

April 2012 Interest Rate Announcement



The effective date for all products is April 1, 2012.

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.	1.90%	--	--	4.25%	3.50%	8.75%	14.50%	--	3.25%	1.75%	10, 9, 8, 7, 6, 5, 4, 0%	5.00%	--
Prosperity Elite 10 floating min.	2.00%	--	--	4.00%	3.75%	9.00%	14.00%	--	3.50%	1.80%	12, 11, 10, 9, 8, 7, 6, 5, 4, 3, 0%	7.00%	--
Prosperity Elite 14 floating min.	2.10%	--	--	5.00%	4.00%	10.25%	16.00%	--	3.50%	1.90%	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.	2.75%	--	--	6.25%	5.50%	--	--	--	5.00%	2.75%	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%	--	--	--	--	2.00%	10, 10, 10, 10, 8, 6, 3, 0%	4.50%	50 bps
FGNY Index-Choice 10	1.50%	--	--	3.25%	3.00%	--	--	--	--	2.00%	10, 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.

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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%	--
	2.90%	1.90%	3.30%	2.30%	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.	
	2.00%		2.40%		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%	
	2.00%	1.00%					
FG Guarantee-Platinum 3*	<u>Yr 1</u>	<u>Yrs 2-3</u>					
		1.20%			9, 8, 7, 0%	1.50%	
*Repeating Surrender Charges do not apply to the asterisked products in CT/NC/OK.							
State Variation Annuity Portfolio							
CT/NC/OK Only	<u>Yr 1-5</u>						
FG Guarantee-Platinum 5**	1.85%				9, 8, 7, 6, 5, 0%	2.50%	

**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.

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