

December 2007  
Indexed Annuities Minimum Guaranteed  
Interest Rates and State Availability



New rates are effective December 3, 2007 unless otherwise noted

Indexed Annuities Minimum Guaranteed Interest Rates and State Availability for November 2007							
	Commission <sup>1</sup>		MGSV <sup>3</sup>	MGIR Option		Available in all States Except	
	Up Front			Indexed Account	Fixed Account		
	MGA	WA	Trail Options				
<b>Spectrum Family Products</b>							
Spectrum Rewards Choice 7	9.00%	7.00%	PTO	100%	2.30%	3.00%	CT, MN, NY, ND, OK, OR, UT, WA
Spectrum Choice 9 Bonus <sup>2</sup>	11.00%	9.00%	50bps, 100BPS	103%	2.40%	3.00%	AK, AR, CT, MD, MA, MN, MT, NV, NY, ND, OK, OR, PA, SD, TX, UT, VT, WA, WI, WY
Spectrum Choice 9	11.00%	9.00%	PTO, 50bps, 100bps	100%	2.30%	3.00%	MA, CT, MN, NY, ND, OK, OR, UT, WA
Spectrum Rewards Choice 9	11.00%	9.00%	50bps, 100BPS	100%	2.30%	3.00%	AL, AZ, CA, CO, CT, DE, DC, FL, GA, HI, ID, IL, IN, IA, KS, KY, LA, ME, MI, MN, MS, MO, NE, NH, NJ, NM, NY, NC, ND, OH, OK, OR, RI, SC, TN, UT, VA, WA, WV
Spectrum Choice Bonus <sup>2</sup>	12.00%	10.00%	--	87.5%	2.30%	2.30%	MA, CT, MN, NY, OR, UT, WA
Spectrum Choice <sup>2</sup>	12.00%	10.00%	--	87.5%	2.30%	2.30%	MA, CT, MN, NY, OR, UT, WA
Spectrum Reserve Bonus <sup>2</sup>	11.00%	9.00%	50bps, 100BPS	104%	2.40%	3.00%	AK, AR, CT, MD, MA, MN, MT, NV, NY, ND, OK, OR, PA, SD, UT, VT, WA, WI, WY
Spectrum Reserve	11.00%	9.00%	50bps, 100BPS	100%	2.30%	3.00%	AK, AR, CT, MA, MN, NY, ND, OK, OR, UT, WA
Spectrum Rewards Reserve	11.00%	9.00%	50bps, 100BPS	100%	2.30%	3.00%	AL, AK, AZ, AR, CA, CO, CT, DE, DC, FL, GA, HI, ID, IL, IN, IA, KS, KY, LA, ME, MI, MN, MS, MO, NE, NH, NJ, NM, NY, NC, ND, OH, OK, OR, RI, SC, TN, UT, VA, WA, WV
<b>Loyalty Rewards Family Products</b>							
Loyalty Rewards Escalator 6 <sup>2</sup>	6.00%	4.00%	PTO	87.5%	2.30%	2.30%	NY, OR, VT, WA
Loyalty Rewards Escalator 8 <sup>2</sup>	7.50%	5.50%	PTO	87.5%	2.30%	2.30%	NY, OR, VT, WA
Loyalty Rewards Escalator 10 <sup>2</sup>	8.50%	6.50%	PTO	87.5%	2.30%	2.30%	NY, OR, VT, WA
Loyalty Rewards Escalator 12 <sup>2</sup>	9.50%	7.50%	N/A	87.5%	2.30%	2.30%	AK, CT, MA, MN, NY, OR, UT, VT, WA
<b>Index Rewards Family Products</b>							
Index Rewards 5	5.00%	4.00%	PTO, 50bps, 100bps	100%	3.00%	3.00%	NY, ND, OK, OR
Index Rewards	9.00%	7.00%	PTO	100%	3.00%	3.00%	AK, MN, NY, ND, OK, OR, WA
<b>Safety Index Family Products</b>							
Safety Index 4	4.00%	3.00%	PTO, 50bps	100%	3.00%	3.00%	MA, NY, ND, OK, OR, UT, VT, WA, WY
Safety Index 7	7.50%	6.00%	PTO, 100bps	100%	3.00%	3.00%	MA, MN, NY, ND, OK, OR, UT, VT, WA, WY
Safety Index 10	9.00%	7.00%	PTO, 100bps	100%	3.00%	3.00%	CT, MA, MN, NY, ND, OK, OR, UT, VT, WA, WY
<b>OM Financial Life Insurance Company of New York</b>							
Spectrum Freedom 7	6.00%	4.50%	50bps	100%	3.00%	3.00%	Available in NY only
Spectrum Freedom 10	6.50%	5.00%	50bps	100%	3.00%	3.00%	Available in NY only
Spectrum Independence 10	6.50%	5.00%	50bps	100%	3.00%	3.00%	Available in NY only
<p><b>Red</b> Text indicates a decrease in rates/commissions.  <b>Blue</b> Text indicates an increase in rates/commissions.                      Black Text indicates no change.</p> <p><sup>1</sup>For ages 80 and up, commission will be reduced by 50%. The Trail is paid to WAs only. Please refer to the compensation schedule on SalesLink or contact the company for additional details.</p>							
<sup>2</sup> <b>MGIR Option Exceptions</b>	Loyalty Rewards Escalator 12 Spectrum Choice Bonus Spectrum Choice		Loyalty Rewards Escalator 6,8,10		Spectrum Choice 9 Bonus Spectrum Reserve Bonus		
States	CA, IL		CA, MN, IL, UT		FL, ID, KS, ME, NC, MI		
Indexed Account	2.30%		2.30%		2.30%		
Fixed Account	3.00%		3.00%		3.00%		
<sup>3</sup> MGSV calculation is based on a percentage of premium compounded at the MGIR Option rate, less applicable surrender charges.							

For more information, please contact [www.omfn.com](http://www.omfn.com) - agent login.

November 2007  
 Traditional Annuities Minimum Guaranteed  
 Interest Rates and State Availability



**OLD MUTUAL**  
 INVEST INSURE INNOVATE

New rates are effective December 3, 2007 unless otherwise noted

Multi-Year Guaranteed Annuity Portfolio					
	Commissions <sup>1</sup>			MGIR	Available in all States Except
	MGA	WA			
<b>Fidelity Platinum Family</b>					
Fidelity Platinum Plus 5 year	3.75%	3.50%		3.00%	MN, NY, OR, WA
Fidelity Platinum Plus 7 year	6.00%	5.00%		3.00%	MN, NY, OR, WA
Fidelity Platinum Plus 10 year	4.50%	3.50%		3.00%	MN, NY, OR, WA
<b>Fidelity Platinum Family</b>					
Fidelity Platinum 5 year	3.50%	2.50%		3.00%	MN, NY, OR, WA
Fidelity Platinum 7 year	4.00%	3.00%		3.00%	MN, NY, OR, WA
Fidelity Platinum 10 year	4.50%	3.50%		3.00%	MN, NY, OR, WA
<b>Dexterity Family</b>					
Dexterity 3 Plus	2.50%	2.00%		3.00%	MN, NY, OR, WA
Dexterity 3	2.50%	2.00%		3.00%	MN, NY, OR, WA
<b>Traditional Annuity Portfolio</b>					
<b>Legends Family</b>					
Legends Classic	6.00%	5.00%		3.00%	MA, MN, NY, OK, OR, UT, WA
Legends Max	7.00%	6.00%		3.00%	MA, MN, NY, OK, OR, UT, WA
<b>OM Financial Life Insurance of New York - Traditional Annuities</b>					
Liberty NY 1	6.50%	4.50%		3.00%	Available in NY only
Liberty NY 3	7.50%	5.50%		3.00%	Available in NY only
Empire 5	2.50%	1.25%		3.00%	Available in NY only
Empire 7	6.50%	1.25%		3.00%	Available in NY only
Resolute 1	6.50%	4.00%		3.00%	Available in NY only
Resolute 3	5.00%	3.00%		3.00%	Available in NY only

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