# Palladium® Match MYG

## Multi-Year Guarantee Annuity Series

AMERICAN NATIONAL

AMERICAN NATIONAL INSURANCE COMPANY

## Guaranteed Growth

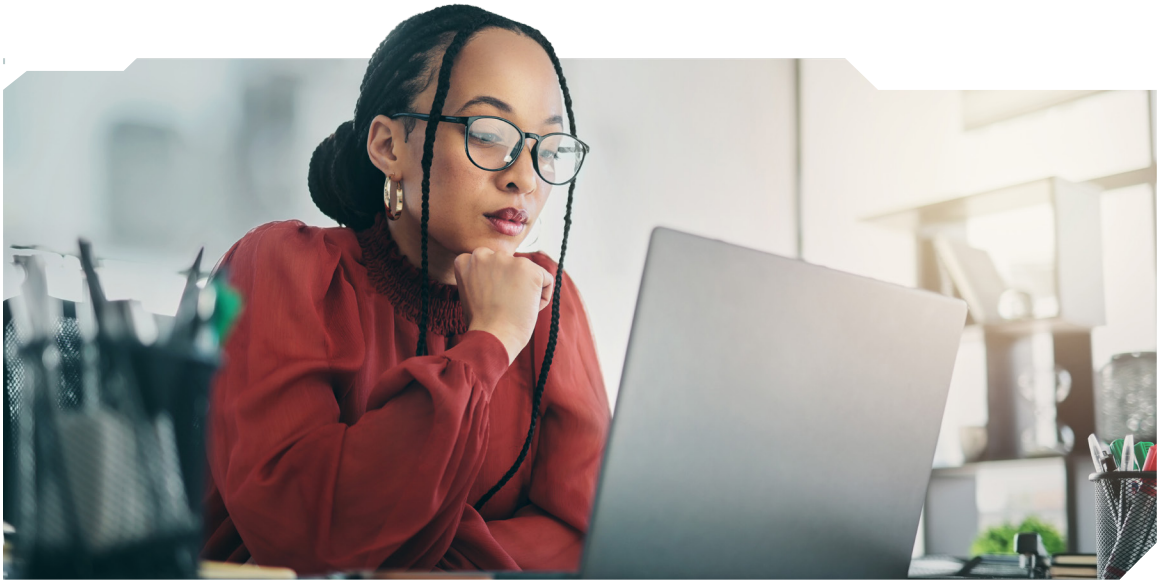
Maximize your financial potential with the exclusive Palladium® Match Multi-Year Guarantee (MYG) Annuity offering an impressive fixed interest rate that ensures your earnings grow steadily and securely, all while enjoying the added advantage of tax-deferred growth.

## 3, 5 & 7-Year Guarantee Periods

Experience the benefits of our single premium fixed deferred annuity, offering you the freedom to choose from 3, 5 & 7-year guarantee periods. 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

### Financial safekeeping

Although not FDIC insured, MYG Match is backed by the financial strength of American National Insurance Company. Rated A or higher by A.M. Best for over 80 years with a long-standing reputation for integrity and financial stability.[3] This company has a history of serving over 5 million policyholders and shareholders over the course of a century. American National Insurance Company has also been evaluated and assigned A rated by nationally recognized, Standard & Poor's[4] and Fitch[5] rating agencies. The ratings are current as of January 2026.

### Tax-deferred growth

This product 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 taxable products each year.[6]

### Annual effective interest rate

It 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 beginning of year annuity value free of surrender charges and adjustments.[7]

### 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, or any applicable market value adjustments.

### 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® Match MYG to your beneficiary free of any surrender charges or additional expenses that could deplete your request.

# Palladium® Match 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)**

MVA will only be in effect during the initial guarantee period. MVA does not apply in California.

**Systematic Withdrawals**

May be requested at any time prior to maturity for interest-only or fixed amounts. Minimum withdrawal amount is $100.00 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.

**Surrender Charge Schedule**

| Contract Year | 1st | 2nd | 3rd | 4th | 5th | 6th | 7th | 8th | 9th | 10th | 11th |
|---|---|---|---|---|---|---|---|---|---|---|---|
| Match MYG 3 | 8% | 8% | 8% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% |
| Match MYG 5 | 8% | 8% | 8% | 7% | 6% | 0% | 0% | 0% | 0% | 0% | 0% |
| Match MYG 7 | 8% | 8% | 8% | 7% | 6% | 5% | 4% | 0% | 0% | 0% | 0% |

**California Surrender Charge Schedule**

| Contract Year | 1st | 2nd | 3rd | 4th | 5th | 6th | 7th | 8th | 9th | 10th | 11th |
|---|---|---|---|---|---|---|---|---|---|---|---|
| Match MYG 3 | 8% | 8% | 7% | 0% | 0% | 0% | 0% | 0% | 0% | 0% | 0% |
| Match MYG 5 | 8% | 8% | 7% | 6% | 5% | 0% | 0% | 0% | 0% | 0% | 0% |
| Match MYG 7 | 8% | 8% | 7% | 6% | 5% | 4% | 3% | 0% | 0% | 0% | 0% |

**Surrender Charge Waivers**

Confinement Waiver, Disability Waiver, and Terminal Illness Waiver[8]
(Restrictions apply. See contract for details.)

**Death Benefit**

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.

1) The Interest Rate Guarantee Periods listed are subject to availability. Your agent can confirm which Interest Rate Guarantee Periods are currently available. 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) A.M. Best's active company rating scale ranges from A++ (Superior) to D (Poor). For the latest Best's Credit Rating, access www.ambest.com. 4) Standard & Poor's active company rating scale ranges from AAA (Extremely Strong) to CC (Extremely Weak). Plus (+) o r 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. 5) Please see the Fitch Ratings website for more information on credit rating categories www.fitchratings.com. 6) 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. 7) 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. 8) Terminal and Confinement Waivers are not available in California.

Not available in New York. Contract Form Series: MYGFI23; 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.

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

11280 / 03.26