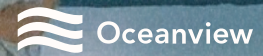


Empower Your Client's Retirement Strategies In Today's Dynamic Market

As a financial professional, you're always seeking innovative solutions to help clients achieve their retirement goals. Oceanview Fixed Index Annuities (FIAs) offer a powerful way to enhance your product offerings while providing significant value to your clients.



The New 60/40 Approach: A Powerful Conversation Starter

Introduce your clients to the idea of modernizing the traditional 60/40 portfolio by incorporating Oceanview FIAs. This updated approach can:

- ☑ Enhance potential returns while managing risk.
- ☑ Offer flexibility and adaptability in changing interest rates.
- ☑ Provide tax-efficient growth through tax-deferred accumulation.

How the Hypothetical Comparison Works

In this example, we compared a traditional 60/40 portfolio against a modernized 60/40 portfolio that includes Oceanview's Harbourview FIA. The hypothetical performance was calculated over a **10-year period (6/1/2014 to 6/1/2024)**, with an initial investment of **\$200,000** in both portfolios:

Traditional 60/40 Portfolio

- ☑ 60% in the S&P 500 Index.
- ☑ 40% in the ICE Bank of America BBB US Corporate Index.

New 60/40 Portfolio

- ☑ 60% in the S&P 500 Index.
- ☑ 40% equally split between three annual point-to-point with cap rate FIA strategies: **S&P 500, Nasdaq 100, and Russell 2000.**

This balanced approach maintains equity exposure while introducing FIAs that capture market-linked growth with downside protection. As shown in the comparative performance table below, the New 60/40 portfolio has the potential to outperform the traditional portfolio by over \$41,000 after 10 years.

Year	Traditional 60/40	60/40 with Oceanview FIA
0	\$200,000	\$200,000
5	\$267,672	\$278,870
10	\$433,212	\$474,482

Key selling points for your clients



Principal Protection
Safeguard retirement savings from market volatility



Tax-Deferred Growth
Accelerate wealth accumulation through tax-efficient strategies



Growth Potential
Capture market gains without exposing your clients to direct market risk



Lifetime Income Options
Offer peace of mind with guaranteed income streams for life

Why partner with Oceanview?



Competitive Rates
Offer your clients attractive potential returns



Exceptional Support
Access dedicated support and top-tier marketing materials



Robust Product Suite
Meet diverse client needs with our range of crediting strategies



Strong Financial Backing
Reassure clients with a history of financial stability and strength

Expand your Practice

Incorporating Oceanview FIAs into your product mix allows you to:

- ✓ Attract new clients seeking innovative retirement solutions.
- ✓ Deepen relationships with existing clients by offering comprehensive strategies.
- ✓ Increase your revenue through competitive commission structures.

Ready to enhance your product offerings?

Contact us today to learn more about partnering with Oceanview and how our FIAs can benefit your clients.

oceanviewlife.com

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