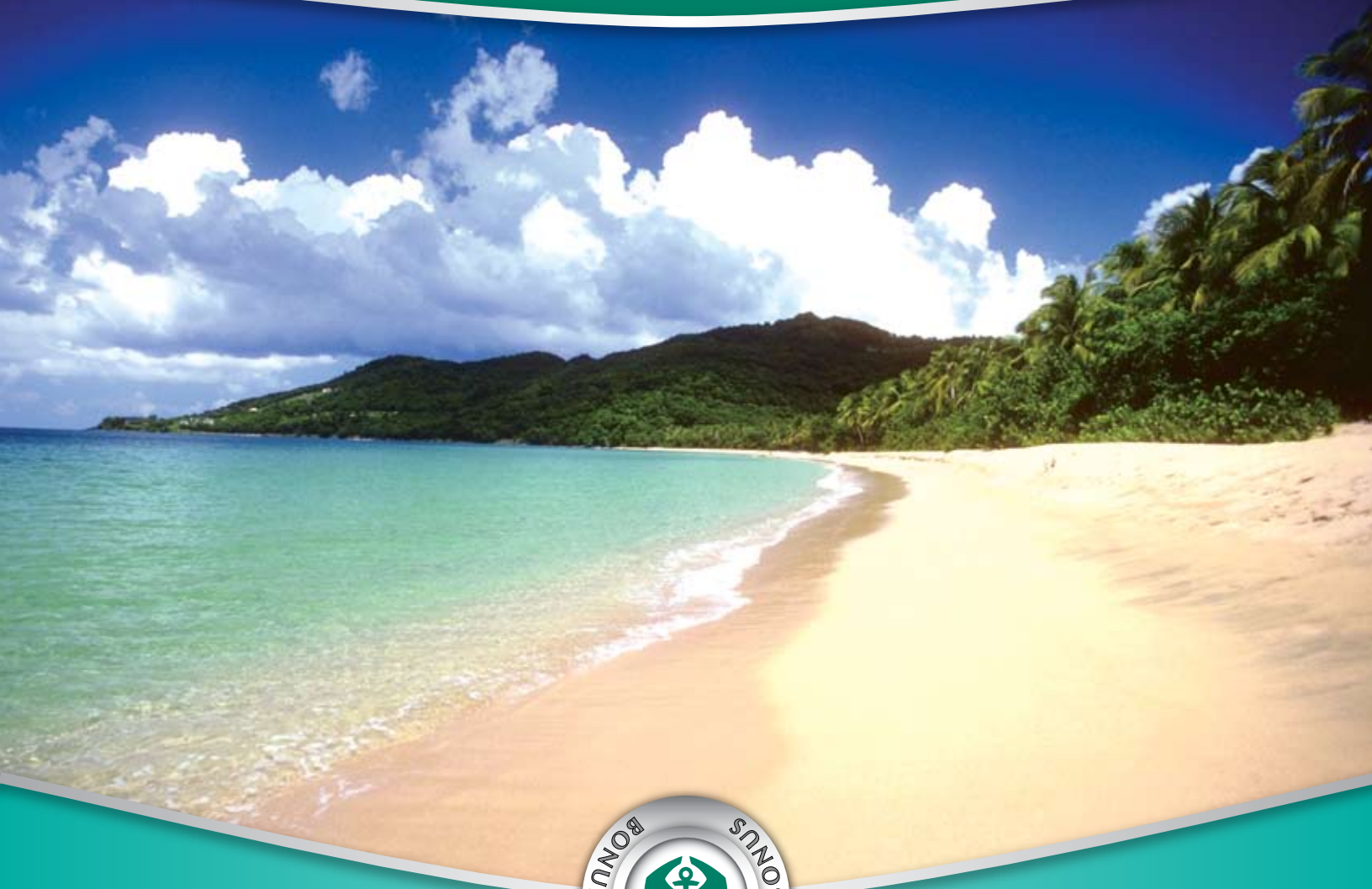


S P E C T R U M S E R I E S



Spectrum Choice Bonus

Fixed Indexed Annuity Retirement Savings Protection for Your Family

OM FINANCIAL LIFE INSURANCE COMPANY

ADLF 5285 (03-2005)

07-144 Rev. 05-2007

Thank you for your interest in OM Financial Life Insurance Company's Spectrum Choice Bonus annuity. Spectrum Choice Bonus has a variety of competitive features to help you achieve your retirement saving goals. OM Financial Life has prepared this brochure to help you understand Spectrum Choice Bonus' many flexible options and advantages. Please confirm your understanding by signing the confirmation statement enclosed in this brochure.

A Fixed Indexed Annuity

Spectrum Choice Bonus is a flexible premium deferred fixed indexed annuity with five indexed interest options and one fixed interest rate option. Spectrum Choice Bonus is designed to be a long-term retirement savings tool with several advantages to help you achieve the standard of living you want during your retirement.

Tax Advantages

Although an annuity does not eliminate your tax liability on interest earnings, under current tax law all interest income earned accumulates on a tax-deferred basis. This tax deferral is currently available only to individual and joint owners, not to corporations or other non-individuals, under most circumstances. When purchased to fund a tax-qualified plan, there is no additional tax-deferral beyond that already provided by the plan; however, there may be other benefits worth considering.

A Choice of 6 Interest-Crediting Options

Spectrum Choice Bonus offers an array of six interest crediting options. These options are 1-Year, 2-Year and 3-Year monthly point-to-point, 1-year annual point-to-point, 1-year monthly average based on formulas linked to changes in the S&P 500®, and a fixed interest option. On the application, you can allocate your premiums among these six options. You may reallocate the account value between these options on each annuity anniversary.

Fixed Index Options

If you choose to allocate a portion of or all of your premiums to the index options, your interest credits will be credited annually, biennially or triennially and are calculated using formulas linked to changes in the point-to-point or averaged values in the S&P 500 Index with each option subject to a cap rate. The cap rate is the maximum percentage applied as part of the total calculation for the annual, biennial and triennial index credit. The cap rate is declared in advance. The monthly point-to-point index changes are subject to a cap that will never be less than 1% per month. The annual point-to-point and annual monthly average index changes are subject to

caps that will never be less than 3% per year. These formulas may result in no interest credits, but the credit will never be less than zero. Caps are guaranteed for one, two, or three years depending on the option selected. Your interest credit is determined at the end of the annual, biennial, or triennial period, depending on the interest crediting method chosen. Index interest credits are not calculated or credited between index crediting dates; consequently amounts surrendered between index crediting dates will not earn any interest credits. Any interest credit is applied to your annuity on its annual, biennial or triennial anniversary and is locked-in so future decreases in any index will not affect the interest already credited to your annuity.

Fixed Interest Crediting

If you choose to allocate a portion of or all of your premium to the fixed interest option, interest is credited daily, declared in advance. The issued annuity will show the credited interest rate applicable for the first year. We declare a new current rate annually and will never credit less than the guaranteed minimum interest rate described in the confirmation statement.

Minimum Guaranteed Surrender Value

Your Spectrum Choice Bonus annuity contains a protective floor, which increases annually on your cash surrender value of any index option. The minimum guaranteed surrender value for a full surrender is 87.5% of premium, plus daily interest accruing at the MGSV accumulation interest rate, less any amounts previously surrendered and adjusted for MGSV reallocation.

The minimum interest rate is set at issue, fixed for the life of the contract between 1% and 3%, depending on the state of issue.

Additional Interest

Any premiums paid during the first year of the annuity will be credited with an additional interest rate of 6%*, which is credited on the day the premium is applied.

Payment in the Event of Death or Annuity Payout Options

Should you die before you begin to receive income payments (and the Death of Owner rider is attached), the account value will be paid to the beneficiary named in your annuity. If you choose to receive annuity payments, and the annuity date is after the fifth anniversary, we will apply the greater of the account value or the minimum guaranteed surrender value to the annuity option then in effect. If the annuity date is before the fifth anniversary, the greater of the surrender value or the minimum guaranteed surrender value will be applied to the annuity option then in effect.

* Subject to change.

Account Value

The annuity’s account value before the annuity date consists of the fixed interest option’s account value plus the equity indexed options’ account values.

Surrender Value

For a full surrender, the surrender value is the greater of:

- Total account value, less surrender charges; or
- Total minimum guaranteed surrender value.

No Initial Sales Charges or Fees

There are no initial sales charges or fees. Your entire initial premium is available to earn interest from the date your annuity is issued. Annuities are issued on the 1st, 8th, 15th, and 22nd of each month. Applications and premium checks will be held without interest until the next issue date. Annuities issued on each date include all applications received no later than 5:00 p.m. (Eastern time) two business days prior to the issue date. For special rules about issue dates that fall on holidays or weekends, contact OM Financial Life.

The minimum single premium is \$10,000 and the minimum allocation to any option is \$2,000.

When Surrender Charges Apply

The surrender charge applies for the first 14 years on full or partial surrenders (withdrawals), at death and in calculating the annuity payments unless it does not apply under the conditions that follow.

Surrender Charges

Annuity Year	Surrender Charge Issue Ages (0-80)	Surrender Charge Issue Ages (81-85)
1	17.5%	13.25%
2	16.5%	13.25%
3	15.5%	13%
4	14.5%	12%
5	13.5%	11%
6	12.5%	10%
7	11.5%	9%
8	10.5%	8%
9	9.5%	7%
10	8.5%	6%
11	7.5%	5%
12	6.5%	4%
13	5.5%	3%
14	4.5%	2%
15+	0%	0%

The surrender charge equals the surrender charge percentage for the applicable year multiplied by the amount of account value withdrawn.

When Surrender Charges Do Not Apply

Surrender charges are not deducted from the account value when you request a surrender if any of the following benefits or situations, which may be provided by rider, are issued as part of or apply to your annuity:

1. You surrender 10% or less of the account value after the first policy year, as of the prior policy anniversary, less any amounts previously surrendered in the current policy year which were not subject to surrender charges;
2. You exercise an annuity option beginning in the sixth policy year;
3. You are confined to a licensed nursing home for more than 60 days and the confinement begins after the first annuity year (the surrender must be made during the period of confinement);
4. A licensed physician certifies that you have been diagnosed with an illness or condition that causes your life expectancy to be less than one year (the diagnosis must be at least one year after the annuity’s date of issue);
5. Your unemployment began after the date of issue, has continued for at least 30 consecutive days, and you are under the age of 65 at the time of your request (the surrender must be made during the period of unemployment); and
6. When the death benefit is paid, unless the spouse of the first owner to die continues ownership of the annuity and subsequently surrenders the annuity.

Note that if you fully surrender the annuity or exercise one of the options because of the circumstances described above, the surrender value will equal the greater of the account value or the minimum guaranteed surrender value.

Taxation of Withdrawals

Withdrawals may be subject to income tax. If withdrawals are made before age 59½, they also may be subject to an IRS penalty tax. Please consult your tax advisor regarding your unique situation.

Minimum Required Distributions

Certain tax qualified annuities are subject to minimum required distributions which generally require that distributions begin no later than your attainment of age 70½ and that amounts be paid to you over a period not longer than your life expectancy.

Right to Examine Annuity

This annuity includes a right of examination period. This means that within the specified time period after you receive your annuity, you may return the annuity and receive a refund of 100% of the premium paid, minus any prior withdrawals.

Financial Security

Your annuity values are guaranteed by OM Financial Life Insurance Company. As a Legal reserve Company, OM Financial Life is required by state regulation to maintain reserves equal to or greater than guaranteed surrender values.

Questions?

If you have any questions, call our service center at 888-513-8797.

How Index-Linked Interest Crediting Works

One-Year, Two-Year, and Three-Year Monthly Point-to-Point

The monthly point-to-point index change is determined by subtracting the prior month's index value from the current month's index value and dividing it by the prior month's index value. If this results in a positive monthly point-to-point index change and is not more than the declared cap, then it is used as the capped index change for that month. If it is more than the declared cap, then we use the cap as the capped index change for that month.

A negative monthly point-to-point index change is not subject to a cap.

A "capped index change" for each month is captured over a 12, 24, or 36 month period. The sum of the 12, 24, or 36 monthly "capped index changes" will be the index credit rate on the index crediting date. The index credit rate is multiplied by the option's account value to determine the index credit.

One-Year Annual Point-to-Point

The annual point-to-point index change is determined by subtracting the prior year's index value from the current year's index value and dividing it by the prior year's index value. If this results in a positive annual point-to-point index change and is not more than the declared cap, then it is used as the index change for that year. If it is more than the declared cap, then we use the declared cap as the index change for that year.

A negative annual point-to-point index change is not subject to a cap. The index change will be the index credit rate on the index crediting date. The index credit rate is multiplied by the option's account value to determine the index credit.

One-Year Monthly Average

The index values are captured at one-month intervals from the month after the prior anniversary to the month of the anniversary inclusive. The index average is the average of the index values of the twelve months during each year. The index change (which is calculated on the anniversary) is the index average minus the index value on the prior anniversary; divided by the index value on the prior anniversary. If the index change results in a positive index change and is not more than the declared cap, then it is used as the index change for that year. If it is more than the declared cap, then we use the declared cap as the index change for that year. This

"averaging" formula helps smooth out the index values used to calculate your index-linked interest rate, which helps protect your interest rate gains from severe declines in the index during the interest crediting period. This averaging method may also reduce the amount of interest that could be earned if the index rises steadily throughout the year or increases sharply at the end of the year.

You are purchasing a fixed indexed annuity that provides minimum guaranteed surrender values. You should understand how your minimum guaranteed surrender values are determined and the features of the product that are used to determine the values. Even though the values of the annuity may be affected by external indices, this product is not an investment in the stock market and does not participate in any stock, bond, or equity investments.

Examples

The following examples are not intended to be representations of past or future performance of Spectrum Choice Bonus, but rather to assist you in understanding how the product works. These examples use hypothetical caps and index value changes.

Steadily increasing index

Assume the index rises steadily. Spectrum Choice Bonus' index-linked formula results in the following interest credit for the 1-year monthly point-to-point, annual point-to-point, and monthly average index options.

MONTHLY POINT-TO-POINT	Month	Index	Monthly Change in Index %	Capped Increase monthly cap rate = 3.00%
	1	900.00		
	2	909.30	1.03%	1.03%
	3	911.20	0.21%	0.21%
	4	913.30	0.23%	0.23%
	5	914.40	0.12%	0.12%
	6	921.30	0.75%	0.75%
	7	922.80	0.16%	0.16%
	8	926.20	0.37%	0.37%
	9	928.10	0.21%	0.21%
	10	936.70	0.93%	0.93%
	11	947.30	1.13%	1.13%
	12	952.90	0.59%	0.59%
	13	972.10	2.01%	2.01%
Total of monthly capped changes				7.74%
Annual Interest Credit - Monthly Pt-to-Pt w/ a Cap				7.74%
ANNUAL PT-TO-PT	Date	Index	Change in Index %	Capped Increase annual cap rate = 9%
	Initial	900.00		
	1st Anniv.	972.10	8.01%	8.01%
Annual Interest Credit - Annual Pt-to-Pt w/ a Cap				8.01%
MONTHLY AVERAGE	Date	Index	Change in Index %	Capped Increase annual cap rate = 10%
	Initial	900.00		
	Avg. of 12 monthly values	929.63	3.29%	3.29%
Annual Interest Credit - Monthly Average w/ a Cap				3.29%

Sharply increasing index

Assume the index rises sharply. Spectrum Choice Bonus' index-linked formula results in the following interest credit for the 1-year monthly point-to-point, annual point-to-point, and monthly average index options.

MONTHLY POINT-TO-POINT	Month	Index	Monthly Change in Index %	Capped Increase monthly cap rate = 3.00%
	1	900.00		
	2	925.65	2.85%	2.85%
	3	923.61	-0.22%	-0.22%
	4	939.13	1.68%	1.68%
	5	1004.96	7.01%	3.00%
	6	1008.28	0.33%	0.33%
	7	1014.43	0.61%	0.61%
	8	1032.99	1.83%	1.83%
	9	1041.15	0.79%	0.79%
	10	1040.22	-0.09%	-0.09%
	11	1116.78	7.36%	3.00%
	12	1123.37	0.59%	0.59%
13	1126.51	0.28%	0.28%	
Total of monthly capped changes				14.65%
Annual Interest Credit - Monthly Pt-to-Pt w/ a Cap				14.65%
ANNUAL PT-TO-PT	Date	Index	Change in Index %	Capped Increase annual cap rate = 9%
	Initial	900.00		
	1st Anniv.	1126.51	25.17%	9.00%
Annual Interest Credit - Annual Pt-to-Pt w/ a Cap				9.00%
MONTHLY AVERAGE	Date	Index	Change in Index %	Capped Increase annual cap rate = 10%
	Initial	900.00		
	Avg. of 12 monthly values	1024.76	13.86%	10.00%
Annual Interest Credit - Monthly Average w/ a Cap				10.00%

Steadily increasing and a sharp drop in the index

Assume the index rises steadily, sharply drops and then sharply increases. Spectrum Choice Bonus' index-linked formula results in the following interest credit for the 1-year monthly point-to-point, annual point-to-point, and monthly average index options.

MONTHLY POINT-TO-POINT	Month	Index	Monthly Change in Index %	Capped Increase monthly cap rate = 3.00%
	1	900.00		
	2	983.25	9.25%	3.00%
	3	1020.91	3.83%	3.00%
	4	1033.98	1.28%	1.28%
	5	1118.87	8.21%	3.00%
	6	967.37	-13.54%	-13.54%
	7	1026.48	6.11%	3.00%
	8	983.16	-4.22%	-4.22%
	9	995.84	1.29%	1.29%
	10	1014.86	1.91%	1.91%
	11	1077.38	6.16%	3.00%
	12	1094.51	1.59%	1.59%
13	1123.73	2.67%	2.67%	
Total of monthly capped changes				5.98%
Annual Interest Credit - Monthly Pt-to-Pt w/ a Cap				5.98%
ANNUAL PT-TO-PT	Date	Index	Change in Index %	Capped Increase annual cap rate = 9%
	Initial	900.00		
	1st Anniv.	1123.73	24.86%	9.00%
Annual Interest Credit - Annual Pt-to-Pt w/ a Cap				9.00%
MONTHLY AVERAGE	Date	Index	Change in Index %	Capped Increase annual cap rate = 10%
	Initial	900.00		
	Avg. of 12 monthly values	1036.70	15.19%	10.00%
Annual Interest Credit - Monthly Average w/ a Cap				10.00%

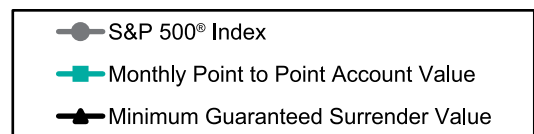
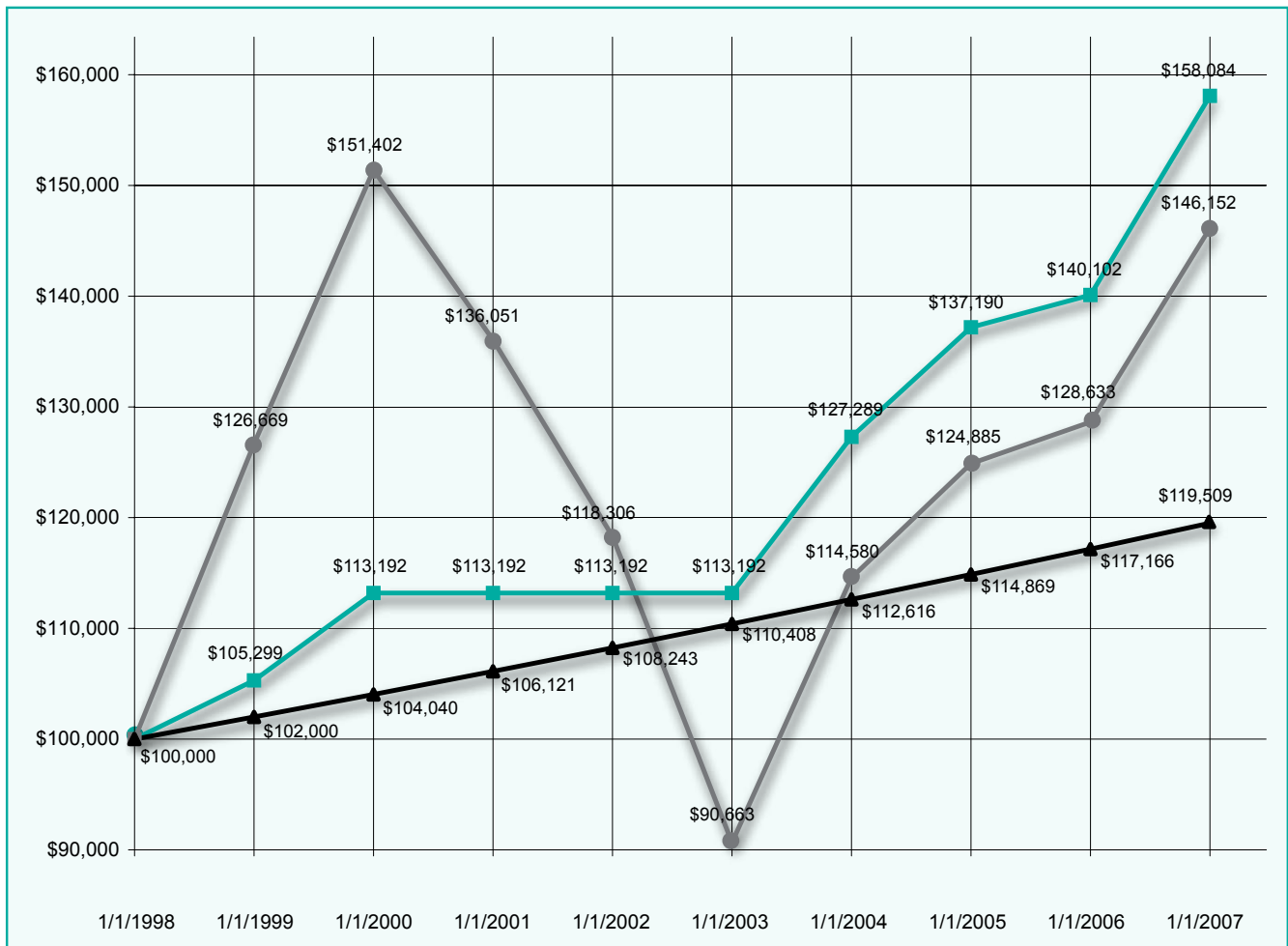
Decreasing Index

Assume the index decreases throughout the year and ends with a decrease. Spectrum Choice Bonus' index-linked formula would result in a 0.00% credit instead of a negative credit for each of your interest-crediting options.

MONTHLY POINT-TO-POINT	Month	Index	Monthly Change in Index %	Capped Increase monthly cap rate = 3.00%
	1	900.00		
	2	803.25	-10.75%	-10.75%
	3	834.01	3.83%	3.00%
	4	844.69	1.28%	1.28%
	5	914.04	8.21%	3.00%
	6	790.28	-13.54%	-13.54%
	7	838.56	6.11%	3.00%
	8	803.18	-4.22%	-4.22%
	9	813.54	1.29%	1.29%
	10	769.20	-5.45%	-5.45%
	11	780.43	1.46%	1.46%
	12	788.62	1.05%	1.05%
13	809.68	2.67%	2.67%	
Total of monthly capped changes				-17.21%
Annual Interest Credit - Monthly Pt-to-Pt w/ a Cap				0.00%
ANNUAL PT-TO-PT	Date	Index	Change in Index %	Capped Increase annual cap rate = 9%
	Initial	900.00		
	1st Anniv.	809.68	-10.04%	-10.04%
Annual Interest Credit - Annual Pt-to-Pt w/ a Cap				0.00%
MONTHLY AVERAGE	Date	Index	Change in Index %	Capped Increase annual cap rate = 10%
	Initial	900.00		
	Avg. of 12 monthly values	815.79	-9.36%	-9.36%
Annual Interest Credit - Monthly Average w/ a Cap				0.00%

Fixed Indexed Annuity Protection and Potential

The following hypothetical example illustrates how the account value of a generic Fixed Indexed Annuity (which is not necessarily representative of this product) can increase but never decrease in value. The graph below assumes a Monthly Point-to-Point crediting option with a 3.00% cap. Annual interest credits for the Annuity are based upon assumed indexed-interest rates linked to the S&P 500's actual performance and will never be below zero percent. The Minimum Guaranteed Surrender Value is based on a minimum interest rate of 2.0% (actual guaranteed rate may be higher in some states, up to 3%) on 100% of premium.



The chart above assumes an initial investment of \$100,000. The Monthly Point to Point Account Value illustrates hypothetical historical performance of a Fixed Indexed Annuity with the interest assumptions stated above. The S&P 500® Index value assumes an initial investment evenly allocated among the stocks comprising the index. The S&P 500® is an index measuring the performance of selected stocks; it is not an investment. Whereas investments in stocks underlying the S&P 500® can gain or lose value, including principal, the Annuity is a fixed indexed annuity whose principal is guaranteed, which earns interest and is subject to minimum interest guarantees and credited interest caps. Withdrawals will decrease account value and the dollar amount of future interest earned and may be subject to surrender charges.



Notes

This document is not a legal contract. For the exact terms and conditions, refer to the annuity.

Guarantees are based on the claims-paying ability of OM Financial Life Insurance Company..

Form Numbers: FGL FPDA-EIA-14-C (02-05), FGL FPDA-EIA-14-C (02-05) [17.5-14A], FGL FPDA-EIA-14-C (02-05) [13.25-14B], FGL FPDA-EIA-14 (02-05), FGL FPDA-EIA-14 (02-05) [17.5-14A], FGL FPDA-EIA-14 (02-05) [13.25-14B] et al.

This product is offered on a group or individual basis as determined by state availability.

Subject to state availability. Certain restrictions may apply

Interest rates are effective annual interest rates and are subject to change.

Standard & Poor's®, "S&P®", "S&P 500®", "Standard & Poor's 500" and "500" are trademarks of The McGraw-Hill Companies, Inc. and have been licensed for use by OM Financial Life Insurance Company. The product is not sponsored, endorsed, sold, or promoted by Standard & Poor's and Standard & Poor's makes no representation regarding the advisability of purchasing the product.

Withdrawals may be subject to income tax and IRS penalty tax if made before age 59 1/2. Consult your tax advisors regarding your unique situation. Policies issued by OM Financial Life Insurance Company, Baltimore, MD.



Instructions for Agent

1. Review this brochure with the customer(s).
2. Have the customer(s) sign and date the Confirmation Statement.
3. In the box marked "For Agent Use", fill-in your name and address, and sign.
4. Detach and return the Confirmation Statement with the application to OM Financial Life.

If this is a 403(b) TSA transfer or rollover, please make sure the "Purpose of Annuity" block of the application looks like this:

	<input type="radio"/>	<input type="radio"/>	Name _____	SSN _____
Plan	<input type="radio"/> Nonqualified <input type="radio"/> §401	<input type="radio"/> Traditional IRA <input type="radio"/> Other (specify plan type): _____	<input checked="" type="radio"/> Roth IRA	<input type="radio"/> SEP IRA <input checked="" type="radio"/> Tax-Sheltered Annuity
Replacement	Do you have an existing life insurance or annuity policy? <input type="radio"/> Yes <input type="radio"/> No			
	Will the annuity applied for replace or change an existing life insurance or annuity policy? <input type="radio"/> Yes <input type="radio"/> No			
	If a 1035 Exchange or 90-24 Transfer, attach applicable forms. Transfer/Exchange Amount: \$ _____			
	Policy/Certificate No.: _____		Company: _____	
	1 Year S&P 500 Index – Monthly Point-to-Point _____ % of premium			
	2 Year S&P 500 Index – Monthly Point-to-Point _____ % of premium		Initial/Single Premium Paid:	

CONFIRMATION STATEMENT

Please sign below to indicate your understanding. This form must be detached and returned with the application to OM Financial Life.

IMPORTANT MINIMUM GUARANTEED INTEREST RATE INFORMATION:

The MGSV accumulation interest rate and the guaranteed minimum effective rate are rates set at issue (fixed for the life of the contract) with a minimum of 1% and a maximum of 3%. The minimum rates may vary by state, and will depend upon what is approved in your issue state. Your agent has advised you of the minimum rates in your state and those rates will be shown on your issued annuity.

By signing here, you are telling us that you have read this summary and understand the descriptions of the Spectrum Choice Bonus fixed indexed annuity features. You are also telling us that neither OM Financial Life nor your agent has made any guarantees or promises regarding future index values, index changes, index credits, or interest rates under the annuity.

I understand that the Company offers fixed indexed annuity products with different features and benefits and that I can also apply for those products by contacting the Company or one of its agents.

_____	_____
Signature of Owner	Date
_____	_____
Signature of Joint Owner, if any	Date

For Agent Use:

The agent has received a copy of, has carefully read, and has complied with the Spectrum Choice Bonus Agent Training Manual and the OM Financial Life Market Conduct Guide.

_____	_____
Agent	Signature of Agent
_____	_____
Agency Address	City, State, Zip

Annuity Application

Product: Spectrum Choice Bonus SPDA FPDA

OM Financial Life Insurance Company • Home Office: Baltimore, Maryland

Owner(s)

Name: _____ Joint Owner (if any): _____
 SSN or TAX ID: _____ SSN or TAX ID: _____
 Male Female Birth Date: _____ Male Female Birth Date: _____
 Address: _____ Address: _____

 Phone No.: (____) _____ Phone No.: (____) _____
 Relationship to Owner: _____

Annuitant(s)
(if other than Owner)

Name: _____ Joint/Contingent (if any): _____
 SSN: _____ SSN: _____
 Male Female Birth Date: _____ Male Female Birth Date: _____
 Address: _____ Address: _____

Beneficiary

Primary	Contingent		
<input type="radio"/>	<input type="radio"/>	Name _____	SSN _____
<input type="radio"/>	<input type="radio"/>	Name _____	SSN _____
<input type="radio"/>	<input type="radio"/>	Name _____	SSN _____
<input type="radio"/>	<input type="radio"/>	Name _____	SSN _____

Plan

Nonqualified Traditional IRA Roth IRA SEP IRA Tax-Sheltered Annuity
 401 Other (specify plan type): _____

Replacement

Do you have an existing life insurance or annuity policy? Yes No
 Will the annuity applied for replace or change an existing life insurance or annuity policy? Yes No
If a 1035 Exchange or 90-24 Transfer, attach applicable forms. Transfer/Exchange Amount: \$ _____
 Policy/Certificate No.: _____ Company: _____

Premium/Option
Make check payable to OM Financial Life Insurance Company.

1 Year S&P 500 Index – Monthly Point-to-Point	_____ % of premium	Initial/Single Premium Paid: (premium paid with application) \$ _____ Minimum of \$2,000 per option. Whole percentages only. Must equal 100%.
2 Year S&P 500 Index – Monthly Point-to-Point	_____ % of premium	
3 Year S&P 500 Index – Monthly Point-to-Point	_____ % of premium	
1 Year S&P 500 Index – Monthly Averaging	_____ % of premium	
1 Year S&P 500 Index – Annual Point-to-Point	_____ % of premium	
1 Year Fixed Interest	_____ % of premium	
Other _____	_____ % of premium	

Special Instructions

I (We) have read the statements made in this application. To the best of my (our) knowledge and belief, the statements made are complete, true, and correctly recorded. I (We) understand that: a copy of this application page will form a part of any annuity issued; the annuity will not take effect until delivered to the Owner; and no agent has the authority to modify any annuity issued.

Fraud Warning Notice: Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information or conceals for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and may subject such person to criminal and civil penalties.

→ Signed at _____ Date: _____
 → Signature(s) of Owner(s): _____
 → Signature(s) of Annuitant(s): _____

Agent Use Only: Does the applicant have an existing life or annuity policy? Yes No
 To the best of your knowledge, does this application replace or change existing life insurance or annuities? Yes No
 I attest that I have witnessed all signatures.
 Agent's Signature: _____ Date: _____
 Print Agent's Name: _____ OM Financial Life Agent #: _____
 Agent's Phone No.: (____) _____ Agent's Fax No.: _____ Agent's Email Address: _____

S P E C T R U M S E R I E S

Old Mutual Financial Network (OMFN) is the marketing name for the U.S. life insurance and annuity operations of Old Mutual plc, including OM Financial Life Insurance Company. Headquartered in London, England, Old Mutual plc was founded in 1845, is one of the world's largest insurers, ranks as a Fortune Global 500 company and employs nearly 50,000 people worldwide. OMFN has the knowledge, expertise and resources a global powerhouse can provide and is committed to delivering innovative and balanced financial solutions. OM Financial Life is solely responsible for its contractual commitments.

Consider all the facts, then make your own decision.

OM Financial Life offers fixed indexed annuity products with different features, benefits, and charges, including different issue ages, premium requirements, interest rates, withdrawal privileges, and charges.

No single annuity product design may have all the features you find desirable. To better meet the needs of you and your family, you should carefully consider your financial situation and all the alternatives available to you.

For details, contact your licensed sales representative today, email us at contact-us@omfn.com or visit us on the World Wide Web at www.omfn.com.

Spectrum Choice Bonus



Old Mutual Financial Network
1001 Fleet Street
Baltimore, MD 21202

1.888.513.8797 www.omfn.com



OLD MUTUAL
Financial Network

No bank guarantee. • Not FDIC/NCUA/NCUSIF insured. • May lose value if surrendered early.

OM FINANCIAL LIFE INSURANCE COMPANY