

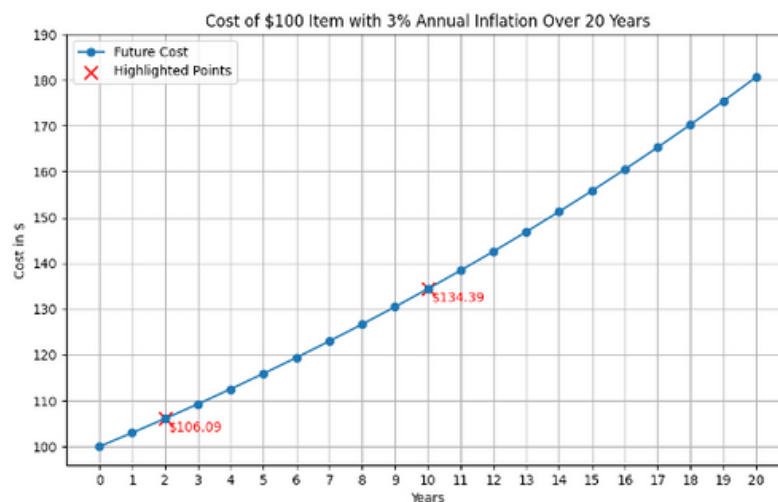
# Inflation Risk

## Understanding Inflation Risk and the Role of Fixed Indexed Annuities in Mitigating This Risk

*Inflation risk is the potential for the purchasing power of money to decrease over time due to rising prices of goods and services. As the cost of living increases, retirement savings may not stretch as far as anticipated, posing a significant challenge for retirees seeking to maintain their desired lifestyle.*

## The Impact of Inflation on Retirement Savings

To illustrate the impact of inflation, consider the following example: If an item costs \$100 today and the annual inflation rate is 3%, the same item would cost \$103 after one year, \$106.09 after two years, and \$134.39 after 10 years. Over a 20-year retirement, the cumulative impact of a 3% annual inflation rate would result in an 81% increase in the cost of living.



This erosion of purchasing power can significantly impact retirement plans as the real value of savings diminishes over time. According to a 2020 study by the Employee Benefit Research Institute, a retired couple with median drug expenses needs \$270,000 to have a 90% chance of covering their medical expenses in retirement. However, when accounting for a 2% annual inflation rate, this figure jumps to \$365,000, highlighting the importance of planning for inflation risk.

# Fixed Indexed Annuities (FIAs) as a Solution

FIAs offer a unique combination of features that can help mitigate inflation risk in retirement:

1. **Growth Potential:** FIAs provide the opportunity for growth based on the performance of selected indices, such as the S&P 500 or Nasdaq-100. This growth potential can help retirement savings keep pace with inflation over time.
2. **Principal Protection:** FIAs safeguard the initial investment against market downturns, ensuring that the contract value does not decrease due to market volatility. This protection is crucial for preserving the purchasing power of retirement savings.
3. **Guaranteed Lifetime Income:** Many FIAs offer the option to convert the contract value into a guaranteed lifetime income stream. By providing a reliable source of income that can last throughout retirement, FIAs can help retirees maintain their desired lifestyle even as the cost of living increases.
4. **Inflation-Adjusted Income Options:** Some FIAs offer income riders with built-in inflation adjustments, which can help ensure that the purchasing power of retirement income keeps pace with rising prices.

## Oceanview's Harbourview Fixed Indexed Annuity

The Harbourview FIA, offered by Oceanview Life and Annuity Company, provides several features that can help address inflation risk:

- **Potential for Growth Linked to Market Indices:** The Harbourview FIA offers multiple index crediting strategies tied to well-known market indices like the S&P 500, Nasdaq-100, and Russell 2000. If these indices perform well, your annuity value can grow, potentially outpacing inflation.
- **Protection from Market Downturns:** While the Harbourview FIA allows you to participate in potential market gains, your principal is protected from market losses. This means even if the market experiences a downturn, your annuity value won't decrease, safeguarding your retirement savings from the negative effects of inflation during those periods.

## Conclusion

Inflation risk poses a significant threat to the purchasing power of retirement savings over time. Fixed Indexed Annuities, such as Oceanview's Harbourview FIA, offer a combination of growth potential and principal protection that can help mitigate this risk. By incorporating FIAs into their clients' retirement strategies, financial professionals can help retirees maintain their desired lifestyle in the face of rising costs.

## Why Choose Oceanview?

- **Strength:** With an "A" Excellent rating from A.M. Best, Oceanview has a proven track record of stability and reliability.
- **Transparent:** We believe in clear, straightforward communication. Our products are designed to be easy to understand, enabling you to make better informed decisions about your financial future.
- **Competitive:** Our special introductory rates on select crediting strategies provide an added incentive to start your retirement journey with us.
- **Supportive:** Our dedicated team is committed to providing exceptional customer service and support throughout your retirement journey.

## Take the Next Step Toward a Secure Retirement

Don't let retirement risks jeopardize your financial future. Schedule a consultation with your financial professional today to learn how Oceanview's Fixed Indexed Annuities can help you build a retirement plan that weathers any storm. **With competitive rates, excellent financial strength, and a commitment to your success, Oceanview is your partner in retirement security.**

**To learn more or to schedule a meeting with an Oceanview Life representative, please contact:**  
**Oceanview Life and Annuity Company**  
**(833) 656-7455**  
**[www.oceanviewlife.com](http://www.oceanviewlife.com)**

### Disclosures:

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