

March 2008 Interest Rate Announcement



The effective date of all fixed deferred products and equity indexed products is February 23, 2008.

Buy Date Deadlines for Indexed Annuities:

To receive the March 1, 2008 Buy Date: Cash with Application must be received by February 28, 2008.

To receive the March 1, 2008 Rate Lock: 1035/Transfer Application must be received by February 29, 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	DOW Monthly	DOW Pt-to-Pt	Fixed**
Spectrum Rewards Choice 7 floating min.	1.95%	--	--	8.00%	6.75%	--	--	--	3.40%
Spectrum Choice 9 Bonus floating min.	1.75%	2.35%	2.70%	7.00%	6.00%	--	--	--	3.25%
Spectrum Choice 9 floating min.	2.05%	2.50%	2.85%	8.25%	7.00%	--	--	--	3.50%
Spectrum Rewards Choice 9 floating min.	1.75%	2.35%	2.70%	7.00%	6.00%	--	--	--	3.25%
Spectrum Choice Bonus floating min.	1.75%	2.35%	2.70%	7.25%	6.00%	--	--	--	2.50%
Spectrum Choice floating min.	2.05%	2.70%	3.05%	9.25%	7.25%	--	--	--	3.35%
Spectrum Reserve Bonus floating min.	1.75%	2.45%	2.80%	7.50%	6.25%	--	--	--	3.25%
Spectrum Reserve floating min.	2.05%	2.70%	3.05%	8.75%	7.00%	--	--	--	3.50%
Spectrum Rewards Reserve floating min.	1.75%	2.35%	2.70%	7.25%	6.00%	--	--	--	3.00%
Loyalty Rewards Family Products									
Loyalty Rewards Escalator 6 floating min.	1.60%	--	--	7.00%	6.00%	--	--	--	2.75%
Loyalty Rewards Escalator 8 floating min.	1.75%	--	--	7.50%	6.25%	--	--	--	2.75%
Loyalty Rewards Escalator 10 floating min.	2.00%	--	--	8.00%	6.50%	--	--	--	2.90%
Loyalty Rewards Escalator 12 floating min.	2.15%	--	--	8.50%	6.75%	--	--	--	3.00%
Index Rewards Family Products									
Index Rewards 5 floating min.	--	--	--	8.00%	7.00%	--	8.00%	7.00%	3.30%
Index Rewards floating min.	--	--	--	8.75%	7.25%	--	8.75%	7.25%	3.55%
Safety Index Family Products									
Safety Index 4 (High Band, \$100,000+ premium)	2.00%	--	--	9.25%	7.75%	3.25%	--	--	3.55%
Safety Index 4 (Std. Band, under \$100,000 premium)	1.75%	--	--	7.75%	6.75%	3.75%	--	--	3.25%
Safety Index 7 (High Band, \$100,000+ premium)	2.20%	--	--	9.75%	8.00%	3.10%	--	--	3.55%
Safety Index 7 (Std. Band, under \$100,000 premium)	1.95%	--	--	8.25%	7.00%	3.60%	--	--	3.25%
Safety Index 10 (High Band, \$100,000+ premium)	2.30%	--	--	10.50%	8.50%	3.00%	--	--	3.50%
Safety Index 10 (Std. Band, under \$100,000 premium)	2.05%	--	--	9.00%	7.25%	3.50%	--	--	3.25%
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%	--	--	7.00%	6.25%	--	--	--	4.05%
Spectrum Freedom 10	1.50%	--	--	7.25%	6.25%	--	--	--	4.10%
Spectrum Independence 10	1.75%	--	--	7.75%	6.75%	--	--	--	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.

*Rates are subject to change. 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	4.90%	3.90%	5.20%	4.20%	5.60%	4.60%
Fidelity Platinum	Yr 1 -5 4.15%		Yr 1 -7 4.50%		Yr 1 -10 4.70%	
Dexterity 3 Plus 1st year 1% bonus with MVA	Yr 1 4.50%	Yr 2-3 3.50%				
Dexterity 3	Yr 1 3.75%	Yr 2-3				
Traditional Annuity Portfolio						
Legends Classic 1st Year 2% Bonus w/MVA	Yr 1 6.00%	Base Rate 4.00%				
Legends Max 1st Year 1% Bonus w/MVA	Yr 1 5.00%	Base Rate (6 year guarantee) 4.00%				
Minimum Guarantee: Floating Rate 2.90% 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 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	Yr 1-5 4.00%	\$100,000 and up 4.00%	\$25,000 - \$99,999 4.00%	Under \$25,000 4.00%		
*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	5.00%	4.00%	Includes 1% first year bonus			
Empire 7	5.50%	4.50%	Includes 1% first year bonus			
Resolute 1	4.50%	3.50%	Includes 1% first year bonus			
Resolute 3	4.75%	3.75%	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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Financial Markets, Inc.

800-888-2829

www.fm-inc.com ♦ Marketing@fm-inc.com