

Old Mutual Financial Network is part of the Old Mutual plc group of companies. Founded in 1845, Old Mutual plc is headquartered in London, England and operates a global diversified financial services network. One of the world's largest insurers of Life and Health products, Old Mutual is a Fortune Global 500 company and a FTSE 100 financial services group member.

With the 2006 acquisition of Skandia, one of the largest Life insurer's in Sweden, the combined entity, as of June 30, 2007:

- Ranks as #173 on the Fortune Global 500
- Has a market capitalization of approximately \$18.1 billion
- Has \$514.7 billion of funds under management

Additionally, the combined entity now maintains four strong market positions in the United States, United Kingdom, Sweden and South Africa. The combined entity is active in a multitude of countries worldwide.

With Old Mutual as our parent, Old Mutual Financial Network has gained the knowledge, expertise and international resources that a proven global source can provide.

In a fiercely competitive world, teeming with frequently changing trends, controversy and global conflict, few organizations have been able to succeed through turbulent markets. Smaller are the number of those companies who have stood the test of time while remaining committed to tradition, innovation and success. This in fact makes the story of Old Mutual a fascinating tale of modest beginnings and remarkable achievement.

OUR GROUP VALUES



Respect

We conduct business with respect, embracing diversity. We listen to others, treat others with dignity, and actively contribute to each other's success.



Integrity

Our business dealings are open, honest, trustworthy and consistent—conducted pursuant to the highest of ethical standards.



Pushing Beyond Boundaries

We strive to break new ground by being innovative. We're passionate about what we do. For us, the sky is certainly not the limit.



Accountability

We're not afraid of making commitments, delivering them, and being judged against them. If problems arise, we take ownership of them and strive to solve them.

OUR DRIVE TO DELIVER THE BEST!

**THE THINKING IS NEW.
THE NAME IS OLD MUTUAL.**

Old Mutual Financial Network

Dedicated to growth and diversification in the U.S. market and has a strong market presence and demonstrated success in the industry.

In today's world, you need a company that is willing to push beyond boundaries by offering innovative solutions and a diversified portfolio of products. Old Mutual Financial Network (OMFN) is committed to delivering these needs through its strong dedication to growth, diversification and success in the insurance market.

Old Mutual Financial Network and Old Mutual are marketing names for the U.S. insurance and annuity operations of Old Mutual plc, including OM Financial Life Insurance Company in all states (except New York) and the District of Columbia and OM Financial Life Insurance Company of New York (New York only). OMFN has a strong presence in the U.S. life insurance and annuity market and a proven product portfolio. Headquartered in Baltimore, Maryland with a National Sales Office in Atlanta, GA and an expansive service center in the Midwest, the companies that comprise OMFN deliver a diverse portfolio of annuities and life insurance products. OMFN has nearly one million policyholders nationwide.

Old Mutual was established upon the principles of Respect, Integrity, Accountability and a readiness to Push Beyond Boundaries. Old Mutual's innate ability to push the envelope and continuously create products that meet changing needs has been the key which has allowed the company to operate as a guiding light in the life and annuities market.

As of June 30, 2007, the combined entities of OMFN had \$19.7 billion in statutory-basis assets and in-force life business valued at \$138 billion.

OMFN's strength is evidenced by Total International Accounting Standard-basis assets of \$29.5 billion, which includes its direct affiliates.

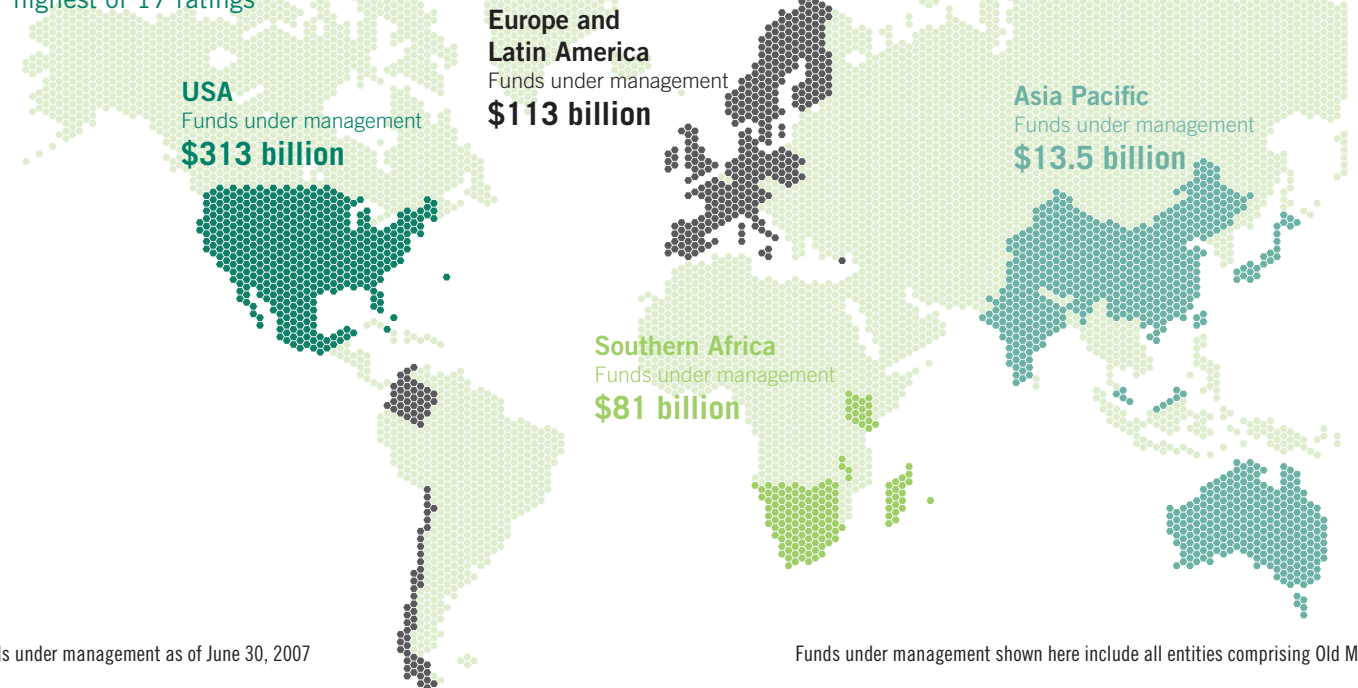
From a sales perspective, OMFN offers balanced financial products via its established insurance companies OM Financial Life and OM Financial Life Insurance Company of New York. Insurance securities are distributed through affiliate Old Mutual Financial Network Securities, Inc., Member FINRA.

OM Financial Life has been affirmed by leading independent rating agencies. Our current claims-paying ability ratings attest to our superior financial status:

A.M. Best A (Excellent) for financial strength and operating performance. 3rd highest of 15 ratings

Moody's A3 (Good) for long-term insurance financial strength. 9th highest of 27 ratings

Fitch A – (Strong) for financial strength. 7th highest of 17 ratings



Funds under management as of June 30, 2007

Funds under management shown here include all entities comprising Old Mutual plc.

Old Mutual plc has 53,000 employees in over 40 countries



Atlanta



Baltimore



South Africa



London