



LADDERING

MULTI-YEAR GUARANTEED ANNUITIES

Laddering your multi-year guaranteed annuities (MYGAs) can provide the potential to:

- ➔ LOWER INTEREST RATE RISK
- ➔ IMPROVE LIQUIDITY

By **distributing your premium** across multiple MYGAs, the staggered interest rate periods can help minimize the risk of potentially low returns. At the end of the term, you can choose to renew at the then current interest rate, or you can choose a new term period.

LADDERING EXAMPLE

PREMIUM: \$100,000

Rates are subject to change. All rates and values are hypothetical and are not intended to provide investment advice. All examples are for illustrative purposes only.

Duration	Rate	Premium	First Year Growth
2-Year	2.35%	\$33,333	\$783
3-Year	2.85%	\$33,333	\$950
5-Year	3.10%	\$33,333	\$1,033

- ➔ Spread risks over multiple durations and take the guesswork out of rate timing and terms.

For questions in regard to sales or products, please call your Marketing Group.

You can reach the Oceanview Sales and Marketing Teams at [1-833-656-7455](tel:1-833-656-7455).

Scan the QR Code
to Visit Us Online



Take notes while you work through laddering your MYGAs:

This material is a general description intended for general public, educational use.

Oceanview Life and Annuity Company is not providing investment advice for any individual or in any individual situation, and therefore nothing in this correspondence should be read as such. Please reach out to your financial professional if you have any questions.

May not be available in all states. Policy form numbers and provisions may vary. Rates are guaranteed depending on the guarantee period selected at policy issue. 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.

Neither Oceanview Life and Annuity Company nor any of its representatives may provide tax or legal advice.

While care was taken in compiling this information, the Company reserves the right to correct any typographical errors that may exist.

In California, doing business as Oceanview Life and Annuity Insurance Company.

HARBOURVIEW ANNUITIES ARE PRODUCTS OF THE INSURANCE INDUSTRY AND NOT GUARANTEED BY ANY BANK NOR INSURED BY THE FDIC OR NCUA/NCUSIF OR ANY OTHER FEDERAL GOVERNMENTAL AGENCY.

MAY LOSE VALUE. NO BANK/CREDIT UNION GUARANTEE. NOT A DEPOSIT. MAY ONLY BE OFFERED BY A LICENSED INSURANCE AGENT.

GUARANTEES ARE SUBJECT TO THE CLAIM PAYING ABILITY OF THE ISSUING INSURANCE COMPANY.