

Higher Returns on Your "Safe Money"

Market uncertainty is forcing many Americans to take a fresh look at where their money is allocated. Many investors are considering "Safe Money" alternatives to CD's and savings accounts.

The Harbourview Multi-Year Guaranteed Annuity is a fixed income/cash alternative option to weather the storm and put your cash to work. The deferred annuity offers a higher rate of return, tax-deferred growth, and annual withdrawals of up to 10% of your account value after the first year, free of charge.

	Harbourview Fixed Annuity	Certificate of Deposit (CD)	Online Savings Account (OSA)
APY	5.10%* Guaranteed 5-Year Rate	1.27%* Guaranteed 5-Year Rate	0.60%** Subject to Change
Tax Deferral	Yes	No	No
Free Withdrawals	10% of Account Value Annually, After Year 1	No	Limited Number Per Month
Withdrawals & Surrender Charges	Applies to withdrawals above the 10% free amount allowed per year	Applies on All Withdrawals Before Maturity	No
Principal Protection	Backed by Oceanview Life***	FDIC Insured	FDIC Insured

*Oceanview fixed interest rate based on a minimum premium of \$80,000.

*Bankrate Top 15 CD's as of 3/23/2022.

** Bankrate Top 15 OSA's as of 3/23/2022.

***Oceanview Life and Annuity Company has been issued A- rating by AM Best.



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).

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Estimates provided are not binding and subject to additional considerations, including taxes that may result in a higher or lower payout. Joint and survivor life options may reduce the current income payment upon the death of the primary annuitant. An income annuity has no cash value. Once issued, it cannot be revoked, and the initial investment is not refundable and cannot be withdrawn or exchanged for another annuity.

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