

The Solution[®]

4% BONUS

FLEXIBLE PREMIUM DEFERRED ANNUITY

FIRST YEAR PREMIUM BONUS - It's like getting free money

Immediately receive a 4% increase to all premiums paid in the first year of your contract. Once added to your account, the 4% bonus also earns interest for the life of your annuity.

TAX-DEFERRED GROWTH - Have your money work for you

You will not pay taxes on your annuity interest income until you withdraw funds from your annuity. Taxes on the interest credited to your annuity are currently deferred by state and federal law until withdrawn, when your income tax bracket may be lower.

- Earn interest on your premium
- Earn interest on your interest
- Earn interest on your dollars that you would have normally paid in federal or state income taxes

COMPETITIVE RATES - Accumulate more money, faster

Unlike other financial vehicles, *The Solution 4% Bonus Annuity* provides safe, competitive interest rates guaranteed by Oxford Life for the first contract year. After the first contract year, Oxford Life will declare new interest rates each year thereafter.

PREMIUM - Retirement savings for any budget

The minimum to get started is \$5,000 (non-qualified) and \$2,000 (qualified). CDs and IRA rollovers can provide a source of premium. Additional premiums of \$100 or more are accepted. The sum of all premiums may not exceed \$250,000 without prior company approval.

ISSUE AGE - It's not too late to save for your retirement

The Solution 4% Bonus Annuity is available to owners and annuitants with issue ages through age 80.

NO SALES OR ADMINISTRATIVE FEES - Pay less, get more

You receive interest on 100% of your accumulation value, less withdrawals, and less any applicable state premium taxes.

SETTLEMENT OPTIONS - Payment terms

- **Period Certain Payments:** Equal payments for a fixed period of up to 30 years.
- **Life Annuity:** Equal payments will be made for the life of the annuitant.
- **Life Income with Guaranteed Period Certain:** Equal payments will be made for the longer of the annuitant's remaining lifetime or the period certain.
- **Other Forms of Payment** are available upon request.



SAFETY OF PRINCIPAL – Avoid stock market risk

Your accumulation value can not be reduced by unforeseen events, such as a decline in stock prices. Your accumulation value is guaranteed to increase, unless you surrender this contract in full during the withdrawal charge period or withdrawals are made for an amount above the current interest rate.

OXFORD[®]
LIFE INSURANCE COMPANY

WITHDRAWAL CHARGES - Important to know

If the contract is surrendered for its entire accumulation value or for any partial withdrawal(s) the following schedule will be applied. Withdrawals available under the 10% free withdrawal provision in the contract are excluded from withdrawal charges.

| CONTRACT YEAR | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11+ |
|-------------------|-----|----|----|----|----|----|----|----|----|----|-----|
| WITHDRAWAL CHARGE | 10% | 9% | 8% | 7% | 6% | 5% | 4% | 3% | 2% | 1% | 0% |

LIQUIDITY FEATURES - It's your money after all

- \$ Terminal Illness Benefit** – If you are first diagnosed as being terminally ill more than one year after the contract date, you may make withdrawals or surrender this contract for its accumulation value without being assessed withdrawal charges.
- \$ Home Health Care Benefit** – If you are first diagnosed as being chronically ill more than one year after the contract date, are receiving home health care, and have been for the previous 90 days, you may make withdrawals or surrender this contract without being assessed withdrawal charges.
- \$ Nursing Home Benefit** – If you are first diagnosed as being chronically ill more than one year after the contract date, are confined to a nursing home, and have been for the previous 90 days, you may make withdrawals or surrender this contract without being assessed withdrawal charges.



DEATH BENEFIT AVOIDS PROBATE

- More for your loved ones

The death benefit will equal the full accumulation value with all withdrawal charges waived. If you should die during the annuity accumulation period, your named beneficiary receives the full value of the annuity directly, without charges and the delays of probate.

Thank you for this opportunity to introduce *The Solution 4% Bonus Annuity* (refer to policy FPDA500). A comprehensive description of the policy benefits, costs, exclusions, limitations and terms is available to you upon request.

OXFORD[®]
LIFE INSURANCE COMPANY

2721 North Central Avenue
Phoenix, Arizona 85004-1172
Toll-Free: 800-308-2318
www.oxfordlife.com

A Proud Member of



INSURANCE MARKETPLACE STANDARDS ASSOCIATION
www.imsaethics.org

PRODUCER CONTACT INFORMATION:

Neither Oxford Life Insurance Company nor its affiliates or any of its representatives may provide tax or legal advice. Individuals should consult their tax advisor or legal counsel for specific advice and information regarding their individual situation.