

PALLADIUM®

PALLADIUM®  
PLUS

PALLADIUM®  
ULTRA

The Flexible Premium  
Deferred Annuities

*Issued By American National Insurance Company*

# PALLADIUM<sup>®</sup>

An Annuity Product of  
American National Insurance Company, Galveston, Texas

<b>Annuitant Issue Ages:</b>	Qualified 0-80 (0-78 in PA) (No Maximum Issue Ages for Owner)	Non-Qualified 0-85 (0-78 in PA)																		
<b>Premiums<sup>1</sup>:</b>	Minimum - \$100 monthly (PAC) Maximum - \$1,000,000																			
<b>Minimum Additional Premiums:</b>	\$100 PAC, \$300 Quarterly, \$600 Semiannually, \$1,200 Annually																			
<b>Maximum Additional Premium:</b>	After the first year, \$7,500 in any year																			
<b>Interest Rate:</b>	First year base rate 0.5% higher than Palladium <sup>®</sup> Plus and Palladium <sup>®</sup> Ultra annuity products*																			
<b>Guaranteed Minimum Interest Rate:</b>	3%																			
<b>Annuity Purchase Value:</b>	Sum of the net annuity premiums, less any partial surrenders and applicable surrender charges plus accumulated interest																			
<b>Surrender Schedule:</b>	<table> <tr> <td>Year</td> <td>1</td> <td>2</td> <td>3</td> <td>4</td> <td>5</td> <td>6</td> <td>7</td> <td>8+</td> </tr> <tr> <td>%</td> <td>9</td> <td>8</td> <td>7</td> <td>6</td> <td>5</td> <td>4</td> <td>2</td> <td>0</td> </tr> </table>		Year	1	2	3	4	5	6	7	8+	%	9	8	7	6	5	4	2	0
Year	1	2	3	4	5	6	7	8+												
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<b>Penalty Free Withdrawals<sup>2</sup>:</b>	10% of the annuity purchase value as of the policy anniversary is available each year without incurring penalties or surrender charges.																			
<b>Systematic Withdrawals:</b>	Available at issue for Interest only or a Fixed amount. Withdrawal dates can be monthly, quarterly, semiannually or annually.																			
<b>Death Benefit<sup>3</sup>:</b>	Annuity purchase value as of the date notice of death is received at Home Office. Death benefit proceeds are not subject to the inconvenience of probate.																			
<b>Settlement Options:</b>	Payment Options available are (1) Fixed Period; (2) Fixed Period and Life; (3) Fixed Amount; (4) Interest Only; (5) Minimum Payment (Section 72(q)(2)(D) of Internal Revenue Code)																			

1. The Palladium<sup>®</sup> offers the convenience of premium billing, which is available on a quarterly, semi-annual or annual basis. Premiums can also be withdrawn from your checking account and applied to your annuity on a monthly basis.
2. Withdrawals of earnings are subject to income tax. For earnings withdrawn prior to age 59½ a 10% federal tax penalty may apply to the taxable amount. Withdrawals from the annuity will affect both the annuity purchase value and the death benefit.
3. As long as the owner's estate is not the beneficiary, the death benefit proceeds are generally not subject to the inconvenience of probate. Consult your tax adviser or attorney on your specific situation.

\* It is anticipated, though not guaranteed, that the product base rate will be 0.5% higher than the additional interest products.

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<sup>®</sup> Annuity has limitations. For complete details, contact your insurance agent.

Policy Forms FPDA-NQ, FPDA-PQ

# PALLADIUM<sup>®</sup> PLUS

An Annuity Product of  
American National Insurance Company, Galveston, Texas

<b>Annuitant Issue Ages:</b>	Qualified	Non-Qualified
Palladium <sup>®</sup> Plus 1	0-80 (0-59 in FL & Utah)	0-85 (0-59 in FL & Utah)
Palladium <sup>®</sup> Plus 3	0-80 (0-58 in FL & Utah) (No Maximum Issue Ages for Owner)	0-80 (0-58 in FL & Utah)
<b>Premiums:</b>	Minimum - \$5,000 Maximum - \$1,000,000	
<b>Minimum Additional Premiums:</b>	\$100	
<b>Interest Rate Options<sup>1</sup>:</b>		
Palladium <sup>®</sup> Plus 1:	Includes 1% additional first year interest	
Palladium <sup>®</sup> Plus 3:	Includes 3% additional first year interest	
<b>Guaranteed Minimum Interest Rate:</b>		
Palladium <sup>®</sup> Plus 1:	4% in the first year, 3% thereafter	
Palladium <sup>®</sup> Plus 3:	6% in the first year, 3% thereafter	
<b>Annuity Purchase Value:</b>	Sum of the net annuity premiums, less any partial surrenders and applicable surrender charges plus accumulated interest	
<b>Surrender Schedule:</b>		
Palladium <sup>®</sup> Plus 1:	Year	1 2 3 4 5 6 7 8 9 10 11+
	%	10 9 8 7 6 5 4 3 2 1 0
Palladium <sup>®</sup> Plus 3:	Year	1 2 3 4 5 6 7 8 9 10 11+
	%	11 10 9 8 7 6 5 4 3 2 0
<b>Penalty Free Withdrawals<sup>2</sup>:</b>	10% of the annuity purchase value as of the policy anniversary is available each year without incurring penalties or surrender charges.	
<b>Systematic Withdrawals:</b>	Available at issue for Interest only or a Fixed amount. Withdrawal dates can be monthly, quarterly, semiannually or annually.	
<b>Death Benefit<sup>3</sup>:</b>	Annuity purchase value as of the date notice of death is received at Home Office. Death benefit proceeds are not subject to the inconvenience of probate.	
<b>Settlement Options:</b>	Payment Options available are (1) Fixed Period; (2) Fixed Period and Life; (3) Fixed Amount; (4) Interest Only; (5) Minimum Payment (Section 72(q)(2)(D) of Internal Revenue Code)	

1. The interest rate options listed offer additional interest that is guaranteed for one year and are designed to be higher in the first year only. Your annuity may earn less than the declared renewal rate if it has less than \$5,000 of annuity purchase value in the fourth year and beyond.
2. Withdrawals of earnings are subject to income tax. For earnings withdrawn prior to age 59½ a 10% federal tax penalty may apply to the taxable amount. Withdrawals from the annuity will affect both the annuity purchase value and the death benefit.
3. As long as the owner's estate is not the beneficiary, the death benefit proceeds are generally not subject to the inconvenience of probate. Consult your tax adviser or attorney on your specific situation.

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<sup>®</sup> Plus Annuity has limitations. For complete details, contact your insurance agent.

# PALLADIUM<sup>®</sup> ULTRA

An Annuity Product of  
American National Insurance Company, Galveston, Texas

<b>Annuitant Issue Ages:</b>	Qualified	Non-Qualified																																	
Palladium <sup>®</sup> Ultra 5	0-75 (0-56 in FL & Utah)	0-75 (0-56 in FL & Utah)																																	
Palladium <sup>®</sup> Ultra 7	0-70 (0-55 in FL & Utah)	0-70 (0-55 in FL & Utah)																																	
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<b>Premiums:</b>	Minimum - \$5,000 Maximum - \$1,000,000																																		
<b>Minimum Additional Premiums:</b>	\$100																																		
<b>Interest Rate Options<sup>1</sup>:</b>																																			
Palladium <sup>®</sup> Ultra 5:	Includes 5% additional first year interest																																		
Palladium <sup>®</sup> Ultra 7:	Includes 7% additional first year interest																																		
<b>Guaranteed Minimum Interest Rate:</b>																																			
Palladium <sup>®</sup> Ultra 5:	8% in the first year, 3% thereafter																																		
Palladium <sup>®</sup> Ultra 7:	10% in the first year, 3% thereafter																																		
<b>Annuity Purchase Value:</b>	Sum of the net annuity premiums, less any partial surrenders and applicable surrender charges plus accumulated interest																																		
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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<sup>®</sup> Ultra Annuity has limitations. For complete details, contact your insurance agent.

Policy Forms: FPDA5-NQ, FPDA5-PQ, FPDA7-NQ, FPDA7-PQ

# PALLADIUM<sup>®</sup>

## PALLADIUM<sup>®</sup> PLUS

## PALLADIUM<sup>®</sup> ULTRA

The interest rate diversity and flexibility of Palladium<sup>®</sup> Annuities can provide you with the choices you may need to plan for your financial security. Palladium<sup>®</sup>, Palladium<sup>®</sup> Plus, and Palladium<sup>®</sup> Ultra annuities offer additional first year interest credited to the Company's declared interest rate. The basic Palladium<sup>®</sup> Annuity also offers premium billing to assist you in making regularly scheduled premium payments to your annuity, while the Palladium<sup>®</sup> Plus and Palladium<sup>®</sup> Ultra will accept additional premiums at any time.

No matter which of the three Palladium<sup>®</sup> Annuities you choose, your interest earnings will grow on a tax-deferred basis. You do not pay income taxes on any earnings until withdrawn. This means you have the potential of earning interest on your principal, interest on your earnings, and interest on the amount you would have paid in taxes on your annuity earnings. Quarterly statements will be provided to keep you updated on the performance of your annuity.

Anticipated growth may be an important factor in the purchase of an annuity, but it is also important to recognize that unexpected life events may occur which would necessitate a partial or full surrender of your annuity proceeds. Palladium<sup>®</sup>, Palladium<sup>®</sup> Plus, and Palladium<sup>®</sup> Ultra annuities will waive the normal surrender charge in the event the annuity owner becomes confined to a hospital, hospice facility or convalescent care facility, disabled, or diagnosed with a terminal illness.\*

Palladium<sup>®</sup>, Palladium<sup>®</sup> Plus, Palladium<sup>®</sup> Ultra – three annuities with the diversity to help meet your needs.

*\*Please see policy contract for full details. May not be available in all states. Policy Form A-400.*

# SAFETY

American National Insurance Company ("American National") has been evaluated and assigned the following ratings by nationally recognized, independent rating agencies. The ratings are current as of September 2007.

## A.M. Best's Rating: A+ (Superior)

2<sup>nd</sup> highest of 13 active company ratings <sup>1</sup> "A superior ability to meet their ongoing obligations to policyholders"

## Standard & Poor's Rating: AA (Very Strong)

3<sup>rd</sup> highest of 20 active company ratings <sup>2</sup> "Very strong financial security characteristics, differing only slightly from those rated higher"

Ratings reflect current independent opinions of the financial capacity of an insurance organization to meet the obligations of its insurance policies and contracts in accordance with their terms. They are based on comprehensive quantitative and qualitative evaluations of the company and its management strategy. The rating agencies do not provide ratings as a recommendation to purchase insurance or annuities. The ratings are not a warranty of an insurer's current or future ability to meet its contractual obligations.

Ratings may be changed, suspended, or withdrawn at any time. For the most current ratings view the full rating reports on American National's Internet site at [www.anico.com](http://www.anico.com).

<sup>1</sup> A.M. Best's active company rating scale is: A++ (Superior), A+ (Superior), A (Excellent), A- (Excellent), B++ (Very Good), B+ (Very Good), B (Adequate), B- (Adequate), C++ (Fair), C+ (Fair), C (Marginal), C- (Marginal) and D (Poor).

<sup>2</sup> Standard & Poor's active company rating scale is: AAA (Extremely Strong), AA (Very Strong), A (Strong), BBB (Good), BB (Marginal), B (Weak); CCC (Very Weak), and CC (Extremely Weak). Plus (+) or Minus (-) modifiers show the relative standing within the categories from AA to CCC.

## Important Customer Information

Information herein is not intended to be legal or tax advice. You should consult with an attorney or tax advisor for specific circumstances. This product may not be available in all states.



◆ 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

Independent Marketing Group (IMG) is a division of American National Insurance Company

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