



# ANCHORING ALLOCATIONS

Did you know that by **allocating your savings across multiple products and durations**, your money can be "**anchored**" into shorter or longer-term options, with competitive guaranteed rates of return, which can enhance **growth potential while maintaining some liquidity**?

## SECURE STABILITY, ALLOW FOR LIQUIDITY

Let's take a look at a hypothetical example wherein a saver has **\$200,000** to put toward Oceanview Life's suite of annuity products. By utilizing **both** the Harbourview Multi-Year Guaranteed Annuity (MYGA) *and* Harbourview Fixed Indexed Annuity (FIA), the saver can choose to **allocate half (\$100,000) into the MYGA with a 5-year contract duration and the other half (\$100,000) into the FIA with a 5-year contract duration.**



**5-Year MYGA**  
**Guaranteed Rate:**  
**4.85% APY**

**Account Value in 5 Years: \$126,719**  
(Most Recent Market Scenario)

By securing a guaranteed rate of return, the saver can confidently know their account value at the end of just five years. **Understanding that the contract term is for five years, the saver will have full access to their money after 5 years and can re-allocate that money into another Oceanview MYGA or use the money immediately.**



**5-Year FIA with**  
**7.75% Cap Rate**  
**on the S&P 500:**

**Account Value After Year 5: \$125,098**  
(Most Recent Market Scenario)

By allocating money into a cap rate strategy on a fixed indexed annuity, the saver can **benefit from potential growth in investing in crediting strategies, exposing money to potential market-linked gains, but also ensure their principal is secure.**

\* This is an introductory rate, for the first Contract Year only. Subsequent rates will be market-based and will likely be much lower than this introductory rate.

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Disclosures:

FOR FINANCIAL PROFESSIONALS USE ONLY. Not to be distributed to the general public. Oceanview's Multi-Year Guaranteed Annuity Contract [ICC19 OLA SPDA], product riders and state variations. Policy form numbers and provisions may vary. May not be available in all states. 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.

The Single Premium Fixed Indexed Annuity Contract [ICC19 OLA FIA], or variations of such are issued by Oceanview Life and Annuity Company (d/b/a Oceanview Life and Annuity Insurance Company in California). May not be available in all states. Not available in the state of New York or Vermont. Product features, limitations and availability may vary. Annuities are generally designed as long-term retirement solutions and have certain limitations. They are generally not intended to replace emergency funds, serve as income for day-to-day expenses, or support short-term savings goals. Please review the contract for full details.

Annuities issued by Oceanview Life and Annuity Company, 1819 Wazee Street, 2nd Floor, Denver, CO 80202. In California, doing business as Oceanview Life and Annuity Insurance Company [www.oceanviewlife.com](http://www.oceanviewlife.com).

Withdrawals in excess of any Free Partial Withdrawal amounts are subject to a Surrender Charge and Market Value Adjustment (MVA). The MVA may have the effect of increasing or decreasing the Surrender Value of the withdrawal depending on the market interest rate changes.

The IRS may impose a penalty for withdrawals prior to age 59 ½.

Contracts purchased in an IRA or other tax-qualified plan provide no additional tax-deferral benefit, since they are already afforded tax-deferred status. All annuity features, risks, limitations, and costs should be considered prior to purchasing an annuity within a tax-qualified retirement plan. For non-qualified annuities, tax deferral is not available to corporations and certain other entities.

Rates, renewal caps, and declared interest rates, will always follow contract provisions relative to minimums and maximums stated. Oceanview determines, at its discretion, the rates, renewal caps and, declared interest rates above the contractual minimums that are guaranteed.

Funds allocated to an index do not directly participate or invest in the stock market or any index.

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Oceanview Life and Annuity Company is not providing investment advice for any individual or in any individual situation, and therefore

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