

# Annuity Product Rates

AMERICAN NATIONAL LIFE INSURANCE COMPANY OF NEW YORK

Effective Date: April 1, 2026

A separate rate sheet is available for Non-New York.

| ANICO Strategy Indexed Annuity 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 |                        | 1.45%            | 1.45%           |

| WealthQuest® Citadel 5 & 7 Diamond Annuity NY |             | First Year | Base  |
|---|-------------|------------|-------|
| WQCD 5 <sup>1</sup>                           | ≥ \$100,000 | 4.10%      | 3.10% |
|   | < \$100,000 | 4.00%      | 3.00% |
| WQCD 7 <sup>2</sup>                           | ≥ \$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](http://lad.americannational.com)

## Minimum Guaranteed Interest Rate (MGIR)

(MGIR is used to calculate the Minimum Guaranteed Surrender Value)

- Fixed Deferred Annuities: **2.45%**
- ANICO Strategy Indexed Annuity PLUS

**2.45%** for the fixed strategy

**1.45%** for the indexed strategies

IA13(NY), SPDA17(NY), WQ5NQ(NY), WQ5PQ(NY), WQ7NQ(NY), WQ7PQ(NY), MYGNQ(NY), MYGPQ(NY), and ANY-NSPA. 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.**

AMERICAN NATIONAL LIFE INSURANCE COMPANY OF NEW YORK

888-501-4043 / [lad.americannational.com](http://lad.americannational.com)