

Palladium® 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:	Six interest rate guarantee periods: 5, 6, 7, 8, 9 or 10 years. Interest rate applied would be the annual effective interest rate for the period quoted. Additional first year interest for specific guarantee periods. The declared credited rate still applies throughout the elected interest guaranteed period. 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.																								
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 Withdrawals¹:	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Market Value Adjustment²:	A market value adjustment will apply if part or all of the surrender value is withdrawn prior to the end of the 10-year surrender charge period except during 30-day window.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:	<table border="1"><tr><td>Year</td><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td><td>6</td><td>7</td><td>8</td><td>9</td><td>10</td><td>11+</td></tr><tr><td>%</td><td>8</td><td>8</td><td>8</td><td>7</td><td>6</td><td>5</td><td>4</td><td>3</td><td>2</td><td>1</td><td>0</td></tr></table>	Year	1	2	3	4	5	6	7	8	9	10	11+	%	8	8	8	7	6	5	4	3	2	1	0
Year	1	2	3	4	5	6	7	8	9	10	11+														
%	8	8	8	7	6	5	4	3	2	1	0														
Surrender Charge Free Withdrawals:	Interest only withdrawals may be made in the first year without a surrender charge penalty. Beginning in year two, 10% of the beginning year annuity value may be withdrawn without a surrender charge 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 Waivers³:	Confinement Waiver, Disability Waiver (Restrictions apply. See policy for details.)																								
Death Benefit⁴:	Upon the death of the Owner or the Annuitant, the Death Benefit will be the greater of the surrender value or annuity value.																								

¹ 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.

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

³ All waivers may not be available in all states.

⁴ 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® MYG Annuity has limitations. For complete details, contact your insurance agent.

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

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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American National Insurance Company