Oceanview®

The California Harbourview Fixed Indexed Annuity Series

Helping You Protect and Grow Your Money

visit: **www.oceanviewlife.com**

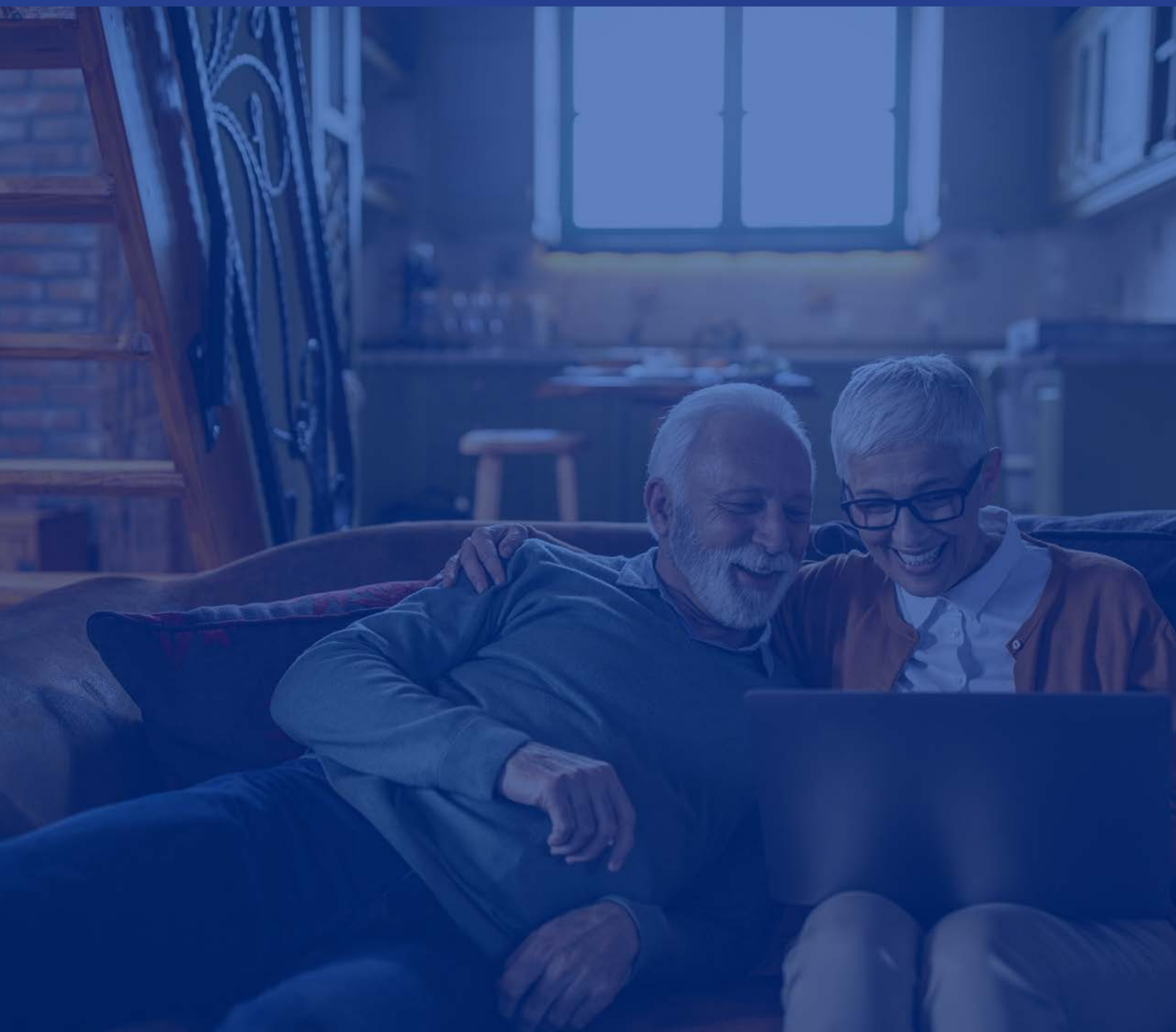
What is a Fixed Indexed Annuity?

A fixed indexed annuity is a long-term retirement product that provides principal protection, offers tax-deferred growth on assets, and a reliable income stream that is supported by the financial strength of the issuing insurance company.

Throughout the life of the contract, the fixed indexed annuity can increase in value based on the growth of a variety of selected indices over a predefined crediting period.

Your contract value is not directly invested into the stock market, removing the risk of direct investments in stocks.

A fixed indexed annuity cannot lose money due to market volatility and the interest credited will never be less than zero.



The Basics

	3 Year	5 Year	7 Year	10 Year
Maximum Issue Age	Up to Age 90			
Maturity Annuitization Age	100			
Minimum Single Premium	$20,000			

The Harbourview FIA Provides:

	Description
Access to Funds	After year one, you can access up to 10% of your contract value each year, penalty-free.
Wealth Transfer	Full contract value is available to your beneficiaries free of surrender charges at death.
Guarantees	In addition to the guaranteed principal associated with the crediting strategies, contract owners can also select a fixed interest rate that is declared annually by Oceanview.

Waivers

Rider Type	Description
Nursing Home Confinement Rider*	After the first contract anniversary, if 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 ninety (90) consecutive days or at least ninety (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 provided to the company during confinement or within 90 days after such confinement.
Terminal Illness Rider*	After the first contract anniversary, if 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.

*Waiver of Surrender Charges charges subject to final review and approval of claim. See contract for further details regarding these riders.

Harbourview FIA Crediting Strategies*:

1. **Credit Suisse Retiree Balanced Index Annual Point to Point with Participation Rate**
2. **Credit Suisse Retiree Balanced Index 2-Year Point to Point with Participation Rate**
3. **S&P 500 Annual Point to Point with Cap Rate**
4. **S&P 500 Annual Point to Point with Participation Rate**
5. **S&P 500 2-Year Point to Point with Participation Rate**
6. **S&P 500 Monthly Average with Cap Rate**
7. **Fixed Interest Strategy**

*The above crediting strategies will determine how much, if any, interest will be credited to your contract value at the end of the crediting period.

1

Allocate

At issue allocate your funds into desired crediting strategies according to your outlook.

2

Retain/Reallocate

At the end of the crediting period you can retain or reallocate your contract value to other crediting stategies.

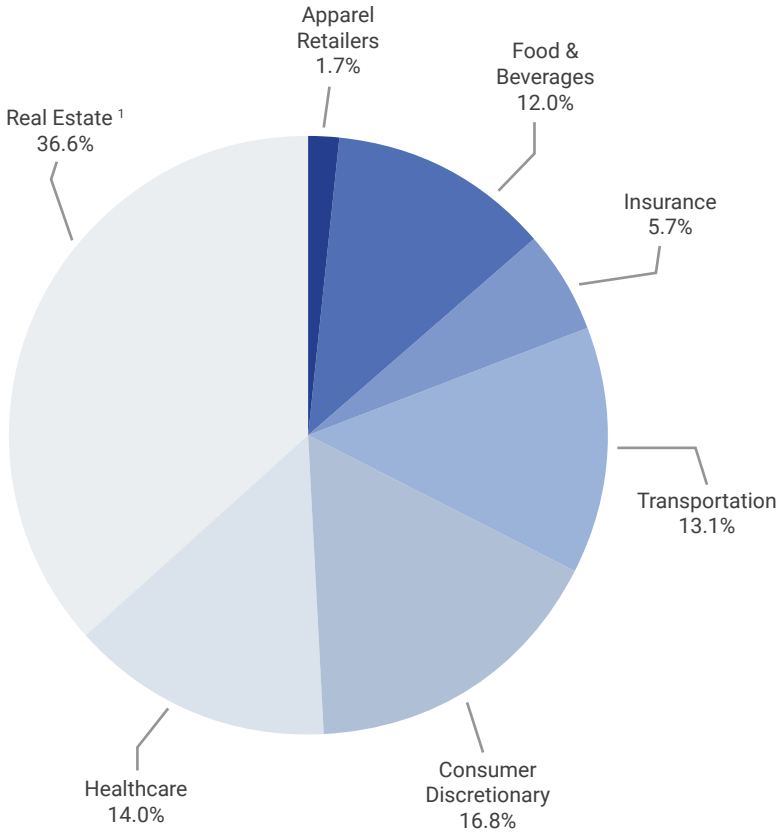
3

Relax and Enjoy

Relax and enjoy the peace of mind that comes with knowing your money is protected from a loss in value if the index declines.

Credit Suisse Retiree Balanced Index

The Credit Suisse Retiree Balanced Index implements a systematic strategy designed to capitalize on the expanding retiree population and associated expenditure patterns, and to adapt to various market conditions and generate consistent returns over time. The equity component of the Index allocates across the 7 economic sectors that are representative of one or several categories of consumer spending in the United States and may benefit the most from the growth of retiree expenditures in the United States.



Sector Allocation of the Equity Component of the Credit Suisse Retiree Balanced Index (as of November 1st, 2021)

The equity component is rebalanced each year to reflect the new annual Consumer Expenditure Survey released every September.

[1] Effective September 19, 2016, S&P removed the real estate industry group from the financials sector and established the newly created real estate sector. As of the date of this Factsheet, the real estate sector contains only the real estate industry group. The Index Family Includes the S&P 500 Real Estate (Industry Group) Index Total Return (Bloomberg ticker SPTR5EST) from inception to, and including, September 30, 2016 and the S&P Real Estate (Sector) Index Total Return (Bloomberg ticker SPTRRLST) from, and including, October 3, 2016. The closing levels of SPTRRLST and SPTR5EST on September 30, 2016 were both 375.83.

Source: Credit Suisse.The information is provided for discussion & illustrative purposes only as of November 1, 2021.

Credit Suisse Retiree Balanced Index: Adaptive Fixed Income Allocation and Daily Risk Control Mechanism

The Index diversifies its exposure to include fixed income through an adaptive allocation between short-term and medium-term US Treasuries, aiming to benefit from opportunities in multiple market environments. The Credit Suisse Retiree Balanced Index employs a daily risk control mechanism targeting a 5% volatility level, which historically has helped the Index stabilize returns and avoid significant downturns.

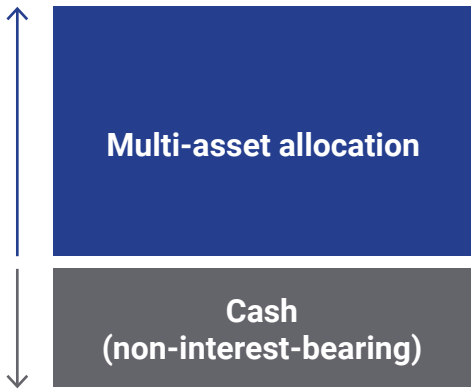
Volatility refers to the amount of variation in a component's price over time. It is also an indicator of market risk: in most cases, the greater the volatility of a component, the higher the price fluctuations of the component and the higher the perceived risk on the component.

Accordingly, the Credit Suisse Retiree Balanced Index adjusts its exposure to the multi-asset allocation based on its perceived risk (as measured by realized volatility).

In certain circumstances, the Index's exposure to the multi-asset allocation may be partially or entirely reallocated to a non-interest bearing hypothetical cash position.

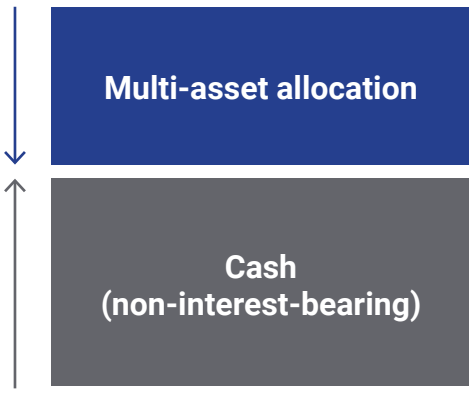
Below is an illustration of how the risk control mechanism balances the Index's allocation during different market conditions.

During potential lower risk periods:



If the realized volatility of the multi-asset allocation falls below 5%, the Index will increase its exposure to the multi-asset allocation up to 125%.

During potential higher risk periods:



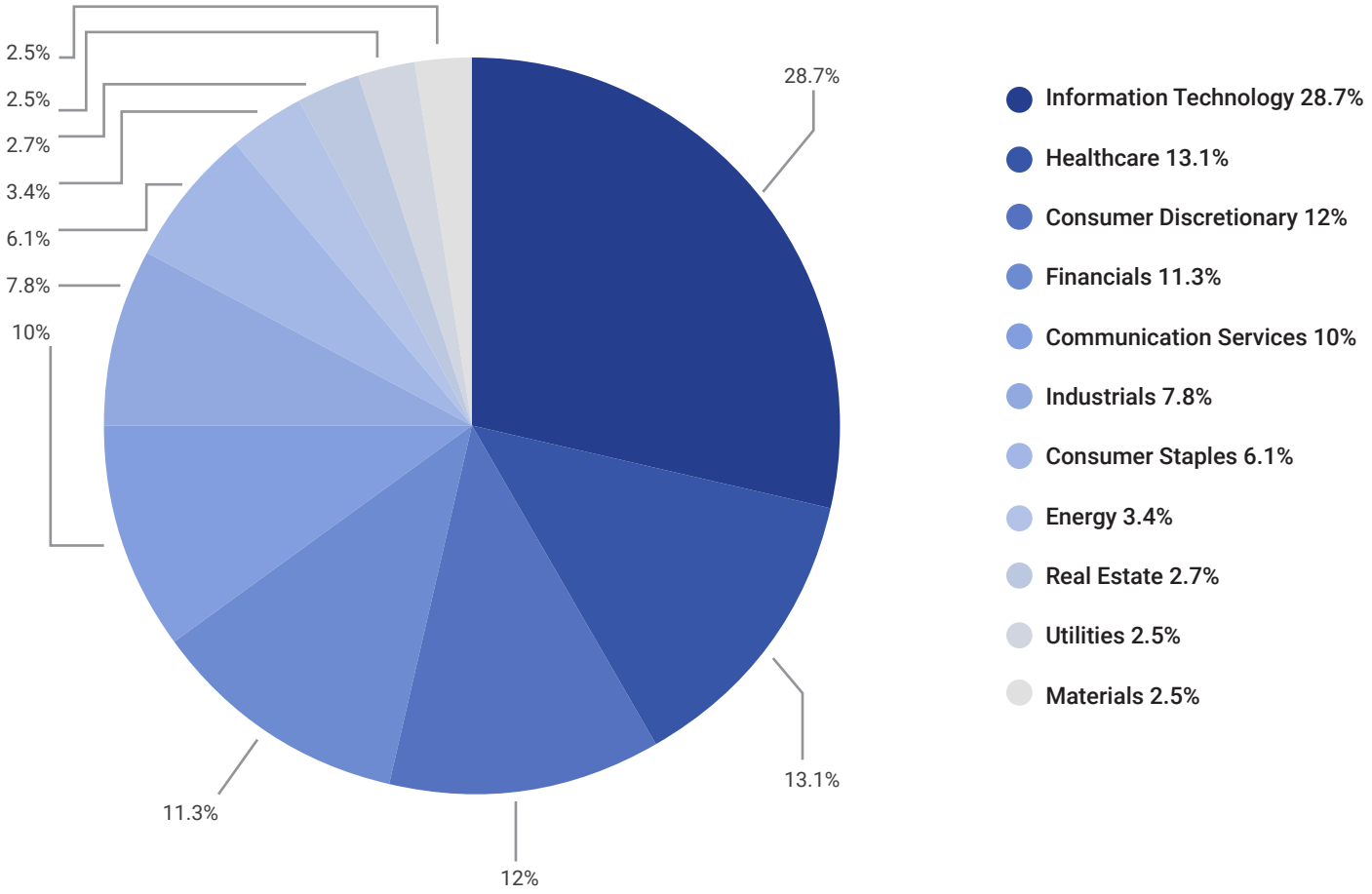
If the realized volatility of the multi-asset allocation rises above 5%, the Index will reduce its exposure to the multi-asset allocation and will shift to non-interest bearing cash[2] instead.

The 5% volatility (risk) control mechanism intends to stabilize the performance of the Index and seeks to avoid very large positive or negative returns.

S&P 500 Index

The S&P 500 is a capitalization weighted index that tracks the performance of 500 large companies listed on the US stock exchanges. The S&P 500 is widely regarded as the best single gauge of large-cap U.S. equities. There is over USD 11.2 trillion indexed or benchmarked to the index, with indexed assets comprising approximately USD 4.6 trillion of this total. The index includes 500 leading companies and covers approximately 80% of available market capitalization. The companies that are tracked are selected by committee and must meet certain criteria before making the list of eligible companies.

S&P 500 Index Sector Allocation



* Based on GICS® sectors

The weightings for each sector of the index are rounded to the nearest tenth of a percent; therefore, the aggregate weights for the index may not equal 100%.

Source: Credit Suisse. Data as of December 31, 2021. Past performance (actual or simulated) is not an indicator of future performance. The sector allocation within the S&P 500 Index is based on the GICS Index Sectors.

Index Crediting Strategy: Annual Point to Point with Participation Rate

The point-to-point with participation rate strategy is a one-year term index strategy that lets clients grow their money based on the performance of the Index over 12 months.

Participation rates for this strategy are declared at the beginning of a crediting period and are guaranteed for that entire year. Your account value will grow at a rate equal to the growth of the Index times the participation rate. Index growth is calculated as the change in the Index value from the beginning of the crediting period to the end of the crediting period.

Although markets can fluctuate up and down, this strategy has a 0% floor therefore the rate applied will never be less than 0%, protecting your contract value.

Hypothetical Example

Participation Rate (110%)		Annual Interest Rate Credit
Index Increases 5%	Index credit after participation rate	5.50%
Index Increases 10%	Index credit after participation rate	11.00%
Index Decreases 2%	Index credit after participation rate	0%*

*Your principal is guaranteed even in the event of a market downturn. Annual changes in index and participation rates will vary, and your product's interest rate credit may not be the same as shown here. This example and those that follow in this brochure are for illustrative purposes only.

Annual Point to Point Participation Rate

Crediting Strategy: 2-Year Point to Point with Participation Rate

The 2-year point-to-point with participation rate strategy is a two-year term index strategy that lets clients grow their money based on the performance of the Index over 24 months.

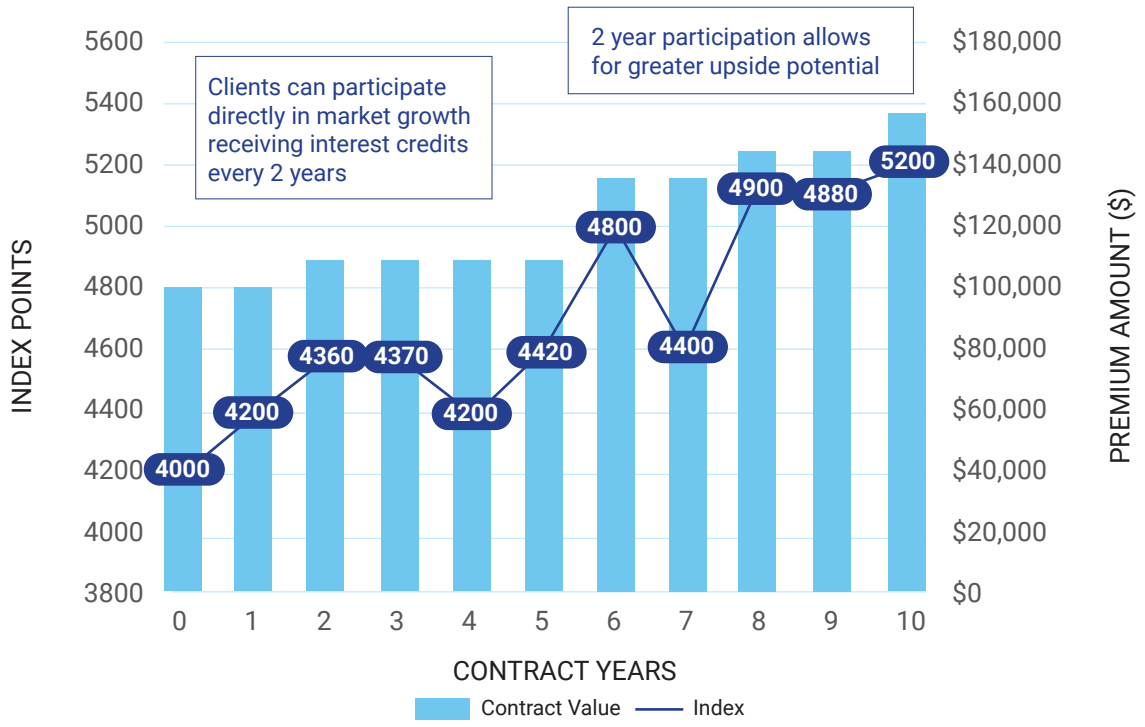
Participation rates for this strategy are declared at the beginning of a crediting period and are guaranteed for the crediting period. Your account value will grow at a rate equal to the growth of the Index times the participation rate. Index growth is calculated as the change in the Index value from the beginning of the crediting period to the end of the crediting period.

Although markets can fluctuate up and down, this strategy has a 0% floor therefore the rate applied will never be less than 0%, protecting your contract value.

Participation Rate (150%)		Annual Interest Rate Credit
Index Increases 10%	Index credit after participation rate	15.00%
Index Increases 20%	Index credit after participation rate	30.00%
Index Decreases 2%	Index credit after participation rate	0%*

*Your principal is guaranteed even in the event of a market downturn

2 Year Point to Point with Participation Rate

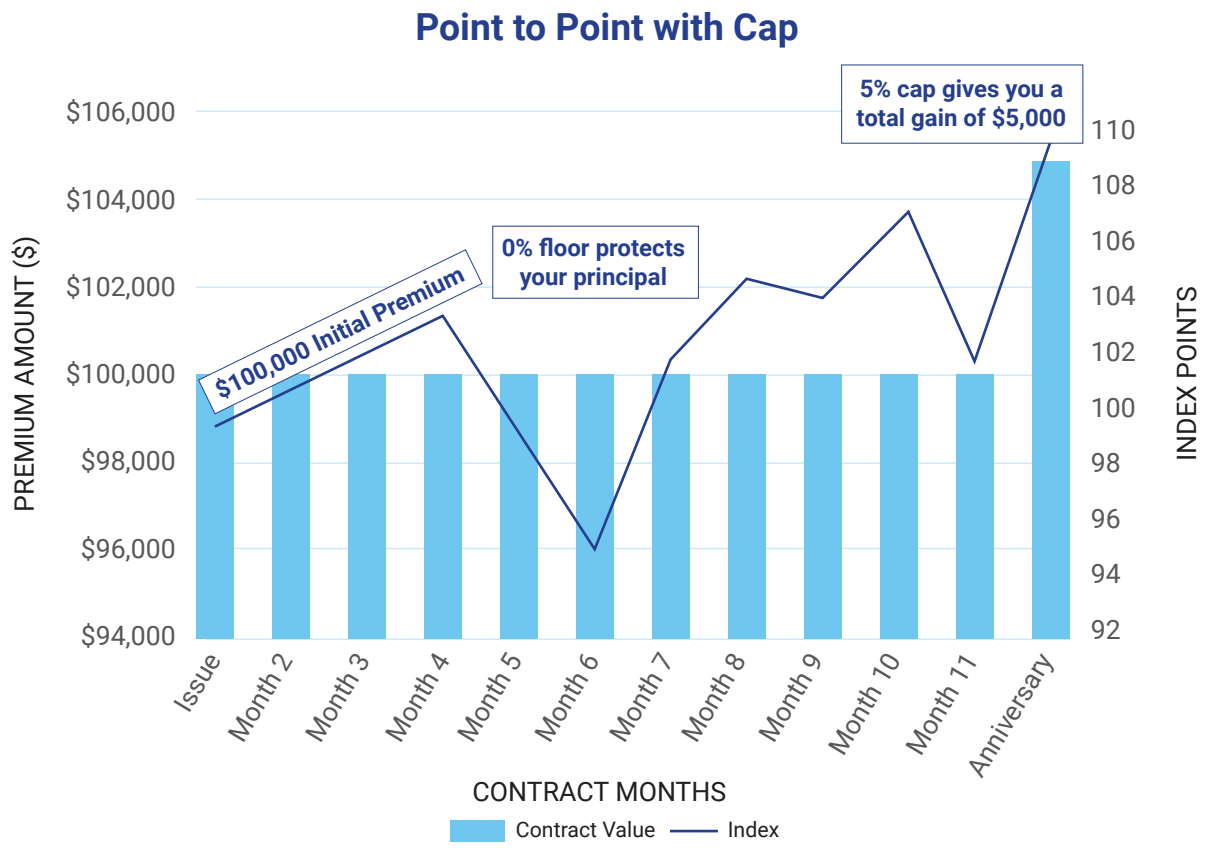


Index Crediting Strategy: Annual Point-to-Point with Cap Rate

The Point-to-Point with Cap Strategy is a one-year term index strategy that lets your money grow based on the performance of the Index.

Index growth is calculated as the change in the Index value from the beginning of the crediting period to the end of the crediting period.

Clients earn annual interest equal to 100% of the positive index growth subject to a cap. Caps are set at the beginning of a crediting period and are guaranteed for one year.



Hypothetical Example:

Allocation Amount: **$100,000**

Crediting Period: **One Year**

Hypothetical Point-to-Point with Cap Rate: **5.00%**

What does this mean?

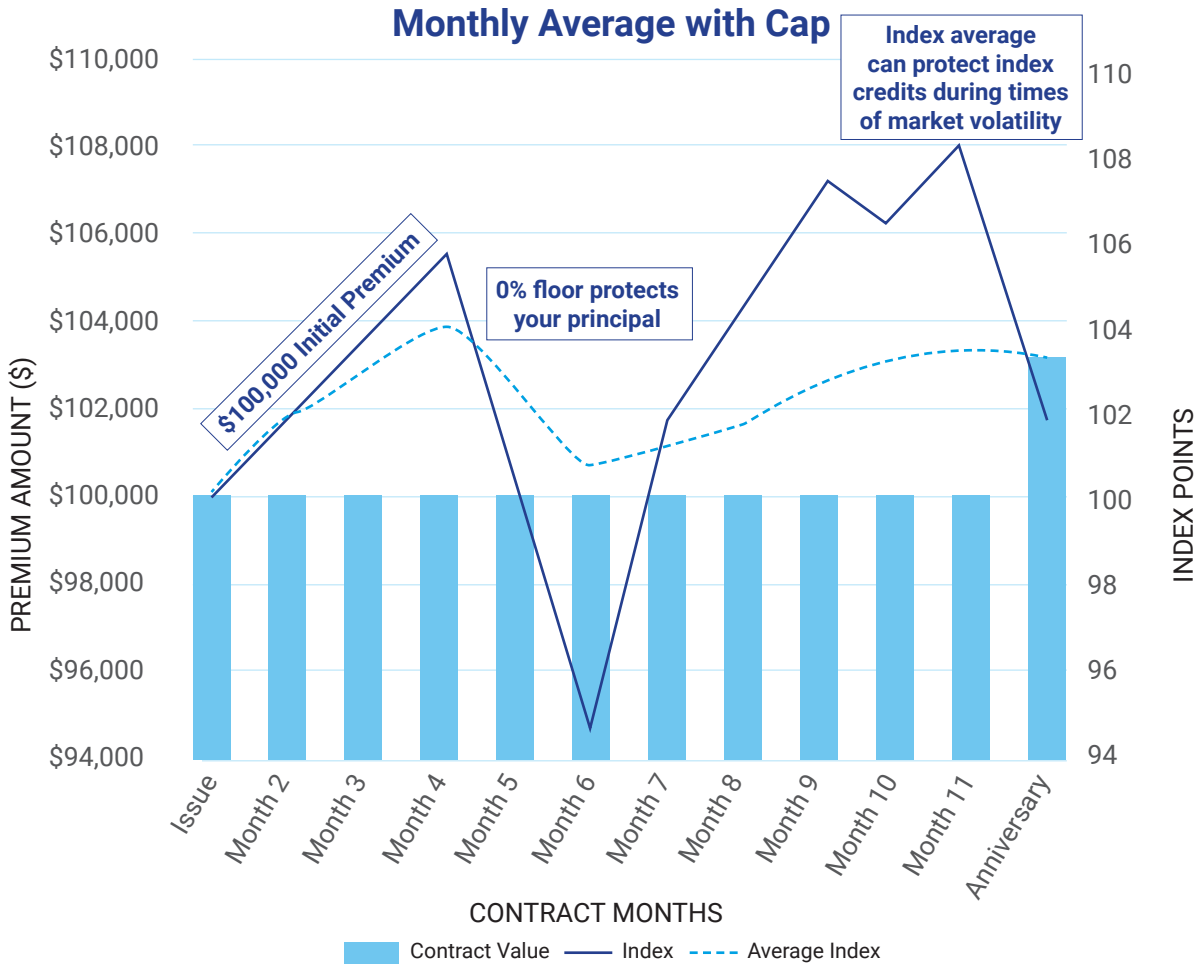
Your account value will grow at a rate equal to the growth of the Index up to the cap rate.

This strategy has a 0% floor therefore the rate applied will never be less than 0%, protecting your premium.

Total Gain: $5,000

Index Crediting Strategy: Monthly Average with Cap Rate

The Monthly Average with Cap Strategy is a one-year term index strategy that lets your money grow based on the performance of the average of the Index. Clients earn annual interest equal to 100% of the positive monthly average growth of the underlying Index subject to a cap. Caps are set at the beginning of a crediting period and are guaranteed for one year. Monthly average Index growth is calculated as the difference between the average of the 12 monthly Index observations and the starting Index value. The averaging mechanism can potentially provide more stable returns during times of market volatility and protects against significant downturns in the Index.



Hypothetical Example:

Allocation Amount: **$100,000**

Crediting Period: **One Year**

Hypothetical Point-to-Point with Cap Rate: **3.00%**

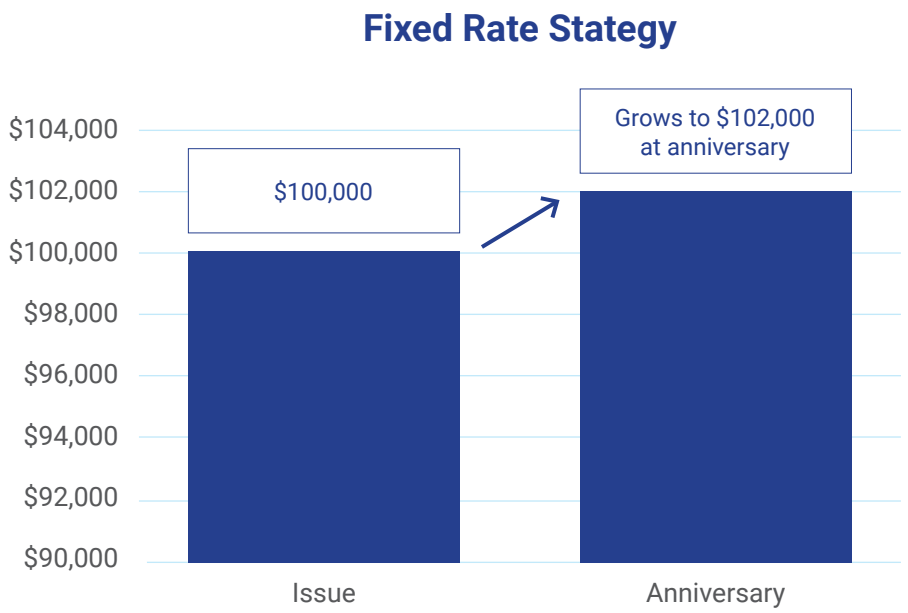
What does this mean?

Although markets can fluctuate up and down, this strategy has a 0% floor therefore the rate applied will never be less than 0%, protecting your premium.

Total Gain: $3,000

Index Crediting Strategy: Fixed Interest Rate

The interest rate is set at the beginning of each crediting period so you know the rate of return you will receive on the portion of your contract value allocated to the fixed interest strategy.



Hypothetical Example:

Allocation Amount: **$100,000**

Crediting Period: **One Year**

Hypothetical Point-to-Point with Cap Rate: **2.00%**

What does this mean?

This strategy is not related to the index, therefore, no matter how the index changes, you will receive 2.00% interest on your $100,000.

Total Gain: $2,000

Product Overview

Product Type	Fixed Indexed Annuity (FIA)
Crediting Strategy Options	Credit Suisse Retiree Balanced Index Annual Point to Point with Participation Rate Credit Suisse Retiree Balanced Index 2-Year Point to Point with Participation Rate S&P 500 Annual Point to Point with Cap Rate S&P 500 Annual Point to Point with Participation Rate S&P 500 2-Year Point to Point with Participation Rate S&P 500 Monthly Average with Cap Rate Fixed Interest Strategy
Crediting Rate	Set at issue for new contracts and reset at the beginning of subsequent crediting periods.
Issue Age	0-89 (age last birthday)
Minimum Premium	$20,000 (qualified and non-qualified assets)
Free Partial Withdrawal	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. Minimum Withdrawal Amount= $250.
Terminal Illness Rider	Waiver of surrender charges at no additional fees.
Nursing Home Rider	Waiver of surrender charges at no additional fees.
Death Benefit	Full account value for beneficiary or Spousal Continuation option (No surrender charges applied).

Surrender Charge Schedule

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

*Surrender Charges may vary by state.

Settlement Options	Life Only; Life with 10-Year Period Certain; Joint Last Survivor with 10-Year Period Certain. (If Annuitized).

Accessing Your Money

The Harbourview FIA offers several ways to access your money without being subject to surrender charges including,

Free Withdrawals

Each year after the first contract year, clients may withdraw up to 10% of their contract value (as of the most recent contract anniversary) to provide income.

Minimum withdrawal amount: $250.

Free withdrawals will not be subject to surrender charges.

Required Minimum Distributions

Required minimum distributions (RMDs) are mandatory withdrawals from qualified contracts. Recently enacted federal legislation increases the required beginning age for those born on or after July 1, 1949, to age 72. If you were born before July 1, 1949, your required beginning age for taking RMDs remains age 70 ½. RMDs can begin after year one and are considered a free withdrawal, even if they exceed 10% of the contract value.

Settlement Options

The Harbourview FIA Series can provide an income stream for a term of your choosing, including the rest of your life. Once you elect to receive a guaranteed income stream, the payment schedule and amount cannot be changed.

Life Only
Equal monthly payments for the annuitant's remaining lifetime. Payments will end with the payment due just before the annuitant's death.

Life with 10 Year Period Certain
Equal monthly payments for the greater of 120 months (10 years) or the annuitant's remaining lifetime.

Joint and Last Survivor
This option provides payments during the lifetime of the annuitant and the lifetime of a designated second person. If at the death of the survivor, annuity payments have been made for less than 120 monthly periods, the remaining guaranteed annuity payments will be continued to the beneficiary.

Death Benefit

A death benefit is payable to the annuity's beneficiary, if the owner, or the annuitant if the owner is a non-natural person, dies before the annuity payments begin. The amount payable is equal to the contract value determined as of the date of death. The death benefit will not be subject to Surrender Charges.

Spousal Continuation
This option allows one spouse to continue the other's contract as the new annuitant. In the event of the death of one spouse, contracts that are jointly owned by spouses or a single-owner contract with a sole spouse beneficiary allow the surviving spouse to assume all rights to the initial agreement. They will have the ability to elect to continue the contract, collect any remaining and all payments and any death benefits and choose beneficiaries, subject to certain conditions. This provision allows for the surviving spouse to maintain a tax- deferred status and secure long- term financial stability.

Disclosures:

Oceanview's Single Premium Fixed Indexed Annuity Contract [ICC19 OLA FIA], product riders and state variations are issued by Oceanview Life and Annuity Company, Phoenix, AZ (in CA d/b/a Oceanview Life and Annuity Insurance Company). Product features, limitations and availability may vary. Products not available in all states. Guarantees provided by annuities are subject to the financial strength and claims paying ability of the issuing insurance company. This material is a general description intended for public use. You should consult with your agent or other financial professional to determine what, if any, action may be appropriate for you. As such, nothing in this document should be read as investment advice. You should also reach out to your agent if you have any questions about our Company's products or their features.

ANNUITIES ARE PRODUCTS OF THE INSURANCE INDUSTRY AND NOT GUARANTEED BY ANY BANK NOR INSURED BY THE 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. This brochure contains highlights only — for a full explanation of these annuities, please refer to your product disclosure which along with your contract, provides more detailed product information, including all charges or limitations.

The S&P 500 Annual Point to Point with Cap Rate, S&P 500 Annual Point to Point with Participation Rate, S&P 500 2 Year Point to Point with Participation Rate and S&P 500 Monthly Average Annual Point to Point with Cap Rate (hereafter Indices or Index) is a product of S&P Dow Jones Indices LLC or its affiliates ("SPDJI") and S&P Opco (hereafter, Third Party Licensor), and has been licensed for use by Oceanview Life and Annuity Company (hereafter Licensee). Standard & Poor's® and S&P® are registered trademarks of Standard & Poor's Financial Services LLC ("S&P") and Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"). The trademarks have been licensed to SPDJI and have been sublicensed for use for certain purposes by Licensee. The Licensee or Licensee's Product is not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, any of their respective affiliates (collectively, "S&P Dow Jones Indices") or Third Party Licensor. Neither S&P Dow Jones Indices nor Third Party Licensor make any representation or warranty, express or implied, to the owners of the Licensee Product or any member of the public regarding the advisability of investing in securities generally or in Licensee Product particularly or the ability of the Index to track general market performance. S&P Dow Jones Indices and Third Party Licensor only relationship to Licensee with respect to the Index is the licensing of the Index and certain trademarks, service marks and/or trade names of S&P Dow Jones Indices and/or its licensors. The Index is determined, composed and calculated by S&P Dow Jones Indices or Third Party Licensor without regard to Licensee or the Licensee Product. S&P Dow Jones Indices and Third Party Licensor have no obligation to take the needs of Licensee or the owners of Licensee Product into consideration in determining, composing or calculating the Index. Neither S&P Dow Jones Indices nor Third Party Licensor are responsible for and have not participated in the determination of the prices, and amount of Licensee Product or the timing of the issuance or sale of Licensee Product or in the determination or calculation of the equation by which Licensee Product is to be converted into cash, surrendered or redeemed, as the case may be. S&P Dow Jones Indices and Third Party Licensor have no obligation or liability in connection with the administration, marketing or trading of Licensee Product. There is no assurance that investment products based on the Index will accurately track index performance or provide positive investment returns. S&P Dow Jones Indices LLC is not an investment advisor. Inclusion of a security within an index is not a recommendation by S&P Dow Jones Indices to buy, sell, or hold such security, nor is it considered to be investment advice.

NEITHER S&P DOW JONES INDICES NOR THIRD PARTY LICENSOR GUARANTEES THE ADEQUACY, ACCURACY, TIMELINESS AND/OR THE COMPLETENESS OF THE INDEX OR ANY DATA RELATED THERETO OR ANY COMMUNICATION, INCLUDING BUT NOT LIMITED TO, ORAL OR WRITTEN COMMUNICATION (INCLUDING ELECTRONIC COMMUNICATIONS) WITH RESPECT THERETO. S&P DOW JONES INDICES AND THIRD PARTY LICENSOR SHALL NOT BE SUBJECT TO ANY DAMAGES OR LIABILITY FOR ANY ERRORS, OMISSIONS, OR DELAYS THEREIN. S&P DOW JONES INDICES AND THIRD PARTY LICENSOR MAKES NO EXPRESS OR IMPLIED WARRANTIES, AND EXPRESSLY DISCLAIMS ALL WARRANTIES, OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE OR USE OR AS TO RESULTS TO BE OBTAINED BY LICENSEE, OWNERS OF THE LICENSEE PRODUCT, OR ANY OTHER PERSON OR ENTITY FROM THE USE OF THE INDEX OR WITH RESPECT TO ANY DATA RELATED THERETO. WITHOUT LIMITING ANY OF THE FOREGOING, IN NO EVENT WHATSOEVER SHALL S&P DOW JONES INDICES OR THIRD PARTY LICENSOR BE LIABLE FOR ANY INDIRECT, SPECIAL, INCIDENTAL, PUNITIVE, OR CONSEQUENTIAL DAMAGES INCLUDING BUT NOT LIMITED TO, LOSS OF PROFITS, TRADING LOSSES, LOST TIME OR GOODWILL, EVEN IF THEY HAVE BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES, WHETHER IN CONTRACT, TORT, STRICT LIABILITY, OR OTHERWISE. THERE ARE NO THIRD-PARTY BENEFICIARIES OF ANY AGREEMENTS OR ARRANGEMENTS BETWEEN S&P DOW JONES INDICES AND LICENSEE, OTHER THAN THE LICENSORS OF S&P DOW JONES INDICES.

The Credit Suisse Retiree Balanced Index and "Credit Suisse", are service marks of Credit Suisse Group AG, Credit Suisse International, or one of their affiliates (collectively, "Credit Suisse"). Credit Suisse has no relationship to Oceanview Life and Annuity or its affiliates ("Oceanview" or "OVLAC"), other than the licensing of the Credit Suisse Retiree Balanced Index and its service marks for use in connection with the Harbourview Fixed Index Annuity (the "Product") and is not a party to any transaction contemplated hereby.

The rules of the Credit Suisse Retiree Balanced Index may be amended by Credit Suisse International (the "Index Creator"). An amendment to the rules may result from, without limitation, a change to the construction or calculation rules for the Index or from the Index Creator determining that a change to the rules is required or desirable in order to update them or to address an error, omission or ambiguity. No assurance can be given that any such amendment would not affect parties to this document.

Oceanview

The end-of-day value of the Credit Suisse Retiree Balanced Index is published subject to the provisions in the rules of the Index. Neither the Index Creator nor any of its affiliates is obliged to publish any information regarding the index other than as stipulated in the rules of these indices.

While volatility controls may result in less fluctuation in rates of return as compared to indices without volatility controls, they may also reduce the overall rate of return as compared to products not subject to volatility controls.

The Product is not in any way sponsored, endorsed, sold or promoted by Credit Suisse and Credit Suisse does not make any warranty or representation whatsoever, expressly or impliedly, either as to the results to be obtained from the use of the Credit Suisse Retiree Balanced Index («the Index»), the figure at which the said Index stands at any particular time on any particular day or otherwise, or the advisability of or results to be obtained by using, investing in, or trading the Product. Credit Suisse shall not be liable for the results obtained by using, investing in, or trading the Product.

The Index is compiled, maintained and calculated by Credit Suisse. However, Credit Suisse shall not be liable (whether in negligence or otherwise) to any person for any error in the Index and Credit Suisse shall not be under any obligation to advise any person of any error therein.

Credit Suisse has not published or approved this document and accepts no responsibility for its contents or use.

The Index is the exclusive property of and currently sponsored by the Index Creator. The Product is not in any way sponsored, endorsed or promoted by Credit Suisse. Credit Suisse has no obligation to take the needs of any person into consideration in composing, determining or calculating the Index (or causing the Index to be calculated). In addition, Credit Suisse makes no warranty or representation whatsoever, express or implied, as to the results to be obtained from the use of the Index and/or the level at which the Index stands at any particular time on any particular day or otherwise, and Credit Suisse shall not be liable, whether in negligence or otherwise, to any person for any errors or omissions in the Index or in the calculation of the Index or under any obligation to advise any person of any errors or omissions therein. Credit Suisse shall not be liable for the results obtained by using, investing in, or trading the Product.

Tax Disclaimer: CSSU does not provide any tax advice. Any tax statement herein regarding any US federal tax is not intended or written to be used, and cannot be used, by any taxpayer for the purpose of avoiding any penalties. Any such statement herein was written to support the marketing or promotion of the transaction(s) or matter(s) to which the statement relates. Each taxpayer should seek advice based on the taxpayer's particular circumstances from an independent tax advisor. Notwithstanding anything to the contrary herein, each party (and each of their employees, representatives, or other agents) may disclose to any and all persons, without limitation of any kind, the U.S. tax treatment and U.S. tax structure of any transaction that may described or included within the information contained herein relating to such U.S. tax treatment and U.S. tax structure. For this purpose, the tax treatment of a transaction is the purported or claimed U.S. federal income tax treatment of the transaction, and the tax structure of a transaction is any fact that may be relevant to understanding the purported or claimed U.S. federal income tax treatment of any transaction.

Credit Suisse Retiree Balanced Index is the property of Credit Suisse, which has contracted with S&P Opco, LLC (a subsidiary of S&P Dow Jones Indices LLC) ("S&P Dow Jones Indices") to license the use of the S&P U.S. GICS Indices in connection with the Index. The S&P U.S. GICS Indices are the property of S&P Dow Jones Indices, its affiliates and/or their third party licensors. S&P Dow Jones Indices, its affiliates and their third party licensors shall have no liability for any errors or omissions in the Index and the Index is not sponsored, endorsed, sold or promoted by S&P Dow Jones Indices, its affiliates or their third party licensors.

The Product is not sponsored, endorsed, sold or promoted by S&P Dow Jones Indices, its affiliates, or their third party licensors and neither S&P Dow Jones Indices, its affiliates nor their third party licensors make any representation regarding the advisability of investing in the Credit Suisse Retiree Balanced Index.

Financial Strength Rating
A M BEST
A- Excellent

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

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

*As of November 18, 2021. 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.

visit

OceanviewLife.com

CA CSRBI FIA 02252022