

Rate Hold Process

Traditional Annuities (MYGA):

- Cash with application – October 31, 2011.
- 1035 or transfers from other insurance carriers, all paperwork must be received in good order by October 31, 2011 and premium within 60 days

Fixed Indexed Annuities:

- To receive the November 1, 2011 Buy Date: Cash with Application must be received by October 28, 2011.
- 1035/Transfer Application must be received by October 31, 2011 and premium within 60 days.

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November 2011 Interest Rate Announcement



The effective date for all fixed deferred products is November 1, 2011. The effective date for fixed indexed products is November 1, 2011.

Buy Date Deadlines for Indexed Annuities: To receive the November 1, 2011 Buy Date: Cash with Application must be received by October 28, 2011. 1035/Transfer Application must be received by October 31, 2011 and premium within 60 days.

Fixed Indexed Annuities											
	1-Year S&P® Monthly Pt-to-Pt	2-Year S&P® Monthly Pt-to-Pt	3-Year S&P® Monthly Pt-to-Pt	S&P® Monthly Average	S&P® 1-Year Annual Pt-to-Pt	S&P® 2-Year Pt-to-Pt	S&P® 3-Year Pt-to-Pt	2 Yr Monthly Avg Cap	Index Gain Option with Declared Rate	Fixed**	Surrender Charges
Prosperity Elite Series											
Prosperity Elite 7 floating min.	2.00%	--	--	4.75%	4.25%	8.75%	14.50%	--	3.75%	2.00%	10, 9, 8, 7, 6, 5, 4, 0%
Prosperity Elite 10 floating min.	2.25%	--	--	6.00%	4.75%	9.75%	16.25%	--	4.25%	2.25%	12, 11, 10, 9, 8, 7, 6, 5, 4, 3, 0%
Prosperity Elite 14 floating min.	2.75%	--	--	7.50%	6.00%	12.50%	20.00%	--	5.00%	2.50%	14.75, 13.75, 12.75, 11.75, 10.75, 10, 9, 8, 7, 6, 5, 4, 3, 2, 0%
FG Index-Choice 9											
FG Index-Choice 9 floating min.	2.00%	2.50%	3.00%	3.75%	3.50%	--	--	--	--	2.00%	15, 15, 15, 14.5, 13.5, 12.5, 10, 7, 4, 0%
FG Accelerator Bonus Products											
FG Index-Accelerator 7 floating min.	1.50%	--	--	3.50%	3.25%	--	--	8.00%	--	1.50%	10, 9, 8, 7, 6, 5, 4, 0%
FG Index-Accelerator 10 floating min.	1.75%	--	--	3.50%	3.50%	--	--	8.00%	--	1.50%	10, 10, 10, 10, 9, 8, 7, 6, 4, 2, 0%
FG Escalator Products											
FG Index-Escalator 6 floating min.	1.25%	--	--	3.00%	3.00%	--	--	--	--	1.25%	9, 9, 8, 7, 6, 5, 0%
FG Index-Escalator 8 floating min.	1.25%	--	--	3.00%	3.00%	--	--	--	--	1.50%	13.75, 12.75, 11.75, 10.75, 10, 9, 8, 7, 0%
FG Index-Escalator 10 floating min.	1.50%	--	--	3.25%	3.00%	--	--	--	--	1.50%	14.75, 13.75, 12.75, 11.75, 10.75, 10, 9, 8, 7, 6, 0%
FG Safety Index Products											
FG Index-Safety 7 (High Band, \$100,000+ premium)	2.25%	--	--	3.50%	3.50%	--	--	--	--	2.00%	10, 10, 10, 9, 8, 7, 6, 0%
FG Index-Safety 7 (Std. Band, under \$100,000 premium)	2.25%	--	--	3.50%	3.50%	--	--	--	--	2.00%	10, 10, 10, 9, 8, 7, 6, 0%
FG Index-Safety 10 (High Band, \$100,000+ premium)	2.50%	--	--	3.50%	3.50%	--	--	--	--	2.00%	10, 10, 10, 9, 8, 7, 6, 5, 4, 3, 0%
FG Index-Safety 10 (Std. Band, under \$100,000 premium)	2.50%	--	--	3.50%	3.50%	--	--	--	--	2.00%	10, 10, 10, 9, 8, 7, 6, 5, 4, 3, 0%
Fidelity & Guaranty Life Insurance Company of New York											
FGNY Index-Safety 7	1.00%	--	--	3.00%	3.00%	--	--	--	--	1.75%	10, 10, 10, 10, 8, 6, 3, 0%
FGNY Index-Choice 10	2.00%	--	--	3.50%	3.00%	--	--	--	--	2.25%	10, 10, 10, 10, 10, 8, 6, 4, 2, 0%

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November 2011 Interest Rate Announcement



Deadline for MYGA products:	On 1035 or transfers from other insurance carriers, all paperwork must be received in good order by October 31, 2011 in order to hold rates.				
Multi-Year Guaranteed Annuity Portfolio					
					Surrender Charges
					5 yr.
FG Guarantee-Plus*	<u>Yr 1</u>	<u>Yrs 2-5</u>	<u>Yr 1</u>	<u>Yrs 2-7</u>	9, 8, 7, 6, 5, 0%
1st year 1% bonus with MVA	3.35%	2.35%	3.65%	2.65%	7 yr.
					9, 8, 7, 6, 5, 4, 3, 0
FG Guarantee-Platinum*	<u>Yr 1-5</u>	<u>Yrs 1-7</u>			5 yr.
	2.50%	2.70%			9, 8, 7, 6, 5, 0%
					7 yr.
					9, 8, 7, 6, 5, 4, 3, 0
FG Guarantee-Plus 3*	<u>Yr 1</u>	<u>Yrs 2-3</u>			9, 8, 7, 0%
1st year 1% bonus with MVA	2.40%	1.40%			
FG Guarantee-Platinum 3*	<u>Yr 1</u>	<u>Yrs 2-3</u>			9, 8, 7, 0%
Repeating Surrender Charges do not apply to the asterisked products in CT/NC/OK.	1.70%				
State Variation Annuity Portfolio					
<u>CT/NC/OK Only</u>	<u>Yr 1-5</u>				
FG Guarantee-Platinum 5**	2.35%				9, 8, 7, 6, 5, 0%
					**Repeating Surrender Charges do not apply.
Minimum Guarantee: Floating Rate 3.00% or 2% minimum. In select states, these products may employ the Minimum Guaranteed Enhancement Rider, which means the minimum guarantee can go up if market conditions warrant and is currently 2%. A floating rate state crediting a minimum guarantee of 1.9% will automatically go up to 2.00% on these products.					

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All rates include first-year bonus, if applicable. Product availability and features may vary.