

August 2009 Interest Rate Announcement



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

To receive the August 1, 2009 Buy Date: Cash with Application must be received by July 30, 2009.

Buy Date Deadlines for Indexed Annuities:

To receive the August 1, 2009 Rate Lock: 1035/Transfer Application must be received by July 31, 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.	2.00%	3.60%	4.60%	5.75%	5.75%	--	--	--	2.75%
OM Accelerator Bonus Products									
OM Accelerator Bonus 7 floating min.	2.25%	--	--	5.75%	6.00%	--	--	17.75%	2.90%
OM Accelerator Bonus 10 floating min.	2.00%	--	--	5.00%	5.00%	--	--	14.00%	2.50%
Loyalty Rewards Family Products									
Loyalty Rewards Escalator 6 floating min.	2.05%	--	--	5.25%	5.25%	--	--	--	2.65%
Loyalty Rewards Escalator 8 floating min.	2.15%	--	--	5.50%	5.50%	--	--	--	2.75%
Loyalty Rewards Escalator 10 floating min.	2.25%	--	--	6.00%	5.75%	--	--	--	2.95%
Safety Index Family Products									
Safety Index 4 (High Band, \$100,000+ premium)	1.25%	--	--	5.50%	5.00%	8.50%	--	--	3.15%
Safety Index 4 (Std. Band, under \$100,000 premium)	1.00%	--	--	4.00%	4.00%	9.00%	--	--	2.85%
Safety Index 7 (High Band, \$100,000+ premium)	1.65%	--	--	7.00%	6.50%	8.50%	--	--	3.45%
Safety Index 7 (Std. Band, under \$100,000 premium)	1.40%	--	--	5.50%	5.50%	9.00%	--	--	3.15%
Safety Index 10 (High Band, \$100,000+ premium)	2.00%	--	--	7.50%	6.75%	8.50%	--	--	3.55%
Safety Index 10 (Std. Band, under \$100,000 premium)	1.75%	--	--	6.00%	5.50%	9.00%	--	--	3.25%
OM Financial Life Insurance Company of New York									
NY Spectrum Freedom 7	2.25%	--	--	7.50%	5.50%	--	--	--	3.75%
NY Spectrum Freedom 10	2.25%	--	--	7.50%	6.00%	--	--	--	3.75%
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					
	3.50%	2.50%	3.85%	2.85%					
Fidelity Platinum*	Yr 1-5		Yrs 1-7						
	2.70%		3.00%						
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**	Yr 1-5								
	2.55%		**Repeating Surrender Charges do not apply.						
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						
Indexed Universal Life									
			Includes 1% first year bonus						
	<u>Fixed Interest</u>	<u>Rate</u>	<u>Cap</u>						
NEW - MasterChoice 2001 CSO	5.00%	--	15%						
NEW - MasterElite 2001 CSO	5.00%	7.56%	15%						
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.									
Rates are subject to change. Please refer to SalesLink for most up-to-date information.									
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Retired Products

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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%
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 Index Rewards									
	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.	--	--	--	7.00%	6.50%	--	7.00%	6.50%	3.25%
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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Black text indicates no change. Products with a Strikethrough - no longer offered for sale.



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