Oceanview

Harbourview

Fixed Indexed Annuity

Growth Potential with Protection—Built for Today's Retirement Reality

Retirement Today Comes with New Challenges

Planning for retirement isn't as simple as it once was.

- Markets can be unpredictable.
- Interest rates change over time.
- You need growth—but also protection .

The Harbourview Fixed Indexed Annuity is designed to help balance these needs—offering growth potential while helping protect what you've built, subject to contract terms, conditions, and limitations.

A Different Way to Grow and Protect Your Savings

The Harbourview Fixed Indexed Annuity is designed to help you:

- **Protect your principal** from market downturns (subject to the claims-paying ability of the issuing insurance company).
- **Earn interest** based in part on the performance of a selected index, subject to caps, participation rates, and other contract provisions.
- **Benefit from tax-deferred accumulation offer optional income features** that can provide a stream of income, if elected.

Your contract value is not directly invested in the market and will not decline due to market performance. Index performance does not represent a direct investment in the market.

How It Works

A straightforward approach to long-term growth:

1. Choose your strategy

Select from fixed or index-linked interest options based on your goals.

2. Track Market Performance

If you choose an index strategy, performance is measured over a set crediting period.

3. Earn interest when markets rise

If the index increases, you may earn interest, subject to caps or participation rates.

4. Protect Your Gains

If the index declines, you will not receive less than 0% interest for that period due to market performance.

Your Growth Options

Choose the approach that fits your goals—with the flexibility to adapt over time.

A Strong Starting Point: Fixed Interest Option

- A common starting point for many clients, the fixed interest strategy offers simplicity and consistency.
- Earn a declared interest rate for a set period.
- No exposure to market fluctuations.

Provides a clear and predictable way to grow your retirement savings. This option can serve as a stable foundation within your overall strategy.

Opportunities for Growth: *Index Strategies*

For clients seeking growth tied to market performance, Harbourview offers a range of index-linked options.

Core Index Strategies

- S&P 500® strategies with participation or cap options
- Additional U.S. indices, including Nasdaq-100® and Russell 2000®

NEW: Global Diversification

MSCI World Index Strategy (Cap Rate)

- Tracks developed markets across the globe
- Offers diversification beyond U.S. equities
- Offers growth potential tied to global market performance, subject to crediting limits

Flexibility to Adjust Over Time

As your needs or market conditions change, you can reallocate among available strategies at each contract anniversary, subject to contract provisions.

The Oceanview Difference

AM BEST A EXCELLENT Financial Strength Rating

At Oceanview, we focus on helping you feel confident about your financial future.

Financial Strength You Can Depend On

Rated "A" (Excellent) by A.M. Best, reflecting a strong financial foundation and ability to meet our commitments. Ratings are subject to change and do not guarantee future performance.

Clarity and Simplicity

Straightforward products designed to help you understand how your strategy works.

Competitive, Market-Aligned Rates

We focus on delivering value that reflects today's market conditions.

Support You Can Count On

Dedicated teams working alongside your financial professional every step of the way.

Rates That Keep Pace with the Market

What happens after your first rate period matters.

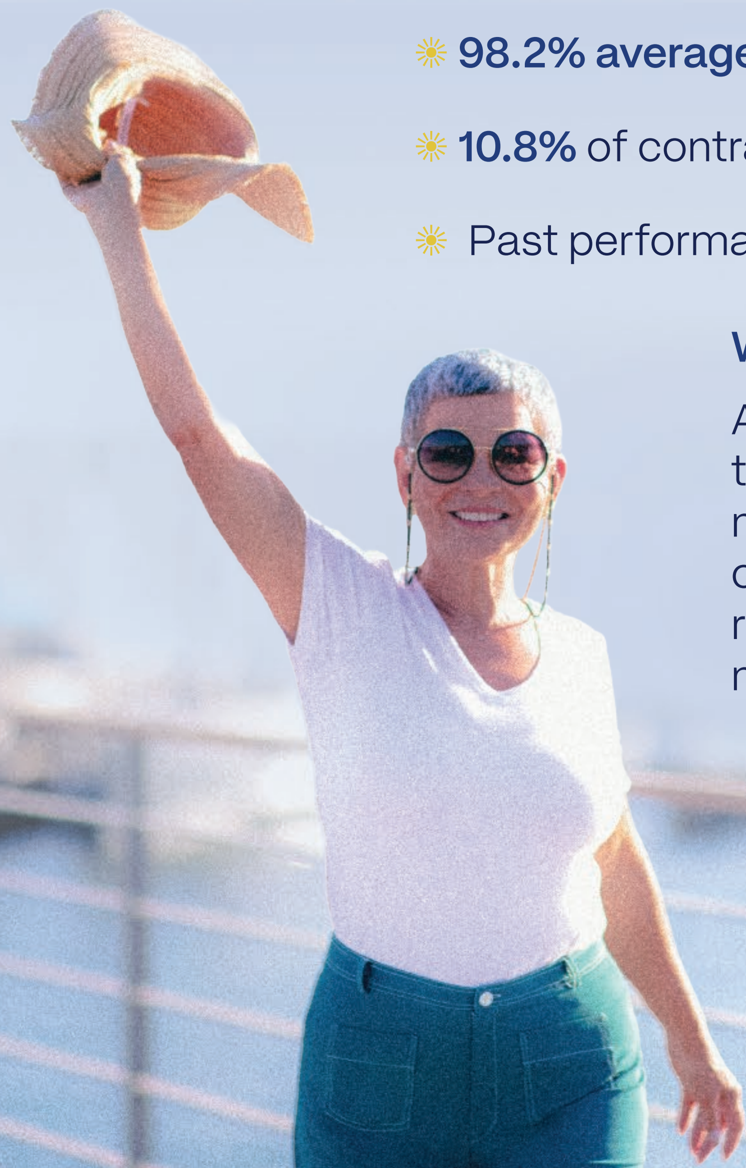
Oceanview is committed to a consistent and transparent approach to renewal rate setting. Rates are reviewed regularly and may adjust based on market conditions, subject to contract provisions.

Our approach:

- Renewal rates are reviewed regularly
- Rates adjust based on market conditions
- Designed to remain competitive over time but may vary and are not guaranteed

Our track record since 2021:

- **98.2% average renewal** rate retention
- **10.8%** of contracts received **higher rates at renewal**
- Past performance is not indicative of future results



What this means for you:

A disciplined and transparent approach to setting renewal rates. A focus on maintaining competitive positioning over time. Greater clarity around how renewal rates may change in different market environments.

Access and Flexibility

Your retirement strategy should adapt to your life.

Access to Your Money

Withdraw up to 10% annually after the first year without surrender charges.

Support for Life Events

- Nursing home confinement waiver
- Terminal illness waiver

Wealth Transfer

Your full contract value is available to beneficiaries, with no surrender charges or market value adjustment at death.

Putting It All Together

The Harbourview FIA is designed to help you:

- Protect what you've built
- Offer growth potential through index-linked interest credits.
- Provide flexibility with both fixed and index-linked options
- Give you access to your money when you need it, subject to contract provisions

Product Snapshot

Guarantee Periods	3, 5, 7, and 10 years
Minimum Single Premium	$20,000
Issue Ages	Up to age 89 *(varies by term)*
Minimum Guaranteed Crediting Rate	1%
Tax-Deferred Growth	

Let's Plan Your Next Step

Talk with your financial professional about how the Harbourview Fixed Indexed Annuity may fit into your retirement strategy.

As always, if you have questions or need support, our team is here to help. Please contact our **Sales team at (833) 656-7455.**

Oceanview

AM BEST
A
EXCELLENT
Financial Strength Rating

Guarantees are based on the claims-paying ability of the issuing insurance company. The Single Premium Fixed Indexed Annuity Contract [ICC19 OLA FIA], or variations of such are issued by Oceanview Life and Annuity Company (d/b/a Oceanview Life and Annuity Insurance Company in California). May not be available in all states. Not available in the state of New York or Vermont. Product features, limitations and availability may vary.

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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.

A.M. Best Rating as of February 11, 2026, 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.

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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 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.

While care was taken in compiling this information, the Company reserves the right to correct any typographical errors that may exist.

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.

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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