

April 2007 Interest Rate Announcement

New rates are effective April 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**	
Spectrum Rewards Choice 7 floating min.	2.35%	--	--	8.00%	7.00%	--	--	--	3.15%	
Spectrum Rewards Choice 9 floating min.	2.00%	2.25%	2.75%	7.50%	6.25%	--	--	--	3.00%	
Spectrum Choice Bonus floating min.	2.00%	2.75%	3.25%	8.00%	6.50%	--	--	--	2.50%	
Spectrum Rewards Reserve floating min.	2.00%	2.75%	3.25%	8.25%	6.75%	--	--	--	3.00%	
Loyalty Rewards Family Products										
Loyalty Rewards Escalator 6 floating min.	2.65%	--	--	7.50%	6.25%	--	--	--	2.50%	
Loyalty Rewards Escalator 8 floating min.	2.75%	--	--	8.50%	6.75%	--	--	--	2.50%	
Loyalty Rewards Escalator 10 floating min.	2.80%	--	--	8.75%	7.00%	--	--	--	2.65%	
Loyalty Rewards Escalator 12 floating min.	2.85%	--	--	9.00%	7.00%	--	--	--	2.70%	
Index Rewards Family Products										
Index Rewards 5 floating min.	--	--	--	9.00%	7.00%	--	9.00%	7.00%	3.25%	
Index Rewards floating min.	--	--	--	10.00%	7.50%	--	10.00%	7.50%	3.30%	
Safety Index Family Products										
Safety Index 4 (High Band, \$100,000+ premium)	2.55%	--	--	9.50%	8.00%	1.75%	--	--	3.30%	
Safety Index 4 (Standard Band, under \$100,000 premium)	2.30%	--	--	8.00%	7.00%	2.25%	--	--	3.00%	
Safety Index 7 (High Band, \$100,000+ premium)	2.95%	--	--	10.50%	8.25%	1.50%	--	--	3.30%	
Safety Index 7 (Standard Band, under \$100,000 premium)	2.70%	--	--	9.00%	7.25%	2.00%	--	--	3.00%	
Safety Index 10 (High Band, \$100,000+ premium)	3.05%	--	--	11.00%	8.50%	1.25%	--	--	3.50%	
Safety Index 10 (Standard Band, under \$100,000 premium)	2.80%	--	--	9.50%	7.25%	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**	
Spectrum Freedom 7	1.60%	--	--	7.50%	6.50%	--	--	--	3.80%	
Spectrum Freedom 10	1.65%	--	--	7.50%	6.50%	--	--	--	3.85%	
<p>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.</p> <p>Buy Date Deadlines for Indexed Annuities: To receive the April 1, 2007 Buy Date: Cash with Application must be received by March 29, 2007. To receive the April 1, 2007 Rate Lock: 1035/Transfer Application must be received by March 30, 2007 and premium within 60 days.</p> <p>* Spectrum Family Products TX is only approved for the Monthly Point-to-Point option.</p> <p>**Please refer to the Minimum Guaranteed Interest Rates/State Availability sheet for state-specific exceptions.</p>										

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Multi-Year Guaranteed Annuity Portfolio		
Fidelity Platinum Plus 1st year 1% bonus with MVA	5 Year	7 Year 10 Year
	5.00%	5.00% 5.40%
Fidelity Platinum	5 Year	7 Year 10 Year
	4.00%	4.30% 4.40%
Dexterity 3 Plus 1st year 1% bonus with MVA	4.30%	
Dexterity 3	3.35%	
Traditional Annuity Portfolio		
Legends Classic 1st Year 2% Bonus w/MVA		
1st Year Rate	6.00%	
Base Rate	4.00%	
Legends Max 1st Year 1% Bonus w/MVA		
1st Year Rate	5.00%	
Base Rate (6 year guarantee)	4.00%	
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		
OM Financial Life Insurance Company of New York - Traditional Annuities		
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 April 1, 2007)		
WealthMasterSM Classic UL	5.10%	
SecureMaster (For Term Conversions Only)	5.10%	
MasterChoice	Fixed Interest	Cap
	5.00%	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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