

## Sailing Toward Retirement

with the

## Topsider FIA



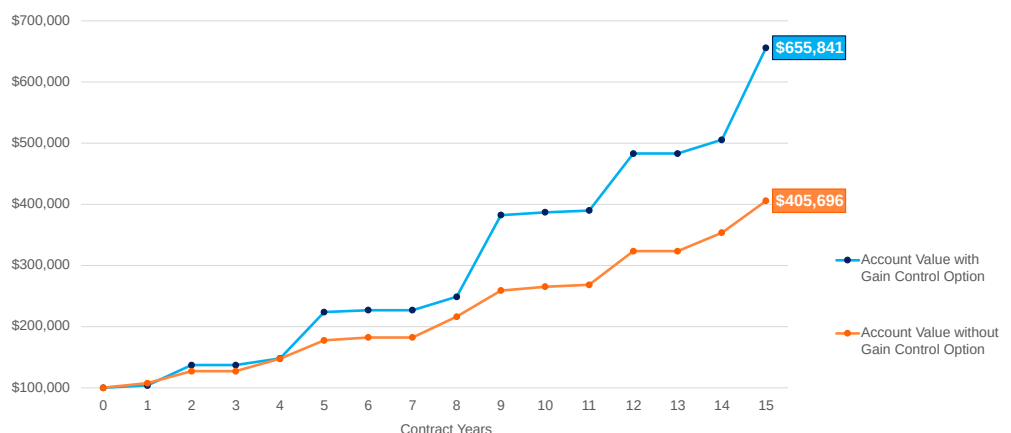
John and Sarah, a couple in their early 60s, were looking for a way to protect their retirement savings while still having growth potential. Their agent, Michael, introduced them to the Oceanview Topsider Fixed Indexed Annuity (Topsider FIA) and its Gain Control Option, which offered principal protection and enhanced growth potential.

The Topsider FIA appealed to John and Sarah because its Gain Control Option allowed them to increase their participation in future potential gains, recognizing that the market has historically moved in cycles.

John and Sarah allocated their \$100,000 premium to the S&P 500 Daily Risk Control 10% Excess Return Annual Point-to-Point with Participation Rate and Gain Control Option strategy. They started with the automatic 50% selection, which would automatically apply 50% of their annual index credit to increase their participation rate for the following year.

Michael explained that they could adjust their Gain Control Option percentage or opt out of the feature, depending on their needs and risk tolerance.

To take advantage of this flexibility, John and Sarah implemented a simple logic: if their index credit for the year exceeded 20%, they would reduce their Gain Control Option percentage for the following year. This way, they could enjoy the gains without increasing their participation rate when returns were particularly high.



Because of their participation in the Gain Control Option, when the contract annuitizes at **\$655,841**, John and Sarah will have accumulated **\$555,841** in premium growth!

Over time, John and Sarah's Oceanview Topsider FIA performed well, and they adjusted their Gain Control Option percentage based on their annual index credits and changing risk tolerance. Thanks to the Oceanview Topsider FIA, their agent's support, and the ability to adjust their Gain Control Option percentage, John and Sarah protected their retirement savings while achieving meaningful growth.



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#### Disclosures:

Illustration Assumptions: 1) Premium Paid: \$100,000; 2) All monies were allocated to the S&P 500® Daily Risk Control 10% USD Excess Return Index Annual Point-to-Point with Participation Rate and Gain Control Option crediting strategy; 3) Interest credited in this illustration is based on index returns from 6/30/2009 to 6/30/2024; 4) 'Account value w/o Gain Control' illustrated values are based on a participation rate of 110%; 5) 'Account Value w/ Gain Control' is based on resulting participation rates utilizing the Gain Control Option at 50% in Contract Years 2, 4, 5, 7, 8, 9, 11, 12, 14, 15 and current actuarial assumptions; 6) No withdrawals were taken during the period; and 7) None of the values shown in this illustration are guaranteed.

Oceanview's Single Premium Fixed Indexed Annuity Contract (ICC19 OLA FIA), Gain Control Option Endorsement (ICC24 – GAIN CONTROL Endorsement), and other product riders and state variations are issued by Oceanview Life and Annuity Company, Denver, CO (in CA d/b/a Oceanview Life and Annuity Insurance Company). Product features, limitations, and availability may vary. Products are not available in all states. Guarantees provided by annuities are subject to the issuing insurance company's financial strength and claims-paying ability. 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 contact your agent if you have questions about our Company's products or features. S&P 500 statistical sources are available upon request. This document contains highlights only — for a full explanation of these annuities, please refer to your product disclosure, which, along with your contract, provides more detailed product information, including all charges or limitations.

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