Oceanview Life and Annuity[™]

🕻 BEST 🔵 Rating: A- (Excellent).

- Oceanview was established to issue competitive-yielding fixed annuities funded and supported by its asset manager's 25 years of investment experience.
- Oceanview has partnered with Oceanview Asset Management, LLC, a wholly-owned subsidiary of Bayview Asset Management, LLC ("Bayview"), to serve as Oceanview's investment manager.
- 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 October 31, 2019, Bayview oversees approximately \$15.1 billion in assets under management.

Harbourview Multi-Year Guaranteed Annuity seeks to offer you the ability to grow your assets with a fixed interest rate and accumulate tax-deferred growth while preparing for a retirement income stream.

Next Steps:

Talk to your financial advisor today about a Harbourview Multi-Year Guaranteed Annuity and how it can help your future.

The Harbourview MYGA (Generic Policy Form ICC19 OLA SPDA) is a single premium deferred annuity. A.M. Best rating as of December 31, 2019. A- (Excellent) rating is fourth highest of fifteen possible rating classes for financial strength. May not be available in all states. Policy form numbers and provisions may vary. Rates are guaranteed for 3, 5, 7 or 10 years, depending on the guarantee period selected at policy issue. Within 30 days prior to the end of the Initial Interest Guarantee Period, we will send you notification informing you the date the Guarantee Period is ending and provide the renewal rate and Surrender Charges in effect for the subsequent Guarantee Period. Excess withdrawals are subject to a Surrender Charge and market value adjustments. The IRS may impose a penalty for withdrawals prior to age 59 1/2. All annuity features, risks, limitations, and costs should be considered prior to purchasing an annuity within a tax-qualified retirement plan. Annuities issued by Oceanview Life and Annuity Company, 410 N. 44th St., Suite 210, Phoenix, AZ 85008. www.oceanviewlife.com. Not FDIC Insured. Guarantees are based on the claims paying ability of the issuing insurance company. Oceanview Life and Annuity Company nor any of its representatives may provide tax or legal advice. In California, doing business as Oceanview Life and Annuity Insurance Company.

Oceanview Life and Annuity Company

www.oceanviewlife.com Sales: (833) 656-7455 Administrative: (888) 295-3815 Rev: 9/20 Policy form ICC19 OLA SPDA-3, 5, 7, 10, MVA ICC19 OLA MVA



Oceanview^M

Harbourview[™] Multi-Year **Guaranteed Annuities**



- Advantages of a Multi-Year Guaranteed **Annuity (MYGA)**
- Harbourview MYGA Features
- Oceanview Life and Annuity[™]



Advantages of a MYGA

Harbourview[®] MYGA Features

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



ENJOY RETIREMENT!

Reposition your hard-earned assets away from today's market volatility: **A MYGA HELPS YOU DO THAT**

MYGA – Four Interest Rate Guarantee Periods	3, 5, 7 & 10 Years.									
Issue Age	0 through 89, non-qualified and qualified assets.									
Premium Requirements	Minimum \$20,000.									
Withdrawals	10% of contract value on or after first year of contract anniversary without surrender charge penalty. Minimum withdrawal amount = \$250.									
Death Benefit	Account value (No MVA or surrender charges) or spousal continuation option.									
20 Day Free Look Period to Cancel Your Contract	You may cancel the contract by sending it back to the issuing company. Upon cancellation, the company will return the purchase payment to you. Some states allow for 30 days free look.									
Surrender Charges	A surrender charge applies to all withdrawals over 10% during a contract term and reduces your contract value.									
Guaranteed	Surrender Charge Period*									
Period	1	2	3	4	5	6	7	8	9	10
3	9%	8%	7%							
5	9%	8%	7%	6%	5%					
7	9%	8%	7%	6%	5%	4%	3%			
10	9%	9%	8%	7%	6%	5%	4%	3%	2%	1%
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*Withdrawals in excess of the FREE 10% may be subject to an MVA.

Market Value Adjustment (MVA)	The MVA is a interest rate e surrender cha withdrawal be period. The M' charge period, contract is ann

positive or negative adjustment based on the current environment at the time of withdrawal. An MVA and a rge will apply if you access more than the 10% free efore the end of the initial interest rate guarantee IVA does not apply to withdrawals after the surrender 10% free withdrawals, the death benefit, or when the nuitized.