

REMINDER Rate Hold Process

Traditional Annuities (MYGA):

- Cash with application – Monday, February 28, 2011.
- 1035 or transfers from other insurance carriers, all paperwork must be received in good order by Monday, February 28, 2011 and premium within 60 days

Fixed Indexed Annuities:

- To receive the March 1, 2011 Buy Date: Cash with Application must be received by Friday, February 25, 2011.
- To receive the March 1, 2011 Rate Lock: 1035/Transfer Application must be received by Monday, February 28, 2011 and premium within 60 days.

March 2011 Interest Rate Announcement



The effective date for all fixed deferred products is February 25, 2011. The effective date for fixed indexed products is February 25, 2011.

Buy Date Deadlines for Indexed Annuities: To receive the March 1, 2011 Buy Date: Cash with Application must be received by February 25, 2011.
To receive the March 1, 2011 Rate Lock: 1035/Transfer Application must be received by February 28, 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
Spectrum Product											
OMIndex-Spectrum 9 floating min.	2.00%	2.25%	2.75%	4.25%	4.25%	--	--	2.00%	15, 15, 15, 14.5, 13.5, 12.5, 10, 7, 4, 0%	9.00%	50 bps, 100 bps
OM Accelerator Bonus Products											
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%	--	--	5.00%	4.50%	--	11.00%	2.25%	10, 10, 10, 10, 9, 8, 7, 6, 4, 2, 0%	7.50%	--
Loyalty Rewards Family Products											
OMIndex-Escalator 6 floating min.	1.50%	--	--	3.00%	3.00%	--	--	1.50%	9, 9, 8, 7, 6, 5, 0%	4.00%	PTO
OMIndex-Escalator 8 floating min.	1.60%	--	--	3.20%	3.00%	--	--	1.75%	13.75, 12.75, 11.75, 10.75, 10, 9, 8, 7, 0%	5.50%	PTO
OMIndex-Escalator 10 floating min.	1.70%	--	--	3.30%	3.25%	--	--	1.75%	14.75, 13.75, 12.75, 11.75, 10.75, 10, 9, 8, 7, 6, 0%	6.50%	PTO
Safety Index Family Products											
OMIndex-Safety 7 (High Band, \$100,000+ premium)	1.50%	--	--	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)	1.50%	--	--	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)	1.75%	--	--	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)	1.75%	--	--	3.00%	3.00%	--	--	1.75%	10, 10, 10, 9, 8, 7, 6, 5, 4, 3, 0%	7.00%	PTO, 100 bps
OM Financial Life Insurance Company of New York											
OMNYIndex-Spectrum 7	2.00%	--	--	4.25%	3.00%	--	--	2.75%	10, 10, 10, 10, 8, 6, 3, 0%	4.50%	50 bps
OMNYIndex-Spectrum 10	2.00%	--	--	4.25%	3.00%	--	--	2.75%	10, 10, 10, 10, 10, 8, 6, 4, 2, 0%	5.00%	50 bps

March 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 February 28, 2011 in order to hold rates.						
Fixed Indexed Annuities								
						Surrender Charges	Commission	
							Up Front WA	Trail Options
OMGuarantee-Plus*	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%	--
1st year 1% bonus with MVA	4.00%	3.00%	4.25%	3.25%		7 yr.	7 yr.	
						9, 8, 7, 6, 5, 4, 3, 0	3.25%	--
OMGuarantee-Platinum*	<u>Yr 1-5</u>		<u>Yrs 1-7</u>			5 yr.	5 yr.	
	3.00%		3.30%			9, 8, 7, 6, 5, 0%	2.50%	--
						7 yr.	7 yr.	
						9, 8, 7, 6, 5, 4, 3, 0	3.25%	--
OMGuarantee-Plus 3*	<u>Yr 1</u>	<u>Yrs 2-3</u>				9, 8, 7, 0%	1.50%	
1st year 1% bonus with MVA	3.15%	2.15%						
OMGuarantee-Platinum 3*	<u>Yr 1</u>	<u>Yrs 2-3</u>				9, 8, 7, 0%	1.50%	
*Repeating Surrender Charges do not apply to the asterisked products in CT/NC/OK.		2.50%						
State Variation Annuity Portfolio								
CT/NC/OK Only	<u>Yr 1-5</u>					9, 8, 7, 6, 5, 0%	2.50%	
OMGuarantee-Platinum 5**	2.85%							
							**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.								
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.								