

# April 2009 Interest Rate Announcement



The effective date for all fixed deferred products is April 1, 2009. The effective date for fixed indexed products is April 1, 2009.

To receive the April 1, 2009 Buy Date: Cash with Application must be received by March 30, 2009.

To receive the April 1, 2009 Rate Lock: 1035/Transfer Application must be received by March 31, 2009 and premium within 60 days.

Buy Date Deadlines for Indexed Annuities:

Fixed Indexed Annuities									
	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	1 Yr Annual Pt to Pt w/ PAR	2 Yr Monthly Avg Cap	Fixed**
<b>Spectrum Family Products</b>									
Spectrum Rewards Choice 7 – floating min.–	2.40%	--	--	6.75%	6.50%	--	--	--	3.15%
Spectrum Choice 9 Bonus floating min.	2.60%	3.40%	4.40%	6.50%	6.50%	--	--	--	3.05%
Spectrum Choice 9 – floating min.–	2.50%	3.50%	4.50%	7.25%	5.75%	--	--	--	3.25%
Spectrum Rewards Choice 9 – floating min.–	2.10%	3.10%	4.10%	5.75%	5.50%	--	--	--	2.60%
Spectrum Choice Bonus – floating min.–	2.00%	3.00%	3.50%	5.00%	4.75%	--	--	--	2.50%
Spectrum Reserve Bonus – floating min.–	2.35%	3.35%	4.35%	6.25%	6.00%	--	--	--	3.00%
Spectrum Rewards Reserve – floating min.–	2.00%	3.00%	3.80%	5.15%	5.00%	--	--	--	2.50%
<b>OM Accelerator Bonus Products</b>									
OM Accelerator Bonus 7 floating min.	2.35%	--	--	6.25%	6.25%	--	30.00%	17.75%	3.00%
OM Accelerator Bonus 10 floating min.	2.00%	--	--	5.25%	5.25%	--	30.00%	14.00%	2.75%
OM Accelerator Bonus 14 – floating min.–	1.80%	--	--	4.75%	5.00%	--	30.00%	12.00%	2.50%
<b>Loyalty Rewards Family Products</b>									
Loyalty Rewards Escalator 6 floating min.	2.25%	--	--	5.75%	5.50%	--	--	--	2.85%
Loyalty Rewards Escalator 8 floating min.	2.30%	--	--	5.75%	5.75%	--	--	--	3.00%
Loyalty Rewards Escalator 10 floating min.	2.40%	--	--	6.25%	6.00%	--	--	--	3.05%
Loyalty Rewards Escalator 12 – floating min.–	2.40%	--	--	6.25%	6.00%	--	--	--	3.15%
<b>Safety Index Family Products</b>									
Safety Index 4 (High Band, \$100,000+ premium)	1.25%	--	--	5.50%	5.00%	8.50%	--	--	3.50%
Safety Index 4 (Std. Band, under \$100,000 premium)	1.00%	--	--	4.00%	4.00%	9.00%	--	--	3.20%
Safety Index 7 (High Band, \$100,000+ premium)	1.75%	--	--	7.25%	6.75%	8.50%	--	--	3.75%
Safety Index 7 (Std. Band, under \$100,000 premium)	1.50%	--	--	5.75%	5.75%	9.00%	--	--	3.45%
Safety Index 10 (High Band, \$100,000+ premium)	2.35%	--	--	7.50%	7.00%	8.50%	--	--	3.90%
Safety Index 10 (Std. Band, under \$100,000 premium)	2.10%	--	--	6.00%	5.75%	9.00%	--	--	3.60%
<b>OM Financial Life Insurance Company of New York</b>									
NY Spectrum Freedom 7	2.25%	--	--	7.25%	5.75%	--	--	--	4.00%
NY Spectrum Freedom 10	2.25%	--	--	7.00%	6.00%	--	--	--	4.00%
NY Spectrum Independence 10 –	2.75%	--	--	8.50%	7.25%	--	--	--	4.40%

Red text indicates a negative change or decrease in rates.

Green text indicates a positive change or increase in rates.

Black text indicates no change. Products with a Strikethrough - no longer offered for sale.

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



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Rates are subject to change. Please refer to SalesLink for most up-to-date information.  
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# April 2009 Interest Rate Announcement



The effective date for all fixed deferred products is April 1, 2009. The effective date for fixed indexed products is April 1, 2009.

	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>Index Rewards</b>									
Index Rewards 5— floating min.—	--	--	--	7.00%	6.50%	--	7.00%	6.50%	3.25%
<b>Multi-Year Guaranteed Annuity Portfolio</b>									
Fidelity Platinum Plus* 1st year 1% bonus with MVA	5 Year		7 Year		10-Year				
	Yr.1	Yrs 2-5	Yr.1	Yrs 2-7	Yr.1	Yrs 2-10			
	4.40%	3.40%	4.50%	3.50%	5.50%	4.50%			
Fidelity Platinum*	Yr 1-5		Yrs 1-7		Yrs 1-10				
	3.75%		4.00%		4.55%				
Dexterity 3 Plus* 1st year 1% bonus with MVA	Yr 1	Yrs 2-3							
	4.00%	3.00%							
Dexterity 3*	Yr.1	Yrs 2-3							
	3.00%								
*Repeating Surrender Charges do not apply to the asterisked products in CT/NC/OK.									
<b>State Variation Annuity Portfolio</b>									
<b>CT/NC/OK Only</b>									
Fidelity Platinum 5**	Yr 1-5								
	3.60%		\$100,000 and up						
**Repeating Surrender Charges do not apply.	3.60%		\$25,000 - \$99,999						
	3.60%		Under \$25,000						
<b>Traditional Annuity Portfolio</b>									
<b>Legends Classic—</b>									
1st Year 2% Bonus w/MVA	Yr 1	Base Rate							
	6.00%	4.00%							
<b>Legends Max—</b>									
1st Year 1% Bonus w/MVA	Yr 1	Base Rate (6-year guarantee)							
	4.85%	3.85%							
Minimum Guarantee: Floating Rate 3.00% or 2% minimum. 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.									
<b>OM Financial Life Insurance Company of New York - Traditional Annuities</b>									
	Yr 1	Base Rate							
Liberty NY 1—	6.10%	3.10%	Includes 3% first year bonus						
Liberty NY 3—	6.70%	2.70%	Includes 4% first year bonus						
NY Empire 5	4.40%	3.40%	Includes 1% first year bonus						
NY Empire 7	5.35%	4.35%	Includes 1% first year bonus						
NY Resolute 1—	4.45%	3.45%	Includes 1% first year bonus						
NY Resolute 3—	4.65%	3.65%	Includes 1% first year bonus						
<b>Universal Life</b>									
WealthMaster <sup>SM</sup> Classic UL—	5.00%								
SecureMaster—	5.00%								
ValueMaster—	5.10%								
<b>Indexed Universal Life</b>									
NEW - MasterChoice 2001 CSO	Fixed Interest		Variable Loan						
	5.00%		Rate	Cap					
	5.00%		--	15.00%					
NEW - MasterElite 2001 CSO	5.00%		7.56%	15.00%					
	5.00%		7.56%	15.00%					
All rates include first-year bonus, if applicable. Product availability and features may vary.									
Red text indicates a negative change or decrease in rates. Green text indicates a positive change or increase in rates. Black text indicates no change. Products with a Strikethrough - no longer offered for sale.									



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