

SERFF Tracking Number: FRCS-126043114 State: Arkansas
 Filing Company: OM Financial Life Insurance Company State Tracking Number: 41613
 Company Tracking Number: 5157
 TOI: A071 Individual Annuities - Special Sub-TOI: A071.001 Equity Indexed
 Product Name: OM GMWB-FA (01-09) Filing
 Project Name/Number: FGLIC-1/156/156

Filing at a Glance

Company: OM Financial Life Insurance Company

Product Name: OM GMWB-FA (01-09) Filing SERFF Tr Num: FRCS-126043114 State: Arkansas
 TOI: A071 Individual Annuities - Special SERFF Status: Closed-Approved- State Tr Num: 41613
 Closed

Sub-TOI: A071.001 Equity Indexed Co Tr Num: 5157 State Status: Approved-Closed
 Filing Type: Form Reviewer(s): Linda Bird
 Authors: Jana Ellmaker, Aaron Clark Disposition Date: 02/25/2009

Date Submitted: 02/20/2009 Disposition Status: Approved-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: FGLIC-1/156
 Project Number: 156
 Requested Filing Mode: Review & Approval
 Explanation for Combination/Other:
 Submission Type: New Submission
 Overall Rate Impact:
 Filing Status Changed: 02/25/2009

Status of Filing in Domicile: Pending
 Date Approved in Domicile:
 Domicile Status Comments:
 Market Type: Individual
 Group Market Size:
 Group Market Type:
 Explanation for Other Group Market Type:
 State Status Changed: 02/25/2009
 Created By: Aaron Clark
 Corresponding Filing Tracking Number:

Deemer Date:

Submitted By: Jana Ellmaker

Filing Description:

We have been retained by OM Financial Life Insurance Company to file the enclosed form(s) for approval in your state.

We are enclosing for your review and approval a new Guaranteed Withdrawal Benefit Rider. This form is new and does not replace any form currently on file with your Department.

Rider form OM GMWB-FA (01-09) is similar to rider form OM GMWB-FA (10-2007), which was approved by your department on 04-02-2008. Similar to rider form OM GMWB-FA (10-2007), this new Guaranteed Withdrawal Benefit Rider provides a guaranteed life income without annuitization while allowing the Owner access to the account value.

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This rider provides a guaranteed withdrawal amount up to the Guaranteed Withdrawal Payment each contract year. The charge for this rider is a percentage of the account value and is deducted from the account value beginning at the end of the 1st contract year and each contract anniversary thereafter. The percentage charge is as stated on the Information page. The rider charge is deducted through the Accumulation and Withdrawal Periods. The percentage may change if Restart is elected.

This rider may be attached to deferred annuities whose underlying assets are held in the Company's general account. Initially, this rider will be used with Group Single Premium Deferred Annuity Certificates, form numbers listed below; however, this rider will also be attached to any approved or future approved fixed indexed annuity. Sample data pages, which will be used when a new policy is issued, are included for informational purposes only.

Producers licensed to do business in your state including through financial institutions will market this rider. The enclosed form is written in clear and simplified language and has passed the Flesch Reading Ease test.

Enclosed is an actuarial memorandum that demonstrates that the rider is actuarially sound.

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.

Forms that will be used with endorsement form OM GMWB-FA (01-09)

Form Number/ Approval Date

FGL FPDA-EIA (2005)/ 05-13-2005

FGL FPDA-EIA-14 (02-05)/ 05-13-2005

FGL FPDA-ST (6-04)/ 09-17-2004

OM SPDIA-SC9B 2007/ 12-28-2007

OM SPDIA-SRB 2007/ 12-20-2007

Company and Contact

Filing Contact Information

Jana Ellmaker, Senior Compliance Specialist jana.ellmaker@firstconsulting.com
1020 Central 800-927-2730 [Phone] 2741 [Ext]
Suite 201 816-391-2755 [FAX]
Kansas City, MO 64105

Filing Company Information

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

OM Financial Life Insurance Company

CoCode: 63274

State of Domicile: Maryland

SERFF Tracking Number: *FRCS-126043114* State: *Arkansas*
 Filing Company: *OM Financial Life Insurance Company* State Tracking Number: *41613*
 Company Tracking Number: *5157*
 TOI: *A071 Individual Annuities - Special* Sub-TOI: *A071.001 Equity Indexed*
 Product Name: *OM GMWB-FA (01-09) Filing*
 Project Name/Number: *FGLIC-1/156/156*
 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

Filing Fees

Fee Required? Yes
 Fee Amount: \$125.00
 Retaliatory? Yes
 Fee Explanation: MD is the retaliatory state, therefore the fee is \$125.00 per form, times one form equals \$125.00
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
OM Financial Life Insurance Company	\$125.00	02/20/2009	25857647

SERFF Tracking Number: FRCS-126043114 State: Arkansas
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	02/25/2009	02/25/2009

SERFF Tracking Number: FRCS-126043114 *State:* Arkansas
Filing Company: OM Financial Life Insurance Company *State Tracking Number:* 41613
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Product Name: OM GMWB-FA (01-09) Filing
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Disposition

Disposition Date: 02/25/2009

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: *FRCS-126043114* State: *Arkansas*
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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	Statement of Variability		Yes
Supporting Document	Authorization		Yes
Supporting Document	Certification of Compliance		Yes
Supporting Document	Sample data pages		Yes
Form	Guaranteed Minimum Withdrawal Benefit Rider		Yes

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Form Schedule

Lead Form Number: OM GMWB-FA (01-09)

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	OM GMWB-FA (01-09)	Policy/Cont	Guaranteed ract/Fratern al Minimum Benefit Rider	Initial		53.200	OM GMWB-FA (01-09) DIST.pdf
		Certificate: Amendmen t, Insert Page, Endorseme nt or Rider					

Guaranteed Minimum Withdrawal Benefit Rider

This rider is part of the Contract to which it is attached. It is subject to the terms, conditions, and provisions contained in the Contract. The provisions of this rider will supersede any conflicting provisions of the Contract.

Definitions

Accumulation Period. The period of time between the rider's effective date and the start of the withdrawal benefits.

Contract. When this rider is attached to a Certificate issued under a group Contract, "Contract" herein means the Certificate. Otherwise, "Contract" may refer to any individually issued annuity Contract.

Excess Withdrawal. Any amount withdrawn in excess of the Guaranteed Withdrawal Payment. An Excess Withdrawal will decrease the Income Base.

Guaranteed Withdrawal Payment. The maximum amount that can be withdrawn each Contract year during the Withdrawal Period without causing a reduction in the Income Base. This amount is equal to the Income Base multiplied by the Guaranteed Withdrawal Percentage. The Guaranteed Withdrawal Payment is established at the beginning of the Withdrawal Period and changes only at Step-up or because of Excess Withdrawal.

Guaranteed Withdrawal Percentage. A percentage shown on the Information page that is determined at the start of the Withdrawal Period and at Step-up and is based on the annuitant's age at the beginning of the Withdrawal Period or at Step-up.

Income Base. The value used to determine the Guaranteed Withdrawal Payment. If this rider's effective date is on the date of Contract issue, the initial Income Base is equal to the initial premium paid plus any premium bonus. If this rider's effective date is after the Contract issue date, the initial Income Base is equal to the Account Value on the date this rider takes effect.

Restart. After five Contract years following the start of the initial Roll-up period and during the Accumulation Period, the Owner may elect to start a new 10 year Roll-up period. Upon Restart, if the Account Value is greater than the Income Base, the Income Base is increased to equal the Account Value. Restart must occur on a Contract Anniversary.

Rider Withdrawal Payment. The amount the Owner elects to withdraw each Contract year.

Roll-up Rate. The annual accrual rate of the Income Base during the Accumulation Period. The minimum guaranteed Roll-up Rate and the Roll-up Rate for the initial guarantee period are shown on the Information page. We will declare a Roll-up Rate at the time of Restart for a subsequent guarantee period.

Step-up. Occurs when the Income Base is increased to the account value, if larger. The Step-up is automatic and is available each Contract anniversary during the Withdrawal Period and on the day the Withdrawal Period begins.

Withdrawal Period. The period during which Rider Withdrawal Payments are made. At commencement of the Withdrawal Period, the Accumulation Period ends. Note that partial withdrawals made during the Accumulation Period per the Contract do not end the Accumulation Period. No additional premiums will be accepted once the Withdrawal Period begins.

You, Your. The Owner of the Contract. Owner and annuitant must be the same person unless the Owner is not a natural person. Joint annuitants are not allowed on any Contract to which this rider is attached unless the joint annuitants are spouses and the Contract is structured to allow for spousal continuation. Annuitants may not be changed or added after the Withdrawal Period begins.

Effective Date

This rider takes effect on the same date as the Contract to which it is attached unless it is attached after the Contract's effective date.

Guaranteed Minimum Withdrawal Benefit Rider (Cont'd)

Benefit	<p>This rider provides a guaranteed income while allowing the Owner access to the Account Value. Once the Contract has been in force for at least one (1) year and the annuitant has attained age 50 (younger annuitant in the case of joint annuitants), then Rider Withdrawal Payments can begin. Rider Withdrawal Payments can be made each Contract year. You may start and stop Rider Withdrawal Payments at any time. Rider Withdrawal Payments count towards any free partial withdrawals available under the Contract and reduce the Account Value.</p> <p>If You and Your spouse are joint annuitants under the Contract, then the Guaranteed Withdrawal Percentage is based on the age of the younger annuitant and is determined from the Guaranteed Withdrawal Percentages shown on the Information page.</p>
Excess Withdrawal	<p>If the Rider Withdrawal Payments for the Contract year exceed the Guaranteed Withdrawal Payment, the Excess Withdrawal amount equals the excess of the Rider Withdrawal Payments over the Guaranteed Withdrawal Payment available for the Contract Year.</p> <p>The Income Base is reduced due to Excess Withdrawals. The reduced Income Base will equal the Income Base multiplied by the difference of one and the Reduction Percentage. The Reduction Percentage equals the ratio of the Excess Withdrawal to the Account Value before the Excess Withdrawal.</p> <p>Required minimum distributions attributable to the Contract and in excess of the Guaranteed Withdrawal Payment will not be considered Excess Withdrawals.</p>
Increase in Income Base	<p>The Income Base will increase when a Step-up occurs. A Step-up in the Income Base will automatically occur on each Contract anniversary during the Withdrawal Period and on the day the Withdrawal Period begins.</p> <p>At the time of Step-up, the Guaranteed Withdrawal Payment is recalculated and equals the stepped-up Income Base multiplied by the Guaranteed Withdrawal Percentage. The Guaranteed Withdrawal Percentage is updated to be based on the annuitant's age at the time of the Step-up.</p> <p>The Income Base can also increase during the Accumulation Period when a) the policyholder contributes additional premiums and b) at Restart.</p>
Decrease in Income Base	<p>During the Accumulation Period the contract's Income Base may be reduced if a partial withdrawal is taken.</p> <p>The Income Base after a partial withdrawal will equal the Income Base multiplied by the partial withdrawal adjustment.</p> <p>The partial withdrawal adjustment equals the ratio of the account value after the partial withdrawal to the account value before the partial withdrawal.</p>
Restart	<p>At Restart, the Income Base is increased to the greater of the Account Value or Income Base. The rider charge and the Roll-up Rate may change. A Restart may not occur until after five Contract years from the start of the initial Roll-up period and must occur on a Contract Anniversary prior to the end of the tenth Contract year. Only one Restart is allowed.</p>
Withdrawal Period	<p>When the Owner is eligible for this rider benefit, the Withdrawal Period begins when the Owner elects to take Rider Withdrawal Payments. When the Withdrawal Period begins, the Income Base increases to the Account Value, if greater, at the time of election. The Income Base remains level unless a Step-up occurs or an Excess Withdrawal is made. When the Withdrawal Period begins, the Accumulation Period ends and cannot be reinstated.</p>
Rider Charge	<p>The rider charge equals a percentage multiplied by the Account Value. The charge percentage is shown on the Information page. This rider charge is deducted from the Account Value on each Contract anniversary, beginning at the end of the first Contract year. The rider charge is deducted through the Accumulation and Withdrawal Periods. The percentage may change if you elect Restart.</p>
Termination of Rider	<p>This rider terminates upon the earliest of: Contract termination; annuitization; receipt of due proof of death of the first Owner (or annuitant, if a nonnatural person is the Owner) to die except as provided under Spousal Continuation below; transfer of ownership during the Withdrawal Period; and the date You request this rider be terminated.</p>

Guaranteed Minimum Withdrawal Benefit Rider (Cont'd)

Other than as described in Contract Maturity, this rider has no surrender value or other non-forfeiture benefit upon termination.

Contract Maturity

When the Contract reaches the maximum Annuity Date permitted under the Contract, the Owner has the following options:

- The Owner may elect income for life with no guaranteed period, based on the life of the annuitant(s) upon whose life Guaranteed Withdrawal Payments were based, such that the Annuity Payment Amount is the greater of the Annuity Payment Amount that would be provided under the base Contract for that annuitization option, and the Guaranteed Withdrawal Payment. If the rider is in the Accumulation Period, the Guaranteed Withdrawal Payment will be equal to the Income Base multiplied by the Guaranteed Withdrawal Percentage. Upon the date of death of the annuitant, all payments cease.
- The Owner may choose another annuity option per the Contract, and the Annuity Payment Amount will be based on the Contract's Account Value at the time of annuitization.

Spousal Continuation

This rider will terminate in the event of spousal continuation except as provided in this provision. References to "Owner" include "annuitant" where a nonnatural person is the Owner. If the rider is in the Accumulation Period on the date of the original Owner's death, this rider will continue if the original Owner's spouse continues the Contract. Annuitant(s) must be designated as permitted in the definition of "You." If the rider is in the Withdrawal Period on the date of the original Owner's death, this rider will continue if 1) the original Owner's spouse continues the Contract and 2) the original Owner's spouse was a joint annuitant at the time of the Owner's death. The Guaranteed Withdrawal Percentage will continue to be based on the same annuitant's age as it was at the time of the Owner's death, and will increase upon Step-up. Rider charges will continue if the rider continues.

Nonparticipating

Dividends are not payable.

Signed for the Company

OM Financial Life Insurance Company



Chris Chapman, President

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Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Flesch Certification		
Comments:		
Attachment: AR RDB DIST.pdf		

	Item Status:	Status Date:
Bypassed - Item: Application		
Bypass Reason: Not applicable for this filing.		
Comments:		

	Item Status:	Status Date:
Satisfied - Item: Statement of Variability		
Comments:		
Attachment: GMWB Contract Spec page SOV-AR.pdf		

	Item Status:	Status Date:
Satisfied - Item: Authorization		
Comments:		
Attachment: Auth Letter 2009.pdf		

	Item Status:	Status Date:
Satisfied - Item: Certification of Compliance		
Comments:		
Attachment:		

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AR COC DIST.pdf

Item Status:

**Status
Date:**

Satisfied - Item: Sample data pages

Comments:

Attachments:

- FGL FPDA-EIA-14 (02-05) GMWB Policy Data Page.pdf
- FGL FPDA-EIA (2005) GMWB Policy Data Page.pdf
- FGL FPDA-ST (6-04) GMWB Policy Data Page.pdf
- OM SPDIA-SC9B- 2007 GMWB Policy Data Page.pdf
- OM SPDIA-SRB- 2007 GMWB Policy Data Page.pdf

**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 GMWB-FA (01-09)	53.2



Emarie Payne
Vice President & Chief Compliance
Officer

February 20, 2009
Date



OLD MUTUAL
Financial Network

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

OM FINANCIAL LIFE INSURANCE COMPANY
OM FINANCIAL LIFE INSURANCE COMPANY OF NEW YORK

Statement of Variability:

FGL FPDA-EIA-14 (02-05), FGL FPDA-EIA (2005), FGL FPDA-ST (6-04), OM SPDIA-SC9B 2007 & OM SPDIA-SRB 2007

The following information describes the nature and scope of the variable material contained in the contract specification pages. The actual specification page an owner receives will reflect only the information based on the Owners elections. Any use of variability shall be administered in a uniform and non-discriminatory manner and shall not result in unfair discrimination.

<u>Item</u>	<u>Description/Range</u>
Interest Crediting Options:	Optional interest crediting options will appear on Policy Information page only if the benefit is/are elected by owner:
Applicable to equity index account value options only, if option is not selected, then index crediting option will not print. The equity index account value options are available by previously approved riders and are designed to provide possible index credits based on formulas which are linked to changes in the monthly point-to-point closing values of the S&P 500 Composite Stock Price Index for a respective 1, 2, and 3 year period	<p>The range is open to include any prior previously approved interest crediting option riders, and any new (with prior DOI approval), interest crediting option riders.</p> <p>The fields will display the information for both the prior previously approved and new interest crediting option riders as elected by the Owner.</p> <p>One-Year S&P 500 Monthly Point-to-Point Two-Year S&P 500 Monthly Point-to-Point Three-Year S&P 500 Monthly Point-to-Point One Year S&P 500 Monthly Average One Year S&P 500 Annual Point to Point</p>
Initial Premium Allocated	<p>The initial premium allocation varies on new issues depending on the amount allocated to each interest crediting option the owner elects to contribute premium.</p> <p>The initial premium allocation varies on new issues. The initial premium allocation becomes fixed at issue.</p> <p>The range for this item is open to allow owners to allocate premium according to their wishes.</p>
Index Interest Crediting Period: Applicable to equity index account value options only, if option is not selected, then index crediting period will not print.	<p>The Index Interest Crediting Period corresponds to the Index Interest option rider(s) elected by the Owner.</p> <p>The Index Interest Crediting Period, for each Index Interest option rider(s) elected, may be different for each Initial Premium allocated because of the index interest option rider chosen.</p> <p>The Index Interest Crediting Period becomes fixed at issue.</p>
Cap*	<p>The Cap rate is declared by the company, in advance, on new issues and is guaranteed for 1, 2, or 3 years (follows index crediting periods).</p> <p>The Cap rate is fixed at issue, but may change at the beginning of each index interest crediting period. The cap rate may be different for each index interest crediting option elected. The Cap rate varies per new issue subject to a minimum cap of 1% per month. Currently, the range is between 1.00% and 25.00%</p>

w w w . o m f n . c o m

MGSV Accumulation interest rate (for the EIA options only)	The MGSV Accumulation Interest Rate varies on new issues and is declared by the company on new issues. The range for the MGSV Accumulation Interest Rate is between 1% and 3%. Once determined, the rate is set for the life of the contract. The MGSV Accumulation interest rate is equal to the nonforfeiture rate. Once determined the rate is set for the life of the contract. The rate is not redetermined.
Total Account Value/Initial Premium Paid	The Total Account Value/Initial Premium Paid in the Initial Premium Allocated varies on each new issue. The Total Account Value/Initial Premium Paid in the Initial Premium Allocated becomes fixed at issue. The range for this item is open to the total initial premium paid by the owner.
Effective annual interest rate (for fixed option only)	Is declared by the company on new issues, subject to a floating minimum rate of between 1% and 3%, which is equal to the nonforfeiture rate. The rate is guaranteed for the period shown on the contract specification page. The effective annual interest rate becomes fixed at issue. The range for the effective annual interest rate is between 1% and 3%.
Guaranteed minimum effective annual interest rate (for fixed option only)	Is declared by the company on new issues with a floating minimum rate between 1% and 3%, which is equal to the nonforfeiture rate. Once determined, the rate is set for the life of the contract. The range for the guaranteed minimum effective annual interest rate is between 1% and 3%. This rate becomes fixed at issue and remains fixed until the earliest of the following events: <ul style="list-style-type: none">• The annuity date;• The annuity is surrendered; or• The death of the owner if prior to the annuity date.
Guaranteed Minimum Withdrawal Benefit Rider	If the Optional Guaranteed Minimum Withdrawal Benefit Rider is offered, the following applies: Rider Charge: Is determined by the company. Can vary between 0 bps to 100bps and is deducted annually from the account value. Rider Restart Max: Is determined by the company and will be Roll-up annual accrual rate Can vary between 4-10%, as determined by the company. Roll-up rate in conjunction with a Restart Will be no lower than 3%, as determined by the company.
Guaranteed Withdrawal Percentage	Can vary between 3-10% and is based on the annuitant or joint annuitant's age as shown on the information page but may change in the future.
Riders and Endorsements	Optional benefit riders will be added when new riders become available. Only riders applicable to an issued policy will be reflected on the Data Page.

All other bracketed items are John Doe information.



Old Mutual Financial Network
1001 Fleet Street
Baltimore, Maryland 21202
PH 410.895.0100
1.888.697.LIFE
FX 410.895.0162
www.oldmutualus.com

January 1, 2009

NAIC Company Code: 63274

To: The Insurance Commissioner

Re: Authorization

This letter, or a copy thereof, will authorize the consulting firm of First Consulting & Administration, Inc.; 1020 Central, Suite 201; Kansas City, MO, 64105-1670, to represent this Company in matters before the Insurance Department.

This Authorization shall be valid until revoked by us.

OM Financial Life Insurance Company

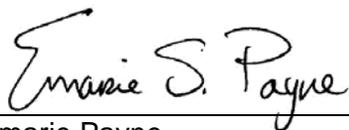
BY:

Karen T. Lam, FLMI, AIRC
Manager, Product Compliance

**STATE OF ARKANSAS
CERTIFICATION OF COMPLIANCE**

Company Name: OM Financial Life Insurance Company
Form Title(s): Guaranteed Minimum Withdrawal Benefit Rider
Form Number(s): OM GMWB-FA (01-09)

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.



Emarie Payne
Vice President & Chief Compliance
Officer

February 20, 2009
Date

CERTIFICATE INFORMATION

[Certificate Number: 0000000	Contract Number: 300109	Contract holder: Trustee for OM Financial Life Group Insurance Trust
Owner(s) Name(s): John Doe Mary Doe	Birth Date(s): February 1, 1943	Social Security Number(s): 111-11-1111 111-11-1111
Annuitant(s) Name(s): John Doe Mary Doe	Birth Date(s): February 1, 1943	Date of Issue: December 1, 2008 Certificate Anniversary: December 1 st
[Beneficiary: Beneficiary is as named in the application or in the most recent beneficiary change sent to our home office.		

(Second named annuitant, if any, is the joint or contingent annuitant, as applicable.)

Annuity Option: Option 2. Life Income With A Guaranteed Period Of 10 Years (This annuity option is described in the annuity benefits section.)
Annuity Date: December 1, 2033]

Interest Crediting Option(s)	Initial Premium Allocated	Index Crediting Period	Cap*	MGSV Accumulation Interest Rate
[One-Year S&P 500 Monthly Point-to-Point	\$20,000	1	2.00% monthly cap	1.15%
[Two-Year S&P 500 Monthly Point-to-Point	\$20,000	2	2.00% monthly cap	1.15%
[Three-Year S&P 500 Monthly Point-to-Point	\$20,000	3	2.00% monthly cap	1.15%
[One Year S&P 500 Monthly Average	\$20,000	1	9.00% annual cap	1.15%
[One Year S&P 500 Annual Point to Point	\$20,000	1	8.00% annual cap	1.15%
Fixed Interest Option **	\$20,000	NA	NA	1.15%
Total Account Value/Initial Premium Paid:	\$120,000 ***			

* The cap rate is declared in advance and guaranteed for the index crediting period.

** Any premium allocation to the fixed interest option, will be credited with an effective annual interest rate of [2.25%] from December 1, 2008 through November 30, 2009. The guaranteed minimum effective annual interest rate is [1.15%] for each certificate year until the annuity date. We may, at our discretion, declare current credited interest rates in excess of the guaranteed minimum rate. Any additional premiums paid into the fixed interest option will be credited with the then current credited interest rate.

***Additional Interest: Any premium paid during the first twelve months will be credited with an additional interest rate of 6% credited on the day that the premium was applied.

[Guaranteed Minimum Withdrawal Benefit Rider (GMWB): Starting at the end of the first certificate 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%].

Surrender Charges

[Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10	Year 11	Year 12	Year 13	Year 14	Year 15
17.5%	16.5%	15.5%	14.5%	13.5%	12.5%	11.5%	10.5%	9.5%	8.5%	7.5%	6.5%	5.5%	4.5%	0%

Riders and Endorsements Attached:

- [Guaranteed Minimum Withdrawal Benefit Rider, OM GMWB-FA (01-09)]
- [Additional Interest Rider, FGL PBIR-C (2003)]
- [Partial Withdrawals Without Surrender Charges Rider, FGL FS-PW 1-C (2003)]
- [One-Year Monthly Point-To-Point Equity Index Option Rider, FGL 1YMPTP-F-C (2003)]
- [Two – Year Monthly Point-To-Point Equity Index Option Rider, FGL 2YMPTP-F-C (2003)]
- [Three – Year Monthly Point-To-Point Equity Index Option Rider, FGL 3YMPTP-F-C (2003)]
- [One Year Monthly Average Equity Index Option Rider, FGL 1YMA-C (6-04)]
- [One Year Annual Point to Point Equity Index Option Rider, FGL 1YAPTP-C (6-04)]

The information regarding the owner, beneficiary, annuitant, annuity option, and annuity date is subject to any change submitted and on record.

CERTIFICATE INFORMATION

[Certificate Number: 0000000	Contract Number: 100136	Contract Holder: Trustee for OM Financial Life Group Insurance Trust
Owner(s) Name(s): John Doe Mary Doe	Birth Date(s): February 01, 1943	Social Security Number(s): 111-11-1111 111-11-1111
Annuitant(s) Name(s): John Doe Mary Doe	Birth Date(s): February 01, 1943	Date of Issue: December 1, 2008 Certificate Anniversary: December 1 st
[Beneficiary: Beneficiary is as named in the application or in the most recent beneficiary change sent to our home office.		

(Second named annuitant, if any, is the joint or contingent annuitant, as applicable.)

Annuity Option: Option 2. Life Income With A Guaranteed Period Of 10 Years (This annuity option is described in the annuity benefits section.)
Annuity Date: December 1, 2033]

Interest Crediting Option(s)	Initial Premium Allocated	Index Crediting Period	Cap*	MGSV Accumulation Interest Rate
[One-Year S&P 500 Monthly Point-to-Point	\$20,000	1	2.00% monthly cap	2.15%]
[Two-Year S&P 500 Monthly Point-to-Point	\$20,000	2	2.00% monthly cap	2.15%]
[Three-Year S&P 500 Monthly Point-to-Point	\$20,000	3	2.00% monthly cap	2.15%]
[One-Year S&P 500 Monthly Average	\$20,000	1	8.00% annual cap	2.15%]
[One-Year S&P 500 Annual Point-to-Point	\$20,000	1	8.00% annual cap	2.15%]
Fixed Interest Option **	\$20,000	NA	NA	2.15%
Total Account Value/Initial Premium Paid:	\$120,000 #			

[* The cap rate is declared in advance and guaranteed for the index crediting period.]

** Any premium allocation to the fixed interest option will be credited with an effective annual interest rate of [2.25%] from December 1, 2008 through November 30, 2009. The guaranteed minimum effective annual interest rate is [2.15%] for each certificate year until the annuity date. We may, at our discretion, declare current credited interest rates in excess of the guaranteed minimum rate. Any additional premiums paid into the fixed interest option will be credited with the then current credited interest rate.

Annual Bonus Interest: Any premium paid during the first year will be credited with a bonus interest rate of 1% each year for 6 years.

[Guaranteed Minimum Withdrawal Benefit Rider (GMWB): Starting at the end of the first certificate 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%].

Surrender Charges

[Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10	Year 11	Year 12	Year 13	Year 14	Year 15
14.75%	13.75%	12.75%	11.75%	10.75%	10%	9%	8%	7%	6%	5%	4%	3%	2%	1%

Riders and Endorsements Attached:

[Guaranteed Minimum Withdrawal Benefit Rider, OM GMWB-FA (01-09)]
[Annual Bonus Interest Rider, FGL ABIR-C (2005)]
[One – Year Monthly Average Equity Index Option Rider, FGL 1YMA-C (6-04)]
[One – Year Annual Point-To-Point Equity Index Option Rider, FGL 1YAPTP-C (6-04)]
[One – Year Monthly Point-To-Point Equity Index Option Rider, FGL 1YMPTP-F-C (2003)]
[Two – Year Monthly Point-To-Point Equity Index Option Rider, FGL 2YMPTP-F-C (2003)]
[Three – Year Monthly Point-To-Point Equity Index Option Rider, FGL 3YMPTP-F-C (2003)]

[The information regarding the owner, beneficiary, annuitant, annuity option, and annuity date is subject to any change submitted and on record.]

CERTIFICATE INFORMATION

[Certificate Number: 0000000	Contract Number: 100135	Contract holder: Wachovia Trust Company National Association as Trustee for OM Financial Life Insurance Group Ins. Trust
Owner(s) Name(s): John Doe Mary Doe	Birth Date(s): February 01, 1943	Social Security Number(s): 111-11-1111 111-11-1111
Annuitant(s) Name(s): John Doe Mary Doe	Birth Date(s): February 01, 1943	Date of Issue: August 15, 2008 Certificate Anniversary: August 15 th

Beneficiary: Beneficiary is as named in the application or in the most recent beneficiary change sent to our home office.
(Second named annuitant, if any, is the joint or contingent annuitant, as applicable.)

[Annuity Option: Option 2. Life Income With A Guaranteed Period Of 10 Years (This annuity option is described in the annuity benefits section.)
Annuity Date: August 15, 2033]

Interest Crediting Option(s)	Initial Premium Allocated	Index Crediting Period	Cap*	MGSV Accumulation Interest Rate
[One- Year S&P 500 Monthly Average	\$20,000	1	9.00% annual cap	1.50%]
[One- Year S&P 500 Annual Point to Point	\$20,000	1	8.00% annual cap	1.50%]
Fixed Interest Option **	\$20,000	NA	NA	1.50%
Total Account Value/Initial Premium Paid:		\$60,000		

[* The cap rate is declared in advance and guaranteed for the index crediting period.]

** Any premium allocation to the fixed interest option, will be credited with an effective annual interest rate of 1.50% from August 15, 2008 through July 14, 2009. The guaranteed minimum effective annual interest rate is 1.50% for each certificate year until the annuity date. We may, at our discretion, declare current credited interest rates in excess of the guaranteed minimum rate. Any additional premiums paid into the fixed interest option will be credited with the then current credited interest rate.

[Guaranteed Minimum Withdrawal Benefit Rider (GMWB): Starting at the end of the first certificate 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%].

Surrender Charges												
Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10	Year 11	Year 12	Year 13
12%	11%	10%	9%	8%	7%	6%	5%	4%	3%	2%	1%	0%

Riders and Endorsements Attached:

[Guaranteed Minimum Withdrawal Benefit Rider, OM GMWB-FA (01-09)]
[One – Year Monthly Average Equity Index Option Rider, FGL 1YMA-C (6-04)]
[One – Year Annual Point to Point Equity Index Option Rider, FGL 1YAPTP-C (6-04)]

[The information regarding the owner, beneficiary, annuitant, annuity option, and annuity date is subject to any change submitted and on record.]

INFORMATION PAGE

[Certificate Number: 0000000	Contract Number: 300107	Contract Holder: Trustee for OM Financial Life Insurance Group Ins. Trust
Owner(s) Name(s): John Doe	Birth Date(s): February 1, 1943	Social Security Number(s): 111-11-1111
Mary Doe		111-11-1111
Annuitant(s) Name(s): John Doe	Birth Date(s): February 1, 1943	Date of Issue: May 1, 2008
Mary Doe		Certificate Anniversary: May 1 st
[Beneficiary: Beneficiary is as named in the application or in the most recent beneficiary change sent to our home office.]		

(Second named annuitant, if any, is the joint or contingent annuitant, as applicable.)

Annuity Option: Option 2. Life Income With a Guaranteed Period of 10 Years (This annuity option is described in the annuity benefits section.)

Annuity Date: May 1, 2033]

Interest Crediting Option(s)	Single Premium Allocated	Index Crediting Period	Cap*	MGSV Accumulation Interest Rate
[One-Year S&P 500 Monthly Point-to-Point	\$20,000	1	2.00% monthly cap	2.50%
[Two-Year S&P 500 Monthly Point-to-Point	\$20,000	2	2.25% monthly cap	2.50%
[Three-Year S&P 500 Monthly Point-to-Point	\$20,000	3	2.75% monthly cap	2.50%
[One-Year S&P 500 Monthly Average	\$20,000	1	7.00% annual cap	2.50%
[One-Year S&P 500 Annual Point to Point	\$20,000	1	6.00% annual cap	2.50%
Fixed Interest Option **	\$20,000	NA	NA	3.00%

Total Account Value/Single Premium Paid: \$120,000 ***

[* The cap rate is declared in advance and guaranteed for the index crediting period.]

**Any premium allocation to the fixed interest option will be credited with an effective annual interest rate of [3.00%] from May 1, 2008 through April 30, 2009. The guaranteed minimum effective annual interest rate is [3.00%] for each Certificate year until the annuity date. We may, at our discretion, declare current credited interest rates in excess of the guaranteed minimum rate. Any additional premiums paid into the fixed interest option will be credited with the then current credited interest rate.

***Additional Interest: Any premium paid during the first six months will be credited with an additional interest rate of [3.00%] credited on the day that the premium was applied.

[Guaranteed Minimum Withdrawal Benefit Rider (GMWB): Starting at the end of the first certificate 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%].

Certificate Year	[Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Surrender Charges	15%	15%	15%	14.5%	13.5%	12.5%	10%	7%	4%	0%]

Riders and Endorsements Attached:

[Guaranteed Minimum Withdrawal Benefit Rider, OM GMWB-FA (01-09)]

[One – Year Monthly Average Equity Index Option Rider, FGL 1YMA-C (6-04)]

[One – Year Annual Point to Point Equity Index Option Rider, FGL 1YAPTP-C (6-04)]

[One -Year Monthly Point-To-Point Equity Index Option Rider, FGL 1YMPTP-F-C (2003)]

[Two – Year Monthly Point-To-Point Equity Index Option Rider, FGL 2YMPTP-F-C (2003)]

[Three – Year Monthly Point-To-Point Equity Index Option Rider, FGL 3YMPTP-F-C (2003)]

[The information regarding the owner, beneficiary, annuitant, annuity option, and annuity date is subject to any change submitted and on record.]

INFORMATION PAGE

[Certificate Number: 0000000	Contract Number: 300108	Contract Holder: Trustee for OM Financial Life Insurance Group Ins. Trust
Owner(s) Name(s): John Doe	Birth Date(s): February 1, 1943	Social Security Number(s): 111-11-1111
Mary Doe		111-11-1111
Annuitant(s) Name(s): John Doe	Birth Date(s): February 1, 1943	Date of Issue: May 1, 2008
Mary Doe		Certificate Anniversary: May 1 st
[Beneficiary: Beneficiary is as named in the application or in the most recent beneficiary change sent to our home office.		

(Second named annuitant, if any, is the joint or contingent annuitant, as applicable.)

Annuity Option: Option 2. Life Income With a Guaranteed Period of 10 Years (This annuity option is described in the annuity benefits section.)

Annuity Date: May 1, 2033]

Interest Crediting Option(s)	Single Premium Allocated	Index Crediting Period	Cap*	MGSV Accumulation Interest Rate
[One-Year S&P 500 Monthly Point-to-Point	\$20,000	1	2.00% monthly cap	2.60%
[Two-Year S&P 500 Monthly Point-to-Point	\$20,000	2	2.25% monthly cap	2.60%
[Three-Year S&P 500 Monthly Point-to-Point	\$20,000	3	2.75% monthly cap	2.60%
[One-Year S&P 500 Monthly Average	\$20,000	1	7.00% annual cap	2.60%
[One-Year S&P 500 Annual Point to Point	\$20,000	1	6.00% annual cap	2.60%
Fixed Interest Option **	\$20,000	NA	NA	3.00%

Total Account Value/Single Premium Paid: \$120,000 ***

[* The cap rate is declared in advance and guaranteed for the index crediting period.]

**Any premium allocation to the fixed interest option will be credited with an effective annual interest rate of 3.00% from May 1, 2008 through April 30, 2009. The guaranteed minimum effective annual interest rate is 3.00% for each Certificate year until the annuity date. We may, at our discretion, declare current credited interest rates in excess of the guaranteed minimum rate. Any additional premiums paid into the fixed interest option will be credited with the then current credited interest rate.

***Additional Interest: Any premium paid during the first six months will be credited with an additional interest rate of 4.00% credited on the day that the premium was applied.

[Guaranteed Minimum Withdrawal Benefit Rider (GMWB): Starting at the end of the first certificate 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%].]

Certificate Year	[1	2	3	4	5	6	7	8	9	10	11	12	13	14
Surrender Charges	15.8%	15.5%	14.5%	13.5%	13%	12%	11%	10%	9%	8%	7%	5%	3%	0%

Riders and Endorsements Attached:

[Guaranteed Minimum Withdrawal Benefit Rider, OM GMWB-FA (01-09)]

[One – Year Monthly Average Equity Index Option Rider, FGL 1YMA-C (6-04)]

[One – Year Annual Point to Point Equity Index Option Rider, FGL 1YAPTP-C (6-04)]

[One -Year Monthly Point-To-Point Equity Index Option Rider, FGL 1YMPTP-F-C (2003)]

[Two – Year Monthly Point-To-Point Equity Index Option Rider, FGL 2YMPTP-F-C (2003)]

[Three – Year Monthly Point-To-Point Equity Index Option Rider, FGL 3YMPTP-F-C (2003)]

[The information regarding the owner, beneficiary, annuitant, annuity option, and annuity date is subject to any change submitted and on record.]