

January 2010 Interest Rate Announcement



The effective date for all fixed deferred products is January 1, 2010. The effective date for fixed indexed products is January 1, 2010.													
Buy Date Deadlines for Indexed Annuities: To receive the January 1, 2010 Buy Date: Cash with Application must be received by December 31, 2009. To receive the January 1, 2010 Rate Lock: 1035/Transfer Application must be received by December 31, 2009 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 MGA	Up Front WA	Trail Options	
Spectrum Product													
OMIndex-Spectrum 9 floating min.	1.75%	2.50%	3.25%	4.75%	4.50%	--	--	1.75%	15, 15, 15, 14.5, 13.5, 12.5, 10, 7, 4, 0%	11.00%	9.00%	50 bps, 100 bps	
OM Accelerator Bonus Products													
OMIndex-Accelerator 7 floating min.	1.75%	--	--	5.00%	5.00%	--	14.00%	2.25%	10, 9, 8, 7, 6, 5, 4, 0%	6.50%	5.00%	--	
OMIndex-Accelerator 10 floating min.	1.75%	--	--	4.75%	4.50%	--	11.50%	2.00%	10, 10, 10, 10, 9, 8, 7, 6, 4, 2, 0%	10.50%	8.50%	--	
Loyalty Rewards Family Products													
OMIndex-Escalator 6 floating min.	1.75%	--	--	5.00%	5.00%	--	--	2.25%	9, 9, 8, 7, 6, 5, 0%	6.00%	4.00%	PTO	
OMIndex-Escalator 8 floating min.	1.75%	--	--	5.00%	5.00%	--	--	2.25%	13.75, 12.75, 11.75, 10.75, 10, 9, 8, 7, 0%	7.50%	5.50%	PTO	
OMIndex-Escalator 10 floating min.	1.75%	--	--	5.00%	5.00%	--	--	2.25%	14.75, 13.75, 12.75, 11.75, 10.75, 10, 9, 8, 7, 6, 0%	8.50%	6.50%	PTO	
Safety Index Family Products													
OMIndex-Safety 7 (High Band, \$100,000+ premium)	1.25%	--	--	6.25%	5.25%	8.50%	--	3.30%	10, 10, 10, 9, 8, 7, 6, 0%	7.50%	6.00%	PTO, 100 bps	
OMIndex-Safety 7 (Std. Band, under \$100,000 premium)	1.00%	--	--	4.75%	4.25%	9.00%	--	3.00%	10, 10, 10, 9, 8, 7, 6, 0%	7.50%	6.00%	PTO, 100 bps	
OMIndex-Safety 10 (High Band, \$100,000+ premium)	1.25%	--	--	5.75%	5.25%	8.50%	--	3.30%	10, 10, 10, 9, 8, 7, 6, 5, 4, 3, 0%	9.00%	7.00%	PTO, 100 bps	
OMIndex-Safety 10 (Std. Band, under \$100,000 premium)	1.00%	--	--	4.25%	4.00%	9.00%	--	3.00%	10, 10, 10, 9, 8, 7, 6, 5, 4, 3, 0%	9.00%	7.00%	PTO, 100 bps	
OM Financial Life Insurance Company of New York													
OMNYIndex-Safety 7	1.75%	--	--	5.00%	4.00%	--	--	3.00%	10, 10, 10, 10, 8, 6, 3, 0%	6.00%	4.50%	50 bps	
OMIndex-Spectrum 10	1.75%	--	--	5.00%	4.00%	--	--	3.00%	10, 10, 10, 10, 10, 8, 6, 4, 2, 0%	6.50%	5.00%	50 bps	

Rates are subject to change. Please refer to SalesLink for most up-to-date information.
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Multi-Year Guaranteed Annuity Portfolio							Surrender Charges		Commission	
	5 Year		7 Year			Up Front MGA	Up Front WA	Trail Options		
	<u>Yr 1</u>	<u>Yrs 2-5</u>	<u>Yr 1</u>	<u>Yrs 2-7</u>						
OMGuarantee-Plus* 1st year 1% bonus with MVA	4.00%	3.00%	4.25%	3.25%	5 yr. 9, 8, 7, 6, 5, 0%	3.75%	3.00%	--		
					7 yr. 9, 8, 7, 6, 5, 4, 3, 0	7 yr. 6.00%	5 yr. 5.00%	--		
OMGuarantee-Platinum*		<u>Yr 1-5</u> 3.20%	<u>Yrs 1-7</u> 3.75%		5 yr. 9, 8, 7, 6, 5, 0%	5 yr. 3.50%	5 yr. 2.50%	--		
					7 yr. 9, 8, 7, 6, 5, 4, 3, 0	7 yr. 4.00%	5 yr. 3.00%	--		
OMGuarantee-Plus 3* 1st year 1% bonus with MVA	<u>Yr 1</u> 2.55%	<u>Yrs 2-3</u> 1.55%			9, 8, 7, 0%	2.50%	2.00%			
OMGuarantee-Platinum 3*	<u>Yr 1</u> 1.70%	<u>Yrs 2-3</u>			9, 8, 7, 0%	2.50%	2.00%			
*Repeating Surrender Charges do not apply to the asterisked products in CT/NC/OK.										
State Variation Annuity Portfolio										
CT/NC/OK Only		<u>Yr 1-5</u> 3.05%								
OMGuarantee-Platinum 5**				**Repeating Surrender Charges do not apply.	9, 8, 7, 6, 5, 0%	2.50%	2.50%			
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%	2.50%	1.25%			
OMNYGuarantee-Plus 7	4.50%	3.50%	Includes 1% first year bonus		7, 6, 5, 4, 3, 2, 1, 0%	2.50%	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.										