



# Interest Rate Announcement

**February 2019**

The effective date is February 1, 2019.

(FG Guarantee-Platinum 3, 5, and 7 interest rate for a limited time only.)

- = No change from the prior month
- = Increase from the prior month
- = Decrease from the prior month

	S&P 500 <sup>®</sup> 1-Year Monthly Pt-to-Pt	S&P 500 <sup>®</sup> Monthly Average	S&P 500 <sup>®</sup> 1-Year Annual Pt-to-Pt	S&P 500 <sup>®</sup> 2-Year Pt-to-Pt	S&P 500 <sup>®</sup> 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		Barclays Trailblazer Sectors 5 Index 2-Year Pt-to-Pt		Pt-to-Pt Fixed Declared Rate on Gain	Fixed
							Spread	Par Rate	Spread	Par Rate		
<b>Fixed Indexed Annuities</b>												
Prosperity Elite <sup>®</sup> 7	2.10%	6.50%	5.50%	–	–	5.50%	–	–	0.00%	125%	4.50%	1.50%
Prosperity Elite <sup>®</sup> 10	1.85%	5.75%	5.25%	–	–	5.50%	–	–	0.00%	120%	4.25%	1.50%
Prosperity Elite <sup>®</sup> 14	1.85%	5.75%	5.25%	–	–	5.50%	–	–	0.00%	120%	4.25%	1.50%
Safe Income Plus <sup>®</sup>	1.10%	2.00%	2.00%	–	–	–	–	–	–	–	1.75%	1.00%
FG Performance Pro <sup>®</sup>	1.85%	–	4.50%	10.75%	18.50%	5.50%	15.50%	100%	0.00%	100%	–	1.50%
FG Index-Choice <sup>®</sup> 10	1.50%	3.75%	3.50%	8.50%	14.25%	–	–	–	–	–	3.00%	1.00%
<b>FG AccumulatorPlus<sup>®</sup> 7</b>												
No Charge	2.10%	7.00%	6.00%	–	–	–	–	–	0.00%	130%	4.75%	1.00%
Charge	2.85%	9.00%	8.75%	–	–	–	–	–	0.00%	150%	6.25%	–
<b>FG AccumulatorPlus<sup>®</sup> 10</b>												
No Charge	2.10%	7.50%	6.25%	–	–	–	–	–	0.00%	140%	4.75%	1.00%
Charge	3.10%	9.50%	9.25%	–	–	–	–	–	0.00%	160%	6.50%	–
<b>AcceleratorPlus<sup>®</sup> 10</b>												
No Charge	2.00%	–	5.00%	–	–	–	–	–	0.00%	120%	4.25%	1.50%
Charge	3.00%	–	7.75%	–	–	–	–	–	0.00%	145%	6.00%	–
<b>AcceleratorPlus<sup>®</sup> 14</b>												
No Charge	2.00%	–	5.00%	–	–	–	–	–	0.00%	120%	4.25%	1.50%
Charge	3.00%	–	7.75%	–	–	–	–	–	0.00%	145%	6.00%	–
FG Retirement Pro <sup>®</sup>	–	–	–	–	–	–	–	–	–	–	–	1.00%
FGNY Index-Choice <sup>®</sup> 10	1.75%	5.00%	4.50%	–	–	–	–	–	–	–	–	1.00%
<b>MYGA Portfolio</b>												
	<b>Fixed Rate</b>											
FG Guarantee-Platinum <sup>®</sup> 3	2.75% <sup>1</sup>											
FG Guarantee-Platinum <sup>®</sup> 5	3.70% <sup>2</sup>											
FG Guarantee-Platinum <sup>®</sup> 7	4.00% <sup>3</sup>											



# Fixed Annuity Product Features

**February 2019**

Rates, Bonuses and Fees effective as of February 1, 2019

## Enhanced Guaranteed Minimum Withdrawal Benefit- FG Retirement Pro<sup>®</sup>

### Benefit Base Crediting Options

1-Year S&P 500 <sup>®</sup> Monthly Point-to-Point Cap	4.50%
1-Year S&P 500 <sup>®</sup> Monthly Average Cap	20.00%
1-Year S&P 500 <sup>®</sup> Annual Point-to-Point Cap	14.00%
Fixed Interest	4.50%
Minimum Benefit Value Interest Rate	3.50%

## Guaranteed Minimum Withdrawal Benefit Rider (Enhanced where applicable)

Product Name	Annual Roll-Up Rate	Income Base Bonus (All Issue Ages)	Rider Fee Percent of Income Base deducted from Account Value	
				Protection Package
Prosperity Elite <sup>®</sup> 7	6.00%	18.00% <sup>1</sup>		Total cost = 1.30% <sup>3</sup>
Prosperity Elite <sup>®</sup> 10	6.00%	18.00% <sup>1</sup>		Total cost = 1.30% <sup>3</sup>
Prosperity Elite <sup>®</sup> 14	6.00%	18.00% <sup>1</sup>		Total cost = 1.30% <sup>3</sup>
Performance Pro <sup>®</sup>	3.25% +add-on rate	-		0.95%
Safe Income Plus <sup>®</sup>	7.50%	(Standard) 8.00% (Lite States) 7.00%		1.05%
Accelerator Plus <sup>®</sup> 10	5.00% Performance Factor <sup>2</sup>	(Standard) 7.00% (Lite States) 5.00%		0.80%
Accelerator Plus <sup>®</sup> 14	5.00% Performance Factor <sup>2</sup>	8.00%		0.80%
FG Retirement Pro <sup>®</sup>	Benefit Base Growth	(Standard) 7.00% (Lite States) 5.00%		0.00%

<sup>1</sup> Bonus amount based on one of two calculations and may not apply; please see brochure and/or statement of understanding for additional information.

<sup>2</sup> Income Base is equal to the greater of (i) 5% annual compound rollup or (ii) Account Value multiplied by the Performance Multiplier. The Performance Multiplier is equal to 105% at issue and increases by the Performance Factor of 5% annually. At the end of 10 years, the Income Base will be 150% of Account Value, capped at 500% of premiums paid in the first contract year.

<sup>3</sup> There is a charge for the Protection Package, which includes two optional riders each with their own separate charge. Both riders are required when purchasing the Protection Package. The Enhanced Guaranteed Minimum Withdrawal Benefit (EGMWB) Rider charge is 0.80% multiplied by the income base at each contract anniversary. The Enhanced Guaranteed Minimum Death Benefit (EGMDB) Rider charge is 0.50% multiplied by the highest rider guaranteed minimum death benefit amount on each contract anniversary. These charges are deducted from the account value each contract anniversary until the earliest of surrender, annuitization or a death that triggers the benefits and in the case of the GMWB rider only transfer of ownership during the withdrawal period or the date you request the rider be terminated.

All rates, bonuses, and fees are current as of the date shown above and subject to change for new issues at the sole discretion of the company. See Saleslink for current rates. Annuities that offer bonus interest features may have higher fees and charges, longer surrender charge periods, lower credited interest rates and/or lower cap rates than annuities that do not provide the bonus feature.

## Premium Bonus

Product Name	Standard – All issue ages unless otherwise stated				Lite – All issue ages unless otherwise stated			
FG Index-Choice <sup>®</sup> 10 (Up Front Bonus)	5.00%				4.00%			
FG Retirement Pro <sup>®</sup> (Vesting Bonus)	7.00%				5.00%			
Performance Pro <sup>®</sup> (Vesting Bonus)	Ages 0-75: 10.00%		Ages 76+: 5.50%		Ages 0-75: 8.00%		Ages 76+: 4.50%	
Safe Income Plus <sup>®</sup> (Vesting Bonus)	8.00%				7.00%			
	Enhancement Package		Protection Package		Enhancement Package		Protection Package	
	Ages 0-75	Ages 76+	Ages 0-75	Ages 76+	Ages 0-75	Ages 76+	Ages 0-75	Ages 76+
Prosperity Elite <sup>®</sup> 7 (Vesting Bonus)	3.00%	1.50%	5.00%	3.50%	3.00%	1.50%	5.00%	3.50%
Prosperity Elite <sup>®</sup> 10 (Vesting Bonus)	4.00%	2.00%	7.00%	3.50%	3.00%	1.50%	6.00%	3.00%
Prosperity Elite <sup>®</sup> 14 (Vesting Bonus)	5.00%	2.50%	8.00%	4.00%				
Accumulator Plus <sup>®</sup> 7	-				-			
Accumulator Plus <sup>®</sup> 10	-				-			
Accelerator Plus <sup>®</sup> 10 (Vesting Bonus)	Ages 0-75: 7.00%		Ages 76+: 3.50%		Ages 0-75: 5.00%		Ages 76+: 2.50%	
Accelerator Plus <sup>®</sup> 14 (Vesting Bonus)	Ages 0-75: 8.00%		Ages 76+: 4.00%		-			

## (Enhanced) Guaranteed Minimum Death Benefit Rider

Product Name	Roll-Up Rate		Rider Fee (All Issue Ages)		Income Base Bonus
	Enhancement Package	Protection Package	Enhancement Package	Protection Package	Protection Package
Prosperity Elite <sup>®</sup> Series (7, 10 & 14 year durations)	5.00% simple interest lump sum payout	6.00% compound interest benefit paid out over 5 years <sup>1</sup>  5.00% simple interest lump sum payout	0.50%	Total cost 1.30% <sup>2</sup>	18.00% <sup>3</sup>

<sup>1</sup> For issue ages 71+, benefit will be paid out over 10 years.

<sup>2</sup> There is a charge for the Protection Package, which includes two optional riders each with their own separate charge. Both riders are required when purchasing the Protection Package. The Enhanced Guaranteed Minimum Withdrawal Benefit (EGMWB) Rider charge is 0.80% multiplied by the income base at each contract anniversary. The Enhanced Guaranteed Minimum Death Benefit (EGMDB) Rider charge is 0.50% multiplied by the highest rider guaranteed minimum death benefit amount on each contract anniversary. These charges are deducted from the account value each contract anniversary until the earliest of surrender, annuitization or a death that triggers the benefits and in the case of the GMWB rider only transfer of ownership during the withdrawal period or the date you request the rider be terminated. Annuities that offer bonus interest features may have higher fees and charges, longer surrender charge periods, lower credited interest rates and/or lower cap rates than annuities that do not provide the bonus feature.

<sup>3</sup>Bonus amount based on one of two calculations and may not apply; please see brochure and/or statement of understanding for additional information. All rates, bonuses, and fees are current as of the date shown above and subject to change for new issues at the sole discretion of the company. See [Saleslink](#) for current rates.





# Interest Rate Announcement

## Indexed Universal Life

**January 2019**

The effective date is February 15, 2019.

### New Business

#### Fully Underwritten Band

	Fixed Interest	Current Illustrated Variable Loan Rate	Guaranteed Variable Loan Rate	Cap/Spread	Short Term Interest Earning Account	Illustrated Rate
<b>FG Life-Choice 100% Participation, S&amp;P 500® APTP</b>	4.00%	4.64%	5.50%	9.00%	4.00%	5.66%
<b>FG Life-Choice 140% Participation, S&amp;P 500® APTP</b>	4.00%	4.64%	5.50%	6.50%	4.00%	4.44%
<b>FG Life-Choice PTP Guarantee, S&amp;P 500® APTP</b>	4.00%	4.64%	5.50%	6.00%	4.00%	4.90%
<b>FG Life-Choice, S&amp;P 500® MPTP</b>	4.00%	4.64%	5.50%	2.75%	4.00%	4.51%
<b>FG Life-Elite 100% Participation, S&amp;P 500® APTP</b>	4.50%	4.64%	5.00%	15.50%	4.50%	8.26%
<b>FG Life-Elite 140% Participation, S&amp;P 500® APTP</b>	4.50%	4.64%	5.00%	9.00%	4.50%	5.94%
<b>FG Life-Elite, S&amp;P 500® MPTP</b>	4.50%	4.64%	5.00%	4.00%	4.50%	6.87%
<b>FG Life-Elite 190% Participation, Barclay's Trailblazer Sector 5 Index® APTP</b>	4.50%	4.64%	5.00%	-	4.50%	8.26%
<b>Non-Med Band</b>						
<b>FG Life-Elite 100% Participation, S&amp;P 500® APTP</b>	4.25%	4.64%	5.00%	14.00%	4.25%	7.77%
<b>FG Life-Elite 140% Participation, S&amp;P 500® APTP</b>	4.25%	4.64%	5.00%	8.00%	4.25%	5.35%
<b>FG Life-Elite, S&amp;P 500® MPTP</b>	4.25%	4.64%	5.00%	3.00%	4.25%	5.03%
<b>FG Life-Elite 175% Participation, Barclay's Trailblazer Sector 5 Index® APTP</b>	4.25%	4.64%	5.00%	-	4.25%	7.77%