



California Sky Harbourview Multi-Year Guaranteed Annuities

*Helping You Protect and
Grow Your Money.*



visit:

www.oceanviewlife.com

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 *positive* outlook, reflecting their opinion of the company's financial strength.*

A.M. Best Financial Strength Rating of A- (Excellent) ranks the fourth highest of fifteen rating classes for financial strength.



- ✓ 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 September 2021, Bayview oversees approximately \$14.7 billion in assets under management.

California Sky Harbourview MYGA Features

Product Type	Single Premium Deferred Annuity
Guarantee Periods	3, 5, 7, 10-Year
Issue Age	0 through 89 (last birthday)
Minimum Premium	\$20,000 (qualified and non-qualified assets)
Crediting Rate	Crediting Rate is set at policy issue date for the Guarantee Period selected. At the end of the Guarantee Period, the contract owner 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 first 12 months, up to 10% of account value is available for withdrawal without surrender charges, annually. Withdrawals in excess of the 10% free annual allowance will be subject to surrender charges. Minimum Withdrawal Amount is \$250.

	Guaranteed Period	Surrender Charge Period*									
		1	2	3	4	5	6	7	8	9	10
Surrender Charge Schedule	3	8%	8%	7%							
	5	8%	8%	7%	6%	5%					
	7	8%	8%	7%	6%	5%	4%	3%			
	10	8%	8%	7%	6%	5%	4%	3%	2%	1%	0%

*Withdrawals in excess of the free 10% will be subject to surrender charges

Terminal Illness Waiver	After the first contract anniversary, in the event that the contract owner is terminally ill and not expected to live more than 12 months, any applicable surrender charges will be waived on any withdrawal. Terminal illness must be diagnosed by a qualified physician after the contract's issue date. Proof of terminal illness must be provided to the Company.
Nursing Home Waiver	After the first contract anniversary, in the event that the contract owner is confined to a nursing home, any applicable surrender charges will be waived on any withdrawal. Nursing home confinement is defined as at least 90 consecutive days or at least 90 days if there is no more than a 6-month break in the confinement. Confinement must be prescribed by a qualified physician and medically necessary. Proof must be furnished to the Company during confinement or within 90 days after such confinement. *Waiver of surrender charges based on final review of claim.

Death Benefit	Contract Value (No surrender charges) or Spousal Continuation
Settlement Options	Life Only; Life with 10-Year Period Certain; Joint and Last Survivor with 10-Year Period Certain. (If Annuitized).



Sky Harbourview Multi-Year Guaranteed Annuities seek 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 professional today about a Sky Harbourview Multi-Year Guaranteed Annuity and how it can help your future.

www.OceanviewLife.com
Sales: (833) 656-7455
Administrative: (888) 295-3815

*The Sky Harbourview MYGA (Generic Policy Form ICC19 OLA SPDA) is a single premium deferred annuity. May not be available in all states. AM Best Rating as of November 18, 2021, AM Best has revised the outlooks to positive from stable and affirmed the Financial Strength Rating (FSR) of A- (Excellent) and the Long-Term Issuer Credit Ratings (Long Term-ICR) of A- (Excellent) of Oceanview Life and Annuity Company (Oceanview Life) (Denver, CO) and its reinsurer affiliate, Oceanview Reinsurance, LTD (Oceanview Re) (Hamilton, Bermuda). A.M. Best Company rating based on financial strength, management skill and integrity, but is not a statement nor recommendation to purchase a contract. 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 a notification informing you of the the date of 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. The IRS may impose a penalty for withdrawals prior to age 59 ½. This material is a general description intended for general public use. All annuity features, risks, limitations, and costs should be considered prior to purchasing an annuity. 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. The term "financial professional" is not intended to imply engagement in an advisory business with compensation unrelated to sales. Financial professionals will be paid a commission on the sale of an annuity. 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.



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