






Oxford Life

INCOME PROTECTOR™

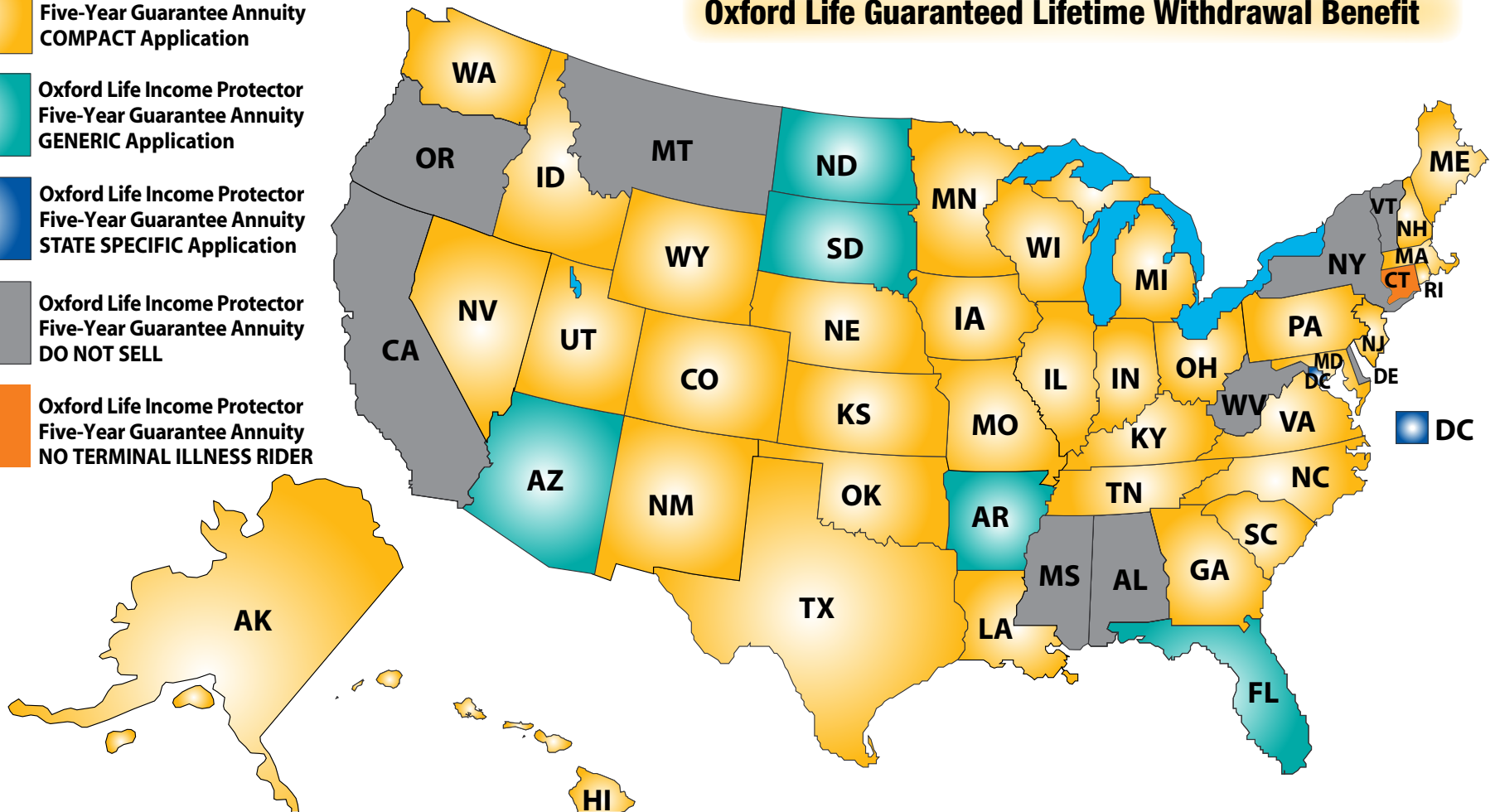
A FIVE-YEAR GUARANTEE ANNUITY

State Approval Map

— As of January 4, 2012 —

-  Oxford Life Income Protector Five-Year Guarantee Annuity COMPACT Application
-  Oxford Life Income Protector Five-Year Guarantee Annuity GENERIC Application
-  Oxford Life Income Protector Five-Year Guarantee Annuity STATE SPECIFIC Application
-  Oxford Life Income Protector Five-Year Guarantee Annuity DO NOT SELL
-  Oxford Life Income Protector Five-Year Guarantee Annuity NO TERMINAL ILLNESS RIDER

Oxford Life Guaranteed Lifetime Withdrawal Benefit



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LIFE INSURANCE COMPANY