Harbourview
Multi-Year Guaranteed Annuity

www.oceanviewlife.com

Multi-Year Guaranteed Annuity (MYGA) **Advantages**

- **Principal Protection**
- **Tax-Deferred Earnings**
- **Guaranteed Interest Rates**
- **Lifetime Income Options**

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’s 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.

Harbourview MYGA
Features

Product Type	Single Premium Deferred Annuity with Market Value Adjustment (MVA)
Guarantee Periods	2, 3, 4, 5, 6, 7 and 10 Year
Issue Age	0 through 89 (Last Birthday)
Minimum Premium	$20,000 (Qualified and Non-Qualified)
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, transfered, or renewed for another Guarantee Period for the then current renewal rates. **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.**
Surrender Charges	A surrender charge applies to all withdrawals over 10% during a contract term and reduces your contract value.

Guarantee Period	Surrender Charge Period*									
	1	2	3	4	5	6	7	8	9	10
2	9%	8%								
3	9%	8%	7%							
4	9%	8%	7%	6%						
5	9%	8%	7%	6%	5%					
6	9%	8%	7%	6%	5%	4%				
7	9%	8%	7%	6%	5%	4%	3%			
10	9%	9%	8%	7%	6%	5%	4%	3%	2%	1%

*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).

Oceanview

The **Harbourview Multi-Year Guaranteed Annuitiy** offers clients a guaranteed premium, guaranteed yield, and the benefits of tax deferral.

Talk to your financial professional about a **Harbourview Multi-Year Guaranteed Annuity**, and how it can help your future.

Contact Oceanview Life and Annuity Company:
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www.oceanviewlife.com

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