

INTEREST RATES Effective August 1, 2018¹

LIFE I ANNUITIES I MEDICARE SUPPLEMENT

MULTI-SELECT SERIES

MULTI-YEAR GUARANTEED ANNUITY™

Rate Guarantee Period

3-Year	4-Year	5-Year	6-Year	7-Year	8-Year	9-Year	10-Year
2.95%	3.35% [*]	3.40%	3.75%*	3.60%	3.85% *	3.70%	3.75%

* Effective July 1, 2017, until further notice, commissions will be paid at the percent listed below on the following durations.

Multi-Select 4 will be paid at 73% of original commission level

Multi-Select 6 will be paid at 50% of original commission level

Multi-Select 8 will be paid at 53% of original commission level

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 of the application. 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.