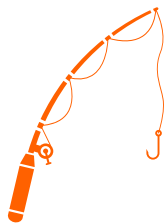




OCEANVIEW
LIFE AND ANNUITY COMPANY



Catch a 75bps bonus

**AGENT BONUS
INCENTIVE**

The Details:



Promotion period runs from **September 5 - November 17, 2023***

***Application must be received by Oceanview during the promotion period, and issued within 60 days of receipt.**



Get a **75bps bonus** for any new policy with a minimum premium of \$300k and a tenor of 6 years or longer.



This includes both our **MYGA** and **FIA** products.

(Harbourview MYGA, CA Harbourview MYGA, CA Harbourview FIA, Harbourview FIA)

Did you know?



- Our FIA **cap** and **participation rates** have recently increased.
- Our FIA contracts have some of the highest fixed-rate crediting strategies currently available.

Explore our client-approved sales tools to grow your sales.

S&P 500 Index Crediting

The S&P 500 is a capitalization weighted index that tracks the performance of companies listed on the US stock exchanges. The S&P 500 is widely regarded as the benchmark for the US stock market. There is over USD 12.2 trillion invested in the index, with related assets comprising approximately 80% of the total. The index includes 500 leading companies and covers approximately 80% of the total market capitalization. The companies that are tracked are listed on the S&P 500 website.

ABOUT OCEANVIEW

Oceanview Life and Annuity Company provides high quality retirement savings products and services.

Through a suite of retirement products including multi-year guaranteed annuities (MYGAs) and fixed indexed annuities (FIAs), Oceanview is meeting the demand of retirees by providing high quality retirement savings and income options.

Oceanview's retirement savings products are offered and distributed nationally through a network of agents, banks and broker-dealers.

ABOUT OUR FIXED ANNUITIES Harbourview and Sky Harbourview

A fixed annuity may be right for individuals and couples:

- ✓ Whose risk tolerance is shifting towards risk avoidance
- ✓ Wants protection from market volatility
- ✓ Anticipates limited liquidity needs
- ✓ Seeking tax advantages
- ✓ Considering guaranteed retirement income options

Product Advantages

- Principal Protection
- Guaranteed Interest Rates
- Tax-Deferred Earnings
- Lifetime Income Options

STRATEGIC GOAL

With the S&P 500 crediting strategy from Oceanview, to provide agents that benefit the greatest return of all growing their retirement savings.

Self Against Crashing Waves

Of the market can be volatile, and when crashes happen, financially overwhelming.

However, a fixed index annuity can be strategically positioned into risk protection against market volatility. Fixed index annuities (FIAs) are insurance products that are designed in part to smooth out the fluctuations in down markets and growth opportunities during market upturns. More growth potential than a fixed annuity and less risk than a variable annuity.

Underlying index returns, such as the S&P 500, are the primary factor in determining the growth of the annuity. The underlying index is placed in the S&P 500. Regardless of the fluctuations in the stock market.

Why?

One of our goals is to provide insurance products that can help to protect against the uncertainties of the future, especially when you are planning for retirement from working years. We have Fixed Index Annuity (FIA) Series.

Fixed index annuities are offered to individuals seeking asset protection against market volatility and market gains. The Harbourview FIA series is a Fixed Annuity Company, an A.M. Best A+ rated provider. Our fixed index crediting strategies to capitalize on potential market gains from the market without losing principal. They can help build and protect what the long savings will not be lost.

Fixed index annuities, please reach out to your financial advisor or agent for more information, please visit www.oceanviewlife.com

**Contact the Levinson &
Associates Annuity Team at**

800-375-2279

FOR FINANCIAL PROFESSIONAL USE ONLY

Oceanview's Single Premium Fixed Indexed Annuity Contract [ICC19 OLA FIA], and Oceanview's Single Premium Multi-Year Guaranteed Annuity Contract [ICC19 OLA SPDA], product riders and state variations are issued by Oceanview Life and Annuity Company, Phoenix, AZ (in CA d/b/a Oceanview Life and Annuity Insurance Company). Product features, limitations and availability may vary. Products not available in all states. Guarantees provided by annuities are subject to the financial strength and claims paying ability of the issuing insurance company. This material is a general description intended for public use. You should consult with your agent or other financial professional to determine what, if any, action may be appropriate for you. As such, nothing in this document should be read as investment advice. You should also reach out to your agent if you have any questions about our Company's products or their features.

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