

Introducing Oceanview's Suite of Crediting Strategies:

Simplifying Retirement Planning for Every Client

At Oceanview Life and Annuity, we understand that every client has unique retirement goals and risk preferences. That's why we offer a range of crediting strategies within our Harbourview Fixed Index Annuity (FIA). Our goal is to make retirement planning accessible and easy to understand for everyone, regardless of their financial background.

Understanding Crediting Strategies

Crediting strategies determine how your money grows within a Fixed Index Annuity. They range from conservative options that prioritize stability to more aggressive strategies that aim for higher growth potential. The strategy you choose should align with your personal risk tolerance and retirement objectives.

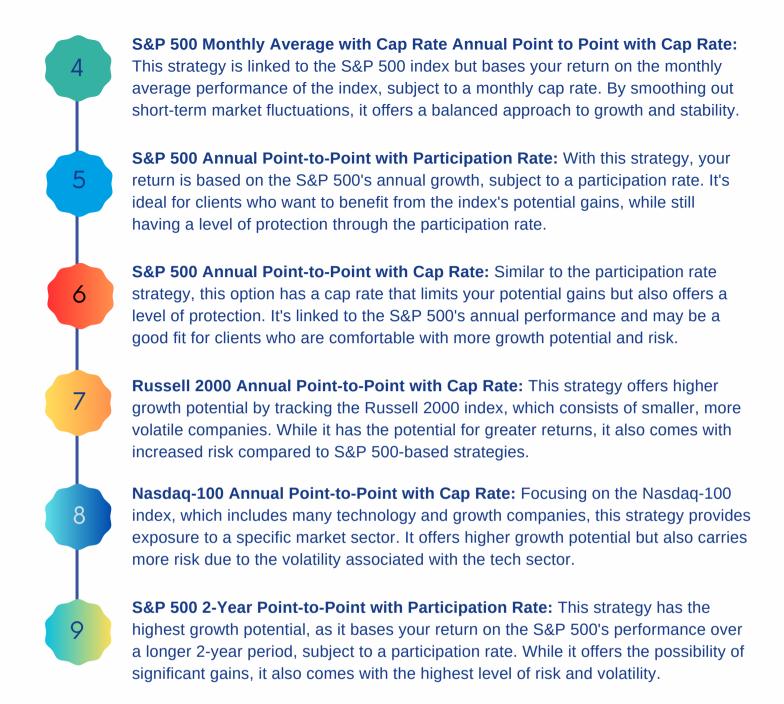
Oceanview's Crediting Strategies Ranked from Lowest to Highest Growth Potential

Fixed Interest Rate: This strategy offers the most stability, with a guaranteed fixed return declared annually by Oceanview. Your money grows at a predictable rate, making it a possible fit for those who prioritize safety and reliability.

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S&P 500 Daily Risk Control 5% Excess Return Annual Point to Point with Participation Rate: This strategy aims to provide stable returns by maintaining a 5% volatility target. It automatically adjusts the allocation between the S&P 500 index and a cash component to manage risk, offering a balanced approach to growth and protection.

S&P 500 Daily Risk Control 10% Excess Return Annual Point to Point with Participation Rate: Similar to the 5% option, this strategy targets a slightly higher 10% volatility level, providing the potential for increased growth while still managing risk. It's a good choice for those who want to step up their growth potential without taking on too much additional risk.



Why Choose Oceanview?

At Oceanview Life and Annuity Company, we are committed to providing secure financial solutions with clarity and transparency. Proudly backed by an "A" (Excellent) rating from A.M. Best, our reputation for financial strength ensures that we are a reliable partner in securing your financial future. We simplify the complex world of annuities, making it easier for you to understand and choose the right options for your needs. Our range of Fixed Indexed Annuities (FIA) features diverse crediting strategies, designed to offer flexibility and competitive returns. Plus, you have the flexibility to reallocate your funds into a new strategy or combination of strategies at the end of each crediting period, ensuring that your retirement plan can adapt as your circumstances change. Choose Oceanview, where simplicity meets innovation.

Take the Next Step

Consult your financial professional to learn more about how Oceanview's comprehensive range of crediting strategies can help you achieve your retirement dreams. Contact Oceanview at 1-833-656-7455 or visit www.oceanviewlife.com for more information.

With Oceanview, you have the power to create a personalized retirement plan that simplifies the complexities of retirement planning and helps you retire with greater peace of mind.

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