

## **REMINDER**

### **Rate Hold Process**

#### **Traditional Annuities (MYGA):**

- Cash with application – Monday, January 31, 2011.
- 1035 or transfers from other insurance carriers, all paperwork must be received in good order by Monday, January 31, 2011 and premium within 60 days

#### **Fixed Indexed Annuities:**

- To receive the February 8, 2011 Buy Date: Cash with Application must be received by Friday, February 4, 2011.
- To receive the February 1, 2011 Rate Lock: 1035/Transfer Application must be received by Monday, February 7, 2011 and premium within 60 days.

# February 2011 Interest Rate Announcement



The effective date for all fixed deferred products is February 1, 2011. The effective date for fixed indexed products is February 1, 2011.

Buy Date Deadlines for Indexed Annuities: To receive the February 8, 2011 Buy Date: Cash with Application must be received by February 4, 2011.  
To receive the February 8, 2011 Rate Lock: 1035/Transfer Application must be received by February 7, 2011 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	2 Yr Monthly Avg Cap	Fixed**	Surrender Charges	Commission	
											Up Front WA Trail Options
<b>Spectrum Product</b>											
OMIndex-Spectrum 9 floating min.	2.00%	2.00%	2.50%	4.25%	4.00%	--	--	1.75%	15, 15, 15, 14.5, 13.5, 12.5, 10, 7, 4, 0%	9.00%	50 bps, 100 bps
<b>OM Accelerator Bonus Products</b>											
OMIndex-Accelerator 7 floating min.	2.50%	--	--	5.00%	4.25%	--	9.00%	2.25%	10, 9, 8, 7, 6, 5, 4, 0%	5.00%	--
OMIndex-Accelerator 10 floating min.	2.25%	--	--	4.25%	4.00%	--	8.50%	1.75%	10, 10, 10, 10, 9, 8, 7, 6, 4, 2, 0%	8.00%	--
<b>Loyalty Rewards Family Products</b>											
OMIndex-Escalator 6 floating min.	1.00%	--	--	3.00%	3.00%	--	--	1.25%	9, 9, 8, 7, 6, 5, 0%	4.00%	PTO
OMIndex-Escalator 8 floating min.	1.00%	--	--	3.00%	3.00%	--	--	1.25%	13.75, 12.75, 11.75, 10.75, 10, 9, 8, 7, 0%	5.50%	PTO
OMIndex-Escalator 10 floating min.	1.50%	--	--	3.00%	3.00%	--	--	1.50%	14.75, 13.75, 12.75, 11.75, 10.75, 10, 9, 8, 7, 6, 0%	6.50%	PTO
<b>Safety Index Family Products</b>											
OMIndex-Safety 7 (High Band, \$100,000+ premium)	1.00%	--	--	3.00%	3.00%	--	--	1.75%	10, 10, 10, 9, 8, 7, 6, 0%	5.50%	PTO, 100 bps
OMIndex-Safety 7 (Std. Band, under \$100,000 premium)	1.00%	--	--	3.00%	3.00%	--	--	1.75%	10, 10, 10, 9, 8, 7, 6, 0%	5.50%	PTO, 100 bps
OMIndex-Safety 10 (High Band, \$100,000+ premium)	1.00%	--	--	3.00%	3.00%	--	--	1.75%	10, 10, 10, 9, 8, 7, 6, 5, 4, 3, 0%	7.00%	PTO, 100 bps
OMIndex-Safety 10 (Std. Band, under \$100,000 premium)	1.00%	--	--	3.00%	3.00%	--	--	1.75%	10, 10, 10, 9, 8, 7, 6, 5, 4, 3, 0%	7.00%	PTO, 100 bps
<b>OM Financial Life Insurance Company of New York</b>											
OMNYIndex-Spectrum 7	2.25%	--	--	4.00%	3.00%	--	--	2.50%	10, 10, 10, 10, 8, 6, 3, 0%	4.50%	50 bps
OMNYIndex-Spectrum 10	2.25%	--	--	4.00%	3.00%	--	--	2.50%	10, 10, 10, 10, 10, 8, 6, 4, 2, 0%	5.00%	50 bps

February 2011 Interest Rate Announcement



**Deadline for MYGA products:**

On 1035 or transfers from other insurance carriers, all paperwork must be received in good order by January 31, 2011 in order to hold rates.

Fixed Indexed Annuities						
					Surrender Charges	Commission
					Up Front WA	Trail Options
	5 Year		7 Year		5 yr.	5 yr.
	<u>Yr 1</u>	<u>Yrs 2-5</u>	<u>Yr 1</u>	<u>Yrs 2-7</u>	9, 8, 7, 6, 5, 0%	2.50%
OMGuarantee-Plus*	3.65%	2.65%	3.85%	2.85%	7 yr.	--
1st year 1% bonus with MVA					9, 8, 7, 6, 5, 4, 3, 0	3.25%
	<u>Yr 1-5</u>		<u>Yrs 1-7</u>		5 yr.	5 yr.
OMGuarantee-Platinum*	2.85%		3.00%		9, 8, 7, 6, 5, 0%	2.50%
					7 yr.	--
					9, 8, 7, 6, 5, 4, 3, 0	3.25%
	<u>Yr 1</u>	<u>Yrs 2-3</u>				
OMGuarantee-Plus 3*	2.85%	1.85%				
1st year 1% bonus with MVA					9, 8, 7, 0%	1.50%
OMGuarantee-Platinum 3*	<u>Yr 1</u>	<u>Yrs 2-3</u>				
*Repeating Surrender Charges do not apply to the asterisked products in CT/NC/OK.	2.25%					
					9, 8, 7, 0%	1.50%
State Variation Annuity Portfolio						
CT/NC/OK Only	<u>Yr 1-5</u>					
OMGuarantee-Platinum 5**	2.70%					
**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						
	<u>Yr 1</u>	<u>Base Rate</u>				
OMNYGuarantee-Plus 5	4.00%	3.00%	Includes 1% first year bonus		7, 6, 5, 4, 3, 0%	1.25%
OMNYGuarantee-Plus 7	4.00%	3.00%	Includes 1% first year bonus		7, 6, 5, 4, 3, 2, 1, 0%	1.25%
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.						