



# Why sell American National's Palladium® Single Premium Immediate Annuity?

## Access after three years!<sup>1</sup>

- Reduces concern from lack of access to funds
- Partial withdrawal or full surrender available.<sup>1</sup>

## Guaranteed income your clients can't outlive

## Highly competitive payout options

- Compare our payouts to anyone!<sup>2</sup>
- Cash Refund, Period Certain (5-30 years), Life Only and More!

Hypothetical Example:<sup>2</sup>  
Assumptions: \$100,000 Single Premium, Life Only Option<sup>3</sup>

Age	Monthly Payment	Cash Flow*
75M	\$723.15	8.68%
70M	\$616.55	7.40%
65M	\$540.97	6.49%

\*Cash Flow equals annual cash flow divided by initial premium.

[Get a Quote](#)

[Learn More](#)

1) 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%

New York Schedule:

Year:	1	2	3	4	5	6	7	8	9	10	11+
	Not Permitted			8%	7%	6%	5%	4%	3%	2%	0%

Partial withdrawals or full surrenders are not available in MN, NE, NJ, OR, and WA.

2) Quotes for this fixed annuity from CANNEX are accurate as of 02/01/2018. CANNEX is not affiliated with American National and American National makes no representations regarding the accuracy of the CANNEX quotes.

3) 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)

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