



# Harbourview MYGA Rates

## MULTI-YEAR GUARANTEED ANNUITY

Effective: October 17th, 2022

		Initial Guarantee Period						
		2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	10 Year
Premium Amounts	High Band (\$80,000+)	4.10%	4.50%	4.75%	5.10%	5.30%	5.30%	5.20%
	Low Band (\$20,000+)	3.75%	4.15%	4.40%	4.75%	4.95%	4.95%	4.85%

**Contract Features:**

- Issue ages up to age 89 + 364 days
- 10% Free Withdrawal of Contract Value on or after first year of Contract anniversary without Surrender Charge penalty
- Principal protection with zero stock market risk
- Full tax-deferred growth on most contracts
- Full account value as the death benefit for beneficiaries

**ALL APPLICATIONS:**

- All premiums must be received to Oceanview within 60 days of the app sign date
- The client will receive the higher crediting rate between the app sign date and current rate at the time premium is received

**Your Contact for Further Questions:**

Name:

Company:

Phone:

Email:



# Harbourview MYGA Rates

## MULTI-YEAR GUARANTEED ANNUITY - CALIFORNIA

Effective: October 17th, 2022

		Initial Guarantee Period						
		2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	10 Year
Premium Amounts	High Band (\$80,000+)	4.00%	4.40%	4.60%	4.95%	5.15%	5.15%	5.05%
	Low Band (\$20,000+)	3.65%	4.05%	4.25%	4.60%	4.80%	4.80%	4.70%

**Contract Features:**

- Issue ages up to age 89 + 364 days
- 10% Free Withdrawal of Contract Value on or after first year of Contract anniversary without Surrender Charge penalty
- Principal protection with zero stock market risk
- Full tax-deferred growth on most contracts
- Full account value as the death benefit for beneficiaries

**ALL APPLICATIONS:**

- All premiums must be received to Oceanview within 60 days of the app sign date
- The client will receive the higher crediting rate between the app sign date and current rate at the time premium is received

**Your Contact for Further Questions:**

Name:  
Company:  
Phone:  
Email:



# Harbourview FIA Rates

## FIXED INDEXED ANNUITY

Effective: November 3rd, 2022

Crediting Strategy	3-Year Rate	5-Year Rate	7-Year Rate	10-Year Rate
<b>Participation Rates</b>				
<b>S&amp;P 500 2-Year Annual Point-to-Point w/ Participation Rate</b>	27.00%	35.00%	35.00%	40.00%
<b>S&amp;P 500 Annual Point-to-Point w/ Participation Rate</b>	15.00%	30.00%	30.00%	35.00%
<b>Credit Suisse Retiree Balanced Index 2-Year Point-to-Point w/ Participation Rate</b>	150.00%	180.00%	275.00%	300.00%
<b>Credit Suisse Retiree Balanced Index Annual Point-to-Point w/ Participation Rate</b>	100.00%	120.00%	190.00%	210.00%
<b>Cap Rates</b>				
<b>S&amp;P 500 Monthly Average w/ Cap Rate</b>	4.00%	5.00%	6.00%	8.00%
<b>S&amp;P 500 Annual Point-to-Point w/ Cap Rate</b>	5.00%	6.00%	9.50%	10.25%
<b>Russell 2000 Annual Point-to-Point w/ Cap Rate</b>	5.00%	6.00%	9.50%	10.25%
<b>Nasdaq-100 Annual Point-to-Point w/ Cap Rate</b>	5.00%	6.00%	9.50%	10.25%
<b>Fixed Rate</b>	3.00%	3.50%	4.00%	5.00%

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# Harbourview FIA Rates

## FIXED INDEXED ANNUITY - CALIFORNIA

Effective: November 3rd, 2022

Crediting Strategy	3-Year Rate	5-Year Rate	7-Year Rate	10-Year Rate
<b>Participation Rates</b>				
<b>S&amp;P 500 2-Year Annual Point-to-Point w/ Participation Rate</b>	22.00%	27.00%	27.00%	32.00%
<b>S&amp;P 500 Annual Point-to-Point w/ Participation Rate</b>	14.00%	25.00%	25.00%	30.00%
<b>Credit Suisse Retiree Balanced Index 2-Year Point-to-Point w/ Participation Rate</b>	150.00%	180.00%	275.00%	300.00%
<b>Credit Suisse Retiree Balanced Index Annual Point-to-Point w/ Participation Rate</b>	100.00%	120.00%	190.00%	210.00%
<b>Cap Rates</b>				
<b>S&amp;P 500 Monthly Average w/ Cap Rate</b>	4.00%	5.00%	6.00%	8.00%
<b>S&amp;P 500 Annual Point-to-Point w/ Cap Rate</b>	5.00%	6.00%	9.50%	10.25%
<b>Russell 2000 Annual Point-to-Point w/ Cap Rate</b>	5.00%	6.00%	9.50%	10.25%
<b>Nasdaq-100 Annual Point-to-Point w/ Cap Rate</b>	5.00%	6.00%	9.50%	10.25%
<b>Fixed Rate</b>	3.00%	3.50%	4.00%	5.00%

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