

Company	OM Financial Life of New York				National Integrity Life			
	AM Best A- Assets \$513 Million				AM Best A++ S&P AA+ Assets \$2.4 Billion			
Annuity Name	Spectrum Freedom 7	Spectrum Freedom 10	Empire 5	Empire 7	Momentum Advantage 4	Momentum Advantage 5	Momentum Advantage 7	Momentum Advantage 10
State Approval	Approved in NY only.	Approved in NY only.	Approved in NY only.	Approved in NY only.	Approved in NY only.	Approved in NY only.	Approved in NY only.	Approved in NY only.
Current Interest Rate	Three S&P options Monthly Averaging Annual Pt to Pt Monthly Pt to Pt ANNUAL RESET	Three S&P options Monthly Averaging Annual Pt to Pt Monthly Pt to Pt ANNUAL RESET	4.40% 1st Yr 3.40% Yrs 2-5 GUARANTEED 5 YEARS	5.35% 1st Yr 4.35% Yrs 2-7 GUARANTEED 7 YEARS	3.55% 1st Yr 2.80% Yrs 2-4 GUARANTEED 4 YEARS	3.90% 1st Yr 3.15% Yrs 2-5 GUARANTEED 5 YEARS	4.35% 1st Yr 3.60% Yrs 2-7 GUARANTEED 5 YEARS	4.70% 1st Yr 3.95% Yrs 2-10 GUARANTEED 10 YEARS
Effective Rate or Index Annuity	INDEX ANNUITY	INDEX ANNUITY	3.60%	4.50%	2.98%	3.30%	3.70%	4.02%
Death Benefit*	Owner	Owner	Owner	Owner	Annuitant	Annuitant	Annuitant	Annuitant
Issue Ages	Annuitant 0-85 Owner 0-85	Annuitant 0-85 Owner 0-85	Annuitant 18-85 Owner 18-85	Annuitant 18-85 Owner 18-85	Annuitant 0-86 Owner 0-86	Annuitant 0-86 Owner 0-86	Annuitant 0-85 Owner 0-85	Annuitant 0-83 Owner 0-83
Guarantees	3.00% on 100% GUAR ANNUALLY! 123% End of Term	3.00% on 100% GUAR ANNUALLY! 134% End of Term	Rate is Guaranteed for Entire Term!	Rate is Guaranteed for Entire Term!	Rate is Guaranteed for Entire Term!	Rate is Guaranteed for Entire Term!	Rate is Guaranteed for Entire Term!	Rate is Guaranteed for Entire Term!
Surrender Period	7 Years 10,10,10,10,8,6,3	10 Years 10,10,10,10,10,10,8,6,4,2	5 Years 7,6,5,4,3 +/- MVA	7 Years 7,6,5,4,3,2,1 +/- MVA	4 Years 7,6,5,4 +/- MVA	5 Years 7,6,5,4,3 +/- MVA	7 Years 7,6,5,4,3,2,1 +/- MVA	10 Years 7,6,5,4,3,2,1 +/- MVA
Minimum Premium	\$10,000	\$10,000	\$2,000 Qualified \$5,000 Non-Qual	\$2,000 Qualified \$5,000 Non-Qual	\$20,000	\$20,000	\$20,000	\$20,000
Max Premium W/O Approval	\$1,000,000	\$1,000,000	\$600,000	\$600,000	00-75 \$1,000,000 76-86 \$500,000	00-75 \$1,000,000 76-86 \$500,000	00-75 \$1,000,000 76-85 \$500,000	00-75 \$1,000,000 76-85 \$500,000
FPDA Or SPDA	Flexible Premium	Flexible Premium	Single Premium	Single Premium	Single Premium	Single Premium	Single Premium	Single Premium
Product Highlights and Hot Points	10% Withdrawals after 1st Year! Nursing Home & Terminal Illness Waivers! Full Acct Value Paid at Death! No Commission Chargeback at Death! 7.25% Mo Average 5.75% Ann Pt to Pt 2.50% Mo Pt to Pt	2.0% PREMIUM BONUS! 10% Withdrawals after 1st Year! Nursing Hm Waiver! Full Acct Value Paid at Death! No Commission Chargeback at Death! 7.00% Mo Average 6.00% Ann Pt to Pt 2.50% Mo Pt to Pt	Monthly Interest Checks available Immediately! Full Acct Value Paid at Death! No Commission Chargeback at Death!	Monthly Interest Checks available Immediately! Full Acct Value Paid at Death! No Commission Chargeback at Death!	Monthly Interest Cks Immediately! 10% Withdrawals including 1st Year! Full Acct Value Paid at Death! Nursing Home & Terminal Illness Waivers!	Monthly Interest Cks Immediately! 10% Withdrawals including 1st Year! Full Acct Value Paid at Death! Nursing Home & Terminal Illness Waivers!	Monthly Interest Cks Immediately! 10% Withdrawals including 1st Year! Full Acct Value Paid at Death! Nursing Home & Terminal Illness Waivers!	Monthly Interest Cks Immediately! 10% Withdrawals including 1st Year! Full Acct Value Paid at Death! Only MVA & no surr charge after 7 yrs! Nursing Home & Terminal Illness Waivers!
COMMISSION	4.50% Ages 80-85 2.25%	5.00% Ages 80-85 2.50%	1.25% Ages 80-85 0.625%	1.25% Ages 80-85 0.625%	2.00% Ages 80-86 .50%	2.50% Ages 80-86 .50%	3.00% Ages 80-85 1.00%	3.50% Ages 80-83 1.50%

Rates Effective May 01, 2009

© 2009 Rawlings Insurance Services Inc.

Print agent contract & application materials directly from our website at www.ronrawlings.com

*Denotes whether Death Benefit is Owner or Annuitant driven. For Agent Use Only. Not for use in soliciting sales from the public.