



# Important Annuity Portfolio Updates

American National Insurance Company  
Galveston, Texas

Effective September 1, 2010

**URGENT**

In response to the continuing challenges of today's interest rate environment and overall market conditions, American National will make the following Fixed Annuity portfolio changes **effective September 1, 2010:**

**PALLADIUM**  
Multi-Year Guarantee Annuity

PALLADIUM® MULTI-YEAR GUARANTEE ANNUITY

Palladium® MYG 3 & 4 guarantee periods are being withdrawn from sale. It is anticipated that these guarantee periods may be reinstated in the future as the short-term interest rate environment improves.

**The Eagle Annuity**

THE EAGLE ANNUITY

This product is being permanently withdrawn from sale. The Eagle Annuity was only available in New Jersey and Utah.

**PALLADIUM**

PALLADIUM® ANNUITIES

This product is being permanently withdrawn from sale. The Palladium® Series (Palladium®, Palladium® Plus, Palladium® Ultra) was only available in AL, CT, IL, MA, MN, OR, PA, and WA.

Applications for any of these withdrawn annuities must be dated no later than August 31, 2010 and received in the San Antonio Processing Center by Wednesday, September 8, 2010. For 1035 exchanges, the normal 60-day rate lock period will apply. However, if funds are not received within 60 days, the files will be closed and the application returned.

American National Life Insurance Company of New York  
Glenmont, NY

Effective September 1, 2010

In response to the continuing challenges of today's interest rate environment and overall market conditions, American National Life Insurance Company of New York will make the following Fixed Annuity portfolio change **effective September 1, 2010:**

Palladium® Multi-Year Guarantee Annuity - NY

The 3 & 4 guarantee periods are being withdrawn from sale. It is anticipated that these guarantee periods may be reinstated in the future as the short-term interest rate environment improves.

Applications for the Palladium® Multi-Year Guarantee Annuity - NY 3 & 4 guarantee periods must be dated no later than August 31, 2010 and received in the Galveston Processing Center by Wednesday, September 8, 2010. For 1035 exchanges, the normal 90- day rate lock period for Reg 60 applications will apply. However, if funds are not received within 90 days, the files will be closed and the application returned.

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