

November 2016 Interest Rate Announcement



The effective date is November 1st, 2016

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
Prosperity Elite Series									
Prosperity Elite 7	1.35%	2.75%	2.75%	--	--	3.25%	--	2.50%	1.00%
Prosperity Elite 10	1.35%	3.00%	2.75%	--	--	3.25%	--	2.50%	1.00%
Prosperity Elite 14	1.35%	3.25%	3.00%	--	--	3.50%	--	2.50%	1.00%
Safe Income Plus									
Safe Income Plus	1.10%	2.00%	2.00%	--	--	--	--	1.75%	1.00%
FG Performance Pro									
FG Performance Pro	1.60%	--	3.50%	7.75%	13.50%	4.25%	15.75%	--	1.00%
FG Index-Choice 10									
FG Index-Choice 10	1.10%	2.25%	2.25%	5.00%	8.25%	--	--	2.00%	1.00%
FG Accumulator Series									
FG AccumulatorPlus 10 <small>All other states</small>	1.60%	4.25%	3.75%	--	--	--	--	3.25%	1.00%
FG AccumulatorPlus 10 <small>AK, DE, MA, MN, NV, OH, OK, PA, SC, TX, UT, WA</small>	1.50%	3.50%	3.25%	--	--	--	--	2.75%	1.00%
FG AccumulatorPlus 14	1.85%	5.00%	4.25%	--	--	--	--	3.50%	1.00%
FG Retirement Pro									
FG Retirement Pro	--	--	--	--	--	--	--	--	0.50%
Fidelity & Guaranty Life Insurance Company of New York									
FGNY Index-Choice 10	1.50%	3.25%	3.00%	--	--	--	--	--	1.00%

Multi-Year Guaranteed Annuity Portfolio

	Fixed Rate
FG Guarantee-Platinum 3	1.20%
FG Guarantee-Platinum 5	1.80%
FG Guarantee-Platinum 7	2.25%

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.
*S&P 500® is a trademark of The McGraw Hill Companies, Inc. and has been licensed for use by Fidelity & Guaranty Life Insurance Company. Standard and Poor's does not sponsor, endorse, promote, or make any representations regarding the advisability of purchasing the contract.

The "DJ US Real Estate Daily Risk Control 10% USD Total Return Index", "Dow Jones" is a product of S&P Dow Jones Indices LLC or its affiliates ("SPDJI") and has been licensed for use by Fidelity & Guaranty Life Insurance Company. Standard & Poor's® and S&P® are registered trademarks of Standard & Poor's Financial Services LLC ("S&P") and Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"). The trademarks have been licensed to SPDJI and have been sublicensed for use for certain purposes by Fidelity & Guaranty Life Insurance Company. These Annuities and Life Insurance products are not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, any of their respective affiliates (collectively, "S&P Dow Jones Indices"). S&P Dow Jones Indices does not make any representation or warranty, express or implied, to the owners of the Annuity and Life Insurance Products or any member of the public regarding the advisability of investing in securities generally, or in Annuity and Life Insurance Products particularly, or the ability of the DJ US Real Estate Daily Risk Control 10% USD Total Return Index to track general market performance. S&P Dow Jones Indices only relationship to Fidelity & Guaranty Life Insurance Company with respect to the DJ US Real Estate Daily Risk Control 10% USD Total Return Index is the licensing of the Index and certain trademarks, service marks and/or trade names of S&P Dow Jones Indices and/or its licensors. The DJ US Real Estate Daily Risk Control 10% USD Total Return Index is determined, composed and calculated by S&P Dow Jones Indices without regard to Fidelity & Guaranty Life Insurance Company or the Annuity and Life Insurance Products. S&P Dow Jones Indices has no obligation to take the needs of Fidelity & Guaranty Life Insurance Company or the owners of Fidelity & Guaranty Life Insurance Company's products into consideration in determining, composing or calculating the DJ US Real Estate Daily Risk Control USD Total Return Index. The S&P Dow Jones Indices are not responsible for and have not participated in the determination of the prices, the amount of Annuity or Life Insurance or the timing of the issuance or sale of annuity or life insurance products or in the determination or calculation of the equation by which annuity or life insurance products are to be converted into cash, surrendered or redeemed, as the case may be. S&P Dow Jones Indices has no obligation or liability in connection with the administration, marketing or trading of annuity or life insurance products. There is no assurance that investment products based on the DJ US Real Estate Daily Risk Control 10% USD Total Return Index will accurately track index performance or provide positive investment returns. S&P Dow Jones Indices is not an investment advisor. Inclusion of a security within an index is not a recommendation by S&P Dow Jones Indices to buy, sell, or hold such security, not is it considered to be investment advice. S&P DOW JONES INDICES DOES NOT GUARANTEE THE ADEQUACY, ACCURACY, TIMELINESS AND/OR THE COMPLETENESS OF THE DJ US REAL ESTATE DAILY RISK CONTROL 10% USD TOTAL RETURN INDEX OR ANY DATA RELATED THERETO OR ANY COMMUNICATION, INCLUDING BUT NOT LIMITED TO, ORAL OR WRITTEN COMMUNICATION (INCLUDING ELECTRONIC COMMUNICATIONS) WITH RESPECT THERETO. S&P DOW JONES INDICES SHALL NOT BE SUBJECT TO ANY DAMAGES OR LIABILITY FOR ANY ERRORS, OMISSIONS, OR DELAYS THEREIN. S&P DOW JONES INDICES MAKES NO EXPRESS OR IMPLIED WARRANTIES, AND EXPRESSLY DISCLAIMS ALL WARRANTIES, OR MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE OR USE OR AS TO RESULTS TO BE OBTAINED BY FIDELITY & GUARANTY LIFE INSURANCE COMPANY, OWNERS OF FIDELITY & GUARANTY LIFE INSURANCE COMPANY'S PRODUCTS, OR ANY OTHER PERSON OR ENTITY FROM THE USE OF THE DJ US REAL ESTATE DAILY RISK CONTROL 10% USD TOTAL RETURN INDEX OR WITH RESPECT TO ANY DATA RELATED THERETO. WITHOUT LIMITING ANY OF THE FOREGOING, IN NO EVENT WHATSOEVER SHALL S&P DOW JONES INDICES BE LIABLE FOR ANY INDIRECT, SPECIAL, INCIDENTAL, PUNITIVE, OR CONSEQUENTIAL DAMAGES INCLUDING BUT NOT LIMITED TO, LOSS OF PROFITS, TRADING LOSSES, LOST TIME OR GOODWILL, EVEN IF THEY HAVE BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES, WHETHER IN CONTRACT, TORT, STRICT LIABILITY, OR OTHERWISE. THERE ARE NO THIRD PARTY BENEFICIARIES OF ANY AGREEMENTS OR ARRANGEMENTS BETWEEN S&P DOW JONES INDICES AND FIDELITY & GUARANTY LIFE INSURANCE COMPANY, OTHER THAN THE LICENSORS OF S&P DOW JONES INDICES.

The Gold Price is established by the London P.M price of gold in US Dollars as printed by the London Bullion Market Association. The Gold Price can be found at www.lbma.org.uk. If the publication of the Gold Price is discontinued at www.lbma.org.uk then the Company will substitute another widely published source of the Gold Price and will notify the Owner of the change.

Form Numbers: API-1018(06-11), ACI-1018(06-11), FGL SPDA-MY-F (7-04), NY FPDIEA-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 November 1, 2016 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%	13.00%	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 November 1, 2016 buy date

Premium Bonus

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

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 November 1, 2016 buy date

2 of 3 pages

† 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 GMWB rider only transfer of ownership during the withdrawal period or the date you request the rider be terminated.

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.

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.

S&P 500® is a trademark of The McGraw-Hill Companies, Inc. and has been licensed for use by Fidelity & Guaranty Life Insurance Company. Standard & Poor's does not sponsor, endorse, promote, or make any representation regarding the advisability of purchasing the Policy.

Product availability and features vary by issue age and state. Rates subject to change. Please refer to SalesLink for current rates and the applicable Consumer Brochure and Statement of Understanding for important information regarding this product.



3 of 3 pages

Effective November 1, 2016



FOR PRODUCER USE ONLY - NOT FOR USE WITH THE GENERAL PUBLIC