

# FACTS AT A GLANCE

## SELECTION

### A History of Selection and Strength

Since 1905, American National Insurance Company has been a consistent source of financial strength and long-term planning which has earned the respect of millions of policyowners.

American National's financial strength and operating integrity have positioned it as a leader in the insurance industry.

American National offers innovative and customer focused insurance products and ranks among the larger life insurance companies in the United States. We are committed to providing our customers with high quality, stable products that best fit their diverse and changing financial needs.

## FLEXIBILITY

## ACCESS

## SAFETY

### Selection

- Eight interest rate guarantee periods: 3, 4, 5, 6, 7, 8, 9 and 10 years
- An additional interest rate during the first year for certain guarantee periods
- Additional interest may also be paid for the life of the contract for initial premium above a specific amount

### Flexibility

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

### 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
- \$250 minimum withdrawal for a partial surrender
- \$100 minimum withdrawal for systematic withdrawals (*Direct Deposit available*)
- 2 surrender charge waivers: Confinement Waiver and Disability Waiver\*\*
- For withdrawals greater than the free 10% withdrawal, both surrender charges and the market value adjustment may apply
- Surrender Charges: 8%, 8%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
- This product may not be available in all states

### Safety

- A.M. Best Rating: A+ (Superior)
- Standard & Poor's Rating: AA- (Very Strong)

### Additional Features

- Minimum Premium: \$5,000 Maximum Premium: \$1,000,000
- Issue Ages: 0 – 85 (Owner and Annuitant)
- 10-day Free-Look Period\*\*\*
- Lock-in Declared Rate: Applies to premium that requires a transfer of funds
- Lock-in Period: Up to 60 days
- Minimum guaranteed interest rate will vary by state.

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

*\*\*Restrictions apply. See policy for details.*

*\*\*\*Free-Look Period may be greater in some states.*



**PALLADIUM®**  
Multi-Year Guarantee Annuity

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Multi-Year Guarantee Annuity

A Single Premium Deferred Fixed Annuity Product from

A Single Premium Deferred Fixed Annuity Product from



INSURANCE MARKETPLACE  
STANDARDS ASSOCIATION



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

Form 4884



AMERICAN NATIONAL INSURANCE COMPANY  
One Moody Plaza, Galveston, Texas 77550-7999

Rev. 04/09

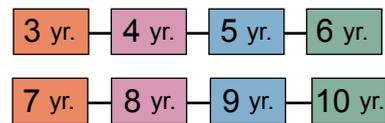


# SELECTION

## Select from eight interest rate guarantee periods

The Palladium® Multi-Year Guarantee Annuity (MYG) offers eight different guarantee periods so that you can select the time frame that works best for you. You can choose from a 3, 4, 5, 6, 7, 8, 9 or 10 year guarantee period. Lock in a competitive fixed rate for the period of time that fits your needs. 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. The Palladium® MYG Annuity gives you the predictability you can depend on year after year. Extra: During the first year, there is an additional interest rate for certain guarantee periods.

## Choose your own guarantee period

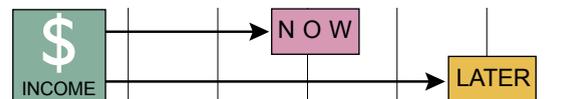


## Select when to take income and pay taxes

The Palladium® MYG Annuity is a tax deferred annuity. Tax deferral puts you in control of your tax situation. This means you select when you want to take income and pay taxes. If you do not need the income, you can reinvest your interest without paying taxes on the interest. If you want the income, you can receive monthly checks that are equal to the accrued interest or a fixed amount. And you only pay taxes on the income you withdraw.<sup>1</sup>

<sup>1</sup> 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.

## Do you want the income now or later?



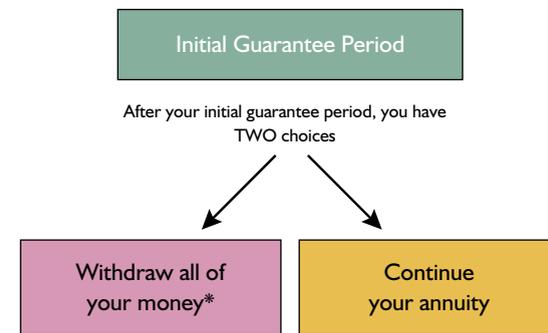
Tax deferral puts you in charge of your income and taxes.

# FLEXIBILITY

## Flexibility after your initial guarantee period

When your initial guaranteed period comes to an end, the flexibility of the Palladium® MYG Annuity lets you choose what makes the most sense for you. 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 policy anniversary. The Palladium® MYG Annuity gives you the flexibility to make the best decision for you and your money.

## Flexibility after your initial guarantee period



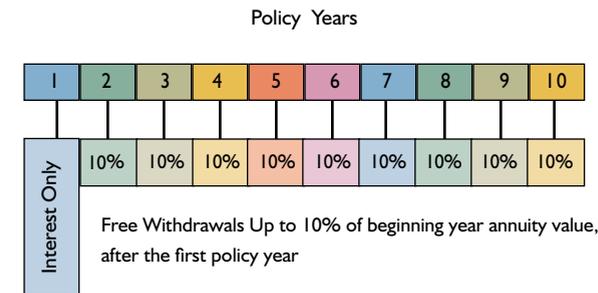
*\*This is only available during a 30 day window after the end of the initial guarantee period. This only applies to a full surrender, not partial surrenders or systematic withdrawals.*

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

# ACCESS

## Access whenever you need it

Because you never know when you are going to need some of your money, the Palladium® MYG Annuity lets you make specified withdrawals, free of surrender charges and market value adjustments\*. In the first policy year, you may withdraw all or part of interest earned, free of surrender charges. Starting in the second policy year, you can withdraw up to 10% of your beginning year annuity value, free of surrender charges and market value adjustments. And you can take your money in a lump sum or in a monthly, quarterly, semi-annual or annual check. The Palladium® MYG Annuity gives you peace of mind knowing you have access to your money when you need it. Withdrawals taken before age 59½ may have a 10% tax penalty.



## Access when you need it most

For the unexpected 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.

In addition, there is a death benefit provided on the death of the owner or the annuitant. The death benefit is the greater of the annuity value or the surrender value. If the annuitant is not the owner of the policy, the death benefit will be paid to the beneficiary.

When you need it most, the Palladium® MYG Annuity is there to help.

*\*In some states an excess interest deduction will apply instead of a Market Value Adjustment.*

# SAFETY

## A History of Safety and Strength

American National Insurance Company (“American National”) has been evaluated and assigned the following ratings by nationally recognized, independent rating agencies. The ratings are current as of March 2009.

## American National Ratings

**A.M. Best A+** (Superior) 2<sup>nd</sup> highest of 13 active company ratings <sup>1</sup> “A superior ability to meet their ongoing obligations to policyholders”

**Standard & Poor’s AA-** (Very Strong) 4<sup>th</sup> highest of 20 active company ratings <sup>2</sup> “Very strong financial security characteristics, differing only slightly from those rated higher”

Ratings reflect current independent opinions of the financial capacity of an insurance organization to meet the obligations of its insurance policies and contracts in accordance with their terms. They are based on comprehensive quantitative and qualitative evaluations of the company and its management strategy. The rating agencies do not provide ratings as a recommendation to purchase insurance or annuities. The ratings are **not a warranty** of an insurer’s current or future ability to meet its contractual obligations.

Ratings may be changed, suspended or withdrawn at any time. For the most current ratings view the full rating reports on American National’s Internet site at [www.anico.com](http://www.anico.com).

<sup>1</sup> A.M. Best’s active company rating scale is: A++ (Superior), A+ (Superior), A (Excellent), A- (Excellent), B++ (Very Good), B+ (Very Good), B (Adequate), B- (Adequate), C++ (Fair), C+ (Fair), C (Marginal), C- (Marginal) and D (Poor).

<sup>2</sup> Standard & Poor’s active company rating scale is: AAA (Extremely Strong), AA (Very Strong), A (Strong), BBB (Good), BB (Marginal), B (Weak); CCC (Very Weak), and CC (Extremely Weak). Plus (+) or Minus (-) modifiers show the relative standing within the categories from AA to CCC.