



# American National Life Insurance Company of New York

1 (877) 755-2667 | [img.anicoweb.com](http://img.anicoweb.com)

Effective Date: **December 1, 2017**

## Annuity Products

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

ASIA PLUS - NY			
		10-Year	7-Year
<b>Declared Rate</b>	Declared Rate:	1.95%	1.80%
<b>1-Year Specified Rate</b>	Specified Rate:	2.95%	2.70%
<b>1-Year Monthly Sum</b>	Monthly Cap:	1.10%	1.00%
	100% Participation Cap:	4.25%	3.95%
<b>1-Year Point to Point</b>	75% Participation Cap:	Currently Unavailable	
	50% Participation Cap:	8.50%	7.65%
<b>Min. Guaranteed Interest Rate for Indexed Strategies</b>		1.00%	1.00%

WealthQuest Citadel 5 & 7 Diamond NY			
		1st Year	Base Rate
<b>WQCD 5<sup>1</sup></b>	≥ \$100,000	2.65%	1.65%
	< \$100,000	2.55%	1.55%
<b>WQCD 7<sup>2</sup></b>	≥ \$100,000	3.75%	1.75%
	< \$100,000	3.65%	1.65%

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
<b>5 Year</b>	≥ \$100,000	3.15%	2.15%	2.35%
	< \$100,000	3.05%	2.05%	2.25%
<b>6 Year</b>	≥ \$100,000	2.70%	2.70%	2.70%
	< \$100,000	2.60%	2.60%	2.60%
<b>7 Year</b>	≥ \$100,000	3.65%	2.65%	2.79%
	< \$100,000	3.55%	2.55%	2.69%
<b>10 Year</b>	≥ \$100,000	3.60%	2.60%	2.70%
	< \$100,000	3.50%	2.50%	2.60%

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

**Base Rate** is for the initial guarantee period only. It is not used for renewal rates beyond the initial guarantee period. Base rates are subject to change at any time. **NAIC:** Minimum Guaranteed Interest Rate in NAIC states is 1.00% for the Palladium<sup>®</sup> MYG, WealthQuest<sup>®</sup> Citadel 5 & 7 Diamond Series.

## Life Products

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

Signature Indexed Universal Life NY		
<b>Fixed Account</b>	Fixed Rate:	4.00%
	Participation Rate	100%
<b>Point to Point with Cap</b>	Cap	12.50%
	Floor	0.00%
	Strategy Illustrated Rate	7.12%
<b>Point to Point with Cap and Higher Floor</b>	Participation Rate	100%
	Cap	9.50%
	Floor	1.50%
	Strategy Illustrated Rate	6.28%
<b>Point to Point with Specified Rate</b>	Specified Rate	7.50%
	Strategy Illustrated Rate	4.80%
<b>Point to Point Uncapped with Interest Rate Spread</b>	Interest Rate Spread	4.75%
	Floor	0.00%
	Strategy Illustrated Rate	7.12%
<b>Variable Loan Rate</b>		<b>3.90%</b>

Executive Universal Life - NY	
1st Year	Base Rate
3.50%	3.50%

Signature Plus Indexed Universal Life NY		
<b>1.00% Interest Rate Enhancement beginning in year 11*</b>		
<b>Fixed Account</b>	Fixed Rate:	4.00%
	Participation Rate	100%
<b>Point to Point with Cap</b>	Cap	10.25%
	Floor	0.00%
	Strategy Illustrated Rate	6.17%
<b>Point to Point with Cap and Higher Floor</b>	Participation Rate	100%
	Cap	7.75%
	Floor	1.50%
	Strategy Illustrated Rate	5.39%
<b>Point to Point with Specified Rate</b>	Specified Rate	6.65%
	Strategy Illustrated Rate	4.32%
<b>Point to Point Uncapped with Interest Rate Spread</b>	Interest Rate Spread	5.60%
	Floor	0.00%
	Strategy Illustrated Rate	6.17%
<b>Variable Loan Rate</b>		<b>3.90%</b>

\*The Interest Rate Enhancement may range from 0-1% and may fluctuate over the life of the policy.

Signature Guaranteed Universal Life ANICO Signature Term NY ANICO Signature Term SI NY
<b>For Quotes Call 877-755-2667 or visit our website at <a href="http://img.anicoweb.com">img.anicoweb.com</a> for more information.</b>

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

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