



# January 2012 Interest Rate Announcement

The effective date for all fixed deferred products is January 1, 2012. The effective date for fixed indexed products is January 2, 2012.

**Buy Date Deadlines for Indexed Annuities:** To receive the January 8, 2012 Buy Date: Cash with Application must be received by January 5th, 2012. 1035/Transfer Application must be received by January 6th, 2012 and premium within 60 days.

Fixed Indexed Annuities														
	1-Year S&P® Monthly Pt-to-Pt	2-Year S&P® Monthly Pt-to-Pt	3-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	2 Yr Monthly Avg Cap	Index Gain Option with Declared Rate	Fixed**	Surrender Charges	Up Front WA	Commission	Trail Options
<b>Prosperity Elite Series</b>														
Prosperity Elite 7 floating min.	2.00%	--	--	4.75%	4.25%	8.75%	14.50%	--	3.75%	1.75%	10, 9, 8, 7, 6, 5, 4, 0%	5.00%	--	--
Prosperity Elite 10 floating min.	2.25%	--	--	5.75%	4.50%	9.75%	16.25%	--	4.00%	2.00%	12, 11, 10, 9, 8, 7, 6, 5, 4, 3, 0%	7.00%	--	--
Prosperity Elite 14 floating min.	2.25%	--	--	6.00%	5.00%	10.75%	18.25%	--	4.75%	2.00%	14, 75, 13, 75, 12, 75, 11, 75, 10, 75, 10, 9, 8, 7, 6, 5, 4, 3, 2, 0%	8.00%	--	--
<b>FG Index-Choice 9</b>														
FG Index-Choice 9 floating min.	2.00%	2.50%	3.00%	3.50%	3.00%	--	--	--	--	1.50%	15, 15, 15, 14, 5, 13, 5, 12, 5, 10, 7, 4, 0%	9.00%	50 bps	100 bps
<b>FG Accelerator Bonus Products</b>														
FG Index-Accelerator 7 floating min.	2.00%	--	--	3.50%	3.50%	--	--	8.00%	--	2.00%	10, 9, 8, 7, 6, 5, 4, 0%	5.00%	--	--
FG Index-Accelerator 10 floating min.	1.75%	--	--	3.00%	3.00%	--	--	7.00%	--	1.75%	10, 10, 10, 10, 9, 8, 7, 6, 4, 2, 0%	7.50%	--	--
<b>FG Accumulator Products</b>														
FG AccumulatorPlus 10 floating min.	2.50%	--	--	6.25%	4.75%	--	--	--	4.25%	2.50%	12, 11, 10, 9, 8, 7, 6, 5, 4, 3, 0%	6.50%	100 bps	--
FG AccumulatorPlus 14 floating min.	3.00%	--	--	7.00%	6.00%	--	--	--	5.25%	3.00%	14, 75, 13, 75, 12, 75, 11, 75, 10, 75, 10, 9, 8, 7, 6, 5, 4, 3, 2, 0%	7.50%	--	--
<b>Fidelity &amp; Guaranty Life Insurance Company of New York</b>														
FGNY Index-Safety 7	1.00%	--	--	3.00%	3.00%	--	--	--	--	2.25%	10, 10, 10, 10, 8, 6, 3, 0%	4.50%	50 bps	--
FGNY Index-Choice 10	2.00%	--	--	3.50%	3.00%	--	--	--	--	2.50%	10, 10, 10, 10, 8, 6, 4, 2, 0%	5.00%	50 bps	--

Fidelity & Guaranty Life is the marketing name of Fidelity & Guaranty Life Insurance Company and, in New York only, Fidelity & Guaranty Life Insurance Company of New York. Each Fidelity & Guaranty Life Insurance Company is solely responsible for its contractual commitments.



# January 2012 Interest Rate Announcement

**Deadline for MYGA products:** On 1035 or transfers from other insurance carriers, all paperwork must be received in good order by December 30th, 2011 in order to hold rates.

## Multi-Year Guaranteed Annuity Portfolio

	Surrender Charges				Commission	
	Up Front WA	Trail Options				
<b>FG Guarantee-Plus*</b> 1st year 1% bonus with MVA	5 Year <u>Yr 1</u> 3.15%	<u>Yrs 2-5</u> 2.15%	<u>Yr 1</u> 3.40%	<u>Yrs 2-7</u> 2.40%	5 yr. 9, 8, 7, 6, 5, 0%	5 yr. 2.50%
<b>FG Guarantee-Platinum*</b>	<u>Yr 1-5</u> 2.25%	<u>Yrs 1-7</u> 2.50%			7 yr. 9, 8, 7, 6, 5, 4, 3, 0	7 yr. 3.25%
<b>FG Guarantee-Plus 3*</b> 1st year 1% bonus with MVA	<u>Yr 1</u> 2.30%	<u>Yrs 2-3</u> 1.30%			5 yr. 9, 8, 7, 6, 5, 0%	5 yr. 2.50%
<b>FG Guarantee-Platinum 3*</b> repeating surrender charges do not apply to the asterisked products in CT/NC/OK.	<u>Yr 1</u> 1.60%	<u>Yrs 2-3</u> 1.50%			7 yr. 9, 8, 7, 6, 5, 4, 3, 0	7 yr. 3.25%
<b>State Variation Annuity Portfolio</b>						
<b>CT/NC/OK Only</b>						
<b>FG Guarantee-Platinum 5**</b>	<u>Yr 1-5</u> 2.10%				9, 8, 7, 0%	1.50%

\*\*Repeating Surrender Charges do not apply.

Minimum Guarantee: Floating Rate 3.00% or 2% minimum. In select states, these products may employ the Minimum Guaranteed Enhancement Rider, which means the minimum guarantee can go up if market conditions warrant and is currently 2%. A floating rate state crediting a minimum guarantee of 1.9% will automatically go up to 2.00% on these products.

Fidelity & Guaranty Life is the marketing name of Fidelity & Guaranty Life Insurance Company and, in New York only, Fidelity & Guaranty Life Insurance Company of New York. Each Fidelity & Guaranty Life Insurance Company is solely responsible for its contractual commitments.

All rates include first-year bonus, if applicable. Product availability and features may vary.