



Oceanview®

Harbourview Multi-Year Guaranteed Annuities

*Helping You Protect and
Grow Your Money.*



visit:

www.oceanviewlife.com

Advantages of a Multi-Year Guaranteed Annuity

- ✓ Principal Protection
- ✓ Guaranteed Interest Rates
- ✓ Tax-Deferred Earnings
- ✓ Lifetime Income Options



Rated "A-" Excellent by A.M. Best

A.M. Best has assigned Oceanview Life and Annuity Company an "A-" (Excellent) rating, with stable outlook, reflecting their opinion of the company's financial strength.

*As of November 11, 2020. A.M. Best Company rating based on financial strength, management skill and integrity, but is not a statement nor recommendation to purchase a contract. A.M. Best Financial Strength Rating of A- (Excellent) ranks the fourth highest of 16 rankings.



- ✓ Oceanview Life and Annuity issues competitive yielding fixed annuities funded and supported by its asset manager's 25 years of investment management experience.
- ✓ Oceanview Life and Annuity has partnered with Oceanview Asset Management, a wholly-owned subsidiary of Bayview Asset Management, to serve as Oceanview Life's investment manager.

- ✓ Bayview has a proven track record of investing since 1995 and will, through Oceanview Asset Management, LLC, manage Oceanview's portfolio with an emphasis on high quality mortgages and other related assets.
- ✓ As of November 2020, Bayview oversees approximately \$16 billion in assets under management.

Harbourview MYGA Features

Interest Rate Guarantee Periods	2, 3, 4, 5, 6, 7 & 10 Years.
Issue Age	0 through 89 (as of age last birthday)
Premium Requirements	\$20,000, non- qualified and qualified assets
Withdrawals	10% of account value, per annum, starting in year two. 10% is not cumulative. Minimum withdrawal amount= \$250.
Death Benefit	Account value (No MVA or surrender charges) or spousal continuation option.
20 Day Free Look Period to Cancel Your Contract	You may cancel the contract by sending it back to the issuing company. Upon cancellation, the company will return the purchase payment to you. Some states allow for 30 days free look.
Surrender Charges	A surrender charge applies to all withdrawals over 10% during a contract term and reduces your contract value.

Guaranteed Period	Surrender Charge Period*									
	1	2	3	4	5	6	7	8	9	10
2	9%	8%								
3	9%	8%	7%							
4	9%	8%	7%	6%						
5	9%	8%	7%	6%	5%					
6	9%	8%	7%	6%	5%	4%				
7	9%	8%	7%	6%	5%	4%	3%			
10	9%	9%	8%	7%	6%	5%	4%	3%	2%	1%

*Withdrawals in excess of the FREE 10% may be subject to an MVA.

Market Value Adjustment (MVA)	The MVA is a positive or negative adjustment based on the current interest rate environment at the time of withdrawal. An MVA and a surrender charge will apply if you access more than the 10% free withdrawal before the end of the initial interest rate guarantee period. The MVA does not apply to withdrawals after the surrender charge period, 10% free withdrawals, the death benefit, or when the contract is annuitized.
--------------------------------------	---

ENJOY RETIREMENT!

Reposition your hard-earned assets away from today's market volatility.



Harbourview Multi-Year Guaranteed Annuities seek to offer you the ability to grow your assets with a fixed interest rate and accumulate tax-deferred growth while preparing for a retirement income stream.



Next Steps:

Talk to your financial advisor today about a Harbourview Multi-Year Guaranteed Annuity and how it can help your future.

www.OceanviewLife.com

Sales: (833) 656-7455

Administrative: (888) 295-3815

The Harbourview MYGA (Generic Policy Form ICC19 OLA SPDA) is a single premium deferred annuity. A.M. Best rating as of November 11, 2020. A- (Excellent) rating is fourth highest of fifteen possible rating classes for financial strength. May not be available in all states. Policy form numbers and provisions may vary. Rates are guaranteed depending on the guarantee period selected at policy issue. Within 30 days prior to the end of the Initial Interest Guarantee Period, we will send you notification informing you the date the Guarantee Period is ending and provide the renewal rate and Surrender Charges in effect for the subsequent Guarantee Period. Excess withdrawals are subject to a Surrender Charge and market value adjustments. The IRS may impose a penalty for withdrawals prior to age 59 1/2. All annuity features, risks, limitations, and costs should be considered prior to purchasing an annuity within a tax-qualified retirement plan. Annuities issued by Oceanview Life and Annuity Company, 410 N. 44th St., Suite 210, Phoenix, AZ 85008. www.oceanviewlife.com. Not FDIC Insured. Guarantees are based on the claims paying ability of the issuing insurance company. Oceanview Life and Annuity Company nor any of its representatives may provide tax or legal advice. In California, doing business as Oceanview Life and Annuity Insurance Company.