

IMPORTANT CHANGES TO ROP RATES

Effective August 7, 2007
(New Business Only)

The following transition rules will apply:

- Applications received in the service center **on or before August 3, 2007** will receive the old ROP rates.
- Applications received on or before August 3, 2007 and approved after August 7th, will be issued with an August 6th effective date and will receive the old ROP rates.
- Applications received in the service center **after August 3, 2007** will be issued with an effective date of August 7th and will receive the new higher ROP rates.

This rate change will affect all term products offering this feature, including Saver's Select and Home Certain.

Updated marketing materials are available via SalesLink. Please stay tuned for details on illustration software updates.

For more information please contact sales-support@omfn.com.