

Perfect Timing. Powerful Planning. Real Benefits.

Strategy Index 7 ANICO Strategy Indexed Annuity



Lifetime Income Rider Options

This optional rider can provide an income stream that is guaranteed for life. **Two options are available:**

- ▶ A **9.00%** Fixed Rate is earned for 10 years.
- ▶ A **4.20%** Fixed Rate is earned for 10 years plus Index Credit if any.

For more information:



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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.

Rates and Caps are subject to change at any time. American National holds the right to change more frequently based on the market. 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. Strategy Index 7 Surrender Charge Schedule: 7%, 6%, 5%, 4%, 3%, 2%, 1%, 0%; A Market Value Adjustment may apply. Contract Form Series FPIA24, LIR24 (Forms may vary by State). This ad is not available for use in Oregon. See Policy for details and limitations. American National Insurance Company, headquartered in Galveston, Texas is licensed to conduct business in all states except New York.

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

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Fixed Rate Lifetime Income Rider

Hypothetical¹
Strategy Index 7 - \$100,000 Premium

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
6	\$167,710.00
7	\$182,804.00
8	\$199,256.00
9	\$217,189.00
10	\$236,736.00

Effective rates as of 01/01/2026