

Harbourview Multi-Year Guaranteed Annuities

*Helping You Protect and
Grow Your Money.*

Advantages of a Multi-Year Guaranteed Annuity

- ✓ Principal Protection
- ✓ Tax-Deferred Earnings
- ✓ Guaranteed Interest Rates
- ✓ Lifetime Income Options



Rated "A-" Excellent by A.M. Best

A.M. Best has assigned Oceanview Life and Annuity Company an "A-" (Excellent) rating, with stable outlook, reflecting their opinion of the company's financial strength.

*As of November 11, 2020. A.M. Best Company rating based on financial strength, management skill and integrity, but is not a statement nor recommendation to purchase a contract. A.M. Best Financial Strength Rating of A- (Excellent) ranks the fourth highest of 16 rankings.



- ✓ Oceanview Life and Annuity issues competitive yielding fixed annuities funded and supported by its asset manager's 25 years of investment management experience.
- ✓ Oceanview Life has developed a suite of high-quality, retirement savings products to provide financial protection and growth for our clients.
- ✓ Bayview has a proven track record of investing since 1995 and will, through Oceanview Asset Management, LLC, manage Oceanview's portfolio with an emphasis on high quality mortgages and other related assets.
- ✓ As of November 2020, Bayview oversees approximately \$16 billion in assets under management.

Harbourview MYGA Features

Product Type	Single Premium Deferred Annuity with Market Value Adjustment (MVA)									
Guarantee Periods	2, 3, 4, 5, 6, 7 and 10 Year									
Issue Age	0 through 89 (last birthday)									
Minimum Premium	\$20,000 (qualified and non-qualified)									
Crediting Rate	Crediting Rate is set at policy issue date for the Guarantee Period selected. At the end of the Guarantee Period, you will be notified that the contract can be surrendered, transferred, or renewed for another Guarantee Period for the then current renewal rates. Minimum Guaranteed Crediting Rate is 1%.									
Free Partial Withdrawals	After the first 12 months, up to 10% of account value is available for withdrawal without surrender charges, annually. Withdrawals in excess of the 10% free allowance will be subject to surrender charges and an MVA. Minimum Withdrawal Amount= \$250.									
Guaranteed Period	Surrender Charge Period*									
	1	2	3	4	5	6	7	8	9	10
2	9%	8%								
3	9%	8%	7%							
4	9%	8%	7%	6%						
5	9%	8%	7%	6%	5%					
6	9%	8%	7%	6%	5%	4%				
7	9%	8%	7%	6%	5%	4%	3%			
10	9%	9%	8%	7%	6%	5%	4%	3%	2%	1%
Terminal Illness Waiver	No									
Nursing Home Waiver	No									
Death Benefit	Contract Value (No MVA or surrender charges) or Spousal Continuation									
Market Value Adjustment	A Market Value Adjustment (MVA) applies to all withdrawals subject to Surrender Charges. The MVA may have the effect of increasing or decreasing the Surrender Value of the withdrawal depending on market interest rates. The Product Disclosure provided to you at the time of the application has additional details regarding the MVA.									
Settlement Options	Life Only; Life with 10-Year Period Certain; Joint and Last Survivor with 10-Year Period Certain. (If Annuitized).									

ENJOY RETIREMENT!

Reposition your hard-earned assets away from today's market volatility.

Why Is Oceanview Different?

Focus on fixed annuities, not distracted by auto, life, health, etc.

High quality, well-diversified investment account focused on fulfilling our obligation to policyholders while protecting the long term viability.

Well- capitalized and rated.

Harbourview Multi-Year Guaranteed Annuities offer clients a guaranteed premium, guaranteed yield, and the benefits of tax deferral.

Next Steps:

Contact Oceanview Life and Annuity Company for more information.

www.OceanviewLife.com
(833) 656-7455

The Harbourview MYGA (Generic Policy Form ICC19 OLA SPDA) is a single premium deferred annuity. May not be available in all states. A.M. Best Rating as of November 11, 2020, subject to change. A- (Excellent) rating is fourth highest of fifteen possible rating classes for financial strength. Policy form numbers and provisions may vary. Rates are guaranteed depending on the guarantee period selected at policy issue and are subject to change. Within 30 days prior to the end of the Initial Interest Guarantee Period, we will send our contract owner a notification informing them of the date the Guarantee Period is ending and provide the renewal rate and Surrender Charges in effect for the subsequent Guarantee Period. Withdrawals in excess of the Free Partial Withdrawal amounts are subject to a Surrender Charge and Market Value Adjustment (MVA). The MVA may have the effect of increasing or decreasing the Surrender Value of the withdrawal depending on the market interest rate changes. The IRS may impose a penalty for withdrawals prior to age 59 ½. This material is a general description and is for AGENT USE ONLY. All annuity features, risks, limitations, and costs should be considered prior to recommending the purchase of any annuity. For transfers and 1035 Exchanges, rate lock will be extended 60 days upon receipt of application. Issue age for all deferred annuities is the age of the last birthday of the Owner. If joint owners, age of oldest determines commission payout. Guarantees are based on the claims paying ability of the issuing insurance company. Neither Oceanview Life and Annuity Company employees nor any of its representatives may provide tax or legal advice. In California, doing business as Oceanview Life and Annuity Insurance Company. ANNUITIES ARE PRODUCTS OF THE INSURANCE INDUSTRY AND NOT GUARANTEED BY ANY BANK NOR INSURED BY FDIC OR NCUA/NCUSIF. MAY LOSE VALUE. NO BANK/ CREDIT UNION GUARANTEE. NOT A DEPOSIT. NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY. MAY ONLY BE OFFERED BY A LICENSED INSURANCE AGENT.