

September Interest Rate Announcement

Rates are effective September 5, 2006, unless otherwise noted.

Indexed Annuities									
Spectrum Family Products									
	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	DOW Monthly	DOW Pt-to-Pt	Fixed
Spectrum Rewards Reserve (1.5% min.)	3.00%	4.00%	4.50%	--	--	--	--	--	3.15%
Spectrum Rewards Reserve floating min.**	3.00%	4.00%	4.50%	--	--	--	--	--	3.15%
Spectrum Rewards Choice 7 (1.5% min.)	3.00%	--	--	11.50%	9.00%	--	--	--	3.75%
Spectrum Rewards Choice 7 floating min.**	3.00%	--	--	11.50%	9.00%	--	--	--	3.75%
Spectrum Rewards Choice 9 (1.5% min.)	2.75%	3.40%	4.00%	--	--	--	--	--	3.10%
Spectrum Rewards Choice 9 floating min.**	2.75%	3.40%	4.00%	--	--	--	--	--	3.10%
Spectrum Choice Bonus (1.5% and floating min.***)	2.85%	4.00%	4.50%	--	--	--	--	--	3.00%
Loyalty Rewards Family Products									
Loyalty Rewards Escalator 6 (1.5% and floating min.***)	3.00%	--	--	10.50%	8.25%	--	--	--	3.00%
Loyalty Rewards Escalator 8 (1.5% and floating min.***)	3.10%	--	--	11.50%	8.75%	--	--	--	3.05%
Loyalty Rewards Escalator 10 (1.5% and floating min.***)	3.15%	--	--	11.75%	9.00%	--	--	--	3.15%
Loyalty Rewards Escalator 12 (1.5% and floating min.***)	3.20%	--	--	12.00%	9.00%	--	--	--	3.25%
Index Rewards Family Products									
Index Rewards (1.5% and floating min.*)	--	--	--	13.00%	9.50%	--	13.00%	9.50%	3.90%
Index Rewards 5 (1.5% and floating min.*)	--	--	--	12.00%	9.00%	--	12.00%	9.00%	4.00%
Safety Index Family Products									
Safety Index 4 (High Band, \$100,000+ premium)	3.15%	--	--	12.50%	10.00%	1.25%	--	--	3.70%
Safety Index 4 (Standard Band, under \$100,000 premium)	2.90%	--	--	11.00%	9.00%	1.75%	--	--	3.40%
Safety Index 7 (High Band, \$100,000+ premium)	3.50%	--	--	13.50%	10.25%	1.00%	--	--	3.80%
Safety Index 7 (Standard Band, under \$100,000 premium)	3.25%	--	--	12.00%	9.25%	1.50%	--	--	3.50%
Safety Index 10 (High Band, \$100,000+ premium)	3.55%	--	--	14.00%	10.50%	0.75%	--	--	4.00%
Safety Index 10 (Standard Band, under \$100,000 premium)	3.30%	--	--	12.50%	9.25%	1.25%	--	--	3.70%

Please contact Fidelity and Guaranty Life, Americom Life and Fidelity and Guaranty Life of New York for details.

INDEXED ANNUITIES

To receive the September 1, 2006 Buy Date: Cash with Application must be received by August 30, 2006.

To receive the September 1, 2006 Rate Lock: 1035/Transfer Application must be received by August 31, 2006 and premium within 60 days.

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

* In floating rate states, current minimum guaranteed rate is 3.00% (applicable to fixed interest option and in calculation of MGSV).

** Floating min. rate in all states for Spectrum Rewards Choice 7 and Spectrum Rewards Choice 9 is 2.35% for the indexed option and 3.00% for the fixed option. These rates also apply to Spectrum Rewards Reserve.

*** Floating min. rate in all states for Loyalty Rewards Escalator 6, 8, and 10 is 2.35% for the indexed and fixed options, except CA, IL, MN, and UT which is 2.35% for the indexed option and 3.00% for the fixed option. Floating min. rate in all states for Spectrum Choice Bonus and Loyalty Rewards Escalator 12 is 2.35% for the indexed and fixed options, except for CA and IL, which is 2.35% for the indexed option and 3.00% for the fixed option.

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Multi-Year Guaranteed Annuity Portfolio

Fidelity Platinum Plus SPDA includes 1st year 1% bonus with MVA			Fidelity Platinum SPDA		
5 Year	7 Year	10 Year	5 Year	7 Year	10 Year
5.50%	5.65%	6.00%	4.50%	4.75%	5.00%

Dexterity 3 Plus SPDA includes 1st year 1% bonus with MVA		Dexterity 3 SPDA	
5.00%		4.00%	

Traditional Annuity Portfolio

Legends Classic

Minimum Guarantee

Floating Rate **3.00%**
or
2% min.*

Includes 1st Year 2% Bonus w/MVA
1st Year Rate **6.65%**
Base Rate **4.65%**

Legends Max

Includes 1st Year 1% Bonus w/MVA
1st Year Rate **5.65%**
Base Rate (6 year guarantee) **4.65%**

*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%. So, a floating rate state crediting a minimum guarantee of 1.9% will automatically go up to 2.00% on these products.

State Variation Annuity Portfolio

CT/NC/OK

	Fidelity Platinum 5
\$100,000 and up	4.30%
\$25,000 - \$99,999	4.30%
Under \$25,000	4.30%

Fidelity and Guaranty Life of New York

Traditional Annuities

Liberty NY 1*	6.75%	Empire 5***	5.60%	Resolute 1***	5.10%
Liberty NY 3**	7.25%	Empire 7***	5.75%	Resolute 3***	5.15%

* Includes 3% first year bonus

** Includes 4% first year bonus

*** Includes 1% first year bonus

Indexed Annuities

	1-Year S&P® Monthly	2-Year S&P® Monthly	3-Year S&P® Monthly	S&P® Monthly Average	S&P® Annual Pt-to-Pt	DOW Monthly	DOW Pt-to-Pt	Fixed
NY Spectrum Freedom*	2.25%	--	--	9.00%	7.50%	--	--	4.30%
NY Spectrum Freedom 10*	2.25%	--	--	9.00%	7.75%	--	--	4.35%

Universal Life

			Fixed Interest	Cap
WealthMaster SM Classic UL	5.50%	MasterChoice	5.00%	17.00%
SecureMaster (For Term Conversions Only)	5.50%	HeritageMaster	5.00%	12.00%

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



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