

Indexed Annuity Detail Sheet

Company / Product	Issue Ages	Minimum Premiums	Withdrawal Provisions						States	Commissions Age-Rate
Surrender Charges Last 14 Years										
OM Financial Life Insurance Company Spectrum Choice Bonus	Non-Qualified Owner: 85 Single: 10,000 Annuitant: 85 Monthly: 10,000 Qualified Owner: 85 Single: 10,000 Annuitant: 85 Monthly: 10,000	Non-Qualified Single: 10,000 Monthly: 10,000 Qualified Single: 10,000 Monthly: 10,000	No- Disability Yes-Hospitalization No- Flex. Wthdrl Rider No- Extended Care Rider Yes-Terminal Illness Yes-Annualization No- Survivor Benefit Rdr	Yes-Unemployment No- Flex. Annuity Option No- Long Term Care No- Death Benefit Rider Yes-Nursing Home No- Home Health Care Waiver	Not Available in: AK CT MA MN NY OR PR UT VI VT WA	Non-Qualfd 0-79: 10.00 80-85: 5.00 Qualified 0-79: 10.00 80-85: 5.00	Premium Bonus: 6.00			
	Withdrawal Notes:									
	Withdrawal Charges 14 years:		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 4.4							
	Guaranteed Minimum Value:		87.5% of Premium at 1.30% (GMR/1000 \$1,111)							
	Account Name		Indicie	Type			Reset	Averaging	Part	Spread
1-Year S&P 500 Monthly Averaging Cap		S&P 500	Point to Point	Annual	Monthly			8.00		
2-Year S&P 500 Monthly Point-to-Point		S&P 500	Point to Point	Biennial	Monthly Sum			2.60		
1-Year S&P 500 Monthly Point-to-Point		S&P 500	Point to Point	Annual	Monthly Sum			2.00		
3-Year S&P 500 Monthly Point-to-Point		S&P 500	Point to Point	Triennial	Monthly Sum			2.95		
1-Year S&P 500 Annual Point-to-Point		S&P 500	Point to Point	Annual	None			6.50		
Fixed		1-Year Fixed Rate (no bonus)					3.25%			
OM Financial Life Insurance Company Spectrum Choice	Non-Qualified Owner: 85 Single: 10,000 Annuitant: 85 Monthly: 10,000 Qualified Owner: 85 Single: 10,000 Annuitant: 85 Monthly: 10,000	Non-Qualified Single: 10,000 Monthly: 10,000 Qualified Single: 10,000 Monthly: 10,000	No- Disability No- Hospitalization No- Flex. Wthdrl Rider No- Extended Care Rider Yes-Terminal Illness No- Annualization No- Survivor Benefit Rdr	Yes-Unemployment No- Flex. Annuity Option No- Long Term Care No- Death Benefit Rider Yes-Nursing Home No- Home Health Care Waiver	Not Available in: AK CT MA MN NY OR PR UT VI VT WA	Non-Qualfd 0-79: 10.00 80-85: 5.00 Qualified 0-79: 10.00 80-85: 5.00	No Premium Bonus			
	Withdrawal Notes:									
	Withdrawal Charges 14 years:		13.25 13.25 13 12 11 10 9 8 7 6 5 4 3 2							
	Guaranteed Minimum Value:		87.5% of Premium at 1.30% (GMR/1000 \$1,048)							
	Account Name		Indicie	Type			Reset	Averaging	Part	Spread
2-Year S&P 500 Monthly Point-to-Point		S&P 500	Point to Point	Biennial	Monthly Sum			2.70		
1-Year S&P 500 Monthly Average		S&P 500	Point to Point		Monthly			9.25		
1-Year S&P 500 Monthly Point-to-Point		S&P 500	Point to Point	Annual	Monthly Sum			2.05		
Fixed		1-Year Fixed Rate (no bonus)					3.75%			
3-Year S&P 500 Monthly Point-to-Point		S&P 500	Point to Point	Triennial	Monthly Sum			3.05		
1-Year S&P 500 Point-to-Point		S&P 500	Point to Point	Annual	None			7.75		
OM Financial Life Insurance Company OM Accelerator Bonus 14	Non-Qualified Owner: 85 Single: 10,000 Annuitant: 85 Monthly: 10,000 Qualified Owner: 85 Single: 10,000 Annuitant: 85 Monthly: 10,000	Non-Qualified Single: 10,000 Monthly: 10,000 Qualified Single: 10,000 Monthly: 10,000	No- Disability No- Hospitalization No- Flex. Wthdrl Rider No- Extended Care Rider Yes-Terminal Illness No- Annualization No- Survivor Benefit Rdr	Yes-Unemployment No- Flex. Annuity Option No- Long Term Care No- Death Benefit Rider Yes-Nursing Home No- Home Health Care Waiver	Not Available in: CT LA MA MN MT ND NV NY OR PA PR UT VI WA	Non-Qualfd 0-79: 9.50 80-85: 4.75 Qualified 0-79: 9.50 80-85: 4.75	Prem Bonus: 10.00			
	Withdrawal Notes:									
	Withdrawal Charges 14 years:		14.75 13.75 12.75 11.75 10.75 10 9 8 7 6 5 4 3 2							
	Guaranteed Minimum Value:		87.5% of Premium at 1.40% (GMR/1000 \$1,169)							
	Account Name		Indicie	Type			Reset	Averaging	Part	Spread
1-Year S&P 500 Point-to-Point		S&P 500	Point to Point	Annual	None			6.50		
1-Year S&P 500 Monthly Cap		S&P 500	Point to Point	Annual	Monthly Sum			1.75		

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2-Year S&P 500 Monthly Averaging with Cap	S&P 500	Point to Point	Biennial	Monthly				25.00
1-Year S&P 500 Point-to-Point with Participatino Rate	S&P 500	Point to Point	Annual	None	45			
1-Year S&P 500 Monthly Averaging with Cap	S&P 500	Point to Point	Annual	Monthly				7.00
Fixed Interest Option			1-Year Fixed Rate (no bonus)					3.55%

Surrender Charges Last 13 Years

OM Financial Life Insurance Company Spectrum Rewards Reserve	Non-Qualified Owner: 85 Single: 5,000 Annuitant: 85 Monthly: 5,000 Qualified Owner: 85 Single: 5,000 Annuitant: 85 Monthly: 5,000	No- Disability No- Hospitalization No- Flex. Withdrl Rider No- Extended Care Rider Yes-Terminal Illness No- Annualization No- Survivor Benefit Rdr	Yes-Unemployment No- Flex. Annuity Option No- Long Term Care No- Death Benefit Rider Yes-Nursing Home No- Home Health Care Waiver	Only Available in: AK MA MD MT NV VT WI WY	Non-Qualifd 0-79: 9.00 80-85: 4.50 Qualified 0-79: 9.00 80-85: 4.50															
	Withdrawal Notes:							Premium Bonus: 4.00												
	Withdrawal Charges 13 years:							12.5	11.5	10.5	9.5	8.5	7.5	6.5	5.5	4.5	3.5	2.5	1.5	0.5
	Guaranteed Minimum Value:							100% of Premium at 1.30% (GMR/1000 \$1,230)												
	Account Name		Indicie	Type	Reset	Averaging	Part	Spread	Cap											
1-Year S&P 500 Monthly Averaging Cap		S&P 500	Point to Point	Annual	Monthly			7.75												
3-Year Option Monthly Cap		S&P 500	Point to Point	Triennial	Monthly Sum			2.70												
2-Year Option Monthly Cap		S&P 500	Point to Point	Biennial	Monthly Sum			2.35												
1-Year S&P 500 Point-to-Point Cap		S&P 500	Point to Point	Annual	None			6.25												
Fixed				1-Year Fixed Rate (no bonus)				3.40%												
1-Year Option Monthly Cap		S&P 500	Point to Point	Annual	Monthly Sum			1.75												

OM Financial Life Insurance Company Spectrum Reserve	Non-Qualified Owner: 85 Single: 5,000 Annuitant: 85 Monthly: 5,000 Qualified Owner: 85 Single: 5,000 Annuitant: 85 Monthly: 5,000	No- Disability No- Hospitalization No- Flex. Withdrl Rider No- Extended Care Rider Yes-Terminal Illness No- Annualization No- Survivor Benefit Rdr	Yes-Unemployment No- Flex. Annuity Option No- Long Term Care No- Death Benefit Rider Yes-Nursing Home No- Home Health Care Waiver	Only Available in: MD MI MT VT WI WY	Non-Qualifd 0-79: 9.00 80-85: 4.50 Qualified 0-79: 9.00 80-85: 4.50															
	Withdrawal Notes:							No Premium Bonus												
	Withdrawal Charges 13 years:							12.5	11.5	10.5	9.5	8.5	7.5	6.5	5.5	4.5	3.5	2.5	1.5	0.5
	Guaranteed Minimum Value:							100% of Premium at 1.30% (GMR/1000 \$1,183)												
	Account Name		Indicie	Type	Reset	Averaging	Part	Spread	Cap											
3-Year S&P 500 Monthly Point-to-Point		S&P 500	Point to Point	Triennial	Monthly Sum			3.05												
1-Year S&P 500 Point-to-Point		S&P 500	Point to Point	Annual	None			7.75												
2-Year S&P 500 Monthly Point-to-Point		S&P 500	Point to Point	Biennial	Monthly Sum			2.70												
1-Year S&P 500 Monthly Average		S&P 500	Point to Point	Annual	Monthly			9.25												
Fixed				1-Year Fixed Rate (no bonus)				3.70%												
1-Year S&P 500 Monthly Point-to-Point		S&P 500	Point to Point	Annual	Monthly Sum			2.05												

OM Financial Life Insurance Company Spectrum	Non-Qualified Owner: 85 Single: 5,000 Annuitant: 85 Monthly: 5,000 Qualified Owner: 85 Single: 5,000 Annuitant: 85 Monthly: 5,000	No- Disability No- Hospitalization No- Flex. Withdrl Rider No- Extended Care Rider Yes-Terminal Illness No- Annualization No- Survivor Benefit Rdr	Yes-Unemployment No- Flex. Annuity Option No- Long Term Care No- Death Benefit Rider Yes-Nursing Home No- Home Health Care Waiver	Not Available in: AK CT MA MT ND NV NY OK OR PR UT VI VT WA WY	Non-Qualifd 0-79: 9.00 80-85: 4.50 Qualified 0-79: 9.00 80-85: 4.50															
	Withdrawal Notes:							Premium Bonus: 4.00												
	Withdrawal Charges 13 years:							12.5	12.5	12	11	10	9	8	7	6	5	4	3	2
	Guaranteed Minimum Value:							104% of Premium at 1.40% (GMR/1000 \$1,296)												
	Account Name		Indicie	Type	Reset	Averaging	Part	Spread	Cap											

Indexed Annuity Detail Sheet

Reserve Bonus	Account Name									
	Indicie	Type	Reset	Averaging	Part	Spread	Cap			
	3-Year S&P 500 Monthly Point-to-Point	S&P 500	Point to Point	Triennial	Monthly Sum			3.30		
	1-Year S&P 500 Point-to-Point	S&P 500	Point to Point	Annual	None			6.50		
	2-Year S&P 500 Monthly Point-to-Point	S&P 500	Point to Point	Biennial	Monthly Sum			2.95		
	1-Year S&P 500 Monthly Average	S&P 500	Point to Point	Annual	Monthly			8.25		
	1-Year S&P 500 Monthly Point-to-Point	S&P 500	Point to Point	Annual	Monthly Sum			2.25		
	Fixed		1-Year Fixed Rate (no bonus)				3.60%			

Surrender Charges Last 12 Years

OM Financial Life Insurance Company Loyalty Rewards Escalator 12	Non-Qualified Owner: 85 Single: 10,000 Annuitant: 85 Monthly: 10,000 Qualified Owner: 85 Single: 10,000 Annuitant: 85 Monthly: 10,000	Non-Qualified No- Disability No- Hospitalization No- Flex. Wthdrl Rider No- Extended Care Rider Yes-Terminal Illness Yes-Annualization No- Survivor Benefit Rdr	Yes-Unemployment No- Flex. Annuity Option No- Long Term Care No- Death Benefit Rider Yes-Nursing Home No- Home Health Care Waiver	Not Available in: AK CT MA MN NY OR PR UT VI VT WA Non-Qualfd 0-79: 7.50 80-85: 3.75 Qualified 0-79: 7.50 80-85: 3.75	Withdrawal Notes: Premium Bonus: 1.00											
	Withdrawal Charges 12 years: 17.5 16.5 15.5 14.5 13.5 12.5 11.5 10.5 9.5 8.5 7.5 6.5															
	Guaranteed Minimum Value: 87.5% of Premium at 1.30% (GMR/1000 \$1,032)															
	Account Name									Indicie	Type	Reset	Averaging	Part	Spread	Cap
	1-Year S&P 500 Annual Point-to-Point		S&P 500	Point to Point	Annual	None			7.00							
Fixed			1-Year Fixed Rate (no bonus)				3.65%									
1-Year S&P 500 Monthly Averaging		S&P 500	Point to Point	Annual	Monthly			8.75								
1-Year S&P 500 Monthly Point-to-Point		S&P 500	Point to Point	Annual	Monthly Sum			2.40								

Company / Product	Issue Ages	Minimum Premiums	Withdrawal Provisions					States	Commissions Age: Rate							
Surrender Charges Last 10 Years																
OM Financial Life Insurance Company Loyalty Rewards Escalator 10	Non-Qualified Owner: 85 Single: 10,000 Annuitant: 85 Monthly: 10,000 Qualified Owner: 85 Single: 10,000 Annuitant: 85 Monthly: 10,000	Non-Qualified No- Disability No- Hospitalization No- Flex. Wthdrl Rider No- Extended Care Rider Yes-Terminal Illness Yes-Annualization No- Survivor Benefit Rdr	Yes-Unemployment No- Flex. Annuity Option No- Long Term Care No- Death Benefit Rider Yes-Nursing Home No- Home Health Care Waiver	Not Available in: NY OR PR VI VT WA Non-Qualfd 0-79: 6.50 80-85: 3.25 Qualified 0-79: 6.50 80-85: 3.25	Withdrawal Notes: Premium Bonus: 1.00											
	Withdrawal Charges 10 years: 14.75 13.75 12.75 11.75 10.75 10 9 8 7 6															
	Guaranteed Minimum Value: 87.5% of Premium at 1.30% (GMR/1000 \$1,006)															
	Account Name									Indicie	Type	Reset	Averaging	Part	Spread	Cap
	1-Year S&P 500 Monthly Point-to-Point		S&P 500	Point to Point	Annual	Monthly Sum			2.25							
1-Year S&P 500 Annual Point-to-Point		S&P 500	Point to Point	Annual	None			6.75								
Fixed			1-Year Fixed Rate (no bonus)				3.60%									
1-Year S&P 500 Monthly Averaging		S&P 500	Point to Point	Annual	Monthly			8.25								
OM Financial Life Insurance Company Loyalty Rewards Escalator 10	Non-Qualified Owner: 85 Single: 15,000 Annuitant: 85 Monthly: 15,000 Qualified Owner: 85 Single: 15,000 Annuitant: 85 Monthly: 15,000	Non-Qualified No- Disability No- Hospitalization No- Flex. Wthdrl Rider No- Extended Care Rider Yes-Terminal Illness Yes-Annualization No- Survivor Benefit Rdr	Yes-Unemployment No- Flex. Annuity Option No- Long Term Care No- Death Benefit Rider Yes-Nursing Home No- Home Health Care Waiver	Not Available in: CT MA MD MN ND NY OK OR PR UT VI VT WA Non-Qualfd 0-79: 7.00 80-85: 3.50 Qualified 0-79: 7.00 80-85: 3.50	Withdrawal Notes: Premium Bonus: 1.00											

Indexed Annuity Detail Sheet

OM Financial Life Insurance Company Safety Index 10 <i>Low-Band</i>	Withdrawal Notes:												No Premium Bonus	
	Withdrawal Charges 10 years:		10	10	10	9	8	7	6	5	4	3		
	Guaranteed Minimum Value:		100% of Premium at 3.00% (GMR/1000 \$1,344)											
	Account Name	Indicie	Type	Reset	Averaging	Part	Spread	Cap						
	1 Year S&P 500 Annual Point-to-Point Cap	S&P 500	Point to Point	Annual	None			8.25						
1 Year S&P 500 Monthly Average Spread	S&P 500	Point to Point	Annual	Monthly		2.50								
1 Year S&P 500 Monthly Point-to-Point Cap	S&P 500	Point to Point	Annual	Monthly Sum			2.30							
1 Year S&P 500 Monthly Average Cap Fixed	S&P 500	Point to Point	Annual	Monthly			9.25							
		1-Year Fixed Rate (no bonus)										4.00%		
OM Financial Life Insurance Company Safety Index 10 <i>High-Band</i>	Non-Qualified Owner: 85 Single: 100,000 Annuitant: 85 Monthly: 100,000		Non-Qualified Owner: 85 Single: 100,000 Annuitant: 85 Monthly: 100,000		No- Disability No- Hospitalization No- Flex. Wthdrl Rider No- Extended Care Rider Yes-Terminal Illness Yes-Annualization No- Survivor Benefit Rdr		Yes-Unemployment No- Flex. Annuity Option No- Long Term Care No- Death Benefit Rider Yes-Nursing Home No- Home Health Care Waiver		Not Available in: CT MA MD MN ND NY OK OR PR UT VI VT WA		Non-Qualifd 0-79: 7.00 80-85: 3.50 Qualified 0-79: 7.00 80-85: 3.50			
	Withdrawal Notes:												No Premium Bonus	
	Withdrawal Charges 10 years:		10	10	10	9	8	7	6	5	4	3		
	Guaranteed Minimum Value:		100% of Premium at 3.00% (GMR/1000 \$1,344)											
	Account Name	Indicie	Type	Reset	Averaging	Part	Spread	Cap						
1 Year S&P 500 Monthly Average Spread	S&P 500	Point to Point	Annual	Monthly		2.00								
1 Year S&P 500 Monthly Point-to-Point Cap	S&P 500	Point to Point	Annual	Monthly Sum			2.55							
1 Year S&P 500 Monthly Average Cap	S&P 500	Point to Point	Annual	Monthly			10.75							
Fixed	1-Year Fixed Rate (no bonus)										4.30%			
1 Year S&P 500 Annual Point-to-Point Cap	S&P 500	Point to Point	Annual	None			9.50							
OM Financial Life Insurance Company OM Accelerator Bonus 10	Non-Qualified Owner: 85 Single: 10,000 Annuitant: 85 Monthly: 10,000		Non-Qualified Owner: 85 Single: 10,000 Annuitant: 85 Monthly: 10,000		No- Disability No- Hospitalization No- Flex. Wthdrl Rider No- Extended Care Rider Yes-Terminal Illness No- Annualization No- Survivor Benefit Rdr		Yes-Unemployment No- Flex. Annuity Option No- Long Term Care No- Death Benefit Rider Yes-Nursing Home No- Home Health Care Waiver		Not Available in: CT LA MA MN MT ND NV NY OR PA PR UT VI WA		Non-Qualifd 0-79: 9.50 80-85: 4.75 Qualified 0-79: 9.50 80-85: 4.75			
	Withdrawal Notes:												Premium Bonus: 5.00	
	Withdrawal Charges 10 years:		10	10	10	10	9	8	7	6	4	2		
	Guaranteed Minimum Value:		87.5% of Premium at 1.40% (GMR/1000 \$1,056)											
	Account Name	Indicie	Type	Reset	Averaging	Part	Spread	Cap						
1-Year S&P 500 Point-to-Point	S&P 500	Point to Point	Annual	None			7.00							
2-Year S&P 500 Monthly Average with Cap	S&P 500	Point to Point	Biennial	Monthly			100.00							
Fixed Interest Option	1-Year Fixed Rate (no bonus)										3.65%			
1-Year S&P 500 Monthly Average	S&P 500	Point to Point	Annual	Monthly			7.50							
1-Year S&P 500 Point-to-Point w/ Participation	S&P 500	Point to Point	Annual	None	50									
1-Year S&P 500 Monthly Cap	S&P 500	Point to Point	Annual	Monthly Sum			2.00							

Company / Product	Issue Ages	Minimum Premiums	Withdrawal Provisions	States	Commissions <small>Age- Rate</small>
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Indexed Annuity Detail Sheet

Surrender Charges Last 9 Years																																																																	
OM Financial Life Insurance Company Spectrum Rewards Choice 9	Non-Qualified	Owner: 85	Non-Qualified	Single: 25,000	No- Disability	Yes-Unemployment	Only Available in: AK MA MD MT NV VT WI WY	Non-Qualifd 0-79: 9.00 80-85: 4.50	Qualified 0-79: 9.00 80-85: 4.50																																																								
	Qualified	Annuitant: 85	Qualified	Monthly: 25,000	No- Hospitalization	No- Flex. Annuity Option																																																											
	Non-Qualified	Owner: 85	Non-Qualified	Single: 25,000	No- Flex. Withdrl Rider	No- Long Term Care																																																											
	Qualified	Annuitant: 85	Qualified	Monthly: 25,000	No- Extended Care Rider	No- Death Benefit Rider																																																											
					Yes-Terminal Illness	Yes-Nursing Home																																																											
				Yes-Annualization	No- Home Health Care Waiver																																																												
				No- Survivor Benefit Rdr																																																													
Withdrawal Notes:					Premium Bonus: 3.00																																																												
Withdrawal Charges 9 years:					12	11	10	9	8	7	6	4	2																																																				
Guaranteed Minimum Value:					100% of Premium at 1.30% (GMR/1000 \$1,157)																																																												
<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr style="background-color: #e1eef6;"> <th>Account Name</th> <th>Indicie</th> <th>Type</th> <th>Reset</th> <th>Averaging</th> <th>Part</th> <th>Spread</th> <th>Cap</th> </tr> </thead> <tbody> <tr> <td>1 Year Monthly Point to Point</td> <td>S&P 500</td> <td>Point to Point</td> <td>Annual</td> <td>Monthly Sum</td> <td></td> <td></td> <td style="text-align: right;">1.75</td> </tr> <tr> <td>1-Year S&P 500 Annual Point-to-Point</td> <td>S&P 500</td> <td>Point to Point</td> <td>Annual</td> <td>None</td> <td></td> <td></td> <td style="text-align: right;">6.25</td> </tr> <tr> <td>3 Year Monthly Point to Point</td> <td>S&P 500</td> <td>Point to Point</td> <td>Triennial</td> <td>Monthly Sum</td> <td></td> <td></td> <td style="text-align: right;">2.70</td> </tr> <tr> <td>Fixed</td> <td></td> <td></td> <td colspan="2" style="text-align: center;">1-Year Fixed Rate (no bonus)</td> <td></td> <td style="text-align: center;">3.25%</td> <td></td> </tr> <tr> <td>1-Year S&P 500 Monthly Averaging Cap</td> <td>S&P 500</td> <td>Point to Point</td> <td>Annual</td> <td>Monthly</td> <td></td> <td></td> <td style="text-align: right;">7.50</td> </tr> <tr> <td>2 Year Monthly Point to Point</td> <td>S&P 500</td> <td>Point to Point</td> <td>Biennial</td> <td>Monthly Sum</td> <td></td> <td></td> <td style="text-align: right;">2.35</td> </tr> </tbody> </table>										Account Name	Indicie	Type	Reset	Averaging	Part	Spread	Cap	1 Year Monthly Point to Point	S&P 500	Point to Point	Annual	Monthly Sum			1.75	1-Year S&P 500 Annual Point-to-Point	S&P 500	Point to Point	Annual	None			6.25	3 Year Monthly Point to Point	S&P 500	Point to Point	Triennial	Monthly Sum			2.70	Fixed			1-Year Fixed Rate (no bonus)			3.25%		1-Year S&P 500 Monthly Averaging Cap	S&P 500	Point to Point	Annual	Monthly			7.50	2 Year Monthly Point to Point	S&P 500	Point to Point	Biennial	Monthly Sum			2.35
Account Name	Indicie	Type	Reset	Averaging	Part	Spread	Cap																																																										
1 Year Monthly Point to Point	S&P 500	Point to Point	Annual	Monthly Sum			1.75																																																										
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OM Financial Life Insurance Company Spectrum Choice 9 Bonus	Non-Qualified	Owner: 85	Non-Qualified	Single: 25,000	No- Disability	Yes-Unemployment	Not Available in: AK MA MT ND NV NY OK OR PR UT VI VT WA WY	Non-Qualifd 0-79: 9.00 80-85: 4.50	Qualified 0-79: 9.00 80-85: 4.50																																																								
	Qualified	Annuitant: 85	Qualified	Monthly: 25,000	No- Hospitalization	No- Flex. Annuity Option																																																											
	Non-Qualified	Owner: 85	Non-Qualified	Single: 25,000	No- Flex. Withdrl Rider	No- Long Term Care																																																											
	Qualified	Annuitant: 85	Qualified	Monthly: 25,000	No- Extended Care Rider	No- Death Benefit Rider																																																											
					Yes-Terminal Illness	Yes-Nursing Home																																																											
				Yes-Annualization	No- Home Health Care Waiver																																																												
				No- Survivor Benefit Rdr																																																													
Withdrawal Notes:					Premium Bonus: 3.00																																																												
Withdrawal Charges 9 years:					12.5	12.5	12	11	10	9	8	7	6																																																				
Guaranteed Minimum Value:					104% of Premium at 1.40% (GMR/1000 \$1,214)																																																												
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OM Financial Life Insurance Company Spectrum Choice 9	Non-Qualified	Owner: 85	Non-Qualified	Single: 25,000	No- Disability	Yes-Unemployment	Not Available in: AK CT MA MN ND NY OK OR PR UT VI WA	Non-Qualifd 0-79: 9.00 80-85: 4.50	Qualified 0-79: 9.00 80-85: 4.50																																																								
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Indexed Annuity Detail Sheet

2-Year S&P 500 Monthly Point-to-Point S&P 500 Point to Point Biennial Monthly Sum 2.75

Surrender Charges Last 8 Years

OM Financial Life Insurance Company Loyalty Rewards Escalator 8	Non-Qualified Owner: 85 Single: 10,000 Annuitant: 85 Monthly: 10,000	Non-Qualified Single: 10,000 Monthly: 10,000	No- Disability No- Hospitalization No- Flex. Wthdrl Rider No- Extended Care Rider Yes-Terminal Illness Yes-Annualization No- Survivor Benefit Rdr	Yes-Unemployment No- Flex. Annuity Option No- Long Term Care No- Death Benefit Rider Yes-Nursing Home No- Home Health Care Waiver	Not Available in: NY OR PR VI VT WA	Non-Qualfd 0-79: 5.50 80-85: 2.75 Qualified 0-79: 5.50 80-85: 2.75																																												
	Withdrawal Notes:			Premium Bonus: 1.00																																														
	Withdrawal Charges 8 years:			13.75	12.75	11.75	10.75	10	9	8	7																																							
	Guaranteed Minimum Value:			87.5% of Premium at 1.30% (GMR/1000 \$980)																																														
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Surrender Charges Last 7 Years

OM Financial Life Insurance Company Spectrum Rewards Choice 7	Non-Qualified Owner: 85 Single: 25,000 Annuitant: 85 Monthly: 25,000	Non-Qualified Single: 25,000 Monthly: 25,000	No- Disability No- Hospitalization No- Flex. Wthdrl Rider No- Extended Care Rider Yes-Terminal Illness Yes-Annualization No- Survivor Benefit Rdr	Yes-Unemployment No- Flex. Annuity Option No- Long Term Care No- Death Benefit Rider Yes-Nursing Home No- Home Health Care Waiver	Not Available in: CT MN ND NY OK OR PR UT VI WA	Non-Qualfd 18-79: 7.00 80-85: 3.50 Qualified 18-79: 7.00 80-85: 3.50																																												
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OM Financial Life Insurance Company Safety Index 7 <i>Low-Band</i>	Non-Qualified Owner: 85 Single: 15,000 Annuitant: 85 Monthly: 15,000	Non-Qualified Single: 15,000 Monthly: 15,000	No- Disability No- Hospitalization No- Flex. Wthdrl Rider No- Extended Care Rider Yes-Terminal Illness Yes-Annualization No- Survivor Benefit Rdr	Yes-Unemployment No- Flex. Annuity Option No- Long Term Care No- Death Benefit Rider Yes-Nursing Home No- Home Health Care Waiver	Not Available in: MA MD MN ND NY OK OR PR UT VI VT	Non-Qualfd 0-79: 6.00 80-85: 3.00 Qualified 0-79: 6.00 80-85: 3.00																																																				
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Indexed Annuity Detail Sheet

OM Financial Life Insurance Company Safety Index 7 <i>High-Band</i>	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 25%; border-right: 1px solid black;"> Non-Qualified Owner: 85 Single: 100,000 Annuitant: 85 Monthly: 100,000 </td> <td style="width: 25%; border-right: 1px solid black;"> Non-Qualified Owner: 85 Single: 100,000 Annuitant: 58 Monthly: 100,000 </td> <td style="width: 25%; border-right: 1px solid black;"> No- Disability No- Hospitalization No- Flex. Wthdrl Rider No- Extended Care Rider Yes-Terminal Illness Yes-Annualization No- Survivor Benefit Rdr </td> <td style="width: 25%;"> Yes-Unemployment No- Flex. Annuity Option No- Long Term Care No- Death Benefit Rider Yes-Nursing Home No- Home Health Care Waiver </td> <td style="width: 10%; border-right: 1px solid black;"> Not Available in: MA MD MN ND NY OK OR PR UT VI VT </td> <td style="width: 10%;"> Non-Qualfd 0-79: 6.00 80-85: 3.00 Qualified 0-79: 6.00 80-85: 3.00 </td> </tr> </table>	Non-Qualified Owner: 85 Single: 100,000 Annuitant: 85 Monthly: 100,000	Non-Qualified Owner: 85 Single: 100,000 Annuitant: 58 Monthly: 100,000	No- Disability No- Hospitalization No- Flex. Wthdrl Rider No- Extended Care Rider Yes-Terminal Illness Yes-Annualization No- Survivor Benefit Rdr	Yes-Unemployment No- Flex. Annuity Option No- Long Term Care No- Death Benefit Rider Yes-Nursing Home No- Home Health Care Waiver	Not Available in: MA MD MN ND NY OK OR PR UT VI VT	Non-Qualfd 0-79: 6.00 80-85: 3.00 Qualified 0-79: 6.00 80-85: 3.00	Withdrawal Notes: No Premium Bonus																																																	
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Surrender Charges Last 6 Years

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Indexed Annuity Detail Sheet

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