

Leaving a Legacy

Are you looking for opportunities to...



Grow your retirement nest egg?



Have exposure to the equity market?



Protect your principal?



Leave a legacy?

A properly structured fixed index annuity (FIA) can allow you to leave a legacy to your heirs by avoiding probate and affording your loved ones the ability to collect the full account value as the death benefit to beneficiaries. Additionally, a FIA that includes riders waiving surrender charges for those confined to a nursing home or stricken with a terminal illness can also help in preserving this legacy.

→ Position a Harbourview FIA Into Your Portfolio

A Harbourview FIA can be the right option for individuals in the **75-89 age range** who are looking to provide a legacy. Product features include:

- **Guaranteed interest rates**
- **Principal protection**
- **Tax-deferred earnings**
- **Up to 10% free withdrawals from your account value after the first contract year**
- **Full account value death benefit (waiver of surrender charges and MVA)**
- **Terminal Illness and Nursing Home Riders**
- **Spousal continuation feature allowing for continued interest accumulation.**

Talk to your financial professional about a
Harbourview Fixed Indexed Annuity,
and how it can help your future.

Contact Oceanview Life and Annuity Company:

(833) 656-7455

www.oceanviewlife.com

Scan the QR Code
to Visit Us Online



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