



# American National Life Insurance Company of New York

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

Effective Date: **July 1, 2018**

## 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%	1.90%
<b>1-Year Specified Rate</b>	Specified Rate:	2.85%	2.70%
<b>1-Year Monthly Sum</b>	Monthly Cap:	0.75%	0.70%
	100% Participation Cap:	4.25%	4.10%
<b>1-Year Point to Point</b>	75% Participation Cap:	Currently Unavailable	
	50% Participation Cap:	5.10%	4.90%
<b>Min. Guaranteed Interest Rate for Indexed Strategies</b>		1.00%	1.00%

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

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

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

Minimum Guaranteed Interest Rate (MGIR)
Minimum Guaranteed Interest Rate in NAIC states is <b>1.55%</b> for the Palladium MYG, Century Plus Annuity, Palladium Century, WealthQuest Citadel 5 & 7 Diamond Series, ASIA PLUS (fixed strategy only), and Palladium Group Fixed Annuity.

- (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.

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## Life Products

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Signature Indexed Universal Life - NY		
Fixed Account	Fixed Rate:	4.00%
	Participation Rate	100%
Point to Point with Cap	Cap	<b>11.75%</b>
	Floor	0.00%
	Strategy Illustrated Rate	<b>6.86%</b>
Point to Point with Cap and Higher Floor	Participation Rate	100%
	Cap	<b>8.75%</b>
	Floor	1.50%
	Strategy Illustrated Rate	<b>5.93%</b>
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%
	Strategy Illustrated Rate	<b>6.86%</b>
Variable Loan Rate		4.20%

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	<b>9.75%</b>
	Floor	0.00%
	Strategy Illustrated Rate	<b>5.97%</b>
Point to Point with Cap and Higher Floor	Participation Rate	100%
	Cap	<b>7.25%</b>
	Floor	1.50%
	Strategy Illustrated Rate	<b>5.13%</b>
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%
	Strategy Illustrated Rate	<b>5.97%</b>
Variable Loan Rate		4.20%

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

Signature Guaranteed Universal Life  
ANICO Signature Term NY  
ANICO Signature Term SI NY

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<span style="background-color: red; color: white; padding: 2px;">NEW!</span> Signature Whole Life - NY	
Current Dividend Accumulation Interest Rate	2.50%
Guaranteed Min. Dividend Accumulation Interest Rate	1.50%

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

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