OCEANVIEW
LIFE AND ANNUITY COMPANY

AM BEST A EXCELLENT Financial Strength Rating

Harbourview MYGA Rates + Commissions

Agent Use Only

Effective: July 31th, 2026

Initial Guarantee Period

Premium Amounts	2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	10 Year
Premier Band ($100,000+)	**5.05%**	**5.20%**	**5.60%**	**5.40%**	**5.75%**	**5.50%**	**5.80%**
Street Commissions	0.85%	1.50%	1.15%	2.25%	1.25%	2.75%	2.75%
Select Band ($70,000+)	**5.05%**	**5.20%**	**5.60%**	**5.40%**	**5.75%**	**5.50%**	**5.80%**
Street Commissions	0.85%	1.50%	1.15%	2.25%	1.25%	2.75%	2.75%
Standard Band ($20,000+)	**4.70%**	**4.85%**	**5.25%**	**5.05%**	**5.40%**	**5.15%**	**5.45%**
Street Commissions	0.85%	1.50%	1.15%	2.25%	1.25%	2.75%	2.75%

Contract Features:

- Issue ages:
  - **2, 3, 4, 5, 6 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.

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Agent Use Only - CALIFORNIA

Effective: July 31th, 2026

Initial Guarantee Period

Premium Amounts

	2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	10 Year
Premier Band ($100,000+)	**5.05%**	**5.20%**	**5.60%**	**5.25%**	**5.60%**	**5.35%**	**5.65%**
Street Commissions	0.85%	1.50%	1.15%	2.25%	1.25%	2.75%	2.75%
Select Band ($70,000+)	**5.05%**	**5.20%**	**5.60%**	**5.25%**	**5.60%**	**5.35%**	**5.65%**
Street Commissions	0.85%	1.50%	1.15%	2.25%	1.25%	2.75%	2.75%
Standard Band ($20,000+)	**4.70%**	**4.85%**	**5.25%**	**4.90%**	**5.25%**	**5.00%**	**5.30%**
Street Commissions	0.85%	1.50%	1.15%	2.25%	1.25%	2.75%	2.75%

Contract Features:

- Issue ages:
  - **2, 3, 4, 5, 6-Year** Up to Age 89 + 364 days
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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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Oceanview

AM BEST A EXCELLENT Financial Strength Rating

Harbourview FIA Rates + Commissions

AGENT USE ONLY

Effective: July 31, 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%	8.40%	8.30%	8.30%
Russell 2000 Annual Point-to-Point w/ Cap Rate	7.00%	8.40%	8.30%	8.30%
Nasdaq-100 Annual Point-to-Point w/ Cap Rate	7.00%	8.40%	8.30%	8.30%
MSCI World Annual Point-to-Point w/ Cap Rate	7.00%	8.40%	8.30%	8.30%
Fixed Rate	**7.50%***	**6.00%***	**8.30%***	**8.50%***
Agent Street Commission	1.25%	4.00%	5.25%	7.50%

Oceanview

AM BEST A EXCELLENT Financial Strength Rating

Harbourview FIA Rates + Commissions

AGENT USE ONLY - CALIFORNIA

Effective: July 31, 2026

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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	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%	8.40%	8.30%	8.30%
Russell 2000 Annual Point-to-Point w/ Cap Rate	7.00%	8.40%	8.30%	8.30%
Nasdaq-100 Annual Point-to-Point w/ Cap Rate	7.00%	8.40%	8.30%	8.30%
MSCI World Annual Point-to-Point w/ Cap Rate	7.00%	8.40%	8.30%	8.30%
Fixed Rate	**7.50%***	**6.00%***	**8.30%***	**8.50%***
Agent Street Commission	1.25%	4.00%	5.25%	7.50%

Oceanview

AM BEST A EXCELLENT Financial Strength Rating

CapLock FIA Rates

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

Effective: July 15, 2026

Crediting Strategy	5-Year Rate	7-Year Rate
Guaranteed Cap Rates		
S&P 500 Annual Point-to-Point w/ Cap Rate Guarantee*	9.00%	9.00%
Nasdaq-100 Annual Point-to-Point w/ Cap Rate Guarantee*	9.00%	9.00%
Russell-2000 Annual Point-to-Point w/ Cap Rate Guarantee*	9.00%	9.00%
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%**

Oceanview

AM BEST A EXCELLENT Financial Strength Rating

CapLock FIA Rates

CALIFORNIA

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

Effective: July 15, 2026

Crediting Strategy	5-Year Rate	7-Year Rate
Guaranteed Cap Rates		
S&P 500 Annual Point-to-Point w/ Cap Rate Guarantee*	9.00%	9.00%
Nasdaq-100 Annual Point-to-Point w/ Cap Rate Guarantee*	9.00%	9.00%
Russell-2000 Annual Point-to-Point w/ Cap Rate Guarantee*	9.00%	9.00%
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%**

Oceanview

AM BEST A EXCELLENT Financial Strength Rating

CurrentRate®

MULTI-YEAR GUARANTEED ANNUITY RATES – California

Effective: July 31st, 2026

First Year Effective Rate

Premium Amounts	5 Year
$20,000+	**6.35%**
Street Commission	2.75%

After Year 1: Interest rate resets annually using the following formula = 1-Year U.S. Treasury Rate + Guaranteed Spread

The 1-Year U.S. Treasury Rate – (Bloomberg ticker: H15T1Y) is calculated as the average of the 10 business days immediately preceding the contract anniversary and is referred to as the "Floating Rate Component."

Guaranteed Spread 1.00%, is established at contract issue, remains fixed for the duration of the Guarantee Period, and is referred to in the contract as the "Guaranteed Period Base Rate." The interest rate credited after the first Contract Year may be higher or lower than the first-year effective rate, subject to the terms and conditions of the Contract.

Contract Features:

Issue ages:

5-Year Up to Age 89 + 364 days

Up to 10% Free Withdrawal of Contract Value on or after first year of Contract anniversary without Surrender Charge

Principal protection with no direct exposure to stock market fluctuations

Tax-deferred growth on most contracts

Upon death of the owner, the beneficiary will receive the Contract Value as the Death Benefit, subject to contract terms

ALL APPLICATIONS:

All premiums must be received by Oceanview Life and Annuity Company within 60 days of the application signature date to receive the above rates.

The client will receive the higher crediting rate between the application signature date and the current rate at the time premium is received.

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CurrentRate®

MULTI-YEAR GUARANTEED ANNUITY RATES

Effective: July 31st, 2026

First Year Effective Rate

Premium Amounts	5 Year
$20,000+	**6.35%**
Street Commission	2.75%

After Year 1: Interest rate resets annually using the following formula = 1-Year U.S. Treasury Rate + Guaranteed Spread

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