

December 2008 Interest Rate Announcement



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

Buy Date Deadlines for Indexed Annuities: To receive the December 1, 2008 Buy Date: Cash with Application must be received by November 26, 2008.
To receive the December 1, 2008 Rate Lock: 1035/Transfer Application must be received by November 28, 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.	2.45%	--	--	7.95%	7.25%	--	--	--	3.65%
Spectrum Choice 9 Bonus floating min.	2.35%	2.60%	2.85%	7.30%	6.85%	--	--	--	3.45%
Spectrum Choice 9 floating min.	2.50%	2.75%	3.00%	7.65%	7.35%	--	--	--	3.65%
Spectrum Rewards Choice 9 floating min.	2.15%	2.40%	2.65%	6.45%	6.15%	--	--	--	3.15%
Spectrum Choice Bonus floating min.	2.05%	2.30%	2.55%	5.90%	5.60%	--	--	--	2.95%
Spectrum Reserve Bonus floating min.	2.30%	2.55%	2.80%	6.75%	6.55%	--	--	--	3.35%
Spectrum Rewards Reserve floating min.	2.00%	2.25%	2.50%	5.50%	5.35%	--	--	--	2.80%
OM Accelerator Bonus Products									
OM Accelerator Bonus 7 floating min.	2.35%	--	--	7.35%	6.95%	--	30.00%	35.00%	3.50%
OM Accelerator Bonus 10 floating min.	2.05%	--	--	6.10%	5.90%	--	30.00%	23%	3.10%
OM Accelerator Bonus 14 floating min.	1.75%	--	--	5.35%	5.40%	--	30.00%	19.00%	2.95%
Loyalty Rewards Family Products									
Loyalty Rewards Escalator 6 floating min.	2.25%	--	--	7.05%	6.70%	--	--	--	3.30%
Loyalty Rewards Escalator 8 floating min.	2.30%	--	--	6.90%	6.50%	--	--	--	3.40%
Loyalty Rewards Escalator 10 floating min.	2.45%	--	--	7.30%	6.80%	--	--	--	3.55%
Loyalty Rewards Escalator 12 floating min.	2.40%	--	--	7.75%	6.80%	--	--	--	3.55%
Safety Index Family Products									
Safety Index 4 (High Band, \$100,000+ premium)	1.50%	--	--	8.25%	6.70%	8.50%	--	--	3.65%
Safety Index 4 (Std. Band, under \$100,000 premium)	1.25%	--	--	6.75%	5.70%	9.00%	--	--	3.35%
Safety Index 7 (High Band, \$100,000+ premium)	2.70%	--	--	9.10%	8.25%	8.50%	--	--	4.10%
Safety Index 7 (Std. Band, under \$100,000 premium)	2.45%	--	--	7.60%	7.25%	9.00%	--	--	3.80%
Safety Index 10 (High Band, \$100,000+ premium)	2.50%	--	--	8.75%	8.25%	8.50%	--	--	4.15%
Safety Index 10 (Std. Band, under \$100,000 premium)	2.25%	--	--	7.25%	7.00%	9.00%	--	--	3.85%
OM Financial Life Insurance Company of New York									
Spectrum Freedom 7	2.00%	--	--	8.80%	7.10%	--	--	--	4.50%
Spectrum Freedom 10	2.00%	--	--	8.60%	6.95%	--	--	--	4.55%
Spectrum Independence 10	2.25%	--	--	9.50%	8.30%	--	--	--	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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The effective date for all fixed deferred products is December 1, 2008. The effective date for equity indexed products is December 1, 2008.

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**
Index Rewards 5 floating min.	--	--	--	7.75%	7.40%	--	7.75%	7.40%	3.70%
Multi-Year Guaranteed Annuity Portfolio									
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			
	5.00%	4.00%	5.50%	4.50%	6.00%	5.00%			
Fidelity Platinum*	YR 1 -5		Yr 1 -7		Yr 1 -10				
	4.20%		4.90%		5.10%				
Dexterity 3 Plus* 1st year 1% bonus with MVA	Yr 1	Yr 2-3							
	4.00%	3.00%							
Dexterity 3* *Repeating Surrender Charges do not apply to the asterisked products in CT/NC/OK.	Yr 1	Yr 2-3							
	3.50%								
State Variation Annuity Portfolio									
CT/NC/OK Only		Yr 1-5							
Fidelity Platinum 5**		4.05%	\$100,000 and up						
**Repeating Surrender Charges do not apply.		4.05%	\$25,000 - \$99,999						
		4.05%	Under \$25,000						
Traditional Annuity Portfolio									
Legends Classic 1st Year 2% Bonus w/MVA	Yr 1	Base Rate							
	6.40%	4.40%							
Legends Max 1st Year 1% Bonus w/MVA	Yr 1	Base Rate (6 year guarantee)							
	5.40%	4.40%							
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							
Liberty NY 1	6.75%	3.75%	Includes 3% first year bonus						
Liberty NY 3	7.25%	3.25%	Includes 4% first year bonus						
Empire 5	5.25%	4.25%	Includes 1% first year bonus						
Empire 7	5.90%	4.90%	Includes 1% first year bonus						
Resolute 1	4.75%	3.75%	Includes 1% first year bonus						
Resolute 3	5.00%	4.00%	Includes 1% first year bonus						
Universal Life									
WealthMaster SM Classic UL	5.00%								
SecureMaster	5.00%								
ValueMaster	5.10%								
Indexed Universal Life									
	Fixed Interest	Variable Loan Rate	Cap						
MasterChoice	5.00%	--	12.00%						
MasterElite	5.00%	6.12%	12.00%						
All rates include first-year bonus, if applicable. Product availability and features may vary.									

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Rates are subject to change. Please refer to SalesLink for most up-to-date information.

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