

March 2009 Interest Rate Announcement



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The effective date for all fixed deferred products is March 1, 2009. The effective date for fixed indexed products is March 1, 2009.

Buy Date Deadlines for Indexed Annuities: To receive the March 1, 2009 Buy Date: Cash with Application must be received by February 26, 2009.
To receive the March 1, 2009 Rate Lock: 1035/Transfer Application must be received by February 27, 2009 and premium within 60 days.

Fixed Indexed Annuities									
	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 Family Products									
Spectrum Rewards Choice 7 floating min.-	2.40%	--	--	6.60%	6.35%	--	--	--	3.05%
Spectrum Choice 9 Bonus floating min.	2.40%	4.00%	4.30%	6.60%	6.30%	--	--	--	3.05%
Spectrum Choice 9 floating min.	2.45%	3.25%	3.55%	6.80%	6.50%	--	--	--	3.15%
Spectrum Rewards Choice 9 floating min.-	2.10%	3.00%	3.35%	5.50%	5.35%	--	--	--	2.60%
Spectrum Choice Bonus floating min.-	1.95%	2.75%	3.15%	5.00%	4.85%	--	--	--	2.45%
Spectrum Reserve Bonus floating min.-	2.30%	3.05%	3.35%	6.15%	5.95%	--	--	--	2.90%
Spectrum Rewards Reserve floating min.-	1.90%	2.80%	3.30%	4.80%	4.70%	--	--	--	2.35%
OM Accelerator Bonus Products									
OM Accelerator Bonus 7 floating min.	2.35%	--	--	6.35%	6.25%	--	30.00%	21.90%	2.90%
OM Accelerator Bonus 10 floating min.	2.00%	--	--	5.25%	5.20%	--	30.00%	15%	2.50%
OM Accelerator Bonus 14 floating min.-	1.80%	--	--	4.55%	4.85%	--	30.00%	12.55%	2.40%
Loyalty Rewards Family Products									
Loyalty Rewards Escalator 6 floating min.	2.15%	--	--	5.80%	5.60%	--	--	--	2.75%
Loyalty Rewards Escalator 8 floating min.	2.20%	--	--	5.80%	5.65%	--	--	--	2.85%
Loyalty Rewards Escalator 10 floating min.	2.35%	--	--	6.25%	6.00%	--	--	--	3.05%
Loyalty Rewards Escalator 12 floating min.-	2.40%	--	--	6.15%	5.90%	--	--	--	3.15%
Safety Index Family Products									
Safety Index 4 (High Band, \$100,000+ premium)	1.25%	--	--	5.55%	5.30%	8.50%	--	--	3.55%
Safety Index 4 (Std. Band, under \$100,000 premium)	1.00%	--	--	4.05%	4.30%	9.00%	--	--	3.25%
Safety Index 7 (High Band, \$100,000+ premium)	1.75%	--	--	7.25%	6.65%	8.50%	--	--	3.75%
Safety Index 7 (Std. Band, under \$100,000 premium)	1.50%	--	--	5.75%	5.65%	9.00%	--	--	3.45%
Safety Index 10 (High Band, \$100,000+ premium)	2.35%	--	--	7.50%	6.90%	8.50%	--	--	3.80%
Safety Index 10 (Std. Band, under \$100,000 premium)	2.10%	--	--	6.00%	5.65%	9.00%	--	--	3.50%
OM Financial Life Insurance Company of New York									
NY Spectrum Freedom 7	2.10%	--	--	7.00%	5.60%	--	--	--	3.90%
NY Spectrum Freedom 10	2.05%	--	--	6.75%	5.80%	--	--	--	3.90%
NY Spectrum Independence 10	2.35%	--	--	8.35%	6.85%	--	--	--	4.30%

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. Products with a Strikethrough - no longer offered for sale.

**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 March 1, 2009. The effective date for fixed indexed products is March 1, 2009.

	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									
Index Rewards 5-floating min.-	--	--	--	7.40%	6.75%	--	7.40%	6.75%	3.25%
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	4.40%	3.40%	4.50%	3.50%	5.50%	4.50%			
Fidelity Platinum*	Yr 1-5 3.75%		Yrs 1-7 4.00%		Yrs 1-10 4.55%				
Dexterity 3 Plus* 1st year 1% bonus with MVA	Yr 1 4.00%	Yrs 2-3 3.00%							
Dexterity 3*	Yr 1 3.00%	Yrs 2-3							
*Repeating Surrender Charges do not apply to the asterisked products in CT/NC/OK.									
State Variation Annuity Portfolio									
CT/NC/OK Only									
	Yr 1-5								
Fidelity Platinum 5**	3.60%		\$100,000 and up						
**Repeating Surrender Charges do not apply.	3.60%		\$25,000 - \$99,999						
	3.60%		Under \$25,000						
Traditional Annuity Portfolio									
Legends Classic-									
	Yr 1	Base Rate							
1st Year 2% Bonus w/MVA	6.00%	4.00%							
Legends Max-									
	Yr 1	Base Rate (6-year guarantee)							
1st Year 1% Bonus w/MVA	4.85%	3.85%							
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-	6.10%	3.10%	Includes 3% first year bonus						
Liberty NY 3	6.70%	2.70%	Includes 4% first year bonus						
NY Empire 5	4.40%	3.40%	Includes 1% first year bonus						
NY Empire 7	5.35%	4.35%	Includes 1% first year bonus						
NY Resolute 1	4.45%	3.45%	Includes 1% first year bonus						
NY Resolute 3	4.65%	3.65%	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						
NEW - MasterChoice 2001 CSO	5.00%	--	15.00%						
NEW - MasterElite 2001 CSO	5.00%	7.56%	15.00%						
All rates include first-year bonus, if applicable. Product availability and features may vary.									
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. Products with a Strikethrough - no longer offered for sale.									



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