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Annuities

Medicare Supplement

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A.M. Best Company is a credit rating agency for the financial and health-care service industries. A.M. Best's Financial Strength Rating is an independent opinion that signifies our organization's stability. This evaluation is based upon our company's balance sheet strength, operating performance and business profile.

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Standard Analytical Service, Inc. (Standard) is independent of any insurance company or companies, and does not sell any kind of insurance. This company publishes insurance company financial reports and other publications for the insurance industry, and the general public. Standard's Independent Comparative Financial Reports provides a view of the financial stability of an individual insurance company. These reports feature significant financial factors, comparing the results of an individual insurance company to the aggregate averages of leading United States insurance companies.



\*Effective as of 5-7-2014. For the latest rating, access www.ambest.com A.M. Best assigns ratings from A++ to F, A++ being superior ratings.

Based on financial results achieved in the year ended 2008, Oxford Life is considered favorable in comparison with the aggregate averages of 25 of the largest life insurance companies.

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