

Interest Rate Announcement

Effective November 8, 2019

- = No change from the prior month
- = Increase from the prior month
- = Decrease from the prior month

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Experience
the Power of
Collaborative
Thinking

Fixed Annuity Product Features

Effective November 8, 2019

			FG Retirement Pro®		Prosperity Elite® 7		Prosperity Elite® 10		Prosperity Elite® 14		Performance Pro®		Accelerator Plus® 10		Accelerator Plus® 14		Safe Income Plus®		FG Index-Choice® 10	
			Benefit Base Only	Enhancement Package	Protection Package	Enhancement Package	Protection Package	Enhancement Package	Protection Package						Premium Bonus					
Premium Bonus ⁸	Standard	Ages 0-75 <small>(Prosperity Elite Ages 0-70)</small>	5.00%	2.00%	4.00%	3.00%	6.00%	4.00%	7.00%	9.00%	6.00%	7.00%	7.00%	3.00% <small>Up-front bonus</small>						
		Ages 76+ <small>(Prosperity Elite Ages 71+)</small>		1.25%	3.00%	1.50%	3.25%	2.25%	3.75%	5.00%	3.25%	3.75%								
	Lite	Ages 0-75 <small>(Prosperity Elite Ages 0-70)</small>	3.50%	2.00%	4.00%	2.00%	5.00%	—	—	7.00%	4.00%	—	6.00%	2.50% <small>Up-front bonus</small>						
		Ages 76+ <small>(Prosperity Elite Ages 71+)</small>		1.25%	3.00%	1.25%	2.50%	—	—	4.00%	2.25%	—								
Guaranteed Minimum Withdrawal Benefit Rider	Annual Roll-Up Rate		—	6.00%		6.00%		6.00%		3.25% <small>+add-on rate</small>	5.00% <small>Performance factor⁴</small>	5.00% <small>Performance factor⁴</small>	7.00%							
	Income base bonus <small>(All Issue Ages)</small>	Standard	Ages 0-75	5.00%	18.00% ⁷		18.00% ⁷		18.00% ⁷	—	6.00%	7.00%	7.00%							
			Ages 76+								3.25%	3.75%								
		Lite States	Ages 0-75								3.50%	4.00%	—					6.00%		
			Ages 76+									2.25%								
	Rider Fee		0.00%	0.90% ³ <small>Protection Package Only</small>		0.90% ³ <small>Protection Package Only</small>		0.90% ³ <small>Protection Package Only</small>		1.05%	0.90%	0.90%	1.15%							
Guaranteed Minimum Death Benefit Rider	Roll-Up Rate	Lump Sum	—	4.50% ⁵	4.50% ⁵	4.50% ⁵	4.50% ⁵	4.50% ⁵	4.50% ⁵											
		Payable Over Time			6.00% ⁶		6.00% ⁶		6.00% ⁶											
	Income-base bonus		—	-	18.00% ⁷	-	18.00% ⁷	-	18.00% ⁷											
	Rider Fee		—	0.60%	0.60% ³	0.60%	0.60% ³	0.60%	0.60% ³											
Benefit Base Crediting Options	S&P 500	1-year Monthly Point-to-Point Cap	3.35%																	
		1-year Monthly Average Cap	20.00%																	
		1-year Annual Point-to-Point Cap	10.00%																	
	Fixed Interest Rate		4.50%																	
	Minimum Benefit Value Interest Rate		3.50%																	

State Availability

Effective November 8, 2019

● Available

○ Lite

● State Variation

○ State Variation & Lite

— Product not available

	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		
Accelerator Plus® 10	🟡	🟡	🟢	🟢	🟡	🟢	—	🟢	🟡	9	🟢	🟣	🟣	🟣	🟣	—	🟢	🟢	🟢	🟡	🟢	🟢	🟢	🟡	🟣	🟡	🟢	🟢	🟢	🟣	🟡	🟢	🟢	—	🟡	🟡	🟡	🟡	—	🟢	🟡	🟢	🟢	🟡	🟡	🟢	—	🟡	🟢	🟢	🟢			
Accelerator Plus® 14	—	—	🟢	🟢	—	🟢	—	🟢	—	10	🟢	🟣	🟣	🟣	🟣	—	🟢	🟢	🟢	—	🟢	🟢	🟢	—	🟣	—	—	🟢	🟢	🟢	🟣	—	🟢	—	—	—	—	—	—	—	🟢	—	🟢	🟢	—	—	🟢	—	—	🟢	🟢	🟢		
FG AccumulatorPlus® 7	🟣	🟣	🟢	🟢	🟢	🟢	—	🟢	🟢	9	🟢	🟢	🟢	🟣	🟣	🟢	🟢	🟢	🟢	🟣	🟢	🟢	🟢	🟣	🟣	🟢	🟢	🟢	🟢	🟢	🟢	🟢	🟢	—	🟢	🟢	🟣	🟣	—	🟢	🟢	🟢	🟢	🟣	🟢	🟢	🟢	🟣	🟢	🟢	🟢	🟢		
FG AccumulatorPlus® 10	🟡	🟡	🟢	🟢	🟡	🟢	—	🟢	🟡	9	🟢	🟢	🟢	🟣	🟣	🟢	🟢	🟢	🟢	🟡	🟢	🟢	🟢	🟡	🟣	🟡	🟢	🟢	🟢	🟢	🟢	🟡	🟢	🟢	—	🟡	🟡	🟡	🟡	—	🟢	🟡	🟢	🟢	🟡	🟡	🟢	🟢	🟡	🟢	🟢	🟢	🟢	
FG Guarantee-Platinum® 3/5/7	🟢	🟢	🟢	🟢	🟣	🟢	🟣	🟢	🟢	🟢	🟢	🟢	🟢	🟢	🟢	🟢	🟢	🟢	🟢	🟣	🟢	🟣	🟢	🟢	🟢	🟢	—	🟣	🟢	🟢	🟢	🟢	🟢	🟢	—	🟢	🟣	🟢	🟢	—	🟢	🟢	🟢	🟢	🟣	🟢	🟢	🟣	🟣	🟢	🟢	🟢	🟢	
FG Immediate-Income®	🟢	—	🟢	🟢	🟢	🟢	🟣	🟣	🟢	🟢	🟢	🟢	🟢	🟢	🟢	🟢	🟢	🟢	🟢	🟣	🟢	🟢	🟢	🟢	🟢	—	🟢	🟢	🟢	🟢	🟢	🟢	🟢	🟢	—	🟢	🟢	🟢	—	—	🟢	🟢	🟢	🟢	🟣	🟢	🟢	🟢	🟢	🟢	🟢	🟢	🟢	
FG Index-Choice® 10	🟡	🟡	🟢	🟢	🟡	🟢	—	🟢	🟡	10	🟢	🟢	🟢	🟣	🟣	🟣	🟢	🟣	🟢	🟡	🟢	🟢	🟢	🟡	🟣	🟡	🟢	🟢	🟢	🟢	🟣	🟡	🟢	🟢	—	🟡	🟡	🟡	🟡	—	🟣	🟡	🟢	🟢	🟡	🟡	🟣	🟡	🟣	🟢	🟢	🟢	🟢	
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FGNY Index-Choice® 10	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	🟢	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—	
FG Retirement Pro®	—	—	🟢	🟢	🟡	🟢	—	🟢	—	9	🟢	🟣	🟢	🟣	🟣	🟢	🟢	🟢	🟢	🟢	🟣	🟣	🟢	—	🟣	—	—	🟢	🟢	🟢	🟢	🟡	🟢	🟢	—	🟡	🟡	—	—	—	🟢	🟡	🟢	🟢	🟡	🟡	🟣	🟣	🟣	—	—	🟢	🟢	🟢
Performance Pro®		🟡	🟢	🟢	🟡	🟢	—	🟢	🟡	10	🟢	🟣	🟢	🟣	🟣		🟢	🟢	🟢	🟡	🟣	🟢	🟢	🟡	🟣	🟡	🟢	🟢	🟢	🟢	🟢	🟡	🟢	🟢	—	🟡	🟡	🟡	🟡	—	🟢	🟡	🟢	🟢	🟡	🟡	🟢		🟡	🟢	🟢	🟢		
Prosperity Elite® 7/10	🟡	🟡	🟢	🟢	🟡	🟢	—	🟢	🟡	9	🟢	🟣	🟢	🟣	🟣	🟣	🟢	🟢	🟢	🟡	🟣	🟢	🟢	🟡	🟣	🟡	🟢	🟢	🟢	🟢	🟢	🟡	🟢	🟢	—	🟡	🟡	🟡	🟡	🟣	🟢	🟡	🟢	🟢	🟡	🟡	🟢	🟢	🟣	🟢	🟢	🟢	🟢	
Prosperity Elite® 14	—	—	🟢	🟢	—	🟢	—	🟢	—	10	🟢	🟣	🟢	🟣	🟣	🟣	🟢	🟢	🟢	—	🟣	🟢	🟢	—	🟣	—	—	🟣	🟢	🟢	🟢	—	🟢	—	—	—	—	—	—	—	🟣	🟢	—	🟢	🟢	—	—	🟢	🟣	—	🟢	🟢	🟢	
Safe Income Plus®	🟡	🟡	🟢	🟢	🟡	🟢	—	🟢	🟡	9	🟢	🟣	🟢	—	🟣	🟢	🟢	🟢	🟢	🟡	🟣	🟢	🟢	🟡	🟣	🟡	🟢	🟢	🟢	🟢	🟢	🟡	🟢	🟢	—	🟡	🟡	🟡	🟡	—	🟢	🟡	🟢	🟢	🟡	🟡	🟢	🟢	🟡	🟢	🟢	🟢	🟢	🟢

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All rates, bonuses and fees are current as of the date of this document and subject to change for new issues at the sole discretion of the company. See Saleslink for current rates. Product availability and features may vary by state as indicated in the State Availability table and on [SalesLink](#).

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.

Policy form numbers: ACI-1074 (01-15), API- 018 (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.

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.

For producers only. Not for use with the general public.

¹The current rider charge is 1.25%.

²**FG Guarantee-Platinum® 3, 5, 7**

Fixed interest rates apply to these products. For FG Guarantee-Platinum® 3, 5, and 7, the interest rate is guaranteed for the first 3, 5, or 7 years respectively.

³**Rider charge for Protection Package**

The optional Protection Package includes two 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 0.90% multiplied by the income base at each contract anniversary. The Enhanced Guaranteed Minimum Death Benefit (EGMDB) Rider charge is 0.60% 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

If the policyholder terminates the EGMWB rider before the end of the policy, the charges for that rider will terminate. The EGMWB rider may be terminated after it has been in force 7 years, or if ownership is transferred during the withdrawal period.

⁴**Accelerator Plus® 10, 14 and FG AccumulatorPlus 7,10**

Income Base is equal to the greater of:

- 5% annual compound rollup; or
- Account Value multiplied by the Performance Multiplier.

The Performance Multiplier is equal to 105% at issue and increases by the Performance Factor of 5% annually. At the end of 10 years, the Income Base will be 150% above Account Value, capped at 500% of premiums paid in the first contract year.

GMDB and GMWB Riders for Prosperity Elite 7,10,14

⁵Simple interest lump sum payment

⁶Compound interest benefit paid out over 5 years, for issue ages 71+, benefit will be paid over 10 years.

⁷Income Base Bonus applies to one of two benefit base calculations and may not apply; please see brochure and/or statement of understanding for additional information.

⁸Vesting bonus unless otherwise noted.

State Availability for Florida

⁹Reduced surrender charges apply to clients age 65+

¹⁰Product available to clients ages 0-64 only