

The New 60/40: A Smarter Approach to Balanced Investing

Are you looking to optimize your retirement savings strategy in today's dynamic market? Discover how incorporating an Oceanview Fixed Index Annuity (FIA) into your portfolio can enhance returns and protect your wealth, creating a modern twist on the traditional 60/40 portfolio.



Understanding the Traditional 60/40 Portfolio

The traditional 60/40 portfolio is a classic investment strategy that allocates 60% of assets to stocks and 40% to bonds. This approach aims to balance the growth potential of stocks with the stability provided by bonds. While this strategy has been a staple for decades, today's rapidly changing economic environment—marked by market volatility and fluctuating interest rates—has led many investors to seek a more resilient alternative.

The New 60/40 with Oceanview FIA: Key Benefits



Enhanced Security with Growth Potential

Protect your principal from market downturns while still benefiting from market-linked returns



Tax-Efficient Growth

Enjoy tax-deferred growth, allowing your FIA to grow faster compared to taxable alternatives



Adaptability to Changing Interest Rates

FIAs offer flexibility and potential benefits regardless of interest rate movements



Balanced Risk Management

Combine the growth potential of equities with the stability of an FIA for a more robust retirement strategy

How the Hypothetical Comparison Works

To illustrate the potential impact of incorporating an Oceanview FIA into your portfolio, we've prepared a hypothetical comparison between a traditional 60/40 portfolio and a new 60/40 portfolio that includes Oceanview's Harbourview FIA. Here's how it was calculated:

Traditional 60/40 Portfolio

- ✓ **60% in the S&P 500 Index:** This portion of the portfolio represents equity exposure, tracking the performance of the S&P 500.
- ✓ **40% in the ICE Bank of America BBB US Corporate Index:** This portion represents bond exposure, focusing on corporate bonds rated BBB.

New 60/40 Portfolio

- ✓ **60% in the S&P 500 Index:** This part of the portfolio remains the same, providing equity exposure. 40% equally split between three annual point-to-point with cap rate FIA strategies: S&P 500, Nasdaq 100, and Russell 2000.
- ✓ **40% Allocated to Oceanview's Harbourview FIA:** Split evenly across three annual point-to-point crediting strategies with cap rates:
 - ✓ 13.33% in the **S&P 500 FIA** strategy.
 - ✓ 13.33% in the **Nasdaq 100 FIA** strategy.
 - ✓ 13.33% in the **Russell 2000 FIA** strategy.

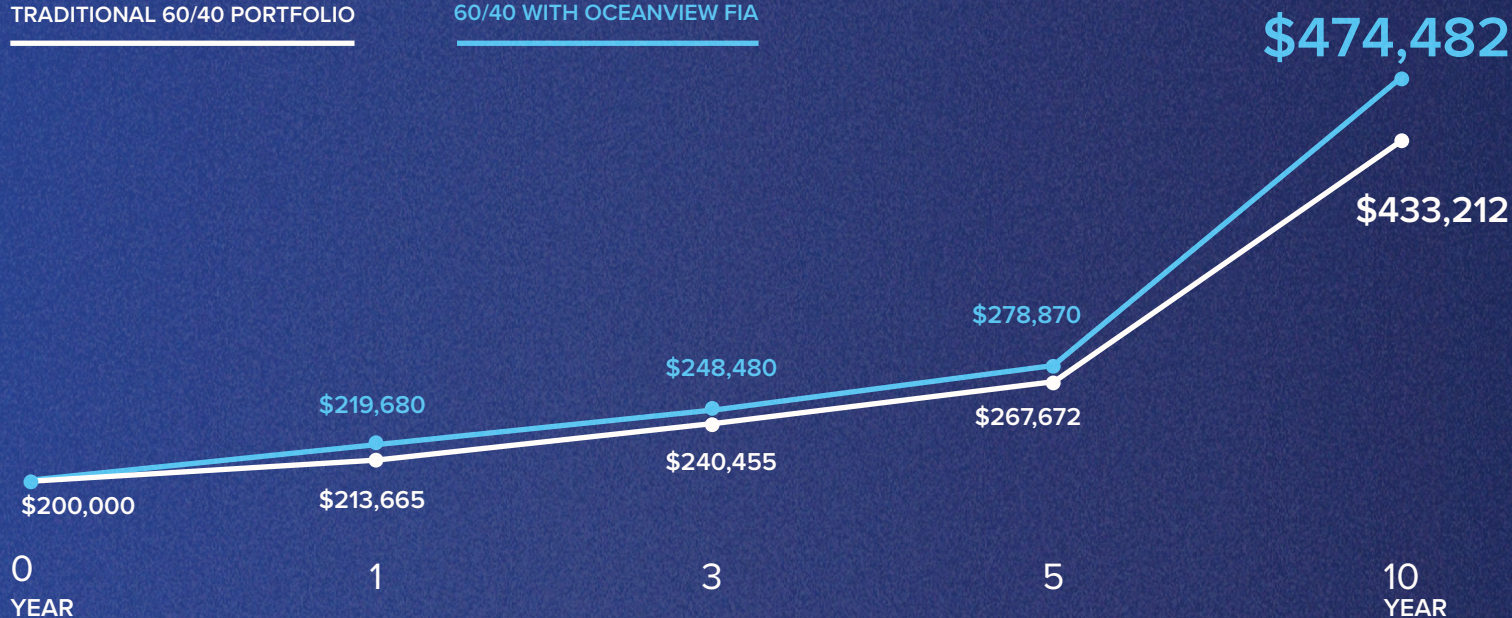
COMPARISON SPANS FROM JUNE 1, 2014 - JUNE 1, 2024

INITIAL INVESTMENT: \$200,000

Comparative Performance: Traditional 60/40 vs. 60/40 with Oceanview FIA

TRADITIONAL 60/40 PORTFOLIO

60/40 WITH OCEANVIEW FIA



A 60/40 portfolio incorporating Oceanview FIA outperformed the traditional 60/40 portfolio, generating over **\$41,000 in additional growth** after 10 years.

Is the New 60/40 Right for You?

Consider the New 60/40 strategy if you're looking for:

- ☑ A portfolio that can benefit from market gains while providing downside protection
- ☑ An investment that adapts to changing interest rate environments
- ☑ Potential for competitive returns compared to traditional fixed-income investments
- ☑ A tax-advantaged growth strategy to enhance your retirement savings

Explore the new 60/40 with Oceanview FIA today!

Ready to enhance your portfolio with a smarter approach?

Contact us to discover how the New 60/40 strategy with Oceanview FIAs can help secure your financial future in today's dynamic economic landscape.



Oceanview

Secure your financial future now

VALUES ARE ILLUSTRATIVE BASED ON PAST PERFORMANCE SIMULATIONS AND ARE NOT GUARANTEED FUTURE RESULTS. PLEASE CONSULT WITH A FINANCIAL ADVISOR TO UNDERSTAND HOW THIS STRATEGY MAY FIT YOUR INDIVIDUAL FINANCIAL SITUATION AND GOALS.

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