

# June 2009 Interest Rate Announcement



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

To receive the June 1, 2009 Buy Date: Cash with Application must be received by May 28, 2009.

To receive the June 1, 2009 Rate Lock: 1035/Transfer Application must be received by May 29, 2009 and premium within 60 days.

Buy Date Deadlines for Indexed Annuities:

Fixed Indexed Annuities									
	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**
<b>Spectrum Product</b>									
Spectrum Choice 9 Bonus floating min.	2.25%	3.60%	4.60%	6.00%	6.00%	--	--	--	2.75%
<b>OM Accelerator Bonus Products</b>									
OM Accelerator Bonus 7 floating min.	2.50%	--	--	6.25%	6.25%	--	30.00%	17.75%	3.00%
OM Accelerator Bonus 10 floating min.	2.20%	--	--	5.25%	5.25%	--	30.00%	14.00%	2.75%
<b>Loyalty Rewards Family Products</b>									
Loyalty Rewards Escalator 6 floating min.	2.30%	--	--	5.75%	5.50%	--	--	--	2.75%
Loyalty Rewards Escalator 8 floating min.	2.35%	--	--	5.75%	5.75%	--	--	--	2.95%
Loyalty Rewards Escalator 10 floating min.	2.55%	--	--	6.25%	6.00%	--	--	--	3.20%
<b>Safety Index Family Products</b>									
Safety Index 4 (High Band, \$100,000+ premium)	1.25%	--	--	5.50%	5.00%	8.50%	--	--	3.40%
Safety Index 4 (Std. Band, under \$100,000 premium)	1.00%	--	--	4.00%	4.00%	9.00%	--	--	3.10%
Safety Index 7 (High Band, \$100,000+ premium)	1.85%	--	--	7.25%	6.75%	8.50%	--	--	3.70%
Safety Index 7 (Std. Band, under \$100,000 premium)	1.60%	--	--	5.75%	5.75%	9.00%	--	--	3.40%
Safety Index 10 (High Band, \$100,000+ premium)	2.35%	--	--	7.50%	7.00%	8.50%	--	--	3.80%
Safety Index 10 (Std. Band, under \$100,000 premium)	2.10%	--	--	6.00%	5.75%	9.00%	--	--	3.50%
<b>OM Financial Life Insurance Company of New York</b>									
NY Spectrum Freedom 7	2.25%	--	--	7.00%	6.00%	--	--	--	3.75%
NY Spectrum Freedom 10	2.25%	--	--	7.00%	6.00%	--	--	--	4.00%
<b>Multi-Year Guaranteed Annuity Portfolio</b>									
Fidelity Platinum Plus* 1st year 1% bonus with MVA	5 Year		7 Year						
	Yr 1	Yrs 2-5	Yr 1	Yrs 2-7					
	4.00%	3.00%	4.25%	3.25%					
Fidelity Platinum*	Yr 1-5		Yrs 1-7						
	3.25%		3.75%						
Dexterity 3 Plus* 1st year 1% bonus with MVA	Yr 1	Yrs 2-3							
	3.00%	2.00%							
Dexterity 3*	Yr 1	Yrs 2-3							
	2.25%								
<b>State Variation Annuity Portfolio</b>									
<b>CT/NC/OK Only</b>									
Fidelity Platinum 5**	Yr 1-5								
	3.10%		\$100,000 and up						
	3.10%		\$25,000 - \$99,999						
3.10%		Under \$25,000							
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.									
<b>OM Financial Life Insurance Company of New York - Traditional Annuities</b>									
NY Empire 5	Yr 1	Base Rate							
	4.00%	3.00%	Includes 1% first year bonus						
NY Empire 7	4.25%	3.25%	Includes 1% first year bonus						
<b>Indexed Universal Life</b>									
	Fixed Interest		Rate		Cap				
NEW - MasterChoice 2001 CSO	5.00%		--		15%				
NEW - MasterElite 2001 CSO	5.00%		7.56%		15%				

Rates are subject to change. Please refer to sales literature for most up-to-date information. Availability and features may vary.

FOR PRODUCER USE ONLY - NOT FOR USE WITH THE GENERAL PUBLIC

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.

# June 2009 Interest Rate Announcement



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

To receive the June 1, 2009 Buy Date: Cash with Application must be received by May 28, 2009.

To receive the June 1, 2009 Rate Lock: 1035/Transfer Application must be received by May 29, 2009 and premium within 60 days.

Buy Date Deadlines for Indexed Annuities:

Retired Fixed Indexed Annuities									
	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**
<b>Retired Spectrum Family Products</b>									
Spectrum Rewards Choice 7 floating min.	2.40%	--	--	6.75%	6.50%	--	--	--	3.15%
Spectrum Choice 9 floating min.	2.50%	3.50%	4.50%	7.25%	5.75%	--	--	--	3.25%
Spectrum Rewards Choice 9 floating min.	2.10%	3.10%	4.10%	5.75%	5.50%	--	--	--	2.60%
Spectrum Choice Bonus floating min.	2.00%	3.00%	3.50%	5.00%	4.75%	--	--	--	2.50%
Spectrum Reserve Bonus floating min.	2.35%	3.35%	4.35%	6.25%	6.00%	--	--	--	3.00%
Spectrum Rewards Reserve floating min.	2.00%	3.00%	3.80%	5.15%	5.00%	--	--	--	2.50%
<b>Retired OM Accelerator Bonus</b>									
OM Accelerator Bonus 14 floating min.	1.80%	--	--	4.75%	5.00%	--	30.00%	12.00%	2.50%
<b>Retired Loyalty Rewards Family Products</b>									
Loyalty Rewards Escalator 12 floating min.	2.40%	--	--	6.25%	6.00%	--	--	--	3.15%
<b>Retired OM Financial Life Insurance Company of New York</b>									
NY Spectrum Independence 10 Multi-Year Guaranteed Annuity Portfolio	2.75%	--	--	8.50%	7.25%	--	--	--	4.40%
<b>Retired Index Rewards</b>									
Fidelity Platinum Plus* 1st year 1% bonus with MVA		10 Year							
		Yr 1	Yrs 2-10						
		5.50%	4.50%						
Fidelity Platinum*		Yrs 1 -10							
		4.55%							
<b>Retired Traditional Annuity Portfolio</b>									
Legends Classic 1st Year 2% Bonus w/MVA		Yr 1	Base Rate						
		6.00%	4.00%						
Legends Max 1st Year 1% Bonus w/MVA		Yr 1	Base Rate (6-year guarantee)						
		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.									
<b>Retired OM Financial Life Insurance Company of New York - Traditional Annuities</b>									
Liberty NY 1		Yr 1	Base Rate						
		6.10%	3.10%	Includes 3% first year bonus					
Liberty NY 3		6.70%	2.70%	Includes 4% 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					
<b>Retired Universal Life</b>									
WealthMaster <sup>SM</sup> Classic UL		5.00%							
SecureMaster		5.00%							
ValueMaster		5.10%							

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.