

November Interest Rate Announcement

Rates are effective November 1, 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.)	2.65%	3.50%	4.00%	--	--	--	--	--	2.90%
Spectrum Rewards Reserve floating min.**	2.65%	3.50%	4.00%	--	--	--	--	--	3.00%
Spectrum Rewards Choice 7 (1.5% min.)	2.65%	--	--	10.50%	8.50%	--	--	--	3.50%
Spectrum Rewards Choice 7 floating min.**	2.65%	--	--	10.50%	8.50%	--	--	--	3.50%
Spectrum Rewards Choice 9 (1.5% min.)	2.40%	2.90%	3.50%	--	--	--	--	--	2.85%
Spectrum Rewards Choice 9 floating min.**	2.40%	2.90%	3.50%	--	--	--	--	--	3.00%
Spectrum Choice Bonus (1.5% and floating min.***)	2.50%	3.50%	4.00%	--	--	--	--	--	2.75%
Loyalty Rewards Family Products									
Loyalty Rewards Escalator 6 (1.5% and floating min.***)	2.80%	--	--	10.00%	7.75%	--	--	--	2.75%
Loyalty Rewards Escalator 8 (1.5% and floating min.***)	2.90%	--	--	11.00%	8.25%	--	--	--	2.80%
Loyalty Rewards Escalator 10 (1.5% and floating min.***)	2.95%	--	--	11.25%	8.50%	--	--	--	2.90%
Loyalty Rewards Escalator 12 (1.5% and floating min.***)	3.00%	--	--	11.50%	8.50%	--	--	--	3.00%
Index Rewards Family Products									
Index Rewards (1.5% and floating min.*)	--	--	--	12.50%	9.00%	--	12.50%	9.00%	3.65%
Index Rewards 5 (1.5% and floating min.*)	--	--	--	11.50%	8.50%	--	11.50%	8.50%	3.75%
Safety Index Family Products									
Safety Index 4 (High Band, \$100,000+ premium)	2.90%	--	--	12.00%	9.50%	1.50%	--	--	3.45%
Safety Index 4 (Standard Band, under \$100,000 premium)	2.65%	--	--	10.50%	8.50%	2.00%	--	--	3.15%
Safety Index 7 (High Band, \$100,000+ premium)	3.25%	--	--	13.00%	9.75%	1.25%	--	--	3.55%
Safety Index 7 (Standard Band, under \$100,000 premium)	3.00%	--	--	11.50%	8.75%	1.75%	--	--	3.25%
Safety Index 10 (High Band, \$100,000+ premium)	3.30%	--	--	13.50%	10.00%	1.00%	--	--	3.75%
Safety Index 10 (Standard Band, under \$100,000 premium)	3.05%	--	--	12.00%	8.75%	1.50%	--	--	3.45%

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INDEXED ANNUITIES

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

To receive the November 1, 2006 Rate Lock: 1035/Transfer Application must be received by October 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 **2.45%** 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 **2.45%** for the indexed and fixed options, except CA, IL, MN, and UT which is **2.45%** 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 **2.45%** for the indexed and fixed options, except for CA and IL, which is **2.45%** 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
5.15%	5.30%	5.65%	4.15%	4.40%	4.65%

Dexterity 3 Plus SPDA includes 1st year 1% bonus with MVA		Dexterity 3 SPDA
4.65%		3.65%

Traditional Annuity Portfolio

Legends Classic

Minimum Guarantee

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

Includes 1st Year 2% Bonus w/MVA
1st Year Rate **6.30%**
Base Rate **4.30%**

Legends Max

Includes 1st Year 1% Bonus w/MVA
1st Year Rate **5.30%**
Base Rate (6 year guarantee) **4.30%**

*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	4.00%
\$25,000 - \$99,999	4.00%
Under \$25,000	4.00%

Fidelity and Guaranty Life of New York

Traditional Annuities

Liberty NY 1*	6.50%	Empire 5***	5.35%	Resolute 1***	4.85%
Liberty NY 3**	7.00%	Empire 7***	5.50%	Resolute 3***	4.90%

* Includes 3% first year bonus

** Includes 4% first year bonus

*** Includes 1% first year bonus

Indexed Annuities

	1-Year S&P® Monthly Pt-to-Pt	2-Year S&P® Monthly Pt-to-Pt	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*	1.90%	--	--	8.00%	7.00%	--	--	4.05%
NY Spectrum Freedom 10*	1.90%	--	--	8.00%	7.00%	--	--	4.10%

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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