



AGENT STREET

Annuity Commission Schedule

Oceanview Life and Annuity
 1819 Wazee Street, 2nd Floor.
 Denver CO, 80202
 Phone: 888-295-3815
 Effective: 8/25/2025

Products	New Issue Commission Rate	Renewal Commission Rate
Harbourview MYGA 2		
Ages 0-79	0.850%	0.850%
Ages 80+	0.850%	0.425%
Harbourview MYGA 3		
Ages 0-79	1.500%	1.200%
Ages 80+	1.500%	0.600%
Harbourview MYGA 4		
Ages 0-79	1.150%	1.150%
Ages 80+	1.150%	0.575%
Harbourview MYGA 5		
Ages 0-79	2.250%	1.913%
Ages 80+	2.250%	0.956%
Harbourview MYGA 6		
Ages 0-79	1.250%	1.250%
Ages 80+	1.250%	0.625%
Harbourview MYGA 7		
Ages 0-79	2.750%	1.375%
Ages 80+	2.750%	0.688%
Harbourview MYGA 10		
Ages 0-79	2.750%	1.375%
Ages 80+	2.750%	0.688%

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 This Schedule may be revised, replaced, or withdrawn, in whole or in part, at any time by Oceanview Life and Annuity in its sole discretion, and any such revisions, replacements, or withdrawals are binding on all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. If a death claim, based on date of death, or full surrender occurs within the first contract year, 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. Renewal Commissions are reduced by 50% for clients 80 and over.
- G. 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.
- H. Commission rates in effect when the contract was written will apply to commissions earned for the life of the case.