

Oxford Life

Quick Tips for Advisors

About Oxford Life

- A- (Excellent) A.M. Best
- \$1.1 Billion in assets
- RBC ratio of 621%. Industry average is 400
- Leading provider of annuity, life & health insurance products in the United States

Agent Contracting

Oxford Life Insurance Company requires pre-appointment for all approved states. Please ensure that contracting is submitted and finalized prior to completing a client application.

If we receive contracting after an application is submitted, the application may be declined.

Your selling agreement may be completed online or on paper. Both are available at www.DFWOxford.com

New Business Guidelines

Submitting Applications:

Applications should be sent by overnight delivery to the address below. Please do not use regular mail.

Dallas Financial Wholesalers
7512 San Jacinto Place #100
Plano TX 75024

Processing Standards:

Oxford Life dates the business as of the day when cash is received.

Contract Mailing:

Policies will be sent to the agent.

1035 Exchanges & Transfers:

After sending our Letter of Acceptance to the transferring company we follow up every 7 days until funds are released.

Free Withdrawal Amount:

Penalty free systematic withdrawals may be taken annually, semi-annually, quarterly, or monthly starting in the first year. After the first contract year, 10% of the prior anniversary contract value is available for withdrawal free of withdrawal charges and market value adjustment.

Required Minimum Distribution:

The IRS Required Minimum Distribution (RMD), even if greater than the 10%, can be withdrawn free of withdrawal charges and market value adjustment. Oxford Life does not allow RMD in the first contract year. The RMD must be taken prior to the transfer from the other company for the first year.

Sales Desk (800) 746-8397

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Useful Information

Beneficiary IRA accounts:

Oxford Life will accept Beneficiary IRA accounts.

UGMA/UTMA registration:

Oxford Life will accept UGMA/UTMA accounts. In these instances, the guardian for the minor must sign the application.

Per Stirpes Beneficiary Designations:

Oxford Life does accept 'per stirpes' beneficiary designations.

Advisor Assistance

- For **LIVE** Assistance 8AM to 5PM Central call **(800) 746-8397**
- For pre-sale questions email DallasMarketing@ronrawlings.com
- For client application status updates email NewBus@ronrawlings.com
- Missing client application requirements can be sent to NewBus@ronrawlings.com
- For agent contract status updates email Contracting@ronrawlings.com
- Missing agent contract requirements can be sent to Contracting@ronrawlings.com
- **Application material** may be **printed directly** from www.DFWOxford.com