

Palladium® Multi-Year Guarantee (MYG) Annuity

SERIES COMPARISON CHART



Palladium® MYG	Palladium® MYG MAX	Palladium® Match MYG
Single Premium	Single Premium	Single Premium
Taxes Deferred	Taxes Deferred	Taxes Deferred
Banded Interest Rate Bonus	Banded Interest Rate Bonus	Banded Interest Rate Bonus
7 Guarantee Periods	5 Guarantee Periods	3 Guarantee Periods
Fixed Rates (Mid-Range)	Fixed Rates (Higher-Range)	Fixed Rates (Lower-Range)
Year 1 Enhancement ¹	Year 1 Enhancement ¹	No Year 1 Enhancement
Access 10% Annually, No Charge ²	No Annual Surrender Free Access	Access 10% Annually, No Charge ²
10-Year Surrender with Special Window	10-Year Surrender with Special Window	Shorter Matching Surrender Period

1) Not available on all guarantee periods. 2) Any withdrawals in excess of the surrender free amount are subject to surrender charges or market value adjustments. Withdrawals of earnings are subject to income tax. For earnings withdrawn prior to age 59½, a 10% federal tax penalty may apply.

Contract form series: MYG24; MYGFI23; AI20 (Forms may vary by state). American National Insurance Company, headquartered in Galveston, Texas is licensed to conduct business in all states except New York.

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

LAD10543 / 07.25