F&G ANNUITIES & LIFE

Experience the Power of Collaborative Thinking

Interest Rate Announcement

June 2019

The effective date is June 1, 2019. (FG Guarantee-Platinum 3, 5, and 7 interest rate for a limited time only.)

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

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	Barclays Trailblazer Sectors 5 Index 2-Year Pt-to-Pt Spread	Barclays Trailblazer Sectors 5 Index 2-Year Pt-to-Pt Par Rate	Pt-to-Pt Fixed Declared Rate on Gain	S&P 500® 1-Year Pt-to-Pt Par Rate	Fixed
Prosperity Elite® 7	2.10%	6.50%	5.50%	–	–	5.50%	0.00%	125%	4.50%	–	1.50%
Prosperity Elite® 10	1.85%	5.75%	5.00%	–	–	5.50%	0.00%	120%	4.25%	–	1.50%
Prosperity Elite® 14	1.85%	5.75%	5.00%	–	–	5.50%	0.00%	120%	4.25%	–	1.50%
Safe Income Plus®	1.10%	2.00%	2.00%	–	–	–	–	–	1.75%	–	1.00%
FG Performance Pro®	1.60%	–	4.00%	8.75%	14.75%	5.25%	0.00%	100%	–	–	1.50%
FG Index-Choice® 10	1.35%	3.25%	3.00%	6.25%	10.75%	–	–	–	2.50%	–	1.00%
FG AccumulatorPlus® 7											
No Charge	1.85%	5.75%	4.75%	–	–	–	0.00%	130%	4.00%	–	1.00%
Charge	2.60%	7.75%	7.25%	–	–	–	0.00%	150%	5.75%	45%	–
FG AccumulatorPlus® 10											
No Charge	1.85%	6.00%	5.00%	–	–	–	0.00%	140%	4.00%	–	1.00%
Charge	2.60%	8.25%	7.50%	–	–	–	0.00%	160%	5.75%	45%	–
AcceleratorPlus® 10											
No Charge	1.85%	–	4.50%	–	–	–	0.00%	120%	3.75%	–	1.50%
Charge	2.50%	–	7.25%	–	–	–	0.00%	145%	5.75%	45%	–
AcceleratorPlus® 14											
No Charge	1.85%	–	4.50%	–	–	–	0.00%	120%	3.75%	–	1.50%
Charge	2.50%	–	7.25%	–	–	–	0.00%	145%	5.75%	45%	–
FG Retirement Pro®	–	–	–	–	–	–	–	–	–	–	1.00%
FGNY Index-Choice® 10	1.75%	5.00%	4.50%	–	–	–	–	–	–	–	1.00%
MYGA Portfolio	**Fixed Rate**										
FG Guarantee-Platinum® 3	2.75%[1]										
FG Guarantee-Platinum® 5	3.40%[2]										
FG Guarantee-Platinum® 7	3.50%[3]										

Product availability & features may vary by state. Rates are subject to change. Please see page 2 for important disclosures. Please refer to Saleslink for the most up-to-date rates.

19-0599

Interest Rate Announcement

[1]3 year interest rate reflects a limited time interest rate. This rate is subject to change at any time at the company's sole discretion. The initial interest rate is guaranteed for the first three years only. Additional restrictions apply.

[2]5 year interest rate reflects a limited time interest rate. 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.

[3]7 year interest rate reflects a limited time interest rate. This rate is subject to change at any time at the company's sole discretion. The initial interest rate is guaranteed for the first seven years only. Additional restrictions 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.
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F&G ANNUITIES & LIFE

Experience the Power of Collaborative Thinking

Fixed Annuity Product Features

June 2019

Rates, Bonuses and Fees effective as of May 31, 2019

Enhanced Guaranteed Minimum Withdrawal Benefit- FG Retirement Pro®

Benefit Base Crediting Options

1-Year S&P 500® Monthly Point-to-Point Cap	4.00%
1-Year S&P 500® Monthly Average Cap	20.00%
1-Year S&P 500® Annual Point-to-Point Cap	12.00%
Fixed Interest	4.50%
Minimum Benefit Value Interest Rate	3.50%

Guaranteed Minimum Withdrawal Benefit Rider (Enhanced where applicable)

Product Name	Annual Roll-Up Rate	Income Base Bonus (All issue ages except where noted)				Rider Fee Percent of Income Base deducted from Account Value
						Protection Package
Prosperity Elite® 7	6.00%				18.00%[1]	Total cost = 1.30%[3]
Prosperity Elite® 10	6.00%				18.00%[1]	Total cost = 1.30%[3]
Prosperity Elite® 14	6.00%				18.00%[1]	Total cost = 1.30%[3]
Performance Pro®	3.25% +add-on rate				–	0.95%
			Standard		Lite States	
Safe Income Plus®	7.00%		8.00%		7.00%	1.05%
Accelerator Plus® 10	5.00% Performance Factor	0-75 6.00%	76+ 3.25%	0-75 4.00%	76+ 2.25%	
Accelerator Plus® 14	5.00% Performance Factor	0-75 7.00%	76+ 3.75%	–	–	
FG Retirement Pro®	Benefit Base Growth		5.00%		3.50%	0.00%

[1] Bonus amount based on one of two calculations and may not apply; please see brochure and/or statement of understanding for additional information.
[2] Income Base is equal to the greater of (i) 5% annual compound rollup or (ii) 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% of Account Value, capped at 500% of premiums paid in the first contract year.
[3] 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.

All rates, bonuses, and fees 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. 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.

Fixed Annuity Product Features

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)				5.00%				3.50%
Performance Pro® (Vesting Bonus)	Ages 0-75: 9.00%		Ages 76+: 5.00%		Ages 0-75: 7.00%		Ages 76+: 4.00%	
Safe Income Plus® (Vesting Bonus)				8.00%				7.00%
	Enhancement Package		Protection Package		Enhancement Package		Protection Package	
	Ages 0-70	Ages 71+	Ages 0-70	Ages 71+	Ages 0-70	Ages 71+	Ages 0-70	Ages 71+
Prosperity Elite® 7 (Vesting Bonus)	2.00%	1.25%	4.00%	3.00%	2.00%	1.25%	4.00%	3.00%
Prosperity Elite® 10 (Vesting Bonus)	3.00%	1.50%	6.00%	3.25%	2.00%	1.25%	5.00%	2.50%
Prosperity Elite® 14 (Vesting Bonus)	4.00%	2.25%	7.00%	3.75%				–
Accumulator Plus® 7				–				–
Accumulator Plus® 10				–				–
Accelerator Plus® 10 (Vesting Bonus)	Ages 0-75: 6.00%		Ages 76+: 3.25%		Ages 0-75: 4.00%		Ages 76+: 2.25%	
Accelerator Plus® 14 (Vesting Bonus)	Ages 0-75: 7.00%		Ages 76+: 3.75%					–

(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	Protection Package
Prosperity Elite® Series (7, 10 & 14 year durations)	5.00% simple interest lump sum payout	6.00% compound interest benefit paid out over 5 years[1] 5.00% simple interest lump sum payout	0.50%	Total cost 1.30%[2]	18.00%[3]

[1] For issue ages 71+, benefit will be paid out over 10 years.

[2] 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.

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.

[3]Bonus amount based on one of two calculations and may not apply; please see brochure and/or statement of understanding for additional information.
All rates, bonuses, and fees 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.

Fixed Annuity Product Features

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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.

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.

Experience the Power of Collaborative Thinking

ANNUITIES & LIFE

State Availability

June 2019

The effective date is June 1, 2019.

A = available
V = state variation
L = lite state
Open box = product not available

Fidelity & Guaranty Life Insurance Company - Indexed Annuities

	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	V/L	V/L	A	A	L	A		A	L	V[2]	A	V	V	V	V		A	A	A	V/L	A	A	A	V/L	V	V/L	A	A	A	A	V	L	A	L		L	L	V/L	V/L		A	L	A	A	V/L	L	A		V/L	A	A	A
Accelerator Plus® 14			A	A		A		A		V[1]	A	V	V	V	V		A	A	A		A	A	A		V			A	A	A	V		A							A		A	A			A			A	A	A
FG AccumulatorPlus® 7	V	V	A	A	A	A		A	A	V	A	A	A	V	V	A	A	A	A	V	A	A	A	V	V	V	A	A	A	A	A	A	A		A	A	V	V		A	A	A	A	V	A	A	A	V	A	A	A
FG AccumulatorPlus® 10	V/L	V/L	A	A	L	A		A	L	V[2]	A	A	A	V	V	A	A	A	A	V/L	A	A	A	V/L	V	V/L	A	A	A	A	A	L	A	L		L	L	V/L	V/L		A	V/L	A	A	V/L	L	A	A	V/L	A	A	A
FG Index-Choice® 10	V/L	V/L	A	A	L	A		A	L	V[2]	A	A	A	V	V	V	A	V	A	V/L	A	A	A	V/L	V	V/L	A	A	A	A	V	L	A	L		L	L	V/L	V/L		V	V/L	A	A	V/L	L	V	A	V/L	A	A	A
FG Retirement Pro®			A	A	V/L	A		A		V[2]	A	V	A	V	V	A	A	A	A	A	V	V	A		V			A	A	A	A	V/L	A	L		L	L				A	V/L	A	A	V/L	V/L	V			A	A	A
Performance Pro®	L	V/L	A	A	L	A		A	L	V[2]	A	V	A	V	V	A	A	A	A	V/L	V	A	A	V/L	V	V/L	A	A	A	A	V	L	A	L		L	L	V/L	V/L		A	L	A	A	V/L	L	A	A	V/L	A	A	A
Prosperity Elite® 7	V/L	V/L	A	A	L	A		A	L	V[2]	A	V	A	V	V	V	A	A	A	V/L	V	A	A	V/L	V	V/L	A	V	A	A	A	L	A	L		L	L	V/L	V/L	V	A	L	A	A	V/L	L	A	V	V/L	A	A	A
Prosperity Elite® 10	V/L	V/L	A	A	L	A		A	L	V[2]	A	V	A	V	V	V	A	A	A	V/L	V	A	A	V/L	V	V/L	A	V	A	A	A	L	A	L		L	L	V/L	V/L	V	A	L	A	A	V/L	L	A	V	V/L	A	A	A
Prosperity Elite® 14			A	A		A		A		V[1]	A	V	A	V	V	V	A	A	A		V	A	A		V			V	A	A	A		A							V	A		A	A			A	V		A	A	A
Safe Income Plus®	V/L	V/L	A	A	L	A		A	L	V[2]	A	V	A		V	A	A	A	A	V/L	V	A	A	V/L	V	V/L	A	A	A	A	A	L	A	L		L	L	V/L	V/L		A	L	A	A	V/L	L	A	A	V/L	A	A	A

Fidelity & Guaranty Life Insurance Company of New York - Indexed Annuities

	NY
FGNY Index-Choice® 10	A

Fidelity & Guaranty Life Insurance Company - Traditional Annuities

	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
FG Guarantee-Platinum® 3	A	A	A	A	V	A	V	A	A	A	A	A	A	A	A	A	A	A	A	V	A	V	A	A	A	A		V	A	A	A	V	A	V		A	V	A	A		A	A	A	A	V	A	A	V	V	A	A	A
FG Guarantee-Platinum® 5	A	A	A	A	V	A	V	A	A	A	A	A	A	A	A	A	A	A	A	V	A	V	A	A	A	A		V	A	A	A	V	A	V		A	V	A	A		A	A	A	A	V	A	A	V	V	A	A	A
FG Guarantee-Platinum® 7	A	A	A	A	V	A	V	A	A	A	A	A	A	A	A	A	A	A	A	V	A	V	A	A	A	A		V	A	A	A	V	A	V		A	V	A	A		A	A	A	A	V	A	A	V	V	A	A	A

Fidelity & Guaranty Life Insurance Company - Immediate Annuities

	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
FG Immediate-Income®	A		A	A	A	A	V	V	A	A	A	A	A	A	A	A	A	A	A	V	A	A	A	A	A		A	A	A	A	A	V	A	A		A	A	A			A	A	A	A	V	A	A	A	A	A	A	A

19-0599

State Availability

[1]Product available to clients ages 0-64 only
[2]Reduced surrender charges apply to clients age 65+

“F&G” is the marketing name for Fidelity & Guaranty Life Insurance Company issuing insurance in the United States outside of New York. Life insurance and annuities issued by Fidelity & Guaranty Life Insurance Company, Des Moines, IA

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