

## May 2007 Interest Rate Announcement

New rates are effective May 2, 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**
<b>Spectrum Rewards Choice 7</b> floating min.	2.35%	--	--	7.50%	6.50%	--	--	--	3.15%
<b>Spectrum Rewards Choice 9</b> floating min.	2.00%	2.25%	2.75%	7.00%	6.00%	--	--	--	3.00%
<b>Spectrum Choice Bonus</b> floating min.	2.00%	2.75%	3.25%	7.50%	6.00%	--	--	--	2.50%
<b>Spectrum Rewards Reserve</b> floating min.	2.00%	2.75%	3.25%	7.75%	6.25%	--	--	--	3.00%
Loyalty Rewards Family Products									
<b>Loyalty Rewards Escalator 6</b> floating min.	2.65%	--	--	7.00%	6.00%	--	--	--	2.50%
<b>Loyalty Rewards Escalator 8</b> floating min.	2.75%	--	--	8.00%	6.25%	--	--	--	2.50%
<b>Loyalty Rewards Escalator 10</b> floating min.	2.80%	--	--	8.25%	6.50%	--	--	--	2.65%
<b>Loyalty Rewards Escalator 12</b> floating min.	2.85%	--	--	8.50%	6.50%	--	--	--	2.70%
Index Rewards Family Products									
<b>Index Rewards 5</b> floating min.	--	--	--	8.50%	6.50%	--	8.50%	6.50%	3.25%
<b>Index Rewards</b> floating min.	--	--	--	9.00%	7.00%	--	9.00%	7.00%	3.30%
Safety Index Family Products									
<b>Safety Index 4 (High Band, \$100,000+ premium)</b>	2.55%	--	--	9.00%	7.50%	1.75%	--	--	3.30%
<b>Safety Index 4 (Standard Band, under \$100,000 premium)</b>	2.30%	--	--	7.50%	6.50%	2.25%	--	--	3.00%
<b>Safety Index 7 (High Band, \$100,000+ premium)</b>	2.95%	--	--	10.00%	7.75%	1.50%	--	--	3.30%
<b>Safety Index 7 (Standard Band, under \$100,000 premium)</b>	2.70%	--	--	8.50%	6.75%	2.00%	--	--	3.00%
<b>Safety Index 10 (High Band, \$100,000+ premium)</b>	3.05%	--	--	10.50%	8.00%	1.25%	--	--	3.50%
<b>Safety Index 10 (Standard Band, under \$100,000 premium)</b>	2.80%	--	--	9.00%	6.75%	1.75%	--	--	3.20%
OM Financial Life Insurance Company of New York									
	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**
<b>Spectrum Freedom 7</b>	1.60%	--	--	7.50%	6.50%	--	--	--	3.80%
<b>Spectrum Freedom 10</b>	1.65%	--	--	7.50%	6.50%	--	--	--	3.85%

**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 May 1, 2007 Buy Date: Cash with Application must be received by April 27, 2007. To receive the May 1, 2007 Rate Lock: 1035/Transfer Application must be received by April 30, 2007 and premium within 60 days.

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

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Multi-Year Guaranteed Annuity Portfolio (rates effective April 23, 2007)			
Fidelity Platinum Plus 1st year 1% bonus with MVA	5 Year	7 Year	10 Year
	<b>5.00%</b>	<b>5.00%</b>	<b>5.40%</b>
Fidelity Platinum	5 Year	7 Year	10 Year
	<b>4.10%</b>	<b>4.35%</b>	<b>4.50%</b>
Dexterity 3 Plus 1st year 1% bonus with MVA	<b>4.60%</b>		
Dexterity 3	<b>3.75%</b>		
Traditional Annuity Portfolio (rate effective April 23, 2007)			
Legends Classic 1st Year 2% Bonus w/MVA	1st Year Rate	<b>6.15%</b>	
	Base Rate	<b>4.15%</b>	
Legends Max 1st Year 1% Bonus w/MVA	1st Year Rate	<b>5.10%</b>	
	Base Rate (6 year guarantee)	<b>4.10%</b>	
<b>Minimum Guarantee:</b> 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 (rates effective April 23, 2007)			
CT/NC/OK* Fidelity Platinum 5	<b>3.95%</b>	\$100,000 and up	
	<b>3.95%</b>	\$25,000 - \$99,999	
	<b>3.95%</b>	Under \$25,000	
*Repeating surrender charges do not apply			
OM Financial Life Insurance Company of New York - Traditional Annuities (rates effective April 23, 2007)			
Liberty NY 1	<b>7.00%</b>	Includes 3% first year bonus	
Liberty NY 3	<b>7.50%</b>	Includes 4% first year bonus	
Empire 5	<b>5.50%</b>	Includes 1% first year bonus	
Empire 7	<b>5.75%</b>	Includes 1% first year bonus	
Resolute 1	<b>5.00%</b>	Includes 1% first year bonus	
Resolute 3	<b>5.00%</b>	Includes 1% first year bonus	
Universal Life			
WealthMaster <sup>SM</sup> Classic UL	<b>5.10%</b>		
SecureMaster (For Term Conversions Only)	<b>5.10%</b>		
MasterChoice	Fixed Interest	Variable Loan Rate	Cap
	<b>5.00%</b>	--	<b>15.00%</b>
MasterElite	<b>5.00%</b>	<b>5.88%</b>	<b>15.00%</b>
HeritageMaster	<b>5.00%</b>	--	<b>12.00%</b>
(Please see the 4/23/07 cap rate change communication from OMFN)			
All rates include first-year bonus, if applicable. Product availability and features may vary.			

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