

New York Product Portfolio

Your source of certainty

American National Life Insurance Company of New York



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► Annuities

Fixed

► WealthQuest® Citadel 5 Diamond NY

Summary	Fixed deferred annuity with add-in feature in first year only. The declared interest rate for premium payments received in the first contract year will be guaranteed for two years. After two years, the interest rate will be declared annually.														
Issue Ages	0–85 (owner & annuitant)														
Minimum Premium to Issue	\$5,000 (NQ) \$2,000 (Q) \$100 min. EFT additional premium available														
Minimum Guaranteed Interest Rate	Determined at issue and guaranteed for the life of the contract.														
Interest Rate Enhancement	Ten basis points of additional interest for initial premium \$100,000 and greater for lifetime of contract. May be offered in the first year of the contract. Enhancement availability is not guaranteed and is subject to change.														
Surrender Charge Free Withdrawals	Starting in year 1, 10% of the annuity value at beginning of each contract year.														
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									
Waiver of Surrender Charges	Confinement & Disability (Restrictions and conditions may apply, see contract for more information.)														
Death Benefit	Annuity value will be paid upon death of the owner.														

Fixed

► WealthQuest® Citadel 7 Diamond NY

Summary	Flexible premium fixed deferred annuity. The declared interest rate for the initial premium and each subsequent premium payment will be guaranteed for two years from date premium payment is received. After two years, the interest rate will be declared annually.																		
Issue Ages	0–85 (owner & annuitant)																		
Minimum Premium to Issue	\$5,000 (NQ) \$2,000 (Q) \$100 min. EFT additional premium available																		
Minimum Guaranteed Interest Rate	Determined at issue and guaranteed for the life of the contract.																		
Interest Rate Enhancement	Ten basis points of additional interest for initial premium \$100,000 and greater for lifetime of contract. May be offered in the first year of the contract. Enhancement availability is not guaranteed and is subject to change.																		
Surrender Charge Free Withdrawals	Starting in year 1, 10% of the annuity value at beginning of each contract year.																		
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											
Waiver of Surrender Charges	Confinement & Disability (Restrictions and conditions may apply, see contract for more information.)																		
Death Benefit	Annuity value will be paid upon death of the owner.																		

Fixed

► Palladium® MYG NY Multi-Year Guarantee (MYG) Annuity Series

Summary	A single premium fixed deferred annuity that offers multiple different guaranteed interest rate periods: 3, 5–7 and 10 years (check availability).																								
Issue Ages	0–90 (owner & annuitant)																								
Minimum Premium to Issue	\$5,000 (NQ & Q)																								
Minimum Guaranteed Interest Rate	Determined at issue and guaranteed for the life of the contract.																								
Interest Rate Enhancement	Ten basis points of additional interest for initial premium \$100,000 and greater for lifetime of contract, and 25 basis points of additional interest on initial premium of \$250,000 or more. Enhancement availability is not guaranteed and is subject to change.																								
Additional Features	After initial guarantee period, funds available for full surrender without incurring surrender charges during a 30-day window or annuity can be continued.																								
Surrender Charge Free Withdrawals	Interest only in the first year. Starting in year 2, 10% of the annuity value at the beginning of each contract year.																								
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><td>9</td><td>10</td><td>11+</td></tr><tr><td>%</td><td>8</td><td>8</td><td>8</td><td>7</td><td>6</td><td>5</td><td>4</td><td>3</td><td>2</td><td>1</td><td>0</td></tr></table>	Year	1	2	3	4	5	6	7	8	9	10	11+	%	8	8	8	7	6	5	4	3	2	1	0
Year	1	2	3	4	5	6	7	8	9	10	11+														
%	8	8	8	7	6	5	4	3	2	1	0														
Waiver of Surrender Charges	Confinement & Disability																								
Death Benefit	Greater of the annuity value or surrender value will be paid upon death of the owner.																								



Immediate

► Palladium® SPIA NY

Single Premium Immediate Annuity

Summary	A Single Premium Immediate Annuity designed to provide regularly scheduled income payments, with withdrawal and surrender features.
Issue Ages	5–90 life contingent 0–90 period certain (All payout options)
Minimum Premium to Issue	\$15,000 (NQ) \$3,500 (Q)
COLA	3% compounded annually. Not available on cash refund or installment refund options.
Payout Options	• Period Certain (5–30 years) • Life Only • Life + Period Certain (5–20 years) • Joint Life to Survivor with or without Period Certain (5–20 years) • Joint Life to Spouse with or without Period Certain (5–20 years) • Cash Refund • Installment Refund
Partial Surrender	After third policy year – minimum \$2,000. If the life contingency annuity benefit plan is elected, one partial surrender over the lifetime of the contract for an amount up to 10% of the commuted value, reduced by any applicable commutation charge, may be requested. Subsequent requests for partial surrenders are not permitted for life contingent annuity benefit plans. If a non-life contingent annuity benefit plan is elected, a partial surrender for any amount up to the commuted value of the contract, reduced by any applicable commutation charges may be requested. Subsequent requests for partial surrenders are permitted for non-life contingent annuity benefit plans.
Full Surrenders	After third policy year – Only available for nonlife contingent annuity benefit plans. Full surrenders are not available for life contingent annuity benefit plans.

Indexed

► Strategy Index NY

ANICO Strategy Indexed Annuity (Strategy Index) PLUS 7 & 10 Series NY

Summary

The Strategy Index PLUS Series offers multiple interest crediting strategies to meet each client's specific needs. Indexed strategies are based upon the performance of the S&P 500® Index and at the end of each segment term, the premium may be reallocated to different strategies.

Indexed strategies will never earn less than the minimum guaranteed interest rate for indexed strategies. Caps and participation rates vary by strategy..

Issue Ages

0–80 (owner & annuitant)

Minimum Premium to Issue

\$10,000 (NQ)

\$5,000 (Q)

(\$5,000 minimum premium per indexed segment.)

Additional Features

The index strategies will always earn at least the minimum guaranteed interest rate for indexed strategies even if the index goes down over the one-year index term.

Interest crediting strategies include:

- One Year Declared Rate
- One-year performance with a specified rate
- One-year total sum performance with monthly cap
- Point-to-point performance with a cap

Surrender Charge Free Withdrawals

Starting in year one, 10% of the annuity value at the beginning of each contract year may be taken without surrender charge.

Surrender Charges

Strategy Index 7

Year	1	2	3	4	5	6	7	8+
%	7	6	5	4	3	2	1	0

Strategy Index 10

Year	1	2	3	4	5	6	7	8	9	10	11+
%	7	6	5	4	3	2	1	0	2	1	0

Waiver of Surrender Charges

Confinement, Disability & Terminal Illness

(Restrictions and conditions may apply, see contract for more information.)

Death Benefit

Annuity value will be paid upon the death of the owner.

► Life

Whole

► Signature Whole Life NY

Issue Ages	0–80 (non-nicotine) 18–75 (nicotine) Age nearest
Minimum Face Amount	\$10,000
Premium Modes	Annual 1.0000 Semi-annual 0.5150 Quarterly 0.2650 Monthly EFT 0.0864
Dividend Options	• Cash • Accumulate at Interest • Premium Reduction • Paid-Up Additions
Benefits and Riders	• Accelerated Benefit Riders (Terminal & Chronic) • Children's Term Rider • Disability Premium Waiver • Paid-up Additions Rider • Guaranteed Insurance Option Rider
Underwriting Classes	• Preferred Plus TNU • Standard Plus TNU • SubStandard: Tables 1–16 & flat extras • Preferred TNU & TU • Standard TNU & TU
Loan Rate	8% in arrears
Surrender Charge Period	N/A
Premium Rate Bands	\$10,000 to \$99,999 \$100,000 to \$249,999 \$250,000 to \$999,999 \$1,000,000+
Maturity	The policy's death benefit will be paid on the policy anniversary following the insured's attained age of 121.

► Signature Guaranteed Universal Life NY

Issue Ages	18–80 (non-nicotine) 18–75 (nicotine)
Minimum Face Amount	\$25,000
Guaranteed Coverage Period	10-year Minimum Premium No Lapse Guarantee
Premium Modes	Annual Semi-annual Quarterly Monthly EFT Biweekly available
Benefits and Riders (Additional cost may apply.)	Accelerated Benefit Riders (Terminal & Chronic) Children's Term Rider Disability Waiver of Stipulated Premium Rider Guaranteed Cash Out-Rider
Underwriting Classes	Preferred Plus TNU Preferred TNU & TU Standard Plus TNU Standard TNU & TU SubStandard: Tables 1–16
Loan Rate	Fixed Loan: 4.50% in arrears
Surrender Charge Period	First 10 Policy Years
Premium Rate Bands	\$25,000 to 99,999 \$100,000 to \$249,999 \$250,000 to \$499,999 \$500,000 to \$999,999 \$1,000,000+
Maturity	The policy's death benefit will be paid on the policy anniversary following the insured's attained age of 121.
Death Benefit Option	Option A: specified amount only

► Signature Indexed Universal Life NY

Issue Ages	0–85 (non-nicotine) 18–85 (nicotine)
Minimum Face Amount	\$25,000
Guaranteed Coverage Period	10-year Minimum Premium No Lapse Guarantee
Premium Modes	Annual Semi-annual Quarterly Monthly EFT
Benefits and Riders (Additional cost may apply.)	Accelerated Benefit Riders (Terminal & Chronic) Children's Term Rider Disability Waiver of Minimum Premium Rider Disability Waiver of Stipulated Premium Rider Guaranteed Increase Option Rider Overloan Protection Benefit Rider
Underwriting Classes	Preferred Plus TNU Preferred TNU & TU Standard Plus TNU Standard TNU & TU SubStandard: Tables 1–16 & flat extras Avocation and occupation ratings only available on Standard TNU & TU (Table 1–4; flat extras (juveniles))
Loan Rate	Fixed Loan: 6% in arrears Variable Loan: will not exceed 18%
Surrender Charge Period	First 10 Policy Years
Premium Rate Bands	\$25,000 to 99,999 \$100,000 to \$249,999 \$250,000 to \$499,999 \$500,000 to \$999,999 \$1,000,000+
Maturity	The policy's death benefit will be paid on the policy anniversary following the insured's attained age of 121.
Death Benefit Option	Option A: specified amount only Option B: specified amount plus accumulation value Option C: specified amount plus the sum of all premiums paid, excluding premium paid by any disability waiver, less any partial surrenders – available only at issue

The amount of the accelerated benefit payment will be less than the policy death benefit because it will be reduced by an actuarial discount and an administrative fee of up to \$500. The amount of the actuarial discount is primarily dependent on American National's determination of the insured's life expectancy at the time of the election. A request for an accelerated benefit may only be advisable if the qualifying event results in significant reduction in the insured's life expectancy. A shorter life expectancy will result in a larger benefit offer.

New York Chronic Illness Rider: This product is a life insurance policy that accelerates the death benefit on account of Chronic Illness and is not a health insurance policy providing long term care insurance subject to the minimum requirements of New York Law. It does not qualify for the New York State Long-Term Care Partnership program and is not a Medicare supplement policy.

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