

**August 2008**  
**Indexed Annuities Minimum Guaranteed Interest Rates**  
**and State Availability**



The effective date for all fixed deferred products is July 23, 2008. The effective date for equity indexed products is August 1, 2008. The minimum rates are effective August 1, 2008 for all products.

Indexed Annuities							
	Commission <sup>1</sup>		MGSV <sup>3</sup>	MGIR Option		Available in all States Except	
	Up Front			Indexed Account	Fixed Account		
	MGA	WA					
<b>Spectrum Family Products</b>							
Spectrum Rewards Choice 7	9.00%	7.00%	PTO	100%	1.20%	2.20%	CT, MN, NY, ND, OK, OR, UT, WA
Spectrum Choice 9 Bonus <sup>2</sup> OM Income Advantage <sup>4</sup>	11.00%	9.00%	50bps, 100BPS	103%	1.30%	2.30%	AK, MA, MN, MT, ND, NV, NY, OK, OR, UT, VT, WA, WY
Spectrum Choice 9	11.00%	9.00%	PTO, 50bps, 100bps	100%	1.20%	2.20%	AK, CT, MA, MN, NY, ND, OK, OR, UT, WA
Spectrum Rewards Choice 9	11.00%	9.00%	50bps, 100BPS	100%	1.20%	2.20%	AL, AZ, AR, CA, CO, CT, DE, DC, FL, GA, HI, IA, ID, IL, IN, LA, KS, KY, ME, MI, MN, MS, MO, NC, ND, NE, NH, NJ, NM, NY, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VA, WA, WI, WV
Spectrum Choice Bonus <sup>2</sup> NEW! OM Income Advantage <sup>4</sup>	12.00%	10.00%	--	87.5%	1.20%	1.20%	AK, CT, MA, MN, NY, OR, UT, VT, WA
Spectrum Reserve Bonus OM Income Advantage <sup>4</sup>	11.00%	9.00%	50bps, 100BPS	104%	1.30%	2.30%	AK, CT, MA, MN, MT, ND, NV, NY, OK, OR, UT, VT, WA, WY
Spectrum Rewards Reserve	11.00%	9.00%	50bps, 100BPS	100%	1.20%	2.20%	AL, AR, AZ, CA, CO, CT, DC, DE, FL, GA, HI, IA, ID, IL, IN, LA, KS, KY, ME, MI, MN, MO, MS, NC, ND, NE, NH, NJ, NM, NY, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VA, WA, WI, WV
<b>OM Accelerator Bonus Products</b>							
OM Accelerator Bonus 7 <sup>1</sup> OM Income Advantage <sup>4</sup>	7.50%	6.00%	--	100%	1.30%	2.30%	CT, LA, MA, MN, MT, ND, NV, NY, OK, OR, PA, TX, UT, WA
OM Accelerator Bonus 10 <sup>1</sup> OM Income Advantage <sup>4</sup>	11.50%	9.50%	--	87.5%	1.30%	2.30%	CT, LA, MA, MN, MT, ND, NV, NY, OR, PA, UT, WA
OM Accelerator Bonus 14 <sup>1</sup> OM Income Advantage <sup>4</sup>	11.50%	9.50%	--	87.5%	1.30%	2.30%	CT, LA, MA, MN, MT, ND, NV, NY, OR, PA, UT, WA
<b>Loyalty Rewards Family Products</b>							
Loyalty Rewards Escalator 6 <sup>2</sup>	6.00%	4.00%	PTO	87.5%	1.20%	1.20%	NY, OR, VT, WA
Loyalty Rewards Escalator 8 <sup>2</sup>	7.50%	5.50%	PTO	87.5%	1.20%	1.20%	NY, OR, VT, WA
Loyalty Rewards Escalator 10 <sup>2</sup>	8.50%	6.50%	PTO	87.5%	1.20%	1.20%	NY, OR, VT, WA
Loyalty Rewards Escalator 12 <sup>2</sup>	9.50%	7.50%	N/A	87.5%	1.20%	1.20%	AK, CT, MA, MN, NY, OR, UT, VT, WA
<b>Index Rewards Family Products</b>							
Index Rewards 5	5.00%	4.00%	PTO, 50bps, 100bps	100%	2.20%	2.20%	ND, NY, OK, OR
<b>Safety Index Family Products</b>							
Safety Index 4	4.00%	3.00%	PTO, 50bps	100%	3.00%	3.00%	MA, MD, ND, NY, OK, OR, VT
Safety Index 7	7.50%	6.00%	PTO, 100bps	100%	3.00%	3.00%	MA, MD, MN, ND, NY, OK, OR, VT
Safety Index 10	9.00%	7.00%	PTO, 100bps	100%	3.00%	3.00%	CT, MA, MD, MN, ND, NY, OK, OR, UT, VT, WA

Red Text indicates a decrease in rates/commissions.  
 Green Text indicates an increase in rates/commissions.  
 Black Text indicates no change.

<sup>1</sup>For ages 80 and up, commission will be reduced by 50%. The Trail is paid to WAs only.  
 Please refer to the compensation schedule on SalesLink or contact the company for additional details.

MGIR Option Exceptions	Loyalty Rewards Escalator 12 Spectrum Choice Bonus Spectrum Choice	Loyalty Rewards Escalator 6, 8, 10	Spectrum Choice 9 Bonus Spectrum Reserve Bonus	OM Accelerator Bonus 7, 10, 14
States	CA, IL	CA, IL, MN, UT	AR, FL, ID, KS, ME, MD, MI, NC, SD, TX, WI	AR, FL, ID, KS, ME, MI, NC, OK*, SD, VT, WI
Indexed Account	1.20%	1.20%	1.20%	1.20%
Fixed Account	2.20%	2.20%	2.20%	2.20%

<sup>3</sup>MGSV calculation is based on a percentage of premium compounded at the MGIR Option rate, less surrender charges if applicable.

\*OM AB 10 & 14 only

<sup>4</sup> OM Income Advantage	Spectrum Choice 9 Bonus Spectrum Reserve Bonus	OM Accelerator Bonus	Spectrum Choice Bonus
Available only in states where eligible products and rider are both available.	Available in the following States:	Available in the following States:	Available in the following States:
Roll-Up Rate: 4.00% Cost: 10 bps	AL, AZ, AR, CA, CO, DC, DE, FL, GA, HI, IA, ID, IL, IN, KS, KY, ME, MD, MI, MS, MO, NE, NH, NJ, NM, NC, OH, PA, RI, SC, TN, VA, WV, WI	AL, AK, AZ, AR, CA, CO, DE, DC, FL, GA, HI, IA, ID, IL, IN, KS, KY, ME, MD, MI, MO, MS, NE, NH, NJ, NM, NC, OH, RI, SC, TN, VA, WV, WI, WY	AL, AK, AZ, AR, CA, CO, DC, DE, FL, GA, HI, ID, IL, IN, IA, KS, KY, ME, MD, MI, MS, MO, NE, NH, NJ, NM, ND, OH, OK, PA, RI, SC, SD, TN, VA, WV, WI, WY

Rates are subject to change. For most up-to-date information, please visit SalesLink.

**August 2008**  
**Traditional Annuities Minimum Guaranteed Interest**  
**Rates and State Availability**



The effective date for all fixed deferred products is July 23, 2008. The effective date for equity indexed products is August 1, 2008. The minimum rates are effective August 1, 2008 for all products.

Multi-Year Guaranteed Annuity Portfolio							
	Commissions <sup>1</sup>		Trail Options	MGSV <sup>3</sup>	MGIR Option		Available in all States Except
	MGA	WA			Indexed Account	Fixed Account	
OM Financial Life Insurance Company of New York							
Spectrum Freedom 7	6.00%	4.50%	50bps	100%	2.20%	2.20%	Available in NY only
Spectrum Freedom 10	6.50%	5.00%	50bps	100%	2.20%	2.20%	Available in NY only
Spectrum Independence 10	6.50%	5.00%	50bps	100%	2.20%	2.20%	Available in NY only
Fidelity Platinum Family							
Fidelity Platinum Plus 5 Year	1.875%	1.50%			2.20%		MN, NY, OR, WA
Fidelity Platinum Plus 7 Year	3.00%	2.50%			2.20%		MN, NY, OR, WA
Fidelity Platinum Plus 10 Year	4.50%	3.50%			2.20%		MN, NY, OR, WA
Fidelity Platinum 5 year	1.75%	1.25%			2.20%		MN, NY, OR, WA
Fidelity Platinum 7 year	2.00%	1.50%			2.20%		MN, NY, OR, WA
Fidelity Platinum 10 year	4.50%	3.50%			2.20%		MN, NY, OR, WA
Dexterity Family							
Dexterity 3 Plus	2.50%	2.00%			2.20%		MN, NY, OR, WA
Dexterity 3	2.50%	2.00%			2.20%		MN, NY, OR, WA
Legends Family							
Legends Classic	3.00%	2.50%			2.20%		MA, MN, NY, OK, OR, UT, WA
Legends Max	3.50%	3.00%			2.20%		MA, MN, NY, OK, OR, UT, WA
OM Financial Life Insurance of New York - Traditional Annuities							
Liberty NY 1	6.50%	4.50%			2.20%		Available in NY only
Liberty NY 3	7.50%	5.50%			2.20%		Available in NY only
Empire 5	2.50%	1.25%			3.00%		Available in NY only
Empire 7	2.50%	1.25%			3.00%		Available in NY only
Resolute 1	6.00%	4.00%			3.00%		Available in NY only
Resolute 3	5.00%	3.00%			3.00%		Available in NY only

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