

Palladium[®] Match MYG

Multi-Year Guarantee Annuity Series

1-5 YEARS	\$99,999 and below	\$100,000 to \$249,999	\$250,000 and above
	X.XX%	X.XX%	X.XX%

- ▶ **10% of the annuity value can be withdrawn¹ each year, with no surrender charge or market value adjustment²**
- ▶ **Confinement, Terminal, and Disability Waivers³**
- ▶ **Interest guaranteed periods, perfectly aligned with a matching surrender charge period**

The Interest Rate Guarantee Periods listed above are subject to availability.

Rates effective as of 7/1/2024 Rate subject to change for new issues at any time. 1) Withdrawals taxed as ordinary income. 2) Rates are declared as annual effective rates of interest. Any withdrawals, including interest only withdrawals, will reduce the amount of interest credited to a contract. For withdrawals prior to age 59½, a 10% federal tax penalty may apply. 3) Not available in all states. After initial Guaranteed Period, the interest rate is determined based on the current economic conditions. Contract Form Series: MYGFI23; AI20 (Forms may vary by state).

American National Insurance Company, Galveston, Texas.

Surrender Charge Schedule:

Contract Year	1st	2nd	3rd	4th	5th	6th	7th	8th	9th	10th	11+
Match MYG 3											
Match MYG 5											
Match MYG 7											

Not FDIC/NCUA insured | Not a deposit | Not insured by any federal government agency | No bank/CU guarantee | May lose value