



Harbourview MYGA Rates

MULTI-YEAR GUARANTEED ANNUITY

Effective: January 22nd, 2024

		Initial Guarantee Period						
		2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	10 Year
Premium Amounts	High Band (\$80,000+)	5.00%	5.15%	5.20%	5.25%	5.30%	5.05%	5.05%
	Low Band (\$20,000+)	4.65%	4.80%	4.85%	4.90%	4.95%	4.70%	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

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

Scan the QR Code to
Visit Oceanview Online





Harbourview MYGA Rates

MULTI-YEAR GUARANTEED ANNUITY - CALIFORNIA

Effective: January 22nd, 2024

		Initial Guarantee Period						
		2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	10 Year
Premium Amounts	High Band (\$80,000+)	4.90%	4.95%	5.05%	5.10%	5.15%	4.90%	4.90%
	Low Band (\$20,000+)	4.55%	4.60%	4.70%	4.75%	4.80%	4.55%	4.55%

Contract Features:

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- 10% Free Withdrawal of Contract Value on or after first year of Contract anniversary without Surrender Charge penalty
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Harbourview FIA Rates

FIXED INDEXED ANNUITY

Effective: February 22nd, 2024

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	30.00%	45.00%	45.00%	50.00%
S&P 500 2-Year Annual Point-to-Point w/ Participation Rate	40.00%	58.00%	58.00%	65.00%
S&P 500 Daily Risk Control 5% Excess Return Annual Point-to-Point with Participation Rate	140.00%	180.00%	200.00%	220.00%
S&P 500 Daily Risk Control 10% Excess Return Annual Point-to-Point with Participation Rate	70.00%	90.00%	100.00%	110.00%
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	6.00%	9.25%	9.75%	10.00%
Russell 2000 Annual Point-to-Point w/ Cap Rate	6.00%	9.25%	9.75%	10.00%
Nasdaq-100 Annual Point-to-Point w/ Cap Rate	6.00%	9.25%	9.75%	10.00%
Fixed Rate	6.00%*	7.00%*	8.00%*	9.25%*

*This is a special introductory effective rate and is in place for the first contract year only. Effective rates for subsequent contract years will be in line with comparable annual market rates, which are likely to be much lower.

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FIXED INDEXED ANNUITY - CALIFORNIA

Effective: February 22nd, 2024

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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	29.00%	40.00%	40.00%	45.00%
S&P 500 2-Year Annual Point-to-Point w/ Participation Rate	35.00%	50.00%	50.00%	57.00%
S&P 500 Daily Risk Control 5% Excess Return Annual Point-to-Point with Participation Rate	140.00%	180.00%	200.00%	220.00%
S&P 500 Daily Risk Control 10% Excess Return Annual Point-to-Point with Participation Rate	70.00%	90.00%	100.00%	110.00%
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	6.00%	9.25%	9.75%	10.00%
Russell 2000 Annual Point-to-Point w/ Cap Rate	6.00%	9.25%	9.75%	10.00%
Nasdaq-100 Annual Point-to-Point w/ Cap Rate	6.00%	9.25%	9.75%	10.00%
Fixed Rate	6.00%*	7.00%*	8.00%*	9.25%*

*This is a special introductory effective rate and is in place for the first contract year only. Effective rates for subsequent contract years will be in line with comparable annual market rates, which are likely to be much lower.