

# July 2015 Interest Rate Announcement



The effective date for Fixed Indexed Annuities and Traditional Annuities is July 1st, 2015.

Fixed Indexed Annuities									
	1-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	Gold 1-Year Pt-to-Pt	DJ US Real Estate Risk Control 10% Index (spread)	Index Gain Option with Declared Rate	Fixed
Prosperity Elite Series - floating minimum									
Prosperity Elite 7	1.50%	3.25%	3.00%	--	--	3.25%	--	2.50%	1.25%
Prosperity Elite 10	1.60%	3.75%	3.25%	--	--	3.50%	--	2.75%	1.50%
Prosperity Elite 14	1.75%	4.00%	3.50%	--	--	3.75%	--	3.00%	1.50%
Safe Income Plus - floating minimum									
Safe Income Plus	1.50%	3.25%	3.00%	--	--	--	--	2.50%	1.25%
FG Performance Pro - floating minimum									
FG Performance Pro	1.85%	--	4.00%	8.50%	14.00%	4.50%	17.00%	--	1.50%
FG Index-Choice 10 - floating minimum									
FG Index-Choice 10	1.50%	3.25%	3.00%	5.50%	8.75%	--	--	2.50%	1.25%
FG Accumulator Products - floating minimum									
FG AccumulatorPlus 10	2.10%	5.00%	4.50%	--	--	--	--	3.50%	1.75%
FG AccumulatorPlus 14	2.35%	5.75%	5.25%	--	--	--	--	4.00%	2.00%
Income & WealthBuilder Series - floating minimum									
Income & WealthBuilder 7	1.50%	3.25%	3.00%	--	--	--	--	2.75%	1.00%
Income & WealthBuilder 10	1.60%	3.50%	3.25%	--	--	--	--	3.00%	1.25%
Fidelity & Guaranty Life Insurance Company of New York									
FGNY Index-Safety 7	1.50%	3.25%	3.00%	--	--	--	--	--	1.25%
FGNY Index-Choice 10	1.50%	3.25%	3.00%	--	--	--	--	--	1.25%
Single Premium Deferred Annuity Portfolio									
	Declared Rate								
Simplicity Elite Series									
Simplicity Elite 7	2.00%								
Simplicity Elite 10	1.50%								
Simplicity Elite 14	1.50%								
Multi-Year Guaranteed Annuity Portfolio									
	5 Year					7 Year			
FG Guarantee-Plus		<u>Yr 1</u>	<u>Yrs 2-5</u>			<u>Yrs 2-7</u>		<u>Yr 1</u>	<u>Yrs 2-7</u>
1st year 1% bonus with MVA		3.05%	2.05%			2.55%		3.55%	2.55%
FG Guarantee-Platinum		<u>5 Yr</u>	<u>7 Yr</u>						
		2.15%	2.65%						
FG Guarantee-Platinum 3	1.60%								
State Variation Annuity Portfolio									
CT/NC/OK Only*									
FG Guarantee-Platinum 5	2.00%								

Minimum Guarantee: Floating Rate 3% 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. All rates include first-year bonus, if applicable. Product availability & features may vary. Rates are subject to change. Please refer to SalesLink for most up-to-date information.

Fidelity & Guaranty Life is the marketing name of Fidelity & Guaranty Life Insurance Company and, in New York only, Fidelity & Guaranty Life Insurance Company of New York. Each Fidelity & Guaranty Life Insurance Company is solely responsible for its contractual commitments. \*Repeating surrender charges do not apply.

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