



INTEREST RATE ACCUMULATION

MULTI-YEAR GUARANTEED ANNUITIES

Select your investment period and lock in a fixed interest rate. The rate is guaranteed if you maintain your contract commitment and any withdrawals are within the 10% free withdrawal limit, following the first contract anniversary.

HYPOTHETICAL EXAMPLE

PREMIUM: \$100,000

Rates are subject to change. All rates and values are hypothetical and are not intended to provide investment advice. All examples are for illustrative purposes only. Interest is compounded daily.

Term	Rate (APY)	Cumulative Interest Earned
2	3.50%	\$7,250
3	4.00%	\$12,749
4	4.25%	\$18,529
5	4.30%	\$23,985
6	4.80%	\$33,373
7	4.50%	\$37,023
10	4.50%	\$56,827

For questions in regard to sales or products, please call your Marketing Group.

You can reach the Oceanview Sales and Marketing Teams at **1-833-656-7455**.

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Take notes while you work through your clients potential interest rate accumulation:

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Estimates provided are not binding and subject to additional considerations, including taxes that may result in a higher or lower payout. Joint and survivor life options may reduce the current income payment upon the death of the primary annuitant. An income annuity has no cash value. Once issued, it cannot be revoked, and the initial investment is not refundable and cannot be withdrawn or exchanged for another annuity.

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