

Multi-Select

Guaranteed Lifetime Withdrawal Benefit

*An Optional Guaranteed Lifetime Withdrawal
Benefit Rider Available on the Multi-Select MYGA
That Can Help Secure Your Financial Future*



The **SOLUTION** before life presents the problem.



*Effective as of 6-29-2018. For the latest rating, access www.ambest.com
A.M. Best assigns ratings from A++ to F, A++ being superior ratings.

The Right Decision for You

Depending on your financial goals and how much income you will need, electing to add the Guaranteed Lifetime Withdrawal Benefit (GLWB) could be the right decision for your retirement plan. The GLWB allows you to prepare for the need of additional income and lets you maintain control over your annuity. You can be confident knowing the payments will be there for you in the future and cannot be outlived.

What is a Guaranteed Lifetime Withdrawal Benefit?

A GLWB is an optional Rider¹, or coverage, that can be added to your Base Policy to provide for the withdrawal of payments without penalties. The payments are guaranteed for life even if the cash surrender value of your annuity goes to zero. Very often, GLWBs are used as a supplement to Social Security or other retirement income sources.

Will You Be Ready for Retirement?

When planning for the future, costs such as inflation, income taxes, and long term care are often forgotten. A GLWB can help cover necessary living expenses as well as recreational and unanticipated costs such as the following:

Typical Household Expenses
Rent / Mortgage
Electricity
Gas
Taxes
Insurance
Maintenance and Repairs
Entertainment
Cash Contributions
Clothing
Healthcare
Food
Gifts

Older households have average expenses equal to \$3,800 per month.
– Nerdwallet

The maximum monthly Social Security benefit for a person retiring in 2018, at full retirement age, is \$2,788 per month (\$33,456 per year).
– Forbes

One out of five Americans has no retirement savings at all.
– Economic Policy Institute

One out of three Baby Boomers, the generation closest to retirement age, only has from \$0 to \$25,000 in retirement savings.
– CNBC

Half of adults have not taken steps to prepare for the possibility of outliving their savings.
– Study by Northwestern Mutual

Create a Predictable Lifetime Income Stream

Due to advancements in medicine and technology, people are living longer than previous generations. Now more than ever, you will need to create a predictable income stream that you cannot outlive. Your solution is Oxford Life’s Guaranteed Lifetime Withdrawal Benefit (GLWB).

You will have the ability to start and stop income payments as needed without penalty.

How Much to Expect from your GLWB

If a 60 year-old purchases an annuity with an Oxford Life single lifetime payout option and waits 5 to 20 years to begin, their guaranteed annual lifetime payments would be as follows:

	5TH POLICY YEAR	10TH POLICY YEAR	15TH POLICY YEAR	20TH POLICY YEAR
DEPOSIT ²	5.47% Payout Factor	8.05% Payout Factor	11.08% Payout Factor	13.85% Payout Factor
\$50,000	\$2,735	\$4,025	\$5,540	\$6,925
\$150,000	\$8,205	\$12,075	\$16,620	\$20,775
\$250,000	\$13,675	\$20,125	\$27,700	\$34,625
\$350,000	\$19,145	\$28,175	\$38,780	\$48,475
\$500,000	\$27,350	\$40,250	\$55,400	\$69,250
\$750,000	\$41,025	\$60,375	\$83,100	\$103,857
\$1,000,000	\$54,700	\$80,500	\$110,800	\$138,500



² These values assume no withdrawals.

How is Your GLWB Payment Amount Determined?

Your initial GLWB payment will be calculated based on your attained age at the time you elect to begin payments. Your initial single deposit paid for your annuity, reduced by the same percentage as any Withdrawals and initial state premium tax, if any, from the Base Policy, prior to electing the GLWB will be multiplied by a payout percentage factor to determine your lifetime benefit payments. The lifetime payout factors increase with age, so similar to Social Security benefits, your GLWB payment will be higher the longer you delay starting payments.

GLWB payments can be started and stopped at any time, and you can decide how frequently you receive your payments:

monthly, quarterly, semi-annually or annually. If an IRS mandated Required Minimum Distribution (RMD)³ is required, you will be able to take the greater of the annual GLWB payment or the annual RMD payment without surrender charges.



How Additional Withdrawals After Benefit Payments Begin Will Impact Your Payout

After GLWB payments begin, any withdrawals⁴ taken from the Base Policy will result in future GLWB payments being reduced by the same proportion that the Accumulation Value is reduced by the additional Base Policy withdrawals. GLWB payments will stop if additional withdrawals, withdrawal charges or Market Value Adjustments (MVA) reduce the Accumulation Value of the Base Policy to zero.

For Example: If you have a Base Policy Accumulation Value of \$100,000 and are collecting your GLWB of \$8,400 per year, a one-time additional withdrawal of 10% of your Base Policy Accumulation Value (\$10,000) will permanently reduce your GLWB by the same 10% to \$7,560 per year.



You can enjoy your retirement while you receive a predictable income.

³ Oxford Life reserves the right to modify or eliminate the treatment of RMD withdrawals if there is any change to the Internal Revenue Code or Internal Revenue Service rules relating to RMDs

⁴ Withdrawals under the GLWB received prior to converting the contract to annuity payouts are treated as income and may be subject to taxes, and if prior to age 59 ½, an additional 10% Federal Tax. Additional withdrawals may have withdrawal charges, be subject to forfeiture of any non-vested premium bonus and may be subject to an MVA. Withdrawals under the GLWB are not annuity payouts. Annuity payouts generally receive a more favorable tax treatment than other withdrawals. Annuity payment (Annuitization) is the process of converting an annuity investment into a series of periodic income payments for lifetime or for a specific payment period.

Joint and Single Life Benefit Factors

At the time you elect to start receiving Oxford Life's GLWB, you may choose a payout based on either a Joint Life or a Single Life basis.

With the Joint Life payout option, we will make payments until the death of the last surviving joint payee. The Joint Life payee⁵ must be a legal spouse, as defined under Federal law, and the state where the policy is issued. The payment factor will be based on the age of the younger joint payee.

With the Single Life payout option, the Owner and Annuitant must be the same person. The payout factors are determined based on your age at the time of payout election. In the case of a non-natural owner, the payout factor will be based on the age of the Annuitant. Your initial deposit will be reduced by state premium taxes, if any.

What Happens when the Policyholder Dies?

The GLWB terminates at the death of any Owner unless the Owner's surviving spouse is the sole beneficiary and elects to become the Owner and Annuitant of the Base Policy and qualifies to continue this Rider under any of the following conditions:

- a. If you elected the GLWB based on a Joint Life payout, then the deceased Owner's surviving spouse can continue to receive GLWB payments in that amount for the rest of his or her life without regard to the Accumulation Value, or
- b. If an owner dies before GLWB payments begin, the deceased Owner's surviving spouse may continue this Rider with the Base Policy, or
- c. If GLWB payments have already begun and the Accumulation Value is greater than zero, the Policy Owner's surviving spouse may choose to either:
 - i. Surrender the Base Policy and receive the Accumulation Value in a lump sum or any other payout option available in the Base Policy, or
 - ii. Continue receiving GLWB payments in the same amount until the Accumulated Value is reduced to zero or the deceased Owner's surviving spouse dies; whichever is sooner. Upon death of the surviving spouse, the beneficiaries will receive the remaining accumulation value, if any.

Guaranteed Lifetime Withdrawal Benefit Charges

The GLWB must be purchased at the time the Base Policy is issued.

- You must be at least 60 years of age to elect to begin receiving GLWB payments.
- The fee for the GLWB is .50% of the Accumulated Value of deferred annuity policy.
- The GLWB fee is deducted at issue and on each Policy Anniversary until either the Policy or Policy Rider terminate.
- The annual charges will continue to be deducted even in years when a withdrawal is taken, when GLWB payments have been elected and whether or not interest is credited to the policy.
- A change in ownership will terminate the benefit.

Calculating Your Income is EASY

1. Start at your issue age and scroll across the page until you reach the Policy Year you anticipate you will begin drawing income. The percentage will be your Attained Age Lifetime Payout Factor.
2. Simply multiply your Initial Deposit by the payout factor percentage and the result will be your annual Guaranteed Lifetime Income.



SINGLE LIFE PAYOUT Withdrawal Percentage By

Issue Age	Policy Year						
	2	3	4	5	6	7	
18-50*	N/A	N/A	N/A	N/A	N/A	N/A	N/A
51	N/A	N/A	N/A	N/A	N/A	N/A	N/A
52	N/A	N/A	N/A	N/A	N/A	N/A	N/A
53	N/A	N/A	N/A	N/A	N/A	N/A	5.69%
54	N/A	N/A	N/A	N/A	5.24%	5.39%	5.73%
55	N/A	N/A	N/A	4.91%	5.05%	5.54%	6.09%
56	N/A	N/A	4.60%	5.19%	5.69%	6.21%	6.72%
57	N/A	4.31%	4.73%	5.33%	5.84%	6.41%	6.98%
58	4.04%	4.44%	4.87%	5.47%	5.99%	6.58%	7.17%
59	4.16%	4.54%	4.96%	5.54%	6.06%	6.65%	7.24%
60	4.28%	4.64%	5.04%	5.61%	6.12%	6.71%	7.31%
61	4.40%	4.74%	5.13%	5.68%	6.18%	6.77%	7.38%

If your single deposit at the age of 61 is \$50,000, then multiply \$50,000 by 6.72% (.0672). Your annual lifetime income will be \$3,360.

⁵ A change in marital status of the beneficiary may adversely affect the benefits under the Joint Life option.

Optional Guaranteed Lifetime Withdrawal Benefit

SINGLE LIFE PAYOUT Withdrawal Percentage By Issue Age and Elected Payout Duration – Continued on Page 6

Issue Age	POLICY YEAR														
	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
18-50*	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	7.11%	7.52%	7.84%	8.13%	8.43%	8.73%
51	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	6.81%	7.23%	7.62%	8.04%	8.34%	8.64%	8.95%
52	N/A	N/A	N/A	N/A	N/A	N/A	N/A	6.38%	6.95%	7.33%	7.73%	8.21%	8.56%	8.86%	9.17%
53	N/A	N/A	N/A	N/A	N/A	N/A	5.98%	6.56%	7.06%	7.48%	7.90%	8.34%	8.77%	9.08%	9.38%
54	N/A	N/A	N/A	N/A	N/A	5.60%	6.15%	6.74%	7.19%	7.59%	8.02%	8.48%	8.99%	9.29%	9.60%
55	N/A	N/A	N/A	N/A	5.24%	5.76%	6.32%	6.91%	7.30%	7.71%	8.19%	8.69%	9.20%	9.51%	10.33%
56	N/A	N/A	N/A	4.91%	5.39%	5.92%	6.49%	7.03%	7.46%	7.89%	8.35%	8.85%	9.41%	9.97%	10.64%
57	N/A	N/A	4.60%	5.05%	5.54%	6.08%	6.66%	7.16%	7.58%	8.02%	8.50%	9.03%	9.68%	10.26%	10.87%
58	N/A	4.31%	4.73%	5.19%	5.69%	6.24%	6.83%	7.28%	7.70%	8.19%	8.73%	9.27%	9.88%	10.48%	11.12%
59	4.04%	4.44%	4.87%	5.33%	5.84%	6.40%	7.00%	7.45%	7.90%	8.38%	8.90%	9.45%	10.09%	10.80%	11.52%
60	4.16%	4.56%	5.00%	5.47%	5.99%	6.56%	7.15%	7.58%	8.05%	8.54%	9.07%	9.73%	10.43%	11.08%	11.80%
61	4.27%	4.68%	5.13%	5.61%	6.14%	6.72%	7.28%	7.72%	8.21%	8.78%	9.36%	9.97%	10.67%	11.36%	12.17%
62	4.39%	4.80%	5.26%	5.76%	6.29%	6.88%	7.45%	7.94%	8.44%	8.97%	9.56%	10.20%	10.97%	11.81%	12.60%
63	4.50%	4.93%	5.39%	5.90%	6.44%	7.04%	7.61%	8.09%	8.62%	9.17%	9.82%	10.58%	11.35%	12.12%	12.96%
64	4.62%	5.05%	5.52%	6.04%	6.59%	7.30%	7.76%	8.26%	8.85%	9.50%	10.14%	10.85%	11.66%	12.47%	13.31%
65	4.73%	5.17%	5.65%	6.18%	7.00%	7.47%	7.99%	8.53%	9.10%	9.72%	10.40%	11.14%	12.11%	13.06%	13.53%
66	4.85%	5.30%	5.79%	6.77%	7.20%	7.67%	8.17%	8.72%	9.32%	9.96%	10.76%	11.63%	12.54%	13.39%	13.75%
67	4.96%	5.42%	6.48%	6.89%	7.34%	7.83%	8.34%	8.93%	9.64%	10.36%	11.12%	11.96%	12.92%	13.61%	13.97%
68	5.08%	6.21%	6.59%	7.02%	7.50%	8.05%	8.64%	9.25%	9.91%	10.64%	11.43%	12.37%	13.48%	13.83%	14.18%
69	5.97%	6.36%	6.79%	7.24%	7.73%	8.26%	8.84%	9.47%	10.16%	10.98%	11.97%	12.94%	13.69%	14.04%	14.40%
70	6.09%	6.48%	6.91%	7.39%	7.89%	8.45%	9.05%	9.79%	10.62%	11.44%	12.35%	13.36%	13.90%	14.26%	14.62%
71	6.19%	6.60%	7.04%	7.55%	8.12%	8.75%	9.41%	10.13%	10.91%	11.79%	12.74%	13.77%	14.12%	14.47%	14.84%
72	6.35%	6.79%	7.27%	7.78%	8.35%	8.96%	9.64%	10.38%	11.25%	12.34%	13.44%	13.98%	14.33%	14.69%	15.06%
73	6.44%	6.89%	7.39%	7.93%	8.51%	9.19%	9.99%	10.88%	11.77%	12.76%	13.84%	14.19%	14.55%	14.91%	15.27%
74	6.58%	7.09%	7.61%	8.20%	8.83%	9.53%	10.30%	11.16%	12.11%	13.20%	14.05%	14.40%	14.76%	15.12%	15.49%
75	6.69%	7.22%	7.76%	8.35%	9.01%	9.74%	10.56%	11.58%	12.77%	13.91%	14.26%	14.61%	14.97%	15.34%	15.71%
76	6.81%	7.39%	7.97%	8.63%	9.37%	10.19%	11.06%	12.03%	13.03%	14.12%	14.47%	14.82%	15.19%	15.55%	15.71%
77	6.92%	7.51%	8.15%	8.84%	9.59%	10.39%	11.27%	12.21%	13.23%	14.33%	14.68%	15.04%	15.40%	15.55%	15.71%
78	7.04%	7.64%	8.28%	8.98%	9.74%	10.55%	11.44%	12.39%	13.42%	14.53%	14.89%	15.25%	15.40%	15.55%	15.71%
79	7.15%	7.76%	8.41%	9.12%	9.89%	10.71%	11.61%	12.57%	13.61%	14.74%	15.10%	15.25%	15.40%	15.55%	15.71%
80	7.27%	7.88%	8.54%	9.26%	10.04%	10.87%	11.78%	12.75%	13.81%	14.95%	15.10%	15.25%	15.40%	15.55%	15.71%

JOINT PAYOUT Withdrawal Percentage By Issue Age and Elected Payout Duration – Continued on Page 6

Issue Age	POLICY YEAR														
	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
18-50*	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	6.02%	6.29%	6.57%	6.85%	7.13%	7.42%
51	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	5.64%	6.23%	6.50%	6.78%	7.06%	7.35%	7.64%
52	N/A	N/A	N/A	N/A	N/A	N/A	N/A	5.29%	5.84%	6.44%	6.71%	6.99%	7.28%	7.56%	7.86%
53	N/A	N/A	N/A	N/A	N/A	N/A	4.95%	5.47%	6.03%	6.65%	6.92%	7.20%	7.49%	7.78%	8.08%
54	N/A	N/A	N/A	N/A	N/A	4.64%	5.12%	5.65%	6.23%	6.85%	7.13%	7.41%	7.70%	8.00%	8.29%
55	N/A	N/A	N/A	N/A	4.35%	4.80%	5.29%	5.83%	6.42%	7.06%	7.34%	7.63%	7.92%	8.21%	9.56%
56	N/A	N/A	N/A	4.07%	4.50%	4.96%	5.46%	6.02%	6.62%	7.27%	7.55%	7.84%	8.13%	9.27%	9.78%
57	N/A	N/A	3.82%	4.21%	4.65%	5.12%	5.64%	6.20%	6.81%	7.48%	7.76%	8.05%	8.94%	9.45%	9.98%
58	N/A	3.57%	3.95%	4.35%	4.80%	5.28%	5.81%	6.38%	7.00%	7.66%	7.97%	8.58%	9.12%	9.64%	10.26%
59	3.35%	3.70%	4.08%	4.49%	4.95%	5.44%	5.98%	6.56%	7.20%	7.80%	8.25%	8.74%	9.35%	9.93%	10.52%
60	3.46%	3.82%	4.21%	4.63%	5.10%	5.60%	6.15%	6.74%	7.39%	7.94%	8.46%	8.99%	9.58%	10.15%	10.77%
61	3.58%	3.94%	4.34%	4.77%	5.24%	5.76%	6.32%	6.93%	7.69%	8.15%	8.64%	9.18%	9.79%	10.39%	11.11%
62	3.69%	4.07%	4.47%	4.91%	5.39%	5.92%	6.49%	7.39%	7.83%	8.31%	8.82%	9.38%	10.07%	10.76%	11.45%
63	3.81%	4.19%	4.60%	5.05%	5.54%	6.08%	7.11%	7.53%	7.99%	8.48%	9.07%	9.70%	10.37%	11.03%	11.75%
64	3.92%	4.31%	4.73%	5.19%	5.69%	6.83%	7.24%	7.69%	8.21%	8.76%	9.32%	9.93%	10.64%	11.33%	12.00%
65	4.04%	4.44%	4.87%	5.33%	6.58%	6.99%	7.44%	7.91%	8.40%	8.95%	9.54%	10.19%	10.97%	11.83%	12.22%
66	4.16%	4.56%	5.00%	6.35%	6.73%	7.15%	7.59%	8.07%	8.60%	9.17%	9.82%	10.59%	11.39%	12.10%	12.44%
67	4.27%	4.68%	6.05%	6.46%	6.86%	7.29%	7.75%	8.25%	8.85%	9.51%	10.17%	10.89%	11.72%	12.32%	12.66%
68	4.39%	5.67%	6.18%	6.58%	7.00%	7.47%	7.99%	8.54%	9.12%	9.75%	10.44%	11.20%	12.11%	12.53%	12.87%
69	5.31%	5.79%	6.31%	6.77%	7.20%	7.67%	8.17%	8.74%	9.35%	10.01%	10.76%	11.70%	12.41%	12.75%	13.09%
70	5.42%	5.91%	6.44%	6.91%	7.35%	7.85%	8.38%	8.96%	9.64%	10.43%	11.24%	12.10%	12.62%	12.96%	13.31%
71	5.54%	6.04%	6.57%	7.04%	7.51%	8.05%	8.65%	9.32%	10.00%	10.75%	11.58%	12.50%	12.83%	13.18%	13.53%
72	5.65%	6.16%	6.71%	7.26%	7.77%	8.31%	8.91%	9.56%	10.28%	11.07%	11.98%	12.71%	13.05%	13.39%	13.75%
73	5.77%	6.28%	6.84%	7.41%	7.93%	8.51%	9.14%	9.82%	10.64%	11.61%	12.58%	12.92%	13.26%	13.61%	13.97%
74	5.88%	6.40%	6.97%	7.55%	8.12%	8.76%	9.49%	10.27%	11.11%	12.02%	12.79%	13.13%	13.48%	13.83%	14.18%
75	6.00%	6.53%	7.10%	7.72%	8.39%	9.03%	9.74%	10.53%	11.41%	12.41%	13.00%	13.34%	13.69%	14.04%	14.40%
76	6.12%	6.65%	7.23%	7.86%	8.54%	9.24%	10.00%	10.90%	11.86%	12.87%	13.21%	13.55%	13.90%	14.26%	14.40%
77	6.23%	6.77%	7.36%	8.00%	8.69%	9.43%	10.24%	11.11%	12.06%	13.08%	13.42%	13.77%	14.12%	14.26%	14.40%
78	6.35%	6.90%	7.49%	8.14%	8.84%	9.59%	10.41%	11.30%	12.25%	13.29%	13.63%	13.98%	14.12%	14.26%	14.40%
79	6.46%	7.02%	7.63%	8.28%	8.99%	9.75%	10.58%	11.48%	12.45%	13.50%	13.84%	13.98%	14.12%	14.26%	14.40%
80	6.58%	7.14%	7.76%	8.42%	9.14%	9.91%	10.75%	11.66%	12.64%	13.70%	13.84%	13.98%	14.12%	14.26%	14.40%

Optional Guaranteed Lifetime Withdrawal Benefit

SINGLE LIFE PAYOUT Payout Withdrawal Percentage By Issue Age and Elected Payout Duration

Issue Age	POLICY YEAR														
	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31+
18-50*	9.04%	9.35%	9.67%	9.99%	11.93%	12.28%	12.63%	13.00%	13.36%	13.74%	14.12%	14.51%	14.90%	15.30%	15.71%
51	9.26%	9.57%	9.89%	11.81%	12.16%	12.51%	12.87%	13.23%	13.60%	13.98%	14.36%	14.75%	15.15%	15.55%	15.96%
52	9.48%	9.80%	11.52%	12.04%	12.38%	12.74%	13.10%	13.47%	13.84%	14.22%	14.61%	15.00%	15.40%	15.80%	16.21%
53	9.70%	11.11%	11.76%	12.26%	12.61%	12.97%	13.34%	13.70%	14.08%	14.46%	14.85%	15.24%	15.64%	16.05%	16.47%
54	10.71%	11.34%	12.09%	12.49%	12.84%	13.20%	13.57%	13.94%	14.32%	14.70%	15.09%	15.49%	15.89%	16.30%	16.72%
55	10.96%	11.71%	12.37%	12.72%	13.07%	13.43%	13.80%	14.18%	14.56%	14.94%	15.34%	15.74%	16.14%	16.55%	16.97%
56	11.29%	11.98%	12.59%	12.94%	13.30%	13.67%	14.04%	14.41%	14.80%	15.18%	15.58%	15.98%	16.39%	16.80%	17.23%
57	11.54%	12.28%	12.81%	13.17%	13.53%	13.90%	14.27%	14.65%	15.03%	15.43%	15.82%	16.23%	16.64%	17.05%	17.48%
58	11.94%	12.69%	13.04%	13.40%	13.76%	14.13%	14.50%	14.89%	15.27%	15.67%	16.07%	16.47%	16.89%	17.31%	17.73%
59	12.26%	12.91%	13.26%	13.62%	13.99%	14.36%	14.74%	15.12%	15.51%	15.91%	16.31%	16.72%	17.13%	17.56%	17.98%
60	12.58%	13.13%	13.49%	13.85%	14.22%	14.59%	14.97%	15.36%	15.75%	16.15%	16.55%	16.96%	17.38%	17.81%	18.24%
61	13.00%	13.36%	13.71%	14.08%	14.45%	14.82%	15.21%	15.59%	15.99%	16.39%	16.80%	17.21%	17.63%	18.06%	18.24%
62	13.22%	13.58%	13.94%	14.30%	14.68%	15.06%	15.44%	15.83%	16.23%	16.63%	17.04%	17.46%	17.88%	18.06%	18.24%
63	13.44%	13.80%	14.16%	14.53%	14.91%	15.29%	15.67%	16.07%	16.47%	16.87%	17.28%	17.70%	17.88%	18.06%	18.24%
64	13.66%	14.02%	14.39%	14.76%	15.14%	15.52%	15.91%	16.30%	16.70%	17.11%	17.53%	17.70%	17.88%	18.06%	18.24%
65	13.88%	14.25%	14.61%	14.99%	15.36%	15.75%	16.14%	16.54%	16.94%	17.35%	17.53%	17.70%	17.88%	18.06%	18.24%
66	14.10%	14.47%	14.84%	15.21%	15.59%	15.98%	16.38%	16.78%	17.18%	17.35%	17.53%	17.70%	17.88%	18.06%	N/A
67	14.33%	14.69%	15.06%	15.44%	15.82%	16.21%	16.61%	17.01%	17.18%	17.35%	17.53%	17.70%	17.88%	N/A	N/A
68	14.55%	14.91%	15.29%	15.67%	16.05%	16.44%	16.84%	17.01%	17.18%	17.35%	17.53%	17.70%	N/A	N/A	N/A
69	14.77%	15.14%	15.51%	15.89%	16.28%	16.68%	16.84%	17.01%	17.18%	17.35%	17.53%	N/A	N/A	N/A	N/A
70	14.99%	15.36%	15.74%	16.12%	16.51%	16.68%	16.84%	17.01%	17.18%	17.35%	N/A	N/A	N/A	N/A	N/A
71	15.21%	15.58%	15.96%	16.35%	16.51%	16.68%	16.84%	17.01%	17.18%	N/A	N/A	N/A	N/A	N/A	N/A
72	15.43%	15.80%	16.19%	16.35%	16.51%	16.68%	16.84%	17.01%	N/A	N/A	N/A	N/A	N/A	N/A	N/A
73	15.65%	16.03%	16.19%	16.35%	16.51%	16.68%	16.84%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
74	15.87%	16.03%	16.19%	16.35%	16.51%	16.68%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
75	15.87%	16.03%	16.19%	16.35%	16.51%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
76	15.87%	16.03%	16.19%	16.35%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
77	15.87%	16.03%	16.19%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
78	15.87%	16.03%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
79	15.87%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
80	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

JOINT PAYOUT Withdrawal Percentage By Issue Age and Elected Payout Duration

Issue Age	POLICY YEAR														
	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31+
18-50*	7.72%	8.02%	8.32%	8.63%	10.55%	10.89%	11.23%	11.58%	11.93%	12.29%	12.66%	13.03%	13.41%	13.80%	14.19%
51	7.94%	8.24%	8.54%	10.45%	10.78%	11.12%	11.46%	11.82%	12.17%	12.53%	12.90%	13.28%	13.66%	14.05%	14.44%
52	8.16%	8.46%	10.34%	10.67%	11.01%	11.35%	11.70%	12.05%	12.41%	12.78%	13.15%	13.52%	13.91%	14.30%	14.69%
53	8.38%	10.22%	10.57%	10.90%	11.24%	11.58%	11.93%	12.29%	12.65%	13.02%	13.39%	13.77%	14.16%	14.55%	14.95%
54	9.87%	10.46%	10.79%	11.13%	11.47%	11.81%	12.17%	12.52%	12.89%	13.26%	13.63%	14.02%	14.40%	14.80%	15.20%
55	10.13%	10.69%	11.02%	11.35%	11.70%	12.05%	12.40%	12.76%	13.13%	13.50%	13.88%	14.26%	14.65%	15.05%	15.45%
56	10.34%	10.91%	11.24%	11.58%	11.93%	12.28%	12.63%	13.00%	13.36%	13.74%	14.12%	14.51%	14.90%	15.30%	15.71%
57	10.57%	11.13%	11.47%	11.81%	12.16%	12.51%	12.87%	13.23%	13.60%	13.98%	14.36%	14.75%	15.15%	15.55%	15.96%
58	10.91%	11.35%	11.69%	12.04%	12.38%	12.74%	13.10%	13.47%	13.84%	14.22%	14.61%	15.00%	15.40%	15.80%	16.21%
59	11.16%	11.58%	11.92%	12.26%	12.61%	12.97%	13.34%	13.70%	14.08%	14.46%	14.85%	15.24%	15.64%	16.05%	16.47%
60	11.44%	11.80%	12.14%	12.49%	12.84%	13.20%	13.57%	13.94%	14.32%	14.70%	15.09%	15.49%	15.89%	16.30%	16.72%
61	11.68%	12.02%	12.37%	12.72%	13.07%	13.43%	13.80%	14.18%	14.56%	14.94%	15.34%	15.74%	16.14%	16.55%	16.72%
62	11.90%	12.24%	12.59%	12.94%	13.30%	13.67%	14.04%	14.41%	14.80%	15.18%	15.58%	15.98%	16.39%	16.55%	16.72%
63	12.12%	12.47%	12.81%	13.17%	13.53%	13.90%	14.27%	14.65%	15.03%	15.43%	15.82%	16.23%	16.39%	16.55%	16.72%
64	12.34%	12.69%	13.04%	13.40%	13.76%	14.13%	14.50%	14.89%	15.27%	15.67%	16.07%	16.23%	16.39%	16.55%	16.72%
65	12.56%	12.91%	13.26%	13.62%	13.99%	14.36%	14.74%	15.12%	15.51%	15.91%	16.07%	16.23%	16.39%	16.55%	16.72%
66	12.78%	13.13%	13.49%	13.85%	14.22%	14.59%	14.97%	15.36%	15.75%	15.91%	16.07%	16.23%	16.39%	16.55%	N/A
67	13.00%	13.36%	13.71%	14.08%	14.45%	14.82%	15.21%	15.59%	15.75%	15.91%	16.07%	16.23%	16.39%	N/A	N/A
68	13.22%	13.58%	13.94%	14.30%	14.68%	15.06%	15.44%	15.59%	15.75%	15.91%	16.07%	16.23%	N/A	N/A	N/A
69	13.44%	13.80%	14.16%	14.53%	14.91%	15.29%	15.44%	15.59%	15.75%	15.91%	16.07%	N/A	N/A	N/A	N/A
70	13.66%	14.02%	14.39%	14.76%	15.14%	15.29%	15.44%	15.59%	15.75%	15.91%	N/A	N/A	N/A	N/A	N/A
71	13.88%	14.25%	14.61%	14.99%	15.14%	15.29%	15.44%	15.59%	15.75%	N/A	N/A	N/A	N/A	N/A	N/A
72	14.10%	14.47%	14.84%	14.99%	15.14%	15.29%	15.44%	15.59%	N/A	N/A	N/A	N/A	N/A	N/A	N/A
73	14.33%	14.69%	14.84%	14.99%	15.14%	15.29%	15.44%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
74	14.55%	14.69%	14.84%	14.99%	15.14%	15.29%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
75	14.55%	14.69%	14.84%	14.99%	15.14%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
76	14.55%	14.69%	14.84%	14.99%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
77	14.55%	14.69%	14.84%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
78	14.55%	14.69%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
79	14.55%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
80	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Issue ages 18-49 may not elect income until age 60

Key Terms

Guaranteed Lifetime Withdrawal Benefit (GLWB): The GLWB is an optional Rider that can be added to your Multi Select deferred annuity contract that allows you to elect Lifetime Withdrawals to generate a stream of income you can never outlive.

Lifetime Withdrawal Percentage: This is the percentage of your initial deposit which is used to determine your lifetime periodic payments. The longer you wait, the larger the percentage becomes.

Lifetime Withdrawal Amount: The periodic payment guaranteed for as long as you live.

Deferral Period: The period of time you wait prior to electing your lifetime withdrawal benefit.



Mission Statement

Since 1965 – The mission of Oxford Life Insurance Company® is to provide products and services promoting financial security to individuals that will enable them to live with dignity during their retirement years.

For more information, visit www.oxfordlife.com or call our toll-free number 866-641-9999 to speak directly with a customer service specialist.

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A copy of the Rider describing the rider benefits, costs, exclusions, limitations, and terms is available to you upon request.



*Effective as of 6-29-2018. For the latest rating, access www.ambest.com
A.M. Best assigns ratings from A++ to F, A++ being superior ratings.