



# Harbourview MYGA Rates

## MULTI-YEAR GUARANTEED ANNUITY

Effective: May 11th, 2026

### Initial Guarantee Period

	2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	10 Year
Premier Band (\$100,000+)	4.80%	5.05%	5.20%	4.85%	5.50%	5.40%	5.65%
Select Band (\$70,000+)	4.80%	5.05%	5.20%	4.85%	5.50%	5.40%	5.65%
Standard Band (\$20,000+)	4.45%	4.70%	4.85%	4.50%	5.15%	5.05%	5.30%

#### 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.

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: May 11th, 2026

		Initial Guarantee Period						
		2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	10 Year
Premium Amounts	Premier Band (\$100,000+)	4.80%	5.05%	5.20%	4.70%	5.35%	5.25%	5.50%
	Select Band (\$70,000+)	4.80%	5.05%	5.20%	4.70%	5.35%	5.25%	5.50%
	Standard Band (\$20,000+)	4.45%	4.70%	4.85%	4.35%	5.00%	4.90%	5.15%

**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.

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# Harbourview FIA Rates

## FIXED INDEXED ANNUITY

Effective: May 11th, 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
<b>Participation Rates</b>				
<b>S&amp;P 500 Annual</b> Point-to-Point w/ Participation Rate	60.00%	65.00%	65.00%	65.00%
<b>S&amp;P 500 2-Year Annual</b> Point-to-Point w/ Participation Rate	75.00%	75.00%	70.00%	75.00%
<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%	6.00%	7.00%
<b>S&amp;P 500 Annual</b> Point-to-Point w/ Cap Rate	7.00%	8.40%	8.15%	8.15%
<b>Russell 2000 Annual</b> Point-to-Point w/ Cap Rate	7.00%	8.40%	8.15%	8.15%
<b>Nasdaq-100 Annual</b> Point-to-Point w/ Cap Rate	7.00%	8.40%	8.15%	8.15%
<b>Fixed Rate</b>	<b>7.50%*</b>	<b>6.00%*</b>	<b>8.00%*</b>	<b>8.10%*</b>

\*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: May 11th, 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
<b>Participation Rates</b>				
<b>S&amp;P 500 Annual</b> Point-to-Point w/ Participation Rate	50.00%	55.00%	55.00%	55.00%
<b>S&amp;P 500 2-Year Annual</b> Point-to-Point w/ Participation Rate	65.00%	65.00%	60.00%	65.00%
<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%	6.00%	7.00%
<b>S&amp;P 500 Annual</b> Point-to-Point w/ Cap Rate	7.00%	8.40%	8.15%	8.15%
<b>Russell 2000 Annual</b> Point-to-Point w/ Cap Rate	7.00%	8.40%	8.15%	8.15%
<b>Nasdaq-100 Annual</b> Point-to-Point w/ Cap Rate	7.00%	8.40%	8.15%	8.15%
<b>Fixed Rate</b>	<b>7.50%*</b>	<b>6.00%*</b>	<b>8.00%*</b>	<b>8.10%*</b>

\*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

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

Effective: April 28, 2026

Crediting Strategy	5-Year Rate	7-Year Rate
<b>Guaranteed Cap Rates</b>		
S&P 500 Annual Point-to-Point w/ Cap Rate Guarantee*	8.25%	8.25%
Nasdaq-100 Annual Point-to-Point w/ Cap Rate Guarantee*	7.50%	7.75%
<b>Russell-2000</b> Annual Point-to-Point w/ Cap Rate Guarantee*	7.50%	7.75%
<b>Cap Rates</b>		
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%
<b>Participation Rates</b>		
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%
<b>S&amp;P 500</b> DRC 5% Excess Return Annual Point-to-Point w/ Par Rate	140.00%	140.00%
<b>S&amp;P 500</b> DRC 10% Excess Return Annual Point-to-Point w/ Par Rate	70.00%	70.00%
<b>Fixed Rate</b>	<b>3.50%</b>	<b>3.50%</b>

# CapLock FIA Rates

**CALIFORNIA**

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

Effective: April 28, 2026

Crediting Strategy	5-Year Rate	7-Year Rate
<b>Guaranteed Cap Rates</b>		
S&P 500 Annual Point-to-Point w/ Cap Rate Guarantee*	8.25%	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%
<b>Cap Rates</b>		
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%
<b>Participation Rates</b>		
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%
<b>Fixed Rate</b>	<b>3.50%</b>	<b>3.50%</b>

Disclosures: Guarantees are based on the financial strength of the issuing carrier. For most states, this annuity contract is issued on FIA Policy Form: ICC19OLASPPA and is a single premium deferred annuity. Policy form numbers and provisions may vary. Product features, options, form numbers and availability may also vary by state. This is a brief description of the FIA contract and is meant for informational purposes only. It is not individualized to address any specific investment objective. It is not intended as investment or financial advice.

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