

# April 2008 Interest Rate Announcement



The effective date of all fixed deferred products is March 24, 2008 and for equity indexed products is April 1, 2008.

Buy Date Deadlines for Indexed Annuities:

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

To receive the April 1, 2008 Rate Lock: 1035/Transfer Application must be received by March 31, 2008 and premium within 60 days.

Indexed Annuities									
Spectrum Family Products	1-Year S&P <sup>®</sup> Monthly Pt-to-Pt	2-Year S&P <sup>®</sup> Monthly Pt-to-Pt	3-Year S&P <sup>®</sup> Monthly Pt-to-Pt	S&P <sup>®</sup> Monthly Average	S&P <sup>®</sup> Annual Pt-to-Pt	S&P <sup>®</sup> Monthly Avg. Spread	1 Yr Annual Pt to Pt w/ PAR	2 Yr Monthly Avg Cap	Fixed**
Spectrum Rewards Choice 7 floating min.	1.95%	--	--	8.25%	7.35%	--	--	--	3.50%
Spectrum Choice 9 Bonus floating min.	1.75%	2.35%	2.70%	7.75%	6.50%	--	--	--	3.50%
Spectrum Choice 9 floating min.	2.05%	2.50%	2.85%	8.75%	7.50%	--	--	--	3.60%
Spectrum Rewards Choice 9 floating min.	1.75%	2.35%	2.70%	7.50%	6.25%	--	--	--	3.25%
Spectrum Choice Bonus floating min.	1.75%	2.35%	2.70%	8.00%	6.50%	--	--	--	3.25%
Spectrum Choice floating min.	2.05%	2.70%	3.05%	9.25%	7.75%	--	--	--	3.75%
Spectrum Reserve Bonus floating min.	1.75%	2.45%	2.80%	8.25%	6.50%	--	--	--	3.60%
Spectrum Reserve floating min.	2.05%	2.70%	3.05%	9.25%	7.75%	--	--	--	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.	1.90%	--	--	8.50%	7.25%	--	50%	No Cap	3.75%
OM Accelerator Bonus 10 floating min.	1.70%	--	--	7.50%	7.00%	--	45%	No Cap	3.40%
OM Accelerator Bonus 14 floating min.	1.55%	--	--	7.00%	6.50%	--	40%	25%	3.30%
Loyalty Rewards Family Products									
Loyalty Rewards Escalator 6 floating min.	1.60%	--	--	7.25%	6.25%	--	--	--	3.35%
Loyalty Rewards Escalator 8 floating min.	1.75%	--	--	7.75%	6.50%	--	--	--	3.35%
Loyalty Rewards Escalator 10 floating min.	2.00%	--	--	8.25%	6.75%	--	--	--	3.50%
Loyalty Rewards Escalator 12 floating min.	2.15%	--	--	8.75%	7.00%	--	--	--	3.60%
Safety Index Family Products									
Safety Index 4 (High Band, \$100,000+ premium)	2.00%	--	--	9.50%	8.50%	2.25%	--	--	3.80%
Safety Index 4 (Std. Band, under \$100,000 premium)	1.75%	--	--	8.00%	7.50%	2.75%	--	--	3.50%
Safety Index 7 (High Band, \$100,000+ premium)	2.20%	--	--	10.00%	9.00%	2.10%	--	--	4.05%
Safety Index 7 (Std. Band, under \$100,000 premium)	1.95%	--	--	8.50%	8.00%	2.60%	--	--	3.75%
Safety Index 10 (High Band, \$100,000+ premium)	2.30%	--	--	10.75%	9.50%	2.00%	--	--	4.30%
Safety Index 10 (Std. Band, under \$100,000 premium)	2.05%	--	--	9.25%	8.25%	2.50%	--	--	4.00%
OM Financial Life Insurance Company of New York									
Spectrum Freedom 7	1.50%	--	--	7.50%	6.75%	--	--	--	4.30%
Spectrum Freedom 10	1.50%	--	--	7.50%	6.75%	--	--	--	4.35%
Spectrum Independence 10	1.75%	--	--	8.50%	7.75%	--	--	--	4.50%

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.

For more information, please contact [www.omfn.com](http://www.omfn.com) - agent login.

\*Rates are subject to change. Please refer to Saleslik for most recent information.

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## Index Rewards 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**
Index Rewards 5 floating min.	--	--	--	8.25%	7.50%	--	8.25%	7.50%	3.50%
Index Rewards floating min.	--	--	--	9.00%	8.25%	--	9.00%	8.25%	3.75%

## 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	5.00%	4.00%	5.20%	4.20%	5.60%	4.60%		
Fidelity Platinum	Yr 1 -5 4.15%		Yr 1 -7 4.50%		Yr 1 -10 5.00%			

## 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						
	*Repeating surrender charges do not apply							
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						
	*Repeating surrender charges do not apply							

## 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 3.00% 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.

## 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

WealthMaster <sup>SM</sup> 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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