



Harbourview MYGA Rates + Commissions

Agent Use Only

Effective: March 27th, 2026

Initial Guarantee Period

	2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	10 Year
Premier Band (\$100,000+)	4.60%	4.70%	5.00%	4.85%	5.35%	5.25%	5.45%
Street Commissions	0.85%	1.50%	1.15%	2.25%	1.25%	2.75%	2.75%
Select Band (\$70,000+)	4.60%	4.70%	5.00%	4.85%	5.35%	5.25%	5.45%
Street Commissions	0.85%	1.50%	1.15%	2.25%	1.25%	2.75%	2.75%
Standard Band (\$20,000+)	4.25%	4.35%	4.65%	4.50%	5.00%	4.90%	5.10%
Street Commissions	0.85%	1.50%	1.15%	2.25%	1.25%	2.75%	2.75%

Contract Features:

- Issue ages:
 - **2, 3, 4, 5 Year** Up to Age 89 + 364 days
 - **6, 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: March 27th, 2026

		Initial Guarantee Period						
		2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	10 Year
Premium Amounts	Premier Band (\$100,000+)	4.60%	4.70%	5.00%	4.70%	5.20%	5.10%	5.30%
	Street Commissions	0.85%	1.50%	1.15%	2.25%	1.25%	2.75%	2.75%
	Select Band (\$70,000+)	4.60%	4.70%	5.00%	4.70%	5.20%	5.10%	5.30%
	Street Commissions	0.85%	1.50%	1.15%	2.25%	1.25%	2.75%	2.75%
	Standard Band (\$20,000+)	4.25%	4.35%	4.65%	4.35%	4.85%	4.75%	4.95%
	Street Commissions	0.85%	1.50%	1.15%	2.25%	1.25%	2.75%	2.75%

Contract Features:

- Issue ages:
 - **2, 3, 4, 5-Year** Up to Age 89 + 364 days
 - **6, 7, 10-Year** Up to Age 84 + 364 days
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Harbourview FIA Rates

FIXED INDEXED ANNUITY

Effective: March 13th , 2026

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%	65.00%	65.00%
S&P 500 2-Year Annual Point-to-Point w/ Participation Rate	75.00%	75.00%	70.00%	75.00%
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	7.00%	8.25%	8.00%	8.00%
Russell 2000 Annual Point-to-Point w/ Cap Rate	7.00%	8.25%	8.00%	8.00%
Nasdaq-100 Annual Point-to-Point w/ Cap Rate	7.00%	8.25%	8.00%	8.00%
Fixed Rate	7.00%*	5.25%*	7.75%*	8.00%*

*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

FIXED INDEXED ANNUITY - CALIFORNIA

Effective: March 13th, 2026

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%	55.00%	55.00%
S&P 500 2-Year Annual Point-to-Point w/ Participation Rate	65.00%	65.00%	60.00%	65.00%
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	7.00%	8.25%	8.00%	8.00%
Russell 2000 Annual Point-to-Point w/ Cap Rate	7.00%	8.25%	8.00%	8.00%
Nasdaq-100 Annual Point-to-Point w/ Cap Rate	7.00%	8.25%	8.00%	8.00%
Fixed Rate	7.00%*	5.25%*	7.75%*	8.00%*

*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.

CapLock FIA Rates + Commissions

AGENT USE ONLY

Effective: February 27, 2026

Crediting Strategy	5-Year Rate	7-Year Rate
Guaranteed Cap Rates		
S&P 500 Annual Point-to-Point w/ Cap Rate Guarantee*	8.10%	8.25%
Nasdaq-100 Annual Point-to-Point w/ Cap Rate Guarantee*	7.50%	7.75%
Russell-2000 Annual Point-to-Point w/ Cap Rate Guarantee*	7.50%	7.75%
Cap Rates		
S&P 500 Annual Point-to-Point w/ Cap Rate	8.25%	8.50%
Nasdaq-100 Annual Point-to-Point w/ Cap Rate	8.25%	8.50%
Russell 2000 Annual Point-to-Point w/ Cap Rate	8.25%	8.50%
S&P 500 Monthly Average w/ Cap Rate	5.00%	5.00%
Participation Rates		
S&P 500 Annual Point-to-Point w/ Par Rate	45.00%	50.00%
S&P 500 2-Year Point-to-Point w/ Par Rate	55.00%	60.00%
S&P 500 DRC 5% Excess Return Annual Point-to-Point w/ Par Rate	140.00%	140.00%
S&P 500 DRC 10% Excess Return Annual Point-to-Point w/ Par Rate	70.00%	70.00%
Fixed Rate	3.50%	3.50%
Agent Street Commission	4.50%	5.25%



CapLock FIA Rates + Commissions

AGENT USE ONLY CALIFORNIA

Effective: February 27, 2026

Crediting Strategy	5-Year Rate	7-Year Rate
Guaranteed Cap Rates		
S&P 500 Annual Point-to-Point w/ Cap Rate Guarantee*	8.10%	8.25%
Nasdaq-100 Annual Point-to-Point w/ Cap Rate Guarantee*	7.50%	7.75%
Russell-2000 Annual Point-to-Point w/ Cap Rate Guarantee*	7.50%	7.75%
Cap Rates		
S&P 500 Annual Point-to-Point w/ Cap Rate	8.25%	8.50%
Nasdaq-100 Annual Point-to-Point w/ Cap Rate	8.25%	8.50%
Russell 2000 Annual Point-to-Point w/ Cap Rate	8.25%	8.50%
S&P 500 Monthly Average w/ Cap Rate	5.00%	5.00%
Participation Rates		
S&P 500 Annual Point-to-Point w/ Par Rate	45.00%	50.00%
S&P 500 2-Year Point-to-Point w/ Par Rate	55.00%	60.00%
S&P 500 DRC 5% Excess Return Annual Point-to-Point w/ Par Rate	140.00%	140.00%
S&P 500 DRC 10% Excess Return Annual Point-to-Point w/ Par Rate	70.00%	70.00%
Fixed Rate	3.50%	3.50%
Agent Street Commission	4.50%	5.25%