

# January 2017 Interest Rate Announcement



The effective date is January 16, 2017

## Fixed Indexed Annuities

	S&P 500® 1-Year Monthly Pt-to-Pt	S&P 500® Monthly Average	S&P 500® 1-Year Annual Pt-to-Pt	S&P 500® 2-Year Pt-to-Pt	S&P 500® 3-Year Pt-to-Pt	Gold Commodity 1-Year Pt-to-Pt	5-Year Dow Jones US Real Estate Daily Risk Control 10% USD Total Return Index (Spread)	Pt-to-Pt Fixed Declared Rate on Gain	Fixed
<b>Prosperity Elite Series</b>									
Prosperity Elite 7	1.50%	3.25%	3.00%	--	--	3.25%	--	2.50%	1.00%
Prosperity Elite 10	1.50%	3.25%	3.00%	--	--	3.25%	--	2.50%	1.00%
Prosperity Elite 14	1.50%	3.50%	3.25%	--	--	3.75%	--	2.75%	1.00%
<b>Safe Income Plus</b>									
Safe Income Plus	1.10%	2.00%	2.00%	--	--	--	--	1.75%	1.00%
<b>FG Performance Pro</b>									
FG Performance Pro	1.85%	--	4.00%	8.50%	15.25%	4.50%	15.50%	--	1.00%
<b>FG Index-Choice 10</b>									
FG Index-Choice 10	1.10%	2.25%	2.25%	5.00%	8.25%	--	--	2.00%	1.00%
<b>FG Accumulator Series</b>									
FG AccumulatorPlus 10 <small>All other states</small>	1.85%	5.00%	4.25%	--	--	--	--	3.50%	1.00%
FG AccumulatorPlus 10 <small>AK, CA, DE, FL ages 65+, MA, MN, NJ, NV, OH, OK, OR, PA, SC, TX, UT, WA</small>	1.75%	4.25%	3.75%	--	--	--	--	3.00%	1.00%
FG AccumulatorPlus 14	2.10%	6.50%	5.00%	--	--	--	--	4.00%	1.00%
<b>FG Retirement Pro</b>									
FG Retirement Pro	--	--	--	--	--	--	--	--	0.50%
<b>Fidelity &amp; Guaranty Life Insurance Company of New York</b>									
FGNY Index-Choice 10	1.60%	4.00%	3.50%	--	--	--	--	--	1.00%

## Multi-Year Guaranteed Annuity Portfolio

	<b>Fixed Rate</b>
FG Guarantee-Platinum 3	1.80%
FG Guarantee-Platinum 5	2.60%
FG Guarantee-Platinum 7	3.00%

Product availability & features may vary by state. Rates are subject to change.

Fidelity & Guaranty Life is the marketing name for Fidelity & Guaranty Life Insurance Company issuing insurance in the United States outside of New York and, in New York only, Fidelity & Guaranty Life Insurance Company of New York. Each Fidelity & Guaranty Life company is solely responsible for its contractual commitments.

\*Repeating surrender charges do not apply.

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Form Numbers: API-1018(06-11), ACI-1018(06-11), FGL SPDA-MY-F (7-04), NY FPDEIA-10 (09-11), API-1074 (01-15), ACI-1074 (01-15), ARI-1056(06-13), OM SPIA-C (01-10) , OM SPIA (01-10); et. al.

# Fidelity & Guaranty Life Fixed Indexed Annuity Product Features

Rates, Bonuses and Fees effective as of January 1, 2017 buy date

## Enhanced Guaranteed Minimum Withdrawal Benefit Rider- FG Retirement Pro®

Benefit Base Crediting Options				
1-Year S&P 500® Monthly Point-to-Point Cap	1 Year S&P 500® Monthly Average Cap	1 Year S&P 500® Annual Point-to-Point Cap	Fixed Interest	Minimum Benefit Base Value Interest Rate
4.50%	20.00%	14.00%	4.50%	3.50%

## Guaranteed Minimum Withdrawal Benefit Rider (Enhanced where applicable)

Product Name	Annual Compounding Roll-Up Rate	Income Base Bonus All Issue Ages	Rider Fee- Percent of Income Base deducted from Account Value	
FG Index- Choice 10®	5.75%	N/A	0.70%	
FG Accumulator Plus 10®	6.50%	N/A	0.70%	
FG Accumulator Plus 14®	6.50%	N/A	0.70%	
				Protection Package
Prosperity Elite 7®	6.00%	18.00% *		Total cost = 1.30%+
Prosperity Elite 10®	6.00%	18.00% *		Total cost = 1.30%+
Prosperity Elite 14®	6.00%	18.00% *		Total cost = 1.30%+
Performance Pro®	3.25% + add on rate	N/A	0.95%	
Safe Income Plus®	7.00%	7.00%(Standard) 6% (Lite States)	1.05%	

All caps and declared rates are current as of the date shown above and subject to change for new issues at the sole discretion of the company. See Saleslink for current rates.

\* Bonus amount based on one of two calculations and may not apply; please see brochure and/or statement of understanding for additional information.

Annuities that offer bonus interest features may have higher fees and charges, longer surrender charge periods, lower credited interest rates and/or lower cap rates than annuities that do not provide the bonus feature.

# Fidelity & Guaranty Life Fixed Indexed Annuity Product Features

Rates, Bonuses and Fees effective as of January 1, 2017 buy date

## Premium Bonus

Product Name	Standard –All issue ages unless otherwise stated				Lite – All issued ages unless otherwise stated			
FG Index- Choice 10 <sup>®</sup> (Up Front Bonus)	3.00%				2.00%			
FG Retirement Pro <sup>®</sup> (Vesting Bonus)	7.00%				5.00%			
Performance Pro <sup>®</sup> (Vesting Bonus)	Ages 0-75: 9.00% Ages 76+: 4.50%				Ages 0-75: 7.00% Ages 76+: 3.50%			
Safe Income Plus <sup>®</sup> (Vesting Bonus)	7.00%				6.00%			
	Enhancement Package		Protection Package		Enhancement Package		Protection Package	
	Ages 0-75	Ages 76+	Ages 0-75	Ages 76+	Ages 0-75	Ages 76+	Ages 0-75	Ages 76+
Prosperity Elite 7 <sup>®</sup> (Vesting Bonus)	2.00%	1.00%	4.00%	2.00%	2.00%	1.00%	4.00%	2.00%
Prosperity Elite 10 <sup>®</sup> (Vesting Bonus)	3.00%	1.50%	6.00%	3.00%	2.00%	1.00%	5.00%	2.50%
Prosperity Elite 14 <sup>®</sup> (Vesting Bonus)	5.00%	2.50%	8.00%	4.00%	N/A			
FG Accumulator Plus 10 <sup>®</sup>	N/A				N/A			
FG Accumulator Plus 14 <sup>®</sup>	N/A				N/A			

## (Enhanced) Guaranteed Minimum Death Benefit Rider

Product Name	Roll-Up Rate		Rider Fee- Percent of highest death benefit deducted from Account Value		Income Base Bonus
	Enhancement Package	Protection Package	Enhancement Package	Protection Package	
Prosperity Elite 7 <sup>®</sup>	5.00% simple interest lump sum payout	6.00% compound interest payout over 5 or 10 years or 5.00% simple interest Lump sum payout	0.50%	Total cost 1.30%+	18.00% *
Prosperity Elite 10 <sup>®</sup>					
Prosperity Elite 14 <sup>®</sup>					

All caps and declared rates are current as of the date shown above and subject to change for new issues at the sole discretion of the company. See Saleslink for current rates.

\* Bonus amount based on one of two calculations and may not apply; please see brochure and/or statement of understanding for additional information.

Annuities that offer bonus interest features may have higher fees and charges, longer surrender charge periods, lower credited interest rates and/or lower cap rates than annuities that do not provide the bonus feature.

# Fidelity & Guaranty Life Fixed Indexed Annuity Product Features

Rates, Bonuses and Fees effective as of January 1, 2017 buy date

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† There is a charge for the Protection Package, which includes two optional riders each with their own separate charge. Both riders are required when purchasing the Protection Package. The Enhanced Guaranteed Minimum Withdrawal Benefit (EGMWB) Rider charge is 0.80% multiplied by the income base at each contract anniversary. The Enhanced Guaranteed Minimum Death Benefit (EGMDB) Rider charge is 0.50% multiplied by the highest rider guaranteed minimum death benefit amount on each contract anniversary. These charges are deducted from the account value each contract anniversary until the earliest of surrender, annuitization or a death that triggers the benefits and in the case of the GEMWB rider only transfer of ownership during the withdrawal period or the date you request the rider be terminated.

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Policy form numbers: ACI-1074 (01-15), API- 1018 (06-11), ACI-1018 (06-11), ARI- 1046 (11-12), ARI- 1054 (02-13), ARI- 1040 (11-12), ARI- 1068 (03-14), ARI- 1065 (11-13), ARI- 1039 (11-12) ; et al. Subject to state availability. Certain restrictions apply.

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# January State Availability

Effective January 1, 2017



	AK	AL	AR	AZ	CA	CO	CT	DC	DE	FL	GA	HI	IA	ID	IL	IN	KS	KY	LA	MA	MD	ME	MI	MN	MO	MS	MT	NC	ND	NE	NH	NJ	NM	NV	NY	OH	OK	OR	PA	PR	RI	SC	SD	TN	TX	UT	VA	VT	WA	WI	WV	WY				
Fidelity & Guaranty Life Insurance Company - Indexed Annuities																																																								
FG Index-Choice 10	V/L	✓	✓	L	✓			✓	L	V**	✓	✓	✓	V	V	V	✓	V	✓	V/L	✓	✓	✓	V/L	✓		✓	✓	✓	✓	V	L	✓	L		L	L	V/L	V/L		V	V/L	✓	✓	V/L	L	V	✓	V/L	✓	✓	✓				
FG AccumulatorPlus 10	V/L	✓	✓	L	✓			✓	L	V**	✓	✓	✓	✓	V	✓	✓	V	✓	V/L	✓	✓	✓	V/L	✓		✓	✓	✓	✓	V	L	✓	L		L	L	V/L	V/L		V	V/L	✓	✓	V/L	L	V	✓	V/L	✓	✓	✓				
FG AccumulatorPlus 14			✓	✓		✓		✓		V*	✓	✓	✓	✓	V	V	✓	V	✓		✓	✓	✓		✓		✓	✓	✓	✓	V		✓						V		✓	✓			V	✓		✓	✓	✓						
Prosperity Elite 7	V/L	✓	✓	L	✓			✓	L	V**	✓	V	✓	V	V	V	✓	✓	✓	V/L	V	✓	✓	V/L	✓		✓	V	✓	✓	✓	L	✓	L		L	L	V/L	V/L	V	✓	L	✓	✓	V/L	L	✓	V	V/L	✓	✓	✓				
Prosperity Elite 10	V/L	✓	✓	L	✓			✓	L	V**	✓	V	✓	V	V	V	✓	✓	✓	V/L	V	✓	✓	V/L	✓		✓	V	✓	✓	✓	L	✓	L		L	L	V/L	V/L	V	✓	L	✓	✓	V/L	L	✓	V	V/L	✓	✓	✓				
Prosperity Elite 14			✓	✓		✓		✓		V*	✓	V	✓	V	V	V	✓	✓	✓		V	✓	✓		✓		✓	V	✓	✓	✓		✓					V	✓		✓	✓			✓	V		✓	✓	✓						
Performance Pro	L	✓	✓	L	✓			✓	L	V**	✓	V	✓	V	V		✓	✓	✓	V/L	V	✓	✓	V	✓		✓	✓	✓	✓	V	L	✓	L		L	L	V	V		✓	L	✓	✓	V/L	L	✓		V	✓	✓	✓				
Safe Income Plus	V/L	✓	✓	L	✓			✓	L	V**	✓	V	✓		V		✓	✓	✓	V/L	V	✓	✓	V	✓		✓	✓	✓	✓	✓	L	✓	L		L	L	V	V		✓	L	✓	✓	V/L	L	✓		V	✓	✓	✓				
FG Retirement Pro			✓	✓	V/L	✓		✓		V**	✓	V	✓	V	V		✓	✓	✓		V	V	✓		V		✓	✓	✓	✓	✓	V/L	✓	L		L	L			✓	V/L	✓	✓	V/L	V/L				✓	✓	✓					
Fidelity & Guaranty Life Insurance Company of New York - Indexed Annuities																																																								
FGNY Index-Choice 10																																				✓																				
Fidelity & Guaranty Life Insurance Company - Traditional Annuities																																																								
FG Guarantee-Platinum 3	✓		✓	✓		✓	V	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	V	✓	V	✓	✓	✓		✓	V	✓	✓	✓		✓	V		✓	V	✓	✓		✓	✓	✓	✓	V	✓	✓	V	V	✓	✓	✓				
FG Guarantee-Platinum 5	✓		✓	✓		✓	V	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	V	✓	V	✓	✓	✓		✓	V	✓	✓	✓		✓	V		✓	V	✓	✓		✓	✓	✓	✓	V	✓	✓	V	V	✓	✓	✓				
FG Guarantee-Platinum 7	✓		✓	✓		✓	V	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	V	✓	V	✓	✓	✓		✓	V	✓	✓	✓		✓	V		✓	V	✓	✓		✓	✓	✓	✓	V	✓	✓	V	V	✓	✓	✓				
Fidelity & Guaranty Life Insurance Company - Immediate Annuities																																																								
FG Immediate-Income	✓		✓	✓	✓	✓	V	V	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	V	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	V	✓	✓		✓	✓	✓			✓	✓	✓	✓	V	✓	✓	✓	✓	✓	✓	✓				

✓ = Generic V = State variation L = Lite state Open box indicates product not available.

\*Product available to clients ages 0-64 only

\*\*Reduced surrender charges apply to clients age 65+

Form Numbers: API-1018(06-11), ACI-1018(06-11), FGL SPDA-MY-F (7-04), NY FPDEIA-10 (09-11), API-1074 (01-15), ACI-1074 (01-15), ARI-1056(06-13), OM SPIA-C (01-10) , OM SPIA (01-10); et. al.

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