



# Higher Returns on Your "Safe Money"

Market uncertainty is forcing many Americans to take a fresh look at where their money is allocated. Many investors are considering "Safe Money" alternatives to CD's and savings accounts.

The Harbourview Multi-Year Guaranteed Annuity is a fixed income/cash alternative option to weather the storm and put your cash to work. The deferred annuity offers a higher rate of return, tax-deferred growth, and annual withdrawals of up to 10% of your account value after the first year, free of charge.

	<b>Harbourview Fixed Annuity</b>	<b>Certificate of Deposit (CD)</b>	<b>Online Savings Account (OSA)</b>
<b>APY</b>	<b>4.30%*</b> Guaranteed 5-Year Rate	1.27%* Guaranteed 5-Year Rate	0.60%** Subject to change
<b>Tax Deferral</b>	✓	✗	✗
<b>Free Withdrawals</b>	10% of account value annually, after 1st year	✗	Limited number per month
<b>Withdrawals &amp; Surrender Charges</b>	Will apply on withdrawals above the 10% free amount allowed per year	Apply for all withdrawals before maturity	✗
<b>Principal Protection</b>	Backed by Oceanview Life and Annuity Company***	FDIC Insured	FDIC Insured

\*Oceanview fixed interest rate based on a minimum premium of \$80,000.

\*\*Bankrate Top 15 CD's as of 3/23/2022.

\*\* Bankrate Top 15 OSA's as of 3/23/2022.

\*\*\*Oceanview Life and Annuity Company has been issued A- rating by AM Best.



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

**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 CDs vs. MYGAs

Oceanview annuity products are subject to state approval. Product features, form numbers, options and availability may vary by state. AM Best has assigned a Financial Strength Rating of A- (Excellent) and a Long-Term Issuer Credit Rating of "A-" (stable) to Oceanview Life and Annuity Company. The outlook assigned to these Credit Ratings is stable. The ratings reflect Oceanview Life and Annuity Company's balance sheet strength, which AM Best assesses as strong, as well as its adequate operating performance, limited business profile and marginal enterprise risk management (ERM). Annuities issued by Oceanview Life and Annuity Company, 410 N. 44th St., Suite 210, Phoenix, AZ 85008. [www.oceanviewlife.com](http://www.oceanviewlife.com). Neither Oceanview Life and Annuity Company employees nor any of its representatives may provide tax or legal advice. In California, doing business as Oceanview Life and Annuity Insurance Company.

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MAY ONLY BE OFFERED BY A LICENSED INSURANCE AGENT.

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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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