

January 2009 Interest Rate Announcement



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

Buy Date Deadlines for Indexed Annuities: To receive the January 1, 2009 Buy Date: Cash with Application must be received by December 30, 2008.
To receive the January 1, 2009 Rate Lock: 1035/Transfer Application must be received by December 31, 2008 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 Family Products									
Spectrum Rewards Choice 7 floating min.-	2.45%	--	--	7.00%	6.55%	--	--	--	3.20%
Spectrum Choice 9 Bonus floating min.	2.35%	3.60%	3.85%	6.80%	6.25%	--	--	--	3.10%
Spectrum Choice 9 floating min.	2.45%	2.75%	3.00%	7.15%	6.85%	--	--	--	3.30%
Spectrum Rewards Choice 9 floating min.-	2.05%	2.40%	2.65%	5.75%	5.55%	--	--	--	2.75%
Spectrum Choice Bonus floating min.-	1.95%	2.20%	2.45%	5.40%	4.90%	--	--	--	2.55%
Spectrum Reserve Bonus floating min.-	2.25%	2.55%	2.80%	6.35%	6.05%	--	--	--	3.05%
Spectrum Rewards Reserve floating min.-	1.85%	2.25%	2.50%	5.00%	4.85%	--	--	--	2.50%
OM Accelerator Bonus Products									
OM Accelerator Bonus 7 floating min.	2.35%	--	--	6.65%	6.35%	--	30.00%	24.00%	3.10%
OM Accelerator Bonus 10 floating min.	1.95%	--	--	5.30%	5.20%	--	30.00%	16%	2.75%
OM Accelerator Bonus 14 floating min.-	1.55%	--	--	4.35%	4.40%	--	30.00%	13.00%	2.55%
Loyalty Rewards Family Products									
Loyalty Rewards Escalator 6 floating min.	2.15%	--	--	6.05%	6.00%	--	--	--	2.85%
Loyalty Rewards Escalator 8 floating min.	2.25%	--	--	6.20%	6.00%	--	--	--	2.95%
Loyalty Rewards Escalator 10 floating min.	2.35%	--	--	6.50%	6.20%	--	--	--	3.20%
Loyalty Rewards Escalator 12 floating min.-	2.40%	--	--	6.75%	6.20%	--	--	--	3.10%
Safety Index Family Products									
Safety Index 4 (High Band, \$100,000+ premium)	1.25%	--	--	7.65%	6.10%	8.50%	--	--	3.45%
Safety Index 4 (Std. Band, under \$100,000 premium)	1.00%	--	--	6.15%	5.10%	9.00%	--	--	3.15%
Safety Index 7 (High Band, \$100,000+ premium)	2.40%	--	--	8.50%	7.65%	8.50%	--	--	3.75%
Safety Index 7 (Std. Band, under \$100,000 premium)	2.15%	--	--	7.00%	6.65%	9.00%	--	--	3.45%
Safety Index 10 (High Band, \$100,000+ premium)	2.50%	--	--	8.50%	7.85%	8.50%	--	--	3.85%
Safety Index 10 (Std. Band, under \$100,000 premium)	2.25%	--	--	7.00%	6.60%	9.00%	--	--	3.55%
OM Financial Life Insurance Company of New York									
NY Spectrum Freedom 7	1.85%	--	--	7.55%	6.00%	--	--	--	4.05%
NY Spectrum Freedom 10	1.85%	--	--	7.60%	6.15%	--	--	--	4.15%
NY Spectrum Independence 10	2.20%	--	--	9.50%	7.50%	--	--	--	4.55%

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. Products with a Strikethrough - no longer offered for sale.

**Please refer to the Minimum Guaranteed Interest Rates/State Availability sheet for state-specific exceptions.

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	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									
Index Rewards 5- floating min.-	--	--	--	7.25%	6.70%	--	7.25%	6.70%	3.40%
Multi-Year Guaranteed Annuity Portfolio									
Fidelity Platinum Plus* 1st year 1% bonus with MVA	5 Year		7 Year		10 Year				
	Yr 1	Yrs 2-5	Yr 1	Yrs 2-7	Yr 1	Yrs 2-10			
	5.00%	4.00%	5.15%	4.15%	5.75%	4.75%			
Fidelity Platinum*	Yr 1-5		Yrs 1-7		Yrs 1-10				
	4.20%		4.55%		4.85%				
Dexterity 3 Plus* 1st year 1% bonus with MVA	Yr 1	Yrs 2-3							
	4.00%	3.00%							
Dexterity 3*	Yr 1	Yrs 2-3							
	3.50%								
*Repeating Surrender Charges do not apply to the asterisked products in CT/NC/OK.									
State Variation Annuity Portfolio									
CT/NC/OK Only									
Fidelity Platinum 5** **Repeating Surrender Charges do not apply.	Yr 1-5								
	4.05%		\$100,000 and up						
	4.05%		\$25,000 - \$99,999						
4.05%		Under \$25,000							
Traditional Annuity Portfolio									
Legends Classic- 1st Year 2% Bonus w/MVA	Yr 1	Base Rate							
	6.25%	4.25%							
Legends Max- 1st Year 1% Bonus w/MVA	Yr 1	Base Rate (6-year guarantee)							
	5.10%	4.10%							
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									
Liberty NY 1-	Yr 1	Base Rate							
	6.45%	3.45%	Includes 3% first year bonus						
Liberty NY 3	Yr 1	Base Rate							
	7.05%	3.05%	Includes 4% first year bonus						
NY Empire 5	Yr 1	Base Rate							
	5.10%	4.10%	Includes 1% first year bonus						
NY Empire 7	Yr 1	Base Rate							
	5.60%	4.60%	Includes 1% first year bonus						
NY Resolute 1	Yr 1	Base Rate							
	4.75%	3.75%	Includes 1% first year bonus						
NY Resolute 3	Yr 1	Base Rate							
	4.95%	3.95%	Includes 1% first year bonus						
Universal Life									
WealthMasterSM Classic UL	5.00%								
SecureMaster	5.00%								
ValueMaster	5.10%								
Indexed Universal Life									
NEW - MasterChoice 2001 CSO	Fixed Interest		Variable Loan Rate		Cap				
	5.00%		--		15.00%				
NEW - MasterElite 2001 CSO	Fixed Interest		Variable Loan Rate		Cap				
	5.00%		6.12%		15.00%				

All rates include first-year bonus, if applicable. Product availability and features may vary.

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