

Fixed Deferred Annuities vs. CDs



Concerned that your CD income is too low and taxed too much? A deferred annuity may offer better growth and more income over time.

CDs are typically held in bank accounts which are FDIC insured up to \$250,000. Annuities are not FDIC insured.

American National's annuities are backed by the financial strength and claims-paying ability of American National Insurance Company, which has earned an "A" (Excellent) rating from A.M. Best, Standard and Poor's, and Fitch, and has been providing financial stability for over 120 years.^{3,4,5}

	CD	Annuity
Safety of Principal	✓	✓
Access to Principal ¹	✓	✓
Principal Not Reduced By Commissions	✓	✓
Tax-Deferred Growth ²	✗	✓
Social Security Tax Advantages	✗	✓
Potential for Higher Yields	✗	✓

For more information:



MISI
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



AMERICAN NATIONAL INSURANCE COMPANY

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. Each company has financial responsibility for only the products and services it issues.

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1) Penalties apply on early withdrawals. For annuities significant charges apply during Surrender Charge Period, which may last for several years. Some annuities offer free withdrawals if the withdrawal does not exceed 10% of the contract value each year. A 10% federal income tax penalty may apply for withdrawals before age 59½. 2) Income and growth on accumulated cash values are deferred until withdrawn. Current U.S. tax laws provide that earnings from an annuity are taxable only upon withdrawal as ordinary income. In contrast, interest earnings from a CD may be taxed annually and at rates that vary depending upon the nature of the earnings and the individual's tax bracket. Lower maximum tax rates on capital gains and dividends could make the return for the CD more favorable, thereby reducing the difference between a taxable product and a tax deferred product. 3) A.M. Best's active company rating scale ranges from A++ (Superior) to D (Poor). 4) Standard & Poor's active company rating scale ranges from AAA (Extremely Strong) to CC (Extremely Weak). Plus (+) or Minus (-) modifiers show the relative standing within the categories from AA to CCC. For a full list of Standard & Poor's activity company rating scale visit www.standardandpoors.com. 5) Please see the Fitch Ratings website for more information on credit rating categories <http://www.fitchratings.com>. Neither American National Insurance Company nor its agents give tax advice. Clients should contact their attorney or tax advisor on their specific situation. Not FDIC/NCUA insured / Not a deposit / Not insured by any federal government agency / No bank/CU guarantee / May lose value