

Rate Hold Process

Traditional Annuities (MYGA):

- Cash with application – January 31, 2012.
- 1035 or transfers from other insurance carriers, all paperwork must be received in good order by January 31, 2012 and premium within 60 days

Fixed Indexed Annuities:

- To receive the February 8, 2012 Buy Date: Cash with Application must be received by February 6, 2012.
- 1035/Transfer Application must be received by February 7, 2012 and premium within 60 days.

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February 2012 Interest Rate Announcement



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

Buy Date Deadlines for Indexed Annuities: To receive the February 8, 2012 Buy Date: Cash with Application must be received by February 6th, 2012. 1035/Transfer Application must be received by February 7th, 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	Commission	
												Up Front WA	Trail Options
Prosperity Elite Series													
Prosperity Elite 7 floating min.	2.25%	--	--	4.25%	4.00%	8.75%	14.50%	--	3.75%	2.00%	10, 9, 8, 7, 6, 5, 4, 0%	5.00%	--
Prosperity Elite 10 floating min.	2.40%	--	--	4.75%	4.25%	9.75%	15.50%	--	4.25%	2.25%	12, 11, 10, 9, 8, 7, 6, 5, 4, 3, 0%	7.00%	--
Prosperity Elite 14 floating min.	2.50%	--	--	5.00%	4.75%	10.25%	16.00%	--	4.50%	2.50%	14.75, 13.75, 12.75, 11.75, 10.75, 10, 9, 8, 7, 6, 5, 4, 3, 2, 0%	8.00%	--
FG Index-Choice 9													
FG Index-Choice 9 floating min.	1.75%	2.00%	2.75%	3.25%	3.00%	--	--	--	--	1.50%	15, 15, 15, 14.5, 13.5, 12.5, 10, 7, 4, 0%	9.00%	50 bps, 100 bps
FG Accelerator Bonus Products													
FG Index-Accelerator 7 floating min.	2.00%	--	--	3.75%	3.50%	--	--	8.00%	--	1.75%	10, 9, 8, 7, 6, 5, 4, 0%	5.00%	--
FG Index-Accelerator 10 floating min.	1.75%	--	--	3.25%	3.00%	--	--	6.75%	--	1.50%	10, 10, 10, 10, 9, 8, 7, 6, 4, 2, 0%	7.50%	--
FG Accumulator Products													
FG AccumulatorPlus 10 floating min.	2.50%	--	--	5.00%	4.75%	--	--	--	4.50%	2.50%	12, 11, 10, 9, 8, 7, 6, 5, 4, 3, 0%	6.50%	100 bps
FG AccumulatorPlus 14 floating min.	2.90%	--	--	6.25%	6.00%	--	--	--	5.50%	3.00%	14.75, 13.75, 12.75, 11.75, 10.75, 10, 9, 8, 7, 6, 5, 4, 3, 2, 0%	7.50%	--
Fidelity & Guaranty Life Insurance Company of New York													
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, 10, 8, 6, 4, 2, 0%	5.00%	50 bps

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February 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 January 31st, 2012 in order to hold rates.

Multi-Year Guaranteed Annuity Portfolio

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

**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.

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