



Experience
the Power of
Collaborative
Thinking

At-a-Glance

FGNY Index-Choice[®] 10

Flexible premium, deferred, fixed indexed annuity

Eligible ages

Non-qualified: **0-85**

Qualified: **18-85**

- If joint owner, eligibility is based on older owner's age

Premium

Minimum premium: **\$10,000**

- \$2,000 per interest option
- \$1M and over requires home office approval

Bonus

Premium bonus on initial premium

- Will be credited to the account value immediately
- Eligible to earn index credits

2%

Interest options

May change allocation among the interest options at the end of index crediting periods.

Index-based interest guaranteed never to go below 0%, even if the index does

S&P 500[®]

- 1-year Monthly Point-to-Point (with a cap)
- 1-year Monthly Average (with a cap)
- 1-year Annual Point-to-Point (with a cap)

Fixed crediting credited daily, declared in advance, and the effective annual interest rate set at issue is guaranteed for seven years. The guaranteed minimum effective annual interest rate is set at issue, and fixed for the life of the contract, and is between 1% and 3%.

Death benefit

Prior withdrawals reduce benefit amounts. Interest rates are subject to change. Partial index credit, if applicable, paid up to the date of death.

Paid as a lump sum

- ▶ Account value, with the surrender charges waived

Free partial withdrawals

Each contract year after year 1 may withdraw ≤ 10% (as of prior anniversary, less any withdrawals taken during current year) **with no surrender charge. Withdrawals may be taken as:**

- Systematic withdrawals on monthly, quarterly, or semi-annual basis with a minimum payment per mode of \$100; or; or
- Up to 4 non-systematic withdrawals per year, with a minimum withdrawal amount of \$500



Surrender charge percentages— for withdrawals in year 1, or withdrawals > 10% in years 2-10

Contract Year	1	2	3	4	5	6	7	8	9	10	11+
	10%	10%	10%	9%	8%	7%	6%	5%	4%	2%	0%

For unexpected health care costs— access to vested account value with no surrender charge

Nursing Home Care

(in a licensed nursing home)

- Confinement must begin at least 1 year after contract effective date
- Must be confined to nursing home for at least 60 days

Terminal Illness

- Diagnosis must be made at least 1 year after contract effective date and certified by licensed physician
- Life expectancy must be less than 1 year

Annuitization

If your client chooses to annuitize after the first contract year, we will apply the greater of the account value applied to the guaranteed purchase interest rate or the account value less a surrender charge. (The surrender charge is the lesser of 5% or the applicable surrender charges for that year.) The account value less the charge is applied to the current rate used to calculate any single premium immediate annuity offered by us. Annuity payout options are not available in the first contract year.

Reallocation of Account values

Account value may be moved among interest crediting options on interest crediting anniversaries after the applicable indexed interest credits are applied. The amount allocated must be moved in increments of at least \$2,000, subject to minimum account value constraints for each option. The reallocation will become effective on the interest crediting anniversary.

Free look

10 days

Issue dates

Annuities are issued with an effective date of the 1st, 8th, 15th or 22nd of the month. Applications and premium must be received in good order two business days prior to the effective date. Applications and premium are held without interest until the next available effective date.

Qualified plans

Rollovers from IRAs, or to serve as a rollover IRA for corporate 401(k), TSAs, pension or profit sharing plans.

Questions? Contact us at SalesMarketing@fglife.com

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Guarantees are based on the claims paying ability of the issuing insurer, Fidelity & Guaranty Life Insurance Company of New York, New York, NY.

Policy Form Numbers: NY FPDEIA-10 (09-11) et al.

The provisions, riders and optional additional features of this product have limitations and restrictions, and may have additional charges. Contracts are subject to state availability, and certain restrictions may apply.

Withdrawals may be taxable and subject to tax penalties if made before age 59-1/2.

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