

**October 2011
Minimum Guaranteed Interest Rates (MGIR)**



The Minimum Guaranteed Interest Rates for all products are effective October 1, 2011.

Indexed Annuities		Multi-Year Guaranteed Annuity Portfolio			
	MGSV ²	MGIR Option			
		Indexed Account	Fixed Account		MGIR
Prosperity Elite Series		Guarantee Family			
Prosperity Elite 7	87.5%	1.00%	1.00%	FG Guarantee-Platinum 3	1.00%
Prosperity Elite 10	87.5%	1.00%	1.00%	FG Guarantee-Plus 3	1.00%
Prosperity Elite 14	87.5%	1.00%	1.00%	FG Guarantee-Platinum 5	1.00%
Spectrum Family Products		FG Guarantee-Plus 5			
FG Index-Choice 9 ¹ FG Income for Life ³	103%	1.10%	1.10%	FG Guarantee-Platinum 7	1.00%
Accelerator Bonus Products		FG Guarantee-Plus 7			
FG Accelerator-Bonus 7 FG Income for Life ³	100%	1.10%	1.10%		
FG Accelerator-Bonus 10 FG Income for Life ³	87.5%	1.10%	1.10%		
Escalator Family Products					
FG Index-Escalator 6 ¹	87.5%	1.00%	1.00%		
FG Index-Escalator 8 ¹	87.5%	1.00%	1.00%		
FG Index-Escalator 10 ¹	87.5%	1.00%	1.00%		
Safety Index Family Products					
FG Index-Safety 7	100%	1.75%	1.75%		
FG Index-Safety 10	100%	1.75%	1.75%		
OM Financial Life Insurance Company of New York					
FGNY Index-Safety 7	100%	1.00%	1.00%		
FGNY Index-Choice 10	100%	1.00%	1.00%		

Red Text indicates a decrease in rates. **Green text** indicates an increase in rates. **Black text** indicates no change.

¹ MGIR Option Exceptions States	FG Index-Escalator 6, 8, 10 CA, IL, MN, UT	FG Index-Choice 9 AR, CT, FL, ID, KS, MA, ME, MD, MI, NC, SD, TX, WA, WI	FG Index-Accelerator 7, 10 AR, FL, ID, KS, MD, ME, MI, NC, OK, SD, TX, VT, WI
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Indexed Account	1.00%	1.00%	1.00%
Fixed Account	1.00%	1.00%	1.00%

²MGSV calculation is based on a percentage of premium compounded at the MGIR Option rate, less surrender charges if applicable.

³FG Income for Life

Available only in states where eligible products and rider are both available.

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Roll-Up Rate Cost

Basic:	4.00%	10 bps
Enhanced:	6.00%	30 bps

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