MAKE THE MOST OF THE MATURITY MOMENT

A CD maturity date is an opportunity to reconnect with clients.

$1.7T [1]

in consumer CDs expected to mature over the next 12 months. Based on Curinos Consumer Deposit Analyzer and Curinos analysis, published June 2026.

You do not need to identify the entire market opportunity.

Focus on maturity dates already in your book. A CD coming due creates a natural reason to reconnect, review the renewal offer and discuss the client's current financial objectives, liquidity needs, time horizon, and whether the existing strategy continues to meet those needs.

The opportunity is large. A timely approach is to identify upcoming maturity dates and contact clients in advance of the maturity date.

The CD's maturity date and renewal terms should be confirmed before discussing available alternatives. A CD and an annuity are different financial products with different features, liquidity provisions, guarantees, and protections. Any alternative should be considered only after evaluating whether it is appropriate in light of the client's circumstances, needs, objectives, liquidity needs, and time horizon.

THE 90-DAY CD MATURITY OUTREACH

90 DAYS OUT

IDENTIFY PROSPECTS

Identify clients and prospects with upcoming CD maturities and appropriately document the maturity date, approximate balance and financial institution.

60 DAYS OUT

UNDERSTAND NEEDS

Discuss the purpose of the funds, including liquidity needs, time horizon and retirement objectives.

30 DAYS OUT

COMPARE OPTIONS

Confirm the CD's renewal terms and APY. If appropriate, compare relevant alternatives and product tradeoffs based on the client's needs and objectives.

BEFORE MATURITY

RECONNECT

Schedule a conversation before the renewal window to allow time to review available options.

Give them something worth comparing.

Current Harbourview MYGA APYs — Select Band ($70,000+)[2]

TERM	HARBOURVIEW MYGA APY	COMPETITIVE CD EXAMPLE APY[3]	CURRENT DIFFERENCE
2 Year	5.05%	4.40%	+0.65%
3 Year	5.20%	4.50%	+0.70%
5 Year	5.40%	4.50%	+0.90%

Oceanview rates effective Sept. 15, 2026. 3 Competitive CD examples: BTG Pactual Bank 2-year; Popular Direct 3- and 5-year. Sources: Bankrate and Popular Direct, accessed Sept. 15, 2026. Rates are subject to change.

Beyond the APY

- ✓ **Fixed annuities provide principal protection** from direct market fluctuations.
- ✓ **Tax-deferred growth** on most contracts.
- ✓ **10% free withdrawal** of contract value on or after the first contract anniversary without a surrender charge penalty.

CDs and MYGAs are different products. Compare liquidity, guarantees, insurance protection, tax treatment, time horizon and the client objectives before making a recommendation.

FIND 10 DATES. START 10 CONVERSATIONS.

Build your 90-day CD maturity list today.

Questions or need support?
(833) 656-7455
oceanviewlife.com

Oceanview

Important information & disclosures

Make the Most of the Maturity Moment

SOURCES

1. Curinos, "Curinos' 2026 Retail Deposit Optimizer Executive Forum - 5 Takeaways," June 8, 2026. 2. Oceanview Life and Annuity Company, Harbourview MYGA rates, effective July 31, 2026; accessed Sept. 15, 2026. 3. Bankrate, "Best 2-Year CD Rates for September 2026," rates updated Sept. 8-14, 2026; Popular Direct current CD rates, 36- and 60-month CDs 4.50% APY, effective Aug. 3, 2026; accessed Sept. 15, 2026. Rates are subject to change.

Important product information

PRODUCT & GUARANTEE DISCLOSURES

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.

RATINGS, RECOMMENDATIONS & ISSUER

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.

As each client and prospective client's financial needs differ, care should be taken in making any recommendation to purchase an annuity. Therefore, nothing in this document should be read as investment advice.

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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