



# Harbourview MYGA Rates

## MULTI-YEAR GUARANTEED ANNUITY

Effective: November 30th, 2022

		Initial Guarantee Period						
		2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	10 Year
Premium Amounts	High Band (\$80,000+)	4.30%	4.75%	5.00%	5.10%	5.10%	5.10%	5.10%
	Low Band (\$20,000+)	3.95%	4.40%	4.65%	4.75%	4.75%	4.75%	4.75%

**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: November 30th, 2022

		Initial Guarantee Period						
		2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	10 Year
Premium Amounts	High Band (\$80,000+)	4.20%	4.65%	4.85%	4.95%	4.95%	4.95%	4.95%
	Low Band (\$20,000+)	3.85%	4.30%	4.50%	4.60%	4.60%	4.60%	4.60%

**Contract Features:**

- Issue ages up to age 89 + 364 days
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**ALL APPLICATIONS:**

- All premiums must be received to Oceanview within 60 days of the app sign date
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**Your Contact for Further Questions:**

Name:  
Company:  
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Email:



# Harbourview FIA Rates + Commissions

## AGENT USE ONLY

Effective: January 12th, 2023

\*Issued by Oceanview Life and Annuity Company. All rates are for new applications only.

Crediting Strategy	3-Year Rate	5-Year Rate	7-Year Rate	10-Year Rate
<b>Participation Rates</b>				
S&P 500 2-Year Annual Point-to-Point w/ Participation Rate	27.00%	35.00%	35.00%	40.00%
S&P 500 Annual Point-to-Point w/ Participation Rate	15.00%	30.00%	30.00%	35.00%
Credit Suisse Retiree Balanced Index 2-Year Point-to-Point w/ Participation Rate	150.00%	180.00%	275.00%	300.00%
Credit Suisse Retiree Balanced Index Annual Point-to-Point w/ Participation Rate	100.00%	120.00%	200.00%	225.00%
<b>Cap Rates</b>				
S&P 500 Monthly Average w/ Cap Rate	4.00%	5.00%	6.00%	8.00%
S&P 500 Annual Point-to-Point w/ Cap Rate	5.00%	6.00%	10.50%	11.00%
Russell 2000 Annual Point-to-Point w/ Cap Rate	5.00%	6.00%	10.50%	11.00%
Nasdaq-100 Annual Point-to-Point w/ Cap Rate	5.00%	6.00%	10.50%	11.00%
Fixed Rate	3.00%	3.50%	6.15%*	6.15%*
Agent Street Commission	2.50%	4.00%	5.25%	7.00%

\*THIS IS A SPECIAL INTRODUCTORY EFFECTIVE RATE AND IS IN PLACE FOR THE FIRST CONTRACT YEAR ONLY. EFFECTIVE RATES FOR SUBSEQUENT CONTRACT YEARS WILL LIKELY BE LESS.



# Harbourview FIA Rates + Commissions

## AGENT USE ONLY- CALIFORNIA

Effective: January 12th, 2023

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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%	200.00%	225.00%
<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%	10.50%	11.00%
<b>Russell 2000 Annual Point-to-Point w/ Cap Rate</b>	5.00%	6.00%	10.50%	11.00%
<b>Nasdaq-100 Annual Point-to-Point w/ Cap Rate</b>	5.00%	6.00%	10.50%	11.00%
<b>Fixed Rate</b>	3.00%	3.50%	6.15%*	6.15%*
<b>Agent Street Commission</b>	2.50%	4.00%	5.25%	7.00%

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