

### October 2007 Interest Rate Announcement

New rates are effective October 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.	<b>2.65%</b>	--	--	<b>8.00%</b>	<b>7.25%</b>	--	--	--	<b>3.40%</b>
<b>Spectrum Rewards Choice 9</b> floating min.	<b>2.25%</b>	<b>2.75%</b>	<b>3.75%</b>	<b>7.00%</b>	<b>6.00%</b>	--	--	--	<b>3.25%</b>
<b>Spectrum Choice 9</b> floating min.	<b>2.60%</b>	<b>3.45%</b>	<b>4.20%</b>	<b>8.25%</b>	<b>7.00%</b>	--	--	--	<b>3.75%</b>
<b>Spectrum Choice Bonus</b> floating min.	<b>2.25%</b>	<b>3.15%</b>	<b>3.90%</b>	<b>7.50%</b>	<b>6.25%</b>	--	--	--	<b>2.75%</b>
<b>Spectrum Choice</b> floating min.	<b>2.90%</b>	<b>3.90%</b>	<b>4.65%</b>	<b>9.25%</b>	<b>7.25%</b>	--	--	--	<b>3.85%</b>
<b>Spectrum Rewards Reserve</b> floating min.	<b>2.25%</b>	<b>3.25%</b>	<b>3.75%</b>	<b>7.75%</b>	<b>6.50%</b>	--	--	--	<b>3.25%</b>
<b>Spectrum Reserve</b> floating min.	<b>2.75%</b>	<b>3.75%</b>	<b>4.40%</b>	<b>8.75%</b>	<b>7.25%</b>	--	--	--	<b>3.75%</b>
Loyalty Rewards Family Products									
<b>Loyalty Rewards Escalator 6</b> floating min.	<b>2.40%</b>	--	--	<b>7.50%</b>	<b>6.50%</b>	--	--	--	<b>2.75%</b>
<b>Loyalty Rewards Escalator 8</b> floating min.	<b>2.50%</b>	--	--	<b>8.00%</b>	<b>6.75%</b>	--	--	--	<b>2.75%</b>
<b>Loyalty Rewards Escalator 10</b> floating min.	<b>2.55%</b>	--	--	<b>8.25%</b>	<b>6.75%</b>	--	--	--	<b>2.90%</b>
<b>Loyalty Rewards Escalator 12</b> floating min.	<b>2.65%</b>	--	--	<b>8.50%</b>	<b>6.75%</b>	--	--	--	<b>3.00%</b>
Index Rewards Family Products									
<b>Index Rewards 5</b> floating min.	--	--	--	<b>8.50%</b>	<b>7.50%</b>	--	<b>8.50%</b>	<b>7.50%</b>	<b>3.50%</b>
<b>Index Rewards</b> floating min.	--	--	--	<b>9.25%</b>	<b>7.75%</b>	--	<b>9.25%</b>	<b>7.75%</b>	<b>3.55%</b>
Safety Index Family Products									
<b>Safety Index 4</b> (High Band, \$100,000+ premium)	<b>2.50%</b>	--	--	<b>9.50%</b>	<b>8.00%</b>	<b>2.25%</b>	--	--	<b>3.55%</b>
<b>Safety Index 4</b> (Std. Band, under \$100,000 premium)	<b>2.25%</b>	--	--	<b>8.00%</b>	<b>7.00%</b>	<b>2.75%</b>	--	--	<b>3.25%</b>
<b>Safety Index 7</b> (High Band, \$100,000+ premium)	<b>2.75%</b>	--	--	<b>10.00%</b>	<b>8.25%</b>	<b>2.10%</b>	--	--	<b>3.55%</b>
<b>Safety Index 7</b> (Std. Band, under \$100,000 premium)	<b>2.50%</b>	--	--	<b>8.50%</b>	<b>7.25%</b>	<b>2.60%</b>	--	--	<b>3.25%</b>
<b>Safety Index 10</b> (High Band, \$100,000+ premium)	<b>2.85%</b>	--	--	<b>10.50%</b>	<b>8.50%</b>	<b>2.00%</b>	--	--	<b>3.75%</b>
<b>Safety Index 10</b> (Std. Band, under \$100,000 premium)	<b>2.60%</b>	--	--	<b>9.00%</b>	<b>7.25%</b>	<b>2.50%</b>	--	--	<b>3.45%</b>
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>	<b>1.60%</b>	--	--	<b>7.50%</b>	<b>6.50%</b>	--	--	--	<b>4.05%</b>
<b>Spectrum Freedom 10</b>	<b>1.65%</b>	--	--	<b>7.50%</b>	<b>6.50%</b>	--	--	--	<b>4.10%</b>
<b>Spectrum Independence 10</b>	<b>2.25%</b>	--	--	<b>7.50%</b>	<b>7.00%</b>	--	--	--	<b>4.25%</b>

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 October 1, 2007 Buy Date: Cash with Application must be received by September 27, 2007.

To receive the October 1, 2007 Rate Lock: 1035/Transfer Application must be received by September 28, 2007 and premium within 60 days.

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

For more information, please contact [www.omfn.com](http://www.omfn.com) - agent login.

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Multi-Year Guaranteed Annuity Portfolio			
	5 Year	7 Year	10 Year
<b>Fidelity Platinum Plus</b> 1st year 1% bonus with MVA	<b>5.75%</b>	<b>6.00%</b>	<b>6.25%</b>
<b>Fidelity Platinum</b>	<b>5.00%</b>	<b>5.10%</b>	<b>5.35%</b>
<b>Dexterity 3 Plus</b> 1st year 1% bonus with MVA	<b>5.50%</b>		
<b>Dexterity 3</b>	<b>4.50%</b>		
Traditional Annuity Portfolio			
<b>Legends Classic</b> 1st Year 2% Bonus w/MVA			
1st Year Rate	<b>6.50%</b>		
Base Rate	<b>4.50%</b>		
<b>Legends Max</b> 1st Year 1% Bonus w/MVA			
1st Year Rate	<b>5.50%</b>		
Base Rate (6 year guarantee)	<b>4.50%</b>		
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 stat			
State Variation Annuity Portfolio			
<b>CT/NC/OK*</b>			
<b>Fidelity Platinum 5</b>	<b>4.85%</b>	\$100,000 and up	
	<b>4.85%</b>	\$25,000 - \$99,999	
	<b>4.85%</b>	Under \$25,000	
*Repeating surrender charges do not apply			
OM Financial Life Insurance Company of New York - Traditional Annuities			
<b>Liberty NY 1</b>	<b>7.00%</b>	Includes 3% first year bonus	
<b>Liberty NY 3</b>	<b>7.50%</b>	Includes 4% first year bonus	
<b>Empire 5</b>	<b>6.25%</b>	Includes 1% first year bonus	
<b>Empire 7</b>	<b>6.50%</b>	Includes 1% first year bonus	
<b>Resolute 1</b>	<b>5.00%</b>	Includes 1% first year bonus	
<b>Resolute 3</b>	<b>5.25%</b>	Includes 1% first year bonus	
Universal Life			
<b>WealthMaster<sup>SM</sup> Classic UL</b>	<b>5.10%</b>		
<b>SecureMaster</b>	<b>5.10%</b>		
<b>ValueMaster</b>	<b>5.10%</b>		
Indexed Universal Life			
	Fixed Interest	Variable Loan Rate	Cap
<b>MasterChoice</b>	<b>5.00%</b>	--	<b>15.00%</b>
<b>MasterElite</b>	<b>5.00%</b>	<b>5.88%</b>	<b>15.00%</b>
All rates include first-year bonus, if applicable. Product availability and features may vary.			

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