

CapLock™ Fixed Indexed Annuity

Product Spec Sheet

<i>Product Type</i>	Single Premium Deferred Fixed Indexed Annuity (FIA) with Cap Rate Guarantee Strategies
<i>Guarantee Periods</i>	5 and 7 Years
<i>Issue Ages</i>	5-Year: Up to Age 89 + 364 Days 7-Year: Up to Age 84 + 364 Days
<i>Minimum Single Premium</i>	\$20,000 (Qualified and Non-Qualified)

CapLock Feature

Cap Rate Set Once — Locked Cap Rate for the Full Surrender Charge Period for the following Index Strategies:

- ☀ S&P 500 Annual Point-to-Point with Cap Rate Guarantee
- ☀ Nasdaq-100® Annual Point-to-Point with Cap Rate Guarantee
- ☀ Russell-2000® Annual Point-to-Point with Cap Rate Guarantee

The Cap Rate Guarantee Strategies have a declared Cap Rate at policy issue and remains the same for the entire Surrender Charge Period:

- ☀ No annual re-declarations
- ☀ No cap resets
- ☀ Simpler planning and transparency

The Cap Rate Guarantee Index Strategies are only available at the time of application. If a client elects to reallocate out of a Cap Rate Guarantee Index to another Index, the client cannot reallocate back into any of the Guarantee Indexes.

Interest, if any, is credited annually based on the performance of the Cap Rate Guarantee Index Strategies. (excluding dividends), subject to the locked cap rate.

Additional Available Index Crediting Strategies

- ☀ S&P 500® Annual Point-to-Point with Cap
- ☀ Nasdaq-100® Annual Point-to-Point with Cap
- ☀ Russell 2000® Annual Point-to-Point with Cap
- ☀ S&P 500® Annual Point-to-Point with Participation Rate
- ☀ S&P 500® 2-Year Point-to-Point with Participation Rate
- ☀ S&P 500® Monthly Average with Cap Rate
- ☀ S&P 500 Daily Risk Control 5% USD Excess Return Index Annual PTP with PAR
- ☀ S&P 500 Daily Risk Control 10% USD Excess Return Index Annual PTP with PAR Fixed Rate

Free Partial Withdrawals

After the first contract year, up to 10% of account value (as of the most recent contract anniversary) may be withdrawn annually without surrender charges or MVA.

Minimum Withdrawal Amount: \$250.

Market Value Adjustment (MVA)

An MVA applies to withdrawals or surrenders beyond the free allowance. The MVA may increase or decrease surrender value depending on changes in market interest rates since issue.

(Not applicable in California)

Riders (Included at No Additional Charge)

- ☀ **Nursing Home Confinement Waiver** – Provides access to funds without surrender charges if confined to a qualifying facility for 90 consecutive days (after year one).
- ☀ **Terminal Illness Waiver** – Provides access to funds if diagnosed with a terminal illness (after year one).

Surrender Charge Schedule

Applies to withdrawals over 10% during the surrender charge period.

Term	1	2	3	4	5	6	7
5-Year	9%	8%	7%	6%	5%	–	
7-Year	9%	8%	7%	6%	5%	4%	3%

(Surrender charges may vary by state. California versions are non-MVA.)

End of Surrender Charge Period Options

When the Surrender Charge Period ends, clients may:

- ☀ Reallocate among available crediting strategies,
- ☀ Withdraw the full account value without surrender charges or MVA,
- ☀ Elect an income option.

If the contract is maintained after the Surrender Charge Period, any funds not reallocated out of a Guaranteed Cap Index by the client will be placed into a non-guaranteed cap strategy using current declared cap rates.

Settlement Options

- ☀ Life Only
- ☀ Life with 10-Year Period Certain
- ☀ Joint and last Survivor with 10-Year Period Certain

Death Benefit

- ☀ Upon death, beneficiaries receive the full contract value without surrender charges or a MVA
- ☀ Spousal continuation option available

Guarantees

- ☀ All guarantees are backed by the claims-paying ability of Oceanview Life and Annuity Company.

About Oceanview Life and Annuity Company



Oceanview Life and Annuity Company is rated **A (Excellent)** by **A.M. Best**, reflecting its financial strength and stability.

Backed by **Bayview Asset Management**, with over 25 years of investment experience and approximately \$21 billion in assets under management.

Your cap. Your term. Locked.

CapLock™ Fixed Indexed Annuity

Ready to Lock In?

Reach out to the Oceanview Sales and Marketing teams at 1-833-656-7455

Visit us at oceanviewlife.com



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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 1/2. 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. 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