



# Harbourview MYGA Rates

## MULTI-YEAR GUARANTEED ANNUITY

Effective: September 13th, 2024

		Initial Guarantee Period						
		2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	10 Year
Premium Amounts	High Band (\$80,000+)	4.65%	4.60%	4.70%	4.45%	4.80%	4.60%	4.95%
	Low Band (\$20,000+)	4.30%	4.25%	4.35%	4.10%	4.45%	4.25%	4.60%

**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 application sign date.
- The client will receive the higher crediting rate between the application sign date and current rate at the time premium is received.
- In the event of a rate decrease, all applications must be received within 14 calendar days of the application sign date. Any applications received after 14 calendar days will receive a NIGO and require a new application package.

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: September 13th, 2024

		Initial Guarantee Period						
		2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	10 Year
Premium Amounts	High Band (\$80,000+)	4.55%	4.40%	4.55%	4.30%	4.65%	4.45%	4.80%
	Low Band (\$20,000+)	4.20%	4.05%	4.20%	3.95%	4.30%	4.10%	4.45%

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# Harbourview FIA Rates

## FIXED INDEXED ANNUITY

Effective: September 20th, 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
<b>Participation Rates</b>				
<b>S&amp;P 500 Annual</b> Point-to-Point w/ Participation Rate	60.00%	45.00%	45.00%	45.00%
<b>S&amp;P 500 2-Year Annual</b> Point-to-Point w/ Participation Rate	75.00%	60.00%	60.00%	60.00%
<b>S&amp;P 500 Daily Risk Control 5% Excess Return Annual</b> Point-to-Point with Participation Rate	140.00%	140.00%	160.00%	180.00%
<b>S&amp;P 500 Daily Risk Control 10% Excess Return Annual</b> Point-to-Point with Participation Rate	70.00%	70.00%	80.00%	90.00%
<b>Cap Rates</b>				
<b>S&amp;P 500 Monthly Average</b> w/ Cap Rate	4.00%	5.00%	7.00%	8.00%
<b>S&amp;P 500 Annual</b> Point-to-Point w/ Cap Rate	8.25%	8.25%	11.25%**	12.25%**
<b>Russell 2000 Annual</b> Point-to-Point w/ Cap Rate	8.25%	8.25%	11.25%**	12.25%**
<b>Nasdaq-100 Annual</b> Point-to-Point w/ Cap Rate	8.25%	8.25%	11.25%**	12.25%**
<b>Fixed Rate</b>	<b>4.50%*</b>	<b>4.00%*</b>	<b>8.75%*</b>	<b>9.75%*</b>

\*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.

\*\*The cap or participation rate shown for this indexed crediting strategy is for the first contract year only. The rate for subsequent years will be in line with comparable rates, which are likely to be much lower.

# Harbourview FIA Rates

## FIXED INDEXED ANNUITY - CALIFORNIA

Effective: September 20th, 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
<b>Participation Rates</b>				
<b>S&amp;P 500 Annual</b> Point-to-Point w/ Participation Rate	50.00%	35.00%	35.00%	35.00%
<b>S&amp;P 500 2-Year Annual</b> Point-to-Point w/ Participation Rate	65.00%	50.00%	50.00%	50.00%
<b>S&amp;P 500 Daily Risk Control 5% Excess Return Annual</b> Point-to-Point with Participation Rate	140.00%	140.00%	160.00%	180.00%
<b>S&amp;P 500 Daily Risk Control 10% Excess Return Annual</b> Point-to-Point with Participation Rate	70.00%	70.00%	80.00%	90.00%
<b>Cap Rates</b>				
<b>S&amp;P 500 Monthly Average</b> w/ Cap Rate	4.00%	5.00%	7.00%	8.00%
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