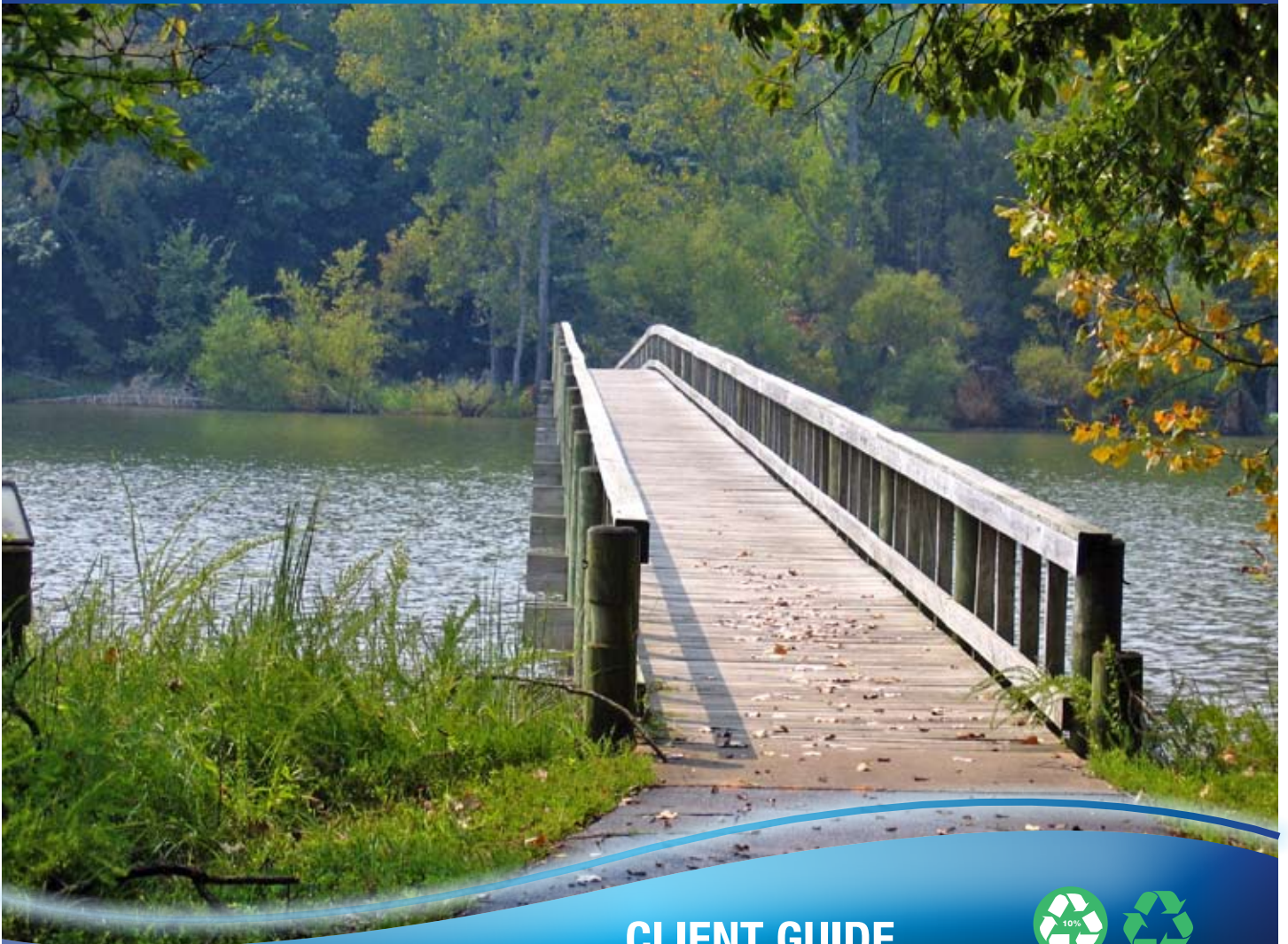


# OXFORD<sup>®</sup>

LIFE INSURANCE COMPANY

## FIVE-YEAR **GUARANTEE** ANNUITY



**CLIENT GUIDE**



## OXFORD LIFE<sup>®</sup> FIVE-YEAR GUARANTEE ANNUITY

At Oxford Life Insurance Company<sup>®</sup>, your financial security is our top priority. We have designed the new Oxford Life Five-Year Guarantee Annuity with that principle as its foundation.

Since Oxford Life is focused on your long-term financial security, it is important that you use our products in suitable circumstances.

Depending on your current financial situation and goals, an Oxford Life Five-Year Guarantee Annuity may be a fitting part of your retirement savings strategy.

Unlike some other financial vehicles, the Oxford Life Five-Year Guarantee Annuity provides safe, competitive interest rates that are locked-in and guaranteed to never change for the first five contract years. After the first five contract years, Oxford Life will declare renewal interest rates that will be locked-in for the next five year period of time.

A 30-day window, beginning in the sixth contract year, will allow you to withdraw part or all of your funds during this time without incurring a withdrawal/surrender charge. Remember that the interest rates declared will never fall below 2% and your premium deposit is guaranteed by Oxford Life Insurance Company.

## FEATURES

### SAFETY OF ACCOUNT DEPOSIT AND GROWTH

Interest rates are guaranteed for five years and will not change until after the fifth contract year. Your interest rates are based on your account value, and are guaranteed never to go below 2%. To view our current rates, please visit the Oxford Life Insurance Company website directly at [www.oxfordlife.com](http://www.oxfordlife.com), or speak with your Oxford Life Producer.

### TAX-DEFERRED GROWTH

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 Taxes on the interest credited to your annuity are currently deferred by state and federal law until withdrawn, when your income tax bracket may be lower. Your Oxford Life Five-Year Guarantee Annuity will:

- Earn interest on your premium deposit
- Earn interest on your interest
- Earn interest on the money you would have normally paid in federal or state income taxes

Roth IRA qualified withdrawals are totally income tax free.

### NO ADMINISTRATIVE FEES

You will receive interest on 100% of your accumulation value.

### MINIMUM AND MAXIMUM ISSUE AMOUNTS

You can start an Oxford Life Five-Year Guarantee Annuity with as little as \$5,000 for qualified accounts and \$10,000 for non-qualified accounts. Deposits are allowed up to \$250,000.

### ISSUE AGE

The Oxford Life Five-Year Guarantee Annuity is available to owners and annuitants ages 18 through 80.

### DEATH BENEFIT

The death benefit will equal the full accumulation value. No surrender/withdrawal charges will apply.

### PAYOUT OPTIONS (ANNUITIZATION)\*

- Period Certain Payments: Equal payments for a fixed period of up to 30 years.
- Lifetime Income: Equal payments will be made for your lifetime.
- Lifetime Income with Guaranteed Period Certain: Equal payments will be made for the longer of your remaining lifetime or the period agreed upon (5, 10, 15, 20 years or more).

\*In most states maturity occurs at age 95, but an early annuitization option is available after the first contract year.

# PROTECTED PRINCIPAL — GUARANTEED GROWTH

It makes sense to have guaranteed principal safety and earn guaranteed interest rates for a portion of your retirement savings. The Oxford Life Five-Year Guarantee Annuity is a single-premium, tax-deferred annuity with guaranteed fixed rates of return for five years.

Oxford Life guarantees the safety of your premium deposit and the interest earned.

With the Oxford Life Five-Year Guarantee Annuity, you can:

- Grow your account value income tax-deferred
- Provide a lifetime of steady income
- Guarantee your principal is protected
- Provide for your heirs, if you die before income payments begin
- Avoid the costs and delays of probate with a named beneficiary

## INTEREST RATE CREDITING ON ACCOUNT DEPOSITS

The Oxford Life® Five-Year Guarantee Annuity has three accumulation value bands\* offering progressively higher interest rates. The banding is determined as follows:

- Band 1** - Accumulation values from \$5,000 to \$24,999
- Band 2** - Accumulation values from \$25,000 to \$49,999
- Band 3** - Accumulation values of \$50,000 or more

\*At any time after the contract is issued, the accumulation value is equal to: the accumulation value at the start of the current contract year, plus any subsequent premium (additional funds identified in the application which are received within 120 days of the application date) applied since the prior contract anniversary, less any withdrawals, including any withdrawal charges thereon, from the accumulation value since the prior contract anniversary, plus interest on the accumulation value since the prior contract anniversary. At the time the contract is issued, the accumulation value is the initial premium.

You can transfer these types of accounts into an Oxford Life Five-Year Guarantee Annuity:

- Bank or Credit Union CDs
- Traditional IRA
- Mutual funds
- Bonds
- Stocks
- SEP IRA
- Simple IRA
- 401(k)
- 401(a)
- 403(b)
- TSA
- 457
- Keogh
- HR10
- Roth IRA
- SARSEP

*For account deposits where monies must to be transferred from other sources, the following will occur:*

- 1 The initial account deposit received must meet the minimum requirements to purchase a policy, \$5,000 qualified and \$10,000 non-qualified. The initial deposit will start the contract and you will be credited the accumulation value band that you qualify for based on the initial deposit. Your total premium must be received within 120 days from the application date.
- 2 Beginning on the application date, there will be a 60-day interest rate lock of the current advertised interest rate for monies received during the 60-day lock period.
- 3 Your accumulation value will be examined monthly, and if a higher accumulation value band change is justified, it will be made on the contract's monthly anniversary.

## WITHDRAWING MONEY†

Since you can never predict the future, it's comforting to have the ability to access your money. After the first contract year, the Oxford Life® Five-Year Guarantee Annuity allows for two penalty free withdrawals per year cumulatively, up to 10% of your accumulated annuity value. Surrender/withdrawal charges apply during the first ten years. The early surrender/withdrawal charge is 10% in the first year and reduces 1% each year thereafter. After the fifth contract year, there is a **30-day window** of time, beginning in the sixth contract year, in which you may withdraw all or part of your funds without any surrender/withdrawal charges.

CONTRACT YEAR	1	2	3	4	5	FIRST 30 DAYS	6	7	8	9	10	11+
SURRENDER/WITHDRAWAL CHARGE	10%	9%	8%	7%	6%	0%	5%	4%	3%	2%	1%	0%

## WAIVER OF SURRENDER/WITHDRAWAL CHARGES —

**Terminal Illness Benefit** – If you are first diagnosed as terminally ill more than one year after the contract date, you may surrender/withdraw this contract for its accumulation value without reduction for any surrender/withdrawal charge.‡

**Home Health Care Benefit** – If you are first diagnosed as 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 surrender/withdrawals from this contract without reduction for any surrender/withdrawal charge.‡

**Nursing Home Benefit** – If you are first diagnosed as 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 surrender/withdrawals from this contract without reduction for any surrender/withdrawal charge.‡

† 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. It is important to evaluate whether an annuity is appropriate for you. Consider your age, income, net worth, tax status, financial objectives, liquidity needs, time horizon, risk tolerance and other relevant information. For state of Missouri residents, the surrender/withdrawal charge is reduced to 0% in years six and thereafter.

‡ Not available in all states.



# OUTSTANDING SERVICE

Oxford Life® provides you the service and support you need.

Call our toll-free number to speak directly with a customer service specialist.

**(800) 308-2318**

Go online for more information at

**[www.oxfordlife.com](http://www.oxfordlife.com)**

If you have questions or comments about information in this brochure, please call the Oxford Life Marketing Department toll-free at (800) 308-2318. The offering of the Oxford Life Five-Year Guarantee Annuity is not intended for the purpose of avoiding U.S. federal, state or local tax penalties. This brochure is written to support the promotion of the Oxford Life Five-Year Guarantee Annuity product.

Neither Oxford Life Insurance Company®, its affiliates, nor 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.

The Oxford Life Five-Year Guarantee Annuity is issued by Oxford Life Insurance Company. Oxford Life assumes the investment risk and guarantees payment, subject to its claims-paying ability. Withdrawals and other distributions of taxable amounts, including death benefit payouts, will be subject to ordinary income tax. If withdrawals and other distributions are taken prior to age 59½, a 10% federal tax penalty may apply. Withdrawals will reduce the value of the death benefit. Oxford Life Insurance Company is licensed to issue individual life insurance and annuity products in all states except New York and Vermont. Product availability and features may vary by state.

**The most powerful force in the universe is compound interest.**

**— Albert Einstein**



UNDERWRITTEN & ISSUED BY

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Thank you for this opportunity to introduce the Oxford Life® Five-Year Guarantee Annuity (refer to contract SPMGA800). All guarantees made are that of Oxford Life Insurance Company®. Not a bank or credit union guarantee. Not FDIC/NCUA insured. Not insured by any federal government agency. A comprehensive description of the policy benefits, costs, exclusions, limitations and terms is available to you upon request. Not available in all states. For state of Missouri residents the surrender/withdrawal charge is reduced to 0% in years six and thereafter.



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