



RATE CERTAINTY ANNUITY **BPS BONUS**

AUGUST 1 - OCTOBER 31 / MULTIPLELINE EXCLUSIVE

\$250K - \$500K
MINIMUM PREMIUM

+5
BPS BONUS

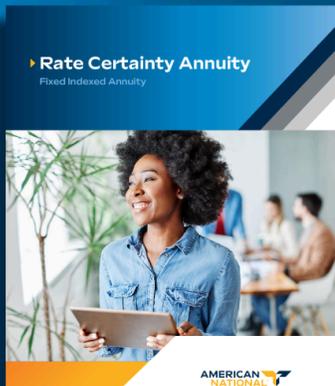
\$500K - \$750K
MINIMUM PREMIUM

+10
BPS BONUS

\$750K - \$1M
MINIMUM PREMIUM

+20
BPS BONUS

For all policies submitted through FireLight eApp™



▶ **FIA Upside With
Added Guarantees**

▶ **Simplicity of an MYG
With FIA Upside**

All policies must be submitted through FireLight eApp™. Maximum 20bps bonus. Must be paid by and in force through 12/02/2024. Cash Bonus is non-cumulative. Eligible policies must be submitted between 08/01/2024 and 10/31/2024 and be paid by and remain in force through 12/02/2024 in order to qualify. Please note paper applications that are mailed or scanned (including ExpertScan) will not count towards this incentive. Policy counts and production will be based on split policy percentage issued to each agent. This offer may not be available in all distributions. Contact your marketing area to confirm eligibility. Writing agents only. Limit one per writing agent. Not available in New York. American National Insurance Company, Galveston, Texas.

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

LAD10201 | 06.24



Signature Whole Life Insurance

Estate Planning

Situations

Many overlook the importance of estate planning. However, settling affairs after death could have a long-lasting—and costly—impact on loved ones.

Creating a clear estate plan with two main objectives in mind can minimize the risk of assets being taxed after death as well as take care of estate expenses that can quickly stack up.

Objectives

Have Available Cash

Potential expenses that can occur from an estate owner's death can add up to a disturbingly long list:

- Federal and State Taxes
- Funeral and monument expenses
- Unpaid medical expenses
- Debts of the decedent
- Executor's fees
- Attorney's fees
- Court costs
- Appraiser's fees
- Costs of insuring and protecting estate property

A comprehensive estate liquidity strategy is necessary to provide the executor the cash flow needed to pay these types of estate obligations.

Avoid Conflict

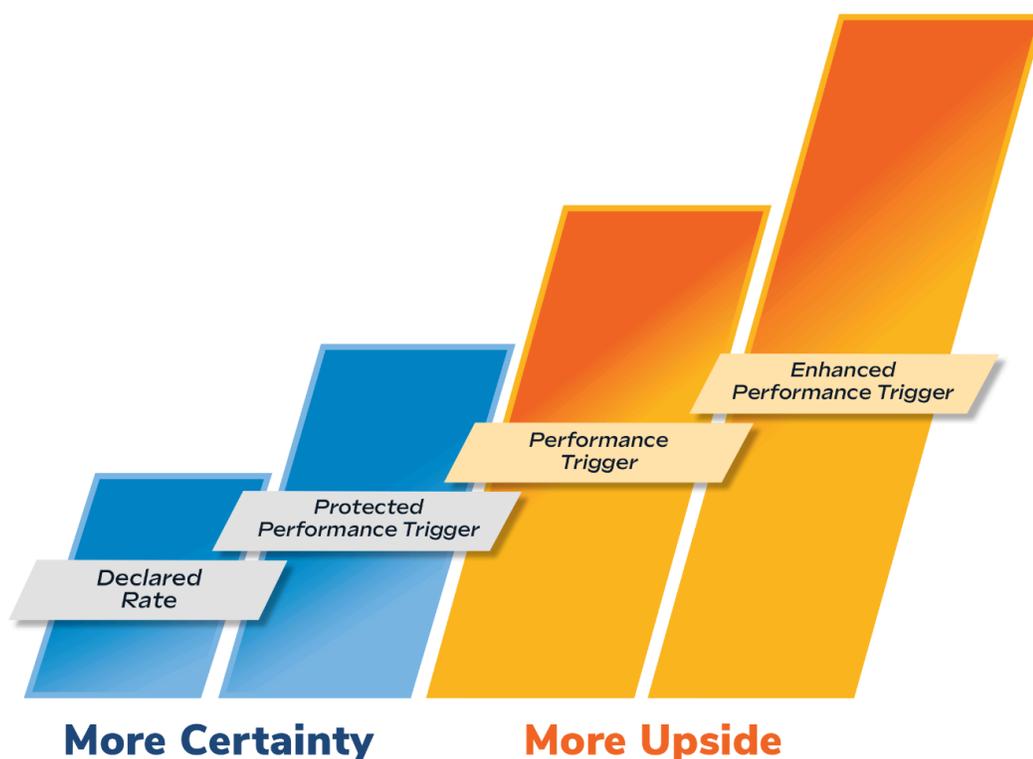
Conflicts can occur when assets are passed to family members in a complex manner. Other conflicts can arise when there lacks a clear and concise estate plan.

Rate Certainty Annuity

S&P 500 Dynamic Intraday TCA Index

AMERICAN NATIONAL

Interest Crediting Lineup



▶ FIA Upside With Added Guarantees

The index crediting parameters are guaranteed for periods of 7, 10, or 20 years, and the segments credit annually.

▶ Flexible To Meet Various Needs

Straightforward and simple for the client to understand, with a finite selection aiding decision-making.

Palladium[®] Match MYG

Multi-Year Guarantee Annuity Series

	\$99,999 and below	\$100,000 to \$249,999	\$250,000 and above
1-5 YEARS			

- ▶ 10% of the annuity value can be withdrawn¹ each year, with no surrender charge or market value adjustment²
- ▶ Confinement, Terminal, and Disability Waivers³
- ▶ Interest guaranteed periods, perfectly aligned with a matching surrender charge period

The Interest Rate Guarantee Periods listed above are subject to availability.

Rates effective as of 7/1/2024 Rate subject to change for new issues at any time. 1) Withdrawals taxed as ordinary income. 2) Rates are declared as annual effective rates of interest. Any withdrawals, including interest only withdrawals, will reduce the amount of interest credited to a contract. For withdrawals prior to age 59½, a 10% federal tax penalty may apply. 3) Not available in all states. After initial Guaranteed Period, the interest rate is determined based on the current economic conditions. Contract Form Series: MYGFIZ3; AI20 (Forms may vary by state).

American National Insurance Company, Galveston, Texas.

Surrender Charge Schedule:

Contract Year	1st	2nd	3rd	4th	5th	6th	7th	8th	9th	10th	11+
Match MYG 3											
Match MYG 5											
Match MYG 7											

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

 AMERICAN NATIONAL

Pioneering the Path *Forward*

ANICO Strategy Indexed Annuity

- Flexible Contributions
- Tax-deferred Accumulation
- Income for Life Option

Form Series FPIA19; LIR19 (Forms may vary by state. Idaho forms ICC19 Form FPIA19 and ICC19 Form LIR19). 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



 AMERICAN NATIONAL®

Campbell Williams

- ▶ Designer Intern
- ▶ LIFE & ANNUITY DISTRIBUTION
- ▶ One Moody Plaza, 9th Fl., Galveston, TX 77550

- ▶ Bus: (409) 766-6847 ext. 4244
- ▶ Cell: (832) 703-8294
- ▶ Campbell.Williams@AmericanNational.com