OXFORD
LIFE INSURANCE COMPANY®

# INTEREST RATES
Effective November 01, 2026[1]

## SELECT SERIES®
FIXED INDEXED ANNUITY®

| SELECT 10 | | | OPTIONAL GLWB \| **10.75% Cap** |
|---|---|---|---|
| Fixed Rate | Monthly Average Cap | Annual Pt to Pt Cap | Income Account Rate[3] |
| 5.75% | 12.75% | 10.75% | 7.55% |

## ROYAL SELECT®
FIXED INDEXED ANNUITY®

| RATES AND CAPS | | | OPTIONAL GLWB \| **8% BONUS[2]** |
|---|---|---|---|
| Fixed Rate | Monthly Average Cap | Annual Pt to Pt Cap | Income Account Rate[3] |
| 4.95% | 10.75% | 8.75% | 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] |
| 5.25% | 11.50% | 9.50% | 5.55% | 12.15% | 10.15% | 5.55% | 12.35% | 10.35% | 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** | 5.45% | 5.80% | 5.75% | 5.95% | 5.90% | 5.80% | 5.75% | 5.80% |

AM BEST A Excellent

*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.

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.