

July 2007 Interest Rate Announcement

New rates are effective June 23, 2007 unless otherwise noted

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	DOW Monthly	DOW Pt-to-Pt	Fixed**
Spectrum Rewards Choice 7 floating min.	2.90%	--	--	7.50%	7.00%	--	--	--	3.40%
Spectrum Rewards Choice 9 floating min.	2.30%	3.00%	4.00%	7.00%	6.00%	--	--	--	3.25%
Spectrum Choice Bonus floating min.	2.50%	3.50%	4.25%	7.50%	6.00%	--	--	--	2.75%
Spectrum Rewards Reserve floating min.	2.40%	3.50%	4.00%	7.75%	6.25%	--	--	--	3.25%
Loyalty Rewards Family Products									
Loyalty Rewards Escalator 6 floating min.	2.65%	--	--	7.50%	6.25%	--	--	--	2.75%
Loyalty Rewards Escalator 8 floating min.	2.75%	--	--	8.00%	6.50%	--	--	--	2.75%
Loyalty Rewards Escalator 10 floating min.	2.80%	--	--	8.25%	6.50%	--	--	--	2.90%
Loyalty Rewards Escalator 12 floating min.	2.85%	--	--	8.50%	6.75%	--	--	--	3.00%
Index Rewards Family Products									
Index Rewards 5 floating min.	--	--	--	8.50%	7.00%		8.50%	7.00%	3.50%
Index Rewards floating min.	--	--	--	9.25%	7.00%		9.25%	7.00%	3.55%
Safety Index Family Products									
Safety Index 4 (High Band, \$100,000+ premium)	2.75%	--	--	9.50%	7.75%	1.25%	--	--	3.55%
Safety Index 4 (Standard Band, under \$100,000 premium)	2.50%	--	--	8.00%	6.75%	1.75%	--	--	3.25%
Safety Index 7 (High Band, \$100,000+ premium)	3.00%	--	--	10.00%	8.00%	1.00%	--	--	3.55%
Safety Index 7 (Standard Band, under \$100,000 premium)	2.75%	--	--	8.50%	7.00%	1.50%	--	--	3.25%
Safety Index 10 (High Band, \$100,000+ premium)	3.25%	--	--	10.50%	8.25%	0.75%	--	--	3.75%
Safety Index 10 (Standard Band, under \$100,000 premium)	3.00%	--	--	9.00%	7.00%	1.25%	--	--	3.45%
OM Financial Life Insurance Company of New York									
	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**
Spectrum Freedom 7	1.60%	--	--	7.50%	6.50%	--	--	--	4.05%
Spectrum Freedom 10	1.65%	--	--	7.50%	6.50%	--	--	--	4.10%
<p>Red text indicates a negative change or decrease in rates. Blue text indicates a positive change or increase in rates. Black text indicates no change.</p> <p>Buy Date Deadlines for Indexed Annuities: To receive the July 1, 2007 Buy Date: Cash with Application must be received by June 28, 2007. To receive the July 1, 2007 Rate Lock: 1035/Transfer Application must be received by June 29, 2007 and premium within 60 days.</p>									
**Please refer to the Minimum Guaranteed Interest Rates/State Availability sheet for state-specific exceptions.									

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Multi-Year Guaranteed Annuity Portfolio			
Fidelity Platinum Plus 1st year 1% bonus with MVA	5 Year	7 Year	10 Year
	5.25%	5.40%	5.75%
Fidelity Platinum	5 Year	7 Year	10 Year
	4.40%	4.60%	4.85%
Dexterity 3 Plus 1st year 1% bonus with MVA	5.00%		
Dexterity 3	4.00%		
Traditional Annuity Portfolio			
Legends Classic 1st Year 2% Bonus w/MVA	1st Year Rate	6.50%	
	Base Rate	4.50%	
Legends Max 1st Year 1% Bonus w/MVA	1st Year Rate	5.50%	
	Base Rate (6 year guarantee)	4.50%	
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.			
State Variation Annuity Portfolio			
CT/NC/OK*			
Fidelity Platinum 5		4.25%	\$100,000 and up
		4.25%	\$25,000 - \$99,999
		4.25%	Under \$25,000
*Repeating surrender charges do not apply			
OM Financial Life Insurance Company of New York - Traditional Annuities			
Liberty NY 1	7.00%	Includes 3% first year bonus	
Liberty NY 3	7.50%	Includes 4% first year bonus	
Empire 5	5.75%	Includes 1% first year bonus	
Empire 7	6.00%	Includes 1% first year bonus	
Resolute 1	5.00%	Includes 1% first year bonus	
Resolute 3	5.25%	Includes 1% first year bonus	
Universal Life (Rates are effective 7/1/2007)			
WealthMaster SM Classic UL	5.10%		
SecureMaster	5.10%		
	Fixed Interest	Variable Loan Rate	Cap
MasterChoice	5.00%	--	15.00%
MasterElite	5.00%	5.88%	15.00%
All rates include first-year bonus, if applicable. Product availability and features may vary.			

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