

Rate Hold Process

Traditional Annuities (MYGA):

- Cash with application – July 29, 2011.
- 1035 or transfers from other insurance carriers, all paperwork must be received in good order by July 29, 2011 and premium within 60 days

Fixed Indexed Annuities:

- To receive the August 1, 2011 Buy Date: Cash with Application must be received by July 28, 2011.
- 1035/Transfer Application must be received by July 29, 2011 and premium within 60 days.

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August 2011 Interest Rate Announcement



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

Buy Date Deadlines for Indexed Annuities: To receive the August 1, 2011 Buy Date: Cash with Application must be received by July 28, 2011. 1035/Transfer Application must be received by July 29, 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	Up Front WA	Trail Options
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%	5.00%	--
Prosperity Elite 10 floating min.	2.25%	--	--	6.00%	4.75%	9.75%	16.25%	--	4.25%	2.50%	12, 11, 10, 9, 8, 7, 6, 5, 4, 3, 0%	7.00%	--
Prosperity Elite 14 floating min.	2.75%	--	--	7.75%	6.25%	12.75%	22.00%	--	5.50%	2.75%	14.75, 13.75, 12.75, 11.75, 10.75, 10, 9, 8, 7, 6, 5, 4, 3, 2, 0%	8.00%	--
FG Index-Choice 9													
FG Index-Choice 9 floating min.	1.50%	2.00%	2.25%	3.50%	3.25%	--	--	--	--	1.50%	15, 15, 15, 14.5, 13.5, 12.5, 10, 7, 4, 0%	9.00%	50 bps, 100 bps
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%	5.00%	--
FG Index-Accelerator 10 floating min.	1.50%	--	--	3.50%	3.25%	--	--	8.00%	--	1.50%	10, 10, 10, 10, 9, 8, 7, 6, 4, 2, 0%	7.50%	--
FG Escalator Products													
FG Index-Escalator 6 floating min.	1.25%	--	--	3.00%	3.00%	--	--	--	--	1.25%	9, 9, 8, 7, 6, 5, 0%	4.00%	PTO
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%	5.50%	PTO
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%	6.50%	PTO
FG Safety Index Products													
FG Index-Safety 7 (High Band, \$100,000+ premium)	1.75%	--	--	3.50%	3.50%	--	--	--	--	2.00%	10, 10, 10, 9, 8, 7, 6, 0%	5.50%	PTO, 100 bps
FG Index-Safety 7 (Std. Band, under \$100,000 premium)	1.75%	--	--	3.50%	3.50%	--	--	--	--	2.00%	10, 10, 10, 9, 8, 7, 6, 0%	5.50%	PTO, 100 bps
FG Index-Safety 10 (High Band, \$100,000+ premium)	2.00%	--	--	3.50%	3.50%	--	--	--	--	2.00%	10, 10, 10, 9, 8, 7, 6, 5, 4, 3, 0%	7.00%	PTO, 100 bps
FG Index-Safety 10 (Std. Band, under \$100,000 premium)	2.00%	--	--	3.50%	3.50%	--	--	--	--	2.00%	10, 10, 10, 9, 8, 7, 6, 5, 4, 3, 0%	7.00%	PTO, 100 bps
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%	4.50%	50 bps
FGNY Index-Choice 10	1.00%	--	--	3.00%	3.00%	--	--	--	--	1.75%	10, 10, 10, 10, 10, 8, 6, 4, 2, 0%	5.00%	50 bps

August 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 July 29, 2011 in order to hold rates.

Multi-Year Guaranteed Annuity Portfolio

					Surrender Charges		
	5 Year		7 Year		Up Front WA	Trail Options	
	<u>Yr 1</u>	<u>Yrs 2-5</u>	<u>Yr 1</u>	<u>Yrs 2-7</u>	5 yr.	5 yr.	
FG Guarantee-Plus* 1st year 1% bonus with MVA	3.10%	2.10%	3.65%	2.65%	9, 8, 7, 6, 5, 0% 7 yr.	2.50% 7 yr.	--
FG Guarantee-Platinum*	<u>Yr 1-5</u> 2.25%	<u>Yrs 1-7</u> 2.65%			9, 8, 7, 6, 5, 4, 3, 0 5 yr.	3.25% 5 yr.	--
FG Guarantee-Plus 3* 1st year 1% bonus with MVA	<u>Yr 1</u> 2.10%	<u>Yrs 2-3</u> 1.10%			9, 8, 7, 0%	1.50%	
FG Guarantee-Platinum 3* Repeating Surrender Charges do not apply to the asterisked products in CT/NC/OK.	<u>Yr 1</u> 1.25%	<u>Yrs 2-3</u>			9, 8, 7, 0%	1.50%	
State Variation Annuity Portfolio <u>CT/NC/OK Only</u> FG Guarantee-Platinum 5**	<u>Yr 1-5</u> 2.10%				9, 8, 7, 6, 5, 0%	2.50%	

**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.

Red text indicates a negative change or decrease in rates. Green text indicates a positive change or increase in rates. Black text indicates no change.