

Selection,
flexibility
& access
for your
financial
future ...



Palladium[®] Multi-Year Guarantee Annuity

A Single Premium Deferred Fixed Annuity Product from



American National Insurance Company

The Palladium® Multi-Year Guarantee Annuity (MYG) from American National Insurance Company offers six different guarantee periods that grow in value as time goes by!

Lock-in a competitive fixed rate for the period of time that fits your specific financial needs ...

After your first contract year, 10% of the Annuity Value can be withdrawn each year, with no Surrender Charge or Market Value Adjustment.¹

And, the Palladium® MYG provides a Confinement Waiver as well as a Disability Waiver that allows access to your money for those unexpected events in your life ...

All of this plus the safety & security of American National Insurance Company, in business for over 100 years!

The Palladium® Multi-Year Guarantee Annuity (MYG) provides you the flexibility of being able to select from six guarantee periods of from five to ten years. This allows you to lock in a competitive fixed rate for the period that fits your needs. The Palladium® MYG Annuity provides you the predictability you can depend on year after year during uncertain times.



Control Your Taxes

With tax rates expected to go up each year, the Palladium® MYG allows for tax deferred growth until you need the money from your annuity.² While it is growing tax deferred you will receive compounded interest on the entire amount in the annuity and not on the after tax amount as you would with products that are taxable each year whether you need the money or not. You decide when to pay taxes on your money, not the IRS.³

Annual Effective Interest Rate

The Palladium® MYG Annuity pays an annual “effective interest rate” based upon compounding of both the principal and interest. Interest will be credited to your annuity daily on a compound basis based on a 365 day year. Any withdrawals, including interest only withdrawals, will reduce the amount of interest credited to your contract.

¹ Withdrawals of earnings are subject to income tax. For earnings withdrawn prior to age 59½, a 10% federal tax penalty may apply.

² Information herein is not intended to be legal or tax advice. You should consult with your own attorney and tax advisor for your specific circumstance.

³ Tax Deferral puts you in charge of your income and taxes. Current U.S. tax law provides that earnings from an annuity are taxable only upon withdrawal as ordinary income.

Access to Your Money Whenever You Need It

Because you never know when you may need access to some of your money, the Palladium MYG withdrawal privileges offer peace of mind in knowing your money is not out of reach.

You can withdraw all interest earned in the first contract year or withdraw up to 10% per year after the first contract year free of surrender charges or market value adjustments⁴. Depending on your needs, distributions can be taken monthly, quarterly, semi-annually or annually.

Policy Years									
1	2	3	4	5	6	7	8	9	10
Interest Only	10%	10%	10%	10%	10%	10%	10%	10%	10%

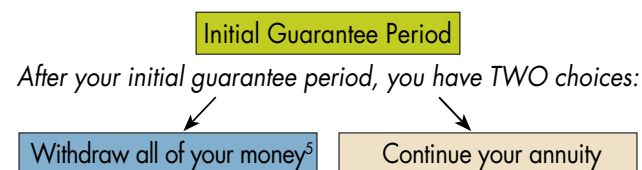
⁴ Any withdrawals in excess of the surrender free amount are subject to surrender charges or market value adjustments. Withdrawals of earnings are subject to income tax. For earnings withdrawn prior to age 59½, a 10% federal tax penalty may apply.

Access Your Money in a Health Crisis

For those unexpected health care events in your life, the Palladium® MYG Annuity provides a Confinement Waiver and a Disability Waiver that allows you to have access to your money without any surrender charges or market value adjustments.

Flexibility after Your Initial Guarantee Period

When your initial guarantee period comes to an end, you can withdraw all of your money or continue your annuity and earn American National's portfolio interest rate which is declared each year on your contract anniversary. This is an annual effective interest rate that compounds daily on the balance in the annuity.



⁵ This is only available during a 30 day window after the end of the initial guarantee period. This only applies to a full surrender, not partial surrenders or systematic withdrawals.

Protect Your Assets for the Future

The Palladium® MYG Annuity allows you to name individual beneficiaries thereby bypassing probate and the expenses that go with it. Should you die, you can pass the full value of your Palladium® MYG Annuity to your beneficiary free of any surrender charges or additional expenses that could deplete your bequest. However, any increase in the value of the annuity contract will be taxable as ordinary income, as would any withdrawals from a qualified contract.



Product Facts at a Glance:

Selection

- Six interest rate guarantee periods: 5, 6, 7, 8, 9 and 10 years
- An interest rate enhancement during the first year for certain guarantee periods
- Additional interest may also be paid during the first year if the initial premium is above a specific amount

Flexibility

- After your initial guarantee period, you have two choices: You can withdraw all of your money¹, or continue your annuity.

Access

- Interest only withdrawals in the first year, without surrender charges or market value adjustments (or excess interest deduction in some states).
- Up to 10% of beginning year annuity value per year starting in the second year, without surrender charges or market value adjustments (or excess interest deduction in some states).
- \$250 minimum withdrawal for a partial surrender
- \$100 minimum withdrawal for systematic withdrawals
- 2 surrender charge waivers: Confinement Waiver and Disability Waiver²
- For withdrawals greater than the free 10% withdrawal, both surrender charges and the market value adjustment may apply (or excess interest deduction in some states).
- Surrender Charges:

Year 1	2	3	4	5	6	7	8	9	10
8%	8%	8%	7%	6%	5%	4%	3%	2%	1%

- This product may not be available in all states

Additional Features

- Minimum Premium: \$5,000 Maximum Premium: \$1,000,000
- Issue Ages: 0 – 85 (Owner and Annuitant)
- 10-day Free-Look Period³
- Lock-in Declared Rate: Applies to premium that requires a transfer of funds
- Lock-in Period: Up to 60 days
- Effective Compound Interest Rate.
- Death Benefit: Upon the death of the Owner or Annuitant, the Death Benefit will be the greater of the surrender value or the annuity value.

¹ Only available during a 30 day window after the end of initial guarantee period. Only applies to a full surrender, not partial surrenders or systematic withdrawals.

² Restrictions apply. See policy for details.

³ Free-Look Period may be greater in some states.

This brochure has been prepared for persons considering American National's Palladium® MYG Annuity. This policy has limitations. The brochure is intended to give basic information about the product. For specific provisions, refer to Contract Form Series: MYGNQ, MYGPQ, GMYGNQ-C, GMYGPQ-C (Forms may vary by state)

Neither American National Insurance Company nor its agents give tax advice. Clients should contact their attorney or tax advisor on their specific situation.

American National Insurance Company, Galveston, Texas.

Not FDIC/NCUA insured	Not a deposit
Not insured by any federal government agency	
No bank/CU guarantee	May lose value

