

## **A.M. Best Affirms 'A' (Excellent) Rating!**

On January 9, 2009, A.M. Best affirmed the 'A' financial strength rating for Old Mutual and its subsidiary companies – including OM Financial Life Insurance Company and OM Financial Life Insurance Company of New York. The 'A' rating is the third highest out of a possible 16 total rating possibilities. 'A' (Excellent) ratings are assigned to companies which have, on balance, excellent financial strength, operating performance and market profile when compared to the standards established by the A.M. Best Company. These companies, in A.M. Best's opinion, have a strong ability to meet their ongoing obligations to policyholders.

As noted in the A.M. Best press release, "A.M. Best believes direct and indirect support demonstrates Old Mutual's commitment to the U.S. operations, as well as the strategic importance of the business to the group." The release further stated, "OM Financial Life's ratings are enhanced by the financial strength and support of Old Mutual."

In a period where financial services companies of all sizes have been besieged by negative news, we view the A.M. Best announcement as a testament to Old Mutual's financial strength and management expertise in addressing and weathering the global financial turbulence. This is very positive news not only for us as a company but for our customers, distribution partners, employees and agents. The affirmation by Best in conjunction with our recent re-engineering and transformation process positions Old Mutual to continue to be a valuable franchise for our distribution partners.

As always, we appreciate the confidence you place in Old Mutual and for your continued support as we navigate through these challenging economic times. As we have seen many times before in similar economic and regulatory conditions, opportunities abound and we are committed to help you capitalize and realize sales growth in 2009 with our customer-focused products and services.



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