

November 2007 Interest Rate Announcement



New rates are effective November 2, 2007 unless otherwise noted

Buy Date Deadlines for Indexed Annuities:

To receive the November 1, 2007 Buy Date: Cash with Application must be received by October 30, 2007.

To receive the November 1, 2007 Rate Lock: 1035/Transfer Application must be received by October 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.	2.30%	--	--	8.00%	7.25%	--	--	--	3.40%
Spectrum Rewards Choice 9 floating min.	2.00%	2.50%	3.00%	7.00%	6.00%	--	--	--	3.25%
Spectrum Choice 9 floating min.	2.40%	2.90%	3.40%	8.25%	7.00%	--	--	--	3.75%
Spectrum Choice Bonus floating min.	2.15%	2.65%	3.15%	7.50%	6.25%	--	--	--	2.75%
Spectrum Choice floating min.	2.60%	3.10%	3.60%	9.25%	7.25%	--	--	--	3.85%
Spectrum Rewards Reserve floating min.	2.00%	2.50%	3.00%	7.75%	6.50%	--	--	--	3.25%
Spectrum Reserve floating min.	2.50%	3.00%	3.50%	8.75%	7.25%	--	--	--	3.75%
Loyalty Rewards Family Products									
Loyalty Rewards Escalator 6 floating min.	2.15%	--	--	7.50%	6.50%	--	--	--	2.75%
Loyalty Rewards Escalator 8 floating min.	2.25%	--	--	8.00%	6.75%	--	--	--	2.75%
Loyalty Rewards Escalator 10 floating min.	2.30%	--	--	8.25%	6.75%	--	--	--	2.90%
Loyalty Rewards Escalator 12 floating min.	2.40%	--	--	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)	2.40%	--	--	9.50%	8.00%	2.25%	--	--	3.55%
Safety Index 4 (Std. Band, under \$100,000 premium)	2.15%	--	--	8.00%	7.00%	2.75%	--	--	3.25%
Safety Index 7 (High Band, \$100,000+ premium)	2.55%	--	--	10.00%	8.25%	2.10%	--	--	3.55%
Safety Index 7 (Std. Band, under \$100,000 premium)	2.30%	--	--	8.50%	7.25%	2.60%	--	--	3.25%
Safety Index 10 (High Band, \$100,000+ premium)	2.75%	--	--	10.50%	8.50%	2.00%	--	--	3.75%
Safety Index 10 (Std. Band, under \$100,000 premium)	2.50%	--	--	9.00%	7.25%	2.50%	--	--	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	2.10%	--	--	7.50%	7.00%	--	--	--	4.25%

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.

**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	5.75%	4.75%	6.00%	5.00%	6.25%	5.25%
Fidelity Platinum	Yr 1 -5 5.00%		Yr 1 -7 5.10%		Yr 1 -10 5.35%	
Dexterity 3 Plus 1st year 1% bonus with MVA	Yr 1 5.50%	Yr 2-5 4.50%				
Dexterity 3	Yr 1 4.50%	Yr 2-5				
Traditional Annuity Portfolio						
Legends Classic 1st Year 2% Bonus w/MVA	Yr 1 6.50%	Base Rate 4.50%				
Legends Max 1st Year 1% Bonus w/MVA	Yr 1 5.50%	Base Rate (6 year guarantee) 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 rate						
State Variation Annuity Portfolio						
CT/NC/OK*	Yr 1	Yr 2-5				
Fidelity Platinum 5	4.85%	\$100,000 and up				
	4.85%	\$25,000 - \$99,999				
	4.85%	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	6.25%	5.25%	Includes 1% first year bonus			
Empire 7	6.50%	5.50%	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						
WealthMaster SM 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%	5.88%	15.00%			

All rates include first-year bonus, if applicable. Product availability and features may vary.

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Financial Markets, Inc.
800-888-2829
www.fm-inc.com - Marketing@fm-inc.com