

The effective date for Fixed Indexed Annuities and Traditional Annuities is September 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	Commission		
										Up Front MGA	Up Front WA	Trail Options
Prosperity Elite Series												
Prosperity Elite 7	1.75%	3.75%	3.50%	--	--	3.75%	--	3.00%	1.25%	7.50%	4.50%	--
Prosperity Elite 10	1.85%	4.25%	3.75%	--	--	4.00%	--	3.25%	1.50%	10.00%	7.00%	--
Prosperity Elite 14	2.00%	4.50%	4.00%	--	--	4.25%	--	3.50%	1.50%	11.00%	8.00%	--
Safe Income Plus												
Safe Income Plus	1.50%	3.25%	3.00%	--	--	--	--	2.50%	1.25%	10.75%	7.75%	--
FG Performance Pro												
FG Performance Pro	2.00%	--	4.50%	9.50%	16.00%	5.00%	14.00%	--	1.50%	10.50%	7.50%	--
FG Index-Choice 10												
FG Index-Choice 10	1.60%	3.50%	3.25%	6.50%	10.75%	--	--	3.00%	1.25%	11.50%	8.50%	--
FG Accumulator Series												
FG AccumulatorPlus 10	2.10%	5.75%	5.00%	--	--	--	--	4.25%	1.75%	9.50%	6.50%	--
FG AccumulatorPlus 14	2.35%	6.50%	5.75%	--	--	--	--	4.75%	2.00%	10.50%	7.50%	--
Income & WealthBuilder Series												
Income & WealthBuilder 7	1.50%	3.25%	3.00%	--	--	--	--	2.75%	1.00%	6.20%	5.00%	Yes
Income & WealthBuilder 10	1.60%	3.50%	3.25%	--	--	--	--	3.00%	1.25%	8.20%	7.00%	Yes
FG Retirement Pro												
FG Retirement Pro	--	--	--	--	--	--	--	--	0.50%	11.00%	8.00%	--
Fidelity & Guaranty Life Insurance Company of New York												
FGNY Index-Safety 7	1.50%	3.25%	3.00%	--	--	--	--	--	1.25%	5.00%	3.50%	--
FGNY Index-Choice 10	1.50%	3.25%	3.00%	--	--	--	--	--	1.25%	5.50%	4.00%	--
Multi-Year Guaranteed Annuity Portfolio												
FG Guarantee-Platinum	<u>5 Yr</u>		<u>7 Yr</u>							5 yr.	5 yr.	
	2.10%		2.65%							3.50%	2.50%	--
										7 yr.	7 yr.	
										4.50%	3.25%	--
FG Guarantee-Platinum 3	1.50%									2.00%	1.50%	
State Variation Annuity Portfolio												
<u>CT/NC/OK Only*</u>												
FG Guarantee-Platinum 5	1.95%									2.50%	2.50%	

Product availability, commissions, & features may vary. Rates are subject to change. Please refer to SalesLink for most up-to-date information.

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*Repeating surrender charges do not apply.