



AGENT STREET

Annuity Commission Schedule

Oceanview Life and Annuity

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Phone: 888-295-3815

Effective: 3/26/2026

Products	New Issue Commission Rate
CapLock FIA 5	
Ages 0-79	4.000%
Ages 80+	4.000%
CapLock FIA 7	
Ages 0-79	5.250%
Ages 80+	5.250%

GENERAL INFORMATION

A. This Compensation Schedule applies only to sales of the above Oceanview Life and Annuity contracts. This Schedule may be revised, replaced, or withdrawn, in whole or in part, at any time by Oceanview Life and Annuity in its sole discretion, and any such revisions, replacements, or withdrawals are binding on all contracted parties.

B. Consult Company's field publications (published electronically and/or by document) for product availability by state and producer contract type and to determine the current Oceanview Life and Annuity rules (in addition to those set out below) regarding commission adjustments including but not limited to exchanges and replacements.

C. Commissions are expressed as a percentage of premium.

D. Chargeback Provisions: If a death claim, based on date of death, or full surrender occurs within the first 18 months of the contract's issue date, 100% of the commission will be charged back.

E. Commissions will be based on the attained age of the owner's last birthday (or if joint, the oldest owner's). Age at contract issue will be used to determine commission rate.

F. Products may not be available in all states. Jurisdictional commission regulations will be followed in all situations. Consult your specific jurisdictional commission regulations for licensing and other requirements.

G. Commission rates in effect when the contract was written will apply to commissions earned for the life of the case.