



# American National Life Insurance Company of New York

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Effective Date: **April 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:	<b>2.25%</b>	<b>2.10%</b>
<b>1-Year Specified Rate</b>	Specified Rate:	<b>3.40%</b>	<b>3.15%</b>
<b>1-Year Monthly Sum</b>	Monthly Cap:	<b>1.80%</b>	<b>1.65%</b>
	100% Participation Cap:	<b>5.05%</b>	<b>4.75%</b>
<b>1-Year Point to Point</b>	75% Participation Cap:	Currently Unavailable	
	50% Participation Cap:	<b>12.05%</b>	<b>9.90%</b>
<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	<b>2.90%</b>	<b>1.90%</b>
	< \$100,000	<b>2.80%</b>	<b>1.80%</b>
<b>WQCD 7<sup>2</sup></b>	≥ \$100,000	<b>4.00%</b>	<b>2.00%</b>
	< \$100,000	<b>3.90%</b>	<b>1.90%</b>

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	<b>3.50%</b>	<b>2.50%</b>	<b>2.70%</b>
	< \$100,000	<b>3.40%</b>	<b>2.40%</b>	<b>2.60%</b>
<b>6 Year</b>	≥ \$100,000	<b>3.05%</b>	<b>3.05%</b>	<b>3.05%</b>
	< \$100,000	<b>2.95%</b>	<b>2.95%</b>	<b>2.95%</b>
<b>7 Year</b>	≥ \$100,000	<b>4.00%</b>	<b>3.00%</b>	<b>3.14%</b>
	< \$100,000	<b>3.90%</b>	<b>2.90%</b>	<b>3.04%</b>
<b>10 Year</b>	≥ \$100,000	<b>3.95%</b>	<b>2.95%</b>	<b>3.05%</b>
	< \$100,000	<b>3.85%</b>	<b>2.85%</b>	<b>2.95%</b>

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

**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 Index:** Minimum Guaranteed Indexed Rate in NAIC Indexed 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		
<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>4.20%</b>

Executive Universal Life - NY Executive SI Universal Life - NY	
1st Year	Base Rate
3.65%	3.65%

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>4.20%</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	
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American National Life Insurance Company of New York,  
Glenmont, New York.

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