

January 2008 Interest Rate Announcement



New rates are effective January 2, 2008 unless otherwise noted

Buy Date Deadlines for Indexed Annuities:

To receive the January 1, 2008 Buy Date: Cash with Application must be received by December 28, 2007.

To receive the January 1, 2008 Rate Lock: 1035/Transfer Application must be received by December 31, 2007 and premium within 60 days.

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.	1.90%	--	--	8.00%	7.00%	--	--	--	3.40%
Spectrum Choice 9 Bonus floating min.	1.75%	2.10%	2.45%	7.25%	6.25%	--	--	--	3.40%
Spectrum Choice 9 floating min.	1.90%	2.25%	2.60%	8.25%	7.00%	--	--	--	3.75%
Spectrum Rewards Choice 9 floating min.	1.75%	2.10%	2.45%	7.00%	6.00%	--	--	--	3.25%
Spectrum Choice Bonus floating min.	1.75%	2.10%	2.45%	7.50%	6.25%	--	--	--	2.75%
Spectrum Choice floating min.	2.10%	2.45%	2.80%	9.25%	7.25%	--	--	--	3.85%
Spectrum Reserve Bonus floating min.	1.85%	2.20%	2.55%	7.50%	6.25%	--	--	--	3.45%
Spectrum Reserve floating min.	2.10%	2.45%	2.80%	9.00%	7.25%	--	--	--	3.75%
Spectrum Rewards Reserve floating min.	1.75%	2.10%	2.45%	7.75%	6.50%	--	--	--	3.25%
Loyalty Rewards Family Products									
Loyalty Rewards Escalator 6 floating min.	1.75%	--	--	7.50%	6.50%	--	--	--	2.75%
Loyalty Rewards Escalator 8 floating min.	1.90%	--	--	8.00%	6.75%	--	--	--	2.75%
Loyalty Rewards Escalator 10 floating min.	2.00%	--	--	8.25%	6.75%	--	--	--	2.90%
Loyalty Rewards Escalator 12 floating min.	2.10%	--	--	8.50%	6.75%	--	--	--	3.00%
Index Rewards Family Products									
Index Rewards 5 floating min.	--	--	--	8.50%	7.50%	--	8.50%	7.50%	3.50%
Index Rewards floating min.	--	--	--	9.25%	7.75%	--	9.25%	7.75%	3.55%
Safety Index Family Products									
Safety Index 4 (High Band, \$100,000+ premium)	2.00%	--	--	9.50%	8.00%	2.75%	--	--	3.55%
Safety Index 4 (Std. Band, under \$100,000 premium)	1.75%	--	--	8.00%	7.00%	3.25%	--	--	3.25%
Safety Index 7 (High Band, \$100,000+ premium)	2.15%	--	--	10.00%	8.25%	2.60%	--	--	3.55%
Safety Index 7 (Std. Band, under \$100,000 premium)	1.90%	--	--	8.50%	7.25%	3.10%	--	--	3.25%
Safety Index 10 (High Band, \$100,000+ premium)	2.35%	--	--	10.50%	8.50%	2.50%	--	--	3.75%
Safety Index 10 (Std. Band, under \$100,000 premium)	2.10%	--	--	9.00%	7.25%	3.00%	--	--	3.45%
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	1.50%	--	--	7.50%	6.50%	--	--	--	4.05%
Spectrum Freedom 10	1.50%	--	--	7.50%	6.50%	--	--	--	4.10%
Spectrum Independence 10	1.75%	--	--	7.50%	7.00%	--	--	--	4.25%

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.

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

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

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Multi-Year Guaranteed Annuity Portfolio							
	5 Year		7 Year		10 Year		
	Yr 1	Yrs 2-5	Yr 1	Yrs 2-7	Yr 1	Yrs 2-10	
Fidelity Platinum Plus 1st year 1% bonus with MVA	5.00%	4.00%	5.15%	4.15%	5.50%	4.50%	
Fidelity Platinum*	4.15%		4.35%		4.60%		
Dexterity 3 Plus 1st year 1% bonus with MVA	4.75%	3.75%					
Dexterity 3	3.75%						
Traditional Annuity Portfolio							
Legends Classic 1st Year 2% Bonus w/MVA	6.25%	4.25%					
Legends Max 1st Year 1% Bonus w/MVA	5.25%	4.25%					
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.							
State Variation Annuity Portfolio							
CT/NC/OK* Fidelity Platinum 5	4.00%		\$100,000 and up				
	4.00%		\$25,000 - \$99,999				
	4.00%		Under \$25,000				
*Repeating surrender charges do not apply							
OM Financial Life Insurance Company of New York - Traditional Annuities							
	Yr 1	Base Rate					
Liberty NY 1	7.00%	4.00%	Includes 3% first year bonus				
Liberty NY 3	7.50%	3.50%	Includes 4% first year bonus				
Empire 5	5.75%	4.75%	Includes 1% first year bonus				
Empire 7	6.00%	5.00%	Includes 1% first year bonus				
Resolute 1	5.00%	4.00%	Includes 1% first year bonus				
Resolute 3	5.25%	4.25%	Includes 1% first year bonus				
Universal Life							
WealthMasterSM Classic UL	5.10%						
SecureMaster	5.10%						
ValueMaster	5.10%						
Indexed Universal Life							
	Fixed Interest		Variable Loan Rate		Cap		
MasterChoice	5.00%		--		15.00%		
MasterElite	5.00%		6.12%		15.00%		
All rates include first-year bonus, if applicable. Product availability and features may vary.							

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