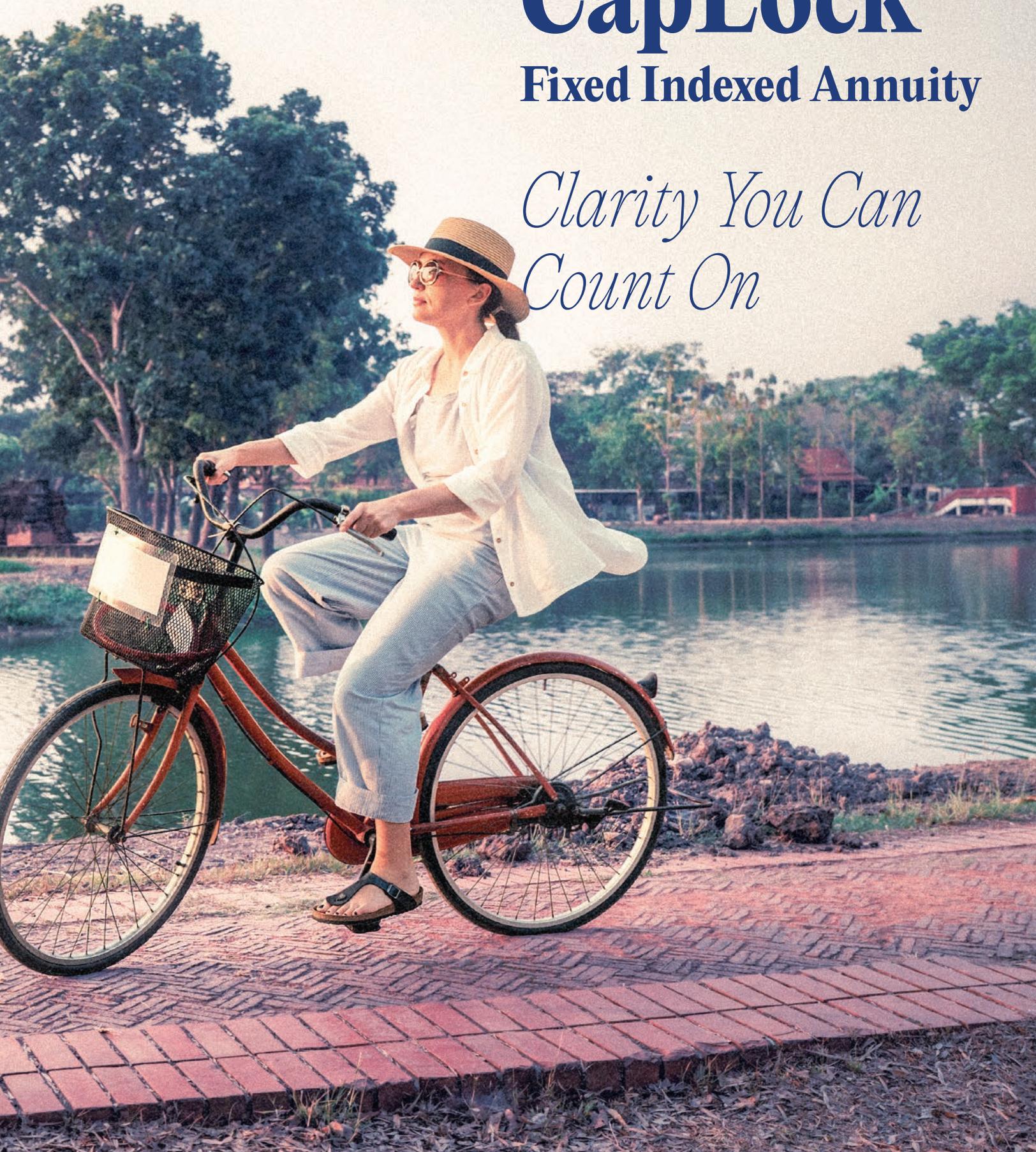




CapLock™

Fixed Indexed Annuity

*Clarity You Can
Count On*



A Cap You Can Count On — Locked for the Surrender Charge Period You Select

The Oceanview CapLock Fixed Indexed Annuity provides a clear, straightforward way to plan for long-term accumulation with confidence.

For the following three **Guaranteed Cap Rate Index Strategies**, the cap rate is declared **once at policy issue** and **remains locked for your full surrender charge period — 5 or 7 years**:

- ☀ **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**

That means **no annual re-declarations, no mid-term adjustments, and no unexpected changes** to the declared cap rate — just clear expectations and consistent performance parameters for long-term planning.

Your cap rate remains the same for your entire selected Surrender Charge Period, providing predictability in how interest is credited.

That's the value of the LevelCap design.



How CapLocks Works

CapLock combines the potential for index-linked growth with the **principal protection** of a fixed annuity.

How interest is credited:

- ☀ Interest, if any, is credited annually based on index performance, **up to your locked cap rate**.
- ☀ If the index return is negative, no interest is credited for that year — but **your principal does not decline due to market performance**.

Key Features

- ☀ **Cap Rate Declared Once** — Guaranteed for your entire 5- or 7-year surrender charge period
- ☀ **Market-Linked Growth Potential** — Through leading indices
- ☀ **Principal Protection** — Your account value is not reduced from market downturns
- ☀ **No Direct Equity Exposure** — Index performance is used solely to determine credited interest and does not represent direct market participation

Available Terms

5 Year | 7 Year

Minimum Single Premium

\$20,000 (Qualified and Non-Qualified)

Issue Ages

5-Year: Up to Age 89 + 364 Days
7-Year: Up to Age 84 + 364 Days

Index Crediting Strategies

Choose from a range of diversified options designed for stable, long-term accumulation potential:

Guaranteed Cap Rate Strategies (Cap Locked for Full Term)

- ☀ 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*

Additional Index 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[®] 2-Year Point-to-Point with Participation Rate
- ☀ S&P 500[®] Monthly Average Point-to-Point 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 Interest Strategy

**Guaranteed Cap Rate Strategies are available only at the time of application.*

If you reallocate out of a Guaranteed Cap Rate Strategy, you cannot reallocate back into any Guaranteed Cap Rate Strategy.

Interest, if any, is credited based on index performance (excluding dividends) and subject to the applicable cap or participation rate.



Accessing Funds

Free Partial Withdrawals

Beginning after the first contract year, you may withdraw up to **10% of your account value** (as of the most recent contract anniversary) each year **without surrender charges or MVA**.

Minimum Withdrawal Amount: \$250.

Market Value Adjustment (MVA)

An MVA may increase or decrease the value of withdrawals exceeding the free withdrawal allowance, based on market interest rate changes since issue.

The MVA applies only **during the surrender charge period**.

(Not applicable in California)

Required Minimum Distributions

RMDs from qualified contracts are available after the first contract year and **are not subject to surrender charges or MVA**, even if they exceed 10%.

Protection Features

Included Waivers (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).

(Available where approved; see contract for details.)

Surrender Charge Schedule

Contract Year	1	2	3	4	5	6	7
5-Year	9%	8%	7%	6%	5%		
7-Year	9%	8%	7%	6%	5%	4%	3%

(California versions are non-MVA and may include slightly adjusted charge schedules. Surrender charges vary by state.)

After the surrender charge period ends, **no surrender charges or MVA apply.**

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 your contract continues beyond the surrender charge period, any funds in **Guaranteed Cap Strategies** will automatically transition to a **non-guaranteed cap strategy**, subject to the declared rates then in effect.

Death Benefit & Spousal Continuation

If the owner or annuitant dies before annuitization, beneficiaries receive the **full contract value**, free from surrender charges and MVA.

A **spousal continuation** provision allows a surviving spouse to continue the contract with full tax-deferred status (when listed as the sole primary beneficiary).

Why Oceanview



Financial Strength

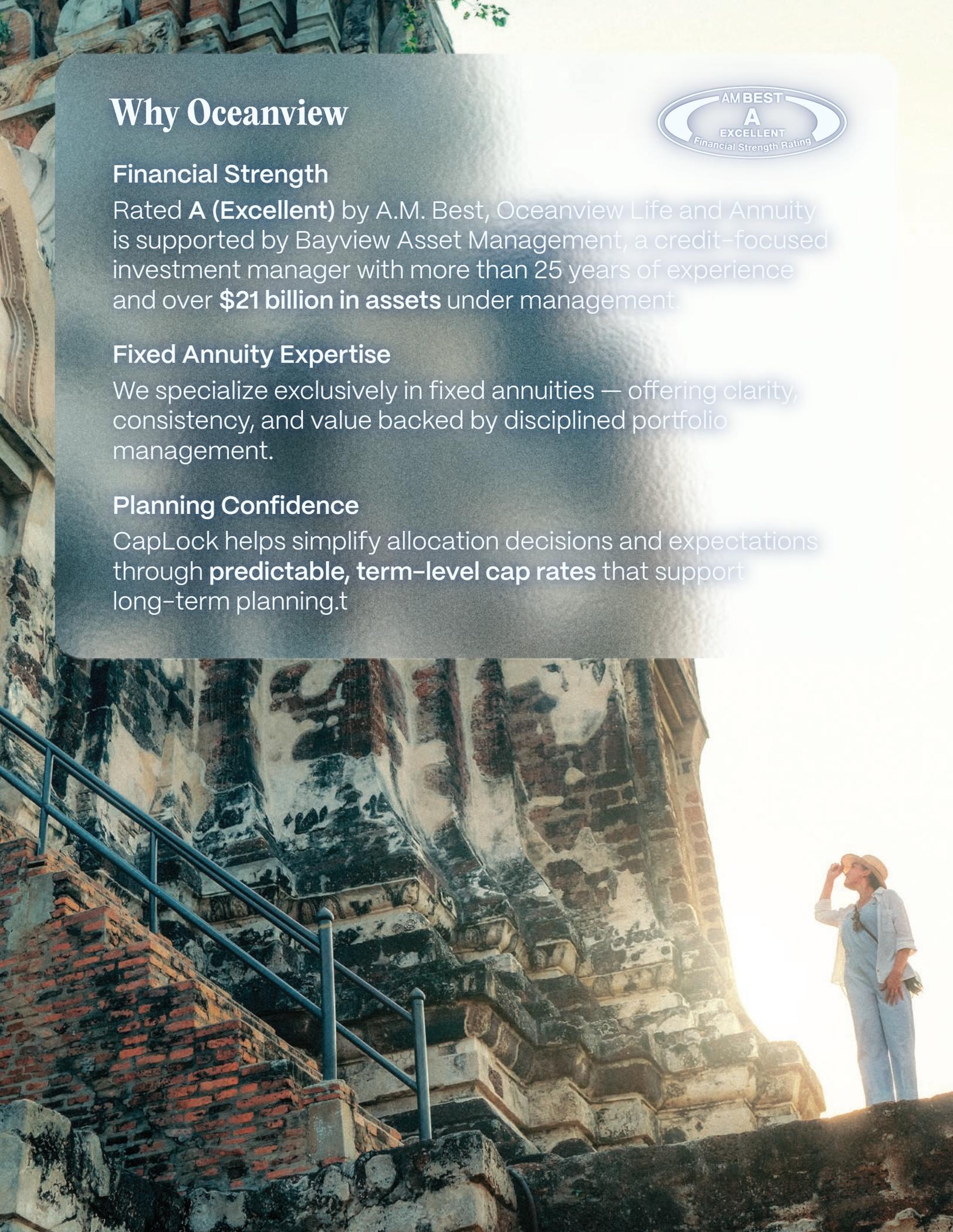
Rated **A (Excellent)** by A.M. Best, Oceanview Life and Annuity is supported by Bayview Asset Management, a credit-focused investment manager with more than 25 years of experience and over **\$21 billion in assets** under management.

Fixed Annuity Expertise

We specialize exclusively in fixed annuities — offering clarity, consistency, and value backed by disciplined portfolio management.

Planning Confidence

CapLock helps simplify allocation decisions and expectations through **predictable, term-level cap rates** that support long-term planning.



Frequently Asked Questions *About CapLock*

Q: How is CapLock different from traditional FIAs?

Traditional FIAs generally re-declare their cap rates each year. CapLock provides greater predictability by **locking your cap rate at issue for the full surrender charge period.**

Q: Are returns guaranteed?

No. The cap rate is guaranteed to remain the same, but credited interest depends on index performance. Poor index performance may result in zero interest for a period — but your principal will not decline.

Q: When can I choose a Guaranteed Cap Rate Strategy?

Only at the time of application.

If you reallocate out of a Guaranteed Cap Strategy, you cannot re-enter one later.

Q: What happens at the end of my surrender charge period?

At the end of the Surrender Charge Period, clients can reallocate among available crediting strategies or fully withdraw their account value without surrender charges or MVA.

If your contract continues without action, Guaranteed Cap Strategy allocations transition to non-guaranteed cap strategies at then-current declared rates.

Q: Can I change my allocations during the surrender charge period?

Yes — but **only among non-guaranteed strategies.**

Guaranteed Cap Rate Strategies are available only at issue and cannot be re-entered once exited.

About Fixed Indexed Annuities

Q: Is my money invested in the market?

No. Index performance is a reference for interest crediting only and does not involve direct market participation or dividends. Interest, if any, is credited based on index performance and subject to a cap or participation rate.

Q: Can my contract lose value due to market declines?

No. Principal and credited interest are protected from market losses.

Q: How is interest determined?

Interest is credited at the end of each crediting period based on index results and the cap or participation rate associated with your chosen strategy. Interest crediting formulas vary by index strategy and are described in the contract.

Q: What liquidity options are available?

After year one, up to 10% of your account value may be withdrawn annually without surrender charges or MVA. RMDs are also not subject to surrender charges or MVA.

Q: What is a Market Value Adjustment (MVA)?

An adjustment applied to withdrawals over the free allowance during the surrender charge period and is based on interest rate changes. (Not applicable in California). It may either increase or decrease the surrender value.

Q: Are there any annual fees?

No explicit annual policy or administrative fees. Surrender charges and MVA apply only to withdrawals above the free allowance (generally 10% after the first year) during the surrender charge period.

Q: What happens if the owner passes away?

Beneficiaries receive the full contract value without surrender charges or MVA.

Q: Is CapLock available in all states?

CapLock is available in most states but **not in New York or Vermont.**

California versions are non-MVA.

About Oceanview



All guarantees are backed by the claims-paying ability of **Oceanview Life and Annuity Company**, rated A (Excellent) by A.M. Best.

A.M. Best rating as of December 11, 2024; ratings are subject to change and do not apply to the investment performance of any index.

Product suitability should be determined based on the client's financial situation, investment objectives, and time horizon. Clients should consult their financial professional to determine whether this product meets their needs and objectives.

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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OCEANVIEW ANNUITIES ARE PRODUCTS OF THE INSURANCE INDUSTRY AND NOT GUARANTEED BY ANY BANK NOR INSURED BY THE FDIC OR NCUA/NCUSIF OR ANY OTHER FEDERAL GOVERNMENTAL AGENCY. MAY LOSE VALUE. NO BANK/CREDIT UNION GUARANTEE. NOT A DEPOSIT. MAY ONLY BE OFFERED BY A LICENSED INSURANCE AGENT. GUARANTEES ARE SUBJECT TO THE CLAIM PAYING ABILITY OF THE ISSUING INSURANCE COMPANY.

Annuities issued by Oceanview Life and Annuity Company, 1331 17th Street, Suite 1050, Denver, CO 80202. In California, doing business as Oceanview Life and Annuity Insurance Company www.oceanviewlife.com.

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 review the contract for full details.

A.M. Best Rating as of December 11, 2024, 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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Neither Oceanview Life and Annuity Company nor any of its representatives may provide tax or legal advice.

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 1/2.

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.

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.

Funds allocated to an index do not directly participate or invest in the stock market or any index.

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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.

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Ready to Lock In?

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CapLock FIA Rates

Effective: December 19, 2025

Issued by Oceanview Life and Annuity Company. All rates are for new applications only and are subject to change

Crediting Strategy	5-Year Rate	7-Year Rate
Guaranteed Cap Rates		
S&P 500 Annual Point-to-Point w/ Cap Rate Guarantee*	8.00%	8.25%
Nasdaq-100 Annual Point-to-Point w/ Cap Rate Guarantee*	7.50%	7.75%
Russell-2000 Annual Point-to-Point w/ Cap Rate Guarantee*	7.50%	7.75%
Cap Rates		
S&P 500 Annual Point-to-Point w/ Cap Rate	8.25%	8.50%
Nasdaq-100 Annual Point-to-Point w/ Cap Rate	8.25%	8.50%
Russell 2000 Annual Point-to-Point w/ Cap Rate	8.25%	8.50%
S&P 500 Monthly Average w/ Cap Rate	5.00%	5.00%
Participation Rates		
S&P 500 Annual Point-to-Point w/ Par Rate	45.00%	50.00%
S&P 500 2-Year Point-to-Point w/ Par Rate	55.00%	60.00%
S&P 500 DRC 5% Excess Return Annual Point-to-Point w/ Par Rate	140.00%	140.00%
S&P 500 DRC 10% Excess Return Annual Point-to-Point w/ Par Rate	70.00%	70.00%
Fixed Rate	3.50%	3.50%

Disclosures: Guarantees are based on the financial strength of the issuing carrier. For most states, this annuity contract is issued on FIA Policy Form: ICC19OLASPPA and is a single premium deferred annuity. Policy form numbers and provisions may vary. Product features, options, form numbers and availability may also vary by state. This is a brief description of the FIA contract and is meant for informational purposes only. It is not individualized to address any specific investment objective. It is not intended as investment or financial advice.

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