

### April 2007 Interest Rate Announcement

New rates are effective April 2, 2007 unless otherwise noted

Indexed Annuities										
Spectrum Family Products*										
	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**	
<b>Spectrum Rewards Choice 7</b> floating min.	2.35%	--	--	8.00%	7.00%	--	--	--	3.15%	
<b>Spectrum Rewards Choice 9</b> floating min.	2.00%	2.25%	2.75%	7.50%	6.25%	--	--	--	3.00%	
<b>Spectrum Choice Bonus</b> floating min.	2.00%	2.75%	3.25%	8.00%	6.50%	--	--	--	2.50%	
<b>Spectrum Rewards Reserve</b> floating min.	2.00%	2.75%	3.25%	8.25%	6.75%	--	--	--	3.00%	
Loyalty Rewards Family Products										
<b>Loyalty Rewards Escalator 6</b> floating min.	2.65%	--	--	7.50%	6.25%	--	--	--	2.50%	
<b>Loyalty Rewards Escalator 8</b> floating min.	2.75%	--	--	8.50%	6.75%	--	--	--	2.50%	
<b>Loyalty Rewards Escalator 10</b> floating min.	2.80%	--	--	8.75%	7.00%	--	--	--	2.65%	
<b>Loyalty Rewards Escalator 12</b> floating min.	2.85%	--	--	9.00%	7.00%	--	--	--	2.70%	
Index Rewards Family Products										
<b>Index Rewards 5</b> floating min.	--	--	--	9.00%	7.00%	--	9.00%	7.00%	3.25%	
<b>Index Rewards</b> floating min.	--	--	--	10.00%	7.50%	--	10.00%	7.50%	3.30%	
Safety Index Family Products										
<b>Safety Index 4 (High Band, \$100,000+ premium)</b>	2.55%	--	--	9.50%	8.00%	1.75%	--	--	3.30%	
<b>Safety Index 4 (Standard Band, under \$100,000 premium)</b>	2.30%	--	--	8.00%	7.00%	2.25%	--	--	3.00%	
<b>Safety Index 7 (High Band, \$100,000+ premium)</b>	2.95%	--	--	10.50%	8.25%	1.50%	--	--	3.30%	
<b>Safety Index 7 (Standard Band, under \$100,000 premium)</b>	2.70%	--	--	9.00%	7.25%	2.00%	--	--	3.00%	
<b>Safety Index 10 (High Band, \$100,000+ premium)</b>	3.05%	--	--	11.00%	8.50%	1.25%	--	--	3.50%	
<b>Safety Index 10 (Standard Band, under \$100,000 premium)</b>	2.80%	--	--	9.50%	7.25%	1.75%	--	--	3.20%	
OM Financial Life Insurance Company of New York										
	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**	
<b>Spectrum Freedom 7</b>	1.60%	--	--	7.50%	6.50%	--	--	--	3.80%	
<b>Spectrum Freedom 10</b>	1.65%	--	--	7.50%	6.50%	--	--	--	3.85%	

**Red text** indicates a negative change or decrease in rates.

**Blue text** indicates a positive change or increase in rates.

**Black text** indicates no change.

Buy Date Deadlines for Indexed Annuities: To receive the April 1, 2007 Buy Date: Cash with Application must be received by March 29, 2007. To receive the April 1, 2007 Rate Lock: 1035/Transfer Application must be received by March 30, 2007 and premium within 60 days.

\* Spectrum Family Products TX is only approved for the Monthly Point-to-Point option.

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



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Multi-Year Guaranteed Annuity Portfolio		
<b>Fidelity Platinum Plus</b> 1st year 1% bonus with MVA	5 Year	7 Year 10 Year
	<b>5.00%</b>	<b>5.00%</b> <b>5.40%</b>
<b>Fidelity Platinum</b>	5 Year	7 Year 10 Year
	<b>4.00%</b>	<b>4.30%</b> <b>4.40%</b>
<b>Dexterity 3 Plus</b> 1st year 1% bonus with MVA	<b>4.30%</b>	
<b>Dexterity 3</b>	<b>3.35%</b>	
Traditional Annuity Portfolio		
<b>Legends Classic</b> 1st Year 2% Bonus w/MVA		
1st Year Rate	<b>6.00%</b>	
Base Rate	<b>4.00%</b>	
<b>Legends Max</b> 1st Year 1% Bonus w/MVA		
1st Year Rate	<b>5.00%</b>	
Base Rate (6 year guarantee)	<b>4.00%</b>	
<b>Minimum Guarantee:</b> Floating Rate 3.00% or 2% minimim. 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.		
State Variation Annuity Portfolio		
<b>CT/NC/OK*</b> <b>Fidelity Platinum 5</b>	<b>3.85%</b>	\$100,000 and up
	<b>3.85%</b>	\$25,000 - \$99,999
	<b>3.85%</b>	Under \$25,000
*Repeating surrender charges do not apply		
OM Financial Life Insurance Company of New York - Traditional Annuities		
<b>Liberty NY 1</b>	<b>7.00%</b>	Includes 3% first year bonus
<b>Liberty NY 3</b>	<b>7.50%</b>	Includes 4% first year bonus
<b>Empire 5</b>	<b>5.25%</b>	Includes 1% first year bonus
<b>Empire 7</b>	<b>5.50%</b>	Includes 1% first year bonus
<b>Resolute 1</b>	<b>5.00%</b>	Includes 1% first year bonus
<b>Resolute 3</b>	<b>5.00%</b>	Includes 1% first year bonus
Universal Life (Rates are effective April 1, 2007)		
<b>WealthMaster<sup>SM</sup> Classic UL</b>	<b>5.10%</b>	
<b>SecureMaster (For Term Conversions Only)</b>	<b>5.10%</b>	
<b>MasterChoice</b>	Fixed Interest	Cap
	<b>5.00%</b>	<b>17.00%</b>
<b>HeritageMaster</b>	<b>5.00%</b>	<b>12.00%</b>
All rates include first-year bonus, if applicable. Product availability and features may vary.		

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