

Harbourview Multi-Year Guaranteed Annuity Product Spec Sheet



Product Type	Single Premium Deferred Annuity with Market Value Adjustment (MVA)									
Guarantee Periods	2, 3, 4, 5, 6, 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.									
Surrender Charges	A surrender charge applies to all withdrawals over 10% during a contract term and reduces your contract value.									
	Surrender Charge Period*									
Guarantee Period	1	2	3	4	5	6	7	8	9	10
2	9%	8%								
3	9%	8%	7%							
4	9%	8%	7%	6%						
5	9%	8%	7%	6%	5%					
6	9%	8%	7%	6%	5%	4%				
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).									

The **Harbourview Multi-Year Guaranteed Annuity** offers clients a guaranteed premium, guaranteed yield, and the benefits of tax deferral.

Talk to your financial professional about a **Harbourview Multi-Year Guaranteed Annuity**, and how it can help your future.

Contact Oceanview Life and Annuity Company:

(833) 656-7455

www.oceanviewlife.com



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Harbourview Fixed Indexed Annuity Product Spec Sheet



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.**

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.

Terminal Illness Waiver After the first contract anniversary, in the event that the contract owner is terminally ill and not expected to live more than 12 months, any applicable MVA and 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.

Nursing Home Confinement Waiver After the first contract anniversary, in the event that 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 90 consecutive days or at least 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 furnished to the Company during confinement or within 90 days after such confinement.

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).

The **Harbourview Fixed Indexed Annuity** offers clients a guaranteed premium, guaranteed yield, and the benefits of tax deferral.

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

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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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