



American National Insurance Company

1-888-501-4043 | <http://img.anicoweb.com>

Effective Date: **March 1, 2018**

Life Products

Rates in **BOLD** indicate a change from the previous rate.

Signature Indexed Universal Life		
Fixed Account	Fixed Rate:	4.00%
	Participation Rate	100%
Point to Point with Cap	Cap	12.50%
	Floor	0.00%
	Strategy Illustrated Rate	7.16%
Point to Point with Cap and Higher Floor	Participation Rate	100%
	Cap	9.50%
	Floor	1.50%
Point to Point with Specified Rate	Strategy Illustrated Rate	6.31%
	Specified Rate	7.50%
Point to Point Uncapped with Interest Rate Spread	Strategy Illustrated Rate	4.82%
	Interest Rate Spread	4.75%
Variable Loan Rate	Floor	0.00%
	Strategy Illustrated Rate	7.16%
		3.85%

Signature Plus Indexed Universal Life		
1.00% Interest Rate Enhancement beginning in year 11*		
Fixed Account	Fixed Rate:	4.00%
	Participation Rate	100%
Point to Point with Cap	Cap	10.25%
	Floor	0.00%
	Strategy Illustrated Rate	6.21%
Point to Point with Cap and Higher Floor	Participation Rate	100%
	Cap	7.75%
	Floor	1.50%
Point to Point with Specified Rate	Strategy Illustrated Rate	5.41%
	Specified Rate	6.65%
Point to Point Uncapped with Interest Rate Spread	Strategy Illustrated Rate	4.35%
	Interest Rate Spread	5.60%
Variable Loan Rate	Floor	0.00%
	Strategy Illustrated Rate	6.21%
		3.85%

*The Interest Rate Enhancement is not guaranteed and may range from 0-1% and may fluctuate over the life of the policy.

ANICO Executive Universal Life	
1st Year	Base Rate
3.50%	3.50%

Signature Whole Life	
Current Dividend Accumulation Interest Rate	2.50%
Guaranteed Min. Dividend Accumulation Interest Rate	1.50%

Signature Guaranteed Universal Life
 Signature Guaranteed Universal Life SI
 ANICO Signature Term
 ANICO Signature Term SI

For Quotes or More Information, call 1-888-501-4043 or visit our website at img.anicoweb.com

All registered variable products are offered through ANICO Financial Services, Inc. ("ANFS"), Member FINRA, One Moody Plaza, Suite 1423 Galveston, TX 77550. ANFS is a subsidiary of American National Insurance Company.

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 is responsible for only the products and services it issues.

Separate Rate Sheet is Available for New York.

For Agent Use Only; Not for Distribution or Use with Consumers.