

Annuity Product Rates

AMERICAN NATIONAL LIFE INSURANCE COMPANY OF NEW YORK

Effective Date: September 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		1.90%	1.90%

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)

- Fixed Deferred Annuities: **2.90%**
- ANICO Strategy Indexed Annuity PLUS

2.90% for the fixed strategy

1.90% 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		5.50%

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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