



INCOME PROTECTOR

A FIVE-YEAR GUARANTEE ANNUITY™

Affordable Interest Rate Bands	Interest Rate Years 1-5	Income Account Rate Years 1-5
High Band \$25,000 to \$350,000	2.35%	7.35%
Low Band \$10,000 to \$24,999	1.85%	6.85%

Rates are protected on transfers and 1035 exchanges for 60 days from date the application is written.

ROYAL SELECT

FIXED INDEXED ANNUITY™

8% Bonus

January 2013 Interest Rates		
Fixed Rate	Annual Pt to Pt Cap	Monthly Average Cap
1.35%	2.50%	2.50%

Optional GLWB
Income Account Rate
7.00%

*Rates are subject to change. Please contact Oxford Life® for current rates.