



American National Life Insurance
Company of New York
GLENMONT, NY

American National Life Insurance Company of New York Independent Marketing Group

Bold type on rate indicates a change from previous month. Interest Rate Summary - Effective **January, 2013**

Multi-Year Guarantee Annuity

Palladium® MYG	<u>1st Year</u>	<u>Rate</u>	<u>Yield</u>
3-Year	Product Temporarily Withdrawn		
4-Year	Product Temporarily Withdrawn		
5-Year	2.00%	1.00%	1.20%
6-Year	1.40%	1.40%	1.40%
7-Year	2.70%	1.70%	1.84%
10-Year	2.70%	1.70%	1.80%

Initial contributions of \$100,000 or more receive an additional 10 basis points for the life of the contract. Rate subject to change for new issues at any time.

Immediate Annuity

Palladium® (SPIA) - (with liquidity options)

For Quotes Call **1-877-755-2667** or use SPIA Express via our Web site at www.img.anicony.com

Deferred Annuities

	<u>1st Year Rate</u>	<u>Base Rate</u>
WQ Citadel 5 Diamond	1.00%	1.00%
WQ Citadel 7 Diamond	2.00%	1.00%

Initial contributions of \$100,000 or more receive an additional 10 basis points for the life of the contract.

Life Products

	<u>1st Year Rate</u>	<u>Base Rate</u>
Executive Universal Life	4.35%	4.35%

NAIC Index

Minimum Guaranteed Indexed Rate in NAIC Indexed States is 1.00% for **January 2013** for the Palladium® MYG and the WealthQuest® Citadel 5 & 7 Diamond Series.

Special Notes

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

For additional information on current or renewal interest rates, contact our **Field Support Center** at **1 (877) 755-2667**.

Please be sure to run the update in your LPES software ...

Visit our Web site at www.img.anicony.com

The Independent Marketing Group (IMG) is a division of American National Life Insurance Company of New York.

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