

**INTEREST RATES**  
Effective December 01, 2023<sup>1</sup>

**MULTI-SELECT SERIES®**  
MULTI-YEAR GUARANTEED ANNUITY

CONTRACT YEAR	GUARANTEED RATES
<b>3-YEAR</b>	5.30%
<b>4-YEAR</b>	5.50%
<b>5-YEAR</b>	5.45%
<b>6-YEAR</b>	5.50%
<b>7-YEAR</b>	5.40%
<b>8-YEAR</b>	5.55%
<b>9-YEAR</b>	5.60%
<b>10-YEAR</b>	5.65%



\*Effective as of 07-29-2021. For the latest rating, access [www.ambest.com](http://www.ambest.com)  
A.M. Best assigns ratings from A++ to F, A++ being superior ratings.

<sup>1</sup> 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. The Oxford Life Multi-Select® annuity (contract form ICC14-MYGA0814 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.