

# PALLADIUM<sup>®</sup>

## Multi-Year Guarantee Annuity

A Fixed Annuity Product of American National Insurance Company  
Galveston, Texas

- Description:** Single Premium Deferred Annuity with Multi-Year Guarantee Periods
- Issue Ages:** 0-85 (*Annuitant and Owner*)
- Premium:** Single Premium Minimum: \$5,000 Maximum: \$1,000,000
- Interest Rates:** Eight interest rate guarantee periods: 3, 4, 5, 6, 7, 8, 9 or 10 years. Interest rate applied would be the effective annual interest rate for the period quoted. Additional first year interest for specific guarantee periods. Any interest, partial or systematic withdrawals would reduce the effective rate of interest. The declared credited rate still applies throughout the elected interest guaranteed period.
- Rate Lock:** The lock-in rate is the greater of the new money rate in effect at time of Application and the new money rate in effect at time of issue. Lock-in rate will apply for a period of up to 60 days.
- Guaranteed Minimum Interest Rate:** The Guaranteed Minimum Interest Rate will vary by state.
- Systematic Withdrawals<sup>1</sup>:** Available upon written request for a Fixed Amount or Interest-only payments. Two options available for Interest only: (1) Equal to the amount of interest earned since the later of (a) the last interest withdrawal, (b) the prior anniversary, or (c) inception of the policy; or (2) Equal to the interest earned for one modal period. Minimum withdrawal amount is \$100. Direct deposit available.
- Market Value Adjustment<sup>2</sup>:** A market value adjustment will apply if part or all of the surrender value is withdrawn prior to the end of the 10-year surrender charge period except during 30-day window.
- Surrender Schedule:**
- |      |   |   |   |   |   |   |   |   |   |    |
|------|---|---|---|---|---|---|---|---|---|----|
| Year | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 |
| %    | 8 | 8 | 8 | 7 | 6 | 5 | 4 | 3 | 2 | 1  |
- Penalty Free Withdrawals:** Interest only withdrawals may be made in the first year without penalty. Beginning in year two, 10% of the beginning year annuity value may be withdrawn without penalty. At the end of the guarantee period, there is a 30-day window for withdrawal of all funds without surrender charge or market value adjustment.
- Surrender Charge Waivers<sup>3</sup>:** Confinement Waiver, Disability Waiver (*Restrictions apply. See policy for details.*)
- Death Benefit<sup>4</sup>:** Upon the death of the Owner or the Annuitant, the Death Benefit will be the greater of the surrender value or annuity value.

<sup>1</sup> Withdrawals of earnings are subject to income tax. For earnings withdrawn prior to age 59½ a 10% federal tax penalty may apply to the taxable amount. Withdrawals from the annuity will affect both the annuity purchase value and the death benefit.

<sup>2</sup> In some states an Excess Interest Deduction will apply instead of a Market Value Adjustment.

<sup>3</sup> All waivers may not be available in all states.

<sup>4</sup> Consult your tax advisor to confirm your state's tax laws. As long as the owner's estate is not the beneficiary, the proceeds are generally not subject to the inconvenience of probate.

The foregoing is neither a contract nor an offer to contract, but is only a general description of benefits available under a policy as may be issued. The Palladium<sup>®</sup> MYG Annuity has limitations. For complete details, contact your insurance agent.

Policy Forms: MYGNQ, MYGPQ, GMYGNQ-C, and GMYGPQ-C.

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

Independent Marketing Group (IMG) is a division of American National Insurance Company



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