Palladium® MYG

Multi-Year Guarantee Annuity Series

AMERICAN NATIONAL

AMERICAN NATIONAL INSURANCE COMPANY

Guaranteed Growth

Maximize your financial potential with the exclusive Palladium® Multi-Year Guarantee (MYG) Annuity offering an impressive fixed interest rate that ensures your earnings grow steadily and securely, all while enjoying the added advantage of tax-deferred growth.

3 to 10-Year Guarantee Periods

Experience the benefits of our single premium fixed deferred annuity, offering you the freedom to choose guarantee periods ranging from 3 to 10 years. Enjoy the advantage of a competitive accumulation interest rate tailored to meet your unique financial goals.[1]

Higher Interest Rates for Higher Premiums

Rate enhancements for premiums starting at $100,000, increasing your crediting rate during the initial rate guarantee period.[2]

Flexibility & Choice

Options post-guarantee period

When the guarantee period you've chosen comes to an end, Palladium® MYG gives you flexibility and choice. At the end of your guarantee period, you can either:

- Withdraw all money without penalty during a special 30-day window, or
- Continue the annuity and earn an annual effective interest rate declared annually on the policy anniversary.

Should you decide to continue your annuity, your contract has a Minimum Guaranteed Interest Rate to assure annual growth in your annuity after the end of your guarantee period.

Tax-deferred growth

This product allows for tax-deferred growth until you need the money from your annuity.[3] 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 taxable products each year.[4]

Annual effective interest rate

Palladium® MYG pays an annual "effective interest rate" based upon compounding of both the principal and interest. Interest will be credited to the annuity daily, compounded annually based on a 365-day year. Any withdrawals, including interest-only withdrawals, will reduce the amount of interest credited to your contract.

Money access

Withdrawal privileges offer peace of mind in knowing your money is not out of reach.

Every contract year, you can withdraw up to 10% of the annuity value free of surrender charges and adjustments.[5]

In New York only, in the first year you can only withdraw up to the interest earned without surrender charges and adjustments and 10% beginning in contract year two.

Access when needed most

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

Asset protection

You can 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 to your beneficiary free of any surrender charges or additional expenses that could deplete your request.

MYG Series Overview

Issue Ages

0–90 (annuitant and owner)

Minimum Single Premium

$5,000

Minimum Guaranteed Interest Rate

The Minimum Guaranteed Interest Rate is declared by American National at issue and is guaranteed for all contract years.

Free Look Period

All states 30 days

Market Value Adjustment (MVA)

If you withdraw any amount during the Surrender Charge Free Withdrawal period in excess of the allotted 10% Surrender Charge Free Withdrawal amount, additional adjustments may be applied that could increase or decrease the total withdrawal amount. Values are determined by comparing market interest rates on the contract's issue date to its surrender date. The MVA is not applicable in all states.

Systematic Withdrawals

May be requested at any time prior to maturity for interest-only or fixed amounts. Minimum withdrawal amount is $100.00 ($50 if paid by direct deposit). Please see contract for more information.

Withdrawals of earnings are subject to income tax. For earnings withdrawn before age 59½, a 10% federal tax penalty may apply to the taxable amount. Withdrawals from the annuity will affect both the annuity value and the death benefit.

Surrender Charge Free Withdrawals

10% of the beginning contract year annuity value may be withdrawn without a surrender charge every year. In NY, only interest may be withdrawn in the first year. At the end of the selected guarantee period, there is a 30-day window to withdraw all funds without a surrender charge and any applicable MVA.

Surrender Charge Schedule

Year	1	2	3	4	5	6	7	8	9	10	11+
Charge	8%	8%	8%	7%	6%	5%	4%	3%	2%	1%	0%
California	8%	8%	7%	6%	5%	4%	3%	2%	1%	0%	0%

Surrender Charge Waivers

Confinement Waiver, Disability Waiver, and Terminal Illness Waiver[6]
(Restrictions apply. See contract for details.)

Death Benefit

Palladium® MYG: On the death of the owner, the death benefit will be the greater of the surrender value or the annuity value of the contract on the date proof of death is received by American National.

Palladium® MYG–NY: On the death of the owner, before the maturity date of the contract, the death benefit will be the annuity value of the contract on the date proof of death is received by American National.

1) The Interest Rate Guarantee Periods listed are subject to availability. Your agent can confirm which Interest Rate Guarantee Periods are currently available. 2) Interest rate enhancement applied to initial premium received at issue. Base rate is for the initial guarantee period only. It is not used for renewal rates beyond the initial guarantee period. 3) 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. 4) 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. 5) 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. 6) Terminal and Confinement Waivers are not available in California. Terminal Illness Waiver is not available in New York.

Contract Form Series: MYG24; MYGNQ(NY); MYGPQ(NY); AI20 (Forms may vary by state). American National Insurance Company, headquartered in Galveston, Texas is licensed to conduct business in all states except New York. Business is conducted in New York by American National Life Insurance Company of New York, headquartered in Glenmont, New York. Each company has financial responsibility only for the products and services it issues.

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

AMERICAN NATIONAL INSURANCE COMPANY
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