## **FG Retirement Pro Benefit Base Rate Announcement**



The effective date is September 1, 2015				
	Benefit Base Crediting Option(s) Cap Rates			
	1-Year S&P <sup>®</sup> 500 Monthly Pt-to-Pt	S&P <sup>®</sup> 500 Monthly Average	S&P <sup>®</sup> 500 1-Year Annual Pt-to-Pt	Benefit Base Fixed Interest Option
FG Retirement Pro				
FG Retirement Pro	4.50%	20.00%	13.00%	4.50%

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Product availability, features and commissions vary by issue age and state. Rates subject to change. Please refer to SalesLink for current rates and the applicable Consumer Brochure and Statement of Understanding for important information regarding this product.

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