

7.02% Cash Flow¹

Palladium® Single Premium Immediate Annuity
Palladium® Single Premium Immediate Annuity - NY



- **Guaranteed Lifetime Income**
- **Guaranteed Return of Premium**
- **Immediate Annuity with Cash Refund Option²**
 - Guarantees income that you cannot outlive
 - Guarantees repayment of remaining principal upon death³
 - Access option (partial/full surrenders after 3 contract years)⁴

Hypothetical Example

Assumptions: \$100,000 Single Premium, Cash Refund Option

<u>Age</u>	<u>Monthly Payment</u>	<u>Cash Flow</u>
75M	\$585.06	7.02%
70M	\$519.32	6.23%
65M	\$471.61	5.66%

For More Information, Contact:

Contact Us Today:



1) Cash Flow equals annual cash flow divided by initial premium. 2) If a client should die before the income paid to the client equals the initial premium paid, the balance would be paid to the beneficiary in a lump sum. The Cost of Living Adjustment (COLA) is not available with the Cash Refund Option. 3) Available with Cash Refund Option only. 4) Access option subject to commutation charge and underwriting. All withdrawal and surrender amounts are determined as the present value of future Annuity Payments using our current SPIA pricing rate plus 0.50%. Any partial surrender must be for at least \$2,000, and a commutation charge is assessed based on the following schedule:

Year:	1	2	3	4	5	6	7	8	9	10	11 +
%	No Surrenders			10	9	7	5	4	3	2	0
NY %	No Surrenders			8	7	6	5	4	3	2	0

Partial withdrawals or Full Surrenders are not available in MN, NE, NJ, OR, and WA. Quotes for this fixed annuity from CANNEX are accurate as of 8/1/19. CANNEX is not affiliated with American National and American National makes no representations regarding the accuracy of the CANNEX quotes. This income option guarantees that your clients will receive income for life. The income payments would cease upon death. If any of the assumptions are altered, the quotes will be significantly different. For example, if principal is accessed after three years these amounts will be significantly decreased. Form Series NSPA, ANY-NSPA (Forms may vary by state) American National Insurance Company, headquartered in Galveston, Texas is licensed to conduct business in all states except New York. Business is conducted in New York by American National Life Insurance Company of New York, headquartered in Glenmont, New York.

