

# Annuity Product Rates

AMERICAN NATIONAL INSURANCE COMPANY

Effective Date: October 1, 2025

A separate rate sheet is available for New York.

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Smart Start Accumulator (Not available in CA)		Conservative	Moderate	Aggressive	Custom
Declared Rate	Declared Rate	4.75%	N/A	N/A	3.50%
S&P 500 <sup>®</sup> Index Point-to-Point with Cap	Annual Cap	N/A	11.25%	N/A	8.25%
Invesco QQQ Portfolio Plus Index Point-to-Point Uncapped	Participation Rate	60.00%	60.00%	65.00%	45.00%
S&P 500 <sup>®</sup> Dynamic Intraday TCA Index Point-to-Point Uncapped	Participation Rate	45.00%	45.00%	55.00%	40.00%
Morningstar <sup>®</sup> Global Wide Moat VC 7 Index <sup>SM</sup> Point-to-Point Uncapped	Participation Rate	85.00%	85.00%	95.00%	75.00%
S&P MARC 5% Excess Return Index Point-to-Point Uncapped	Participation Rate	80.00%	80.00%	N/A	70.00%

Smart Start Accumulator Plus (Not available in CA)		Conservative	Moderate	Aggressive	Custom
Declared Rate	Declared Rate	4.00%	N/A	N/A	3.00%
S&P 500 <sup>®</sup> Index Point-to-Point with Cap	Annual Cap	N/A	6.75%	N/A	5.25%
Invesco QQQ Portfolio Plus Index Point-to-Point Uncapped	Participation Rate	45.00%	45.00%	50.00%	35.00%
S&P 500 <sup>®</sup> Dynamic Intraday TCA Index Point-to-Point Uncapped	Participation Rate	35.00%	35.00%	40.00%	30.00%
Morningstar <sup>®</sup> Global Wide Moat VC 7 Index <sup>SM</sup> Point-to-Point Uncapped	Participation Rate	65.00%	65.00%	70.00%	55.00%
S&P MARC 5% Excess Return Index Point-to-Point Uncapped	Participation Rate	60.00%	60.00%	N/A	50.00%
<b>Enhancements</b>					
Premium Enhancement without Fee	14.00%				
Premium Enhancement with Fee	20.00%				
Premium Enhancement Fee	0.95%				

To view the current portfolio allocations, visit the [Smart Start Accumulator Series product page](#) or run an illustration.