



## Multi-Select 8

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### Annuity Type

Multi-Year Guarantee Annuity

### Issuing Insurance Company and Ratings

[Oxford Life Insurance Company](#) - [View Details](#)

**A.M. Best**

A-

(4th of 15 ratings)

[Learn more about what these ratings mean](#)

## Product Information

The Multi-Select 8 is a deferred multi-year guarantee annuity issued by Oxford Life Insurance Company.

The current 8 year guarantee period annual yield is 3.10% (see [Rate Details](#) below). This is the guaranteed annual yield, including bonuses if applicable, for the initial guarantee period term, up to the first penalty free full withdrawal window. The Multi-Select 8 has a full penalty free withdrawal window after 8 years.

During the time in which the annuity is subject to surrender penalties, there are policy provisions that allow partial access on a penalty free basis. In the first contract year, this annuity provides interest only withdrawals. Beginning in the second contract year, up to 10% (noncumulative) of the contract value may be withdrawn from the annuity each contract year without penalty.

This annuity also waives withdrawal penalties upon death. Your named beneficiary(ies) will receive a death benefit equal to the full accumulation value. A beneficiary may choose to receive their death benefit in either a lump sum or select an available annuitization option.

Details on additional penalty waivers can be found in the [Penalty Free Withdrawal Provisions](#) section below.

Oxford Life Insurance Company is rated "A-" by A.M. Best, was founded in 1965, and has over \$2.2 billion in total assets.

## Rate Details

Effective Date: **Nov 6th, 2019**

Next Change: ***Not Scheduled***

Initial Guarantee Period: **8 years**

<b>Premium Amount: \$20,000 - See Notes</b>	
	<b>Current</b>
<b>8 Year Guarantee Period Annual Yield:</b>	<b>3.10%</b>
Interest rate start of year <b>1</b> through end of year <b>8</b> :	3.10%

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## Initial Surrender Charge and MVA Periods

Early Surrender Charges: **8 years**

Market Value Adjustment (MVA): **8 years**

Penalty Free Full Withdrawal Window Available After: **8 years**

*State variations may exist, refer to product disclosure for details.*

## Other Guarantee Periods Available

[Multi-Select 3 - View Details](#)

[Multi-Select 4 - View Details](#)

[Multi-Select 5 - View Details](#)

[Multi-Select 6 - View Details](#)

[Multi-Select 7 - View Details](#)

[Multi-Select 9 - View Details](#)

[Multi-Select 10 - View Details](#)

## Policy Details

Min Premium Non-Qualified: **\$20,000**

Min Premium Qualified: **\$20,000**

Max Premium Non-Qualified: **See Notes**

Max Premium Qualified: **See Notes**

Max Issue Age Non-Qualified: **79**

Max Issue Age Qualified: **79**

Rate Lock on Transfers: **60 days**

Subject to MVA: **Yes**

Death Benefit: **Accumulation Value**

Income Rider Available: **Yes**

## Penalty Free Withdrawal Provisions

First Year Withdrawals: **Interest Only**

Years 2+ Withdrawals: **10%**

Cumulative Withdrawals: **No**

RMD Friendly: **Yes**

Penalty Waivers: **Annuitization, Death, Home Health Care, Nursing Home and Terminal Illness**

*See product brochure, disclosure and riders for additional details, limitations and availability. State variations, age restrictions and holding periods may apply.*

## State Variations

Not available in: **AL, MS, NY, VT and WV** (as of 12/17/2018)

For FL: No auto-renewal after surrender charge period is completed.

## Notes

Max Premium Issue Ages 18-75: \$1,000,000

Max Premium Issue Ages 76-79: \$500,000

When purchasing this annuity with qualified funds, any Required Minimum Distribution (RMD) needed during the first contract year must be withdrawn prior to funding the policy.

*Rates reflect current information and are subject to change at any time. Every effort is made to provide accurate information. However, because policy provisions and rates can change quickly, we cannot guarantee the accuracy of the information provided herein. Actual rates and other product features will be based on the terms and conditions of the annuity contract and any attached riders. Upfront bonuses are frequently subject to a vesting schedule. State availability, variations and age restrictions may apply.*