



ANICO Strategy Indexed Annuity PLUS 10



Lock in a guaranteed interest rate on the income base for up to 10 years with the fixed rate Lifetime Income Rider.

Hypothetical Example¹

ASIA PLUS 10 – \$100,000 premium. Lifetime Income Rider with 9.0% Fixed Rate

Contract Year	Income Base
0	\$100,000.00
1	\$109,000.00
2	\$118,810.00
3	\$129,503.00
4	\$141,158.00
5	\$153,862.00

Contract Year	Income Base
6	\$167,710.00
7	\$182,804.00
8	\$199,256.00
9	\$271,189.00
10	\$236,736.00

Effective 11/1/2023

Choose from two different Lifetime Income Riders.

9.00%

Fixed Rate

Fixed Rate for 10 years

4.20%

Fixed Rate Plus Index Credit

Fixed Rate plus Index Credit for 10 years

American National Insurance Company



FOR MORE INFORMATION CONTACT

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Rates as of 11/1/2023 . Rates and Caps are subject to change monthly. American National holds the right to change more frequently based on the market. 1) This Hypothetical Example is for illustrative purposes only and is not a guarantee of any specific results and assumes no excess withdrawals were made from the annuity value during the Income Base Growth Period, and that no income payments have begun under the Lifetime Income Rider. Rider availability will vary by state. Lifetime Income Rider index credit is calculated differently than base contract indexed strategies and does not impact the base contract's Annuity Value. There are fees for these riders. Any excess withdrawals will decrease the income base and will require the income payment to be recalculated, resulting in lower income payments. A full surrender will terminate the contract and lifetime income rider payments. You may not take a partial or excess withdrawal that would result in an annuity value of \$2,000 or less. ASIA PLUS Surrender Charge Schedules: 7 year: 7%, 6%, 5%, 4%, 3%, 2%, 1%, 0%; 10 year: 10%, 9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%, 0%; California 10 year: 9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%, 0%. A Market Value Adjustment may apply. Contract Form Series FPIA19, LIR19 (Forms may vary by state, Idaho forms ICC19 Form FPIA19 and ICC19 Form LIR19). See Policy for details and limitations. American National Insurance Company, Galveston, Texas.

Not FDIC/NCUA insured | Not a deposit | Not insured by any federal government agency | No bank/CU guarantee | May lose value



AMERICAN NATIONAL INSURANCE COMPANY