Harbourview
Fixed Indexed Annuity

www.oceanviewlife.com

What is a **Fixed Indexed Annuity?**

A fixed indexed annuity is a long-term retirement product that provides principal protection, offers tax-deferred growth on assets, and a reliable income stream that is supported by the financial strength of the issuing insurance company. Throughout the life of the contract, the fixed indexed annuity can increase in value based on the growth of a variety of selected indices over a predefined crediting period.

Your contract value is not directly invested into the stock market, removing the risk of direct investments in stocks.

A fixed indexed annuity cannot lose money due to market volatility and the interest credited will never be less than zero.

The Oceanview Life **Advantage**

AM BEST A EXCELLENT Financial Strength Rating

Rated "A" Excellent by A.M. Best

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

*As of December 11th, 2024. 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 third highest of 15 rankings.

- Oceanview Life and Annuity issues competitive yielding fixed annuities funded and supported by Bayview, its asset manager, with 25 years of investment management experience.
- Oceanview Life has developed a suite of high-quality, retirement savings products to provide financial protection and growth for our clients.
- 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 March 2025, Bayview oversees approximately $21 billion in assets under management.

The Basics

Durations
3, 5, 7, and 10-Year

Maximum Issue Ages
3, 5-Year Up to Age 89 + 364 days
7, 10-Year Up to Age 84 + 364 days

Minimum Single Premium
$20,000

Maturity Annuitization Age
100

The Harbourview FIA Provides

Access to Funds
After year one, you can access up to 10% of your contract value each year, penalty-free.

Wealth Transfer
Full contract value is available to your beneficiaries free of surrender charges and Market Value Adjustments (MVA's) at death.

Guarantees
In addition to the guaranteed principal associated with the crediting strategies, contract owners can also select a fixed interest rate that is declared annually by Oceanview Life.

Waivers

Nursing Home Confinement Rider*

After the first contract anniversary, if the contract owner is confined to a nursing home, any applicable MVA or Surrender Charges will be waived on any withdrawal. Nursing home confinement is defined as at least ninety (90) consecutive days or at least ninety (90) days if there is no more than a 6-month break in the confinement. Confinement must be prescribed by a qualified physician and medically necessary. Proof must be provided to the company during confinement or within 90 days after such confinement.

Terminal Illness Rider*

After the first contract anniversary, if the contract owner is terminally ill and not expected to live more than 12 months, any applicable MVA or Surrender Charges will be waived on any withdrawal. Terminal illness must be diagnosed by a qualified physician after the contract's issue date. Proof of terminal illness must be provided to the company.

*Waiver of Surrender Charges and MVA charges subject to final review and approval of claim. See contract for further details regarding these riders.

Crediting Strategies

Participation Options

S&P 500 **Annual** Point to Point with Participation Rate

S&P 500 **2-Year** Point to Point with Participation Rate

Cap Options

S&P 500 **Monthly Average** with Cap Rate

S&P 500 **Annual** Point to Point with Cap Rate

Nasdaq-100 **Annual** Point to Point with Cap Rate

Russell 2000 **Annual** Point to Point with Cap Rate

Fixed

Fixed Interest Rate

*The above crediting strategies will determine how much, if any, interest will be credited to your contract value at the end of the crediting period.

Product Type	Single Premium Deferred Annuity with Market Value Adjustment (MVA)
Guarantee Periods	3, 5, 7, and 10 Year
Issue Ages	3, 5-Year Up to Age 89 + 364 days 7, 10-Year Up to Age 84 + 364 days
Minimum Premium	$20,000 (Qualified and Non-Qualified)
Crediting Rate	Crediting Rate is set at policy issue date for the Guarantee Period selected. At the end of the Guarantee Period, you will be notified that the contract can be surrendered, transferred, or renewed for another Guarantee Period for the then current renewal rates. If no election is made, the contract will renew at the then current renewal rate. **Minimum Guaranteed Crediting Rate is 1%.**
Free Partial Withdrawals	After the first 12 months, up to 10% of account value is available for withdrawal without surrender charges, annually. Withdrawals in excess of the 10% free allowance will be subject to surrender charges and an MVA. **Minimum Withdrawal Amount = $250.**
Terminal Illness Rider	Waiver of surrender charges and any MVA at no additional fees.
Nursing Home Rider	Waiver of surrender charges and any MVA at no additional fees.
Surrender Charges	A surrender charge applies to all withdrawals over 10% during a contract term and reduces your contract value.

Guarantee 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%

*Surrender Charges may vary by state.

Death Benefit	Contract Value (No MVA or surrender charges) or Spousal Continuation
Market Value Adjustment (Not Applicable in CA)	A Market Value Adjustment (MVA) applies to all withdrawals subject to Surrender Charges. The MVA may have the effect of increasing or decreasing the Surrender Value of the withdrawal depending on market interest rates. The Product Disclosure provided to you at the time of the application has additional details regarding the MVA.
Settlement Options	Life Only; Life with 10-Year Period Certain; Joint and Last Survivor with 10-Year Period Certain (If Annuitized).

Accessing Your Money

Free Withdrawals

Each year after the first contract year, clients may withdraw up to 10% of theircontract value (as of the most recent contract anniversary), without surrender charges or a Market Value Adjustment, subject to contract provisions.

The minimum withdrawal amount is $250. Free withdrawals will not be subject to surrender charges or market value adjustments.

Required Minimum Distributions

Required minimum distributions, or RMDs, are mandatory withdrawals that generally apply to qualified contracts funded such as traditional IRAs. RMD rules generally do not apply to Roth IRAs or Designated Roth accounts while the owner is alive.

Under current federal tax law, your required beginning age depends on your date of birth:

Date of Birth	RMD beginning age
Before July 1, 1949	70½
July 1, 1949 – December 31st, 1950	72
January 1, 1951 – December 31, 1959	73*
January 1, 1960 or later	75

Your first RMD is generally due by April 1 of the year following the year in which you reach your applicable RMD age. Subsequent RMDs are generally due by December 31 each year. RMD rules can vary based on account type, plan terms, ownership, beneficiary status, and other factors. Please consult a qualified tax advisor regarding your personal situation.

After the first contract year, RMD withdrawals required from this contract are treated as free withdrawals and are not subject to surrender charges or Market Value Adjustments, even if the required RMD amount exceeds the available 10% free withdrawal amount.

*Treasury/IRS proposed regulations address the statutory ambiguity for individuals born in 1959 by treating age 73 as the applicable RMD age.

Settlement Options

Settlement options may be elected to provide a stream of annuity payments, subject to the terms of the contract. . Once annuity payments begin, the payment schedule and amount generally cannot be changed.

Life Only

Equal monthly payments for the annuitant's remaining lifetime. Payments will end with the payment due just before the annuitant's death.

Accessing Your Money

Life with 10 Year Period Certain

Equal monthly payments for the greater of 120 months (10 years) or the annuitant's remaining lifetime.

Joint and Last Survivor

This option provides payments during the lifetimes of the annuitant and the lifetime of a designated second person. If at the death of the survivor, annuity payments have been made for less than 120 monthly periods, the remaining guaranteed annuity payments will be continued to the beneficiary.

Death Benefit

A death benefit is payable to the designated beneficiary if the owner dies before annuity payments begin, or if the annuitant dies before annuity payments begin when the owner is a non-natural person. The amount payable is equal to the contract value determined as of the date of death. The death benefit will not be subject to a Market Value Adjustment or Surrender Charges.

Spousal Continuation

Subject to contract provisions and applicable law, this option may allow a surviving spouse to continue the contract. In the event of the death of one spouse, contracts that are jointly owned by spouses or a single-owner contract with a sole spouse beneficiary allow the surviving spouse to assume the rights available under the contract, subject to contract provisions and applicable law. The surviving spouse may be eligible to continue the contract, receive any available contract benefits, and designate beneficiaries, subject to contract provisions and applicable law. This provision may allow the surviving spouse to continue the contract's tax-deferred treatment, subject to applicable tax laws and IRS requirements.

Disclosures

Oceanview's Single Premium Fixed Indexed Annuity Contract [ICC19 OLA FIA], product riders and state variations are issued by Oceanview Life and Annuity Company,Denver, CO (in CA d/b/a Oceanview Life and Annuity Insurance Company). Product features, limitations and availability may vary. Products not available in all states. Guarantees provided by annuities are subject to the financial strength and claims paying ability of the issuing insurance company. A.M. Best Rating as of November 1, 2023, is subject to change. A (Excellent) rating is third highest of fifteen possible rating classes for financial strength. AM Best has assigned a Financial Strength Rating of A (Excellent) and a Long-Term Issuer Credit Rating of "A" (Excellent) 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). This material is a general description intended for public use. You should consult with your agent or other financial professional to determine what, if any, action may be appropriate for you. As such, nothing in this document should be read as investment advice. You should also reach out to your agent if you have any questions about our Company's products or theirfeatures.

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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.

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.

Neither Oceanview Life and Annuity Company nor any of its representatives may provide tax or legal advice. Clients should consult their own qualified tax or legal advisors.

Withdrawals in excess of any Free Partial Withdrawal amounts are subject to a Surrender Charge and Market Value Adjustment (MVA). The MVA may have the effect of increasing or decreasing the Surrender Value of the withdrawal depending on the market interest rate changes.

The IRS may impose a penalty for withdrawals prior to age 59 ½. Withdrawals may also be subject to ordinary income tax.

Contracts purchased in an IRA or other tax-qualified plan provide no additional tax-deferral benefit, since they are already afforded tax-deferred status. All annuity features, risks, limitations, and costs should be considered prior to purchasing an annuity within a tax-qualified retirement plan. For non-qualified annuities, tax deferral is not available to corporations and certain other entities.

v Rates, renewal caps, and declared interest rates, will always follow contract provisions relative to minimums and maximums stated. Oceanview determines, at its discretion, the rates, renewal caps and, declared interest rates above the contractual minimums that are guaranteed.

Amounts allocated to an index are not directly invested in the stock market or any index and do not include dividends. Index performance does not reflect actual investment results.

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Talk to your financial professional about a **Harbourview Fixed Indexed Annuity**, and how it can help your future.

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