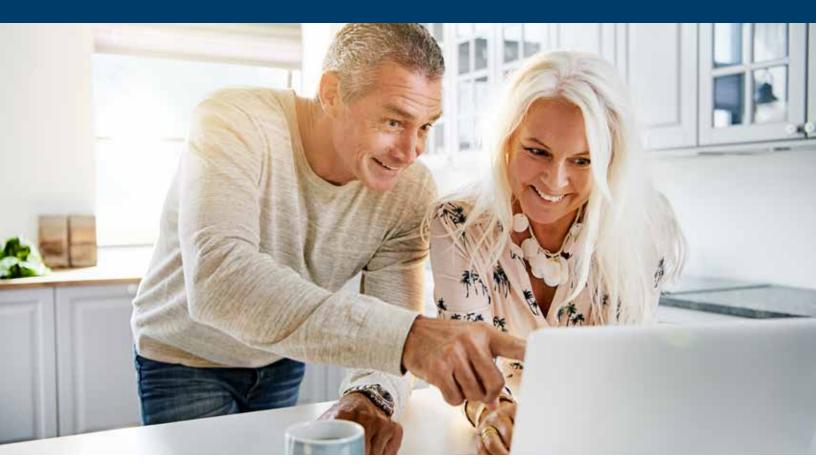
COMBAT MARKET FEAR USING PALLADIUM® SPIA





Once Amelia and John retired and were no longer receiving paychecks, they frequently reviewed their finances to try to avoid investment mistakes. They had not saved as much as they had liked prior to retirement so, during the last 10 years leading up to retirement, they had invested a majority of their assets in the stock market because it had the best returns.

Although they still did not think they had enough for their retirement, they were becoming increasingly worried that a significant market downturn, like the one that occurred in 2008, could cause them to run out of money. To combat their concerns, they made the decision to reduce their stock exposure and instead look for something that would allow them to better handle a downturn in the market.

Amelia and John knew exactly how much they needed each month to pay their recurring expenses and had used gains in their stocks to make up the difference between what was needed and what they had from social security. They decided to meet with their insurance agent, Alma, to review their current life insurance needs in retirement and to ask her what she thought they could do to reduce their market risk in retirement.

Alma, a registered representative, confirmed that they had too large a percentage of their assets in the stock market for the retirement stage of their lives. She stated that reducing their stock market holdings and increasing their monthly retirement income with the purchase of an immediate annuity would lessen their risk. They would then be able to have the option of liquidating stock investments only in up markets and not in down markets.

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By keeping enough liquidity to meet emergencies and increasing monthly income to cover fixed expenses, Amelia and John were able to reduce their market risk. They would not have to rely as much on taking gains from stocks to fund their lifestyle. With the immediate annuity, Amelia and John instantly had the monthly income they previously were piecing together each month from their stock portfolio.

The Single Premium Joint and Survivor Immediate Annuity they purchased reduced their risk of ever running out of money since the annuity would go on until the second spouse passed.

Amelia was comforted knowing that each month they would receive a check to cover their expenses just as they had when they received their paychecks. They would not need to access their remaining stock portfolio during poor market conditions as they now had enough money each month to cover expenses. Amelia and John felt a heavy weight lift off their shoulders as they repositioned sufficient assets to meet their lifestyle needs.

For questions and more information, contact the Advanced Sales Department at 888-504-2550 ext. 5767. Neither American National Insurance Company nor its agents offer tax or legal advice. Clients should consult their tax and legal advisors.

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