

## NEW BUSINESS APPLICATION CHECKLIST: TEXAS

- ☐ Individual Single Premium Deferred Annuity Application (Form Code: ICC19 OLA SPDA-APP)  
NOTE: Required
- ☐ Harbourview Multi-Year Guaranteed Annuity Product Disclosure (Form Code: OVLAC-MYGA-DISC)  
NOTE: Required
- ☐ Notice of Replacement of Life Insurance or Annuities (Form Code: OVLAC-REP-GENERIC)  
NOTE: Only if Applicable
- ☐ Request for Rollover, Transfer or Exchange (Form Code: OVLAC-TRANSFER)  
NOTE: Only if Applicable
  - If rollover is 403b (Form Code: OVLAC-APP-403B)
- ☐ Trust Verification Form for Annuities (Form Code: OVLAC-APP-TRUST)  
NOTE: Only if Applicable
  - If additional space is required to list Trustees (Form Code: OVLAC-TRUSTEE\_ADDTL)
- ☐ Beneficiary Designations (Form Code: OVLAC-BENE\_ADDTL)  
NOTE: If additional space is required for more than 2 Beneficiaries





Oceanview<sup>SM</sup>

Oceanview Life and Annuity Company

**NEW BUSINESS APPLICATIONS:**

***Paper Submissions-***

1. Overnight Mail Address  
Attn: Oceanview  
1851 SE Miehe Dr  
Grimes, IA 50111
2. Regular Mail Address  
Attn: Oceanview  
PO Box 830  
Grimes, IA 50111

***Fax Submissions- 678-394-5901***

**FOR QUESTIONS IN REGARDS TO SALES OR PRODUCT:**

Call your Marketing Group or Oceanview Sales & Marketing Team at 1-833-656-7455

**FOR QUESTIONS IN REGARDS TO AGENT APPOINTMENT OR POLICY INFORMATION:**

Call the Oceanview Administrative Office at 1-888-295-3815



**Policy should be delivered to:**

Agent

Client

**Application for New Business****HARBOURVIEW SERIES**

AGENT:

FINANCIAL INSTITUTION:

OWNER:

PREMIUM AMOUNT:

**Suitability Acknowledgment****Owner's Statement:**

I understand that my agent/producer relies on the information I have provided about my current and expected financial status to recommend the sale of this Oceanview Life and Annuity contract. I certify that this information is true and accurate to the best of my knowledge.

I further acknowledge that I believe the recommended annuity contract meets my needs, that my agent/producer has explained to me the surrender charges and surrender charge period and reviewed the applicable disclosure statement regarding my new fixed annuity product.

\_\_\_\_\_  
Owner's Signature\_\_\_\_\_  
Date\_\_\_\_\_  
Joint Owner's Signature (if any)\_\_\_\_\_  
Date**Producer's Statement:**

- I have made the recommendation to purchase this annuity based on the information gathered and that the product meets the customer's financial needs and objectives.
- I have provided the owner(s) a copy of the product disclosure for the product applied for and applicable Buyer's Guide.
- I have not made any representations or promises about the future value of this proposed contract that differ from approved company provided materials.
- This application will be submitted through my firm's suitability process and will be approved by the appropriate supervisor prior to being submitted to Oceanview for processing.

\_\_\_\_\_  
Producer's Signature\_\_\_\_\_  
Date**THIS PAGE MUST BE RETURNED WITH THE APPLICATION**





## OCEANVIEW LIFE AND ANNUITY COMPANY

**Regular Mail:** PO Box 830, Grimes, IA 50111 P: 888-295-3815

**Overnight Mail:** Attn: Oceanview 1851 SE Miehe Dr. Grimes, IA 50111

**FAX:** 678-394-5901

[www.oceanviewlife.com](http://www.oceanviewlife.com)

### INDIVIDUAL SINGLE PREMIUM DEFERRED ANNUITY APPLICATION

**TYPE OF APPLICATION:** ☐ Individual ☐ Joint ☐ Custodial (UGMA/UTMA)

☐ Non-Natural Person (Trust/Corp/Non-Corp Entity) ☐ Qualified

Is the Annuitant the same as the Owner? ☐ Yes ☐ No

|   |  |   |                   |
|---|--|---|-------------------|
| <b>1. OWNER</b> (if Natural Person)   |  |   |                   |
| First   |  | MI  | Last              |
| Residence Address (cannot be a P.O. Box)  |  | City  | State Zip         |
| Mailing Address (If different than residence address)   |  | City  | State Zip         |
| Phone Number<br>( )   |  | Email Address   |                   |
| Date of Birth<br>(MM/DD/YYYY)   | <input type="checkbox"/> Male<br><input type="checkbox"/> Female | Marital Status<br><input type="checkbox"/> Single<br><input type="checkbox"/> Married | Social Security # |
| Is the Owner a US Citizen? <input type="checkbox"/> Yes <input type="checkbox"/> No<br>If not a US Citizen, provide the following information       |  | Country of Citizenship Type of Visa Exp. Date   |                   |
| If Custodian, please provide the following information for Individual or Entity   |  | First MI Last (or name of Entity)   |                   |
| <b>2. JOINT OWNER INFORMATION</b> (Must be legal spouse)  |  |   |                   |
| First   |  | MI  | Last              |
| Phone number<br>( )   | Email address  | Date of Birth (MM/DD/YYYY)  | Social Security # |
| Residence Address (If different than Owner's residence address)   |  | City  | State Zip         |
| Mailing Address (If different than Owner's mailing address)   |  | City  | State Zip         |
| Is the Joint Owner a US Citizen? <input type="checkbox"/> Yes <input type="checkbox"/> No<br>If not a US Citizen, provide the following information |  | Country of Citizenship Type of Visa Exp. Date   |                   |



|   |  |   |                   |
|---|--|---|-------------------|
| <b>3. TRUST/CORPORATE/NON-CORPORATE ENTITY</b> <i>(if Trust, complete Trust Form)</i>   |  |   |                   |
| Trust/Corp Name   |  | Contact Name  |                   |
| Tax ID  |  | State   |                   |
| <b>4. ANNUITANT</b> <i>(If different than the Owner)</i>  |  |   |                   |
| First   |  | MI  | Last              |
| Residence Address <i>(cannot be a P.O. Box)</i>   |  | City  | State      Zip    |
| Mailing Address <i>(If different than residence address)</i>  |  | City  | State      Zip    |
| Phone Number<br>(    )  |  | Email Address   |                   |
| Date of Birth<br>(MM/DD/YYYY)   | <input type="checkbox"/> Male<br><input type="checkbox"/> Female | Marital Status<br><input type="checkbox"/> Single<br><input type="checkbox"/> Married | Social Security # |
| Is the Annuitant a US Citizen? <input type="checkbox"/> Yes <input type="checkbox"/> No<br><b>If not a US Citizen</b> , provide the following information |  | Country of Citizenship    Type of Visa    Exp. Date                                   |                   |
| <b>If Custodian</b> , please provide the following information for Individual or Entity   |  | First                      MI                      Last (or name of Entity)           |                   |
| <b>5. JOINT ANNUITANT</b> <i>(If different than the Owner)</i>  |  |   |                   |
| First   |  | MI  | Last              |
| Residence Address <i>(cannot be a P.O. Box)</i>   |  | City  | State      Zip    |
| Mailing Address <i>(If different than residence address)</i>  |  | City  | State      Zip    |
| Phone Number<br>(    )  |  | Email Address   |                   |
| Date of Birth<br>(MM/DD/YYYY)   | <input type="checkbox"/> Male<br><input type="checkbox"/> Female | Marital Status<br><input type="checkbox"/> Single<br><input type="checkbox"/> Married | Social Security # |
| Is the Annuitant a US Citizen? <input type="checkbox"/> Yes <input type="checkbox"/> No<br><b>If not a US Citizen</b> , provide the following information |  | Country of Citizenship    Type of Visa    Exp. Date                                   |                   |
| <b>If Custodian</b> , please provide the following information for Individual or Entity   |  | First                      MI                      Last (or name of Entity)           |                   |



**6. BENEFICIARY DESIGNATION** (Include additional beneficiaries on an additional page attached to this application.) Percentages must be in whole numbers. **Both Primary and Contingent Beneficiary percentages must each add up to 100%.**

|                                  |                           |              |     |   |
|----------------------------------|---------------------------|--------------|-----|---|
| Primary<br>First MI Last Name    | Address, City, State, Zip | Relationship | SSN | % |
| Contingent<br>First MI Last Name | Address, City, State, Zip | Relationship | SSN | % |
| Contingent<br>First MI Last Name | Address, City, State, Zip | Relationship | SSN | % |
| Contingent<br>First MI Last Name | Address, City, State, Zip | Relationship | SSN | % |

**7. POLICY & PREMIUM DETAILS**

**Funds Are:** ☐ Non-Qualified ☐ Qualified

**Source of funds:**

☐ Check Amount \$ \_\_\_\_\_

☐ 1035 Exchange Amount \$ \_\_\_\_\_ Company \_\_\_\_\_

☐ Rollover/Transfer Amount \$ \_\_\_\_\_ Company \_\_\_\_\_

Amount \$ \_\_\_\_\_ Company \_\_\_\_\_

**Tax-Qualified Plans:** ☐ Traditional IRA ☐ Roth IRA ☐ Roth Conversion ☐ Inherited IRA  
☐ Simplified SEP ☐ Other \_\_\_\_\_

Surrender Charge Period: \_\_\_\_\_ Years

Rider: ☒ Market Value Adjustment Rider

**8. OTHER COVERAGE & ARRANGEMENTS**

Does the Proposed Owner have any existing life insurance or annuity contracts? ☐ Yes ☐ No

Is this policy being purchased to replace any existing life insurance or annuity contract? ☐ Yes ☐ No

If Yes, Please complete the following:

|                |          |                 |
|----------------|----------|-----------------|
| COMPANY NAME   | POLICY # | SURRENDER VALUE |
| STREET ADDRESS |          |                 |
| CITY           | STATE    | ZIP             |



## 9. STATEMENTS AND AUTHORIZATIONS

### PROPOSED OWNER'S STATEMENT

I have read and understand this Application. I am not currently taking and I am not under the influence of any medications or drugs that would affect my ability to fully understand and to fully and accurately complete this Application. The representations in this Application are true. I agree the annuity contract shall not be in effect until it has been issued by Oceanview Life and Annuity Company ("the Company") and the single premium is paid. I understand that the Producer has no authority to approve this Application, change the annuity contract, or waive any contract provisions. I understand that the annuity contract will not be effective until the date signed in the contract and all eligibility requirements are met.

**FRAUD NOTICE/WARNING:** Any person who knowingly submits a false statement in an Application for insurance may be guilty of a criminal offense and subject to penalties under state law. I have read, understand, and acknowledge the Fraud Notice.

\_\_\_\_\_  
Owner's Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
City, state where signed

\_\_\_\_\_  
Joint Owner's Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
City, state where signed

### PRODUCER'S STATEMENT

I further certify that any information recorded by me on this Application is true and accurate to the best of my knowledge and that the Owner seemed to me to be lucid and to fully understand all of the questions on this Application.

\_\_\_\_\_  
Producer's Signature

\_\_\_\_\_  
Producer's Printed Name

\_\_\_\_\_  
Producer's Number

\_\_\_\_\_  
Date

### PLEASE COMPLETE IF THERE IS A CO-PRODUCER:

\_\_\_\_\_  
Co-Producer's Signature

\_\_\_\_\_  
Co-Producer's Printed Name

\_\_\_\_\_  
Co-Producer's Number

\_\_\_\_\_  
Split%



## Harbourview Multi-Year Guaranteed Annuity

### Description

**Harbourview MYGA** is a Single Premium Deferred Annuity (Policy Form: ICC19 OLA SPDA-\*) designed to accumulate money for retirement. It is suitable for use as an IRA or other qualified account, as well as an attractive alternative to CDs and other taxable vehicles. You can start your **Harbourview MYGA** with a **minimum premium of \$20,000**.

### How Interest is Credited

Interest is credited at the initial interest rate guaranteed for the first Guarantee Period. At the end of the Guarantee Period, and each subsequent Guarantee Period thereafter, a new rate will be declared. Your annuity will earn a declared interest rate, which may go up or down, but can never be less than the contract's minimum guaranteed rate at the time of your purchase. Your interest is credited and compounded daily to yield our declared annual rate. There are no front-end sales charges or annual administrative fees. 100% of your money works for you!

| MINIMUM GUARANTEED RATES |                             |
|--------------------------|-----------------------------|
| %                        | 1%                          |
| Years                    | Policies currently issued   |
| Initial Guarantee Period | Subsequent Guarantee Period |

*Until the policy is issued, rates are subject to change without notice*

### Market Value Adjustment (MVA)

The MVA may be applied during the surrender charge period of your annuity Contract. The surrender charge period will vary by product. Please see your annuity Contract or product brochure for details. The MVA only applies during the surrender charge period should you elect to surrender your annuity or if you elect to take a withdrawal that exceeds your penalty-free withdrawal amount. The Market Value Adjustment does not apply upon death of the annuitant, upon annuitization or after the surrender charge period.

The MVA affects the surrender value of your annuity which is defined in your annuity contract. The Market Value Adjustment formula will be applied at the time your annuity Contract is surrendered or if more than your penalty-free available is withdrawn during the surrender charge period as stated in your Contract. The impact of the MVA is similar to how bond values are impacted by interest rates. The surrender value of your annuity will generally decrease if interest rates for your annuity product increase which creates a negative adjustment to your surrender value. Alternatively, when interest rates for your annuity product have decreased since your Contract was issued, the surrender value generally increases due to the Market Value Adjustment.

### Policy Values

Your Contract Value is 100% of all premiums and earned interest. The Cash Surrender Value is the Contract Value less any cash withdrawals and applicable surrender charges and Market Value Adjustment (MVA). Surrender charges and MVA are waived in the event of the Owner's death. Prior cash withdrawals are deducted from the Contract Value, Cash Surrender Value and Death Benefit.

### Liquidity

You may have access to your annuity at any time permitted by law. After the first contract year, you may withdraw up to 10% of the Contract Value as of the prior Contract Anniversary (Free Withdrawal Amount). No surrender charges or MVA fees apply. You may take as many partial withdrawals as you want up to your Free Withdrawal Amount without incurring any Surrender Charges or MVA adjustments. Withdrawals in excess of the Free Withdrawal Amount are subject to a MVA and the following charges:

- Withdrawals may also be subject to a 10% IRS penalty on amounts withdrawn before the owner reaches age 59½.

### Payout Options

There is a wide range of annuity settlement options from which you may choose, including: life only, life with 10 years certain, and fixed period payments. A customized payout option may be tailored to meet your specific needs.

| Guarantee 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  |

If you elect to annuitize non-qualified money, generally only a portion of each payment is taxable because a part of each payment is a return of your premium.

### Harbourview MYGA Advantage

Tax Deferred – Your annuity can grow faster than alternative vehicles because:

- You earn interest on your principal.
- You earn interest on your interest.
- You earn interest on the money you would otherwise pay in taxes.
- You don't owe tax on interest until you take it out.



## Other Important Features

On non-qualified policies, your money is never subject to stock market risk. You pay no front-end sales charges or annual maintenance fees. 100% of your money is always earning interest for you (state premium taxes may be deducted, if applicable).

---

X \_\_\_\_\_ X \_\_\_\_\_  
Owner's Signature Joint Owner's Signature (if any)

\_\_\_\_\_  
Owner's Name Joint Owner's Name (if any)

\_\_\_\_\_  
Agent's Signature Date

\_\_\_\_\_  
Agent's Name (please print)

Harbourview MYGA is subject to state approval. Product features, options and availability may vary by state.

Lifetime payments and guarantees are based on the claims paying ability of the company.

This is a brief description of the Harbourview MYGA and is meant for informational purposes only. It is not individualized to address any specific investment objective. It is not intended as investment or financial advice. Please refer to your Contract for any other specific information including limitations, exclusions and charges.

Annuities held within qualified plans do not provide any additional tax benefit. With certain exceptions, surrender charges apply to withdrawals taken during the initial Guarantee Period and a market value adjustment, which may increase or decrease the amount received upon withdrawal, may also apply at any time.

All or a portion of amounts withdrawn are subject to ordinary income tax, and if taken prior to age 59 1/2, a 10% IRS penalty may also apply. We do not provide tax, financial or investment advice, or act as a fiduciary in the sale or service of the product. Consult a tax advisor or financial representative about your specific circumstances.0



## Request for Rollover, Transfer or Exchange

### 1 Transferring Institution

|  |      |       |          |
|--|------|-------|----------|
| COMPANY OR CUSTODIAN                   |      | FAX   |          |
|  |      | PHONE |          |
| STREET ADDRESS (NOT A POST OFFICE BOX) | CITY | STATE | ZIP CODE |

### 2 Existing Policy or Account

|  |   |                               |          |
|--|---|-------------------------------|----------|
| OWNER(S)   | OWNER SSNs (or TINs)                                |                               |          |
| ADDRESS  | CITY  | STATE                         | ZIP CODE |
| ANNUITANT(S), INSURED(S) OR PARTICIPANT  | ANNUITANT, INSURED(S) OR PARTICIPANT SSNs (or TINs) |                               |          |
| BENEFICIARY (IF PARTICIPANT IS DECEASED)   | BENEFICIARY SSN (or TIN)                            |                               |          |
| INVESTMENT VEHICLE<br><input type="checkbox"/> CD <input type="checkbox"/> Life Insurance <input type="checkbox"/> Annuity <input type="checkbox"/> Custodial Account <input type="checkbox"/> Other _____ |   | ACCOUNT OR CONTRACT NUMBER(S) |          |

### 3 Transaction Type (Complete section A or B.)

#### A Qualified Funds

(For rollover, transfer or exchange *into* a 403(b) Tax-Sheltered Annuity, use form OVLAC-APP-403B

Funds From

- ☐ Traditional IRA
- ☐ Inherited IRA
- ☐ Roth IRA
- ☐ SEP IRA
- ☐ 403(b) TSA
- ☐ Qualified Pension or Profit Sharing Plan

Funds To

- Initiated by Participant
  - ☐ Traditional IRA
  - ☐ Roth IRA
  - ☐ SEP IRA
  - ☐ Qualified Pension or Profit Sharing Plan

Initiated by Beneficiary

- ☐ Inherited IRA (Attach form OVLAC – APP-IRA)

Oceanview Life and Annuity Company's Traditional IRA, Roth IRA, SEP and 403(b) contracts meet the requirements of Internal Revenue Code § 408(b), 408A, 408(k) and 403(b)(1) respectively.

#### B Non-Qualified Funds

Transaction Type:

- ☐ Direct Transfer
- ☐ 1035 Exchange

Additional Funds Forthcoming After This Transfer: ☐ No ☐ Yes: \$ \_\_\_\_\_

The undersigned owner(s) authorizes the transferring institution to liquidate and transfer the requested amount or percentage of the owner(s)'s rights, title and interest in the referenced account(s), without exception to Oceanview Life and Annuity Company. This assignment is made to facilitate the exchange of all or a portion of the above-referenced policy for a new policy(ies) with Oceanview Life and Annuity Company pursuant to Section 1035 of the Internal Revenue Code. The undersigned owner(s) understands and agrees that Oceanview Life and Annuity Company is providing this form and participating in this exchange at the owner(s)'s request. The owner(s) acknowledges that Oceanview Life and Annuity Company has not made, and will not make, any representations or warranties regarding the tax effects, if any, of this assignment, and any resulting taxes will be the sole responsibility of the owner(s). In consideration of Oceanview Life and Annuity Company willingness to participate in this exchange, the owner(s) accepts all responsibility for the validity of this assignment and releases Oceanview Life and Annuity Company from any and all claims or liability resulting from this exchange. This Absolute Assignment shall be binding on the owner(s) and on the owner(s)'s personal representatives, heirs, successors and assignees. The owner(s) acknowledges and warrants that no other person has any interest in this policy, that no proceeding in bankruptcy is pending or has been filed affecting the policy, and that any collateral assignment of the policy has been properly released by the collateral assignee prior to the execution of this Absolute Assignment contract's benefits and provisions within a reasonable time.



4 Lost Policy Statement (Applicable only to a full surrender to effect the rollover, transfer or exchange.)

The undersigned certifies that:

- ☐ The policy or contract is attached.  
☐ The policy or contract is lost or has been destroyed. To the best of my knowledge it is not in anyone's possession.

5 Participant/Beneficiary Declaration (Complete only for rollover of 403(b) Tax-Sheltered Annuity funds.)

6 Authorization

The undersigned owner(s) or beneficiary authorizes the transferring institution to liquidate and transfer

\_\_\_\_\_ % or \$ \_\_\_\_\_ as cash from the policy or account to Oceanview Life and Annuity Company:

- ☐ Transfer Immediately (default action if no selection is made)  
☐ Transfer on Maturity or Anniversary Date  
☐ Transfer on \_\_\_\_\_

DATE

I (We) authorize disclosure of information to Oceanview Life and Annuity Company as necessary to complete the requested transaction. I(We) understand that the rollover, transfer or exchange will be effective on the date the check(s) is(are) received.

\_\_\_\_\_  
OWNER OR BENEFICIARY SIGNATURE

\_\_\_\_\_  
DATE

\_\_\_\_\_  
OWNER SIGNATURE

\_\_\_\_\_  
DATE

\_\_\_\_\_  
GUARANTEE SIGNATURE (IF APPLICABLE)

\_\_\_\_\_  
DATE

7 Request for Funds Transfer (To be completed only by an authorized Oceanview Life and Annuity Company home-office employee.)

Oceanview Life and Annuity Company is prepared to accept the assets as indicated in this document and will transfer the assets into a new or existing policy with Oceanview Life and Annuity Company.

Oceanview Life and Annuity Company (TIN #75-1222043) hereby requests that the above-documented surrender or partial withdrawal be transacted immediately. All proceeds, including any premiums, shall be payable and forwarded to:

Oceanview Life and Annuity Company

P.O. Box 830  
Grimes, IA 50111-0830

\_\_\_\_\_  
OWNER(S), ANNUITANT(S) OR BENEFICIARY NAME

☐ Please refer to the Oceanview Life and Annuity Company annuity contract number: \_\_\_\_\_.  
CONTRACT NUMBER

☐ The requested action is a 1035 Exchange, therefore please:

\_\_\_\_\_  
AUTHORIZED OCEANVIEW LIFE AND ANNUITY COMPANY HOME OFFICE EMPLOYEE SIGNATURE

\_\_\_\_\_  
DATE

\_\_\_\_\_  
AUTHORIZED OCEANVIEW LIFE AND ANNUITY COMPANY HOME OFFICE EMPLOYEE PRINTED NAME

\_\_\_\_\_  
AUTHORIZED OCEANVIEW LIFE AND ANNUITY COMPANY HOME OFFICE EMPLOYEE TITLE





Oceanview Life and Annuity Company  
PO Box 830 Grimes, IA 50111-0830  
Tel 888.295.3815 [www.oceanviewlife.com](http://www.oceanviewlife.com)

## Notice of Replacement of Life Insurance or Annuities

### 1 Important Notice: Replacement of Life Insurance or Annuities

(This notice must be signed by the applicant(s) and broker, with the original sent to Oceanview Life and Annuity Company and a copy left with the applicant(s).) This form is suitable for the following states: AK, AL, AR, AZ, CO, CT, IA, KY, LA, MD, ME, MO, MS, MT, NE, NH, NJ, NM, OH, OR, RI, SC, TX, UT, VA, VT, WI and WV

You are contemplating the purchase of a life insurance policy or annuity contract. In some cases this purchase may involve discontinuing or changing an existing policy or contract. If so, a replacement is occurring. Financed purchases are also considered replacements.

A replacement occurs when a new policy or contract is purchased and, in connection with the sale, you discontinue making premium payments on the existing policy or contract, or an existing policy or contract is surrendered, forfeited, assigned to the replacing insurer, or otherwise terminated or used in a financial purchase.

A financed purchase occurs when the purchase of a new life insurance policy involves the use of funds obtained by the withdrawal or surrender of or by borrowing some or all of the policy values, including accumulated dividends, of an existing policy or contract to pay all or part of any premium or payment due on the new policy. A financed purchase is a replacement.

You should carefully consider whether a replacement is in your best interests. You will pay acquisition costs and there may be surrender costs deducted from your policy or contract. You may be able to make changes to your existing policy or contract to meet your insurance needs at less cost. A financed purchase will reduce the value of your existing policy and may reduce the amount paid upon the death of the insured individual.

We want you to understand the effects of replacements before you make your purchase decision and ask that you answer the following questions and consider the questions on page 2 of this form.

- A. Are you considering discontinuing making premium payments, surrendering, forfeiting, assigning to the insurer or otherwise terminating your existing policy or contract? ☐ Yes ☐ No
- B. Are you considering using funds from your existing policies or contracts to pay premiums due on the new policy or contract? ☐ Yes ☐ No
- C. If you answered "Yes" to either of the above questions, list each existing policy or contract you are contemplating replacing (include the name of the insurer, the insured or annuitant, and the policy or contract number, if available) and whether each policy or contract will be replaced or used as a source of financing:

| INSURER NAME | CONTRACT/POLICY NUMBER | NAME OF INSURED OR ANNUITANT | REPLACED ( R ) OR FINANCING ( F ) |
|--------------|------------------------|------------------------------|-----------------------------------|
| _____        | _____                  | _____                        | _____                             |
| _____        | _____                  | _____                        | _____                             |
| _____        | _____                  | _____                        | _____                             |

Make sure you know the facts. Contact your existing company or its agent for information about the old policy or contract. If you request, an in force illustration, policy summary or available disclosure documents must be sent to you by the existing insurer. Ask for and retain all sales material used by the agent in the sales presentation. Be sure that you are making an informed decision.

- D. The existing policy or contract is being replaced because \_\_\_\_\_.

REASON FOR REPLACEMENT

### 2 Acknowledgement

OWNER NAME(S)

I(We) certify that the responses herein are, to the best of my(our) knowledge, accurate.

\_\_\_\_\_  
OWNER SIGNATURE

\_\_\_\_\_  
DATE

\_\_\_\_\_  
OWNER SIGNATURE

\_\_\_\_\_  
DATE

I(We) do not want this notice read aloud to me(us): \_\_\_\_\_ (Applicants must initial only if they do *not* want the notice read aloud.)

INITIALS



### 3 Important Replacement Issues

A replacement may not be in your best interest, or your decision could be a good one. You should make a careful comparison of the costs and benefits of your existing policy or contract and the proposed policy or contract. One way to do this is to ask the company or agent that sold you your existing policy or contract to provide you with information concerning your existing policy or contract. This may include an illustration of how your existing policy or contract is working now and how it would perform in the future based on certain assumptions. Illustrations should not, however, be used as a sole basis to compare policies or contracts. You should discuss the following with your agent to determine whether replacement or financing your purchase makes sense.

#### Policy Value

- Acquisition costs for the old policy may have been paid, and you may incur costs for the new one.
- What surrender charges do the policies have?
- What expense and sales charges will you pay on the new policy?
- Does the new policy provide more insurance coverage?

#### Insurability

- If your health has changed since you bought your old policy, the new one could cost you more, or you could be turned down.
- You may need a medical exam for a new policy.
- Claims on most new policies for up to the first two years can be denied based on inaccurate statements.
- Suicide limitations may begin anew on the new coverage.

#### If you are keeping the old policy as well as the new policy

- How are premiums for both policies being paid?
- How will the premiums on your existing policy be affected?
- Will a loan be deducted from death benefits?
- What values from the old policy are being used to pay premiums?

#### If you are surrendering an annuity or interest sensitive life product

- Will you pay surrender charges on your old contract?
- What are the interest rate guarantees for the new contract?
- Have you compared the contract charges or other policy expenses?

#### Other issues to consider for all transactions

- What are the tax consequences of buying the new policy?
- Is this a tax-free exchange? (See your tax advisor.)
- Is there a benefit from favorable “grandfathered” treatment of the old policy under the federal tax code?
- Will the existing insurer be willing to modify the old policy?
- How does the quality and financial stability of the new company compare with your existing company?

### 4 Producer

NAME \_\_\_\_\_

Copies of any and all “individualized” sales materials, including illustrations related to the specific annuity contract, used in the presentation must be provided to Oceanview Life and Annuity Company.

I certify that: (a) the responses herein are, to the best of my knowledge, accurate; (b) I have left with the applicant(s) copies of all sales materials used in my presentation; and (c) the following preprinted or electronically presented carrier-approved materials were used in my presentation (please list by title and form number):

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PRODUCER SIGNATURE \_\_\_\_\_

DATE \_\_\_\_\_



**Request for Inherited Individual Retirement Annuity**

Attach 1) IRS forms W-9 and W-4P, 2) a copy of the decedent's death certificate and 3) a copy of the most recent account statement.

**1 Applicant**

|      |
|------|
| NAME |
|------|

**2 Inherited Account**

|   |  |                  |                |
|---|--|------------------|----------------|
| ACCOUNT TYPE <input type="checkbox"/> Traditional IRA <input type="checkbox"/> Roth IRA _____ <input type="checkbox"/> 403(b) TSA <input type="checkbox"/> Other Qualified Plan |  |                  |                |
|   |  | DATE OF PURCHASE |                |
| DECEDENT NAME   |  | SSN (or TIN)     | ACCOUNT NUMBER |
| RELATIONSHIP TO APPLICANT   |  | BIRTH DATE       | DEATH DATE     |
| ADDRESS AT TIME OF DEATH  |  | CITY             | STATE ZIP CODE |

**3 IRS Required Minimum Distribution (For payments via direct deposit, attach form 11426.)**

|                              |   |
|------------------------------|---|
| REQUESTED PAYMENT START DATE | PAYMENT MODE<br><input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly <input type="checkbox"/> Semiannually <input type="checkbox"/> Annually |
|------------------------------|---|

(Complete only if the applicant is the beneficiary of assets from an Inherited IRA account.)

Has the applicant started to receive IRS Required Minimum Distributions?

☐ No ☐ Yes : Beginning Year \_\_\_\_\_ YEAR

Age Used for Calculation \_\_\_\_\_ AGE

Was the calculation based on multiple beneficiaries?

☐ No ☐ Yes : Oldest Beneficiary's Date of Birth: \_\_\_\_\_ DATE OF BIRTH

**4 Previous Account Holder (Complete only if the applicant is the beneficiary of assets from a previously inherited IRA.)**

|      |            |            |
|------|------------|------------|
| NAME | BIRTH DATE | DEATH DATE |
|------|------------|------------|

**5 Trust Beneficiary (Complete only if applicable: A trust beneficiary may purchase an Inherited IRA only if it is qualified to do so. For a trust to qualify for an Inherited IRA it must be 1) valid under state law, 2) irrevocable and 3) name identifiable beneficiaries, who are all individuals.)**

|   |
|---|
| <input type="checkbox"/> I am transferring or rolling over inherited assets from an IRA or employer-sponsored retirement plan account to an Inherited IRA for the benefit of a qualifying trust. By checking this box, I certify that the trust is a qualifying, non-spouse beneficiary for the purposes of Section 402(c) of the Internal Revenue Code and is therefore eligible to directly transfer or roll over IRA or employer-sponsored plan assets to an Inherited IRA. I have attached a copy of the trust agreement (or a trustee-certification) along with a complete list of all trust beneficiaries (including contingent and remainder beneficiaries) and a description of conditions applicable to their entitlement. |
|---|

**6 Authorization**

|   |       |
|---|-------|
| I have completed the applicable sections of this form and represent that all information provided is true and accurate. I understand that additional deposits will not be accepted for Inherited IRA contracts. |       |
| _____   | _____ |
| APPLICANT SIGNATURE   | DATE  |





Oceanview Life and Annuity Company  
PO Box 830 Grimes, IA 50111-0830  
Tel 888.295.3815 [www.oceanviewlife.com](http://www.oceanviewlife.com)

## Trust Verification Form for Annuities

### 1. Contract Information

Contract Number

Name of Contract Owner

Social Security or Tax I.D. Number

Name of Annuitant *(If different from Contract Owner)*

Social Security or Tax I.D. Number

Street Address, City, State, Zip

Name of Contract Owner *(If applicable)*

Social Security or Tax I.D. Number

### 2. Full Name of Trust

Please be sure to accurately state the Trust's full name

### 3. Type of Trust

☐ Irrevocable

☐ Revocable

4. Date of Trust: \_\_\_\_\_

4.a Statute That Governs the Trust: \_\_\_\_\_

### 5. Trust Tax Identification Number (Please check one):

☐ The Trust does not have a separate taxpayer identification number. Thus, the personal taxpayer identification number of the FIRST Settlor/Grantor listed below should be used; or

☐ The Trust tax identification number is: \_\_\_\_\_

### 6. Names of Settlers/Grantors of Trust

1. \_\_\_\_\_ (SSN )

2. \_\_\_\_\_ (SSN)

(Please attach additional pages if insufficient space has been provided.)

### 7. Names of ALL current Trustees:

1. \_\_\_\_\_

2. \_\_\_\_\_

3. \_\_\_\_\_

(Please attach additional pages if insufficient space has been provided.)

### 8. Names of ALL Successor Trustees *(if applicable)*:

1. \_\_\_\_\_

2. \_\_\_\_\_

3. \_\_\_\_\_

(Please attach additional pages if insufficient space has been provided.)



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**Oceanview Life and Annuity Company**

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**9. Instructions for Trustee Signature/Authentication**

The Trust Agreement requires that; (Please mark the appropriate box)

- ☐ Any of the Trustees, acting alone  
☐ All of the Trustees acting together  
☐ Other (explain) \_\_\_\_\_

Must sign or otherwise authenticate forms and/or requests on behalf of the Trust in connection with our products.

**10. Neither the Insurance Agent nor any person affiliated with the insurance agent is a beneficiary of the Trust**

- ☐ Agree  
☐ Disagree

If you marked Disagree, please attach an explanation of why they are named a beneficiary of the Trust

Note: Under the laws of most states, an agent is restricted in, or prohibited from, having a beneficial interest in a contract/policy sold by that agent, unless that agent is a family member, or has a recognized insurable interest.

**11. The Trust is validly executed and in full force and effect?**

- ☐ Yes ☐ No

Note: Trust must be formed and domiciled in the United States or one of its Territories at all times.

**12. Certifications by Trustee(s)**

The Trustee(s) states  
and agrees that:

The Trust, if named owner, is authorized under the terms of the Trust to purchase and/or hold insurance on the life of any insured/annuitant. If named beneficiary, the Trust is authorized to receive proceeds as provided under the terms of the insurance policy and/or annuity contract. I/we have also determined the insurance product is appropriate for the Trust's purpose and the terms of the insurance product conforms to the income distribution requirements, if any, of the Trust.

I/We certify that Oceanview Life and Annuity Company (the "Company") may rely solely on this Verification and the information provided for policy/contract administration purposes and the Company has no obligation to investigate the terms of the Trust or the authority of the Trustee(s). The Company expressly denies responsibility regarding the use and applications of any payments made to the Trust by the Trustee(s) and the Trustee(s) will hold the Company harmless from any action the Company takes at the direction of the Trustee(s).

The Trustee(s) declares that each and every Trustee and successor Trustee are bound by this certification. It is further understood that the Company may rely upon the direction of the named Trustee(s) until the company receives written notification at its Home Office of a change of Trustee. Furthermore, the Trustee(s) agrees to notify the Company of any changes to the Trust itself that will alter the information provided in this Trust Verification.

The signature(s) below certify the previous information provided and agreed to on this Verification is true

and accurate: Notes: The number of Trustees indicated in section 8 must sign below

If additional signature blocks are required, please photocopy this form and attach accordingly

X \_\_\_\_\_  
Signature of Trustee Date

X \_\_\_\_\_  
Signature of Trustee Date



## **Beneficiary Designations**

| <b><u>Beneficiary Type</u></b> | <b><u>Beneficiary Name</u></b> | <b><u>Relationship</u></b> | <b><u>%</u></b> | <b><u>SSN</u></b> | <b><u>Date of Birth</u></b> | <b><u>Gender</u></b> |
|--------------------------------|--------------------------------|----------------------------|-----------------|-------------------|-----------------------------|----------------------|
|--------------------------------|--------------------------------|----------------------------|-----------------|-------------------|-----------------------------|----------------------|

1.

2.

3.

4.

5.

6.

7.

8.

9.

10.

11.

12.

13.

14.

15.



## Trustee Designations

| Trustee Name | Trustee Phone | Trustee Email |
|--------------|---------------|---------------|
| 1.           |               |               |
| 2.           |               |               |
| 3.           |               |               |
| 4.           |               |               |
| 5.           |               |               |
| 6.           |               |               |
| 7.           |               |               |
| 8.           |               |               |
| 9.           |               |               |
| 10.          |               |               |
| 11.          |               |               |
| 12.          |               |               |
| 13.          |               |               |
| 14.          |               |               |
| 15.          |               |               |