



# Palladium<sup>®</sup> Multi-Year Guarantee (MYG)

Single Premium Fixed Deferred Annuity

	Guarantee Periods		
	\$99,999 and below	\$100,000 to \$249,999	\$250,000 and above
3-Year	4.45%	4.55%	4.70%
5-Year	4.65%	4.75%	4.90%
6-Year	4.65%	4.75%	4.90%
7-Year	4.65%	4.75%	4.90%
8-Year	4.65%	4.75%	4.90%
9-Year	4.65%	4.75%	4.90%
10-Year	4.65%	4.75%	4.90%

The Interest Rate Guarantee Periods listed above are subject to availability. Your agent can confirm which Interest Rate Guarantee Periods are currently available.



- Tax-Deferred Growth
- 10% of the annuity value can be withdrawn<sup>1</sup> each year, with no surrender charge or market value adjustment.<sup>2</sup>
- All funds can be withdrawn without penalty during a special 30-day window after the end of the initial guarantee period.<sup>3</sup>
- Following the interest rate guarantee period, interest will be credited at a rate determined by the company annually, at each contract anniversary.
- The interest rate will never be less than the minimum guaranteed interest rate as specified in the contract.

American National Insurance Company

## FOR MORE INFORMATION CONTACT

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Rates effective as of **10/1/2024**. Rate subject to change for new issues at any time. All interest rates are declared as annual effective rates of interest. Interest is credited to your annuity daily on a compound basis assuming a 365 day year. Any withdrawals including interest only withdrawals will reduce the amount of interest credit to your contract. 1) For withdrawals prior to age 59½, a 10% federal tax penalty may apply. 2) Within 30 days of the end of the initial guarantee period, the client may surrender the contract without incurring any surrender or MVA (market value adjustment) charges. 3) Within 30 days of the end of the initial guarantee period, the client may surrender the contract without incurring any surrender or MVA (market value adjustment) charges. Form Series: MYG20; AI20 (Forms may vary by state). CA Form: MYG16(04). Neither American National nor its agents give legal or tax advice. Please consult your tax advisor or attorney on your specific situation. American National Insurance Company, Galveston, Texas.

Contract Year	1st	2nd	3rd	4th	5th	6th	7th	8th	9th	10th	11+
Surrender Charge	8%	8%	8%	7%	6%	5%	4%	3%	2%	1%	0%
California	8%	8%	7%	6%	5%	4%	3%	2%	1%	0%	0%

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