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Interest Rate Announcement July 2019

The effective date is July 1, 2019.

- = No change from the prior month
- = Increase from the prior month
- = Decrease from the prior month

Fixed Indexed Annuities	S&P 500® 1-Year Monthly Pt-to-Pt	S&P 500® Monthly Average	S&P 500® 1-Year Annual Pt-to-Pt	S&P 500® 2-Year Pt-to-Pt	S&P 500® 3-Year Pt-to-Pt	Gold Commodity 1-Year Pt-to-Pt	Barclays Trailblazer Sectors 5 Index 2-Year Pt-to-Pt Spread	Par Rate	Pt-to-Pt Fixed Declared Rate on Gain	S&P 500® 1-Year Pt- to-Pt Par Rate	Fixed
Prosperity Elite® 7	1.85%	5.75%	5.00%	–	–	5.50%	0.00%	125%	4.25%	–	1.50%
Prosperity Elite® 10	1.85%	5.75%	5.00%	–	–	5.50%	0.00%	120%	4.25%	–	1.50%
Prosperity Elite® 14	1.85%	5.75%	5.00%	–	–	5.50%	0.00%	120%	4.25%	–	1.50%
Safe Income Plus®	1.10%	2.00%	2.00%	–	–	–	–	–	1.75%	–	1.00%
FG Performance Pro®	1.60%	–	4.00%	8.75%	14.75%	5.25%	0.00%	100%	–	–	1.50%
FG Index-Choice® 10	1.35%	3.25%	3.00%	6.25%	10.75%	–	–	–	2.50%	–	1.00%
FG AccumulatorPlus® 7											
No Charge	1.60%	4.50%	4.00%	–	–	–	0.00%	130%	3.50%	–	1.00%
Charge¹	2.35%	7.00%	6.50%	–	–	–	0.00%	150%	5.25%	45%	–
FG AccumulatorPlus® 10											
No Charge	1.60%	4.75%	4.25%	–	–	–	0.00%	140%	3.50%	–	1.00%
Charge¹	2.50%	7.25%	6.75%	–	–	–	0.00%	160%	5.25%	45%	–
AcceleratorPlus® 10											
No Charge	1.60%	–	4.25%	–	–	–	0.00%	120%	3.50%	–	1.50%
Charge¹	2.50%	–	7.00%	–	–	–	0.00%	145%	5.50%	45%	–
AcceleratorPlus® 14											
No Charge	1.50%	–	4.00%	–	–	–	0.00%	120%	3.25%	–	1.50%
Charge¹	2.35%	–	6.75%	–	–	–	0.00%	145%	5.25%	45%	–
FG Retirement Pro®	–	–	–	–	–	–	–	–	–	–	1.00%
FGNY Index-Choice® 10	1.60%	4.75%	4.25%	–	–	–	–	–	–	–	1.00%
MYGA Portfolio											
FG Guarantee-Platinum® 3	Fixed Rate	2.75% ²									
FG Guarantee-Platinum® 5		3.20% ³									
FG Guarantee-Platinum® 7		3.30% ⁴									

¹The current rider charge is 1.25%.

²3 year interest rate reflects a limited time interest rate. This rate is subject to change at any time at the company's sole discretion. The initial interest rate is guaranteed for the first three years only. Additional restrictions apply.

³5 year interest rate reflects a limited time interest rate. This rate is subject to change at any time at the company's sole discretion. The initial interest rate is guaranteed for the first five years only. Additional restrictions apply.

⁴7 year interest rate reflects a limited time interest rate. This rate is subject to change at any time at the company's sole discretion. The initial interest rate is guaranteed for the first seven years only. Additional restrictions apply.

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Form Numbers: API-1018 (06-11), ACI-1018 (06-11), FGL SPDA-MY-F (7-04), NY FPDEIA-10 (09-11), API-1074 (01-15), ACI-1074 (01-15), ARI-1056 (06-13), OM SPIA-C (01-10) , OM SPIA (01-10); et. al.





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Fixed Annuity Product Features

July 2019

Rates, Bonuses and Fees effective as of July 12, 2019

Enhanced Guaranteed Minimum Withdrawal Benefit- FG Retirement Pro®

Benefit Base Crediting Options

1-Year S&P 500® Monthly Point-to-Point Cap	3.35%
1-Year S&P 500® Monthly Average Cap	20.00%
1-Year S&P 500® Annual Point-to-Point Cap	10.00%
Fixed Interest	4.50%
Minimum Benefit Value Interest Rate	3.50%

Guaranteed Minimum Withdrawal Benefit Rider (Enhanced where applicable)

Product Name	Annual Roll-Up Rate	Income Base Bonus (All issue ages except where noted)			Rider Fee Percent of Income Base deducted from Account Value	
		Standard	Lite States		Protection Package	
Prosperity Elite® 7	6.00%		18.00% ¹		Total cost = 1.50% ³	
Prosperity Elite® 10	6.00%		18.00% ¹		Total cost = 1.50% ³	
Prosperity Elite® 14	6.00%		18.00% ¹		Total cost = 1.50% ³	
Performance Pro®	3.25% +add-on rate		-		1.05%	
		Standard	Lite States			
Safe Income Plus®	7.00%	7.00%	6.00%		1.15%	
Accelerator Plus® 10	5.00% Performance Factor ²	0-75 6.00%	76+ 3.25%	0-75 4.00%	76+ 2.25%	0.90%
Accelerator Plus® 14	5.00% Performance Factor ²	0-75 7.00%	76+ 3.75%	-	-	0.90%
FG Retirement Pro®	Benefit Base Growth	5.00%	3.50%		0.00%	

¹ Bonus amount based on one of two calculations and may not apply; please see brochure and/or statement of understanding for additional information.

² Income Base is equal to the greater of (i) 5% annual compound rollup or (ii) Account Value multiplied by the Performance Multiplier. The Performance Multiplier is equal to 105% at issue and increases by the Performance Factor of 5% annually. At the end of 10 years, the Income Base will be 150% of Account Value, capped at 500% of premiums paid in the first contract year.

³ There is a charge for the Protection Package, which includes two optional riders each with their own separate charge. Both riders are required when purchasing the Protection Package. The Enhanced Guaranteed Minimum Withdrawal Benefit (EGMWB) Rider charge is 0.90% multiplied by the income base at each contract anniversary. The Enhanced Guaranteed Minimum Death Benefit (EGMDB) Rider charge is 0.60% multiplied by the highest rider guaranteed minimum death benefit amount on each contract anniversary. These charges are deducted from the account value each contract anniversary until the earliest of surrender, annuitization or a death that triggers the benefits and in the case of the GMWB rider only transfer of ownership during the withdrawal period or the date you request the rider be terminated.

Fixed Annuity Product Features

Premium Bonus

Product Name	Standard – All issue ages unless otherwise stated		Lite – All issue ages unless otherwise stated					
FG Index-Choice® 10 (Up Front Bonus)	3.00%		2.50%					
FG Retirement Pro® (Vesting Bonus)	5.00%		3.50%					
Performance Pro® (Vesting Bonus)	Ages 0-75: 9.00%	Ages 76+: 5.00%	Ages 0-75: 7.00%	Ages 76+: 4.00%				
Safe Income Plus® (Vesting Bonus)	7.00%		6.00%					
	Enhancement Package		Protection Package		Enhancement Package		Protection Package	
	Ages 0-70	Ages 71+	Ages 0-70	Ages 71+	Ages 0-70	Ages 71+	Ages 0-70	Ages 71+
Prosperity Elite® 7 (Vesting Bonus)	2.00%	1.25%	4.00%	3.00%	2.00%	1.25%	4.00%	3.00%
Prosperity Elite® 10 (Vesting Bonus)	3.00%	1.50%	6.00%	3.25%	2.00%	1.25%	5.00%	2.50%
Prosperity Elite® 14 (Vesting Bonus)	4.00%	2.25%	7.00%	3.75%				–
Accumulator Plus® 7	–		–		–		–	
Accumulator Plus® 10	–		–		–		–	
Accelerator Plus® 10 (Vesting Bonus)	Ages 0-75: 6.00%		Ages 76+: 3.25%		Ages 0-75: 4.00%		Ages 76+: 2.25%	
Accelerator Plus® 14 (Vesting Bonus)	Ages 0-75: 7.00%		Ages 76+: 3.75%		–		–	

(Enhanced) Guaranteed Minimum Death Benefit Rider

Product Name	Roll-Up Rate	Rider Fee (Percent of highest death benefit deducted from Account Value)	Income Base Bonus
Prosperity Elite® Series (7, 10 & 14 year durations)	Enhancement Package	Enhancement Package	Protection Package 18.00% ³
	4.50% simple interest lump sum payout	0.60%	
	Protection Package	Protection Package	
	6.00% compound interest benefit paid out over 5 years ¹	Total cost 1.50% ²	
	4.50% simple interest lump sum payout		

¹ For issue ages 71+, benefit will be paid out over 10 years.

² There is a charge for the Protection Package, which includes two optional riders each with their own separate charge. Both riders are required when purchasing the Protection Package. The Enhanced Guaranteed Minimum Withdrawal Benefit (EGMWB) Rider charge is 0.90% multiplied by the income base at each contract anniversary. The Enhanced Guaranteed Minimum Death Benefit (EGMDB) Rider charge is 0.60% multiplied by the highest rider guaranteed minimum death benefit amount on each contract anniversary. These charges are deducted from the account value each contract anniversary until the earliest of surrender, annuitization or a death that triggers the benefits and in the case of the GMWB rider only transfer of ownership during the withdrawal period or the date you request the rider be terminated.

Annuities that offer bonus interest features may have higher fees and charges, longer surrender charge periods, lower credited interest rates and/or lower cap rates than annuities that do not provide the bonus feature.

³Bonus amount based on one of two calculations and may not apply; please see brochure and/or statement of understanding for additional information.

All rates, bonuses, and fees are current as of the date shown above and subject to change for new issues at the sole discretion of the company. See [Saleslink](#) for current rates.

Fixed Annuity Product Features

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Product availability and features 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.

Policy form numbers: ACI-1074 (01-15), API- 1018 (06-11), ACI- 1018 (06-11), ARI- 1046 (11-12), ARI- 1054 (02-13), ARI- 1040 (11-12), ARI- 1068 (03-14), ARI- 1065 (11-13), ARI- 1039 (11-12); et al. Subject to state availability. Certain restrictions apply.



State Availability

¹Product available to clients ages 0-64 only

²Reduced surrender charges apply to clients age 65+

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