





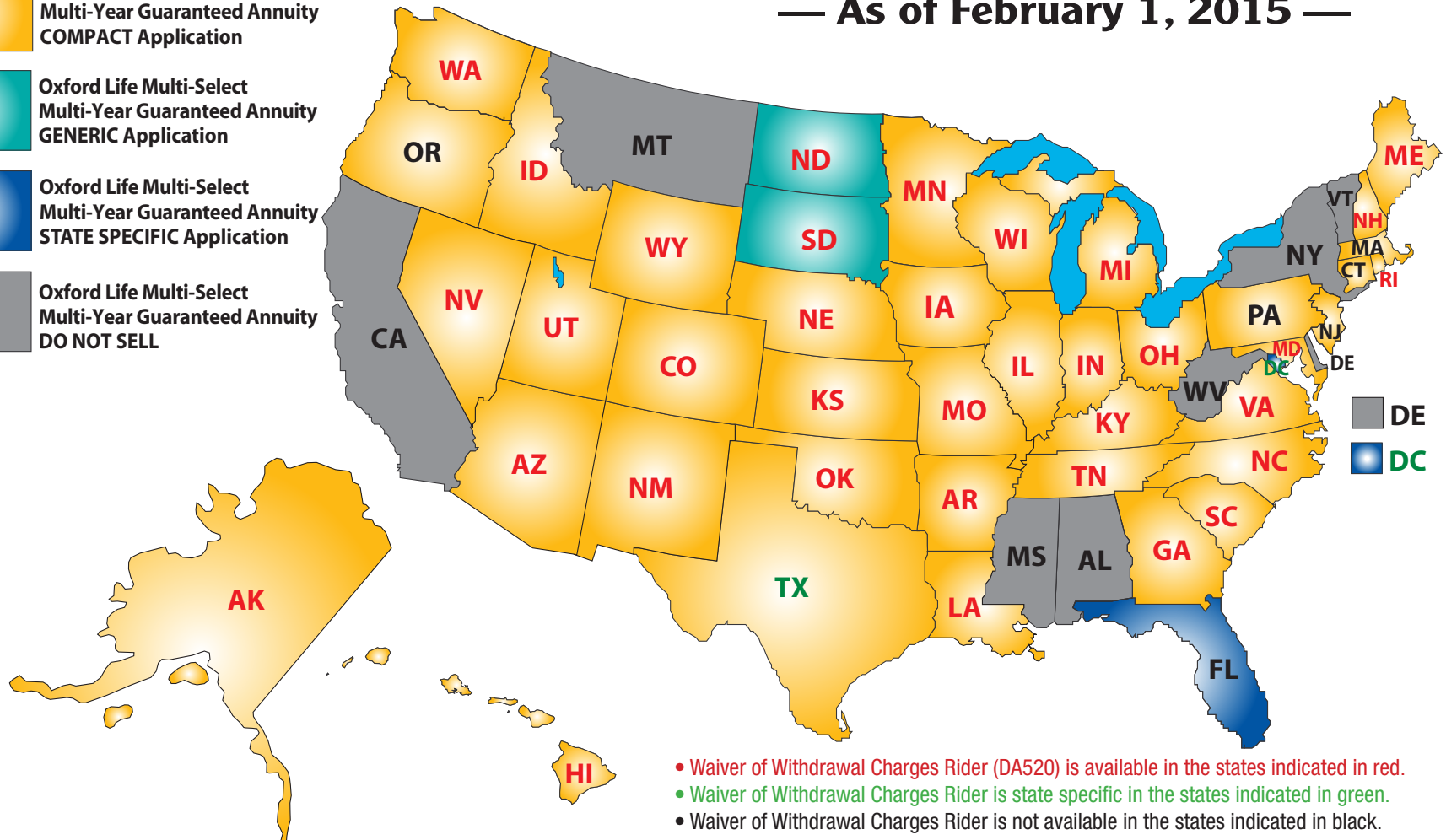
MULTI-SELECT

MULTI-YEAR GUARANTEED ANNUITY

State Approval Map

— As of February 1, 2015 —

-  Oxford Life Multi-Select Multi-Year Guaranteed Annuity COMPACT Application
-  Oxford Life Multi-Select Multi-Year Guaranteed Annuity GENERIC Application
-  Oxford Life Multi-Select Multi-Year Guaranteed Annuity STATE SPECIFIC Application
-  Oxford Life Multi-Select Multi-Year Guaranteed Annuity DO NOT SELL



- Waiver of Withdrawal Charges Rider (DA520) is available in the states indicated in red.
- Waiver of Withdrawal Charges Rider is state specific in the states indicated in green.
- Waiver of Withdrawal Charges Rider is not available in the states indicated in black.

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