



NEW YORK PRODUCT PORTFOLIO

American National Life Insurance Company of New York





American National offers a collection of life and annuity insurance products designed to meet the needs of your clients.

Annuities

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Fixed Annuities

	WealthQuest® Citadel Seven Diamond – NY	WealthQuest® Citadel Five 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.	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.																																
Interest Rate Enhancement	May be offered in the first three years of the contract. Enhancement availability is not guaranteed and is subject to change.	May be offered in the first year of the contract. Enhancement availability is not guaranteed and is subject to change.																																
Issue Ages	0–85 (owner and annuitant)																																	
Minimum Premium To Issue	\$5,000 (NQ) \$2,000 (Q)	\$5,000 (NQ & Q)																																
Minimum Guaranteed Interest Rate	Determined at issue and guaranteed for the life of the contract																																	
Surrender Charges	<table border="1"> <thead> <tr> <th>Year</th> <th>1</th> <th>2</th> <th>3</th> <th>4</th> <th>5</th> <th>6</th> <th>7</th> <th>8+</th> </tr> </thead> <tbody> <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> </tbody> </table>	Year	1	2	3	4	5	6	7	8+	%	7	7	7	6	5	4	2	0	<table border="1"> <thead> <tr> <th>Year</th> <th>1</th> <th>2</th> <th>3</th> <th>4</th> <th>5</th> <th>6+</th> </tr> </thead> <tbody> <tr> <td>%</td> <td>7</td> <td>7</td> <td>7</td> <td>6</td> <td>5</td> <td>0</td> </tr> </tbody> </table>	Year	1	2	3	4	5	6+	%	7	7	7	6	5	0
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Waiver of Surrender Charges	Confinement & Disability (Restrictions and conditions may apply, see contract for more information.)																																	
Surrender Charge Free Withdrawals	Starting in year 1, 10% of the annuity value at beginning of each contract year																																	
Death Benefit	Annuity value will be paid upon death of the owner																																	
Additional Features	Ten basis points of additional interest for initial premium \$100,000 and greater for lifetime of contract																																	

Fixed Annuities

	Palladium® MYG Annuity – NY	Century Plus																																																
Summary	<p>A single premium fixed deferred annuity that offers multiple different guaranteed interest rate periods: 5–7 and 10 years (check availability).</p> <p>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.</p> <p>After initial guarantee period, funds available for full surrender without incurring surrender charges during a 30-day window or annuity can be continued.</p>	<p>Single premium fixed deferred annuity available for both non-qualified and Pension-Qualified funds.</p>																																																
Interest Rate Enhancement	<p>May be offered in the first year of contract for certain guarantee periods. Enhancement availability is not guaranteed and is subject to change.</p>	<p>A 5% interest rate enhancement will be offered in the first year. Enhancement availability is not guaranteed and is subject to change.</p>																																																
Issue Ages	0–90 (owner & annuitant)	0–80 (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																																																	
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Waiver of Surrender Charges	<p>Confinement & Disability (Restrictions and conditions may apply, see contract for more information.)</p>																																																	
Surrender Charge Free Withdrawals	<p>Interest only in the first year. Starting in year 2, 10% of the annuity value at the beginning of each contract year.</p>	<p>Starting in year 1, 10% of the annuity value at the beginning of each contract year.</p>																																																
Death Benefit	<p>Annuity value will be paid upon death of the owner.</p>	<p>Greater of annuity value or surrender value will be paid upon death of the owner.</p>																																																

Immediate Annuities

Palladium® Immediate Annuity – NY	
Summary	A Single Premium Immediate Annuity designed to provide regularly scheduled income payments, with withdrawal and surrender features. Cost of Living Adjustment available on most income options.
Issue Ages	5–90 life contingent 0–90 period certain (All payout options)
Minimum Premium To Issue	\$15,000 (NQ) \$3,500 (Q)
Partial Surrenders	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.
COLA	3% – compounded annually. Not available on cash refund or installment refund options.
Payout Options	<ul style="list-style-type: none"> • 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



NEW YORK STOCK EX



Indexed Annuities

ASIA PLUS 7 & 10																																											
Summary	<p>The ASIA PLUS Series offers multiple interest crediting strategies to meet each client's specific needs.</p> <p>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.</p> <p>Indexed strategies will never earn less than the minimum guaranteed interest rate for indexed strategies.</p> <p>Caps and participation rates vary by strategy.</p>																																										
Issue Ages	0–80 (owner & annuitant)																																										
Minimum Premium to Issue	\$10,000 (NQ) \$5,000 (Q) (\$5,000 minimum premium per indexed segment.)																																										
Surrender Charges	<p>ASIA PLUS 7:</p> <table border="1" style="width: 100%; border-collapse: collapse; text-align: center;"> <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>6</td> <td>5</td> <td>4</td> <td>3</td> <td>2</td> <td>1</td> <td>0</td> </tr> </table> <p>ASIA PLUS 10:</p> <table border="1" style="width: 100%; border-collapse: collapse; text-align: center;"> <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>10</td> <td>9</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+	%	7	6	5	4	3	2	1	0	Year	1	2	3	4	5	6	7	8	9	10	11+	%	10	9	8	7	6	5	4	3	2	1	0
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Waiver of Surrender Charges	Confinement, Disability & Terminal Illness (Restrictions and conditions may apply, see contract for more information.)																																										
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.																																										
Death Benefit	Annuity value will be paid upon the death of the owner.																																										
Additional Features	<p>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.</p> <p>Interest crediting strategies include: declared rate strategy, one-year performance with a specified rate, one-year total sum performance with monthly cap and point-to-point performance with a cap.</p>																																										

Term Life Insurance

	ANICO Signature Term	
Issue Ages	ART – 18-65 10-year level term period: 18-70 15-year level term period: 18-65 20-year level term period: 18-60 30-year level term period: 18-50	
Minimum Face Amount	\$100,000	
Modal Factors	Annual	1.0000
	Semi-annual	0.5150
	Quarterly	0.2650
	Monthly EFT	0.0864
	Biweekly available	
Minimum Guaranteed Interest Rate	N/A	
Benefits and Riders (Additional cost may apply.)	Accelerated Benefit Riders (Terminal & Chronic) Children's Term Rider Disability Waiver of Premium Rider	
Death Benefit Option	N/A	
Guaranteed Coverage Period	N/A	
Underwriting Classes	Preferred Plus TNU Preferred TNU & TU Standard Plus TNU Standard TNU & TU SubStandard TNU & TU Tables 1-8 Flat extras permitted on all classes	
Surrender Charge Period	N/A	
Loan Rate	N/A	
Preferred Loans	N/A	
Premium Rate Bands	\$100,000 to \$249,999 \$250,000 to \$499,999 \$500,000 to \$999,999 \$1,000,000 +	
Maturity	N/A	

Whole Life Insurance

	Signature Whole Life	
Issue Ages	0–80 (non-nicotine) 18–75 (nicotine) Age nearest	
Minimum Face Amount	\$10,000	
Modal Factors	Annual	1.0000
	Semi-annual	0.5150
	Quarterly	0.2650
	Monthly EFT	0.0864
Minimum Guaranteed Interest Rate	N/A	
Dividend Options	Cash Premium Reduction Accumulate at Interest Paid-Up Additions	
Benefits and Riders (Additional cost may apply.)	Accelerated Benefit Riders (Terminal & Chronic) Children's Term Rider Signature Term Rider – ART, 10, 15, 20, 30 years Disability Premium Waiver Paid-up Additions Rider Guaranteed Insurance Option Rider	
Death Benefit Option	N/A	
Guaranteed Coverage Period	N/A	
Underwriting Classes	Preferred Plus TNU Preferred TNU & TU Standard Plus TNU Standard TNU & TU SubStandard: Tables 1–16 & flat extras	
Surrender Charge Period	N/A	
Loan Rate	8% in arrears	
Preferred Loans	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.	

Universal Life Insurance

	Signature Guaranteed Universal Life
Issue Ages	18–80 (non-nicotine) 18–75 (nicotine)
Minimum Face Amount	\$25,000
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
Death Benefit Option	Option A: specified amount only
Guaranteed Coverage Period	10-year Minimum Premium Guarantee No Lapse Guarantee
Underwriting Classes	Preferred Plus TNU Preferred TNU & TU Standard Plus TNU Standard TNU & TU Tables 1–16
Surrender Charge Period	First 10 Policy Years
Loan Rate	Fixed Loan: 4.50% in arrears
Preferred Loans	N/A
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 surrender value will be paid on the policy anniversary following the insured’s attained age of 121.

Indexed Universal Life Insurance

	Signature Indexed Universal Life
Issue Ages	0–85 (non-nicotine) 18–85 (nicotine)
Minimum Face Amount	\$25,000
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 Cash-Out Rider Overloan Protection Benefit Rider
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
Guaranteed Coverage Period	No Lapse Guarantee All ages - 10 years
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))
Surrender Charge Period	First 10 Policy Years
Loan Rate	Fixed Loan: 6% in arrears Variable Loan: will not exceed 18%
Preferred Loans	N/A
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 surrender value will be paid on the policy anniversary following the insured’s attained age of 121.



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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Only through a general review of your client's specific situation can it be determined if there are tax advantages available through our products. A federal tax penalty of 10% may be assessed on any withdrawals made prior to age 59½. Clients should consult their tax advisor or attorney on their specific situation. Information herein is not intended to be legal or tax advice. Policy/Contract Forms: PWL16(NY), MYGNQ(NY), MYGPQ(NY), SPDA17(NY), WQ5NQ(NY), WQ5PQ(NY), WQ7NQ(NY), WQ7PQ(NY), ANY-NSPA, ULOPR14(NY), ULDW10(NY), PWSTP10(NY), ULCTR10(NY), ULGIO10(NY), ULCTR14(NY), ULGIO14(NY), GCOR15(NY), LPW84(NY), CTR12M(NY), ABR14-TM(NY), ABR14-CH(NY), GIR16(NY), PUAR16(NY), ART18(NY), ARTR18(NY), SGUL18(NY), IUL14R(NY).

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