

Annuity Product Rates

AMERICAN NATIONAL LIFE INSURANCE COMPANY OF NEW YORK

Effective Date: June 1, 2024

Rates in **bold** indicate a change from the previous rate. A separate rate sheet is available for Non-New York.

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ANICO Strategy Indexed Annuity (ASIA) PLUS NY		10-Year New Prem	7-Year New Prem
Declared Rate	Declared Rate	3.10%	3.00%
One Year Specified Rate	Specified Rate	3.75%	3.25%
One Year Monthly Sum	Monthly Cap	1.95%	1.40%
One Year Point-to-Point	100% Participation Cap	6.25%	4.80%
	75% Participation Cap	N/A	N/A
	50% Participation Cap	7.00%	5.10%
Minimum Guaranteed Interest Rate for Indexed Strategies		2.30%	2.30%

Century Plus Annuity NY		First Year	Base
Fixed Annuity	\$100,000 and above	8.10%	3.10%
	\$99,999 and below	8.00%	3.00%

WealthQuest® Citadel 5 & 7 Diamond Annuity NY		First Year	Base
WQCD 5 ¹	≥ \$100,000	4.10%	3.10%
	< \$100,000	4.00%	3.00%
WQCD 7 ²	≥ \$100,000	5.20%	3.20%
	< \$100,000	5.10%	3.10%

1) First Year Rate includes 1% interest rate enhancement on all premium payments received in the first year for one year. 2) First 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		Guaranteed Rate
3-Year	\$250,000 and above	3.30%
	\$100,000 to \$249,999	3.15%
	\$99,999 and below	3.05%
5-Year	\$250,000 and above	3.50%
	\$100,000 to \$249,999	3.35%
	\$99,999 and below	3.25%
6-Year	\$250,000 and above	3.90%
	\$100,000 to \$249,999	3.75%
	\$99,999 and below	3.65%
7-Year	\$250,000 and above	4.20%
	\$100,000 to \$249,999	4.05%
	\$99,999 and below	3.95%
10-Year	\$250,000 and above	4.30%
	\$100,000 to \$249,999	4.15%
	\$99,999 and below	4.05%

Palladium® Single Premium Immediate Annuity (SPIA) NY
For quotes call 1-888-501-4043 or visit lad.americannational.com

Minimum Guaranteed Interest Rate (MGIR)
(MGIR is used to calculate the Minimum Guaranteed Surrender Value)
<ul style="list-style-type: none"> Fixed Deferred Annuities: 3.00% ANICO Strategy Indexed Annuity PLUS <ul style="list-style-type: none"> 3.00% for the fixed strategy 2.30% for the indexed strategies

Life Product Rates

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Signature Indexed Universal Life NY		
Fixed Account	Fixed Rate	3.80%
Point-to-Point with Cap	Participation Rate	100.00%
	Cap	8.50%
	Floor	0.00%
	Strategy Illustrated Rate	5.53%
Point-to-Point with Cap and Higher Floor	Participation Rate	100.00%
	Cap	7.00%
	Floor	1.50%
	Strategy Illustrated Rate	5.11%
Point-to-Point with Specified Rate	Specified Rate	6.50%
	Strategy Illustrated Rate	4.79%
Point-to-Point Uncapped with Interest Rate Spread	Interest Rate Spread	7.75%
	Floor	0.00%
	Strategy Illustrated Rate	5.53%
Variable Loan Rate		5.40%

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

Signature Guaranteed Universal Life

For quotes call 888-501-4043 or visit our website at lad.americannational.com for more information.

IA13(NY), SPDA17(NY), WQ5NQ(NY), WQ5PQ(NY), WQ7NQ(NY), WQ7PQ(NY), MYGNQ(NY), MYGPQ(NY), ANY-NSPA, IUL14R(NY), SGUL18(NY), and PWL16(NY). In New York, business is conducted by American National Life Insurance Company of New York, Glenmont, New York. Not available in all states. **Rates are subject to change at any time.**

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