

**PRODUCT GUIDE**

**ASSURANCE** *One*  
— SINGLE PREMIUM —  
FINAL EXPENSE LIFE INSURANCE



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

**The SOLUTION — *Before life presents the problem.***<sup>®</sup>

# ASSURANCE *One*

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## About Oxford Life®

Oxford Life was founded in the Grand Canyon state of Arizona in 1965 and is committed to providing value-enhanced financial products that meet the needs and promote the financial security of seniors. We understand that saving our policyholders time and money differentiates us from other insurance carriers. We value your business and look forward to providing you with the best service in the industry.

## Financial Strength

### Oxford Life:

- Maintains financial strength measures that exceed the highest industry standards
- Recognized for its financial strength by independent third party industry experts
- Included in the prestigious Ward's 50 for outstanding financial achievement in safety, consistency, and performance, 2010, 2011, and 2012
- According to A.M. Best, performance in 2011 merited a Financial Strength Rating Outlook increase from Stable to Positive



1991, 2010, 2011, 2012



**M**any of us have survived losing a loved one and experienced the grieving and pain that comes with it. This difficult time can be even more challenging if the grieving process is complicated with the burden of planning and funding a funeral. Some things are inevitable, and it can be difficult to consider how to pay for your final expenses.

Oxford Life® offers sound products to help you and your family, plan and fund your funeral service. With Oxford Life's Assurance One final expense life insurance, your loved ones will be free of the funeral's financial burden allowing them to freely grieve and celebrate the legacy you created. Give your family the Assurance of knowing that you appropriately prepared for your final expenses.

## Final Expenses

According to the National Funeral Directors Association, the average cost of a funeral is \$7,755<sup>1</sup>. This average does not include the cemetery plot, headstone, flowers or other final expenses such as paramedic expenses, ambulance costs, Medicare deductibles and unpaid debts. If you consider these items, your own longevity, and inflation, this cost could be significantly higher. Government provisions are generally not sufficient to cover these costs. Social Security provides a one-time payment of only \$255<sup>2</sup> and veteran's benefits pay only \$300<sup>3</sup>.

## Guaranteed Benefits for One Single-Premium

Oxford Life's Assurance One is a single-premium whole life insurance policy designed specifically to cover final expenses. The death benefit is determined at the time the policy is issued, which is guaranteed to never decrease<sup>4</sup>. Your policy will build cash value over time, which will be accessible in times of need through policy loans<sup>5</sup>. Once issued, your policy cannot be cancelled.

1. Average quoted is from 2010 data. This amount has likely increased due to inflation and other factors. 2. As per Social Security Online at: [www.socialsecurity.gov](http://www.socialsecurity.gov) as of 6-1-2012. 3. 2009 NFDA General Price List Survey. 4. Death benefit guarantee assumes that the premiums are paid and there are no outstanding loans on the policy. 5. Outstanding loan balances will reduce the death benefit, loan interest applies. 6. As of May 2012 average interview time is approximately 14 minutes. 7. For approved applications that are in good order. 8. The net annual growth in cash values will be less than 5% due to deductions for mortality expenses. Cash values based on 2001 CSO Mortality Table. 9. The issuance of the policy depends on the answers to the health questions.

This Guide is not a contract and descriptions of the policy provisions are only partial. Costs, Benefits, Exclusions, and Limitations may vary by state.

## Tax Advantages

An additional advantage of final expense life insurance is that your beneficiary will receive the death benefit proceeds without a tax penalty.

## Fast and Simple Application Process

Our application process does not require a medical exam, blood work or medical records. You only need to complete a short application and a quick telephone interview<sup>6</sup>. With Oxford Life you will know immediately whether or not your application was approved. Your policy will be processed quickly, issued within 48 hours<sup>7</sup>.

## Policy Specifications

**Issue ages:** 50 through 85 determined by age at last birthday

**Minimum Death Benefit:** \$5,000

**Maximum Death Benefit:** \$30,000

**Policy Fee:** \$90

**Free-look Period:** 30-day penalty-free cancellation period from the date of policy receipt

**Loans:** May not exceed cash value of the policy

**Modified Endowment Contract (MEC):** Assurance One is issued as a MEC. Surrender of the policy or policy loans may be taxable — consult a tax advisor

**Cash Value Interest Rate:** 5%<sup>8</sup>

## Benefits of Assurance One

- No blood work or medical exam required to apply — only a few simple health questions<sup>9</sup>
- Death benefit paid income tax-free
- Ability to access cash value in emergencies<sup>5</sup>
- Competitive premium rates
- Premium only paid once
- Coverage cannot be altered due to health issues



**OXFORD**<sup>®</sup>  
LIFE INSURANCE COMPANY

Refer to form SPFE100, ICC13-SPFE100 and state specific variations where applicable. Product not available in all states.

# Final Expense Insurance can provide for your financial obligations ...



## Expenses associated with death:

➤ Purchase of a casket or urn	<input type="text"/>
➤ Purchase of a cemetery plot or vault	<input type="text"/>
➤ Travel costs for loved ones and casket	<input type="text"/>
➤ Burial or cremation expenses	<input type="text"/>
➤ Funeral Home or Church service	<input type="text"/>
➤ Headstone / Tombstone / Flowers	<input type="text"/>
➤ Rental of a hearse	<input type="text"/>
➤ Viewing or Wake	<input type="text"/>
➤ Mortgage, Car, other loan payoffs	<input type="text"/>
<b>TOTAL</b>	<input type="text"/>

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RECENTLY UPGRADED BY AM BEST\*

**A-** EXCELLENT



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### POLICYHOLDER SERVICES/CLAIMS

Toll-Free: 866-641-9999

Fax: 602-263-6645

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