Oceanview

Discover the Oceanview Difference

Dedicated to Offering Retirement Solutions You Can Rely On

At Oceanview Life and Annuity Company, we're dedicated to helping you achieve financial security and peace of mind through straightforward, dependable retirement produts. Thousands rely on our retirement solutions, and here's why:

Financial Strength You Can Depend On

Oceanview Life and Annuity proudly holds an "A" (Excellent) rating from A.M. Best, reflecting our solid financial foundation, reliable balance sheet strength, and ability to meet its ongoing obligations to customers.

As of December 31st, 2025, our financial highlights include:

$14 Billion
Total Assets

$12 Billion
Invested Assets

$792 Million
Cash

$824 Million
Surplus

466%
Risked-Based Capital

Simplicity and Clarity at Every Step

At Oceanview Life and Annuity, we strive to make retirement planning as straightforward and transparent as possible. Our Multi-Year Guaranteed Annuities (MYGAs) and Fixed Indexed Annuities (FIAs) are designed with clearly defined features and terms to ensure clients clearly understand how these products can meet their retirement goals.

Competitive Market Rates

Oceanview's annuities offer competitive rates, intended to help grow your retirement savings. We strive to consistently deliver meaningful value to help you reach your retirement goals.

Personalized Solutions, Expertly Delivered

Recognizing that every retirement journey is unique, we collaborate closely with a network of experienced financial professionals, including independent agents, banks, and broker-dealer intermediaries. This ensures that your individual circumstances are considered when deciding whether an annuity best meets your individual financial needs and aspirations.

Dedicated Commitment to Your Peace of Mind

Your financial well-being is our top priority. Our dedicated teams are here to provide you with personalized service and support, as you navigate the retirement planning process.

Experience the Oceanview Difference Today

Join thousands who have chosen Oceanview Life and Annuity Company to support their retirement needs. We are committed to financial strength, simplicity, competitive rates, and personalized solutions delivered through our network of financial professionals.

Ready to take the next step in planning your retirement?

Visit us at oceanviewlife.com or call our Sales and Marketing team at 1-833-656-7455.

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AM BEST A EXCELLENT Financial Strength Rating

The Harbourview MYGA (Generic Policy Form ICC19 OLA SPDA) and Harbourview FIA (Generic Policy Form ICC19 OLA FIA) are single premium deferred annuities. May not be available in all states.

HARBOURVIEW ANNUITIES ARE PRODUCTS OF THE INSURANCE INDUSTRY AND NOT GUARANTEED BY ANY BANK NOR INSURED BY THE FDIC OR NCUA/NCUSIF OR ANY OTHER FEDERAL GOVERNMENTAL AGENCY. MAY LOSE VALUE. NO BANK/CREDIT UNION GUARANTEE. NOT A DEPOSIT. MAY ONLY BE OFFERED BY A LICENSED INSURANCE AGENT. GUARANTEES ARE SUBJECT TO THE CLAIM PAYING ABILITY OF THE ISSUING INSURANCE COMPANY.

Annuities issued by Oceanview Life and Annuity Company, 1819 Wazee Street, 2nd Floor, 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 review the contract for full details.

A.M. Best Rating as of December 11, 2024, is subject to change. A (Excellent) rating is third highest of fifteen possible rating classes for financial strength. The outlook assigned to these Credit Ratings is stable.

This material is a general description intended for general public, educational use. Oceanview Life and Annuity Company is not providing investment advice for any individual or in any individual situation, and therefore nothing in this correspondence should be read as such.

Neither Oceanview Life and Annuity Company nor any of its representatives may provide tax or legal advice. 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. 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.

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.

Funds allocated to an index do not directly participate or invest in the stock market or any index.