

SERFF Tracking Number: FRCS-125873133 State: Arkansas
Filing Company: OM Financial Life Insurance Company State Tracking Number: 40710
Company Tracking Number: 5093
TOI: A071 Individual Annuities - Special Sub-TOI: A071.001 Equity Indexed
Product Name: 1 & 2 YR Mo. Endorsements OM-SPMAS-09008 & OM-SPMAC-0908
Project Name/Number: LMG-2/70/70

Filing at a Glance

Company: OM Financial Life Insurance Company

Product Name: 1 & 2 YR Mo. Endorsements SERFF Tr Num: FRCS-125873133 State: ArkansasLH
OM-SPMAS-09008 & OM-SPMAC-0908

TOI: A071 Individual Annuities - Special

SERFF Status: Closed

State Tr Num: 40710

Sub-TOI: A071.001 Equity Indexed

Co Tr Num: 5093

State Status: Approved-Closed

Filing Type: Form

Co Status: None

Reviewer(s): Linda Bird

Authors: Sean Cox, Kevin Wiggs,

Disposition Date: 10/29/2008

LaToya Osborn

Date Submitted: 10/28/2008

Disposition Status: Approved

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: LMG-2/70

Status of Filing in Domicile: Not Filed

Project Number: 70

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments: This filing will be submitted to the domicile state at a later date.

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact:

Group Market Type:

Filing Status Changed: 10/29/2008

State Status Changed: 10/29/2008

Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

Our fee of \$250 has been sent by EFT on this same date. This fee is based on the Company's state of domicile.

These forms are new and will not replace any forms currently on file with your Department.

The purpose of the strategy endorsements is to provide a one-year monthly average spread index strategy and a two-

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year monthly average index strategy to the contracts to which they are attached.

These endorsements may be used with the previously approved forms listed in the chart below as well as new forms after Departmental approval. These endorsements will be offered to new and existing contract holders. Sample data pages, which will be used when a new policy is issued, are included for information.

Form Number/ Form Title/ Approved

AM-PEIAII-0405-0(AR)/ Individual Flexible Premium Deferred Annuity Contract/ 08/05/2008
AM-PEIAII-0405-B(AR)/ Individual Flexible Premium Deferred Annuity Contract/ 08/05/2008
AM-PEIAII-0405-0-1(AR)/ Individual Flexible Premium Deferred Annuity Contract/ 08/05/2008
AM-PEIAII-0405-B-1(AR)/ Individual Flexible Premium Deferred Annuity Contract/ 08/05/2008

The strategy endorsements may also be offered to existing contract holders of the previously approved forms listed in the chart below as well as new forms after Departmental approval.

Form Number/ Form Title/ Approved

AM-PEIAII-0704-0(AR)/ Individual Flexible Premium Deferred Annuity Contract/ 10/12/2004
AM-PEIAII-0704-B(AR)/ Individual Flexible Premium Deferred Annuity Contract/ 10/12/2004
AM-PEIAII-0704-0-1(AR)/ Individual Flexible Premium Deferred Annuity Contract/ 10/12/2004
AM-PEIAII-0704-B-1(AR)/ Individual Flexible Premium Deferred Annuity Contract/ 10/12/2004

On endorsements, braces appear around the home office address, administrative office address and phone number, and company signature since these items are variable.

The enclosed forms are written in clear and simplified language and, when attached to the policy, have passed the Flesch Reading Test.

The forms are in final printed form subject only to changes in font style, margins, page numbers, ink, and paper stock. Printing standards will never be less than those required by law.

Company and Contact

Filing Contact Information

(This filing was made by a third party - FC01)

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LaToya Osborn, Technician latoya.osborn@firstconsulting.com
1020 Central (800) 927-2730 [Phone]
Kansas City, MO 64105 (816) 391-2755[FAX]

Filing Company Information

OM Financial Life Insurance Company CoCode: 63274 State of Domicile: Maryland
1001 Fleet Street Group Code: 2598 Company Type:
Baltimore, MD 21202 Group Name: State ID Number:
(888) 697-5433 ext. [Phone] FEIN Number: 52-6033321

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Product Name: 1 & 2 YR Mo. Endorsements OM-SPMAS-09008 & OM-SPMAC-0908
Project Name/Number: LMG-2/70/70

Filing Fees

Fee Required? Yes
Fee Amount: \$250.00
Retaliatory? Yes
Fee Explanation: MD fee of \$125 per form for 2 forms = \$250.00
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
OM Financial Life Insurance Company	\$250.00	10/28/2008	23520845

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Linda Bird	10/29/2008	10/29/2008

SERFF Tracking Number: *FRCS-125873133* *State:* *Arkansas*
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Disposition

Disposition Date: 10/29/2008

Implementation Date:

Status: Approved

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: *FRCS-125873133* State: *Arkansas*
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Item Type	Item Name	Item Status	Public Access
Supporting Document	Certification/Notice		Yes
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	Data Pages		Yes
Form	One-Year Monthly Average Spread Index Strategy Endorsement		Yes
Form	Two-Year Monthly Average Index Strategy Endorsement		Yes

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Form Schedule

Lead Form Number: OM-SPMAS-0908(AR)

Review Status	Form Number	Form Type Form Name	Action	Action Specific Data	Readability	Attachment
	OM-SPMAS-0908(AR)	Policy/Cont One-Year Monthly ract/Fratern Average Spread al Index Strategy Certificate: Endorsement Amendmen t, Insert Page, Endorseme nt or Rider	Initial		55	OM-SPMAS-0908_AR_dist.pdf
	OM-SPMAC-0908(AR)	Policy/Cont Two-Year Monthly ract/Fratern Average Index al Strategy Certificate: Endorsement Amendmen t, Insert Page, Endorseme nt or Rider	Initial		56	OM-SPMAC-0908_AR_dist.pdf

OM FINANCIAL LIFE INSURANCE COMPANY

A STOCK COMPANY

Home Office: { Baltimore, Maryland }

Administrative Office: { P. O. Box 100216, Rome, GA 30162-7216 • Telephone (877) 549-7663 (Toll Free) }

ONE-YEAR MONTHLY AVERAGE SPREAD INDEX STRATEGY ENDORSEMENT

THE ENDORSEMENT

This Endorsement establishes the One-Year Monthly Average Spread Index Strategy for the Contract to which it is attached. If the Endorsement and Contract define the same term, the definition contained in this Endorsement will apply. The terms of the Endorsement apply once the Owner allocates Premium Payments or Transfers into this Crediting Rate Strategy. Premium Payments, Transfers and renewals will be applied on the Allocation Dates determined by the Company.

For purposes of this Endorsement, the term "Contract" refers to an individual annuity policy or to an annuity certificate issued under a group policy.

ALLOCATION DATE

The Allocation Date is the first day of a given Term Period. It is the date declared by the Company for the allocation of each Premium Payment, Transfer or renewal into this Crediting Rate Strategy. The Allocation Date occurs within 32 days after: a) the Company's Administrative Office receives the Premium Payment; or b) the date of Transfer or renewal.

INDEX

The Index for this Crediting Rate Strategy is the Standard & Poor's 500 Composite Stock Price Index. The Standard & Poor's 500 Composite Stock Price Index does not reflect dividends paid on the stocks underlying the Index.

If: a) the publication of the Index is discontinued; (b) the Company is unable to utilize the Index; or c) the calculation of the Index is changed substantially, then the Company will substitute a suitable alternative Index. The Company will notify the Owner of the change at the Owner's last known address. The Crediting Rate Strategy for the new Index will have a corresponding Spread. Any new or substitute index will be approved by the appropriate state insurance department prior to use.

INDEX AVERAGE

Index Average is the sum of the Index Values for the 12 Index Dates during the Term Period, divided by 12.

INDEX DATES

Index Dates begin one month from the Allocation Date. The Index Dates occur on the same numbered day each succeeding month as the Allocation Date. If the same numbered day does not exist in a month, the Company will use the first preceding day that does exist. There are 12 Index Dates for each Term Period.

INDEX VALUE

The Index Value will be the closing value of the Index on a specified date. If the Index closing value is not available for such date, the Index Value used for that date will be the Index closing value on the next trading day for which it is available.

TERM PERIOD

The Term Period is equal to a one-year period, commencing on the Allocation Date and expiring on the same calendar day in the following calendar year.

SPREAD

Spread is a rate declared by the Company for each Term Period under this Crediting Rate Strategy, used in the calculation of interest credited to this Crediting Rate Strategy. The Company may declare a new Spread on or before each Allocation Date, and it will remain unchanged during the Term Period. The Maximum Spread is shown on the Contract Data Page.

INTEREST CREDITED

The Company will calculate any interest to be credited and it will be added to the Strategy Value only at the end of each Term Period. Interest credited equals the Strategy Value at the end of the Term Period before any interest is credited,

multiplied by the Interest Crediting Rate. If the Owner accesses a portion of the Strategy Value before the end of the Term Period, the portion accessed will not be credited interest.

INTEREST CREDITING RATE

The interest crediting rate for the Term Period under this Crediting Rate Strategy will equal the greater of zero or A minus B, where:

A equals:

- Index Average minus the Index Value on the Allocation Date,
- divided by the Index Value on the Allocation Date.

B equals:

- Spread.

TRANSFERS AND RENEWALS

The Owner may request a Transfer into this Crediting Rate Strategy from another Crediting Rate Strategy at any time, subject to any limitations stated in that Crediting Rate Strategy Endorsement. Transfers are not allowed if the Term Period would expire after the Maturity Date.

The Owner may request a Transfer to another Crediting Rate Strategy, subject to any limitations stated in that Crediting Rate Strategy Endorsement. The Company's Administrative Office must receive the Owner's request to Transfer from this Crediting Rate Strategy at least 7 days prior to the end of the Term Period. The Transfer will be processed at the end of the last Term Period. Transfers are not allowed prior to the end of the Term Period.

If a Transfer to another Crediting Rate Strategy is not requested, the Company will establish a new Term Period. The new Term Period will begin on the Allocation Date and will have a new corresponding Spread. If the Term Period is no longer available or the Term Period would extend beyond the Maturity Date, then the Strategy Value will be transferred to the Guaranteed One-Year Strategy.

This Endorsement takes effect and ends with the Contract to which it is attached. Nothing contained in this Endorsement will be held to change, waive or extend any provisions of the Contract except as stated.

{



President }

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OM FINANCIAL LIFE INSURANCE COMPANY

A STOCK COMPANY

Home Office: { Baltimore, Maryland }

Administrative Office: { P. O. Box 100216, Rome, GA 30162-7216 • Telephone (877) 549-7663 (Toll Free) }

TWO-YEAR MONTHLY AVERAGE INDEX STRATEGY ENDORSEMENT

THE ENDORSEMENT

This Endorsement establishes the Two-Year Monthly Average Index Strategy for the Contract to which it is attached. If the Endorsement and Contract define the same term, the definition contained in this Endorsement will apply. The terms of the Endorsement apply once the Owner allocates Premium Payments or Transfers into this Crediting Rate Strategy. Premium Payments, Transfers and renewals will be applied on the Allocation Dates determined by the Company.

For purposes of this Endorsement, the term "Contract" refers to an individual annuity policy or to an annuity certificate issued under a group policy.

ALLOCATION DATE

The Allocation Date is the first day of a given Term Period. It is the date declared by the Company for the allocation of each Premium Payment, Transfer or renewal into this Crediting Rate Strategy. The Allocation Date occurs within 32 days after: a) the Company's Administrative Office receives the Premium Payment; or b) the date of Transfer or renewal.

CAP

The Cap is a maximum percentage rate declared by the Company for each Term Period under this Crediting Rate Strategy. With respect to a particular Premium Payment, Transfer, or renewal, the Cap remains in effect for the entire Term Period. The Cap will be used in the calculation of the Interest Crediting Rate for the Term Period. The Company may declare a new Cap on or before each Allocation Date. The Minimum Cap is shown on the Contract Data Page.

INDEX

The Index for this Crediting Rate Strategy is the Standard & Poor's 500 Composite Stock Price Index. The Standard & Poor's 500 Composite Stock Price Index does not reflect dividends paid on the stocks underlying the Index.

If: a) the publication of the Index is discontinued; (b) the Company is unable to utilize the Index; or c) the calculation of the Index is changed substantially, then the Company will substitute a suitable alternative Index. The Company will notify the Owner of the change at the Owner's last known address. The Crediting Rate Strategy for the new Index will have a corresponding Cap. Any new or substitute index will be approved by the appropriate state insurance department prior to use.

INDEX AVERAGE

Index Average is the sum of the Index Values for the 24 Index Dates during the Term Period, divided by 24.

INDEX DATES

Index Dates begin one month from the Allocation Date. The Index Dates occur on the same numbered day each succeeding month as the Allocation Date. If the same numbered day does not exist in a month, the Company will use the first preceding day that does exist. There are 24 Index Dates for each Term Period.

INDEX VALUE

The Index Value will be the closing value of the Index on a specified date. If the Index closing value is not available for such date, the Index Value used for that date will be the Index closing value on the next trading day for which it is available.

TERM PERIOD

The Term Period is equal to a two-year period, commencing on the Allocation Date and expiring on the same calendar day in the following second consecutive calendar year.

INTEREST CREDITED

The Company will calculate any interest to be credited and it will be added to the Strategy Value only at the end of each Term Period. Interest credited equals the Strategy Value at the end of the Term Period before any interest is credited, multiplied by the Interest Crediting Rate. If the Owner accesses a portion of the Strategy Value before the end of the Term Period, the portion accessed will not be credited interest.

INTEREST CREDITING RATE

The interest crediting rate for the Term Period under this Crediting Rate Strategy will equal to the lesser of A or B, but not less than zero, where:

A equals:

- Index Average minus the Index Value on the Allocation Date,
- divided by the Index Value on the Allocation Date.

B equals:

- Cap.

TRANSFERS AND RENEWALS

The Owner may request a Transfer into this Crediting Rate Strategy from another Crediting Rate Strategy at any time, subject to any limitations stated in that Crediting Rate Strategy Endorsement. Transfers are not allowed if the Term Period would expire after the Maturity Date.

The Owner may request a Transfer to another Crediting Rate Strategy, subject to any limitations stated in that Crediting Rate Strategy Endorsement. The Company’s Administrative Office must receive the Owner’s request to Transfer from this Crediting Rate Strategy at least 7 days prior to the end of the Term Period. The Transfer will be processed at the end of the last Term Period. Transfers are not allowed prior to the end of the Term Period.

If a Transfer to another Crediting Rate Strategy is not requested, the Company will establish a new Term Period. The new Term Period will begin on the Allocation Date and will have a new corresponding Cap. If the Term Period is no longer available or the Term Period would extend beyond the Maturity Date, then the Strategy Value will be transferred to the Guaranteed One-Year Strategy.

This Endorsement takes effect and ends with the Contract to which it is attached. Nothing contained in this Endorsement will be held to change, waive or extend any provisions of the Contract except as stated.

{

 President }

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Rate Information

Rate data does NOT apply to filing.

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Product Name: 1 & 2 YR Mo. Endorsements OM-SPMAS-09008 & OM-SPMAC-0908
Project Name/Number: LMG-2/70/70

Supporting Document Schedules

Review Status:

Satisfied -Name: Certification/Notice

10/24/2008

Comments:

Attachments:

AR CoC.pdf
AR RDB.pdf
Auth_10-08_dist.pdf

Review Status:

Satisfied -Name: Data Pages

10/27/2008

Comments:

Attachments:

AM-PEIAII-0405-0-1A_AR_Sample DP_dist.pdf
AM-PEIAII-0405-0A_AR_Sample DP_dist.pdf
AM-PEIAII-0405-B-1A_AR_Sample DP_dist.pdf
AM-PEIAII-0405-BA_AR_Sample DP_dist.pdf

**STATE OF ARKANSAS
CERTIFICATION OF COMPLIANCE**

Company Name: OM Financial Life Insurance Company

Form Title(s): One-Year Monthly Average Spread Index Strategy Endorsement
Two-Year Monthly Average Index Strategy Endorsement

Form Number(s): OM-SPMAS-0908(AR)
OM-SPMAC-0908(AR)

I hereby certify that to the best of my knowledge and belief, the above form(s) and submission complies with Reg. 19, as well as the other laws and regulations of the State of Arkansas.



JoAnn Grant
Vice President - Product Implementation

October 24, 2008

Date

STATE OF ARKANSAS
READABILITY CERTIFICATION

COMPANY NAME: OM Financial Life Insurance Company

This is to certify that the form(s) referenced below has achieved a Flesch Reading Ease Score as indicated below and complies with the requirements of Ark. Stat. Ann. Section 66-3251 through 66-3258, cited as the Life and Disability Insurance Policy Language Simplification Act.

Form Number	Score
OM-SPMAS-0908(AR)	54.8
OM-SPMAC-0908(AR)	56.1



JoAnn Grant
Vice President - Product Implementation

October 24, 2008
Date



OLD MUTUAL
FINANCIAL NETWORK

Old Mutual Financial Network
1001 Fleet Street
Baltimore, Maryland 21202
PH: 410.895.0100
888.897.LIFE
FX: 410.895.0162

FIDELITY AND GUARANTY INSURANCE COMPANY
FIDELITY AND GUARANTY INSURANCE COMPANY OF NEW YORK
AMERICOM LIFE AND ANNUITY INSURANCE COMPANY

October 1, 2008

To: The Insurance Commissioner

Authorization

This letter, or a copy thereof, will authorize the consulting firm of First Consulting & Administration, Inc., Kansas City, Missouri, to represent this Company in matters before the Insurance Department.

This Authorization shall be valid until revoked by us.

OM Financial Life Insurance Company

By:

Title: Assistant Vice President - Marketing Actuarial

OM FINANCIAL LIFE INSURANCE COMPANY
Flexible Premium Deferred Annuity Policy

DATA PAGE

<p>Annuitant: { John Doe P.O. Box 7873 San Francisco, CA 94120 }</p>	<p>{ Joint Annuitant: Jane Doe P.O. Box 7873 San Francisco, CA 94120 }</p>
<p>Owner: { Jim Smith 123 Main Street San Francisco, CA 94120 }</p>	<p>{ Joint Owner: Mary Smith 123 Main Street San Francisco, CA 94120 }</p>

Beneficiary: As stated in the copy of the Application attached to this Policy unless subsequently changed in compliance with this Policy's provision.

Benefit Description: Flexible Premium Deferred Annuity	Qualified Type: {Nonqualified}
Policy Number: {XXX000100}	Issue Date: {09/01/2008}
Initial Premium: {\$10,000.00}	Effective Date: {09/01/2008}
Issue Age: {40}	Maturity Date: {09/01/2068}

{Optional Benefits or Riders: {Guaranteed Minimum Withdrawal Benefit Rider}}
 {Starting at the end of the first Policy Year, a charge of {X%} is deducted annually from the account value. This charge may change on Restart, subject to a maximum of {1.00%}. For the initial Roll-up period of 10 years, the Roll-up annual accrual rate is {4%}. This Roll-up rate may change with Restart, subject to a minimum guarantee of {3%}.

{Guaranteed Withdrawal Percentage is based on the annuitant's age as follows: age 50-54 {4.00%}; 55-59 {4.50%}; 60 - 64 {5.00%}; 65-69 {5.50%}; 70-74 {6.00%}; 75-79 {6.50%}; 80-84 {7.00%}; 85-89 {7.50%}; and 90+ {8.00%}.

{As used in the Rider, "information page" refers to the Policy Data Page, "account value" is defined as the Policy's Annuity Value, "Minimum Guaranteed Surrender Value" is defined as the Policy's Minimum Guaranteed Annuity Value and "free partial withdrawals" is defined as the Policy's Surrender Charge-Free Withdrawals.}

Crediting Rate Strategies

Strategy Name	Allocation Percentage
{Guaranteed One-Year	{50%}}
{Annual Point-to-Point 3-Year High-Water Mark	{0%}}
{S&P 500 One-Year Point-to-Point	{0%}}
{S&P 500 Monthly Cap	{0%}}
{One-Year Monthly Average Spread Index Strategy	{25%}}
{Two-Year Monthly Average Index Strategy	{25%}}

Upon Death, Surrender, or election of a Settlement Option, the Minimum Guaranteed Interest Rate is an annualized interest rate of {1.05%}.

{For the Annual Point-to-Point 3-Year High-Water Mark Strategy, the Minimum Participation Rate is {100%} and the Minimum Annual Cap is {5%}.

{For the S&P 500 One-Year Point-to-Point Strategy, the Minimum Participation Rate is {100%} and the Minimum Annual Cap is {3%}.

{For the S&P 500 Monthly Cap Strategy, the Minimum Participation Rate is {100%} and the Minimum Monthly Cap is {1%}.

{For the One-Year Monthly Average Spread Index Strategy, the Maximum Spread is {9%}.}

{For the Two-Year Monthly Average Index Strategy, the Minimum Cap is {6%}.}

Surrender Charge-Free Withdrawal Percentage is {10% }.

Lifetime Penalty-Free Limit for Surrender Charge-Free Withdrawals is {not applicable. }

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DATA PAGE
OM FINANCIAL LIFE INSURANCE COMPANY
Flexible Premium Deferred Annuity Policy

Any Withdrawal in excess of the Surrender Charge-Free Withdrawal amount will be assessed a Surrender Charge as follows:

**TABLE OF SURRENDER CHARGE PERCENTAGES
FOR EACH PREMIUM PAYMENT**

Premium Year 1	9.00%
Premium Year 2	8.00%
Premium Year 3	7.00%
Premium Year 4	6.00%
Premium Year 5	5.00%
Premium Year 6	4.00%
Premium Year 7	3.00%
Premium Year 8 and thereafter	0%

Surrender Charges may be waived subject to the provisions of this Policy.

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OM FINANCIAL LIFE INSURANCE COMPANY
Flexible Premium Deferred Annuity Policy

DATA PAGE

Annuitant:	{Joint Annuitant:
{John Doe	Jane Doe
P.O. Box 7873	P.O. Box 7873
San Francisco, CA 94120}	San Francisco, CA 94120}
Owner:	{Joint Owner:
{Jim Smith	Mary Smith
123 Main Street	123 Main Street
San Francisco, CA 94120}	San Francisco, CA 94120}

Beneficiary: As stated in the copy of the Application attached to this Policy unless subsequently changed in compliance with this Policy's provision.

Benefit Description: Flexible Premium Deferred Annuity	Qualified Type:	{Nonqualified}
Policy Number: {XXX000100}	Issue Date:	{09/01/2008}
Initial Premium: {\$10,000.00}	Effective Date:	{09/01/2008}
Issue Age: {40}	Maturity Date:	{09/01/2068}

{Optional Benefits or Riders: {Guaranteed Minimum Withdrawal Benefit Rider}}
 {Starting at the end of the first Policy Year, a charge of {X%} is deducted annually from the account value. This charge may change on Restart, subject to a maximum of {1.00%}. For the initial Roll-up period of 10 years, the Roll-up annual accrual rate is {4%}. This Roll-up rate may change with Restart, subject to a minimum guarantee of {3%}.

{Guaranteed Withdrawal Percentage is based on the annuitant's age as follows: age 50-54 {4.00%}; 55-59 {4.50%}; 60 - 64 {5.00%}; 65-69 {5.50%}; 70-74 {6.00%}; 75-79 {6.50%}; 80-84 {7.00%}; 85-89 {7.50%}; and 90+ {8.00%}.

{As used in the Rider, "information page" refers to the Policy Data Page, "account value" is defined as the Policy's Annuity Value, "Minimum Guaranteed Surrender Value" is defined as the Policy's Minimum Guaranteed Annuity Value and "free partial withdrawals" is defined as the Policy's Surrender Charge-Free Withdrawals.}

Crediting Rate Strategies

Strategy Name	Allocation Percentage
{Guaranteed One-Year	{50%}}
{Annual Point-to-Point 3-Year High-Water Mark	{0%}}
{S&P 500 One-Year Point-to-Point	{0%}}
{S&P 500 Monthly Cap	{0%}}
{One-Year Monthly Average Spread Index Strategy	{25%}}
{Two-Year Monthly Average Index Strategy	{25%}}

Upon Death, Surrender, or election of a Settlement Option, the Minimum Guaranteed Interest Rate is an annualized interest rate of {1.05%}.

{For the Annual Point-to-Point 3-Year High-Water Mark Strategy, the Minimum Participation Rate is {100%} and the Minimum Annual Cap is {5%}.

{For the S&P 500 One-Year Point-to-Point Strategy, the Minimum Participation Rate is {100%} and the Minimum Annual Cap is {3%}.

{For the S&P 500 Monthly Cap Strategy, the Minimum Participation Rate is {100%} and the Minimum Monthly Cap is {1%}.

{For the One-Year Monthly Average Spread Index Strategy, the Maximum Spread is {9%}.}

{For the Two-Year Monthly Average Index Strategy, the Minimum Cap is {6%}.}

Surrender Charge-Free Withdrawal Percentage is {10% }.

Lifetime Penalty-Free Limit for Surrender Charge-Free Withdrawals is {not applicable. }

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OM FINANCIAL LIFE INSURANCE COMPANY
Flexible Premium Deferred Annuity Policy

Any Withdrawal in excess of the Surrender Charge-Free Withdrawal amount will be assessed a Surrender Charge as follows:

**TABLE OF SURRENDER CHARGE PERCENTAGES
FOR EACH PREMIUM PAYMENT**

Premium Year 1	13.50%
Premium Year 2	12.50%
Premium Year 3	11.50%
Premium Year 4	10.50%
Premium Year 5	10.00%
Premium Year 6	9.00%
Premium Year 7	8.00%
Premium Year 8	7.00%
Premium Year 9	6.00%
Premium Year 10	5.00%
Premium Year 11	4.00%
Premium Year 12	2.00%
Premium Year 13 and thereafter	0%

Surrender Charges may be waived subject to the provisions of this Policy.

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OM FINANCIAL LIFE INSURANCE COMPANY
Flexible Premium Deferred Annuity Policy

DATA PAGE

<p>Annuitant: { John Doe P.O. Box 7873 San Francisco, CA 94120 }</p>	<p>{ Joint Annuitant: Jane Doe P.O. Box 7873 San Francisco, CA 94120 }</p>
<p>Owner: { Jim Smith 123 Main Street San Francisco, CA 94120 }</p>	<p>{ Joint Owner: Mary Smith 123 Main Street San Francisco, CA 94120 }</p>

Beneficiary: As stated in the copy of the Application attached to this Policy unless subsequently changed in compliance with this Policy's provision.

Benefit Description: Flexible Premium Deferred Annuity	Qualified Type:	{ Nonqualified }
Policy Number: { XXX000100 }	Issue Date:	{ 09/01/2008 }
Initial Premium: { \$10,000.00 }	Effective Date:	{ 09/01/2008 }
Premium Bonus Amount Percentage: { 2.50% }	Maturity Date:	{ 09/01/2068 }
Issue Age: { 40 }		

{ Optional Benefits or Riders: { Guaranteed Minimum Withdrawal Benefit Rider } }

{ Starting at the end of the first Policy Year, a charge of { X% } is deducted annually from the account value. This charge may change on Restart, subject to a maximum of { 1.00% }. For the initial Roll-up period of 10 years, the Roll-up annual accrual rate is { 4% }. This Roll-up rate may change with Restart, subject to a minimum guarantee of { 3% }.

{ Guaranteed Withdrawal Percentage is based on the annuitant's age as follows: age 50-54 { 4.00% }; 55-59 { 4.50% }; 60 - 64 { 5.00% }; 65-69 { 5.50% }; 70-74 { 6.00% }; 75-79 { 6.50% }; 80-84 { 7.00% }; 85-89 { 7.50% }; and 90+ { 8.00% }..}

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Crediting Rate Strategies

Strategy Name	Allocation Percentage
{ Guaranteed One-Year	{ 50% }
{ Annual Point-to-Point 3-Year High-Water Mark	{ 0% }
{ S&P 500 One-Year Point-to-Point	{ 0% }
{ S&P 500 Monthly Cap	{ 0% }
{ One-Year Monthly Average Spread Index Strategy	{ 25% }
{ Two-Year Monthly Average Index Strategy	{ 25% }

Upon Death, Surrender, or election of a Settlement Option, the Minimum Guaranteed Interest Rate is an annualized interest rate of { 1.05% }.

{ For the Annual Point-to-Point 3-Year High-Water Mark Strategy, the Minimum Participation Rate is { 100% } and the Minimum Annual Cap is { 5% }..}

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Surrender Charge-Free Withdrawal Percentage is {10% }.

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Flexible Premium Deferred Annuity Policy

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Flexible Premium Deferred Annuity Policy

DATA PAGE

<p>Annuitant: { John Doe P.O. Box 7873 San Francisco, CA 94120 }</p>	<p>{ Joint Annuitant: Jane Doe P.O. Box 7873 San Francisco, CA 94120 }</p>
<p>Owner: { Jim Smith 123 Main Street San Francisco, CA 94120 }</p>	<p>{ Joint Owner: Mary Smith 123 Main Street San Francisco, CA 94120 }</p>

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Benefit Description: Flexible Premium Deferred Annuity	Qualified Type:	{ Nonqualified }
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Initial Premium: { \$10,000.00 }	Effective Date:	{ 09/01/2008 }
Premium Bonus Amount Percentage: { 4.00% }	Maturity Date:	{ 09/01/2068 }
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OM FINANCIAL LIFE INSURANCE COMPANY
Flexible Premium Deferred Annuity Policy

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**TABLE OF SURRENDER CHARGE PERCENTAGES
FOR EACH PREMIUM PAYMENT**

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Premium Year 2	12.75%
Premium Year 3	11.75%
Premium Year 4	11.00%
Premium Year 5	10.00%
Premium Year 6	9.00%
Premium Year 7	8.00%
Premium Year 8	7.00%
Premium Year 9	6.00%
Premium Year 10	5.00%
Premium Year 11	4.00%
Premium Year 12	2.00%
Premium Year 13 and thereafter	0%

Surrender Charges may be waived subject to the provisions of this Policy.

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