



## What is the right product for **Navigating your Retirement?**

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### **Using annuities to reach your retirement horizon**

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At Oceanview Life and Annuity, our team of product experts issue competitive yielding fixed and fixed indexed annuities. Oceanview Life has developed a suite of high-quality, retirement savings products to provide financial protection and growth for retirees and pre-retirees moving toward their retirement.

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### **Smooth Sailing with a MYGA**

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For some retirees, certainty and predictability can be found in such retirement vehicles as a multi-year guaranteed annuity (MYGA), like Oceanview Life's Harbourview Multi-Year Guaranteed Annuity.

The contract between you and Oceanview Life would constitute you making a lump sum payment, and in return, Oceanview Life guarantees to pay you a fixed interest rate for the duration of the contract. By allocating some or all of your retirement savings money to a MYGA, you can enjoy smooth sailing with principal protection and the opportunity for guaranteed returns.

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### **Navigating the waters with a FIA**

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Like a MYGA, a FIA can provide guaranteed rates of return. Where a FIA differs, however, is that you can choose to have some or all of your retirement savings money allocated in a strategy that has exposure to equity markets. By exposing money to indices like the S&P 500, Russell 2000, or Nasdaq-100, you can enjoy upside potential while never losing your principal.

In addition, taking on the inevitable waves of the market can afford you the opportunity to potentially grow your account value by utilizing participation rates or cap rates. Work with a financial professional to learn how a participation or cap rate strategy can benefit your financial plan.

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## Tax Deferral with a MYGA and a FIA

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Another benefit of owning a MYGA and a FIA is tax deferral. Since annuities are considered tax-deferred investments, owners of an annuity do not pay taxes on the gains in the annuity until they withdraw the funds. This can be a valuable benefit for investors who are looking to grow their retirement income, as it allows money to grow tax-free until it needs to be accessed.

Annuities can also be an effective way to plan for your legacy. For example, annuities offer a death benefit, so the owners of an annuity can ensure that their heirs will receive a guaranteed payout if they pass away before the annuity contract ends. This can provide peace of mind for those who want to leave a financial legacy for their loved ones.

Talk to your financial professional about a **Harbourview MYGA or Harbourview FIA**, and how it can help your future.

### Contact Oceanview Life and Annuity Company:

(833) 656-7455

[www.oceanviewlife.com](http://www.oceanviewlife.com)

The Harbourview MYGA (Generic Policy Form ICC19 OLA SPDA) is a single premium deferred annuity. May not be available in all states. A.M. Best Rating as of November 1, 2023, subject to change. A (Excellent) rating is the third highest of fifteen possible rating classes for financial strength. Policy form numbers and provisions may vary. This material is a general description intended for general public, educational use. Oceanview Life and Annuity Company is not providing investment advice for any individual or in any individual situation, and therefore nothing in this correspondence should be read as such. Please reach out to your financial professional if you have any questions. May not be available in all states. Policy form numbers and provisions may vary. Rates are guaranteed depending on the guarantee period selected at policy issue. For clients of our Multi-Year Guaranteed Annuity contract, within 30 days prior to the end of the Initial Interest Guarantee Period, we will send you a notification informing you of the date the Guarantee Period is ending and provide the renewal rate and Surrender Charges in effect for the subsequent Guarantee Period. Excess withdrawals are subject to a Surrender Charge and market value adjustments. The IRS may impose a penalty for withdrawals prior to age 59 1/2. All annuity features, risks, limitations, and costs should be considered prior to purchasing an annuity within a tax-qualified retirement plan. Annuities issued by Oceanview Life and Annuity Company, 1819 Wazee Street, 2nd Floor, Denver CO 80202. [www.oceanviewlife.com](http://www.oceanviewlife.com). Neither Oceanview Life and Annuity Company nor any of its representatives may provide tax or legal advice. While care was taken in compiling this information, the Company reserves the right to correct any typographical errors that may exist. In California, doing business as Oceanview Life and Annuity Insurance Company.

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