



# PALLADIUM MYGA

A RATED BY AM BEST—AMERICAN NATIONAL FOUNDED 1905

<b>Type</b>	Multi Year Guaranteed Fixed Annuity
<b>Issue Age</b>	0-85
<b>Minimum Premium</b>	\$5,000
<b>Maximum Premium</b>	\$1,000,000
<b>Liquidity</b>	10% after year 2 / Interest only beginning 1st year
<b>Special Features</b>	Bonus MYGA — Tax Deferred—Safety & Guarantees
<b>Surrender Charge</b>	Full Surrender Charges 8,8,8,7,6,5,4,3,2,1%
	MVA—60 Day Rate Lock— All Rates Guaranteed
	At the end of the guarantee period, there is a 30-day window for withdrawal of all funds without surrender charge or market value adjustment.
<b>Special Features</b>	Disability Waver
	Confinement Waver

<b>GUARANTEED RATE</b>	<b>5 YR</b>	<b>6 YR</b>	<b>7 YR</b>	<b>8 YR</b>	<b>9 YR</b>	<b>10 YR</b>
<b>\$250,000 and above</b>	<b>2.25%</b>	<b>2.45%</b>	<b>2.45%</b>	<b>2.45%</b>	<b>2.55%</b>	<b>2.55%</b>
<b>\$100,000 to \$249,999</b>	<b>2.10%</b>	<b>2.30%</b>	<b>2.30%</b>	<b>2.30%</b>	<b>2.40%</b>	<b>2.40%</b>
<b>\$99,999 and below</b>	<b>2.00%</b>	<b>2.20%</b>	<b>2.20%</b>	<b>2.20%</b>	<b>2.30%</b>	<b>2.30%</b>