



Agent

Annuity Commission Schedule

Oceanview Life and Annuity
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 Effective: 05/01/2020

Products	New Commission Rate	Renewal Commission Rate
Harbourview MYGA 3		
Ages 0-79	1.500%	0.750%
Ages 80+	0.750%	0.375%
Harbourview MYGA 5		
Ages 0-79	2.500%	1.250%
Ages 80+	1.250%	0.625%
Harbourview MYGA 7		
Ages 0-79	2.750%	1.375%
Ages 80+	1.375%	0.688%
Harbourview MYGA 10		
Ages 0-79	3.000%	1.500%
Ages 80+	1.500%	0.750%

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 This Schedule may be revised, replaced, or withdrawn, in whole or in part, at any time by Oceanview Life and Annuity in its sole discretion, and any such revisions, replacements, or withdrawals are binding on all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. Death in the first year will result in a commission chargeback prorated based on the month of death. Percentage as follows: Month 1 – 100% ; Month 2 – 91.67%; Month 3 – 83.33%; Month 4 – 75%; Month 5 – 66.67%; Month 6 – 58.33%; Month 7 – 50%; Month 8 – 41.67%; Month 9 – 33.33%; Month 10 25%; Month 11 – 16.67%; Month 12 – 8.33%
- 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.