

# September 2015 Interest Rate Announcement



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

Fixed Indexed Annuities									
	1-Year S&P <sup>®</sup> Monthly Pt-to-Pt	S&P <sup>®</sup> Monthly Average	S&P <sup>®</sup> 1-Year Annual Pt-to-Pt	S&P <sup>®</sup> 2-Year Pt-to-Pt	S&P <sup>®</sup> 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									
Prosperity Elite 7	1.75%	3.75%	3.50%	--	--	3.75%	--	3.00%	1.25%
Prosperity Elite 10	1.85%	4.25%	3.75%	--	--	4.00%	--	3.25%	1.50%
Prosperity Elite 14	2.00%	4.50%	4.00%	--	--	4.25%	--	3.50%	1.50%
Safe Income Plus									
Safe Income Plus	1.50%	3.25%	3.00%	--	--	--	--	2.50%	1.25%
FG Performance Pro									
FG Performance Pro	2.00%	--	4.50%	9.50%	16.00%	5.00%	14.00%	--	1.50%
FG Index-Choice 10									
FG Index-Choice 10	1.60%	3.50%	3.25%	6.50%	10.75%	--	--	3.00%	1.25%
FG Accumulator Series									
FG AccumlulatorPlus 10	2.10%	5.75%	5.00%	--	--	--	--	4.25%	1.75%
FG AccumulatorPlus 14	2.35%	6.50%	5.75%	--	--	--	--	4.75%	2.00%
Income & WealthBuilder Series									
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%
FG Retirement Pro									
FG Retirement Pro	--	--	--	--	--	--	--	--	0.50%
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%
Multi-Year Guaranteed Annuity Portfolio									
FG Guarantee-Platinum	5 Yr 2.10%		7 Yr 2.65%						
FG Guarantee-Platinum 3	1.50%								
State Variation Annuity Portfolio									
CT/NC/OK Only*									
FG Guarantee-Platinum 5	1.95%								

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.

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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	
										WA	Trail Options
Prosperity Elite Series											
Prosperity Elite 7	1.75%	3.75%	3.50%	--	--	3.75%	--	3.00%	1.25%	4.50%	--
Prosperity Elite 10	1.85%	4.25%	3.75%	--	--	4.00%	--	3.25%	1.50%	7.00%	--
Prosperity Elite 14	2.00%	4.50%	4.00%	--	--	4.25%	--	3.50%	1.50%	8.00%	--
Safe Income Plus											
Safe Income Plus	1.50%	3.25%	3.00%	--	--	--	--	2.50%	1.25%	7.75%	--
FG Performance Pro											
FG Performance Pro	2.00%	--	4.50%	9.50%	16.00%	5.00%	14.00%	--	1.50%	7.50%	--
FG Index-Choice 10											
FG Index-Choice 10	1.60%	3.50%	3.25%	6.50%	10.75%	--	--	3.00%	1.25%	8.50%	--
FG Accumulator Series											
FG AccumulatorPlus 10	2.10%	5.75%	5.00%	--	--	--	--	4.25%	1.75%	6.50%	--
FG AccumulatorPlus 14	2.35%	6.50%	5.75%	--	--	--	--	4.75%	2.00%	7.50%	--
Income & WealthBuilder Series											
Income & WealthBuilder 7	1.50%	3.25%	3.00%	--	--	--	--	2.75%	1.00%	5.00%	Yes
Income & WealthBuilder 10	1.60%	3.50%	3.25%	--	--	--	--	3.00%	1.25%	7.00%	Yes
FG Retirement Pro											
FG Retirement Pro	--	--	--	--	--	--	--	--	0.50%	8.00%	--
Fidelity & Guaranty Life Insurance Company of New York											
FGNY Index-Safety 7	1.50%	3.25%	3.00%	--	--	--	--	--	1.25%	3.50%	--
FGNY Index-Choice 10	1.50%	3.25%	3.00%	--	--	--	--	--	1.25%	4.00%	--
Multi-Year Guaranteed Annuity Portfolio											
FG Guarantee-Platinum		5 Yr	7 Yr							5 yr.	
		2.10%	2.65%							2.50%	--
										7 yr.	
										3.25%	--
FG Guarantee-Platinum 3	1.50%									1.50%	
State Variation Annuity Portfolio											
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