



ANCHORING ALLOCATIONS

Did you know that by **allocating your savings across multiple products and durations**, your money can be "**anchored**" into shorter- or longer-term, competitive guaranteed rates of return, thus **allowing for greater growth and liquidity options?**

SECURE STABILITY, ALLOW FOR LIQUIDITY

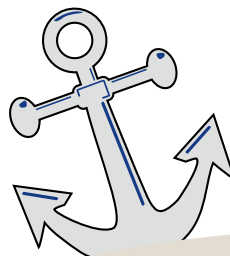
Let's take a look at a hypothetical example wherein a saver has **\$200,000** to put toward Oceanview Life's suite of annuity products. By utilizing **both** the Harbourview Multi-Year Guaranteed Annuity (MYGA) *and* Harbourview Fixed Indexed Annuity (FIA), the saver can choose to **allocate half (\$100,000) into the MYGA with a 5-year contract duration and the other half (\$100,000) into the FIA with a 10-year contract duration.**



5-Year MYGA
Guaranteed Rate:
5.10% APY

Account Value in 5 Years: \$128,237

By securing a guaranteed rate of return, the saver can confidently know their account value at the end of just five years. **With liquidity occurring, the saver can re-allocate that money into another Oceanview MYGA, or use the money immediately.**



**10-Year FIA w/
10.25% APY Cap Rate
on the S&P 500:**

Account Value After Year 10: \$216,872

By allocating money into a cap rate strategy on a fixed indexed annuity, the saver can **benefit from the option of several different crediting strategies exposing money to market gains, but not losses.**

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