



Palladium® Multi-Year Guarantee (MYG)

Single Premium Fixed Deferred Annuity

5-Year MYG

\$250,000
and over

5.15%

\$100,000 to
\$249,999

5.00%

\$99,999
and below

4.90%



- 10% of the annuity value can be withdrawn¹ each year, with no surrender charge or market value adjustment²
- Confinement, Terminal, and Disability Waivers³
- All funds can be withdrawn without penalty during a special 30-day window after the end of the initial guarantee period⁴
- 10-year surrender charge period (9 in CA)

FOR MORE INFORMATION CONTACT

Mark Sylvia Insurance Agency LLC
508-957-2125
mark.sylvia@american-national.com
1856040

American National Insurance Company



MSI
Mark Sylvia Insurance

Mark Sylvia, CIC, CISR, CLTC
mark@marksylviainsurance.com



508.957.2125 x105

fax: 508.957.2781

404 Main Street
Centerville, MA 02632

MarkSylviaInsurance.com

Serving Cape Cod, the Islands & the South Shore since 1990



Rates effective as of **5/1/2025**. Rate subject to change for new issues at any time. 1) Withdrawals taxed as ordinary income. 2) Rates are declared as annual effective rates of interest. Any withdrawals, including interest only withdrawals, will reduce the amount of interest credited to a contract. For withdrawals prior to age 59½, a 10% federal tax penalty may apply. 3) Not available in all states. Rate subject to change for new issues at any time. After initial Guaranteed Period, the interest rate is determined based on the current economic conditions. 4) Within 30 days of the end of the initial guarantee period, the client may surrender the contract without incurring any surrender or MVA (market value adjustment) charges. Form Series: MYG20; AI20 (Forms may vary by state). CA Form: MYG16(04). American National Insurance Company, Galveston, Texas.

Contract Year	1st	2nd	3rd	4th	5th	6th	7th	8th	9th	10th	11+
Surrender Charge	8%	8%	8%	7%	6%	5%	4%	3%	2%	1%	0%
California	8%	8%	7%	6%	5%	4%	3%	2%	1%	0%	0%

Not FDIC/NCUA insured | Not a deposit | Not insured by any federal government agency | No bank/CU guarantee | May lose value



AMERICAN NATIONAL INSURANCE COMPANY