



American National Life Insurance Company of New York

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

Effective Date: **October 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	0.75%	0.70%
	100% Participation Cap	4.25%	4.25%
1-Year Point to Point	75% Participation Cap	Currently Unavailable	
	50% Participation Cap	5.10%	4.90%
Min. Guaranteed Interest Rate for Indexed Strategies		1.00%	1.00%

Palladium Multi-Year Guarantee Annuity (MYG) - NY			
	1st Year	Base Rate	Effective Yield
5 Year	≥ \$100,000	3.95%	3.15%
	< \$100,000	3.85%	3.05%
6 Year	≥ \$100,000	3.35%	3.35%
	< \$100,000	3.25%	3.25%
7 Year	≥ \$100,000	4.30%	3.44%
	< \$100,000	4.20%	3.34%
10 Year	≥ \$100,000	4.50%	3.60%
	< \$100,000	4.40%	3.50%

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%

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)
Minimum Guaranteed Interest Rate in NAIC states is 1.50% 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	11.75%
	Floor:	0.00%
	Strategy Illustrated Rate	6.86%
Point to Point with Cap and Higher Floor	Participation Rate	100%
	Cap	8.75%
	Floor	1.50%
	Strategy Illustrated Rate	5.93%
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	6.86%
Variable Loan Rate		4.30%

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	5.97%
Point to Point with Cap and Higher Floor	Participation Rate	100%
	Cap	7.25%
	Floor	1.50%
	Strategy Illustrated Rate	5.13%
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	5.97%
Variable Loan Rate		4.30%

*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
ANICO Signature Term SI NY

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

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