

## ► FLEXIBLE

POWERFUL

► INNOVATIVE



- ▶ 125.00% BNPP Patriot Technology Participation on Uncapped
- ▶ 125.00% S&P MARC 5% Participation Low Volatility
- ▶ 9.25% Nasdaq-100<sup>®</sup> Growth Cap 100% Participation
- ▶ 9.25% S&P 500<sup>®</sup> Value Cap 100% Participation
- ▶ 10.00% S&P 500<sup>®</sup> Value Cap 50% Participation
- ► 3.25% Declared Rate
- 2.20% S&P 500<sup>®</sup> Monthly Cap with a Total Sum Performance
- ► **5.00%** S&P 500<sup>®</sup> Specified Rate
- ► **35.00%** S&P 500<sup>®</sup> Participation on Uncapped

FOR MORE INFORMATION CONTACT

American National Insurance Company

Rates as of **10/1/2024**. Rates and Caps are subject to change at any time, American National holds the right to change more frequently based on the market. 1) Surrender Charge Schedules: 10 yr: 10%, 9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%, 0%. California: 9%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%, 0%. A Market Value Adjustment may apply. When a person buys this annuity the person is not buying an ownership interest in any stock or index. Indexed strategies earn interest related to the performance of an Index. Whether an indexed strategy earns interest or not and how much interest is earned is dependent on a number of factors: index performance, participation rate, cap, specified rate and segment term. The performance of the index cannot be predicted over any given period of time. Past history of the Index is no guarantee of future performance. There is not one particular interest crediting strategy that will deliver the most interest under all economic conditions. American National Insurance Company and its agents do not make any recommendations regarding the selection of indexed strategies. American National Insurance Company and its agents do not guarantee the performance of any indexed strategies. The Declared Rate Strategy earns interest at an interest rate we declare at the beginning of each segment term and is guaranteed during the segment term.

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