

WealthQuest[®] Citadel 5

Diamond Annuity - NY



planning for your
future financial needs

An Individual Fixed Deferred Annuity
from



American National Life Insurance
Company of New York
Glenmont, NY

WealthQuest[®] Citadel 5

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One way to establish financial peace of mind is to develop a plan that will help you protect your desired lifestyle during your retirement years. WealthQuest[®] Citadel Five Diamond Annuity - NY can be an effective way to build and preserve wealth in a safe and secure environment.*



Establishing Your Annuity...

The WealthQuest[®] Citadel Five Diamond Annuity - NY is an individual fixed deferred annuity. You can establish your annuity with a single premium payment, but you also have the option to make additional premium payments in the first contract year only. All premium payments made during the first year will receive our then declared accumulation interest rate and it will be guaranteed for two years. In addition, those premium payments made within the first contract year may receive a 1% interest rate enhancement above the current declared accumulation interest rate for the first year. The additional premium option provides an opportunity to achieve added growth within your annuity.

Two Important Guarantees

A financial plan that includes the WealthQuest[®] Citadel Five Diamond Annuity - NY gives you an advantage not offered in many annuities. Your principal is 100% guaranteed less any applicable surrender charges. That means with the Principal Guarantee, if you should decide to fully surrender your contract, your surrender value will never be less than the sum of all the premiums you have paid less any withdrawals and surrender charges associated with those withdrawals that may have already been taken from the annuity.

In addition, the WealthQuest[®] Citadel Five Diamond Annuity - NY has a minimum guaranteed interest rate. This minimum guaranteed interest rate is set at the time the annuity is issued and is guaranteed for the life of the contract.

Tax-Deferral

You do not need to worry about taxes eroding your interest earnings on your annuity contract because you pay no taxes on the interest earned within the annuity until the funds are withdrawn. By deferring the tax, you can immediately realize a decrease in your Federal and State income taxes. With no current taxation due on interest earned within the annuity, you earn:

- Interest on your principal.
- Interest on your interest.
- Interest on the money you would have paid in taxes.

Currently, earnings from an annuity are taxable only upon withdrawal as ordinary income. Customers should consider their income tax brackets, both current and anticipated, as well as any planned withdrawals when making a decision to purchase this annuity.

Protect Your Assets for the Future

Upon the death of the Owner, the full value of the WealthQuest[®] Citadel Five Diamond Annuity - NY contract would pass to the named beneficiary. There are no surrender charges and no extra expenses to deplete the intended bequest. By naming a beneficiary for your annuity, you also avoid the inconvenience of probate.

* All guarantees are subject to the insurance company's claims paying ability.

Safeguards for the Unexpected

Disability or illness can strain even the best of financial plans. To help guard against the unexpected, WealthQuest® Citadel Five Diamond Annuity - NY allows access to the annuity proceeds without penalty through Disability and Confinement waivers. Under these waivers, the Company will waive the surrender charge upon full or partial surrender of the annuity contract up to an aggregate amount of \$250,000 over the lifetime of the annuity contract. This limit applies to all annuity contracts held by the original contract owner with American National Life Insurance Company of New York. Contract owners who are corporations, trustees or other non-natural persons are not eligible for these waivers.

Disability

If the original contract owner is physically disabled for a period of 12 months, meaning that the owner is unable to engage in any occupation for remuneration or profit due to injury or disease or disabled by a terminal illness, the Company will waive the surrender charge for any full or partial surrender of the annuity contract. This waiver is not available if: (1) the contract owner

is receiving Social Security Disability Benefits on the date the annuity contract is issued; (2) the contract owner is age 65 or older when the owner becomes disabled; (3) the contract owner was diagnosed with a terminal illness prior to or on the date the annuity contract issued and becomes disabled within the first two contract years.

Confinement

If the original contract owner is confined for 60 or more consecutive days to a state licensed hospital, convalescent care or hospice facility, no surrender charge will be imposed on any full or partial surrender of the annuity contract. The contract owner must be age 80 or younger on the date the annuity contract is issued and must have entered the hospital, convalescent care or hospice facility at least 90 days after the annuity contract is issued to be eligible for the Confinement waiver. This waiver is not available if: (1) the contract owner is confined to a hospital, convalescent care or hospice facility on the date the annuity contract is issued, or (2) the application for this annuity contract was signed by the power of attorney.

Access for Current Needs

When you're ready to access the value you have built in your WealthQuest® Citadel Five Diamond Annuity - NY contract, you have two ways to request a withdrawal.

Individual Free Withdrawal on Request**

Based on your annuity value at the beginning of each contract year, WealthQuest® Citadel Five Diamond Annuity - NY allows free withdrawals of up to 10% without a surrender charge.

***A federal tax penalty of 10% may be assessed on any withdrawals made prior to age 59½. You should consult your tax advisor or attorney on your specific situation.*

Systematic Withdrawal

You can also make 10% free withdrawals using systematic payments for a fixed amount or interest only payments on a

monthly, quarterly, semi-annual or annual basis. (Fixed amount payments can be as low as \$50.00 if directly deposited.) The systematic withdrawal feature may also be used for mandatory distributions on IRA policies once you reach age 70½.

Surrender Charges

If you make a partial withdrawal in excess of the 10% surrender charge free withdrawal allowed each year, or if you surrender the annuity contract, a surrender charge will be applied in the first five contract years. Remember, with the principal guarantee in your annuity contract, the surrender value will never be less than the return of all the premiums you paid, less any partial surrenders or withdrawals and applicable surrender charges.

The declining surrender charge is as follows:

Year	1	2	3	4	5	6+
	7%	7%	7%	6%	5%	0%

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An Individual Fixed Deferred Annuity Plan Overview

Issue Ages:	0-85														
Minimum Initial Premium:	\$5,000 (Qualified and Non-Qualified Funds)														
Maximum Premium:	\$1,000,000 (Cumulative)														
Additional Premium Payments:	Additional premium payments accepted in first contract year only														
Interest Crediting:	All premium payments received in the first contract year will earn interest at our then current declared accumulation interest rate and will be guaranteed for two years. After the two-year guarantee period, the renewal accumulation interest rate is declared annually and is guaranteed for one year.														
Interest Rate Enhancement:	American National may offer an interest rate enhancement paid in the first year of contract. This enhancement is not guaranteed and is subject to change.														
Minimum Guaranteed Interest Rate:	Set at issue and guaranteed for life of the contract														
Minimum Guaranteed Surrender Value:	Principal Guarantee: Minimum Surrender Value is a return of premiums paid, less any partial surrenders or systematic withdrawals														
Partial Withdrawals***:	10% surrender charge free withdrawals of beginning of contract year annuity value Minimum partial withdrawal is \$250														
Full/Partial Surrender:	For withdrawals or surrenders in excess of the penalty free withdrawal amount, a surrender charge will apply according to the following schedule:														
Surrender Charges:	<table><tr><td>Year</td><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td><td>6+</td></tr><tr><td></td><td>7%</td><td>7%</td><td>7%</td><td>6%</td><td>5%</td><td>0%</td></tr></table>	Year	1	2	3	4	5	6+		7%	7%	7%	6%	5%	0%
Year	1	2	3	4	5	6+									
	7%	7%	7%	6%	5%	0%									
Surrender Charge Waivers:	Disability, Confinement														
Death Benefit:	Payable on death of Owner. The death benefit will be the annuity value on the date proof of death is received by the Company														
Fees:	No front end sales fees or annual administrative fees														

***A federal Tax penalty of 10% may be assessed on any withdrawals made prior to age 59 ½. You should consult your tax advisor or attorney on your specific situation.

Maturity

The WealthQuest® Citadel Five Diamond Annuity – NY would normally mature on the later of (1) the annuitant's 90th birthday or (2) the 10th contract anniversary.

However, an optional maturity date could be requested, and that new maturity date could be no earlier than thirteen months from the date the contract is issued. You may elect to receive annuity benefit payments on maturity of the contract, and the amount of the guaranteed annuity benefit payments will be based on the actual annuity value of your contract at maturity.

Death

A death benefit is payable on the death of the Owner of the contract if the death occurs prior to the maturity date of the contract. The death benefit payable will be the annuity value of the contract on the date the proof death is received by American National Life Insurance Company of New York. The death benefit may be paid in a lump sum or according to one of the settlement options provisions available in the contract.

Not FDIC/NCUA insured	Not a deposit
Not insured by any federal government agency	
No bank/CU guarantee	May lose value

Important Customer Information

Information herein is not intended to be legal or tax advice. You should consult with your own attorney and tax advisor for your specific circumstances.

Annuities have limitations. For costs and complete details of the annuity call your insurance agent or the company.

Form WQ5NQ(NY), WQ5PQ(NY)



American National Life Insurance
Company of New York
Glenmont, NY