

WealthQuest[®] Citadel 7

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 7

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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 Seven 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 Seven Diamond Annuity - NY is an individual flexible premium fixed deferred annuity. Once you establish your annuity with an initial premium payment, you can make additional premium payments on either a scheduled basis or whenever you desire. All premium payments made will receive our then current declared accumulation interest rate and it will be guaranteed for two years. All premium payments made within the first 36 months of issuance of the contract may receive a 2% interest rate enhancement above the current declared interest rate for the first year.

Two Important Guarantees

A financial plan that includes the WealthQuest[®] Citadel Seven 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 Seven 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on your annuity contract because you pay no taxes on the interest earned within the annuity until the funds are withdrawn.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

Should you die, the full value of your WealthQuest[®] Citadel Seven Diamond Annuity - NY contract would pass to the named beneficiary. There are no surrender charges and no extra expenses to deplete your 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 Seven Diamond Annuity - NY allows you to access your 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 is 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 Seven 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 Seven 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 withdrawals allowed each year, or if you surrender the annuity contract, a surrender charge will be applied in the first seven 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	8+
	7%	7%	7%	6%	5%	4%	2%	0%

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An Individual Fixed Deferred Annuity Plan Overview

Issue Ages:	0-85																		
Minimum Initial Premium:	\$5,000 (Non-Qualified Funds) \$2,000 (Qualified Funds)																		
Maximum Premium:	\$1,000,000 (Cumulative)																		
Subsequent Premiums:	\$1,000 Non-Scheduled Check \$100 month EFT																		
Interest Crediting:	All premium payments received 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 on all premium payments received in the first 36 months of the contract for one year. 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 and 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><td>7</td><td>8+</td></tr><tr><td></td><td>7%</td><td>7%</td><td>7%</td><td>6%</td><td>5%</td><td>4%</td><td>2%</td><td>0%</td></tr></table>	Year	1	2	3	4	5	6	7	8+		7%	7%	7%	6%	5%	4%	2%	0%
Year	1	2	3	4	5	6	7	8+											
	7%	7%	7%	6%	5%	4%	2%	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 Seven 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 distribution of any funds under 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 WQ7NQ(NY), WQ7PQ(NY)



American National Life Insurance
Company of New York
Glenmont, NY