



Harbourview MYGA Rates + Commissions

Agent Use Only

Effective: May 1st, 2023

		Initial Guarantee Period						
		2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	10 Year
Premium Amounts	High Band (\$80,000+)	4.60%	4.80%	4.90%	4.90%	5.05%	4.65%	4.65%
	Street Commission	0.85%	1.50%	1.15%	2.25%	1.25%	2.75%	2.75%
	Low Band (\$20,000+)	4.25%	4.45%	4.55%	4.55%	4.70%	4.30%	4.30%
	Street Commission	0.85%	1.50%	1.15%	2.25%	1.25%	2.75%	2.75%

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



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Agent Use Only - CALIFORNIA

Effective: May 1st, 2023

		Initial Guarantee Period						
		2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	10 Year
Premium Amounts	High Band (\$80,000+)	4.50%	4.70%	4.75%	4.75%	4.90%	4.50%	4.50%
	Street Commission	0.85%	1.50%	1.15%	2.25%	1.25%	2.75%	2.75%
	Low Band (\$20,000+)	4.15%	4.35%	4.40%	4.40%	4.55%	4.15%	4.15%
	Street Commission	0.85%	1.50%	1.15%	2.25%	1.25%	2.75%	2.75%

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Harbourview FIA Rates

FIXED INDEXED ANNUITY

Effective: February 16th, 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
Participation Rates				
S&P 500 Annual Point-to-Point w/ Participation Rate	15.00%	30.00%	30.00%	35.00%
S&P 500 2-Year Annual Point-to-Point w/ Participation Rate	27.00%	35.00%	35.00%	40.00%
Cap Rates				
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%	9.00%	10.50%	11.00%
Russell 2000 Annual Point-to-Point w/ Cap Rate	5.00%	9.00%	10.50%	11.00%
Nasdaq-100 Annual Point-to-Point w/ Cap Rate	5.00%	9.00%	10.50%	11.00%
Fixed Rate	3.00%	4.00%	6.15*	6.15*

*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.

You can reach the Oceanview Sales and Marketing Teams
at 1-833-656-7455

Scan the QR Code to
Visit Oceanview Online





Harbourview FIA Rates

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Crediting Strategy	3-Year Rate	5-Year Rate	7-Year Rate	10-Year Rate
Participation Rates				
S&P 500 Annual Point-to-Point w/ Participation Rate	14.00%	25.00%	25.00%	30.00%
S&P 500 2-Year Annual Point-to-Point w/ Participation Rate	22.00%	27.00%	27.00%	32.00%
Cap Rates				
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%	9.00%	10.50%	11.00%
Russell 2000 Annual Point-to-Point w/ Cap Rate	5.00%	9.00%	10.50%	11.00%
Nasdaq-100 Annual Point-to-Point w/ Cap Rate	5.00%	9.00%	10.50%	11.00%
Fixed Rate	3.00%	4.00%	6.15%*	6.15%*

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