



American National Life Insurance Company of New York

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

Effective Date: **February 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:	1.90%	1.85%
1-Year Specified Rate	Specified Rate:	2.80%	2.70%
1-Year Monthly Sum	Monthly Cap:	1.10%	1.05%
	100% Participation Cap:	4.20%	4.05%
1-Year Point to Point	75% Participation Cap:	Currently Unavailable	
	50% Participation Cap:	8.35%	7.90%
Min. Guaranteed Interest Rate for Indexed Strategies		1.00%	1.00%

WealthQuest Citadel 5 & 7 Diamond NY			
		1st Year	Base Rate
WQCD 5¹	≥ \$100,000	3.40%	2.40%
	< \$100,000	3.30%	2.30%
WQCD 7²	≥ \$100,000	4.50%	2.50%
	< \$100,000	4.40%	2.40%

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	3.40%	2.40%	2.60%
	< \$100,000	3.30%	2.30%	2.50%
6 Year	≥ \$100,000	2.80%	2.80%	2.80%
	< \$100,000	2.70%	2.70%	2.70%
7 Year	≥ \$100,000	3.75%	2.75%	2.89%
	< \$100,000	3.65%	2.65%	2.79%
10 Year	≥ \$100,000	3.95%	2.95%	3.05%
	< \$100,000	3.85%	2.85%	2.95%

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	

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[®] MYG, WealthQuest[®] Citadel 5 & 7 Diamond Series.

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%	
	Strategy Illustrated Rate	6.31%	
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%	
		3.85%	

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

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%	
	Strategy Illustrated Rate	5.41%	
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%	
		3.85%	

*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
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.