

May 2016 Interest Rate Announcement



The effective date is May 2nd, 2016.

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	5-Year Dow Jones US Real Estate Daily Risk Control 10% USD Total Return Index (Spread)	Pt-to-Pt Fixed Declared Rate on Gain	Fixed
Prosperity Elite Series									
Prosperity Elite 7	1.75%	3.75%	3.50%	--	--	3.75%	--	3.00%	1.00%
Prosperity Elite 10	1.85%	4.25%	3.75%	--	--	4.00%	--	3.25%	1.00%
Prosperity Elite 14	2.00%	4.50%	4.00%	--	--	4.25%	--	3.50%	1.00%
Safe Income Plus									
Safe Income Plus	1.10%	2.25%	2.25%	--	--	--	--	2.00%	1.00%
FG Performance Pro									
FG Performance Pro	1.75%	--	4.00%	8.75%	15.25%	5.00%	14.00%	--	1.00%
FG Index-Choice 10									
FG Index-Choice 10	1.35%	3.00%	3.00%	6.50%	10.75%	--	--	2.75%	1.00%
FG Accumulator Series									
FG AccumulatorPlus 10 <small>All other states</small>	1.85%	4.75%	4.25%	--	--	--	--	3.75%	1.00%
FG AccumulatorPlus 10 <small>AK, DE, MA, MN, NV, OH, OK, PA, SC, TX, UT, WA</small>	1.60%	4.00%	3.75%	--	--	--	--	3.25%	1.00%
FG AccumulatorPlus 14	2.00%	5.50%	4.75%	--	--	--	--	4.25%	1.00%
FG Retirement Pro									
FG Retirement Pro	--	--	--	--	--	--	--	--	0.50%
Fidelity & Guaranty Life Insurance Company of New York									
FGNY Index-Choice 10	1.50%	3.25%	3.00%	--	--	--	--	--	1.00%

Multi-Year Guaranteed Annuity Portfolio

	Fixed Rate
FG Guarantee-Platinum 3	1.30%
FG Guarantee-Platinum 5	1.90%
FG Guarantee-Platinum 7	2.45%

Product availability, & features may vary by state. Rates are subject to change.

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

*Repeating surrender charges do not apply.

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