



OMIndex-Safety 7 10

OMIndex-Spectrum 9

OMIndex-Escalator 6 8 10

OMIndex-Accelerator 7 10



Product Highlights





OMIndex-Series

Fixed Deferred Indexed Annuities





OMIndex-Series - Fixed Deferred Indexed Annuities

NO	B O N U S		
BONUS	UP-FRONT	GRADED	VESTED
OMIndex-Safety  	OMIndex-Spectrum 	OMIndex-Escalator   	OMIndex-Accelerator  

OMIndex-Safety 7 10

OMIndex-Spectrum 9

- Offers guarantees plus upside potential (Subject to caps)
- Choice of four interest crediting options
- Annual reallocation



- 3% up-front bonus
- Upside potential (Subject to caps)
- Choice of six interest crediting options
- Annual, biennial or triennial reallocation



MINIMUM PREMIUM

\$10,000 (\$2,000 per option)

\$10,000 (\$2,000 per option)

MAXIMUM PREMIUM

\$1,000,000

\$1,000,000

ISSUE AGE (age last birthday)

Joint owners are permitted with the oldest joint owner as the basis of issue.

0-85 Non-Qualified/18-85 Qualified*

0 - 85 Non-Qualified

* Applies to OMIndex-Safety 7&10

18 – 85 Qualified

INDEXED INTEREST CREDITING OPTIONS

1. One-year monthly point-to-point with a cap
Minimum cap per year: 1%
2. One-year annual point-to-point with a cap
Minimum cap per year: 3%
3. One-year monthly average with a cap
Minimum cap per year: 3%

1. One-year monthly point-to-point with a cap
Minimum cap per year: 1%
2. Two-year monthly point-to-point with a cap
Minimum cap per year: 1%
3. Three-year monthly point-to-point with a cap
Minimum cap per year: 1%
4. One-year annual point-to-point with a cap
Minimum cap per year: 3%
5. One-year monthly average with a cap
Minimum cap per year: 3%

FIXED INTEREST OPTION

The initial interest rate is GUARANTEED for seven years for OMIndex-Safety 7 & 10, and the rate thereafter is guaranteed to be equal to or greater than 3% for the life of the annuity contract. Interest is credited daily.

The initial interest rate is GUARANTEED for the first year. A new current interest rate is declared annually and will never be less than the guaranteed minimum effective annual interest rate which is set at issue between 1% and 3% for the life of the annuity contract. Interest is credited daily.

MINIMUM GUARANTEED SURRENDER VALUE

100% of premiums, plus daily interest accruing at 3%, less applicable surrender charges.

103% of premiums, plus daily interest accruing at a rate between 1% and 3%, less applicable surrender charges. The rate is set at issue and fixed for the life of the contract.

OMIndex-Escalator 6 8 10

- A bonus on any first year premium payments credited annually over 6, 8 or 10 years.

6 8 10
6% 8% 10%

- Choice of four interest crediting options
- Annual reallocation



\$10,000 (\$2,000 per option)

\$1,000,000

0 - 85 Non-Qualified

18 - 85 Qualified

1. One-year monthly point-to-point with a cap
Minimum cap per month: 1%
2. One-year annual point-to-point with a cap
Minimum cap per year: 3%
3. One-year monthly average with a cap
Minimum cap per year: 3%

The initial interest rate is GUARANTEED for the first year. A new current interest rate is declared annually and will never be less than the guaranteed minimum effective annual interest rate which is set at issue between 1% and 3% for the life of the annuity contract. Interest is credited daily.

87.5% of premiums, plus daily interest accruing at a rate between 1% and 3%. The rate is set at issue and fixed for the life of the contract.

OMIndex-Accelerator 7 10

- Initial premium BONUS that vests over time.

7 3% Initial premium bonus
10 5% Initial premium bonus

- Choice of five interest crediting options
- Annual or biennial reallocation



\$10,000 (\$2,000 per option)

\$1,000,000

0 - 85 Non-Qualified

18 - 85 Qualified

1. One-year annual point-to-point with a cap
Minimum cap per year: 3%
2. One-year monthly point-to-point with a cap
Minimum cap per year: 1%
3. One-year monthly average with a cap
Minimum cap per year: 3%
4. Two-year monthly average with a cap
Minimum cap per year: 6%

The initial interest rate is GUARANTEED for the first year. A new current interest rate is declared annually and will never be less than the guaranteed minimum effective annual interest rate which is set at issue between 1% and 3% for the life of the annuity contract. Interest is credited daily.

7 100% of premiums, plus daily interest accruing at a rate between 1% and 3%, less applicable surrender charges. The rate is set at issue and fixed for the life of the contract.

10 87.5% of premiums, plus daily interest accruing at a rate between 1% and 3%. The rate is set at issue and fixed for the life of the contract.

MINIMUM PREMIUM

MAXIMUM PREMIUM

ISSUE AGE (age last birthday)

Joint owners are permitted with the oldest joint owner as the basis of issue.

INDEXED INTEREST CREDITING OPTIONS

FIXED INTEREST OPTION

MINIMUM GUARANTEED SURRENDER VALUE

OMIndex-Safety 7 10
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BONUS

N/A

A bonus of 3% of all premiums received in the first year.

The annuity offers a 3%* bonus on all premiums received in the first year credited to the account value on the day it is received.

This premium bonus applies to all premiums received in the first year of the contract, regardless of the account value option to which it is applied. If placed in an indexed interest option, the additional interest has the potential to earn index credits.

*Subject to Change

PARTIAL FREE WITHDRAWALS

Each contract year, after the end of the first contract year, free partial surrender of up to 10% of the account value as of the prior anniversary.

Each contract year, after the end of the first contract year, free partial surrender of up to 10% of the account value as of the prior anniversary.

SURRENDER CHARGES

7	Annuity Year:	1	2	3	4	5	6	7	8+			
	Surrender Charge:	10%	10%	10%	9%	8%	7%	6%	0%			
10	Annuity Year:	1	2	3	4	5	6	7	8	9	10	11+
	Surrender Charge:	10%	10%	10%	9%	8%	7%	6%	5%	4%	3%	0%

Lower surrender charges may apply in some states. Please refer to Product Details on SalesLink.

Issue ages (0-80)

Annuity Year:	1	2	3	4	5	6	7	8	9	10+
Surrender Charge:	15%	15%	15%	14.5%	13.5%	12.5%	10%	7%	4%	0%

Issue ages (81-85)

Annuity Year:	1	2	3	4	5	6	7	8	9	10+
Surrender Charge:	12.5%	12.5%	12%	11%	10%	9%	8%	7%	6%	0%

Lower surrender charges may apply in some states. Please refer to Product Details on SalesLink.

SURRENDER VALUES

The account value, less any applicable surrender charges, is available for full or partial surrender. On a full surrender, the surrender value will not be less than the MGSV.

The account value, less any applicable surrender charges, is available for full or partial surrender. On a full surrender, the surrender value will not be less than the MGSV.

OMIndex-Escalator

BONUS

- 6** A bonus of 6% on any first year premium payments, credited at 1% annually.
- 8** A bonus of 8% on any first year premium payments, credited at 1% annually.
- 10** A bonus of 10% on any first year premium payments, credited at 1% annually.

- The bonus interest rate will be credited on the first year premium payments when they are initially paid and thereafter on each anniversary.
- This bonus interest crediting will cease if your client annuitizes or fully surrenders the annuity before the end of the 6, 8 or 10-year period. Interest crediting will be proportionally allocated based on the then current account value allocation. Once the bonus interest is credited, it may earn interest or index credits as appropriate.

SURRENDER CHARGES

6	Annuity Year:	1	2	3	4	5	6+				
	Surrender Charge:	9%	9%	8%	7%	6%	5%				
8	Annuity Year:	1	2	3	4	5	6	7	8+		
	Surrender Charge:	13.75%	12.75%	11.75%	10.75%	10%	9%	8%	7%		
10	Annuity Year:	1	2	3	4	5	6	7	8	9	10+
	Surrender Charge:	14.75%	13.75%	12.75%	11.75%	10.75%	10%	9%	8%	7%	6%

Lower surrender charges may apply in some states. Please refer to Product Details on SalesLink.

SURRENDER VALUES

The account value, less any applicable surrender charges, is available for full or partial surrender. On a full surrender, the surrender value will not be less than the MGSV.

OMIndex-Accelerator


A vesting bonus of 3% of your initial premium.

- 7** The bonus amount, plus any interest earned on that amount, then vests over a period of seven years. The vesting schedule is as follows:

Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7 and Up
14%	29%	43%	57%	71%	86%	100% Fully vested

A vesting bonus of 5% of your initial premium.

- 10** The bonus amount, plus any interest earned on that amount, then vests over a period of 10 years. The vesting schedule is as follows:

Year 1	Year 2	Year 3	Year 4	Year 5	Year 6
10%	20%	30%	40%	50%	60%
Year 7	Year 8	Year 9	Year 10 and Up		
70%	80%	90%	100% Fully vested		

7	Annuity Year:	1	2	3	4	5	6	7+			
	Surrender Charge:	10%	9%	8%	7%	6%	5%	4%			
10	Annuity Year:	1	2	3	4	5	6	7	8	9	10+
	Surrender Charge:	10%	10%	10%	10%	9%	8%	7%	6%	4%	2%

Lower surrender charges may apply in some states. Please refer to Product Details on SalesLink.

For a full surrender prior to the end of the surrender charge period, the surrender value will be equal to the greater of the vested account value (less any surrender charges) or the MGSV for each option.

For a partial surrender of an interest crediting option's account value prior to the end of the surrender charge period, the surrender value is equal to the greater of the interest crediting option's vested account value (less surrender charges) or that option's MGSV.

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**UNSCHEDULED WITHDRAWALS
SYSTEMATIC WITHDRAWALS**

Up to four unscheduled partial withdrawals may be taken in any annuity year at a minimum withdrawal amount of \$500.

The client can choose an automatic payment of either a specific amount or interest only on a recurring basis. Surrender charges may apply. Minimum payment per mode is \$100. Frequency can be monthly, quarterly, semiannual or annual.

LIQUIDITY RIDERS

Surrender charges will be waived when any of the following benefits are exercised under the terms as defined by these riders. Payout is based on the Total Account Value, which includes 100% of the bonus amount regardless of the vesting schedule. Please refer to the Agent Training Manual for specific terms and conditions.

- Nursing Home
- Terminal Illness
- Unemployment
- Death of Owner

Riders subject to state availability. For more information refer to State Availability on SalesLink.

DEATH BENEFIT

Surrender charges will be waived if the owner dies. If the MGSV is greater than the account value, the MGSV will be paid.

ANNUITIZATION

If annuitization occurs in the first five contract years, we will apply the greater of the surrender value and MGSV. If annuitization occurs after the fifth contract year, we will apply the greater of the account value and MGSV.

Some states allow waiver of surrender charges upon annuitizing prior to the fifth contract year. For more information refer to Product Details on SalesLink.

**REALLOCATION OF ACCOUNT
VALUES**

Account value may be moved among interest crediting options on interest crediting anniversaries after any applicable indexed interest credits are applied. The amount allocated must be moved in increments of at least \$2,000, subject to minimum account value constraints for each option. The reallocation will become effective on the interest crediting anniversary.

ISSUE DATES

Annuities are issued with an effective date of the 1st, 8th, 15th or 22nd of the month. Applications and premium must be received in good order two business days prior to the effective date. Applications and premium are held without interest until the next available effective date.

QUALIFIED PLANS

Rollovers from IRAs, 401(k), 403(b), pension or profit sharing plans.

FREE LOOK

10 days or longer as required by state law.

**RATE PROTECTION
ON SECTION 1035
EXCHANGES/QUALIFIED
TRANSFERS**

60 days

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How the account value is determined using **MONTHLY POINT-TO-POINT WITH A CAP**

1. The index value at the end of any given contract month will be compared to the index value at the beginning of that contract month to determine the point-to-point index change for that month.
2. 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.
3. If this results in a positive index change and is not more than the declared cap, it is used as the capped index change for that month. If the index change is greater than the declared cap, the declared cap rate is used as the capped index change for that month. If the index change is negative, a negative index change is used for that month. A negative monthly point-to-point index change is not subject to a cap.
4. At the end of the annual, biennial or triennial index interest crediting period, the positive capped and negative index changes for each month during the period will be added together. The sum will be the index interest credit rate on the index interest crediting date. That rate will be multiplied by the option's account value to determine the total index interest credit. If the sum of the index changes results in a negative value, the index interest credit applied will be zero. There will never be a negative index interest credit.

How the account value is determined using **ANNUAL POINT-TO-POINT WITH A CAP**

1. The index value on the current year's anniversary is compared to the index value on the prior year's anniversary.
2. The index change is determined by subtracting the prior anniversary's index value from the current anniversary's index value and dividing it by the prior anniversary's index value.
3. If this results in a positive index change and is not more than the declared cap, it is applied as the index credit rate on the index crediting date.
4. If the index change is negative, a zero percent credit is applied. If the index change is greater than the declared cap, the declared cap rate is used as the index change. The cap is set at the beginning of each contract year and is guaranteed for one year.

How the account value is determined using **MONTHLY AVERAGING WITH A CAP**

1. The index average, calculated at the end of the current year, is determined by averaging the index values, on a monthly basis, over the current year.
2. The index average for the current year is compared to the index value on the prior anniversary.
3. The index change is determined by subtracting the prior anniversary's index value from the index average and then dividing it by the prior anniversary's index value.
4. If this results in a positive index change and is not more than the declared cap, it is applied as the index interest credit rate on the index crediting date.
5. If the index change is negative, a zero percent credit is applied. If the index change is greater than the declared cap, the declared cap rate is credited to the account value.



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allowing your client
to maintain control
of their financial
assets.**

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Products for a sustainable retirement

sustainable
solutions
in times of
uncertainty

Helping you get there

WHAT SHOULD I KNOW ABOUT OLD MUTUAL?

In the U.S., Old Mutual is a provider of life insurance and annuity products. Globally, we are part of the Old Mutual plc group of companies which has provided long term savings, wealth protection and investment services since 1845. Old Mutual plc operates in over 38 countries and employs over 57,000 people worldwide. To learn more about our parent company, visit www.oldmutual.com.

Our U.S. customers benefit from a broad range of experience and insight that is increasingly valuable in a rapidly changing world. Old Mutual is serving its third generation of U.S. customers by building relationships with over one million customers and thousands of independent financial professionals who represent our products. "Old Mutual" is the marketing name for OM Financial Life Insurance Company (all U.S. jurisdictions except NY) and OM Financial Life Insurance Company of New York (NY only). Each Old Mutual company is solely responsible for its contractual commitments.



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OMIndex-Safety

Form Numbers: FGL FPDA-ST (6-04); FGL FPDA-ST-C (6-04); et al.

OMIndex-Spectrum

Form number: OM SPDIA-SCB9 2007, et al.

OMIndex-Escalator

Form number: FGL FPDA-EIA-C (2005); FGL FPDA-EIA-C (2005) [14.75-10A]; FGL FPDA-EIA (2005); FGL FPDA-EIA (2005) [14.75-10A], et al.

OMIndex-Accelerator

Form Numbers: FGL FPDA-ST (6-04) [10-7A], FGL FPDA-ST-C (3-08) [10-7A], FGL FPDA-EIA (2005) [10-10B], FGL FPDA-EIA-C (3-08) [10-10B], et al.

Guarantees are based upon the claims paying ability of the issuing insurer. Subject to state availability. Certain restrictions may apply. Interest rates subject to change. Indexed interest rates are subject to a cap. Surrender charges may apply to withdrawals.

Withdrawals may be taxable and, when made prior to age 59½, may result in tax penalties. Withdrawals will reduce available death benefit. This product is offered on a group or individual basis as determined by state approval.

Annuities are long-term investments to help with retirement income needs.

Optional provisions and riders may have limitations, restrictions and additional charges.

Annuities are issued by OM Financial Life Insurance Company, Baltimore, Maryland.

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