



March 2007 Interest Rate Announcement

New rates are effective February 23, 2007 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 Choice 7 floating min.	2.50%	--	--	9.50%	8.00%	--	--	--	3.40%
Spectrum Rewards Choice 9 floating min.	2.25%	2.50%	3.00%	9.00%	7.25%	--	--	--	3.00%
Spectrum Choice Bonus floating min.	2.25%	3.00%	3.50%	9.50%	7.50%	--	--	--	2.50%
Spectrum Rewards Reserve 1.5% and floating min.	2.25%	3.00%	3.50%	9.75%	7.75%	--	--	--	3.00%
Loyalty Rewards Family Products									
Loyalty Rewards Escalator 6 floating min.	2.80%	--	--	9.00%	7.25%	--	--	--	2.65%
Loyalty Rewards Escalator 8 floating min.	2.90%	--	--	10.00%	7.75%	--	--	--	2.70%
Loyalty Rewards Escalator 10 floating min.	2.95%	--	--	10.25%	8.00%	--	--	--	2.80%
Loyalty Rewards Escalator 12 floating min.	3.00%	--	--	10.50%	8.00%	--	--	--	2.90%
Index Rewards Family Products									
Index Rewards 5 floating min.	--	--	--	10.50%	8.00%	--	10.50%	8.00%	3.50%
Index Rewards floating min.	--	--	--	11.50%	8.50%	--	11.50%	8.50%	3.55%
Safety Index Family Products									
Safety Index 4 (High Band, \$100,000+ premium)	2.75%	--	--	11.00%	9.00%	1.75%	--	--	3.45%
Safety Index 4 (Standard Band, under \$100,000 premium)	2.50%	--	--	9.50%	8.00%	2.25%	--	--	3.15%
Safety Index 7 (High Band, \$100,000+ premium)	3.15%	--	--	12.00%	9.25%	1.50%	--	--	3.45%
Safety Index 7 (Standard Band, under \$100,000 premium)	2.90%	--	--	10.50%	8.25%	2.00%	--	--	3.15%
Safety Index 10 (High Band, \$100,000+ premium)	3.25%	--	--	12.50%	9.50%	1.25%	--	--	3.65%
Safety Index 10 (Standard Band, under \$100,000 premium)	3.00%	--	--	11.00%	8.25%	1.75%	--	--	3.35%

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

Buy Date Deadlines for Indexed Annuities: To receive the **March 1, 2007** Buy Date: Cash with Application must be received by **February 27, 2007**. To receive the **March 1, 2007** Rate Lock: 1035/Transfer Application must be received by **February 28, 2007** and premium within 60 days.

* Spectrum Family Products TX is only approved for the Monthly Point-to-Point option.

**Please refer to the Minimum Guaranteed Interest Rates/State Availability sheet for state-specific exceptions.

Please refer to 2/8/2007 communication regarding changes to SNFL in the states of MD, OK, VT, & WY

For more information, please contact www.omfn.com - agent login.

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Multi-Year Guaranteed Annuity Portfolio			
Fidelity Platinum Plus 1st year 1% bonus with MVA	5 Year 5.15%	7 Year 5.20%	10 Year 5.60%
Fidelity Platinum	5 Year 4.00%	7 Year 4.50%	10 Year 4.60%
Dexterity 3 Plus 1st year 1% bonus with MVA	4.50%		
Dexterity 3	3.55%		
Traditional Annuity Portfolio			
Legends Classic 1st Year 2% Bonus w/MVA	1st Year Rate		6.20%
	Base Rate		4.20%
Legends Max 1st Year 1% Bonus w/MVA	1st Year Rate		5.20%
	Base Rate (6 year guarantee)		4.20%
Minimum Guarantee: Floating Rate 3.00% or 2% minimim. 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%. 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	3.85%	\$100,000 and up	
	3.85%	\$25,000 - \$99,999	
	3.85%	Under \$25,000	
*Repeating surrender charges do not apply			
Traditional Annuities - OM Financial Life of New York			
Liberty NY 1	7.00%	Includes 3% first year bonus	
Liberty NY 3	7.50%	Includes 4% first year bonus	
Empire 5	5.25%	Includes 1% first year bonus	
Empire 7	5.50%	Includes 1% first year bonus	
Resolute 1	5.00%	Includes 1% first year bonus	
Resolute 3	5.00%	Includes 1% first year bonus	
Universal Life (Rates are effective March 1, 2007)			
WealthMasterSM Classic UL	5.50%		
SecureMaster (For Term Conversions Only)	5.50%		
MasterChoice	Fixed Interest 5.00%	Cap 17.00%	
HeritageMaster	5.00%	12.00%	
All rates include first-year bonus, if applicable. Product availability and features may vary.			

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Financial Markets, Inc.

800-888-2829

www.fm-inc.com ♦ Marketing@fm-inc.com