

UPDATED: SNFL-Related Product Changes

Loyalty Rewards and Spectrum Rewards Bonus

Changes in state-specific Standard Non-Forfeiture Laws (SNFL), require us to pull Loyalty Rewards and Spectrum Rewards Bonus in several states as described below. ***Please inform your distribution partners about these important dates.***

NOW EFFECTIVE JUNE 9, 2005:

- **Loyalty Rewards** will no longer be available in Alaska, Colorado, Iowa, Louisiana, New Mexico and Virginia
- **Spectrum Rewards Bonus** will no longer be available in Colorado, Georgia, Idaho, Illinois, Kansas, Kentucky, Louisiana, Montana, South Dakota, Virginia and West Virginia

TRANSITION RULES:

- ▶ 1035/Transfer money with application is **no longer accepted.**
- ▶ Cash with application will now be accepted through **June 6, 2005.**
- ▶ Last issue date: **June 8, 2005**

EFFECTIVE IMMEDIATELY:

- **Loyalty Rewards Escalator 12** is available in Alaska, Colorado, Iowa, Louisiana, New Mexico and Virginia
- **Spectrum Choice Bonus** is available in Colorado, Georgia, Idaho, Illinois, Kansas, Kentucky, Louisiana, South Dakota, Virginia and West Virginia
- ▶ Marketing materials for these products are currently available for order on SalesLink.
- ▶ Cash with application and 1035/Transfer money with application is currently being accepted.

Now Available! 2 Exciting New Products!

Loyalty Rewards Escalator 12

This versatile product offers many popular features including:

- ▶ 12% annual bonus (1% per year for 12 years)
- ▶ Flexible Premiums
- ▶ Competitive Commissions!
- ▶ Liquidity Riders - Nursing Home, Terminal Illness and Unemployment
- ▶ Competitive Rates

Spectrum Choice Bonus

This versatile product offers many popular features including:

- ▶ 6% premium bonus
- ▶ Flexible Premiums
- ▶ Competitive Commissions!
- ▶ Liquidity Riders - Nursing Home, Terminal Illness and Unemployment
- ▶ Competitive Rates

If you have any questions, please email Sales Support at sales-support@omfn.com.