

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 without underwriting (life contingent options) 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

IMG
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



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