

PALLADIUM[®]

Single Premium Immediate Fixed Annuity

A Product of American National Insurance Company
Galveston, Texas

| | |
|--------------------------|--|
| Description: | Single Premium Immediate Fixed Annuity |
| Minimum Single Premium: | \$15,000 (NQ); \$3,500 (PQ). |
| Issue Ages: | 0-90 (period certain only) 5-90 (life contingent) |
| Source of Annuity Funds: | Qualified and Non-Qualified |
| Minimum Income Payment: | \$100 per selected frequency |
| Payment Frequency: | Annual, Semi-Annual, Quarterly, Monthly |
| Pay-Out Options: | Life Life with period certain* from 5 to 20 years Period Certain from 5 to 30 years Joint & Last Survivor with 50, 60, 66.67, 75 or 100% paid to survivor Joint & Last Survivor with 50, 60, 66.67, 75 or 100% paid to survivor for a period of 5 to 20 years Installment and Cash Refund |
| Death Benefit: | Available on Period Certain options. Option to continue payments until end of certain period or pay out in lump sum equal to the commuted value ¹ . |
| Partial Withdrawals*: | Allowed after 3 years for up to 10% of commuted value ¹ . Minimum withdrawal of \$2,000 ² |
| Full Surrender*: | Allowed after 3 years ³ |

*May not be available in all states.

¹The commuted value will be calculated using a commutation interest rate and remaining life expectancy as determined by underwriting at the time the withdrawal is requested.

²A commutation charge will be assessed on partial withdrawals and full surrender amount.

³The surrender or partial withdrawal amount will be the commuted value reduced by commutation charges.

The foregoing is neither a contract nor an offer to contract, but is only a general description of benefits available under a policy as may be issued. The Palladium[®] Single Premium Immediate Annuity has limitations. For complete details, contact your insurance agent.

Policy Form NSPA



• Not insured by the FDIC or any other agency of the United States or the depository institution



• Not a deposit or other obligation of the depository institution and is not guaranteed by the depository institution

• Subject to investment risks, including possible loss of value

IMIG
INDEPENDENT MARKETING GROUP
Independent Marketing Group (IMG) is a division
of American National Insurance Company



American National Insurance Company
One Moody Plaza, Galveston, Texas 77550-7999



INSURANCE MARKETPLACE
STANDARDS ASSOCIATION

