

Rate Hold Process

Traditional Annuities (MYGA):

- Cash with application – April 30, 2011.
- 1035 or transfers from other insurance carriers, all paperwork must be received in good order by April 30, 2011 and premium within 60 days

Fixed Indexed Annuities:

- To receive the May 8, 2011 Buy Date: Cash with Application must be received by Thursday, May 5, 2011.
- To receive the May 8, 2011 Rate Lock: 1035/Transfer Application must be received by Friday, May 6, 2011 and premium within 60 days.

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. Only Fidelity & Guaranty Life Insurance Company of New York is authorized to sell insurance and annuities in New York.

Fidelity & Guaranty Life products are underwritten by OM Financial Life Insurance Company in all states and DC other than New York and, in New York only, OM Financial Life Insurance Company of New York.

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May 2011 Interest Rate Announcement



The effective date for all fixed deferred products is May 1, 2011. The effective date for fixed indexed products is May 1, 2011.											
Buy Date Deadlines for Indexed Annuities: To receive the May 8, 2011 Buy Date: Cash with Application must be received by May 5, 2011. To receive the May 8, 2011 Rate Lock: 1035/Transfer Application must be received by May 6, 2011 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® Annual Pt-to-Pt	S&P® Monthly Avg. Spread	2 Yr Monthly Avg Cap	Fixed**	Surrender Charges	Commission	
										Up Front WA	Trail Options
FG Index-Choice 9											
FG Index-Choice 9 floating min.	2.00%	2.25%	2.75%	4.25%	4.00%	--	--	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%	--	--	4.75%	4.25%	--	10.25%	2.00%	10, 9, 8, 7, 6, 5, 4, 0%	5.00%	--
FG Index-Accelerator 10 floating min.	2.00%	--	--	4.25%	4.00%	--	10.00%	1.50%	10, 10, 10, 10, 9, 8, 7, 6, 4, 2, 0%	7.50%	--
FG Escalator Products											
FG Index-Escalator 6 floating min.	1.50%	--	--	3.00%	3.00%	--	--	1.50%	9, 9, 8, 7, 6, 5, 0%	4.00%	PTO
FG Index-Escalator 8 floating min.	1.60%	--	--	3.20%	3.00%	--	--	1.75%	13.75, 12.75, 11.75, 10.75, 10, 9, 8, 7, 0%	5.50%	PTO
FG Index-Escalator 10 floating min.	1.70%	--	--	3.30%	3.25%	--	--	1.75%	14.75, 13.75, 12.75, 11.75, 10.75, 10, 9, 8, 7, 6, 0%	6.50%	PTO
FG Safety Products											
FG Index-Safety 7 (High Band, \$100,000+ premium)	1.50%	--	--	3.00%	3.00%	--	--	1.75%	10, 10, 10, 9, 8, 7, 6, 0%	5.50%	PTO, 100 bps
FG Index-Safety 7 (Std. Band, under \$100,000 premium)	1.50%	--	--	3.00%	3.00%	--	--	1.75%	10, 10, 10, 9, 8, 7, 6, 0%	5.50%	PTO, 100 bps
FG Index-Safety 10 (High Band, \$100,000+ premium)	1.75%	--	--	3.00%	3.00%	--	--	1.75%	10, 10, 10, 9, 8, 7, 6, 5, 4, 3, 0%	7.00%	PTO, 100 bps
FG Index-Safety 10 (Std. Band, under \$100,000 premium)	1.75%	--	--	3.00%	3.00%	--	--	1.75%	10, 10, 10, 9, 8, 7, 6, 5, 4, 3, 0%	7.00%	PTO, 100 bps
Fidelity & Guaranty Life Insurance Company of New York											
FGNY Index-Safety 7	1.50%	--	--	3.50%	3.00%	--	--	2.25%	10, 10, 10, 10, 8, 6, 3, 0%	4.50%	50 bps
FGNY Index-Choice 10	1.50%	--	--	3.50%	3.00%	--	--	2.25%	10, 10, 10, 10, 10, 8, 6, 4, 2, 0%	5.00%	50 bps

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Rates are subject to change. Please refer to SalesLink for most up-to-date information.
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May 2011 Interest Rate Announcement



Fixed Indexed Annuities		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>	
	3.75%	2.75%	4.00%	3.00%	
FG Guarantee-Platinum*	<u>Yr 1-5</u>	<u>Yrs 1-7</u>	5 yr.	5 yr.	
	2.75%	3.00%	9, 8, 7, 6, 5, 0%	2.50%	--
FG Guarantee-Plus 3* 1st year 1% bonus with MVA	<u>Yr 1</u>	<u>Yrs 2-3</u>	7 yr.	7 yr.	
	2.90%	1.90%	9, 8, 7, 6, 5, 4, 3, 0	3.25%	--
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>	5 yr.	5 yr.	
	2.25%		9, 8, 7, 6, 5, 0%	2.50%	--
State Variation Annuity Portfolio			7 yr.	7 yr.	
CT/NC/OK Only	<u>Yr 1-5</u>		9, 8, 7, 6, 5, 4, 3, 0	3.25%	--
FG Guarantee-Platinum 5**	2.60%				

**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.

Red text indicates a negative change or decrease in rates. Green text indicates a positive change or increase in rates. Black text indicates no change.