



American National Life Insurance Company of New York

1 (877) 755-2667 | img.anicoweb.com

Effective Date: **May 1, 2018**

Annuity Products

Rates in **BOLD** indicate a change from the previous rate.

ASIA PLUS - NY			
		10-Year	7-Year
Declared Rate	Declared Rate:	1.95%	1.90%
1-Year Specified Rate	Specified Rate:	2.85%	2.70%
1-Year Monthly Sum	Monthly Cap:	0.95%	0.90%
	100% Participation Cap:	4.25%	4.10%
1-Year Point to Point	75% Participation Cap:	Currently Unavailable	
	50% Participation Cap:	6.35%	6.05%
Min. Guaranteed Interest Rate for Indexed Strategies		1.00%	1.00%

WealthQuest Citadel 5 & 7 Diamond - NY			
		1st Year	Base Rate
WQCD 5 (1)	≥ \$100,000	3.50%	2.50%
	< \$100,000	3.40%	2.40%
WQCD 7 (2)	≥ \$100,000	4.60%	2.60%
	< \$100,000	4.50%	2.50%

(1) 1st Year Rate includes 1% interest rate enhancement on all premium payments received in the first year for one year. | (2) 1st Year Rate includes 2% interest rate enhancement on all premium payments received in the first 36 months of the contract for one year.

Palladium Multi-Year Guarantee Annuity (MYG) - NY				
		1st Year	Base Rate	Effective Yield
5 Year	≥ \$100,000	3.50%	2.50%	2.70%
	< \$100,000	3.40%	2.40%	2.60%
6 Year	≥ \$100,000	2.90%	2.90%	2.90%
	< \$100,000	2.80%	2.80%	2.80%
7 Year	≥ \$100,000	3.85%	2.85%	2.99%
	< \$100,000	3.75%	2.75%	2.89%
10 Year	≥ \$100,000	4.05%	3.05%	3.15%
	< \$100,000	3.95%	2.95%	3.05%

Palladium Single Premium Immediate Annuity (SPIA) - NY	
For Quotes Call 877-755-2667 or use SPIA Express via our Website at http://img.anicoweb.com	

Minimum Guaranteed Interest Rate (MGIR)	
Minimum Guaranteed Interest Rate in NAIC states is 1.40% for the Palladium MYG, Century Plus Annuity, Palladium Century, WealthQuest Citadel 5 & 7 Diamond Series, ANICO Strategy Indexed Annuity PLUS (fixed strategy only), and Palladium Group Fixed Annuity.	

Life Products

Rates in **BOLD** indicate a change from the previous rate.

Signature Indexed Universal Life - NY		
Fixed Account	Fixed Rate:	4.00%
	Participation Rate	100%
Point to Point with Cap	Cap	12.50%
	Floor	0.00%
	Strategy Illustrated Rate	7.16%
Point to Point with Cap and Higher Floor	Participation Rate	100%
	Cap	9.50%
	Floor	1.50%
Point to Point with Specified Rate	Specified Rate	7.50%
	Strategy Illustrated Rate	4.82%
Point to Point Uncapped with Interest Rate Spread	Interest Rate Spread	4.75%
	Floor	0.00%
Variable Loan Rate	Strategy Illustrated Rate	7.16%
		4.10%

Executive Universal Life - NY	
1st Year	Base Rate
3.25%	3.25%

Signature Plus Indexed Universal Life - NY		
1.00% Interest Rate Enhancement beginning in year 11*		
Fixed Account	Fixed Rate:	4.00%
	Participation Rate	100%
Point to Point with Cap	Cap	10.25%
	Floor	0.00%
	Strategy Illustrated Rate	6.21%
Point to Point with Cap and Higher Floor	Participation Rate	100%
	Cap	7.75%
	Floor	1.50%
Point to Point with Specified Rate	Specified Rate	6.65%
	Strategy Illustrated Rate	4.35%
Point to Point Uncapped with Interest Rate Spread	Interest Rate Spread	5.60%
	Floor	0.00%
Variable Loan Rate	Strategy Illustrated Rate	6.21%
		4.10%

Signature Guaranteed Universal Life	
ANICO Signature Term NY	
ANICO Signature Term SI NY	
For Quotes Call 877-755-2667 or visit our website at img.anicoweb.com for more information.	

American National Life Insurance Company of New York,
Glenmont, New York.

For Agent Use Only; Not for Distribution or Use with Consumers.