

JANUARY 2018 Interest Rate Announcement

The effective date for Fixed Index Annuities and Traditional Annuities is January 01, 2018. (FG Guarantee-Platinum 5 rate effective January 08, 2018. 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)	Barclays Trailblazer Sectors 5 Index	Pt-to-Pt Fixed Declared Rate on Gain	Fixed
Prosperity Elite Series										
Prosperity Elite 7	1.50%	3.75%	3.25%	--	--	3.75%	--	0.00%	3.00%	1.00%
Prosperity Elite 10	1.50%	3.75%	3.25%	--	--	3.75%	--	0.00%	3.00%	1.00%
Prosperity Elite 14	1.50%	3.50%	3.25%	--	--	3.75%	--	0.00%	2.75%	1.00%
Safe Income Plus										
Safe Income Plus	1.10%	2.00%	2.00%	--	--	--	--	--	1.75%	1.00%
FG Performance Pro										
FG Performance Pro	1.85%	--	4.00%	8.50%	15.25%	4.50%	15.50%	0.00%	--	1.00%
FG Index-Choice 10										
FG Index-Choice 10	1.10%	2.75%	2.50%	5.25%	8.25%	--	--	--	2.25%	1.00%
FG Accumulator Series										
FG AccumulatorPlus 7	1.75%	5.25%	4.50%	--	--	--	--	0.00%	3.75%	1.00%
FG AccumulatorPlus 10	1.85%	6.25%	5.00%	--	--	--	--	0.00%	4.25%	1.00%
All other states										
FG AccumulatorPlus 10	1.85%	6.25%	5.00%	--	--	--	--	0.00%	4.25%	1.00%
AK, CA, DE, FL ages 65+, MA, MN, NJ, NV, OH, OK, OR, PA, SC, TX, UT, WA										
FG Retirement Pro										
FG Retirement Pro	--	--	--	--	--	--	--	--	--	0.50%
Fidelity & Guaranty Life Insurance Company of New York										
FGNY	1.60%	4.00%	3.50%	--	--	--	--	--	--	1.00%
Multi-Year Guaranteed Annuity Portfolio										
		<u>Fixed Rate</u>								
FG Guarantee-Platinum 3		1.25%								
FG Guarantee-Platinum 5		3.25%**								
FG Guarantee-Platinum 7		2.05%								

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 January 08, 2018, 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 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.

■ = An increase in cap rate/ decrease in spread rate from the prior month
 ■ = An decrease in cap rate/ increase in spread rate from the prior month
 ■ = No change in the rate from the prior month

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Fidelity & Guaranty Life Fixed Indexed Annuity Product Features

Rates, Bonuses and Fees effective as of January 1, 2018

Enhanced Guaranteed Minimum Withdrawal Benefit- 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%	14.00%	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
			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 [®]	7.25%	8.00%(Standard) 7% (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 January 1, 2018

Premium Bonus

Product Name	Standard – All issue ages unless otherwise stated				Lite – All issue ages unless otherwise stated			
FG Index- Choice 10 [®] (Up Front Bonus)	4.00%				3.00%			
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)	8.00%				7.00%			
	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 7 [®]	N/A				N/A			
FG Accumulator Plus 10 [®]	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%	0.50%	Total cost 1.30%+	18.00% *
Prosperity Elite 10 [®]		compound interest payout over 5 or 10 years or			
Prosperity Elite 14 [®]		5.00% simple interest Lump sum payout			

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 January 1, 2018

† 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.



Life Insurance January 2018 Interest Rate Announcement

Indexed Universal Life



New Business

Fully Underwritten Band

	<u>Fixed Interest</u>	<u>Current Illustrated Variable Loan Rate</u>	<u>Guaranteed Variable Loan Rate</u>	<u>Cap/Spread</u>	<u>Short Term Interest Earning Account</u>	<u>Illustrated Rate</u>
FG Life-Choice 100% Participation, S&P 500[®] APTP	4.00%	3.88%	5.50%	9.00%	4.00%	5.65%
FG Life-Choice 140% Participation, S&P 500[®] APTP	4.00%	3.88%	5.50%	6.50%	4.00%	4.43%
FG Life-Choice PTP Guarantee, S&P 500[®] APTP	4.00%	3.88%	5.50%	6.00%	4.00%	4.89%
FG Life-Choice, S&P 500[®] MPTP	4.00%	3.88%	5.50%	2.75%	4.00%	4.51%
FG Life-Elite 100% Participation, S&P 500[®] APTP	4.50%	3.88%	5.00%	14.50%	4.50%	7.91%
FG Life-Elite 140% Participation, S&P 500[®] APTP	4.50%	3.88%	5.00%	8.75%	4.50%	5.78%
FG Life-Elite, S&P 500[®] MPTP	4.50%	3.88%	5.00%	3.85%	4.50%	6.62%
FG Life-Elite 185% Participation, Barclay's Trailblazer Sector 5 Index[®] APTP	4.50%	3.88%	5.00%	None	4.50%	7.91%

Non-Med Band

FG Life-Elite 100% Participation, S&P 500[®] APTP	4.25%	3.88%	5.00%	13.00%	4.25%	7.38%
FG Life-Elite 140% Participation, S&P 500[®] APTP	4.25%	3.88%	5.00%	7.50%	4.25%	5.04%
FG Life-Elite, S&P 500[®] MPTP	4.25%	3.88%	5.00%	2.75%	4.25%	4.51%
FG Life-Elite 170% Participation, Barclay's Trailblazer Sector 5 Index[®] APTP	4.25%	3.88%	5.00%	None	4.25%	7.38%

* Fixed Interest & Cap rates are effective with the January 15th Buy Date

APTP = Annual Point to Point, MPTP - Monthly Point to Point

All S&P 500 index, unless otherwise noted, Caps/Participation rates subject to change at the discretion of Fidelity & Guaranty Life Insurance Company

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FG Life-Choice Policy Form Number: ICC12-LPI1060(07-12), LPI-1036(07-12), et al.

FG Life-Elite Policy Form Number: ICC12-LPI1061(07-12), LPI-1037(07-12), et al.

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