

Multi-Select Multi-Year Guaranteed Annuity

Issue Ages: 18-80 Qualified and Non-Qualified

Contribution Limits: \$20,000 - \$1,000,000 Qualified and Non-Qualified Ages 18-75 – \$20,000 - \$500,00 Ages 76-80

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

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.

Rate Guarantee Period

| Issue Age | 3-Year | 4-Year | 5-Year | 6-Year | 7-Year | 8-Year | 9-Year | 10-Year |
|-----------|--------|--------|--------|--------|--------|--------|--------|---------|
| 18-75 | | | | | | | | |
| 76-77 | | | | | | | | |
| 78-79 | | | | | | | | |
| 80 | | | | | | | | |

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, 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.