

**NOW
AVAILABLE!**



Now New Yorkers Have an Indexed Annuity!

*NY Spectrum Freedom and Spectrum Freedom 10 Available January 2006 in the Empire State!
Guaranteed Minimum Interest Credited to Fixed and Index Options!*

	NY Spectrum Freedom	NY Spectrum Freedom 10
Term Period	7 Years	10 Years
Type	FPDEIA	FPDEIA
Minimum Premium	\$10,000 (\$2,000 minimum per option)	\$10,000 (\$2,000 minimum per option)
Premium Bonus	N/A	2% on Initial Premium
Agent Commission	4.50%	5.00%
Agent Commission with Trail*	1.50%	1.70%
CAPS	S&P 500** 1-Year Monthly Average: 6.75% 1-Yr Annual Point-to-Point: 6.00% 1-Year Monthly Point-to-Point: 2.50%	S&P 500** 1-Year Monthly Average: 6.75% 1-Yr Annual Point-to-Point: 6.00% 1-Year Monthly Point-to-Point: 2.50%

Form Numbers: NY Spectrum Freedom: FPDEIA-7 (8-2005); NY Spectrum Freedom 10: FPDEIA-10 (8-2005); et al.

*Account value based trail commission is .50% paid quarterly to writing agent only after first anniversary for the life of the contract.

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2% bonus available on initial premium with NY Spectrum Freedom 10.

The minimum guaranteed surrender value (MGSV) is 100% of premium.

A.M. Best Rating: A.

Fidelity and Guaranty Life Insurance Company of New York, Purchase, NY. Fidelity and Guaranty Life Insurance Company of New York is a member of the Old Mutual Financial Network ("OMFN"). OMFN is a part of the Old Mutual group of companies. Working through its network of established insurance companies, OMFN is committed to delivering innovative and balanced financial solutions.

Index rates effective 01-01-06 and subject to a cap. Surrender charges may apply to withdrawals.

Subject to state availability. Certain restrictions may apply.

For Producer Use Only.

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