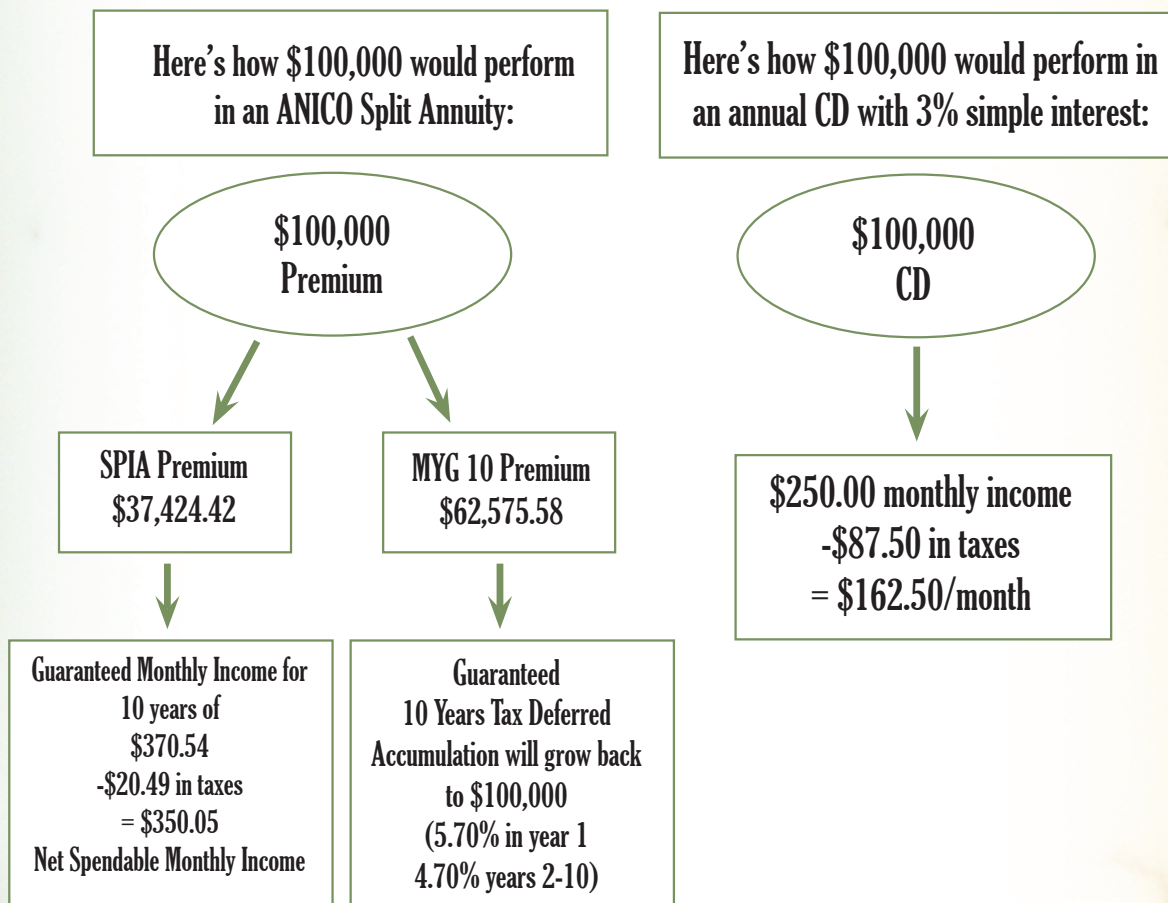


What is a “Split Annuity”?

A “split annuity” is a combination of two annuity products – the Palladium Immediate Annuity (SPIA) and the Palladium MYG tax deferred annuity. A split annuity is structured to provide an immediate guaranteed income for a period of time (generally 5 to 10 years) and to guarantee the preservation of the client’s original principal at the end of that time period. The amount of the income will depend upon the amount of money paid into each product, the terms of the contracts, and the current rates.

Here’s How It Works:



Rates valid as of 1/5/09 and are subject to change.
Independent Marketing Group (IMG) is a division of American National Insurance Company.

PALLADIUM® Multi-Year Guarantee Annuity

PALLADIUM® Immediate Annuity

IMG

INDEPENDENT MARKETING GROUP



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



INSURANCE MARKETPLACE
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The Palladium® Immediate Annuity and Palladium® Multi-Year Guarantee Annuity are products from American National Insurance.

POLICY FORM: NSPA; MYG-NQ,PQ; GMYG-NQC-PQC

Assumes 84.20% exclusion factor for the immediate annuity. Assumes 35% tax bracket.

For agent use only, not approved for use with consumers.

Neither American National nor its representatives provide legal or tax advice. Please consult your attorney or tax advisor for your specific situation