

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	Non-Qualified Single: 10,000 Monthly: 10,000	No- Disability Yes-Hospitalization No- Flex. Wthdrl Rider	Yes-Unemployment No- Flex. Annuity Option No- Long Term Care	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										
	Qualified Owner: 85 Single: 10,000 Annuitant: 85 Monthly: 10,000	Qualified Single: 10,000 Monthly: 10,000	No- Extended Care Rider Yes-Terminal Illness Yes-Annualization No- Survivor Benefit Rdr	No- Death Benefit Rider Yes-Nursing Home No- Home Health Care Waiver												
	Withdrawal Notes:						Premium Bonus: 6.00									
	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	Cap						
			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	Non-Qualified Single: 10,000 Monthly: 10,000	No- Disability No- Hospitalization No- Flex. Wthdrl Rider	Yes-Unemployment No- Flex. Annuity Option No- Long Term Care	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										
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	Withdrawal Notes:						No Premium Bonus									
	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	Cap						
			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	Non-Qualified Single: 10,000 Monthly: 10,000	No- Disability No- Hospitalization No- Flex. Wthdrl Rider	Yes-Unemployment No- Flex. Annuity Option No- Long Term Care	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										
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	Withdrawal Notes:						Prem Bonus: 10.00									
	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	Cap						
			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. 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	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																																																										
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	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)	

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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	<table border="0"> <tr> <td>Non-Qualified</td> <td>85 Single: 10,000</td> <td>Non-Qualified</td> <td>10,000</td> <td>No- Disability</td> <td>Yes-Unemployment</td> <td rowspan="5"> Not Available in: AK CT MA MN NY OR PR UT VI VT WA </td> <td rowspan="5"> Non-Qualfd 0-79: 7.50 80-85: 3.75 Qualified 0-79: 7.50 80-85: 3.75 </td> </tr> <tr> <td>Owner:</td> <td>85 Monthly: 10,000</td> <td>Owner:</td> <td>85 Monthly: 10,000</td> <td>No- Hospitalization</td> <td>No- Flex. Annuity Option</td> </tr> <tr> <td>Annuitant:</td> <td></td> <td>Annuitant:</td> <td></td> <td>No- Flex. Wthdrl Rider</td> <td>No- Long Term Care</td> </tr> <tr> <td>Qualified</td> <td>85 Single: 10,000</td> <td>Qualified</td> <td>10,000</td> <td>No- Extended Care Rider</td> <td>No- Death Benefit Rider</td> </tr> <tr> <td>Owner:</td> <td>85 Monthly: 10,000</td> <td>Owner:</td> <td>85 Monthly: 10,000</td> <td>Yes-Terminal Illness</td> <td>Yes-Nursing Home</td> </tr> </table>	Non-Qualified	85 Single: 10,000	Non-Qualified	10,000	No- Disability	Yes-Unemployment	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	Owner:	85 Monthly: 10,000	Owner:	85 Monthly: 10,000	No- Hospitalization	No- Flex. Annuity Option	Annuitant:		Annuitant:		No- Flex. Wthdrl Rider	No- Long Term Care	Qualified	85 Single: 10,000	Qualified	10,000	No- Extended Care Rider	No- Death Benefit Rider	Owner:	85 Monthly: 10,000	Owner:	85 Monthly: 10,000	Yes-Terminal Illness	Yes-Nursing Home	<table border="0"> <tr> <td>Yes-Annualization</td> <td>No- Home Health Care Waiver</td> </tr> <tr> <td>No- Survivor Benefit Rdr</td> <td></td> </tr> </table>	Yes-Annualization	No- Home Health Care Waiver	No- Survivor Benefit Rdr		<table border="0"> <tr> <td colspan="2">Withdrawal Notes:</td> <td>Premium Bonus: 1.00</td> </tr> <tr> <td>Withdrawal Charges 12 years:</td> <td>17.5 16.5 15.5 14.5 13.5 12.5 11.5 10.5 9.5 8.5 7.5 6.5</td> <td></td> </tr> <tr> <td>Guaranteed Minimum Value:</td> <td colspan="2">87.5% of Premium at 1.30% (GMR/1000 \$1,032)</td> </tr> </table>	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)	
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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%		
		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		
OM Financial Life Insurance Company Safety Index 10 <i>High-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 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							
		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		
OM Financial Life Insurance Company OM Accelerator Bonus 10	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 Age- Rate
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Indexed Annuity Detail Sheet

Surrender Charges Last 9 Years																																																																				
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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 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 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																																											
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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 Owner: 85 Single: 25,000 Annuitant: 85 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 Owner: 85 Single: 15,000 Annuitant: 58 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: 20%; border-right: 1px solid black;"> Non-Qualified Owner: 85 Single: 100,000 Annuitant: 85 Monthly: 100,000 </td> <td style="width: 20%; border-right: 1px solid black;"> Non-Qualified Owner: 85 Single: 100,000 Annuitant: 58 Monthly: 100,000 </td> <td style="width: 30%; 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: 30%;"> 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

OM Financial Life Insurance Company Loyalty Rewards Escalator 6	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 20%; border-right: 1px solid black;"> Non-Qualified Owner: 85 Single: 10,000 Annuitant: 85 Monthly: 10,000 </td> <td style="width: 20%; border-right: 1px solid black;"> Non-Qualified Owner: 85 Single: 10,000 Annuitant: 85 Monthly: 10,000 </td> <td style="width: 30%; 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: 30%;"> 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: NY OR PR VI VT WA </td> <td style="width: 10%;"> Non-Qualfd 0-79: 4.00 80-85: 2.00 Qualified 0-79: 4.00 80-85: 2.00 </td> </tr> </table>	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 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: 4.00 80-85: 2.00 Qualified 0-79: 4.00 80-85: 2.00	Withdrawal Notes: Premium Bonus: 1.00																																		
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Indexed Annuity Detail Sheet

Surrender Charges Last 4 Years																																																									
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