# Palladium® MYG

## Multi-Year Guarantee Annuity Series

**A trusted product, now direct to you.**

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AMERICAN NATIONAL INSURANCE COMPANY

# One of America's Best Insurance Companies

Recognized for decades of financial strength, American National Insurance Company is committed to helping you protect your assets and reduce risk. That commitment is evident in our long-standing financial stability, earning at least an A credit rating from A.M. Best[1], Standard & Poor[2], and Fitch[3]. In 2024, Forbes once again ranked us among America's Best Insurance Companies, further demonstrating our dedication to financial security.

# About Fixed Annuities

A fixed annuity is a contract backed by the financial strength and claims-paying ability of the issuing company.

This guarantees you a way to protect assets while allowing for growth opportunities. It does this through a combination of powerful benefits:

- Principal protection
- Guaranteed income
- Tax-deferral
- A level of liquidity
- May avoid probate

### How a Fixed Annuity Works

This long-term financial product, known as a multi-year guarantee annuity, is a type of fixed annuity purchased with an insurance provider that, in turn, guarantees principal protection and tax-deferred growth on assets.

Throughout the course of the contract, the fixed annuity earns additional interest credits based on an established rate.

Because a multi-year guarantee annuity is a long-term financial product, insurers can offer interest rates that are typically higher than those of CDs and savings accounts. In exchange for these benefits, multi-year guarantee annuities have withdrawal limitations.

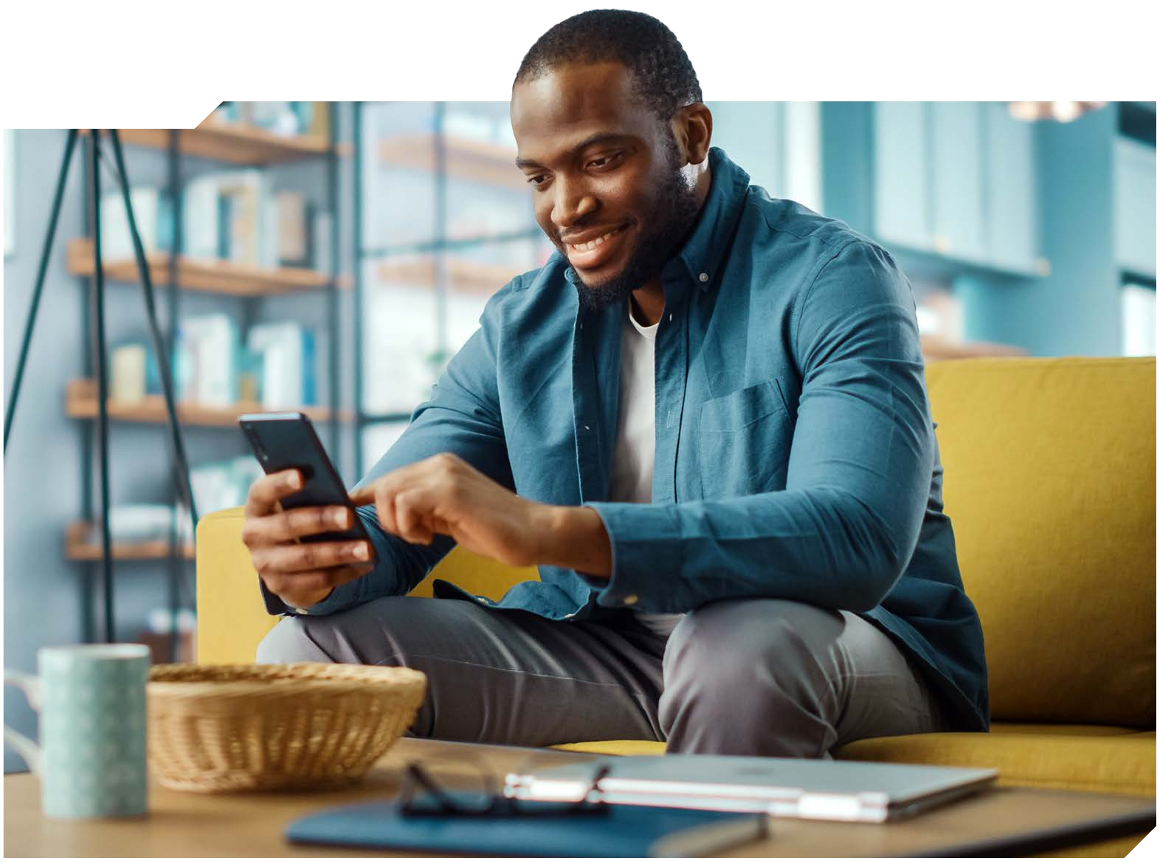
# A New Way to Buy a Trusted Product

American National now offers direct access to our single premium fixed deferred Palladium® Multi-Year Guarantee (MYG) Annuity, making it easier to secure guaranteed growth and protection from market volatility.

Ideal for do-it-yourself planners seeking smart diversification, a Palladium® MYG Annuity provides a straightforward way to safeguard assets while benefiting from a competitive fixed interest rate and options to withdraw your money.

## Do it yourself online!

**In just minutes, you can build your Palladium® MYG Annuity, securely transfer funds, and create your account. Visit: Annuities.AmericanNational.com.**



# The Palladium® Multi-Year Guarantee (MYG) Annuity

**Unlock your financial potential. This annuity offers guaranteed growth with a fixed interest rate, ensuring your earnings grow steadily and securely. Enjoy the added advantage of tax-deferred growth, maximizing your wealth.**

## Guaranteed Growth

Protect a portion of your savings from market risk while avoiding upfront and annual maintenance fees. Earn a guaranteed interest rate and choose a guarantee period of 5 to 10 years based on your financial goals.[4]

## Penalty-Free Withdrawals

Access up to 10% annually free from surrender charges. Set up systematic withdrawals tailored to your income needs - whether interest-only or fixed amounts on a customized schedule.

## Tax Deferral Advantage

Enjoy tax-deferred growth, letting your savings compound faster without annual taxes. You only pay taxes on withdrawals, giving you more control over your tax strategy.[5]

# 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. 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, compounded daily, based on a 365 day year. Any withdrawals, including interest-only withdrawals, will reduce the amount of interest credited to your contract.

### Penalty-Free Withdrawals

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. For earnings withdrawn prior to age 59½, a 10% federal tax penalty may apply.

Request withdrawals at any time before your annuity matures, whether for interest-only or fixed amounts. Choose a schedule that works best for you—monthly, quarterly, semi-annually, or annually

### 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.

# Palladium® 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 Insurance Company 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.<br>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. 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[5]<br>(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) Only standard and substandard rates available. A.M. Best's active company rating scale ranges from A++ (Superior) to D (Poor). 2) Standard & Poor's active company rating scale ranges from AAA (Extremely Strong) to CC (Extremely Weak). Plus (+) or 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. 3) Please see the Fitch Ratings website for more information on credit rating categories www.fitchratings.com. 4) The Interest Rate Guarantee Periods listed are subject to availability. 5) 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. 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. Contract Form Series MYG24); AI20 (Forms may vary by state). CA Form: MYG16(04). American National Insurance Company, headquartered in Galveston, Texas is licensed to conduct business in all states except New York.



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