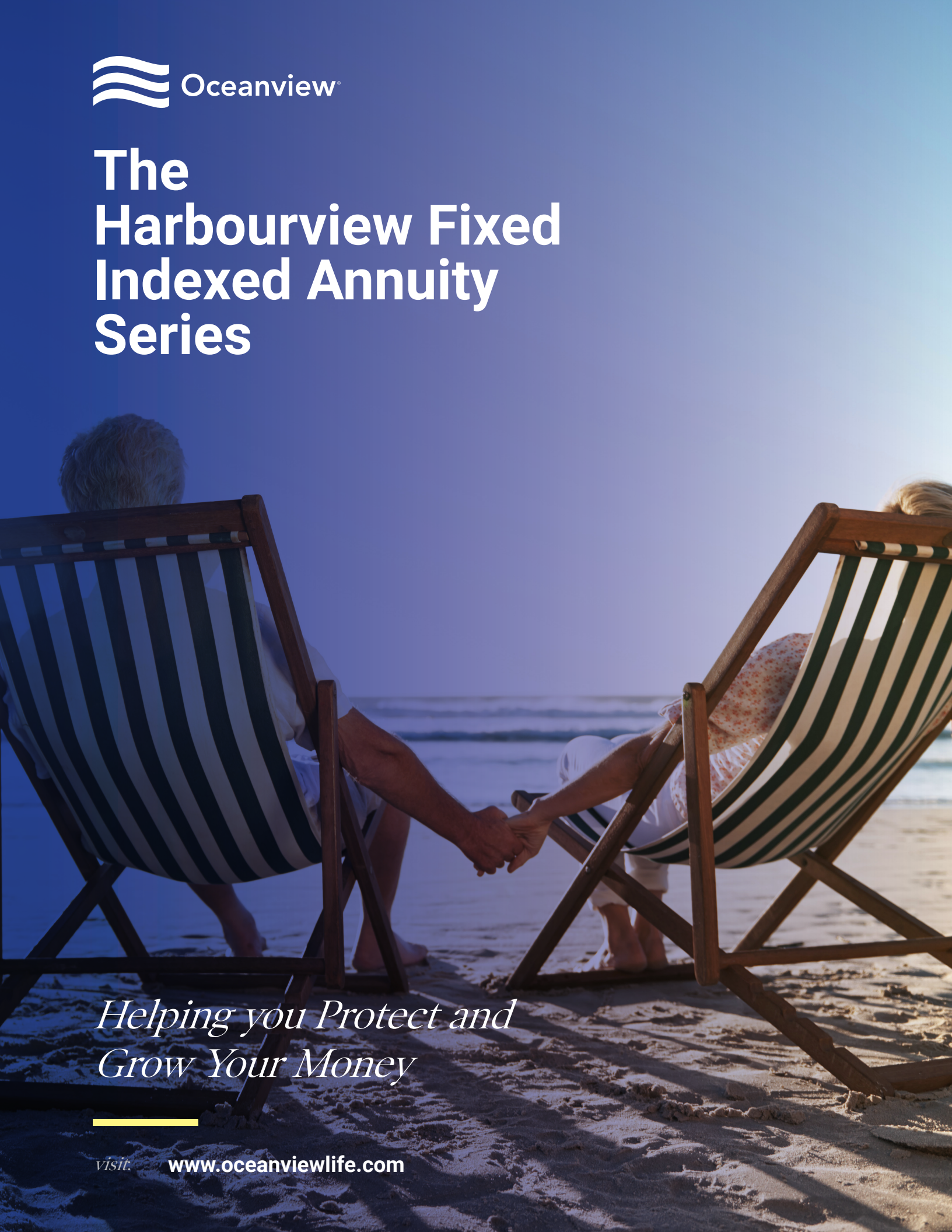




The Harbourview Fixed Indexed Annuity Series

A photograph of an elderly couple sitting on striped beach chairs on a sandy beach, holding hands and looking out at the ocean under a clear blue sky. The scene is peaceful and evokes a sense of retirement and financial security.

*Helping you Protect and
Grow Your Money*

visit www.oceanviewlife.com

Oceanview Life and Annuity

The Harbourview Fixed Indexed Annuity (FIA) Series is offered to individuals seeking both asset protection against market volatility and asset growth from potential market gains.

The Harbourview Fixed Indexed Annuity Series is a contract with Oceanview Life and Annuity Company, an AM Best A- rated provider. The Harbourview FIA series offers multiple index crediting strategies designed to capitalize on potential market gains.

When market indices grow, the Harbourview FIA contract value will grow but should market indices decline, your account value remains protected from loss.

Harbourview FIA Contract Provides:

- ✓ **Growth Potential**
You can pursue maximum growth potential based on the performance of external market indices.
- ✓ **Premium Protection**
Your contract premium is 100% Premium protected against market downturns.
- ✓ **Access to Funds**
After year one, you can access up to 10% of your contract each year, penalty-free.
- ✓ **Wealth Transfer**
Full contract is available to your beneficiaries, penalty free at death.
- ✓ **Tax Deferral**
The Harbourview series allows for greater growth potential of your contract premium by deferring taxes until you choose to access your money.
- ✓ **Guarantees**
In addition to the crediting strategies, contract owners can select a fixed interest rate guarantee that is declared annually by Oceanview.



The Basics

	3 Year	5 Year	7 Year	10 Year
Maximum Issue Age	Through age 89			
Forced Annuitization Age	100			
Minimum Single Premium	\$20,000			
Maximum Single Premium	\$1,000,000			

Riders

Rider Type	Description
Nursing Home Confinement*	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.
Terminal Illness*	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.

*Waiver of surrender and MVA charges based on final review of claim.

How Will Your Money Grow?

Crediting Strategies*

- 1 | **S&P 500 Annual Point to Point with Cap Rate**
- 2 | **S&P 500 Annual Point to Point with Participation Rate**
- 3 | **S&P 500 2 Year Point to Point with Participation Rate**
- 4 | **S&P 500 Monthly Average Annual Point to Point with Cap Rate**
- 5 | **Fixed Interest Strategy**

*The above crediting strategies are used to determine how much interest will be credited to your contract value at the end of the crediting period.

The Harbourview FIA Series crediting strategies provide the following features:

1

Choices

You have multiple strategies to choose from and at the end of each crediting period, the owner can reallocate funds into any available strategy.

2

Interest credit lock- in

Once interest has been credited, it is locked in and cannot be lost due to future market changes.

3

Minimum crediting rate of 1%

Your fixed interest strategy is guaranteed a minimum 1% crediting rate.



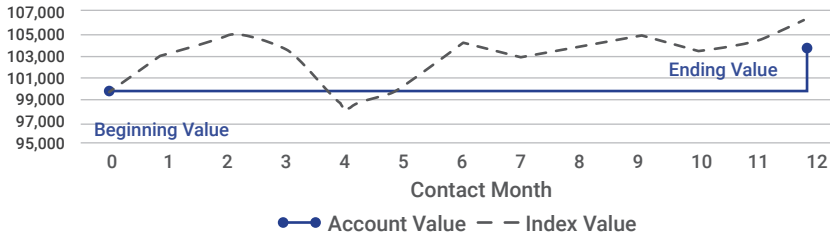
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Premium Protection

Annual Point to Point with Cap Rate

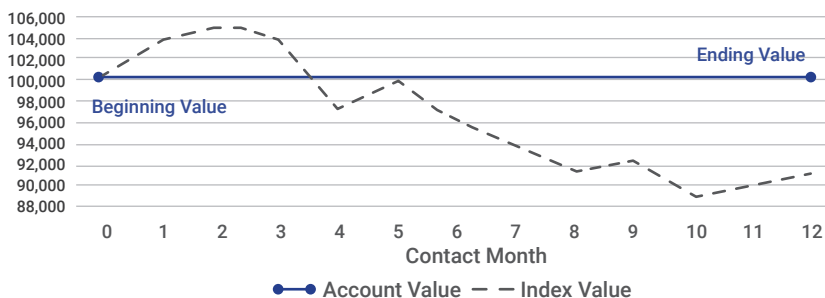
Annually, your account is credited interest equal to the index, subject to a cap.



Annual point to point with cap rate calculates an interest credit based on the starting index value (i.e. beginning of the term) and the index value 1 year later. This return is subject to a cap which is defined at the start of the term. Caps will be reset after each subsequent term based off of the market conditions at that point in time. This strategy allows clients the opportunity of realizing gains during a market up turn while avoiding losses during a downturn. This illustration assumes \$100K premium, 4% cap, and hypothetical index returns.

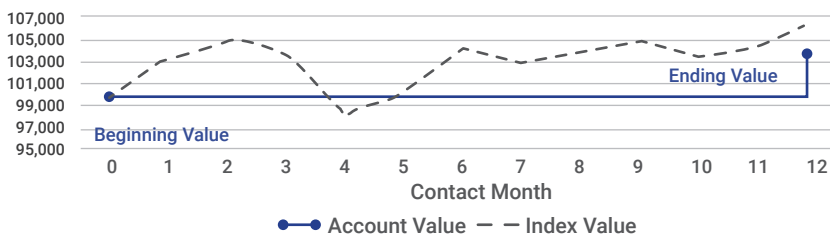
Annual Point to Point with Cap Rate

The strategy's floor protects your premium in a down market.



Annual Point to Point with Participation Rate

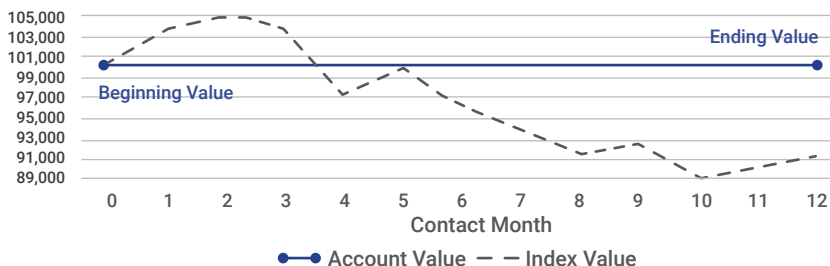
At the end of one year your account is credited an uncapped percentage of the index's annual growth.



Annual point to point with participation rate works similarly to the annual point to point with cap, with a major distinction. Index returns are not subject to a cap, instead clients can participate in a portion of the gains (20% in this example). This creates the potential for more robust returns in a consistent up market environment. This example assumes \$100K of premium, 20% participation rate, and hypothetical index returns.

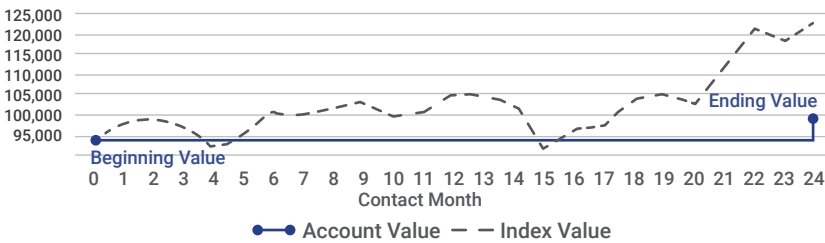
Annual Point to Point with Participation Rate

The strategy's floor protects your premium in a down market.



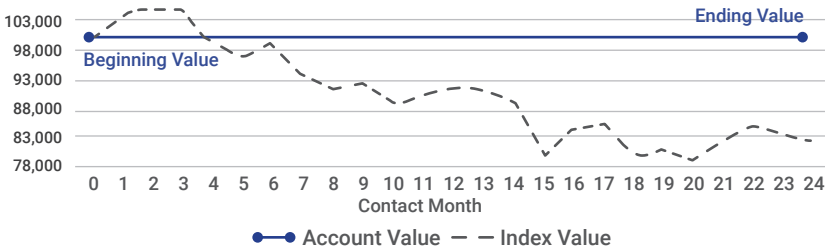
2 Year Point to Point with Participation Rate

At the end of two years your account is credited an uncapped percentage of the index's two year growth.



2 Year Point to Point with Participation Rate

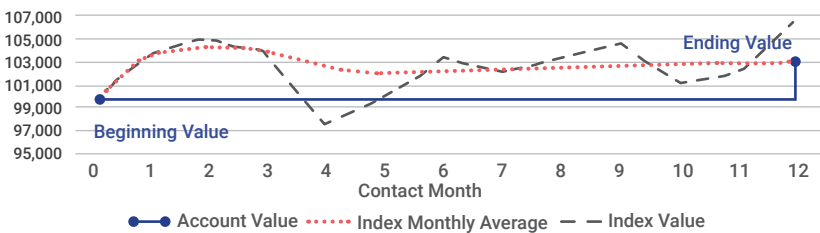
The strategy's floor protects your premium in a down market.



2 year point to point with participation rate works similarly to the annual point to point with cap, with a few key exceptions. First, the interest credit is determined based on two years of market returns, allowing for greater gains. Second, index returns are not subject to a cap, instead clients can participate in a portion of the gains (32% in this example). This creates the potential for more robust returns in a consistent up market environment. This example assumes \$100K of premium, 32% participation rate, and hypothetical index returns.

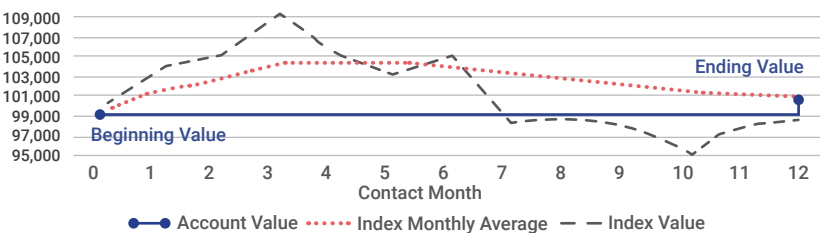
Monthly Average Annual Point to Point with Cap Rate

Annually, your account is credited interest equal to the percentage growth of the index's average monthly values, subject to a cap.



Monthly Average Annual Point to Point with Cap Rate

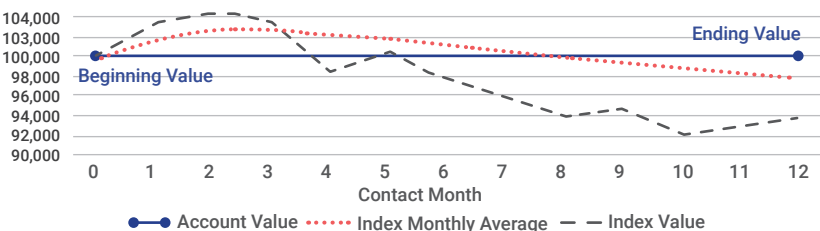
Monthly averaging allows your account to still potentially earn an interest credit, even when the market finishes down.



Monthly average annual point to point with cap rate calculates a point to point to return on the average of the 12 month-iversary index values and the starting index value. This strategy allows for upside gains but protects clients from market downturns late in the strategy's term (unlike a standard annual point to point with cap), thus providing more stable returns in volatile markets. This example assumes \$100K of premium, 4% cap, and hypothetical index returns.

Monthly Average Annual Point to Point with Cap Rate

The strategy's floor protects your premium in a down market



Accessing Your Money

The Harbourview FIA offers several ways to access your money without being subject to surrender charges or market value adjustments including,

✓ Free Withdrawals

Each year after the first contract year, clients may withdraw up to 10% of their contract value (as of the most recent contract anniversary) to provide income.

Minimum withdrawal amount: \$250.

Free withdrawals will not be subject to surrender charges or market value adjustments.

✓ Required Minimum Distributions

Required minimum distributions (RMDs) are mandatory withdrawals from qualified contracts. Recently enacted federal legislation increases the required beginning age for those born on or after July 1, 1949, to age 72. If you were born before July 1, 1949, your required beginning age for taking RMDs remains age 70 ½. RMDs can begin after year one and are considered a free withdrawal, even if they exceed 10% of the account value.

✓ Settlement Options

The Harbourview FIA Series can provide an income stream for a term of your choosing, including the rest of your life. Once you elect to receive a guaranteed income stream, the payment schedule and amount cannot be changed.

Life Only

Equal monthly payments for the annuitant's remaining lifetime. Payments will end with the payment due just before the annuitant's death.

Life with 10 Year Period Certain

Equal monthly payments for the greater of 120 months or the annuitant's remaining lifetime.

Joint and Last Survivor

This option provides payments during the lifetime of the annuitant and the lifetime of a designated second person. If at the death of the survivor, annuity payments have been made for less than 120 monthly periods, the remaining guaranteed annuity payments will be continued to the beneficiary.

✓ Death Benefit

A death benefit is payable to the annuity's beneficiary, if the owner, or the annuitant if the owner is a non-natural person, dies before the annuity payments begin. The amount payable is equal to the accumulation value determined as of the date of death. The death benefit will not be subject to a Market Value Adjustment or Surrender Charges.

Spousal Continuation

This option allows one spouse to continue the other's contract as the new annuitant. In the event of the death of one spouse, contracts that are jointly owned by spouses or a single-owner contract with a sole spouse beneficiary allow the surviving spouse to assume all rights to the initial agreement. They will have the ability to elect to continue the contract, collect any remaining and all payments and any death benefits and choose beneficiaries, subject to certain conditions. This provision allows for the surviving spouse to maintain a tax-deferred status and secure long-term financial stability.

Surrender Charge Schedule

Term	1	2	3	4	5	6	7	8	9	10
3	9.00%	8.00%	7.00%							
5	9.00%	8.00%	7.00%	6.00%	5.00%					
7	9.00%	8.00%	7.00%	6.00%	5.00%	4.00%	3.00%			
10	9.00%	9.00%	8.00%	7.00%	6.00%	5.00%	4.00%	3.00%	2.00%	1.00%



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Rated “A-” Excellent by A.M. Best

A.M. Best has assigned Oceanview Life and Annuity® Company an “A-” (Excellent) rating, with stable outlook, reflecting their opinion of the company's financial strength.

*As of 12/31/2019. A.M. Best Company rating based on financial strength, management skill and integrity, but is not a statement nor recommendation to purchase a contract. A.M. Best Financial Strength Rating of A- (Excellent) ranks the fourth highest of 16 rankings.

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 59½. 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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