



OceanviewSM

HarbourviewSM Multi-Year Guaranteed Annuities



**Protect and
Grow Your Money**

- **Advantages of a Multi-Year Guaranteed Annuity (MYGA)**
- **Harbourview MYGA Features**
- **Oceanview Life and AnnuitySM**



Advantages of a MYGA

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



ENJOY RETIREMENT!

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

A MYGA HELPS YOU DO THAT



HarbourviewSM MYGA Features

MYGA – Four Interest Rate Guarantee Periods	3, 5, 7 & 10 Years.
Issue Age	0 through 89, non-qualified and qualified assets.
Premium Requirements	Minimum \$10,000.
Withdrawals	10% of contract value on or after first year of contract anniversary without surrender charge penalty. Minimum withdrawal amount= \$250.
Death Benefit	Account value (No MVA or surrender charges) or spousal continuation option.
Free Look Period to Cancel Your Contract	You may cancel the contract by sending it back to the Company during the state specific free look period. Upon cancellation, the Company will return the purchase payment to you.
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
3	9%	8%	7%							
5	9%	8%	7%	6%	5%					
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, contractually free withdrawals, the death benefit, or when the contract is annuitized. MVA calculations may vary by state.
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Oceanview Life and AnnuitySM

-  Rating: A- (Excellent).
- Oceanview was established to issue competitive-yielding fixed annuities funded and supported by its asset manager's 25 years of investment experience.
- Oceanview has partnered with Oceanview Asset Management, LLC, a wholly-owned subsidiary of Bayview Asset Management, LLC ("Bayview"), to serve as Oceanview'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 October 31, 2019, Bayview oversees approximately \$15.1 billion in assets under management.

Harbourview Multi-Year Guaranteed Annuity seeks 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. This is why a MYGA is important to you.

Next Steps:

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

The Harbourview MYGA (Generic Policy Form ICC19 OLA SPDA) is a single premium deferred annuity. May not be available in all states. Rating as of December 1, 2019, subject to change. A- (Excellent) rating is fourth highest of fifteen possible rating classes for financial strength. Policy form numbers and provisions may vary. Rates are guaranteed for 3, 5, 7 or 10 years, depending on the guarantee period selected at policy issue and are subject to change. 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 ½. All annuity features, risks, limitations, and costs should be considered prior to purchasing an annuity within a tax-qualified retirement plan. For transfers and 1035 Exchanges, rate lock will be extended 60 days upon receipt of application. Issue age for all deferred annuities is the age of the last birthday of the Owner. If joint owners, age of oldest determines commission payout. 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.

Oceanview Life and Annuity Company

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Policy form ICC19 OLA SPDA-3, 5, 7, 10, MVA ICC19 OLA MVA

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