



American National Insurance Company

1-888-501-4043 | <http://img.anicoweb.com>

Effective Date: **April 1, 2018**

Annuity Products

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

ANICO Strategy Indexed Annuity (ASIA) PLUS			
		10-Year	7-Year
Premium Enhancement		1.00%	1.00%
Declared Rate	Declared Rate:	2.80%	2.65%
1-Year Specified Rate	Specified Rate:	4.15%	3.90%
1-Year Monthly Sum	Monthly Cap:	1.75%	1.65%
1-Year Point to Point	100% Participation Cap:	4.70%	4.35%
	75% Participation Cap:	Currently Unavailable	
	50% Participation Cap:	9.30%	8.25%
3 & 5-Year Point to Point	Currently Unavailable		
Lifetime Income Rider (Fixed Rate)	Fixed Rate	7.20%	7.20%
	Accumulation Period	10 Years	10 Years
	Rider Premium Enhancement	N/A	N/A
	Rider Premium Charge	0.90%	0.90%
Lifetime Income Rider (Indexed Credit + Fixed Rate)	Fixed Rate + Indexed Credit	4.20% + Indexed Credit	
	Accumulation Period	10 Years	10 Years
	Rider Premium Enhancement	N/A	N/A
	Rider Premium Charge	0.60%	0.60%

Palladium Multi-Year Guarantee Annuity (MYG)				
		1st Year	Base Rate	Effective Yield
5 Year	≥ \$100,000	3.50%	2.50%	2.70%
	< \$100,000	3.40%	2.40%	2.60%
6 Year	≥ \$100,000	2.90%	2.90%	2.90%
	< \$100,000	2.80%	2.80%	2.80%
7 Year	≥ \$100,000	3.85%	2.85%	2.99%
	< \$100,000	3.75%	2.75%	2.89%
8 Year	≥ \$100,000	3.05%	3.05%	3.05%
	< \$100,000	2.95%	2.95%	2.95%
9 Year	≥ \$100,000	4.90%	2.90%	3.12%
	< \$100,000	4.80%	2.80%	3.02%
10 Year	≥ \$100,000	4.05%	3.05%	3.15%
	< \$100,000	3.95%	2.95%	3.05%

NEW! Century Plus Annuity			
		1st Year	Base Rate
Fixed Annuity	≥ \$100,000	7.60%	2.60%
	< \$100,000	7.50%	2.50%
Lifetime Income Rider	Fixed Rate	7.20%	
	Accumulation Period	10 Years	
	Rider Premium Enhancement	N/A	
	Rider Premium Charge	0.90%	

WealthQuest Citadel 5 & 7 Diamond Annuity			
		1st Year	Base Rate
WQCD 5¹	≥ \$100,000	3.50%	2.50%
	< \$100,000	3.40%	2.40%
WQCD 7²	≥ \$100,000	4.60%	2.60%
	< \$100,000	4.50%	2.50%

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 Century (Bonus Annuities)		
	1st Year Rate	Base Rate
Century	2.40%	2.40%
Century I	3.40%	2.40%
Century III	5.40%	2.40%
Century V	7.40%	2.40%
Century VII	9.40%	2.40%

Palladium Group Fixed Annuity (Pension Annuity)		
	1st Year	Base Rate
	2.75%	2.75%

Palladium Single Premium Immediate Annuity (SPIA)	
For Quotes Call 1-888-501-4043 or use SPIA Express via our website at img.anicoweb.com	

Base Rate is for the initial guarantee period only. It is not used for renewal rates beyond the initial guarantee period. Base rates are subject to change at any time.

NAIC: Minimum Guaranteed Interest Rate in NAIC states is **1.35%** for the Palladium® MYG, Century Plus Annuity, Palladium® Century, WealthQuest® Citadel 5 & 7 Diamond Series, ANICO Strategy Indexed Annuity PLUS (fixed strategy only), and Palladium® Group Fixed Annuity.

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Life Products

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Signature Indexed Universal Life		
Fixed Account	Fixed Rate:	4.00%
	Participation Rate	100%
Point to Point with Cap	Cap	12.50%
	Floor	0.00%
	Strategy Illustrated Rate	7.16%
Point to Point with Cap and Higher Floor	Participation Rate	100%
	Cap	9.50%
	Floor	1.50%
Point to Point with Specified Rate	Strategy Illustrated Rate	6.31%
	Specified Rate	7.50%
Point to Point Uncapped with Interest Rate Spread	Strategy Illustrated Rate	4.82%
	Interest Rate Spread	4.75%
Variable Loan Rate	Floor	0.00%
	Strategy Illustrated Rate	7.16%
		3.85%

Signature Plus Indexed Universal Life		
1.00% Interest Rate Enhancement beginning in year 11*		
Fixed Account	Fixed Rate:	4.00%
	Participation Rate	100%
Point to Point with Cap	Cap	10.25%
	Floor	0.00%
	Strategy Illustrated Rate	6.21%
Point to Point with Cap and Higher Floor	Participation Rate	100%
	Cap	7.75%
	Floor	1.50%
Point to Point with Specified Rate	Strategy Illustrated Rate	5.41%
	Specified Rate	6.65%
Point to Point Uncapped with Interest Rate Spread	Strategy Illustrated Rate	4.35%
	Interest Rate Spread	5.60%
Variable Loan Rate	Floor	0.00%
	Strategy Illustrated Rate	6.21%
		3.85%

*The Interest Rate Enhancement is not guaranteed and may range from 0-1% and may fluctuate over the life of the policy.

ANICO Executive Universal Life	
1st Year	Base Rate
3.25%	3.25%

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

Signature Guaranteed Universal Life
 Signature Guaranteed Universal Life SI
 ANICO Signature Term
 ANICO Signature Term SI

For Quotes or More Information, call 1-888-501-4043 or visit our website at img.anicoweb.com

American National Insurance Company, headquartered in Galveston, Texas is licensed to conduct business in all states except New York. Business is conducted in New York by American National Life Insurance Company of New York, headquartered in Glenmont, New York. Each Company is responsible for only the products and services it issues.

Separate Rate Sheet is Available for New York.

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American National Life Insurance Company of New York

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Annuity Products

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ASIA PLUS - NY			
		10-Year	7-Year
Declared Rate	Declared Rate:	1.95%	1.90%
1-Year Specified Rate	Specified Rate:	2.85%	2.70%
1-Year Monthly Sum	Monthly Cap:	0.95%	0.90%
	100% Participation Cap:	4.25%	4.10%
1-Year Point to Point	75% Participation Cap:	Currently Unavailable	
	50% Participation Cap:	6.35%	6.05%
Min. Guaranteed Interest Rate for Indexed Strategies		1.00%	1.00%

WealthQuest Citadel 5 & 7 Diamond NY			
		1st Year	Base Rate
WQCD 5¹	≥ \$100,000	3.50%	2.50%
	< \$100,000	3.40%	2.40%
WQCD 7²	≥ \$100,000	4.60%	2.60%
	< \$100,000	4.50%	2.50%

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				
		1st Year	Base Rate	Effective Yield
5 Year	≥ \$100,000	3.50%	2.50%	2.70%
	< \$100,000	3.40%	2.40%	2.60%
6 Year	≥ \$100,000	2.90%	2.90%	2.90%
	< \$100,000	2.80%	2.80%	2.80%
7 Year	≥ \$100,000	3.85%	2.85%	2.99%
	< \$100,000	3.75%	2.75%	2.89%
10 Year	≥ \$100,000	4.05%	3.05%	3.15%
	< \$100,000	3.95%	2.95%	3.05%

Palladium Single Premium Immediate Annuity (SPIA) - NY	
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Base Rate is for the initial guarantee period only. It is not used for renewal rates beyond the initial guarantee period. Base rates are subject to change at any time.
NAIC: Minimum Guaranteed Interest Rate in NAIC states is **1.35%** for the Palladium® MYG, WealthQuest® Citadel 5 & 7 Diamond Series, and ASIA PLUS (fixed strategy).

Life Products

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

Signature Indexed Universal Life NY			
Fixed Account	Fixed Rate:	4.00%	
	Participation Rate	100%	
Point to Point with Cap	Cap	12.50%	
	Floor	0.00%	
	Strategy Illustrated Rate	7.16%	
Point to Point with Cap and Higher Floor	Participation Rate	100%	
	Cap	9.50%	
	Floor	1.50%	
	Strategy Illustrated Rate	6.31%	
Point to Point with Specified Rate	Specified Rate	7.50%	
	Strategy Illustrated Rate	4.82%	
Point to Point Uncapped with Interest Rate Spread	Interest Rate Spread	4.75%	
	Floor	0.00%	
Variable Loan Rate	Strategy Illustrated Rate	7.16%	
		3.85%	

Executive Universal Life - NY	
1st Year	Base Rate
3.25%	3.25%

Signature Plus Indexed Universal Life NY			
1.00% Interest Rate Enhancement beginning in year 11*			
Fixed Account	Fixed Rate:	4.00%	
	Participation Rate	100%	
Point to Point with Cap	Cap	10.25%	
	Floor	0.00%	
	Strategy Illustrated Rate	6.21%	
Point to Point with Cap and Higher Floor	Participation Rate	100%	
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	Floor	0.00%	
Variable Loan Rate	Strategy Illustrated Rate	6.21%	
		3.85%	

*The Interest Rate Enhancement may range from 0-1% and may fluctuate over the life of the policy.

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