

Annuity Product Rates



AMERICAN NATIONAL INSURANCE COMPANY Effective Date: **November 1, 2021**

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

ANICO Strategy Indexed Annuity (ASIA) PLUS			
		New Premium 10-Year	New Premium 7-Year
Premium Enhancement		1.00%	0.00%
Declared Rate	Declared Rate	2.05%	1.95%
S&P 500® – 1-Year Specified Rate	Specified Rate	3.35%	3.25%
S&P 500® – 1-Year Monthly Sum	Monthly Cap	2.10%	2.00%
S&P 500® – 1-Year Point-to-Point	100% Participation Cap	4.35%	4.25%
	50% Participation Cap	4.60%	4.50%
S&P 500® – 1-Year Point-to-Point Uncapped	Participation Rate	20.00%	17.00%
Nasdaq-100® – Growth Cap	100% Participation Cap	4.35%	4.25%
S&P MARC 5% – Low Volatility	Participation Rate	95.00%	85.00%
	Fixed Rate	6.85%	6.85%
Lifetime Income Rider (Fixed Rate)	Accumulation Period	10 Years	10 Years
	Rider Premium Enhancement	N/A	N/A
	Rider Premium Charge	1.00%	1.00%
Lifetime Income Rider (Indexed Credit + Fixed Rate)	Fixed Rate + Indexed Credit	3.85% + Indexed Credit	
	Accumulation Period	10 Years	10 Years
	Rider Premium Enhancement	N/A	N/A
	Rider Premium Charge	0.70%	0.70%

Palladium Multi-Year Guarantee Annuity (MYG)		
		Guaranteed Rate
3-Year	\$250,000 and above	2.00%
	\$100,000 to \$249,999	1.85%
	\$99,999 and below	1.75%
5-Year	\$250,000 and above	2.15%
	\$100,000 to \$249,999	2.00%
	\$99,999 and below	1.90%
6-Year	\$250,000 and above	2.45%
	\$100,000 to \$249,999	2.30%
	\$99,999 and below	2.20%
7-Year	\$250,000 and above	2.45%
	\$100,000 to \$249,999	2.30%
	\$99,999 and below	2.20%
8-Year	\$250,000 and above	2.45%
	\$100,000 to \$249,999	2.30%
	\$99,999 and below	2.20%
9-Year	\$250,000 and above	2.55%
	\$100,000 to \$249,999	2.40%
	\$99,999 and below	2.30%
10-Year	\$250,000 and above	2.55%
	\$100,000 to \$249,999	2.40%
	\$99,999 and below	2.30%

Century Plus Annuity			
		1st Year	Base Rate
Fixed Annuity	\$100,000 and above	6.80%	1.80%
	\$99,999 and below	6.70%	1.70%
Lifetime Income Rider	Fixed Rate		6.85%
	Accumulation Period		10 Years
	Rider Premium Enhancement		N/A
	Rider Premium Charge		1.00%

WealthQuest Citadel 5 & 7 Diamond Annuity			
		1st Year	Base Rate
WQCD 5 (1)	\$100,000 and above	2.70%	1.70%
	\$99,999 and below	2.60%	1.60%
WQCD 7 (2)	\$100,000 and above	3.95%	1.95%
	\$99,999 and below	3.85%	1.85%

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 Group Fixed Annuity (Pension Annuity)	
1st Year	Base Rate
2.00%	2.00%

Minimum Guaranteed Interest Rate (MGIR)	
(MGIR is used to calculate the Minimum Guaranteed Surrender Value)	
• Fixed Deferred Annuities:	1.00%
• ANICO Strategy Indexed Annuity PLUS	
	1.00% for the fixed strategy
	1.00% for the indexed strategies

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

Life Product Rates



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Signature Performance Indexed Universal Life		
Fixed Account	Fixed Rate	3.50%
	Participation Rate	100.00%
S&P 500® – Value Cap	Cap	9.50%
	Floor	0.00%
	Strategy Illustrated Rate	5.96%
S&P 500® – Multiplier (24% Multiplier)	Participation Rate	100.00%
	Cap	12.00%
	Floor	0.00%
	Segment Asset Charge	1.90%
	Strategy Illustrated Rate	5.96%
S&P 500® – Multiplier Plus (60% Multiplier)	Participation Rate	100.00%
	Cap	12.00%
	Floor	0.00%
	Segment Asset Charge	3.65%
	Strategy Illustrated Rate	5.96%
S&P 500® – Uncapped	Participation Rate	100.00%
	Interest Rate Spread	6.00%
	Floor	0.00%
	Strategy Illustrated Rate	5.96%
Nasdaq-100® – Growth Cap	Participation Rate	100.00%
	Cap	9.50%
	Floor	0.00%
S&P MARC 5% – Low Volatility	Strategy Illustrated Rate	5.96%
	Participation Rate	150.00%
	Interest Rate Spread	0.00%
Variable Loan Rate	Floor	0.00%
	Strategy Illustrated Rate	5.96%
Variable Loan Rate		2.90%

Signature Protection Indexed Universal Life		
Fixed Account	Fixed Rate	3.10%
	Participation Rate	100.00%
S&P 500® – Value Cap	Cap	8.50%
	Floor	0.00%
	Strategy Illustrated Rate	5.45%
S&P 500® – Uncapped	Participation Rate	100.00%
	Interest Rate Spread	7.00%
	Floor	0.00%
	Strategy Illustrated Rate	5.45%
Nasdaq-100® – Growth Cap	Participation Rate	100.00%
	Cap	8.50%
	Floor	0.00%
S&P MARC 5% – Low Volatility	Strategy Illustrated Rate	5.45%
	Participation Rate	135.00%
	Interest Rate Spread	0.00%
Variable Loan Rate	Floor	0.00%
	Strategy Illustrated Rate	5.45%
Variable Loan Rate		2.90%

Signature Guaranteed Universal Life ANICO Signature Term	
For Quotes or More Information, call 1-888-501-4043 or visit our website at img.anicoweb.com	

ANICO Executive Universal Life	
1st Year	Base Rate
2.80%	2.80%

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

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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Annuity Product Rates



AMERICAN NATIONAL LIFE INSURANCE COMPANY OF NEW YORK

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ASIA PLUS - NY			
		10-Year	7-Year
Declared Rate	Declared Rate	1.10%	1.00%
1-Year Specified Rate	Specified Rate	1.25%	1.15%
1-Year Monthly Sum	Monthly Cap	0.60%	0.50%
1-Year Point-to-Point	100% Participation Cap	2.25%	2.00%
	75% Participation Cap	Currently Unavailable	
	50% Participation Cap	2.35%	2.10%
Min. Guaranteed Interest Rate for Indexed Strategies		1.00%	1.00%

Palladium Multi-Year Guarantee Annuity (MYG) - NY		
		Guaranteed Rate
5-Year	\$250,000 and above	1.25%
	\$100,000 to \$249,999 \$99,999 and below	1.10% 1.00%
6-Year	\$250,000 and above	1.40%
	\$100,000 to \$249,999 \$99,999 and below	1.25% 1.15%
7-Year	\$250,000 and above	1.40%
	\$100,000 to \$249,999 \$99,999 and below	1.25% 1.15%
10-Year	\$250,000 and above	1.55%
	\$100,000 to \$249,999 \$99,999 and below	1.40% 1.30%

Century Plus Annuity - NY			
		1st Year	Base Rate
Fixed Annuity	\$100,000 and above	6.10%	1.10%
	\$99,999 and below	6.00%	1.00%

Palladium Single Premium Immediate Annuity (SPIA) - NY

For Quotes Call 877-755-2667 or use SPIA Express via our Website at img.anicoweb.com

WealthQuest Citadel 5 & 7 Diamond - NY			
		1st Year	Base Rate
WQCD 5 (1)	≥ \$100,000	2.10%	1.10%
	< \$100,000	2.00%	1.00%
WQCD 7 (2)	≥ \$100,000	3.20%	1.20%
	< \$100,000	3.10%	1.10%

Minimum Guaranteed Interest Rate (MGIR)	
• Fixed Deferred Annuities:	1.00%
• ANICO Strategy Indexed Annuity PLUS	1.00% for the fixed strategy 1.00% for the indexed strategies

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.

Life Product Rates



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Signature Indexed Universal Life - NY		
Fixed Account	Fixed Rate	3.15%
	Participation Rate	100.00%
Point-to-Point with Cap	Cap	8.50%
	Floor	0.00%
	Strategy Illustrated Rate	5.45%
Point-to-Point with Cap and Higher Floor	Participation Rate	100.00%
	Cap	6.50%
	Floor	1.50%
	Strategy Illustrated Rate	4.76%
Point-to-Point with Specified Rate	Specified Rate	6.95%
	Strategy Illustrated Rate	5.06%
Point-to-Point Uncapped with Interest Rate Spread	Interest Rate Spread	9.05%
	Floor	0.00%
	Strategy Illustrated Rate	5.45%
Variable Loan Rate		2.90%

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

Signature Guaranteed Universal Life ANICO Signature Term NY
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