



▶ **Rate Certainty Annuity**

Fixed Indexed Annuity

Rate Certainty Annuity provides a simple solution to grow and protect funds.

▶ **Simplicity**

Features a single index that is a managed version of the S&P 500® which is a widely renowned measure of large-cap U.S. equities.

▶ **Upside Potential**

Four simple crediting strategies provide the opportunity for potential interest growth with no chance of loss.¹

▶ **Certainty with Guarantees**

All index rates are guaranteed at issue which alleviates the worry of a renewal rate throughout the length of the guarantee period.



▶ Key Elements of Rate Certainty Annuity

Guaranteed rates

Rate Certainty Annuity is a single premium fixed indexed annuity that provides a guaranteed crediting rate throughout the entire rate guarantee period established at time of issue. With a fixed crediting rate, you can avoid the stress of declining renewal rates.

Growth potential

As an indexed annuity, Rate Certainty Annuity can provide competitive returns based on the performance of the index it is tied to. Since your money is never directly involved in the stock market, you can participate in market gains and benefit from downside protection.

Tax deferred accumulation

Another aspect of this product is that the accumulation is tax deferred. Instead of paying the amount of taxes due on the interest earned immediately, tax deferral provides an opportunity to potentially accumulate a larger amount of wealth, as the earnings compound over time without being diminished by annual taxes.



► Understanding Indexed Annuity Crediting

Market index interest-crediting, also known as indexing, is a method used to calculate the interest rate credited to the contract, which is based on the performance of an index.

The key principle of indexing is that no money is directly invested in the underlying index, the stock market, or any equity. Instead, the movements of the index from one period to another are tracked and used as the basis for crediting interest.

Rate Certainty Annuity employs the use of the S&P 500 Dynamic Intraday TCA Index (S&P 500 Dynamic Intraday Index). The index is designed to measure exposure to the S&P 500® while reacting quickly to market movements.

With differing strategies to meet your financial circumstances, Rate Certainty Annuity can meet you where you are. Four different crediting strategies are available to choose from with Rate Certainty Annuity. The strategies vary from uncapped strategies to strategies with a protected interest credit to ensure gain is achieved each segment term.

In addition, as financial needs can change over time, Rate Certainty Annuity allows the allocation to different crediting strategies each segment term, providing the flexibility you need to stay on track.

▶ Additional Protection

Protect principal and earn interest safely

Surrender Charge Free Withdrawal Privilege

After the contract is issued, up to 10% of the annuity value can be withdrawn at the beginning of the contract year, or the minimum required distribution, if greater, during each contract year without any surrender charges.²

Full Surrender

The full annuity value of the contract is available without any surrender charges after the contract has been in force for 5, 7, 10, or 20 full contract years.² However, if financial plans change and there is a need to surrender the contract prior to the end of 5, 7, 10, or 20 years, the contract owner can do so, subject to a surrender charge (MVA may apply) as shown in this schedule on page 8.

The annuity value is the sum of the values in the indexed or declared rate strategies, less any withdrawal. If the contract is surrendered during a segment term, the contract owner will not receive any indexed interest for that segment.



Waiver of Surrender Charges

Life has a way of changing the best plans and Rate Certainty Annuity provides assurance that the contract owner will have access to their money, without surrender charges and market value adjustment (MVA), during these circumstances.³

▸ Confinement Waiver⁴

Surrender charges and MVA may be waived if the contract owner is confined to a licensed hospital, licensed convalescent care facility, skilled nursing facility, custodial care facility, or licensed hospice facility for 30 or more days. Available 90 days after issue.

▸ Disability Waiver⁴

Prior to age 65, surrender charges and MVA may be waived if the contract owner is physically disabled, or diagnosed with a disabling terminal illness. Available after issue.

▸ Terminal Illness Waiver⁴

Surrender charges and MVA may be waived if the contract owner is diagnosed with an injury or illness expected to result in death within 12 months. Available after issue.

Death Benefit

Rate Certainty Annuity provides a death benefit that will be payable to a named beneficiary upon the death of the owner of the contract. In the event there is a non-natural owner, such as a trust, the death benefit will be payable upon the death of the annuitant. The death benefit prior to the maturity date of the contract, is the greater of either the annuity value (including any interest earnings up to the date of death) or the surrender value of the contract.

Maturity

The maturity date of the contract is normally the contract anniversary following the annuitant's 100th birthday. The owner may request a change in date as long as the new maturity date is after the end of the fifth segment term and is not after the contract anniversary following the annuitant's 100th birthday.

Annuity Options

At maturity the contract owner may elect to receive the proceeds of your annuity in a lump sum payment or in a series of payments to meet their financial goals. American National offers a variety of annuity options. If the death of the contract owner occurs after maturity and annuity payments are being made, then the remaining payments will continue to be paid to the beneficiary in accordance with the annuity option provisions as selected by the contract owner prior to death.

▶ It's the simple things in life.

With simplified crediting strategies and a fixed rate structure, Rate Certainty Annuity can take the guesswork out of securing your financial future.

Protection against market downturns while allowing participation in market gains means that you can achieve your long-term financial goals with confidence.

Knowing that your money is protected allows you to focus on enjoying the benefits of an annuity with growth potential.



Surrender Charges

Withdrawals taken in excess of the surrender charge free withdrawal amount will be subject to the following surrender charge schedule (shown as percentages):

Surrender Charge Period	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20
5-Year	9	8	7	6	5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
7-Year	9	8	7	6	5	4	3	-	-	-	-	-	-	-	-	-	-	-	-	-
9-Year CA	9	8	7	6	5	4	3	2	1	-	-	-	-	-	-	-	-	-	-	-
10-Year	9	8	7	6	5	5	4	3	2	1	-	-	-	-	-	-	-	-	-	-
19-Year CA	9	8	7	6	5	5	5	5	5	5	5	5	5	5	5	4	3	2	1	-
20-Year	9	8	7	6	5	5	5	5	5	5	5	5	5	5	5	5	4	2	2	1

1) Strategies that credit interest related to the performance of the S&P 500 Dynamic Intraday TCA Index are dependent on index performance. Each interest crediting strategy has different potential for interest earnings under different scenarios. There is not one particular interest crediting strategy that will deliver the most interest under all economic conditions. At any given contract anniversary some of the strategies may not be available due to economic conditions. At the end of the Segment Term, the Segment Earnings are calculated. 2) Withdrawals prior to age 59½ may be subject to a 10% tax penalty and are subject to ordinary income tax. 3) The MVA may be positive or negative and does not apply to partial withdrawals equal to or less than the surrender charge free withdrawal privilege, required minimum distributions, or to payments received under the confinement, terminal illness, or disability waivers. The MVA is not applicable in all states. 4) Waivers are not available in all states. Conditions and restrictions on the waivers may vary by state. Please see your contract for specific details.

The S&P 500 Dynamic Intraday TCA Index is a product of S&P Dow Jones Indices LLC or its affiliates ("SPDJI") and has been licensed for use by American National Insurance Company. S&P®, S&P 500®, US 500, The 500, iBoxx®, iTraxx® and CDX® are trademarks of S&P Global, Inc. or its affiliates ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones") and these trademarks have been licensed for use by SPDJI and sublicensed for certain purposes by American National Insurance Company. American National Insurance Company's products are not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, their respective affiliates, and none of such parties make any representation regarding the advisability of investing in such product(s) nor do they have any liability for any errors, omissions, or interruptions of the S&P 500 Dynamic Intraday TCA Index. Policy Form Series: RCA24 (Forms may vary by state). American National Insurance Company, headquartered in Galveston, Texas is licensed to conduct business in all states except New York. This brochure is not available for use in Oregon.

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
888-501-4043 / lad.americannational.com