

Annuity Product Rates



AMERICAN NATIONAL LIFE INSURANCE COMPANY OF NEW YORK

Effective Date: **March 1, 2023**

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

| ASIA PLUS - NY | | | |
|---|------------------------|-----------------------|--------|
| | | 10-Year | 7-Year |
| Declared Rate | Declared Rate | 3.10% | 3.00% |
| 1-Year Specified Rate | Specified Rate | 3.75% | 3.25% |
| 1-Year Monthly Sum | Monthly Cap | 1.95% | 1.40% |
| 1-Year Point-to-Point | 100% Participation Cap | 6.25% | 4.80% |
| | 75% Participation Cap | Currently Unavailable | |
| | 50% Participation Cap | 7.00% | 5.10% |
| Min. Guaranteed Interest Rate for Indexed Strategies | | 1.50% | 1.50% |

| Century Plus Annuity - NY | | | |
|---------------------------|---------------------|----------|-----------|
| | | 1st Year | Base Rate |
| Fixed Annuity | \$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 |
| 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) 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 |
| 3-Year | \$250,000 and above | 3.30% |
| | \$100,000 to \$249,999 \$99,999 and below | 3.15% 3.05% |
| 5-Year | \$250,000 and above | 3.50% |
| | \$100,000 to \$249,999 \$99,999 and below | 3.35% 3.25% |
| 6-Year | \$250,000 and above | 3.90% |
| | \$100,000 to \$249,999 \$99,999 and below | 3.75% 3.65% |
| 7-Year | \$250,000 and above | 4.20% |
| | \$100,000 to \$249,999 \$99,999 and below | 4.05% 3.95% |
| 10-Year | \$250,000 and above | 4.30% |
| | \$100,000 to \$249,999 \$99,999 and below | 4.15% 4.05% |

| Palladium Single Premium Immediate Annuity (SPIA) - NY | |
|--|--|
| For Quotes Call 877-755-2667 or use SPIA Express via our Website at atg.anicoweb.com | |

| Minimum Guaranteed Interest Rate (MGIR) | |
|---|--|
| • Fixed Deferred Annuities: | 2.50% |
| • ANICO Strategy Indexed Annuity PLUS | 2.50% for the fixed strategy 1.50% for the indexed strategies |

Life Product Rates



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| Signature Indexed Universal Life - NY | | |
|--|---------------------------|--------------|
| Fixed Account | Fixed Rate | 3.20% |
| | 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 | 6.50% |
| | Floor | 1.50% |
| | Strategy Illustrated Rate | 4.80% |
| Point-to-Point with Specified Rate | Specified Rate | 6.95% |
| | Strategy Illustrated Rate | 5.11% |
| Point-to-Point Uncapped with Interest Rate Spread | Interest Rate Spread | 7.75% |
| | Floor | 0.00% |
| | Strategy Illustrated Rate | 5.51% |
| Variable Loan Rate | | 5.05% |

| 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 img.anicoweb.com 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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AMERICAN NATIONAL LIFE INSURANCE COMPANY OF NEW YORK | GLENMONT, NY
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