



Harbourview MYGA Rates + Commissions

Agent Use Only

Effective: September 29th, 2025

		Initial Guarantee Period						
		2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	10 Year
Premium Amounts	Premier Band (\$100,000+)	5.05%	4.75%	4.80%	4.50%	4.95%	4.75%	5.20%
	Street Commissions	0.85%	1.50%	1.15%	2.25%	1.25%	2.75%	2.75%
	Select Band (\$70,000+)	5.05%	4.75%	4.80%	4.50%	4.95%	4.75%	5.20%
	Street Commissions	0.85%	1.50%	1.15%	2.25%	1.25%	2.75%	2.75%
	Standard Band (\$20,000+)	4.70%	4.40%	4.45%	4.15%	4.60%	4.40%	4.85%
	Street Commissions	0.85%	1.50%	1.15%	2.25%	1.25%	2.75%	2.75%

Contract Features:

- Issue ages:
 - **3, 5 Year** Up to Age 89 + 364 days
 - **7, 10-Year** Up to Age 84 + 364 days
- 10% Free Withdrawal of Contract Value on or after first year of Contract anniversary without Surrender Charge penalty
- Principal protection with no direct exposure to stock market fluctuations
- Tax-deferred growth on most contracts
- Beneficiaries receive the full account value as the death benefit

ALL APPLICATIONS:

- All premiums must be received to Oceanview within 60 days of the application sign date to receive the above rates.
- 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 require a new signed application package and may receive a lower rate.



Harbourview MYGA Rates + Commissions

Agent Use Only - CALIFORNIA

Effective: September 29th, 2025

		Initial Guarantee Period						
	2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	10 Year	
Premium Amounts	Premier Band (\$100,000+)	5.05%	4.75%	4.80%	4.35%	4.80%	4.60%	5.05%
	Street Commissions	0.85%	1.50%	1.15%	2.25%	1.25%	2.75%	2.75%
	Select Band (\$70,000+)	5.05%	4.75%	4.80%	4.35%	4.80%	4.60%	5.05%
	Street Commissions	0.85%	1.50%	1.15%	2.25%	1.25%	2.75%	2.75%
	Standard Band (\$20,000+)	4.70%	4.40%	4.45%	4.00%	4.45%	4.25%	4.70%
	Street Commissions	0.85%	1.50%	1.15%	2.25%	1.25%	2.75%	2.75%

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Harbourview FIA Rates + Commissions

AGENT USE ONLY

Effective: September 29th, 2025

Issued by Oceanview Life and Annuity Company. All rates are for new applications only and are subject to change

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	60.00%	65.00%	55.00%	55.00%
S&P 500 2-Year Annual Point-to-Point w/ Participation Rate	75.00%	75.00%	70.00%	70.00%
S&P 500 Daily Risk Control 5% Excess Return Annual Point-to-Point with Participation Rate	140.00%	140.00%	160.00%	180.00%
S&P 500 Daily Risk Control 10% Excess Return Annual Point-to-Point with Participation Rate	70.00%	70.00%	80.00%	90.00%
Cap Rates				
S&P 500 Monthly Average w/ Cap Rate	4.00%	5.00%	6.00%	7.00%
S&P 500 Annual Point-to-Point w/ Cap Rate	7.50%	9.25%	9.00%	9.50%
Russell 2000 Annual Point-to-Point w/ Cap Rate	7.50%	9.00%	9.00%	9.50%
Nasdaq-100 Annual Point-to-Point w/ Cap Rate	7.50%	9.00%	9.00%	9.50%
Fixed Rate	4.00%	4.00%	8.00%*	9.00%*
Agent Street Commission	2.50%	4.50%	5.25%	7.50%

*This is an introductory rate, for the first Contract Year only. Subsequent rates will be market-based and will likely be much lower than this introductory rate.

Harbourview FIA Rates + Commissions

AGENT USE ONLY - CALIFORNIA

Effective: September 29th, 2025

Issued by Oceanview Life and Annuity Company. All rates are for new applications only and are subject to change

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	50.00%	55.00%	45.00%	45.00%
S&P 500 2-Year Annual Point-to-Point w/ Participation Rate	65.00%	65.00%	60.00%	60.00%
S&P 500 Daily Risk Control 5% Excess Return Annual Point-to-Point with Participation Rate	140.00%	140.00%	160.00%	180.00%
S&P 500 Daily Risk Control 10% Excess Return Annual Point-to-Point with Participation Rate	70.00%	70.00%	80.00%	90.00%
Cap Rates				
S&P 500 Monthly Average w/ Cap Rate	4.00%	5.00%	6.00%	7.00%
S&P 500 Annual Point-to-Point w/ Cap Rate	7.50%	9.25%	9.00%	9.50%
Russell 2000 Annual Point-to-Point w/ Cap Rate	7.50%	9.00%	9.00%	9.50%
Nasdaq-100 Annual Point-to-Point w/ Cap Rate	7.50%	9.00%	9.00%	9.50%
Fixed Rate	4.00%	4.00%	8.00%*	9.00%*
Agent Street Commission	2.50%	4.50%	5.25%	7.50%

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