

Palladium® Group Fixed Annuity



No initial charge against the contributions on this contract and no charge against the assets!

American National Insurance Company presents the annuity contract designed exclusively for qualified pension and profit sharing plans. There is no initial charge against the contributions on this contract and no charge against the assets.

This contract assures a return on your money by guaranteeing a minimum interest rate for the life of the contract.

In addition to the minimum guarantees, current market interest rates are declared by American National and are guaranteed for annual intervals from the date of each contribution.

Important Plan Provisions

- \$5,000 minimum initial contribution.
- \$1,000,000 maximum initial contribution without prior approval.
- \$100 minimum for subsequent contributions.
- Minimum interest rate guarantee for the life of the contract is based on the NAIC index and will not be lower than 1%. Ask your agent for the current NAIC index rate.
- Current interest rates guaranteed for one-year intervals from the date of the contribution.
- Withdrawal charges from the date of issue of the contract as a percentage of the withdrawal:

Year	1	2	3	4	5	6	7	8	9+
%	10	9	8	7	6	5	4	2	0

- Withdrawal charges are waived for plan distributions due to a participant's death, disability, retirement, or termination of employment.

Plan participants are depending on their retirement funds.

The Palladium® Group Fixed Annuity, with its dependable returns, can add protection and stability to other more aggressively situated plan assets.

Form Series GDA15; DAGA99; DAGA99 2-11 (Forms may vary by state)

Neither American National Insurance Company nor its agents give tax advice. Clients should contact their attorney or tax advisor regarding their specific situation. American National Insurance Company, Galveston Texas.