Oceanview

BEFORE YOUR CD ROLLS OVER

Your CD is coming due. Take a fresh look before you renew.

A maturity date is a natural time to review your options and ask whether your needs, timeline or retirement goals have changed.

Before simply renewing, ask a few questions.

Your renewal rate may be different, your access needs may have changed, and money once set aside for short-term savings may now have a longer-term role.

YOUR CD MATURITY DATE

Write it down. Review your options before the date arrives.

5 QUESTIONS TO ASK BEFORE YOU RENEW

1. **What APY will I receive if I renew?**
Your new rate may differ from the rate you have today. Check the renewal terms before your maturity date.

2. **How long am I comfortable committing these funds?**
Match the term to when you may need the money again. Time horizon and access both matter.

3. **How much access might I need?**
Compare early-withdrawal provisions and other liquidity features before committing to a new term.

4. **How will the growth be taxed?**
CD interest is generally taxable as interest income. Tax treatment varies among financial products, so consider how and when earnings may be taxed.

5. **Has my financial time horizon changed?**
If these funds are now intended for longer-term needs, consider whether your options should change too.

ONE OPTION WORTH COMPARING

Harbourview Multi-Year Guaranteed Annuity

2 YEAR	3 YEAR	5 YEAR
5.05% APY	5.20% APY	5.40% APY

Select Band ($70,000+) rates shown for most states, effective Sept. 15, 2026. California rates differ for some terms. Rates are subject to change.

How does that compare with your renewal offer?

Renewal APY

Maturity date

CD balance

Before you renew, compare more than the rate.

A CD and a MYGA aren't the same.

Compare the features that matter for your goals—not just the headline APY.

Consideration	Bank CD	Harbourview MYGA
Rate	Fixed for the CD term; renewal rate may change.	Guaranteed for the selected guarantee period, subject to contract terms.
Tax treatment	Interest is generally taxable as earned or credited.	Interest generally accumulates on a tax-deferred basis until withdrawn, subject to applicable tax rules.
Access	Early withdrawal may result in a bank penalty.	Contract terms provide for a 10% free withdrawal of Contract Value on or after the first contract anniversary without surrender charge, subject to contract terms. ; Other withdrawals may be subject to charges and a market value adjustment.
Protection	Generally eligible for FDIC insurance at insured banks, subject to applicable limits and requirements.	Not FDIC insured. Guarantees are backed by Oceanview's financial strength and claims-paying ability.
Market exposure	No direct stock market exposure.	No direct stock market exposure.
Term/Commitment	Term selected at account opening; early withdrawal may be subject to a bank penalty.	Guarantee period selected at contract issue; withdrawals may be subject to contract limitations and charges.

BEFORE YOU RENEW, HAVE THE CONVERSATION.

Your financial professional can help you compare your CD renewal terms with other financial options based on your time horizon, liquidity needs and retirement goals.

Ask whether a Harbourview MYGA or another option may be appropriate for you.

The Harbourview MYGA (Generic Policy Form ICC19 OLA SPDA) and Harbourview FIA (Generic Policy Form ICC19 OLA FIA) are single premium deferred annuities. May not be available in all states.

OCEANVIEW ANNUITIES ARE PRODUCTS OF THE INSURANCE INDUSTRY AND NOT GUARANTEED BY ANY BANK NOR INSURED BY THE FDIC OR NCUA/NCUSIF OR ANY OTHER FEDERAL GOVERNMENTAL AGENCY. MAY LOSE VALUE. NO BANK/CREDIT UNION GUARANTEE. NOT A DEPOSIT. MAY ONLY BE OFFERED BY A LICENSED INSURANCE AGENT. GUARANTEES ARE SUBJECT TO THE CLAIM PAYING ABILITY OF THE ISSUING INSURANCE COMPANY.

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 refer to the contract for complete details, including features, limitations, and charges.

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A.M. Best Rating as of February, 11, 2026, is subject to change. A (Excellent) rating is third highest of fifteen possible rating classes for financial strength. The outlook assigned to these Credit Ratings is stable.

Annuities issued by Oceanview Life and Annuity Company, 1331 17th Street, Suite 1050, Denver, CO 80202. In California, doing business as Oceanview Life and Annuity Insurance Company www.oceanviewlife.com.

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