

ANNUITY QUICK GUIDE

The SOLUTION — Before life presents the problem.®

Royal Select & Silver Select Fixed Indexed Annuity

Royal Select 8.00% Premium Bonus — Silver Select 4.00% Premium Bonus

Bonus Vesting Percentages by Policy Year										
Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10	Year 11+
0%	10%	20%	30%	40%	50%	60%	70%	80%	90%	100%

Royal Select, Silver Select & Select Series Fixed Indexed Annuity

Surrender/Withdrawal Charge Schedule											
	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10	Year 11
Royal Select	10%	9%	8%	7%	6%	5%	4%	3%	2%	1%	0%
Silver Select	10%	9%	8%	7%	6%	5%	4%	3%	2%	1%	0%
Select 10:	10%	9%	8%	7%	6%	5%	4%	3%	2%	1%	0%
Select 7:	10%	9%	8%	7%	6%	5%	4%	0%			
Select 5:	10%	9%	8%	7%	6%	0%					
Select 3:	10%	9%	8%	0%							

Wealth Accumulation Strategies:

Fixed Account: Interest rate is guaranteed for one full year, determined on each policy anniversary.
Monthly Average: Based on S&P 500® averages index value of 12 monthly index dates of policy year.
Annual Point-to-Point: Based on S&P 500® credits annual percentage gain on policy anniversaries.

Waiver of Surrender/Withdrawal Charges:¹

Terminal Illness Benefit
 Home Health Benefit
 Nursing Home Benefit
¹ See policy for eligibility. May vary by state.

Payment Options (Annualization):²

Period Certain Payments: Equal payments for a fixed period of up to 30 years
 Lifetime Income: Equal payments will be made for your lifetime. Life income with guaranteed period certain: Equal payments will be made for an agreed period (e.g. 5, 10, 15, 20) or the remainder of your life, whichever is longer.
² In most states, maturity occurs at age 95, but an early annuitization option is available after the first policy year.

Free Withdrawals:

Beginning in second year: Up to 10% of accumulated value at the beginning of the policy year.

Market Value Adjustment (MVA):

The market value adjustment is applied only during the surrender/withdrawal charge period and only on amounts that exceed the penalty free withdrawal amount.

Optional Guaranteed Lifetime Withdrawal Benefit (GLWB):

Income Account Value grows at 6.75% annually for first ten policy years.

Optional Initial GLWB Base Calculation:

Prior to any withdrawals under the GLWB or base policy, the Income Account Value equals 100% of your initial premium, plus the premium bonus.

Optional GLWB Issue Age:

50+ (Owner and Annuitant) The GLWB must be added at policy issue.

Optional GLWB Cost:

The GLWB charge is .95% of the Accumulation Value and is deducted at issue and on each Policy Anniversary until either the Policy or Policy Rider terminate.

Contribution Limits & Issue Ages:

See chart below.

Product	MINIMUM	MAXIMUM	
	All Ages	18-75	76-80
Royal Select & Silver Select	\$10,000	\$500,000	\$350,000
Select 10	\$10,000	\$500,000	\$350,000
Select 3, Select 5, Select 7	\$20,000	\$1,000,000	\$750,000

For complete product details, please refer to FIA510, FIA700, DA520, GLWB320, and state specific variations. An investment in these contracts is subject to possible loss of principal and earning, since a surrender charge and market value adjustment may apply to withdrawals or upon surrender of contract. Product features may not be available in all states. All guarantees made are that of Oxford Life Insurance Company. Not FDIC/NCUA insured. Not issued by any federal government agency. Withdrawals of earnings will be subject to income tax and may be subject to a 10% IRS penalty tax if taken prior to age 59½. Consult your tax advisor.

Multi-Select Multi-Year Guaranteed Annuity

Contribution Limits & Issue Ages: See chart below.

Product	MINIMUM	MAXIMUM		
	All Ages	18-75	76-80	81-85
Multi-Select (All Durations)	\$20,000	\$1,000,000	\$750,000	\$500,000

Administrative Fees: No administrative fees. You will receive interest on 100% of your accumulation value

Waiver of Surrender/Withdrawal Charges:¹

- Terminal Illness Benefit
- Home Health Benefit
- Nursing Home Benefit

¹ See policy for eligibility. May vary by state.

Market Value Adjustment (MVA): The market value adjustment is applied only during the surrender/withdrawal charge period and only on amounts that exceed the penalty free withdrawal amount.

Free Withdrawals: During the first year: Systematic withdrawal of interest earned. Beginning in second year: Up to 10% of accumulated value at the beginning of the policy year.

Payment Options (Annuitizations):²

- Period Certain Payments: Equal payments for a fixed period up to 30 years
- Lifetime Income: Equal payments will be made for an agreed period (e.g. 5, 10, 15, 20) or the remainder of your life, whichever is longer.

² In most states, maturity occurs at age 95, but an early annuitization option is available after the first policy year.

Optional GLWB: An optional Guaranteed Lifetime Withdrawal Benefit rider offering a predictable lifetime income stream, available up to age 80. Refer to Form MY1228C for complete details.

Surrender Charge Schedule

3-Year	10%	9%	8%							
4-Year	10%	9%	8%	7%						
5-Year	10%	9%	8%	7%	6%					
6-Year	10%	9%	8%	7%	6%	5%				
7-Year	10%	9%	8%	7%	6%	5%	4%			
8-Year	10%	9%	8%	7%	6%	5%	4%	3%		
9-Year	10%	9%	8%	7%	6%	5%	4%	3%	2%	
10-Year	10%	9%	8%	7%	6%	5%	4%	3%	2%	1%

For complete product details, please refer to ICC14 MYGA0814, DA520, GLWB320 and state specific variations. An investment in these contracts is subject to possible loss of principal and earning, since a surrender charge and market value adjustment may apply to withdrawals or upon surrender of contract. Product features may not be available in all states. All guarantees made are that of Oxford Life Insurance Company. Not FDIC/NCUA insured. Not issued by any federal government agency. Withdrawals of earnings will be subject to income tax and may be subject to a 10% IRS penalty tax if taken prior to age 59½. Consult your tax advisor.

“

“Our mission is to provide products and services promoting financial security to individuals that will enable them to live with dignity in their retirement years.”

”

FACTS & FIGURES:

- ▶ Established in 1965
- ▶ Rated A- (Excellent) by A.M. Best
- ▶ GAAP Asset Base of over \$2.3 Billion (EOY2018)
- ▶ RBC of 479% (CAL)



*Effective as of 6-28-2019. For the latest rating, access www.ambest.com. A.M. Best assigns ratings from A++ to F, A++ being superior ratings.

Oxford Life was founded in the Grand Canyon state of Arizona in 1965 and has steadily grown to a family of companies with an asset base of over \$2.3 billion. Oxford Life remains committed to middle-market seniors and the independent insurance professionals that support them. Oxford Life and its subsidiaries, North American Insurance Company and Christian Fidelity Life Insurance Company work in unison to support our mission and achieve superior financial strength and excellent customer service.