

Multi-Select Series

Multi Year Guarantee Annuity

Multi-Select Multi Year Guarantee Annuity Interest Rate History

Effective Dates	5 - Year	7 - Year
11/1/2014	2.50%	2.70%
12/1/2014	2.55%	2.75%
1/1/2015	2.60%	3.00%
1/21/2015	2.60%	2.90%
4/1/2015	2.55%	2.85%
5/6/2015	2.55%	3.00%
6/1/2015	2.60%	3.05%
8/1/2015	2.55%	3.05%
9/1/2015	2.50%	3.00%
10/1/2015	2.60%	3.10%
11/1/2015	2.50%	3.00%
12/1/2015	2.70%	3.05%
1/1/2016	2.70%	3.00%
2/1/2016	2.60%	2.90%
2/15/2016	2.40%	2.65%
3/1/2016	2.50%	2.75%
3/15/2016	2.65%	2.90%
5/1/2016	2.65%	2.85%
7/1/2016	2.45%	2.65%

Effective Dates	5 - Year	7 - Year
8/1/2016	2.25%	2.45%
10/1/2016	2.30%	2.50%
11/15/2016	2.45%	2.70%
12/1/2016	2.60%	2.90%
1/1/2017	2.75%	3.00%
2/1/2017	2.70%	3.00%
4/1/2017	2.65%	2.90%
5/1/2017	2.65%	2.90%
7/1/2017	2.50%	2.75%
7/15/2017	2.60%	2.85%
10/1/2017	2.60%	2.80%
11/1/2017	2.65%	2.90%
1/1/2018	2.70%	3.00%
2/1/2018	2.90%	3.10%
2/16/2018	3.10%	3.35%
4/1/2018	3.20%	3.45%
5/1/2018	3.30%	3.55%
6/1/2018	3.20%	3.45%
6/1/2018	3.30%	3.55%

For complete product details, please refer to ICC14 MYGA0814 and state specific variations. An investment in these contracts is subject to possible loss of principal and earnings, 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 insured by any federal government agency.