

# Annuity Product Rates



AMERICAN NATIONAL LIFE INSURANCE COMPANY  
OF NEW YORK

Effective Date: **January 1, 2024**

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

ASIA PLUS - NY			
		10-Year	7-Year
<b>Declared Rate</b>	Declared Rate	3.10%	3.00%
<b>1-Year Specified Rate</b>	Specified Rate	3.75%	3.25%
<b>1-Year Monthly Sum</b>	Monthly Cap	1.95%	1.40%
	100% Participation Cap	6.25%	4.80%
<b>1-Year Point-to-Point</b>	75% Participation Cap	Currently Unavailable	
	50% Participation Cap	7.00%	5.10%
<b>Min. Guaranteed Interest Rate for Indexed Strategies</b>		<b>2.25%</b>	<b>2.25%</b>

Century Plus Annuity - NY			
		1st Year	Base Rate
<b>Fixed Annuity</b>	\$100,000 and above	8.10%	3.10%
	\$99,999 and below	8.00%	3.00%

WealthQuest Citadel 5 & 7 Diamond - NY			
		1st Year	Base Rate
<b>WQCD 5 (1)</b>	≥ \$100,000	4.10%	3.10%
	< \$100,000	4.00%	3.00%
<b>WQCD 7 (2)</b>	≥ \$100,000	5.20%	3.20%
	< \$100,000	5.10%	3.10%

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		
		Guaranteed Rate
<b>3-Year</b>	\$250,000 and above	3.30%
	\$100,000 to \$249,999	3.15%
	\$99,999 and below	3.05%
<b>5-Year</b>	\$250,000 and above	3.50%
	\$100,000 to \$249,999	3.35%
	\$99,999 and below	3.25%
<b>6-Year</b>	\$250,000 and above	3.90%
	\$100,000 to \$249,999	3.75%
	\$99,999 and below	3.65%
<b>7-Year</b>	\$250,000 and above	4.20%
	\$100,000 to \$249,999	4.05%
	\$99,999 and below	3.95%
<b>10-Year</b>	\$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 877-755-2667 or use SPIA Express via our Website at <a href="http://lad.americannational.com">lad.americannational.com</a>	

Minimum Guaranteed Interest Rate (MGIR)	
• Fixed Deferred Annuities:	3.00%
• ANICO Strategy Indexed Annuity PLUS	
	3.00% for the fixed strategy
	<b>2.25%</b> for the indexed strategies

# Life Product Rates



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Signature Indexed Universal Life - NY		
Fixed Account	Fixed Rate	3.80%
	Participation Rate	100.00%
Point-to-Point with Cap	Cap	8.50%
	Floor	0.00%
	Strategy Illustrated Rate	5.51%
Point-to-Point with Cap and Higher Floor	Participation Rate	100.00%
	Cap	7.00%
	Floor	1.50%
	Strategy Illustrated Rate	5.10%
Point-to-Point with Specified Rate	Specified Rate	6.50%
	Strategy Illustrated Rate	4.78%
Point-to-Point Uncapped with Interest Rate Spread	Interest Rate Spread	7.75%
	Floor	0.00%
	Strategy Illustrated Rate	5.51%
Variable Loan Rate		5.70%

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 <a href="http://lad.americannational.com">lad.americannational.com</a> for more information.	

IA13(NY), SPDA17(NY), WQ5NQ(NY), WQ5PQ(NY), WQ7NQ(NY), WQ7PQ(NY), MYGNQ(NY), MYGPQ(NY), ANY-NSPA, IUL14R(NY), and PWL16(NY). In New York, business is conducted by American National Life Insurance Company of New York, Glenmont, New York.

**Separate Rate Sheet is Available for Non-New York.**

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