



American National Life Insurance Company of New York

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

Effective Date: **February 1, 2019**

Annuity Products

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

| ASIA PLUS - NY | | | |
|---|------------------------|--------------|-----------------------|
| | | 10-Year | 7-Year |
| Declared Rate | Declared Rate | 1.75% | 1.70% |
| 1-Year Specified Rate | Specified Rate | 2.85% | 2.70% |
| 1-Year Monthly Sum | Monthly Cap | 0.75% | 0.70% |
| | 100% Participation Cap | 4.75% | 4.50% |
| 1-Year Point to Point | 75% Participation Cap | | Currently Unavailable |
| | 50% Participation Cap | 5.60% | 5.40% |
| Min. Guaranteed Interest Rate for Indexed Strategies | | 1.00% | 1.00% |

| NEW! Century Plus Annuity - NY | | | |
|---------------------------------------|-------------|--------------|--------------|
| | | 1st Year | Base Rate |
| Fixed Annuity | ≥ \$100,000 | 7.80% | 2.80% |
| | < \$100,000 | 7.70% | 2.70% |

| WealthQuest Citadel 5 & 7 Diamond - NY | | | |
|--|-------------|--------------|--------------|
| | | 1st Year | Base Rate |
| WQCD 5 (1) | ≥ \$100,000 | 3.60% | 2.60% |
| | < \$100,000 | 3.50% | 2.50% |
| WQCD 7 (2) | ≥ \$100,000 | 4.70% | 2.70% |
| | < \$100,000 | 4.60% | 2.60% |

(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 | 4.35% | 3.35% | 3.55% |
| | < \$100,000 | 4.25% | 3.25% | 3.45% |
| 6 Year | ≥ \$100,000 | 3.65% | 3.65% | 3.65% |
| | < \$100,000 | 3.55% | 3.55% | 3.55% |
| 7 Year | ≥ \$100,000 | 4.60% | 3.60% | 3.74% |
| | < \$100,000 | 4.50% | 3.50% | 3.64% |
| 10 Year | ≥ \$100,000 | 4.65% | 3.65% | 3.75% |
| | < \$100,000 | 4.55% | 3.55% | 3.65% |

Palladium Single Premium Immediate Annuity (SPIA) - NY

For Quotes Call 877-755-2667 or use SPIA Express via our Website at <https://img.anicoweb.com>

Minimum Guaranteed Interest Rate (MGIR)

- Fixed Deferred Annuities: **1.45%**
- ANICO Strategy Indexed Annuity PLUS
 - 1.45%** for the fixed strategy
 - 1.00% for the indexed strategies

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



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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 | 11.75% |
| | Floor: | 0.00% |
| | Strategy Illustrated Rate | 6.90% |
| Point to Point with Cap and Higher Floor | Participation Rate | 100% |
| | Cap | 8.75% |
| | Floor | 1.50% |
| | Strategy Illustrated Rate | 5.96% |
| Point to Point with Specified Rate | Specified Rate | 7.50% |
| | Strategy Illustrated Rate | 4.85% |
| Point to Point Uncapped with Interest Rate Spread | Interest Rate Spread | 4.75% |
| | Floor | 0.00% |
| | Strategy Illustrated Rate | 6.90% |
| Variable Loan Rate | | 4.60% |

| 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 | 9.75% |
| | Floor | 0.00% |
| | Strategy Illustrated Rate | 6.01% |
| Point to Point with Cap and Higher Floor | Participation Rate | 100% |
| | Cap | 7.25% |
| | Floor | 1.50% |
| | Strategy Illustrated Rate | 5.16% |
| Point to Point with Specified Rate | Specified Rate | 6.65% |
| | Strategy Illustrated Rate | 4.37% |
| Point to Point Uncapped with Interest Rate Spread | Interest Rate Spread | 5.60% |
| | Floor | 0.00% |
| | Strategy Illustrated Rate | 6.01% |
| Variable Loan Rate | | 4.60% |

*The Interest Rate Enhancement is not guaranteed and may range from 0-1% and may fluctuate over the life of the policy.

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

| Signature Whole Life | |
|---|-------|
| Current Dividend Accumulation Interest Rate | 2.50% |
| Guaranteed Min. Dividend Accumulation Interest Rate | 1.50% |

Signature Guaranteed Universal Life
ANICO Signature Term NY

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

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