

July 2009 Interest Rate Announcement



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

To receive the July 1, 2009 Buy Date: Cash with Application must be received by June 29, 2009.

Buy Date Deadlines for Indexed Annuities:

To receive the July 1, 2009 Rate Lock: 1035/Transfer Application must be received by June 30, 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 Product									
Spectrum Choice 9 Bonus floating min.	2.25%	3.60%	4.60%	6.00%	6.00%	--	--	--	2.75%
OM Accelerator Bonus Products									
OM Accelerator Bonus 7 floating min.	2.50%	--	--	6.25%	6.25%	--	--	17.75%	3.00%
OM Accelerator Bonus 10 floating min.	2.20%	--	--	5.25%	5.25%	--	--	14.00%	2.75%
Loyalty Rewards Family Products									
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%
Safety Index Family Products									
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%
OM Financial Life Insurance Company of New York									
NY Spectrum Freedom 7	2.25%	--	--	7.50%	6.00%	--	--	--	3.75%
NY Spectrum Freedom 10	2.25%	--	--	7.50%	7.00%	--	--	--	4.00%
Multi-Year Guaranteed Annuity Portfolio									
Fidelity Platinum Plus* 1st year 1% bonus with MVA	5 Year		7 Year						
	Yr 1	Yrs 2-5	Yr 1	Yrs 2-7					
	3.80%	2.80%	4.20%	3.20%					
Fidelity Platinum*	Yr 1-5		Yrs 1-7						
	3.00%		3.35%						
Dexterity 3 Plus* 1st year 1% bonus with MVA	Yr 1	Yrs 2-3							
	2.50%	1.50%							
Dexterity 3* *Repeating Surrender Charges do not apply to the asterisked products in CT/NC/OK.	Yr 1	Yrs 2-3							
	1.80%								
State Variation Annuity Portfolio									
CT/NC/OK Only Fidelity Platinum 5** **Repeating Surrender Charges do not apply.	Yr 1-5								
	2.85%		\$100,000 and up						
	2.85%		\$25,000 - \$99,999						
2.85%		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.									
OM Financial Life Insurance Company of New York - Traditional Annuities									
NY Empire 5 NY Empire 7	Yr 1	Base Rate							
	3.80%	2.80%	Includes 1% first year bonus						
	4.20%	3.20%	Includes 1% first year bonus						
Indexed Universal Life									
	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 Book for most up-to-date information. Availability and features may vary.									
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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.									

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Buy Date Deadlines for Indexed Annuities:

Retired 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**
Retired Spectrum Family Products									
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%
Retired OM Accelerator Bonus									
OM Accelerator Bonus 14 floating min.	1.80%	--	--	4.75%	5.00%	--	30.00%	12.00%	2.50%
Retired Loyalty Rewards Family Products									
Loyalty Rewards Escalator 12 floating min.	2.40%	--	--	6.25%	6.00%	--	--	--	3.15%
Retired OM Financial Life Insurance Company of New York									
NY Spectrum Independence 10 Multi-Year Guaranteed Annuity Portfolio	2.75%	--	--	8.50%	7.25%	--	--	--	4.40%
Retired Index Rewards									
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%							
Retired Traditional Annuity Portfolio									
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%						
Retired OM Financial Life Insurance Company of New York - Traditional Annuities									
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					
Retired Universal Life									
WealthMaster SM Classic UL		5.00%							
SecureMaster		5.00%							
ValueMaster		5.10%							

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