

Life Insurance

November 2015 Interest Rate Announcement



Indexed Universal Life

	<u>Fixed Interest</u>	<u>Current Illustrated Variable Loan Rate</u>	<u>Guaranteed Variable Loan Rate</u>	<u>Cap</u>	<u>Short Term Interest Earning Account</u>	<u>Illustrated Rate</u>
<u>New Business</u>						
Fully Underwritten Band						
FG Life-Choice 100% Participation, S&P 500[®] APTP	4.00%	4.71%	5.50%	9.00%	4.00%	5.60%
FG Life-Choice 140% Participation, S&P 500[®] APTP	4.00%	4.71%	5.50%	6.50%	4.00%	4.39%
FG Life-Choice PTP Guarantee, S&P 500[®] APTP	4.00%	4.71%	5.50%	6.00%	4.00%	4.87%
FG Life-Choice, S&P 500[®] MPTP	4.00%	4.71%	5.50%	2.75%	4.00%	4.49%
FG Life-Elite 100% Participation, S&P 500[®] APTP	4.50%	4.71%	5.00%	14.00%	4.50%	7.68%
FG Life-Elite 140% Participation, S&P 500[®] APTP	4.50%	4.71%	5.00%	8.50%	4.50%	5.58%
FG Life-Elite, S&P 500[®] MPTP	4.50%	4.71%	5.00%	3.75%	4.50%	6.42%
Non-Med Band						
FG Life-Elite 100% Participation, S&P 500[®] APTP	4.25%	4.71%	5.00%	13.00%	4.25%	7.32%
FG Life-Elite 140% Participation, S&P 500[®] APTP	4.25%	4.71%	5.00%	7.50%	4.25%	5.00%
FG Life-Elite, S&P 500[®] MPTP	4.25%	4.71%	5.00%	2.75%	4.25%	4.49%

* Fixed Interest & Cap rates are effective with the November 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.

Policies issued by Fidelity & Guaranty Life Insurance Company, Des Moines, IA.

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