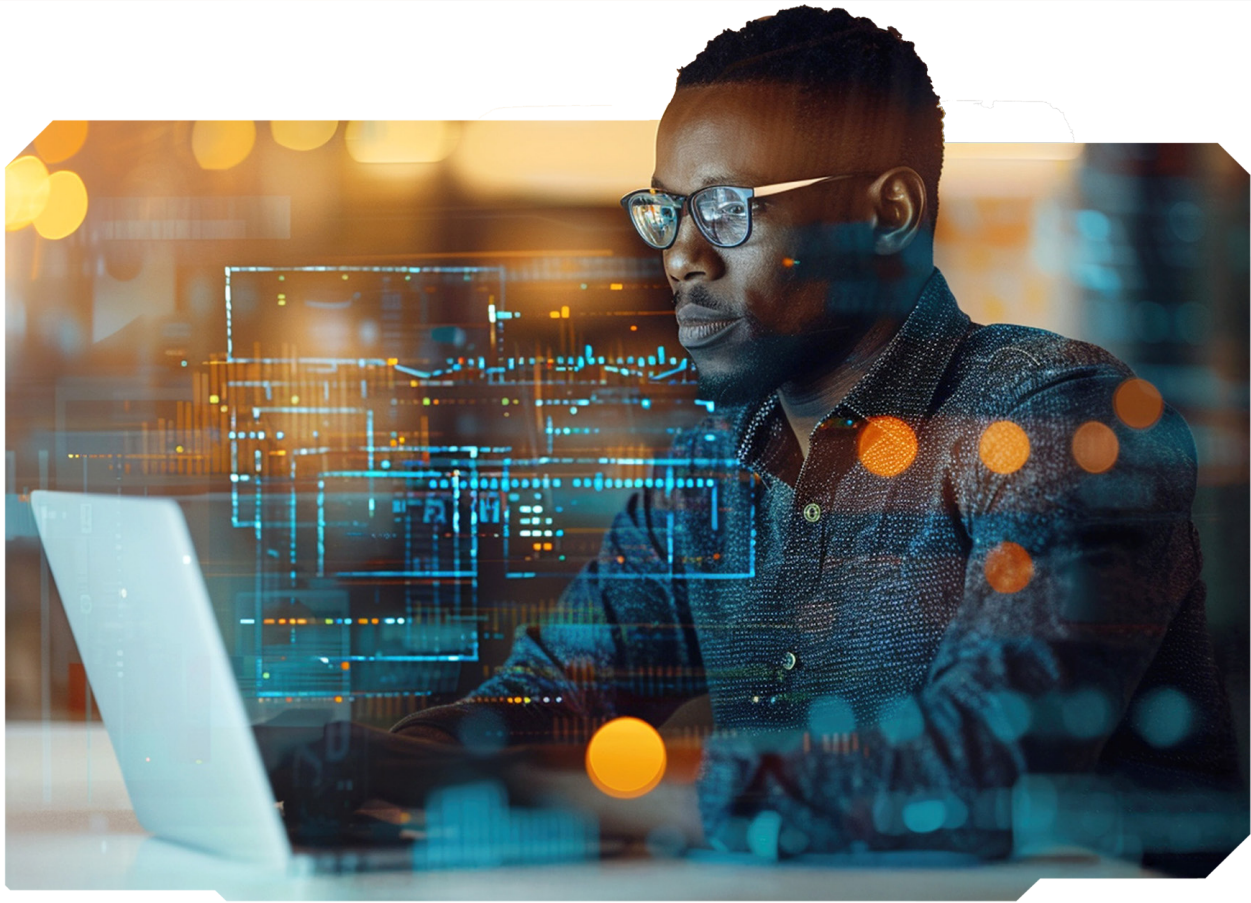
**2022**

American National Insurance Company acquired by Brookfield Wealth Solutions Ltd.

**2024**

Achieved record breaking \$4.5 billion in annuity sales





Policy Form Series: FPIA24; LIR24 (Forms may vary by state, Idaho forms ICC24 Form FPIA24 and ICC24 Form LIR24). FIA25; ICC25 (Forms may vary by state). MYG24; MYGNQ(NY); MYGPQ(NY); AI20 (Forms may vary by state). CA Form: MYG16(04). SPIA22; ANY-NSPA (Forms may vary by state). RCA24 (Forms may vary by state). WQ512; WQ5NQ(NY); WQ5PQ(NY) WQ712; WQ7NQ(NY); WQ7PQ(NY) (Forms may vary by state).

1) Only standard and substandard rates available. A.M. Best's active company rating scale ranges from A++ (Superior) to D (Poor). 2) Standard & Poor's active company rating scale ranges from AAA (Extremely Strong) to CC (Extremely Weak). Plus (+) or Minus (-) modifiers show the relative standing within the categories from AA to CCC. For a full list of Standard & Poor's activity company rating scale visit [www.standardandpoors.com](http://www.standardandpoors.com). 3) Please see the Fitch Ratings website for more information on credit rating categories [www.fitchratings.com](http://www.fitchratings.com). 4) Markowitz, H.M. (1959). Portfolio Selection: Efficient Diversification of Investments. New York: John Wiley & Sons. (reprinted by Yale University Press, 1970, ISBN 978-0-300-01372-6; 2nd ed. Basil Blackwell, 1991, ISBN 978-1-55786-108-5), "Nobel Prize". Encyclopedia Britannica. 2007. Archived from the original on 29 April 2015. Retrieved 29 November 2018. Neither American National nor its agents give legal or tax advice.

Forms and availability vary by state. A Market Value Adjustment may apply. The interest rate used to determine the death benefit's commuted value will vary by state. A commutation charge will also be assessed on partial withdrawals and full surrenders. The purchase of an immediate annuity is permanent other than the conditions mentioned for partial or full surrender options and commuted value. The annuity owner will no longer have access to the premium, which converts into a stream of income payments. The terms of the annuity, such as the choice of income payment option, payment amounts and timing, and the rates of return cannot be changed. See contract for complete details. 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 has financial responsibility only for the products and services it issues.

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