

## Who Is Oceanview?

Colorado-domiciled insurance company  
**Oceanview Life and Annuity Company** is an exciting, well-rated entrant into the fixed annuity space, an experienced asset manager with over \$16B of assets under management.



A.M. Best Rating: A-

## Contact Overview

<b>Product Type</b>	Fixed Indexed Annuity (FIA) with Market Value Adjustment Rider (MVA) - qualified and non-qualified
<b>Crediting Strategies</b>	S&P 500 Annual Point to Point with Cap Rate 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 Annual Point to Point with Cap Rate Fixed Interest Strategy
<b>Current Rate</b>	Set at issue for new contracts and reset at the beginning of subsequent crediting periods.
<b>Minimum Premium</b>	\$20,000
<b>Issue Age</b>	0 through 89 (as of age last birthday)
<b>Free Withdrawal</b>	10% of contract value, per annum, starting in year two. 10% is not cumulative.
<b>Minimum Withdrawal</b>	\$250
<b>Death Benefit</b>	Contract value (No MVA or surrender charges) or spousal continuation
<b>Settlement Option</b> (If annuitized)	Life Only; Life with 10-Year Period Certain; Joint Last Survivor
<b>Riders</b>	Terminal Illness; Nursing Home Confinement, at no additional cost.

Surrender Charge Schedule	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% will be subject to an MVA.

<b>MVA</b>	Formula = (Contract Value) (I - J) (N/12) I = Value of the External Index Rate as of the Contract Issue Date J = Value of the External Index Rate as of the date of withdrawal, surrender or application to a Settlement Option N = Number of whole months from surrender to end of Surrender Charge Period.
+MVA calculations vary by state. See contract for more details.	

<b>Other Provisions</b>	State specific free look period, no bailout provision, no loan provision, no additional premium
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<b>Commission</b>	<ul style="list-style-type: none"> <li>• Full commission through age 79</li> <li>• Commissions and are reduced by 50% at age 80+</li> </ul>
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## Why Is Oceanview Different?

Focus on fixed annuities, not distracted by auto, life, health, etc.

High-quality, well-diversified investment account focused on fulfilling our obligation to policyholders while protecting the long term viability.

Well capitalized and rated.

**Harbourview<sup>SM</sup> Fixed Indexed Annuities** offer clients a guaranteed premium, market upside potential, and the benefits of tax deferral.



### Next Steps:

Contact Oceanview Life and Annuity Company for more information.

[www.OceanviewLife.com](http://www.OceanviewLife.com)  
(833) 656-7455

This brochure contains highlights only – please refer to the annuity contract for a full explanation of these annuities and any charges or limitations. Neither Oceanview Life and Annuity Company (Oceanview) nor its representatives offer legal or tax advice. Please consult your personal attorney and/or advisor regarding any legal or tax matters.

Guarantees provided by annuities are subject to the financial strength of the issuing insurance company and are not guaranteed by any back or the FDIC.

This is a brief description of Oceanview's Harbourview Fixed Indexed Annuity, ICC19 OLA FIA, and related filings, issued by Oceanview Life and Annuity Company. Product features, limitations and availability vary. Product not available in all states.

Fixed indexed annuities are not stock market investments and do not directly participate in any stock or equity investments. Market indices may not include dividends paid on the underlying stocks, and therefore may not reflect the total return of the underlying stocks, neither an index nor any market indexed annuity is comparable to a direct investment in the equity markets. Clients who purchase indexed annuities are not directly investing in a stock market index.

Withdrawals and surrender may be subject to federal and state income tax and, except under certain circumstances, will be subject to an IRS penalty if taken prior to age 59 1/2. Withdrawals are not credited with index interest in the year they are taken. Withdrawals in excess of the free amount are subject to a Surrender Charge, and a possible Market Value Adjustment (MVA).

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The Harbourview FIA is a single premium fixed indexed annuity. May not be available in all states. Rating as of November 11, 2020, subject to change. A- (Excellent) rating is fourth highest of fifteen possible rating classes for financial strength. Policy form numbers and provisions may vary. Excess withdrawals are subject to a Surrender Charge and market value adjustments. The IRS may impose a penalty for withdrawals prior to age 59 1/2. 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](http://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 ANNUITIES ARE PRODUCTS OF THE INSURANCE INDUSTRY AND NOT GUARANTEED BY ANY BANK NOR INSURED BY FDIC OR NCUA/NCUSIF. MAY LOSE VALUE. NO BANK/CREDIT UNION GUARANTEE. NOT A DEPOSIT. NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY. MAY ONLY BE OFFERED BY A LICENSED INSURANCE AGENT.

The S&P 500 Annual Point to Point with Cap Rate, S&P 500 Annual Point to Point with Participation Rate, S&P 500 2 Year Point to Point with Participation Rate and S&P 500 Monthly Average Annual Point to Point with Cap Rate (hereafter Indices or Index) is a product of S&P Dow Jones Indices LLC or its affiliates ("SPDJ") and S&P Opco (hereafter, Third Party Licensor), and has been licensed for use by Oceanview Life and Annuity Company (hereafter Licensee). Standard & Poor's® and S&P® are registered trademarks of Standard & Poor's Financial Services LLC ("S&P") and Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"). The trademarks have been licensed to SPDJI and have been sublicensed for use for certain purposes by Licensee. The Licensee or Licensee's Product is not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, any of their respective affiliates (collectively, "S&P Dow Jones Indices") or Third Party Licensor. Neither S&P Dow Jones Indices nor Third Party Licensor make any representation or warranty, express or implied, to the owners of the Licensee Product or any member of the public regarding the advisability of investing in securities generally or in Licensee Product particularly or the ability of the Index to track general market performance. S&P Dow Jones Indices and Third Party Licensor only relationship to Licensee with respect to the Index is the licensing of the Index and certain trademarks, service marks and/or trade names of S&P Dow Jones Indices and/or its licensors. The Index is determined, composed and calculated by S&P Dow Jones Indices or Third Party Licensor without regard to Licensee or the Licensee Product. S&P Dow Jones Indices and Third Party Licensor have no obligation to take the needs of Licensee or the owners of Licensee Product into consideration in determining, composing or calculating the Index. Neither S&P Dow Jones Indices nor Third Party Licensor are responsible for and have not participated in the determination of the prices, and amount of Licensee Product or the timing of the issuance or sale of Licensee Product or in the determination or calculation of the equation by which Licensee Product is to be converted into cash, surrendered or redeemed, as the case may be. S&P Dow Jones Indices and Third Party Licensor have no obligation or liability in connection with the administration, marketing or trading of Licensee Product. There is no assurance that investment products based on the Index will accurately track index performance or provide positive investment returns. S&P Dow Jones Indices LLC is not an investment advisor. Inclusion of a security within an index is not a recommendation by S&P Dow Jones Indices to buy, sell, or hold such security, nor is it considered to be investment advice.

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