



VP, IMO Sales
Michael Hardin

Brookfield owns and operates real assets and companies that provide essential services around the world

\$1 trillion+
Assets Under Management

~250,000
Operating Employees

2,400+
Investment Professionals

REAL ESTATE
\$276B AUM



- Office
- Multifamily
- Retail
- Logistics
- Hospitality
- Mixed-Use
- Alternative Real Estate

INFRASTRUCTURE
\$191B AUM



- Utilities
- Transport
- Energy
- Data Infrastructure
- Sustainable Resources

RENEWABLE POWER
\$102B AUM



- Hydroelectric
- Wind
- Solar
- Storage

PRIVATE EQUITY
\$130B AUM



- Business Services
- Infrastructure Services
- Industrials
- Residential

CREDIT & INSURANCE
\$217B AUM



- Performing Credit
- Opportunistic Credit
- Private and Listed Equities
- Real Estate

Growth Through Focus

2021

2024

\$3.9

billion
SALES

\$31.3

billion
ASSETS

#18

FA/FIA
MARKET

\$19.7

billion
SALES

\$121

billion
ASSETS

#4

FA/FIA
MARKET

Annuity

Fixed, Fixed Indexed, Variable

Property & Casualty

Personal, Farm & Ranch, Commercial

Life

Term, IUL/UL, Whole

Health

Med supp, Supplemental, Med expense, Group Health

Credit

Life, Accident & Health, GAP

Spread Based

- Annuity
- Pension Risk Transfer (PRT)
- Structured Settlements
- FABN

Property & Casualty

Farm & Ranch and Commercial Focus

Money Best Life Insurance of 2020



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Forbes | 2019

AMERICA'S BEST MID-SIZE EMPLOYERS

POWERED BY STATISTA

American National Insurance Recognized for 82 Consecutive Years of Financial Strength

HOUSTON, TX, September 8, 2023 (GLOBE NEWSWIRE) – AM Best, an insurance company credit rating agency, recently honored American National Insurance Company with inclusion on its prestigious 2023 Best's Review® "Standing the Test of Time" list. The 15th edition of the "Standing the Test of Time" list showcases insurance companies that have demonstrated decades-long financial strength.

American National has maintained at least an **A rating for an impressive 82** consecutive years, and was **one of only 19 U.S. life/health insurers** recognized for having maintained Best's Financial Strength Rating of A or higher for at least 75 years.

AM Best's Financial Strength Rating is an independent opinion of an insurer's financial strength and ability to meet its ongoing obligations to policyholders and clients. AM Best explains that the rating is based on a comprehensive evaluation of American National's balance sheet strength, operating performance and business profile.



Forbes 2022

AMERICA'S BEST INSURANCE COMPANIES

POWERED BY STATISTA

American National made the list for: "America's Best Insurance Companies"

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Forbes | 2017

AMERICA'S MOST TRUSTWORTHY FINANCIAL COMPANIES



AMTC 2022 - Insurances

Industry	Industry Rank	Company Name	Legal Name	State of Headquarters
Insurances	1	American National	American National Group Inc	Texas
Insurances	2	Safety Insurance	Safety Insurance Group Inc	Massachusetts
Insurances	3	Lincoln National	Lincoln National Corp	Pennsylvania
Insurances	4	Fidelity National Financial	Fidelity National Financial Inc	Florida
Insurances	5	Markel	Markel Corp	Virginia
Insurances	6	Progressive	Progressive Corp	Ohio
Insurances	7	Brown & Brown	Brown & Brown Inc	Florida
Insurances	8	MetLife	MetLife Inc	New York
Insurances	9	Kemper	Kemper Corp	Illinois
Insurances	10	Humana	Humana Inc	Kentucky
Insurances	11	Brighthouse Financial	Brighthouse Financial Inc	North Carolina
Insurances	12	State Auto Financial	State Auto Financial Corp	Ohio
Insurances	13	The Hartford	Hartford Financial Services Group Inc	Connecticut

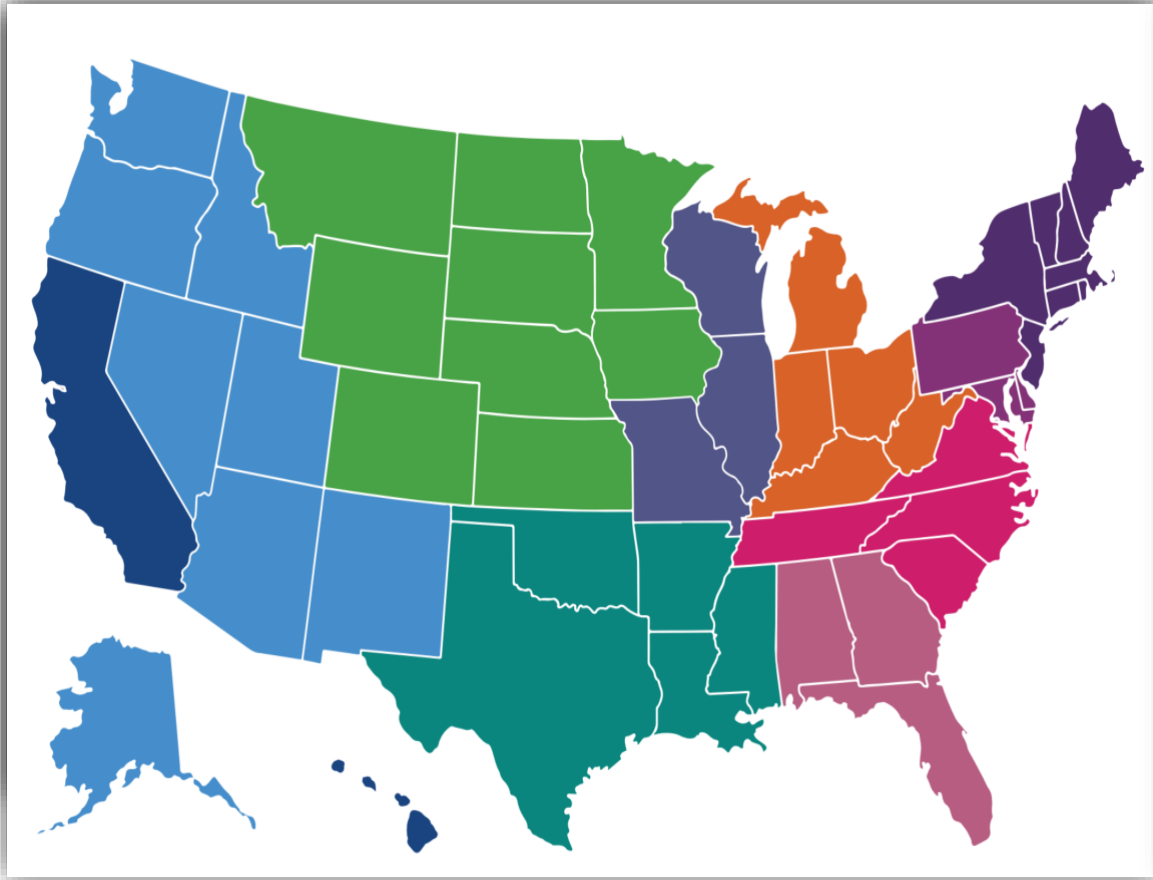
Forbes Lists American National Among '100 Most Trustworthy Companies'

2008 & 2009

Good → Better → Best



ALL American Equity/National RVPs



	Territory	Regional Vice President	Internal Wholesaler	Sales Support Specialist
Michael Hardin	REGION 1	Geoffrey Gibson 515-330-9388	Kyle Richman 515-945-3544	Carson Peterson 515-473-9691
	REGION 2	Ryan O'Toole 310-995-1790	Jennifer Richards 281-521-2237	Jacob Finer 515-516-1889
	REGION 3	Wade Eldridge 515-418-8802	Whitney Gramlich 515-585-3677	Bonnie Delp 515-934-3813
	REGION 4	Bron Urbanick 630-768-4118	Belmin Subasic 515-934-3435	Betsy Koshy 515-850-3509
	REGION 5	Ronnie Russell 713-858-4424	Thomas Dutcher 281-521-2285	Barbara Rodriguez 515-654-3678
Brittany Sullivan	REGION 6	Tim Burns 260-341-9689	Devyn Sims 281-521-2284	John Norris 515-717-1936
	REGION 7	Joe Poduslenko 610-368-3559	Sydney Adrian 515-854-3528	Breon Smith 515-585-3411
	REGION 8	Russ Ruffino 201-400-4900	Carter Kline 515-516-1892	Robert Chanan 515-516-1789
	REGION 9	Joel Pulliam 515-777-9189	Kyle Weismantel 515-902-3548	Brooke Kato 515-585-3912
	REGION 10	Brad Schwarz 515-343-6619	Armando Matias 515-375-2193	Lacie Romans 515-654-3530

AMERICAN NATIONAL

Palladium[®] MYG MAX

Multi-Year Guarantee MAX Annuity Series

Palladium[®] MYG

Multi-Year Guarantee Annuity Series

Palladium[®] Match MYG

Multi-Year Guarantee Annuity Series

Rate Certainty Annuity

Fixed Indexed Annuity

Smart Start Accumulator Series

Smart Start Accumulator
Smart Start Accumulator Plus

Strategy Index 7

ANICO Strategy Indexed Annuity PLUS 7

STRATEGY INDEX 10

ANICO Strategy Indexed Annuity PLUS 10

More Certainty

More Upside

Palladium[®] SPIA

Single Premium Immediate Annuity

Palladium[®] Multi-Year Guarantee (MYG)

Single Premium Fixed Deferred Annuity

All Guarantee Periods

Year	3	5	6		7	8	9	10
			First Year	Years 2+				
\$250,000 and Above	4.75%	5.15%	9.55%	4.55%	5.25%	5.10%	5.10%	5.10%
\$100,000 to \$249,999	4.60%	5.00%	9.40%	4.40%	5.10%	4.95%	4.95%	4.95%
\$99,999 and Below	4.50%	4.90%	9.30%	4.30%	5.00%	4.85%	4.85%	4.85%

MYGA 6-Year = 5% BONUS

Market Leading Effective Yields:

- Immediate interest only or 10% Partial Disbursements
- 30-day surrender charge free window
- 100% comp on internal transfers

Palladium[®] Multi-Year Guarantee (MYG)

Single Premium Fixed Deferred Annuity



Single Premium Fixed Deferred Annuity designed to maximize your savings with confidence.

	Years 3	Years 5	Years 6 (First Year Bonus)	Years 6 (2-6 Years)	Years 7	Years 10
\$250,000 and Above	4.90%	5.25%	9.70%	4.70%	5.35%	5.25%
\$100,000 to \$249,999	4.75%	5.10%	9.55%	4.55%	5.20%	5.10%
\$99,999 and Below	4.65%	5.00%	9.45%	4.45%	5.10%	5.00%

MAX 6-Year = 5% BONUS

Market Leading Effective Yields:

- NO 10% Partial Disbursements
- 30-day surrender charge free window
- 100% comp on internal transfers

Strategy Index 7

ANICO Strategy Indexed Annuity PLUS 7

Strategy Index 7		Rates
Premium Enhancement		11.00%
S&P 500® Index – Point-to-Point	Participation Cap	6.00%
S&P 500® Index – Point-to-Point Uncapped	Participation Rate	21.00%
S&P MARC 5% Index – Low Volatility	Participation Rate	95.00%
Nasdaq-100® Index – Growth Cap	Participation Cap	5.35%
Declared Rate	Declared Rate	2.65%

NEW to Strategy 7
Flexible Premium
11% bonus years 1-3
No recurring surrender charges
Higher caps and par rates

Strategy Index 10

ANICO Strategy Indexed Annuity PLUS 10

Strategy Index 10		Rates
Patriot Technology Index – Point-to-Point Uncapped	Participation Rate	118.00%
S&P 500® Index – Point-to-Point with 20% Max Allocation	Participation Cap	11.10%
S&P 500® Index – Point-to-Point	Participation Cap	7.00%
S&P 500® Index – Point-to-Point Uncapped	Participation Rate	29.00%
Nasdaq-100® Index – Growth Cap	Participation Rate	6.85%
S&P MARC 5% Index – Low Volatility	Participation Cap	105.00%
Declared Rate	Declared Rate	2.95%

NEW to Strategy 10

- **New S&P 500 Enhanced Cap Strategy**
- **New Diversified Blend Allocation**
- **1% premium bonus 1st 7 years!**
 - **No recurring surrender charges**
- **Higher caps and par rates**

Why the New Rate Certainty Annuity

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Simplicity of an MYG With FIA Upside

One index with four simple crediting strategies that is accumulation-focused with no income riders or fees.





The Pros of RCA in Your Sales Portfolio

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



FIA Upside With Added Guarantees

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



▶ **Rate Certainty Annuity**
Fixed Indexed Annuity

AMERICAN NATIONAL INSURANCE COMPANY

Rate Certainty Annuity (RCA)

- 5, 7, 10, & 20 year structure
- Three Indexing Strategies
- Guaranteed Specified Rates
- Credits are trigger based
- S&P 500 Dynamic Intraday
“Negative or Not”

Following two pages are the client approved presentation

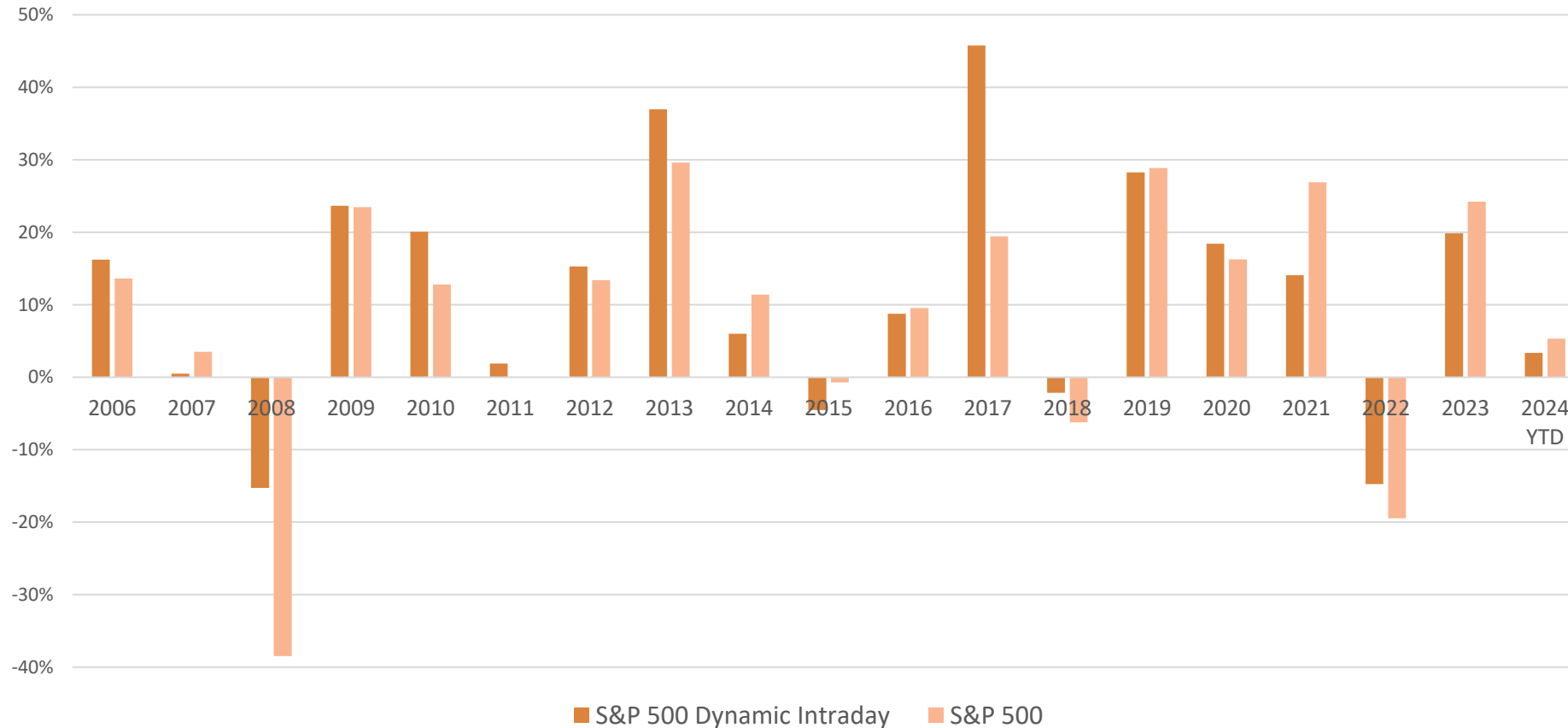
Rate Certainty Annuity (RCA)

S&P 500

Dynamic Intraday TCA Index

		5-Year	7-Year	10-Year	20-Year
Declared Rate	-	3.65%	3.65%	3.65%	3.40%
Protected Performance Trigger	Floor	2.00%	2.00%	2.00%	2.00%
	Specified Rate	5.70%	5.70%	5.70%	5.70%
Performance Trigger	Specified Rate	7.20%	7.20%	7.45%	7.45%
Enhanced Performance Trigger	Specified Rate	8.95%	8.95%	9.50%	9.50%
	Threshold	5.00%	5.00%	5.00%	5.00%
Minimum Guaranteed Interest Rate (MGIR)	Fixed	2.45%	2.45%	2.45%	2.45%
	Indexed	1.45%	1.45%	1.45%	1.45%

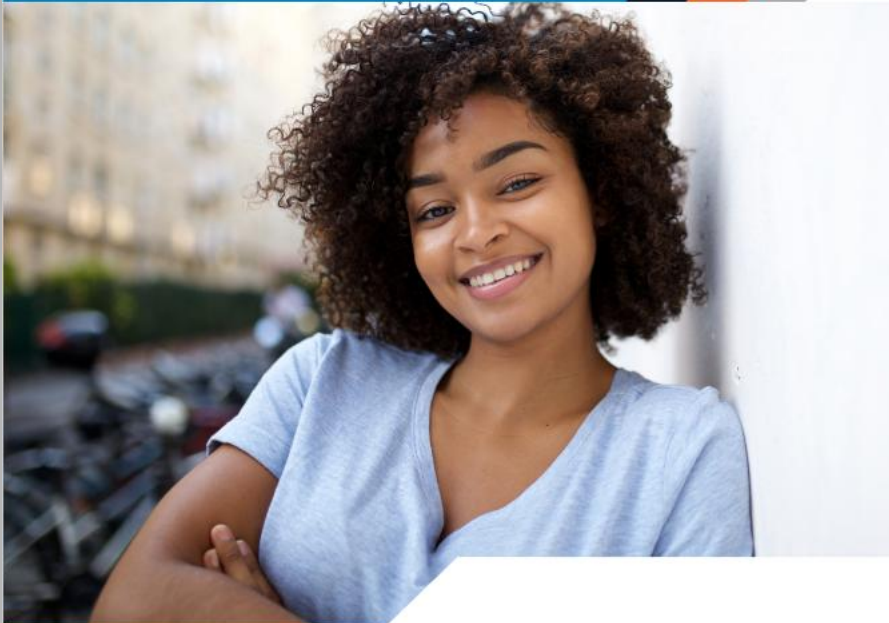
S&P 500[®] Dynamic Intraday Calendar Year Returns



The results are neither guarantees nor projections, and actual results may differ significantly. Any assumptions as to interest rates, rates of return, inflation, or other values are hypothetical and for illustrative purposes only. Rates of return shown are not indicative of any product and will vary over time. Any reference to past performance is not indicative of future results and should not be taken as a guaranteed projection of actual returns for any recommended product.

Rate Certainty Annuity

Fixed Indexed Annuity



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Rate Certainty Annuity (RCA)

- Reallocate with Guaranteed Specified Rates
- 10% Annual Liquidity
- Waiver of Surrender Charges and MVA
 - Terminal
 - Disability
 - Confinement

Smart Start Accumulator Series

Smart Start Accumulator
Smart Start Accumulator Plus



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AMERICAN NATIONAL INSURANCE COMPANY

Launched June 3, 2025!

- Three bonus choices
- Four Uncapped Index Strategies
- Modern Portfolio Theory Allocation Models
- 90-Day Best Entry
- Auto Rebalancing

Smart Start Accumulator Series

Smart Start Accumulator
Smart Start Accumulator Plus



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Launched June 3, 2025!

- Three bonus choices

- 1) No bonus

- 2) 14% bonus without cost

*** 5% liquidity ***

- 3) Enhanced 20% bonus with .95% cost

*** 10% stacked to 20% ***

Smart Start Accumulator Series

Smart Start Accumulator
Smart Start Accumulator Plus



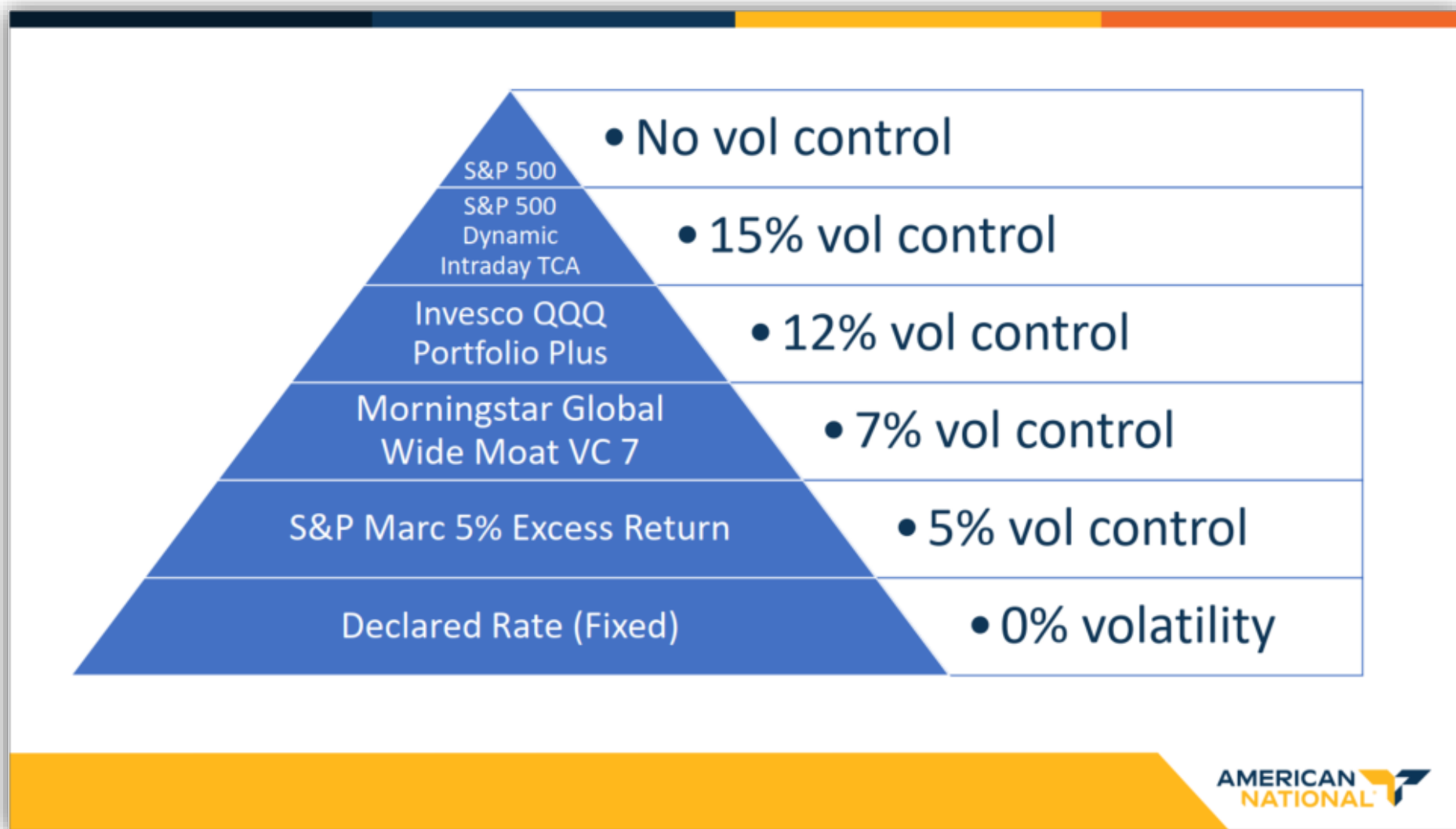
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 - 3) Invesco QQQ Portfolio Plus
 - 4) Morningstar Global Wide Moat VC 7

Four Uncapped Strategies



Smart Start Accumulator Series

Smart Start Accumulator
Smart Start Accumulator Plus



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 - 4) Morningstar Global Wide Moat VC 7
- Modern Portfolio Theory Allocation Models
 - 1) Conservative
 - 2) Moderate
 - 3) Aggressive

Nobel Prize Winning Modern Portfolio Theory

In general:

- Expected return:

$$E(R_p) = \sum_i w_i E(R_i)$$

where R_p is the return on the portfolio, R_i is the return on asset i and w_i is the weighting of component asset i (that is, the proportion of asset "i" in the portfolio, so that $\sum_i w_i = 1$).

- Portfolio return variance:

$$\sigma_p^2 = \sum_i w_i^2 \sigma_i^2 + \sum_i \sum_{j \neq i} w_i w_j \sigma_i \sigma_j \rho_{ij},$$

where σ_i is the (sample) standard deviation of the periodic returns on an asset i , and ρ_{ij} is the correlation coefficient between the returns on assets i and j .

Alternatively the expression can be written as:

$$\sigma_p^2 = \sum_i \sum_j w_i w_j \sigma_i \sigma_j \rho_{ij},$$

where $\rho_{ij} = 1$ for $i = j$, or

$$\sigma_p^2 = \sum_i \sum_j w_i w_j \sigma_{ij},$$

where $\sigma_{ij} = \sigma_i \sigma_j \rho_{ij}$ is the (sample) covariance of the periodic returns on the two assets, or alternatively denoted as $\sigma(i, j)$, cov_{ij} or $\text{cov}(i, j)$.

- Portfolio return volatility (standard deviation):

$$\sigma_p = \sqrt{\sigma_p^2}$$

For a two-asset portfolio:

- Portfolio expected return:

$$E(R_p) = w_A E(R_A) + w_B E(R_B) = w_A E(R_A) + (1 - w_A) E(R_B).$$

- Portfolio variance: $\sigma_p^2 = w_A^2 \sigma_A^2 + w_B^2 \sigma_B^2 + 2w_A w_B \sigma_A \sigma_B \rho_{AB}$

For a three-asset portfolio:

- Portfolio expected return: $E(R_p) = w_A E(R_A) + w_B E(R_B) + w_C E(R_C)$

- Portfolio variance:

$$\sigma_p^2 = w_A^2 \sigma_A^2 + w_B^2 \sigma_B^2 + w_C^2 \sigma_C^2 + 2w_A w_B \sigma_A \sigma_B \rho_{AB} + 2w_A w_C \sigma_A \sigma_C \rho_{AC} + 2w_B w_C \sigma_B \sigma_C \rho_{BC}$$

Modern Portfolio Theory (MPT), developed by economist Harry Markowitz in 1952, is a framework for creating investment portfolios that aim to optimize expected returns for a given level of risk. This theory earned Markowitz a Nobel Memorial Prize.

Modern Portfolio Theory Allocation Models

▶ Three Tailored Options (Auto-rebalanced every anniversary)



Conservative

This option focuses on stability and lower risk. It allocates a larger portion of funds to the fixed account. The remaining funds are spread across various indices, providing some growth potential with lower risk.



Moderate

This option balances risk and reward by allocating more funds to a capped strategy, limiting gains but reducing losses, while the rest are allocated in various indices for steady, moderate-risk growth.



Aggressive

This option aims for higher growth with slightly more risk by allocating more funds to uncapped strategies, offering greater potential gains while maintaining a guaranteed 0% floor.

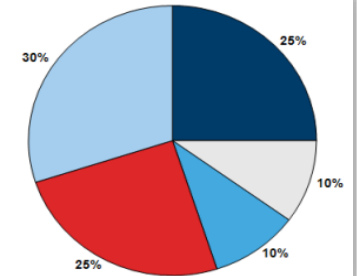
▶ Custom Allocation Option (Auto-rebalanced every anniversary)

The Smart Start Accumulator Series also provides the **flexibility** to customize your allocation strategy. You can tailor your allocations using a combination of fixed or indexed strategies to align with your personal preferences and financial goals.

Conservative

The portfolio allocation selected: Conservative

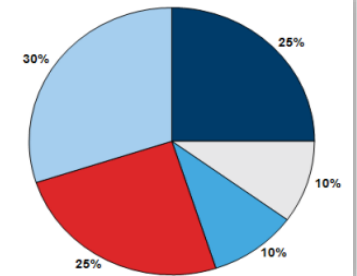
- Declared Rate
- S&P 500® Dynamic Intraday TCA Index Point-to-Point Uncapped
- S&P MARC 5% Index Point-to-Point Uncapped
- Invesco QQQ Portfolio Plus Index Point-to-Point Uncapped
- Morningstar® Global Wide Moat VC 7 Index Point-to-Point Uncapped



Moderate

The portfolio allocation selected: Moderate

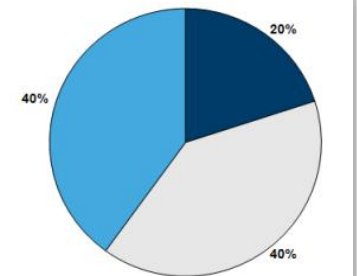
- S&P 500® Index Point-to-Point with Cap
- S&P 500® Dynamic Intraday TCA Index Point-to-Point Uncapped
- S&P MARC 5% Index Point-to-Point Uncapped
- Invesco QQQ Portfolio Plus Index Point-to-Point Uncapped
- Morningstar® Global Wide Moat VC 7 Index Point-to-Point Uncapped



Aggressive

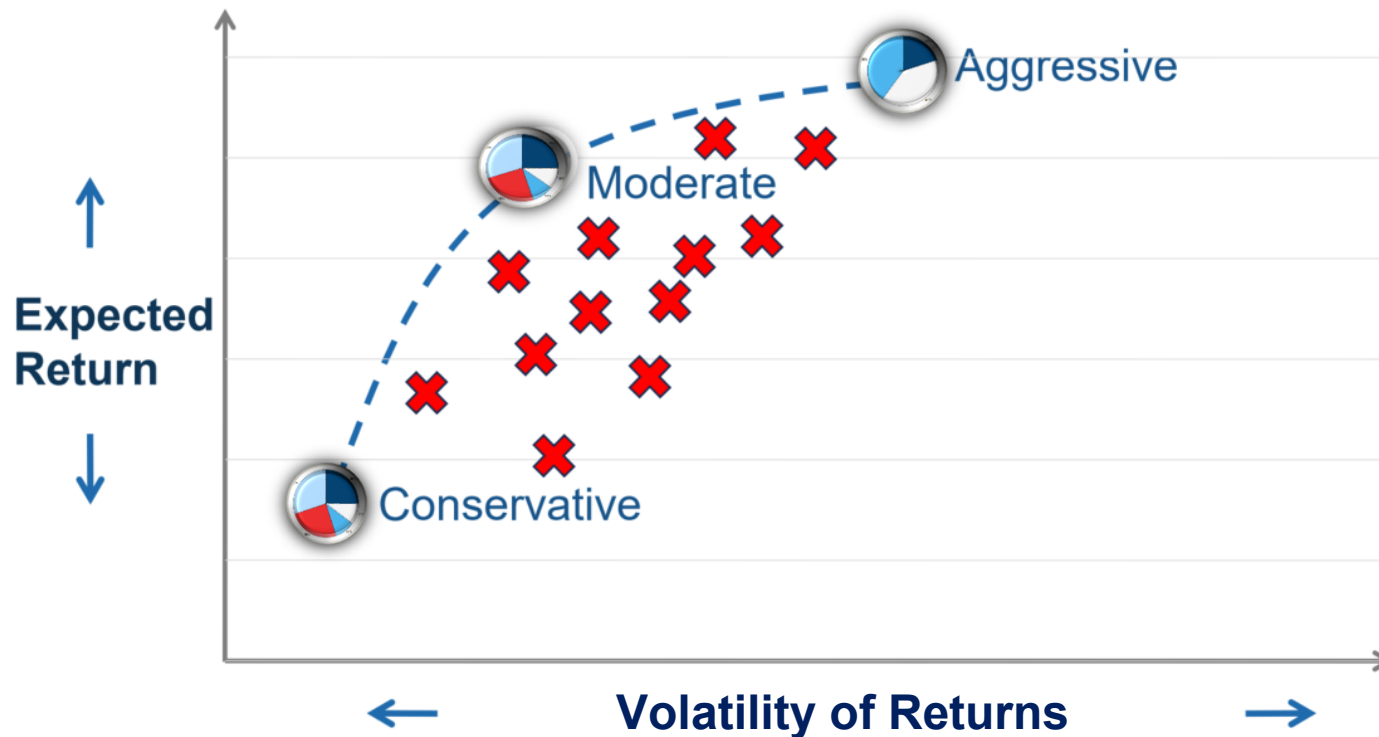
The portfolio allocation selected: Aggressive

- S&P 500® Dynamic Intraday TCA Index Point-to-Point Uncapped
- Invesco QQQ Portfolio Plus Index Point-to-Point Uncapped
- Morningstar® Global Wide Moat VC 7 Index Point-to-Point Uncapped



Nobel Prize Winning Modern Portfolio Theory

Apply Nobel Prize Winning research to construct risk optimized portfolios



- Indices
 - S&P 500
 - S&P 500 Dynamic Intraday
 - S&P Marc 5%
 - Invesco QQQ
 - Morningstar Moat
- Fixed

Four Uncapped Strategies

Smart Start Accumulator (Not available in CA)		Conservative	Moderate	Aggressive	Custom
Declared Rate	Declared Rate	4.60%	N/A	N/A	3.35%
S&P 500 [®] Index Point-to-Point with Cap	Annual Cap	N/A	10.75%	N/A	8.00%
Invesco QQQ Portfolio Plus Index Point-to-Point Uncapped	Participation Rate	56.00%	56.00%	61.00%	41.00%
S&P 500 [®] Dynamic Intraday TCA Index Point-to-Point Uncapped	Participation Rate	44.00%	44.00%	54.00%	40.00%
Morningstar [®] Global Wide Moat VC 7 Index SM Point-to-Point Uncapped	Participation Rate	79.00%	79.00%	89.00%	69.00%
S&P MARC 5% Excess Return Index Point-to-Point Uncapped	Participation Rate	71.00%	71.00%	N/A	61.00%

Smart Start Accumulator Plus (Not available in CA)		Conservative	Moderate	Aggressive	Custom
Declared Rate	Declared Rate	3.85%	N/A	N/A	2.85%
S&P 500 [®] Index Point-to-Point with Cap	Annual Cap	N/A	6.50%	N/A	5.00%
Invesco QQQ Portfolio Plus Index Point-to-Point Uncapped	Participation Rate	41.00%	41.00%	46.00%	31.00%
S&P 500 [®] Dynamic Intraday TCA Index Point-to-Point Uncapped	Participation Rate	35.00%	35.00%	40.00%	30.00%
Morningstar [®] Global Wide Moat VC 7 Index SM Point-to-Point Uncapped	Participation Rate	59.00%	59.00%	64.00%	49.00%
S&P MARC 5% Excess Return Index Point-to-Point Uncapped	Participation Rate	51.00%	51.00%	N/A	41.00%
Enhancements					
Premium Enhancement without Fee	14.00%				
Premium Enhancement with Fee	20.00%				
Premium Enhancement Fee	0.95%				

Smart Start Accumulator Series

Smart Start Accumulator
Smart Start Accumulator Plus



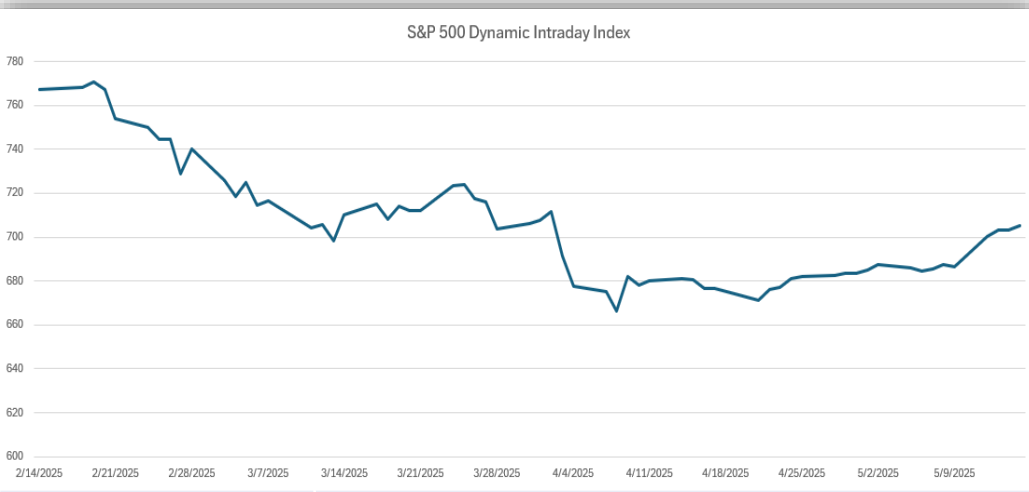
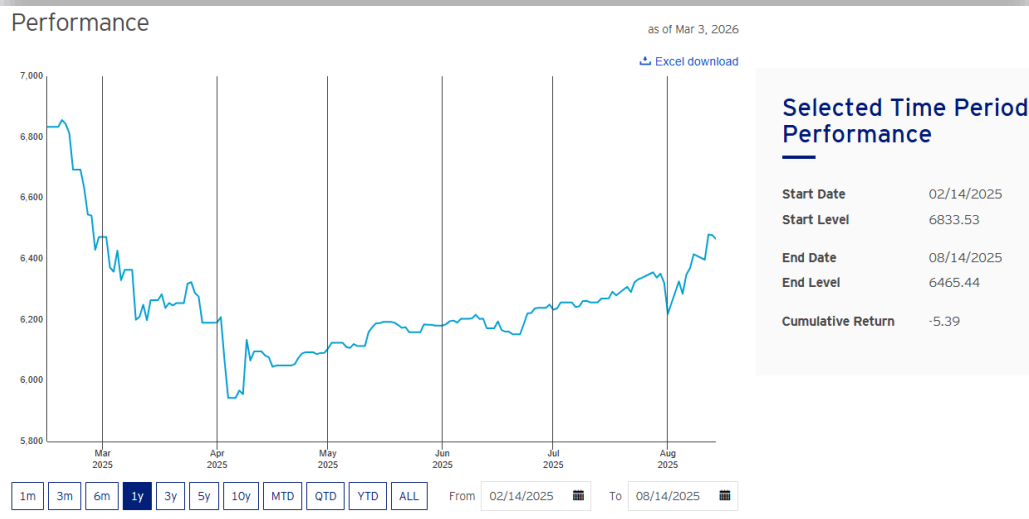
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- **90-Day Best Entry**

90-Day Best Entry

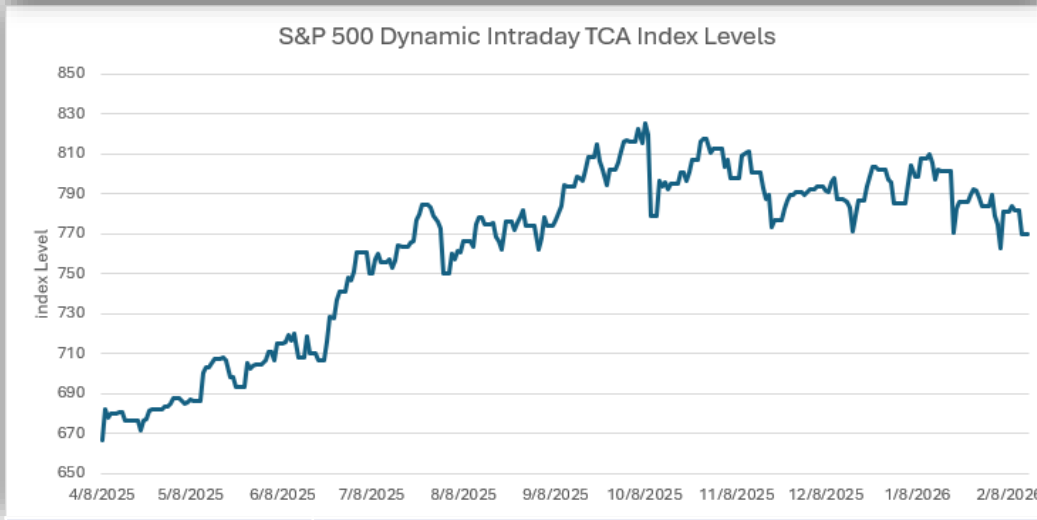
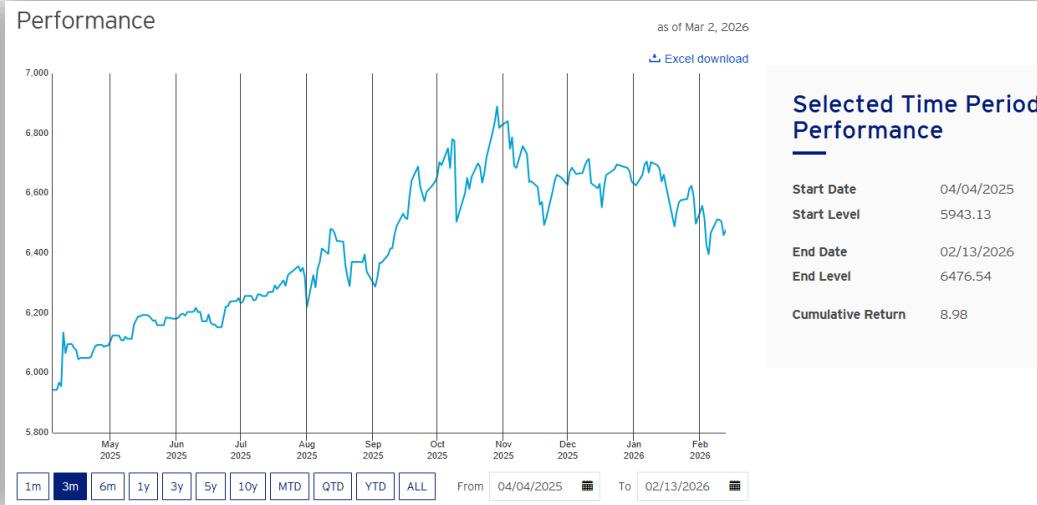


Performance	S&P 500 Dynamic Intraday TCA Index (USD) ER
4/8/2025-2/14/2026	-13.13%

90-Day Best Entry Aggressive Model Portfolio

	Issue/90-Day Low	%
Invesco QQQ Portfolio Plus	6833 / 5943	= 13.03%
Morningstar Global Wide Moat	369 / 338	= 8.38%
S&P 500 Dynamic Intraday	769 / 666	= 13.13%

90-Day Best Entry Performance



Performance	S&P 500 Dynamic Intraday TCA Index (USD) ER
4/8/2025-2/14/2026	15.47%

90-Day Best Entry Aggressive Model Portfolio

	90-Day/Close	%
Invesco QQQ Portfolio Plus	5943 / 6476 =	8.98%
Morningstar Global Wide Moat	338 / 364 =	7.49%
S&P 500 Dynamic Intraday	666 / 769 =	15.47%

Smart Start Accumulator Series

Smart Start Accumulator
Smart Start Accumulator Plus



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- Auto Rebalancing

Jumbo Annuities

AMERICAN NATIONAL

Jumbo Annuity Request

Over \$3 Million

Product: _____ Date Requested: ____/____/____

MYGA

Duration: 3-Year 5-Year 6-Year 7-Year 8-Year 9-Year 10-Year 20-Year

Match (Bank)

Duration: 3-Year 5-Year 7-Year

FIA

Strategy Index 7 Strategy Index 10

Rate Certainty 7 Rate Certainty 10 Rate Certainty 20

SPIA

Payout Type: Life Only Period Certain # _____ Years

Life with Period Certain # _____ Years

Installment Refund Cash Refund

Joint & Last Survivor - % to Survivor _____%

Owner Name: _____

Annuitant Full Name (if different): _____ Annuitant Age: _____

State of Application: _____ Gender: Male Female

Total Amount of Annuity Premium: \$ _____ Source of Premium: _____

Type of Funds: Qualified Non-Qualified


Fund Transmittal: Cash w/ App Draft on Issue 1035 Rollover/Transfer

Existing American National Annuities: Yes No If Yes, total current value: \$ _____

National Marketing Director: _____

Regional Sales Manager: _____

Channel Leader: _____

 **AMERICAN NATIONAL INSURANCE COMPANY**
AMERICAN NATIONAL LIFE INSURANCE COMPANY OF NEW YORK
888-501-4043 / lad.americannational.com

LAD10111 / 01.25

- Stated Annuity Max \$3mm
- Simple Fillable form
- Submit to RSM
- Usual 24 to 48 hr. response
- Depending on product and duration.

Producer FIA Incentives

AMERICAN NATIONAL

FireLight eApp™ Cash Bonus



New Agents Can Earn Cash by Going Digital!

Two Paid Policies = \$1,000!

New agents can earn a total \$1,000 from their first two paid policies using FireLight eApp™.

Experience the future of insurance submissions with electronic applications! Effortlessly retain copies for your records, enjoy real-time pre-suitability confirmations, easy document uploads, and instant training verification. Boost your efficiency and maximize your earnings today!

- A minimum of two cases and \$25,000 total premium to qualify.
- Maximum \$1,000 bonus.
- New agents only.

To be eligible for a maximum bonus of \$1,000, all annuity policies must be submitted through FireLight eApp™ with at least two cases and a combined premium of \$25,000. This offer is exclusively available to new agents registered on or after 03/01/2024 for applications submitted on or after 03/01/2025. The cash bonus is non-accumulative, and eligible policies must remain active for 30 days. Applicable policies submitted by mail or to avoid paper applications, including those via ExpertScan, are not eligible. Credit towards the incentive is allocated based on the split policy percentage for each agent, with a limit of one \$1,000 bonus per writing agent. This offer is not valid in New York and may be withdrawn anytime at the company's discretion. Please contact your marketing area to confirm eligibility.

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

LA250211 / 11.24 / 888.702.4043 / let.us@americanat.com

LOYALTY REWARDS

AMERICAN EQUITY
INVESTMENT LIFE INSURANCE COMPANY

AMERICAN NATIONAL

Our Loyalty Rewards Program highlights the success of the top producers and unlocks access to exclusive rewards and benefits. With five rewarding levels to enhance your earnings, each tier builds on the benefits of the last, unlocking even greater opportunities as you progress.

LOYALTY REWARDS TIERS	PREMIER \$1,000,000 - \$1,999,999	PREMIER + \$2,000,000 - \$4,999,999	SILVER ELITE \$5,000,000 - \$6,999,999	GOLD ELITE \$7,000,000 - \$9,999,999	PLATINUM ELITE \$10,000,000+
FedEx Discount	✓	✓	✓	✓	✓
Holiday Gifting	✗	✓	✓	✓	✓
Opportunity to Gain Access to Unique & Exclusive Events	✗	✗	✓	✓	✓
Recognition Plaque	✗	✗	✓	✓	✓
Concierge Service Team	✗	✗	✗	✓	✓
Office Staff Training Event	✗	✗	✗	✓	✓
Earn Access to Invitation Only Top Producer Events	✗	✗	✗	✗	✓
BASIS POINTS	25	50	100	125	150

- This program gives you the opportunity to earn basis points on issued qualifying Fixed Indexed Annuity (FIA) premium.
- Producers must attain a qualifying production level in paid premiums by December 31, 2026, to receive benefits in the current year. Producers retain Loyalty Rewards status through the following calendar year.
- If the producer's production exceeds a qualification level, the producer will move to the next tier level and be paid retroactive basis points to dollar-one earned.
- Loyalty Program points will be paid March, May, July, September, November 2026 and January 2027.

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We invite you to
Experience American National!

Thank you.