

August 2008 Interest Rate Announcement



OLD MUTUAL
INVEST INSURE INNOVATE

The effective date for all fixed deferred products is July 23, 2008. The effective date for equity indexed products is August 1, 2008.

Buy Date Deadlines for Indexed Annuities:

To receive the August 1, 2008 Buy Date: Cash with Application must be received by July 30, 2008.

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

Indexed Annuities									
Spectrum 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	1 Yr Annual Pt to Pt w/ PAR	2 Yr Monthly Avg Cap	Fixed**
Spectrum Rewards Choice 7 floating min.	2.20%	--	--	8.25%	7.35%	--	--	--	3.75%
Spectrum Choice 9 Bonus floating min.	2.25%	2.85%	3.20%	8.00%	6.75%	--	--	--	3.50%
Spectrum Choice 9 floating min.	2.30%	2.75%	3.10%	8.75%	7.50%	--	--	--	3.85%
Spectrum Rewards Choice 9 floating min.	1.75%	2.35%	2.70%	7.50%	6.25%	--	--	--	3.25%
Spectrum Choice Bonus floating min.	2.00%	2.60%	2.95%	8.25%	6.75%	--	--	--	3.25%
Spectrum Reserve Bonus floating min.	2.25%	2.95%	3.30%	8.50%	6.75%	--	--	--	3.60%
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.	2.10%	--	--	8.50%	7.50%	--	55.00%	No Cap	4.00%
OM Accelerator Bonus 10 floating min.	2.00%	--	--	7.50%	7.00%	--	50.00%	No Cap	3.65%
OM Accelerator Bonus 14 floating min.	1.75%	--	--	7.00%	6.50%	--	45.00%	25.00%	3.55%
Loyalty Rewards Family Products									
Loyalty Rewards Escalator 6 floating min.	1.85%	--	--	7.50%	6.50%	--	--	--	3.60%
Loyalty Rewards Escalator 8 floating min.	2.00%	--	--	8.00%	6.75%	--	--	--	3.50%
Loyalty Rewards Escalator 10 floating min.	2.25%	--	--	8.50%	7.00%	--	--	--	3.60%
Loyalty Rewards Escalator 12 floating min.	2.40%	--	--	9.00%	7.25%	--	--	--	3.65%
Safety Index Family Products									
Safety Index 4 (High Band, \$100,000+ premium)	2.25%	--	--	9.50%	8.50%	2.25%	--	--	4.05%
Safety Index 4 (Std. Band, under \$100,000 premium)	2.00%	--	--	8.00%	7.50%	2.75%	--	--	3.75%
Safety Index 7 (High Band, \$100,000+ premium)	2.45%	--	--	10.00%	9.00%	2.10%	--	--	4.30%
Safety Index 7 (Std. Band, under \$100,000 premium)	2.20%	--	--	8.50%	8.00%	2.60%	--	--	4.00%
Safety Index 10 (High Band, \$100,000+ premium)	2.55%	--	--	10.75%	9.50%	2.00%	--	--	4.30%
Safety Index 10 (Std. Band, under \$100,000 premium)	2.30%	--	--	9.25%	8.25%	2.50%	--	--	4.00%
OM Financial Life Insurance Company of New York									
Spectrum Freedom 7	1.75%	--	--	8.00%	7.25%	--	--	--	4.50%
Spectrum Freedom 10	2.00%	--	--	8.00%	7.25%	--	--	--	4.50%
Spectrum Independence 10	2.25%	--	--	9.00%	8.25%	--	--	--	4.75%

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 go to www.omfn.com - agent login.

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

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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.	--	--	--	8.25%	7.75%	--	8.25%	7.75%	3.75%
Multi-Year Guaranteed Annuity Portfolio									
		5 Year		7 Year		10 Year			
Fidelity Platinum Plus 1st year 1% bonus with MVA		Yr 1	Yrs 2-5	Yr 1	Yrs 2-7	Yr 1	Yrs 2-10		
		6.00%	5.00%	6.00%	5.00%	6.00%	5.00%		
Fidelity Platinum		Yr 1 - 5		Yr 1 - 7		Yr 1 - 10			
		5.00%		5.25%		5.25%			
State Variation Annuity Portfolio									
CT/NC/OK*		Yr 1-5							
Fidelity Platinum 5		4.85%		\$100,000 and up					
		4.85%		\$25,000 - \$99,999					
		4.85%		Under \$25,000					
		*Repeating surrender charges do not apply							
Dexterity 3 Plus 1st year 1% bonus with MVA		Yr 1	Yr 2-3						
		5.00%	4.00%						
Dexterity 3		Yr 1	Yr 2-3						
		4.25%							
		*Repeating surrender charges do not apply							
Traditional Annuity Portfolio									
Legends Classic 1st Year 2% Bonus w/MVA		Yr 1	Base Rate						
		7.00%	5.00%						
Legends Max 1st Year 1% Bonus w/MVA		Yr 1	Base Rate (6 year guarantee)						
		6.00%	5.00%						
		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		7.00%	4.00%	Includes 3% first year bonus					
Liberty NY 3		7.50%	3.50%	Includes 4% first year bonus					
Empire 5		5.75%	4.75%	Includes 1% first year bonus					
Empire 7		6.25%	5.25%	Includes 1% first year bonus					
Resolute 1		4.75%	3.75%	Includes 1% first year bonus					
Resolute 3		5.00%	4.00%	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					
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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