

# November 2008 Interest Rate Announcement



**OLD MUTUAL**  
INVEST INSURE INNOVATE

The effective date for all fixed deferred products is November 1, 2008. The effective date for equity indexed products is November 1, 2008.

Buy Date Deadlines for Indexed Annuities:

To receive the November 1, 2008 Buy Date: Cash with Application must be received by October 30, 2008.

To receive the November 1, 2008 Rate Lock: 1035/Transfer Application must be received by October 31, 2008 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	1 Yr Annual Pt to Pt w/ PAR	2 Yr Monthly Avg Cap	Fixed**
Spectrum Rewards Choice 7 floating min.	2.25%	--	--	8.75%	8.00%	--	--	--	3.85%
Spectrum Choice 9 Bonus floating min.	2.25%	3.10%	3.45%	9.00%	7.75%	--	--	--	3.70%
Spectrum Choice 9 floating min.	2.30%	2.75%	3.10%	9.25%	8.00%	--	--	--	3.90%
Spectrum Rewards Choice 9 floating min.	1.75%	2.35%	2.70%	7.50%	6.25%	--	--	--	3.25%
Spectrum Choice Bonus floating min.	1.90%	2.85%	3.20%	7.50%	6.50%	--	--	--	3.20%
Spectrum Reserve Bonus floating min.	2.15%	3.10%	3.45%	9.00%	7.25%	--	--	--	3.70%
Spectrum Rewards Reserve floating min.	1.75%	2.35%	2.70%	7.75%	6.25%	--	--	--	3.40%

### OM Accelerator Bonus Products

OM Accelerator Bonus 7 floating min.	2.20%	--	--	8.50%	7.75%	--	45.00%	No Cap	3.75%
OM Accelerator Bonus 10 floating min.	1.95%	--	--	7.75%	6.75%	--	40.00%	No Cap	3.40%
OM Accelerator Bonus 14 floating min.	1.70%	--	--	6.95%	6.00%	--	35.00%	21.00%	3.25%

### Loyalty Rewards Family Products

Loyalty Rewards Escalator 6 floating min.	2.05%	--	--	7.50%	7.15%	--	--	--	3.50%
Loyalty Rewards Escalator 8 floating min.	2.10%	--	--	8.00%	7.25%	--	--	--	3.50%
Loyalty Rewards Escalator 10 floating min.	2.20%	--	--	8.50%	7.50%	--	--	--	3.75%
Loyalty Rewards Escalator 12 floating min.	2.25%	--	--	9.50%	7.60%	--	--	--	3.75%

### Safety Index Family Products

Safety Index 4 (High Band, \$100,000+ premium)	2.10%	--	--	10.25%	9.00%	4.50%	--	--	4.30%
Safety Index 4 (Std. Band, under \$100,000 premium)	1.85%	--	--	8.75%	8.00%	5.00%	--	--	4.00%
Safety Index 7 (High Band, \$100,000+ premium)	2.30%	--	--	10.75%	9.50%	4.50%	--	--	4.35%
Safety Index 7 (Std. Band, under \$100,000 premium)	2.05%	--	--	9.25%	8.50%	5.00%	--	--	4.05%
Safety Index 10 (High Band, \$100,000+ premium)	2.50%	--	--	11.50%	10.00%	4.50%	--	--	4.50%
Safety Index 10 (Std. Band, under \$100,000 premium)	2.25%	--	--	10.00%	8.75%	5.00%	--	--	4.20%

### OM Financial Life Insurance Company of New York

Spectrum Freedom 7	2.00%	--	--	9.00%	7.50%	--	--	--	4.60%
Spectrum Freedom 10	2.05%	--	--	9.00%	7.60%	--	--	--	4.70%
Spectrum Independence 10	2.25%	--	--	9.50%	8.50%	--	--	--	5.00%

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.

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Index Rewards									
	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 5</b> floating min.	--	--	--	9.25%	8.25%	--	9.25%	8.25%	4.00%
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			
<b>Fidelity Platinum Plus*</b> 1st year 1% bonus with MVA	5.50%	4.50%	5.65%	4.65%	6.20%	5.20%			
<b>Fidelity Platinum*</b>	Yr 1 -5		Yr 1 -7		Yr 1 -10				
	4.60%		4.90%		5.10%				
<b>Dexterity 3 Plus*</b> 1st year 1% bonus with MVA	Yr 1	Yr 2-3							
	4.60%	3.60%							
<b>Dexterity 3*</b> *Repeating Surrender Charges do not apply to the asterisked products in CT/NC/OK.	Yr 1	Yr 2-3							
	3.90%								
State Variation Annuity Portfolio									
<b>CT/NC/OK Only</b>	Yr 1-5								
<b>Fidelity Platinum 5**</b>	4.45%		\$100,000 and up						
**Repeating Surrender Charges do not apply.	4.45%		\$25,000 - \$99,999						
	4.45%		Under \$25,000						
Traditional Annuity Portfolio									
<b>Legends Classic</b> 1st Year 2% Bonus w/MVA	Yr 1	Base Rate							
	6.75%	4.75%							
<b>Legends Max</b> 1st Year 1% Bonus w/MVA	Yr 1	Base Rate (6 year guarantee)							
	5.50%	4.50%							
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.									
OM Financial Life Insurance Company of New York - Traditional Annuities									
	Yr 1	Base Rate							
<b>Liberty NY 1</b>	7.00%	4.00%	Includes 3% first year bonus						
<b>Liberty NY 3</b>	7.50%	3.50%	Includes 4% first year bonus						
<b>Empire 5</b>	5.50%	4.50%	Includes 1% first year bonus						
<b>Empire 7</b>	5.90%	4.90%	Includes 1% first year bonus						
<b>Resolute 1</b>	4.75%	3.75%	Includes 1% first year bonus						
<b>Resolute 3</b>	5.00%	4.00%	Includes 1% first year bonus						
Universal Life									
<b>WealthMaster<sup>SM</sup> Classic UL</b>	5.00%								
<b>SecureMaster</b>	5.00%								
<b>ValueMaster</b>	5.10%								
Indexed Universal Life									
	Fixed Interest		Variable Loan Rate		Cap				
<b>MasterChoice</b>	5.00%		--		12.00%				
<b>MasterElite</b>	5.00%		6.12%		12.00%				
All rates include first-year bonus, if applicable. Product availability and features may vary.									

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