## Multi-Select OXFORD LIFE INSURANCE COMPANY

A- (Excellent) Rated by AM Best

Туре	Single Premium Tax Deferred Fixed Annuity						
Issue Age	0-75,76-80						
Minimum Premium	\$20,000 NQ/Q (Max \$350,000)						
Minimum Guarantee	1.00% after guarantee period						
Liquidity	10% after yr. 1, Interest only beginning 2nd month						
Special Features	<b>No charges or fees.</b> Rates are protected on transfers and 1035 exchanges for 60 days from date application was written.						
Terms 3-10 Available	<b>RATES GUARANTEED FOR FULL TERM</b> Surrender charges base on term 10,9,8,7,6,5,4,3,2,1,0% (30 day window to leave after term) MVA—Market Value Adjustment.						
Special Waivers	Nursing Home 100% Home Care 100% Terminal Illness 100%						

## **Leading Nationally in Top Rates!**

3 YEAR	4 YEAR	5 YEAR	6 YEAR	7 YEAR	8 YEAR	9 YEAR	10 YEAR
1.60%	2.25%	2.35%	2.65%	2.50%	2.70%	2.55%	2.60%