Harbourview
Fixed Indexed Annuity

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 Oceanview Life Advantage

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.

Oceanview Life and Annuity issues competitive yielding fixed annuities funded and supported by Bayview, its asset manager, with 25 years of investment management experience.

Oceanview Life has developed a suite of high-quality, retirement savings products to provide financial protection and growth for our clients.

Bayview has a proven track record of investing since 1995 and will, through Oceanview Asset Management, LLC, manage Oceanview's portfolio with an emphasis on high quality mortgages and other related assets.

As of November 2020, Bayview oversees approximately $16 billion in assets under management.

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The Basics

<table>
<thead>
<tr>
<th>Durations</th>
<th>Minimum Single Premium</th>
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</thead>
<tbody>
<tr>
<td>3, 5, 7, and 10-Years</td>
<td>$20,000</td>
</tr>
<tr>
<td>Maximum Issue Age</td>
<td>Maturity Annuitization Age</td>
</tr>
<tr>
<td>Up to Age 90</td>
<td>100</td>
</tr>
</tbody>
</table>

The Harbourview FIA Provides

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 and Market Value Adjustments (MVA’s) 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 Life.

Waivers

Nursing Home Confinement Rider* 
After the first contract anniversary, if the contract owner is confined to a nursing home, any applicable MVA or 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 MVA or 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 and MVA charges subject to final review and approval of claim. See contract for further details regarding these riders.
Crediting Strategies

Participation Options

S&P 500 Annual Point to Point with Participation Rate
S&P 500 2-Year Point to Point with Participation Rate

Cap Options

S&P 500 Monthly Average with Cap Rate
S&P 500 Annual Point to Point with Cap Rate
Nasdaq-100 Annual Point to Point with Cap Rate
Russell 2000 Annual Point to Point with Cap Rate

Fixed

Fixed Interest Rate

*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.
<table>
<thead>
<tr>
<th>Product Type</th>
<th>Single Premium Deferred Annuity with Market Value Adjustment (MVA)</th>
</tr>
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<tbody>
<tr>
<td>Guarantee Periods</td>
<td>3, 5, 7, and 10 Year</td>
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<tr>
<td>Issue Age</td>
<td>0 through 89 (Last Birthday)</td>
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<tr>
<td>Minimum Premium</td>
<td>$20,000 (Qualified and Non-Qualified)</td>
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</table>

**Crediting Rate**
Crediting Rate is set at policy issue date for the Guarantee Period selected. At the end of the Guarantee Period, you will be notified that the contract can be surrendered, transferred, or renewed for another Guarantee Period for the then current renewal rates. If no election is made, the contract will renew at the then current renewal rate. **Minimum Guaranteed Crediting Rate is 1%**.

**Free Partial Withdrawals**
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 and an MVA. **Minimum Withdrawal Amount = $250**.

**Terminal Illness Rider**
Waiver of surrender charges and any MVA at no additional fees.

**Nursing Home Rider**
Waiver of surrender charges and any MVA at no additional fees.

**Surrender Charges**
A surrender charge applies to all withdrawals over 10% during a contract term and reduces your contract value.

<table>
<thead>
<tr>
<th>Guarantee Period</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>6</th>
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<td>3%</td>
<td>2%</td>
<td>1%</td>
</tr>
</tbody>
</table>

*Surrender Charges may vary by state.

**Death Benefit**
Contract Value (No MVA or surrender charges) or Spousal Continuation

**Market Value Adjustment (Not Applicable in CA)**
A Market Value Adjustment (MVA) applies to all withdrawals subject to Surrender Charges. The MVA may have the effect of increasing or decreasing the Surrender Value of the withdrawal depending on market interest rates. The Product Disclosure provided to you at the time of the application has additional details regarding the MVA.

**Settlement Options**
Life Only; Life with 10-Year Period Certain; Joint and Last Survivor with 10-Year Period Certain (If Annuitized).
Accessing Your Money

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 or market value adjustments.

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
Create an income stream for a term of your choosing. 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 a Market Value Adjustment or 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.

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Disclosures

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

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www.oceanviewlife.com