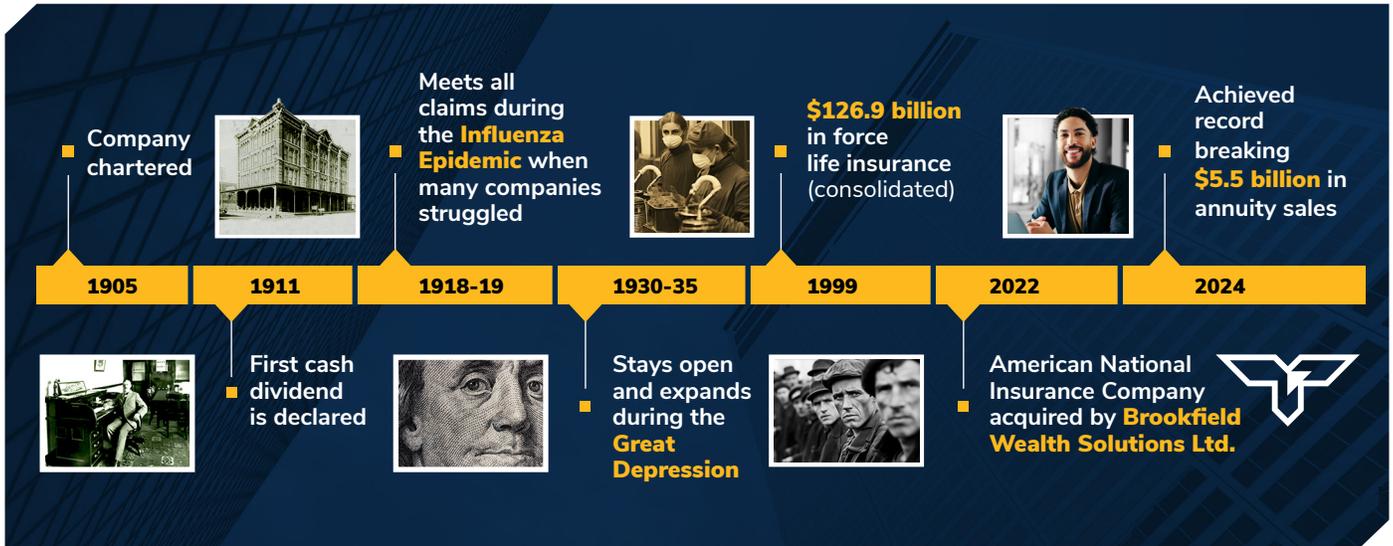


► Financial Standing



Through wars, depressions, military conflicts, economic upheavals, and a world turned upside down by the information revolution, American National Insurance Company focus on the long-term has made it a strong industry leader.

We believe in providing coverage options that are right for each individual client. We have a clear purpose, values instilled in our company and a long, rich history that can offer our clients longevity, stability, and a sense of security.

- **Annuities**
 - Fixed
 - Indexed
 - Immediate
- **Pension Risk Transfers**
- **Structured Settlements**

Financial Overview

As of 12/31/2024

	Statutory ¹
Total Assets	\$35.8 billion
Liabilities	\$33.5 billion
Capital & Surplus	\$2.3 billion

► Company Credit Ratings

American National Insurance Company holds an A credit rating from A.M. Best², Standard & Poor³, and Fitch⁴. These ratings reflect the company's financial strength and stability.



Rated A or higher by A.M. Best for 84 years



Best Company, independent analysts of the insurance industry since 1899, assigns annual ratings after an extensive analysis using a series of profitability, leverage, and liquidity tests that measure performance in such vital areas as competency of underwriting, control of expenses, adequacy of reserves, soundness of investments, and capital sufficiency.¹

► Bridging Retirement Gaps

In May 2022, Brookfield Wealth Solutions acquired American National. Since Brookfield Wealth Solutions was spun-off from Brookfield Asset Management in 2021. As part of the spin-off agreement, Brookfield Asset Management has been engaged as the asset manager for Brookfield Wealth Solutions, of which American National is a part. Brookfield Asset Management is a leading global alternative asset manager with approximately \$800 billion of assets under management across renewable power & transition, infrastructure, private equity, real estate, and credit. Their objective is to generate attractive, long-term risk-adjusted returns for the benefit of their clients and shareholders. Brookfield Asset Management's access to large-scale capital enables them to make investments in size-able, premier assets and businesses across geographies and asset classes.

1) These numbers are for ANICO only as ANICO is no longer the parent company of all life companies. 2) A.M. Best's active company rating scale ranges from A++ (Superior) to D (Poor). 3) Standard & Poor's active company rating scale ranges from AAA (Extremely Strong) to CC (Extremely Weak). Plus (+) or Minus (-) modifiers show the relative standing within the categories from AA to CCC. For a full list of Standard & Poor's activity company rating scale visit www.standardandpoors.com. 4) Please see the Fitch Ratings website for more information on credit rating categories www.fitchratings.com. American National Insurance Company, headquartered in Galveston, Texas is licensed to conduct business in all states except New York. Not available in New York.



AMERICAN NATIONAL INSURANCE COMPANY
888-501-4043 / lad.americannational.com