

# Rate Certainty Annuity

## Product Overview

### Summary

A single premium fixed indexed annuity that offers a 7, 10 and 20-year guaranteed interest rate periods and multiple interest crediting based upon the performance of the S&P 500 Dynamic Intraday TCA Index. All strategy terms are annual point-to-point and may be reallocated to different strategies at the conclusion of each term.

### Issue Ages

Ages 0-85 for 7-Year & 10-Year (owner and annuitant)  
Ages 0-50 for 20-Year (owner and annuitant)

### Guaranteed Minimum Interest Rate

Declared by American National at issue and is guaranteed for all contract years.

### Minimum Premium to Issue

\$10,000 (NQ)  
\$5,000 (Q)

### Max Premiums

Follows company practice (NQ)  
\$3,000,000 without HO approval (Q)

### Interest Crediting Strategies

- **Declared Rate:** Fixed Declared Rate
- **Protected Performance Trigger:** Specified Rate and Floor
- **Performance Trigger:** Specified Rate (Floor = 0%)
- **Enhanced Performance Trigger:** Specified Rate and Index Growth Threshold (Floor = 0%)

### Interest Crediting Strategy Guarantees

All credited rate and parameters are guaranteed not to change during the Surrender Charge Period. Including Fixed Rate, Protected Performance Trigger Floor, Enhanced Performance Threshold, and all Declared Rates.

### Surrender Charge Free Withdrawal

After the contract is issued, you can withdraw up to 10% of your annuity value as of the beginning of each Contract Year. The minimum withdrawal is \$250.

### Commutation 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	21
7-Year	9	8	7	6	5	4	3	-	-	-	-	-	-	-	-	-	-	-	-	-	-
10-Year	9	8	7	6	5	5	4	3	2	1	-	-	-	-	-	-	-	-	-	-	-
20-Year Issue ages 0-50	9	8	7	6	5	5	5	5	5	5	5	5	5	5	5	5	4	2	2	1	-

### Surrender Charge Waivers

Confinement, disability, and terminal illness. Please see contract for specific details.

### Market Value Adjustments (MVA)

If you withdraw any amount during the surrender charge period in excess of the allotted surrender charge free withdrawal amount, additional adjustments may be applied that could increase or decrease the total withdrawal amount. Values are determined by comparing market interest rates on the contract's issue date to its surrender date. Not applicable in all states.

### Death Benefit

Greater of full Annuity Value, including partial index credits and without Surrender Charges or MVA, or Surrender Value.



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