

SELECTION

A History of Safety and Strength

Since 1905, American National Insurance Company has been a consistent source of financial strength and long-term planning which has earned the respect of millions of policyowners. American National's financial strength and operating integrity have positioned it as a leader in the insurance industry. This is evidenced by our attainment of one of the highest assets to liability ratios. American National offers innovative and focused insurance products and ranks among the larger life insurance companies in the United States. We are committed to providing our customers with high quality, stable products that best fit their diverse and changing financial needs.

FLEXIBILITY

ACCESS

SAFETY

FACTS AT A GLANCE

Selection

- Eight interest rate guarantee periods: 3, 4, 5, 6, 7, 8, 9, 10 years
- An additional interest rate during the first year for certain guarantee periods
- Additional interest may also be paid for the life of the contract for initial premium above a specific amount

Flexibility

- After your initial guarantee period, you have two choices: You can withdraw all of your money,* or continue your annuity.
- *Only available during a 30-day window after the end of initial guarantee period. Only applies to a full surrender, not partial surrenders or systematic withdrawals.

Access

- Interest only withdrawals in the first year, without surrender charges or market value adjustments (or excess interest deduction in some states). Withdrawals must be for all interest earned.
- Up to 10% of beginning year annuity value per year starting in the second year, without surrender charges or market value adjustments
- \$250 minimum withdrawal for a partial surrender
- \$100 minimum withdrawal for systematic withdrawals (Direct Deposit available)
- 2 surrender charge waivers: Confinement and Disability Waivers**
- For withdrawals greater than the free 10% withdrawal, both surrender charges and the market value adjustment may apply
- Surrender Charges: 8%, 8%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1%
- This product may not be available in all states

Safety

- A.M. Best Rating: A+ (Superior)
- Standard & Poor's Rating: AA (Very Strong)

Additional Features

- Minimum Premium: \$5,000 Maximum Premium: \$1,000,000
- Issue Ages: 0 – 85 (Owner and Annuitant)
- 10-day Free Look Period
- Lock-in Declared Rate: Applies to premium that requires a transfer of funds
- Lock-in Period: Up to 60 days
- Minimum guaranteed interest rate will vary by state.

¹ Information herein is not intended to be legal or tax advice. You should consult with your own attorney and tax advisor for your specific circumstance. This brochure has been prepared for persons considering American National's Palladium® MYG Annuity. This policy has limitations. The brochure is intended to give basic information about the product. For specific provisions, refer to Policy Forms MGA10NQ, MGA10PQ, GA10NQC, GA10PQC, MYGNQ, MYGPQ, GMYGNQ-C, and GMYGPQ-C.

**Restrictions apply. See policy for details.



Independent Marketing Group
imo.anicoweb.com
Form 4884



AMERICAN NATIONAL INSURANCE COMPANY
One Moody Plaza, Galveston, Texas 77550-7999



INSURANCE MARKETPLACE STANDARDS ASSOCIATION
Rev. 06-03



PALLADIUM®
Multi-Year Guarantee Annuity

PALLADIUM®
Multi-Year Guarantee Annuity

A Single Premium
Deferred Annuity Product from



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Deferred Annuity Product from

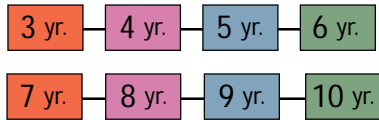


SELECTION

Select from eight interest rate guarantee periods

The Palladium® Multi-Year Guarantee Annuity (MYG) offers eight different guarantee periods so that you can select the time frame that works best for you. You can choose from a 3, 4, 5, 6, 7, 8, 9 or 10 year guarantee period. Lock in a competitive fixed rate for the period of time that fits your needs. Any interest, partial or systematic withdrawals would reduce the effective rate of interest. The declared credited rate still applies throughout the elected interest guaranteed period. The Palladium® MYG Annuity gives you the predictability you can depend on year after year. Extra: During the first year, there is an additional interest rate for certain guarantee periods.

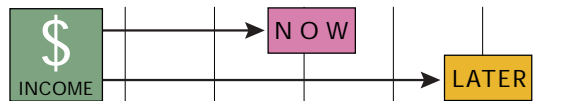
Choose your own guarantee period



Select when to take income and pay taxes

The Palladium® MYG Annuity is a tax deferred annuity. Tax deferral puts you in control of your tax situation. This means you select when you want to take income and pay taxes. If you do not need the income, you can reinvest your interest without paying taxes on the interest. If you want the income, you can receive monthly checks that are equal to the accrued interest or a fixed amount. And you only pay taxes on the income you withdraw.¹

Do you want the income now or later?



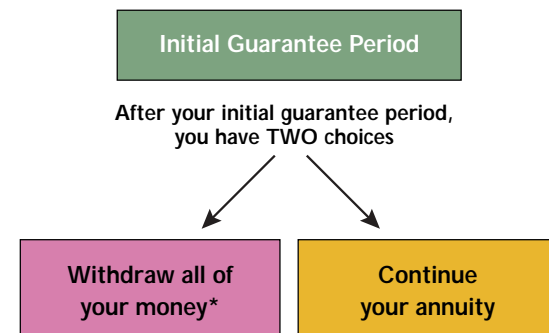
Tax deferral puts you in charge of your income and taxes.

FLEXIBILITY




Flexibility after your initial guarantee period

When your initial guaranteed period comes to an end, the flexibility of the Palladium® MYG Annuity lets you choose what makes the most sense for you. You can withdraw all of your money*, or continue your annuity and earn American National's portfolio interest rate which is declared each year on your policy anniversary. The Palladium® MYG Annuity gives you the flexibility to make the best decision for you and your money.

Flexibility after your initial guarantee period



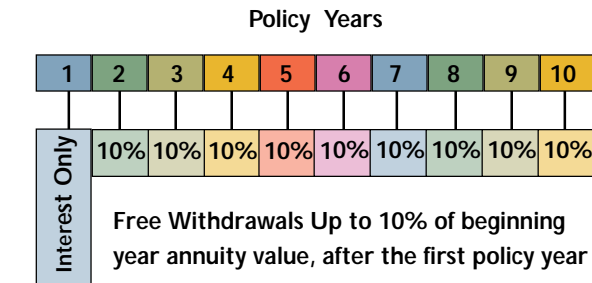
**This is only available during a 30-day window after the end of the initial guarantee period. This only applies to a full surrender, not partial surrenders or systematic withdrawals.*

-  ● Not insured by the FDIC
-  ● Not a deposit or other obligation of this institution and is not guaranteed by this institution
-  ● Subject to investment risks, including possible loss of value

ACCESS

Access whenever you need it

Because you never know when you are going to need some of your money, the Palladium® MYG Annuity lets you make specified withdrawals, free of surrender charges and market value adjustments*. In the first policy year, you may withdraw all interest earned, free of surrender charges. Starting in the second policy year, you can withdraw up to 10% of your beginning year annuity value, free of surrender charges and market value adjustments. And you can take your money in a lump sum or in a monthly, quarterly, semi-annual or annual check. The Palladium® MYG Annuity gives you peace of mind knowing you have access to your money when you need it. Withdrawals taken before age 59½ may have a 10% tax penalty.



Access when you need it most

For the unexpected events in your life, the Palladium® MYG Annuity provides a Confinement Waiver and a Disability Waiver that allows you to have access to your money without any surrender charges or market value adjustments.

In addition, there is a death benefit provided on the death of the owner or the annuitant. The death benefit is the greater of the annuity value or the surrender value. If the annuitant is not the owner of the policy, the death benefit will be paid to the beneficiary.

When you need it most, the Palladium® MYG Annuity is there to help.

**In some states an excess interest deduction will apply instead of a Market Value Adjustment.*

SAFETY

A History of Safety and Strength

Our commitment to providing customers with high quality, stable products that best fit their diverse and financial needs is echoed by our industry ratings.

American National Ratings

A.M. Best Company, independent analysts of the insurance industry since 1899, has awarded American National Insurance Company its 2nd highest rating of **A+ (Superior)** out of 16 categories, based on the company's strength and performance. The A.M. Best scale of financial strength and ability to meet obligations to policy holders, for reference, is: A++, A+ (Superior); A, A- (Excellent); B++, B+ (Very Good); B, B- (Adequate); C++, C+ (Fair); C, C- (Marginal); D (Very Vulnerable); E (Under State Supervision); F (In Liquidation); S (Rating Suspended).

Standard & Poor's has assigned its 2nd highest rating of **AA (Very Strong)** out of 8 categories to American National Insurance Company, reflecting the company's capitalization strength, solid earnings performance, strong liquidity, excellent market position and investment performance. The Standard & Poor's scale of insurer financial strength 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 (-) signs following ratings from "AA" to "CCC" show relative standing within the major rating categories.

These ratings are provided to you so that you can compare American National Insurance Company to other companies. They are not provided as a recommendation by the ratings companies to purchase this product.