

December 2016 Interest Rate Announcement



The effective date for Fixed Index Annuities and Traditional Annuities is December 1st, 2016. (FG Guarantee-Platinum 5 rate effective November 28th, 2016. Special interest rate for a limited time only.)

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	1.55%
FG Guarantee-Platinum 5	3.10%**
FG Guarantee-Platinum 7	2.70%

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

**5 year interest rate reflects a limited time interest rate special. This interest rate is effective for new application received as of November 28, 2016, and is for a limited time only. This rate is subject to change at any time at the company's sole discretion. The initial interest rate is guaranteed for the first five years only. Additional restrictions apply.

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*Repeating surrender charges do not apply.

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Form Numbers: API-1018(06-11), ACI-1018(06-11), FGL SPDAMY-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 December 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 December 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 December 1, 2016 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 GMWB 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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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.



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Effective December 1, 2016

	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	V**	✓	✓	✓	V	V	V	✓	V	✓	V/L	✓	✓		V/L	✓			✓	✓	✓	✓	V	✓	✓	L		L	L	V/L	V/L		V	V/L	✓	✓	V/L	L	V	✓	V/L	✓	✓	✓	
FG AccumulatorPlus 10	V/L	✓	✓	✓	✓		✓	L	V**	✓	✓	✓	V	V	✓	✓	V	✓	V/L	✓	✓	✓	V/L	✓			✓	✓	✓	✓	V	✓	✓	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		✓	✓		V	✓		✓	✓	✓			
Prosperity Elite 7	V/L	✓	✓	✓	✓		✓	L	V**	✓	V	✓	V	V	V	✓	✓	✓	V/L	V	✓	✓	V/L	✓			✓	V	✓	✓	✓	✓	✓	L		L	L	V/L	V/L	V	✓	L	✓	✓	V/L	L	✓	V	V/L	✓	✓	✓	
Prosperity Elite 10	V/L	✓	✓	✓	✓		✓	L	V**	✓	V	✓	V	V	V	✓	✓	✓	V/L	V	✓	✓	V/L	✓			✓	V	✓	✓	✓	✓	✓	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	V**	✓	V	✓	V	V		✓	✓	✓	V/L	V	✓	✓	V	✓			✓	✓	✓	✓	V	✓	✓	L		L	L	V	V		✓	L	✓	✓	V/L	L	✓		V	✓	✓	✓	
Safe Income Plus	V/L	✓	✓	✓	✓		✓	L	V**	✓	V	✓		V		✓	✓	✓	V/L	V	✓		V	✓			✓	✓	✓	✓	✓	✓	✓	L		L	L	V	V		✓	L	✓	✓	V/L	L	✓		V	✓	✓	✓	
FG Retirement Pro		✓	✓	V	✓		✓		V**	✓	V	✓	V	V			✓	✓		V	V	✓		V			✓	✓	✓	✓	✓	✓	V	✓	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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