

SELECT SERIES[®]

FIXED INDEXED ANNUITY[®]

SELECT 10			OPTIONAL GLWB 8.90% Cap
Fixed Rate	Monthly Average Cap	Annual Pt to Pt Cap	Income Account Rate ³
4.60%	8.90%	8.90%	7.55%

ROYAL SELECT[®]

FIXED INDEXED ANNUITY[®]

RATES AND CAPS			OPTIONAL GLWB 8% BONUS²
Fixed Rate	Monthly Average Cap	Annual Pt to Pt Cap	Income Account Rate ³
3.80%	7.60%	7.60%	6.75%

SELECT SERIES[®]

FIXED INDEXED ANNUITY[®]

SELECT 3			SELECT 5			SELECT 7			OPTIONAL GLWB
Fixed Rate	Monthly Average	Annual Pt. to Pt.	Fixed Rate	Monthly Average	Annual Pt. to Pt.	Fixed Rate	Monthly Average	Annual Pt. to Pt.	Income Account Rate ³
4.00%	6.75%	6.75%	4.40%	8.25%	8.25%	4.40%	8.50%	8.50%	7.55%

MULTI-SELECT SERIES[®]

MULTI-YEAR GUARANTEED ANNUITY[®] WITH OPTIONAL GLWB

MULTI-SELECT

Duration	3-Year	4-Year	5-Year	6-Year	7-Year	8-Year	9-Year	10-Year
Rate	4.55%	4.95%	5.00%	5.40%	5.25%	5.30%	5.20%	5.25%



¹ To receive the previous rate, applications must be received in good order at our home office no later than the day prior to the effective date of the new rate. Applications may be sent by mail, email or fax. Rates on transfers and 1035 exchanges will be held for 60 days from the date the application was received. No exceptions to these rules will be allowed. Rates are subject to change at any time. Please contact Oxford Life Insurance Company for current rates. ² Premium Bonus vests over a 10-year period. Non-vested bonus amounts will be recaptured for surrender or withdrawal amounts exceeding the penalty-free amount. Annuities with a premium bonus may have lower fixed account interest rates and lower caps on indexed accounts than a similar product without a premium bonus. ³ Rate applies to the first ten policy years, based on the rate at issue. The income account value is not available for withdrawal or cash surrender and is only used to calculate the guaranteed lifetime withdrawal benefit amount. The Guaranteed Lifetime Withdrawal Benefit is available for an annual fee at the time of application. Rider forms GLWB210 and GLWB320 and state-specific variations where applicable. The Oxford Life Select Series[®] annuity (contract form FIA700, DA520, GLWB210, and state-specific variations where applicable), the Oxford Life Royal Select[®] annuity (contract form FIA510, DA520, GLWB210, and state-specific variations where applicable) and the Oxford Life Multi-Select[®] annuity (contract form ICC14-MYGA0814, DA520 and GLWB320 and state-specific variations where applicable) are issued by Oxford Life Insurance Company. 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 the contract.

*Effective as of 07-29-2021. For the latest rating, access www.ambest.com
A.M. Best assigns ratings from A++ to F, A++ being superior ratings.

FIA COMMISSION

EARN UP TO 2.00% IN ADDITIONAL COMMISSION

Writing agents earn up to **2.00%** in **additional** commission!

- Earn up to 1.00% on the sale of Oxford Life's FIA's
- Add the GLWB Rider and earn an additional 1.00%

PRODUCT INFORMATION (AS OF 09/01/2025)

COMMISSION INFORMATION

Product	Annual Pt-to-Pt Cap	Additional FIA Commission	Additional GLWB Commission	Total Additional Commission
Royal Select (8% Bonus)	7.60%	1.00%	1.00%	2.00%
Select 10	8.90%	1.00%	1.00%	2.00%
Select 7	8.50%	1.00%	1.00%	2.00%
Select 5	8.25%	.50%	1.00%	1.50%
Select 3	6.75%	.50%	1.00%	1.50%

Commission will be paid to the writing agents the first week of the month following the month that the 30-day free look period expires. Agents will receive a 1099 for commission paid. Agents must be active, in good standing and not have a debit balance at the time the commission is to be paid. Commission will be 50% of advertised level for issue ages 76 - 80. Oxford Life reserves the right to terminate this program at any time and at its sole discretion. Maximum deposit for Royal Select, Silver Select and Select 10 is \$500,000. Maximum Deposit for Select 7, Select 5 and Select 3 is \$1,000,000. For producer use only. Not intended for the general public.

If you haven't tried Oxford Life's
Fixed Indexed Annuities in a while,
now's the time to try again!

- High Crediting Caps
- Income For Life
- No Market Risk

DON'T FORGET TO CHECK OUT:



CURRENT RATES



GLWB ANNUITY CALCULATORS



GET IN TOUCH

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