AMERICAN NATIONAL

Annuity Product Rates

AMERICAN NATIONAL LIFE INSURANCE COMPANY OF NEW YORK

Effective Date: November 16, 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		2.55%	2.55%

WealthQuest® Citadel 5 & 7 Diamond Annuity NY		First Year	Base
WQCD 5[1]	≥ $100,000	4.10%	3.10%
	< $100,000	4.00%	3.00%
WQCD 7[2]	≥ $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

Minimum Guaranteed Interest Rate (MGIR)

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

- Fixed Deferred Annuities: 3.00%
- ANICO Strategy Indexed Annuity PLUS
  - 3.00% for the fixed strategy
  - 2.55% for the indexed strategies

Contract Form Series: 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.**