

March 2016 Interest Rate Announcement



The effective date for Fixed Indexed Annuities and Traditional Annuities is March 1st, 2016 (FG Guarantee-Platinum 5 rate effective February 26, 2016. Special interest rate for a limited time only.)

Fixed Indexed Annuities									
	S&P 500 <sup>®</sup> 1-Year Monthly Pt-to-Pt	S&P 500 <sup>®</sup> Monthly Average	S&P 500 <sup>®</sup> 1-Year Annual Pt-to-Pt	S&P 500 <sup>®</sup> 2-Year Pt-to-Pt	S&P 500 <sup>®</sup> 3-Year Pt-to-Pt	Gold 1-Year Pt-to-Pt	DJ US Real Estate Risk Control 10% Index (spread)	Index Gain Option with Declared Rate	Fixed
Prosperity Elite Series									
Prosperity Elite 7	1.75%	3.75%	3.50%	--	--	3.75%	--	3.00%	1.25%
Prosperity Elite 10	1.85%	4.25%	3.75%	--	--	4.00%	--	3.25%	1.50%
Prosperity Elite 14	2.00%	4.50%	4.00%	--	--	4.25%	--	3.50%	1.50%
Safe Income Plus									
Safe Income Plus	1.50%	3.25%	3.00%	--	--	--	--	2.50%	1.25%
FG Performance Pro									
FG Performance Pro	2.00%	--	4.50%	9.50%	16.00%	5.00%	14.00%	--	1.50%
FG Index-Choice 10									
FG Index-Choice 10	1.60%	3.50%	3.25%	6.50%	10.75%	--	--	3.00%	1.25%
FG Accumulator Series									
FG AccumulatorPlus 10 <small>All other states</small>	2.10%	5.75%	5.00%	--	--	--	--	4.25%	1.75%
FG AccumulatorPlus 10 <small>AK, DE, MA, MN, NV, OH, OK, PA, SC, TX, UT, WA</small>	2.00%	5.00%	4.50%	--	--	--	--	4.00%	1.75%
FG AccumulatorPlus 14	2.35%	6.50%	5.75%	--	--	--	--	4.75%	2.00%
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%	--	--	--	--	--	1.25%
Multi-Year Guaranteed Annuity Portfolio									
	<u>Fixed Rate</u>								
FG Guarantee-Platinum 3	1.55%								
FG Guarantee-Platinum 5	3.15%**								
FG Guarantee-Platinum 7	2.85%								
State Variation Annuity Portfolio									
<u>CT/NC/OK Only*</u>									
FG Guarantee-Platinum 5	3.15%**								

Product availability, commissions, & features may vary. 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 February 26, 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.

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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