OCEANVIEW
LIFE AND ANNUITY COMPANY

AM BEST A EXCELLENT Financial Strength Rating

Harbourview MYGA Rates

MULTI-YEAR GUARANTEED ANNUITY

Effective: October 28, 2026

Initial Guarantee Period

Premium Amounts

	2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	10 Year
Premier Band ($100,000+)	5.15%	5.30%	5.90%	5.50%	6.10%	5.90%	6.20%
Select Band ($70,000+)	5.15%	5.30%	5.90%	5.50%	6.10%	5.90%	6.20%
Standard Band ($20,000+)	4.80%	4.95%	5.55%	5.15%	5.75%	5.55%	5.85%

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.

You can reach the Oceanview Sales and Marketing Teams at **1-833-656-7455**

Scan the QR Code to Visit Oceanview Online

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Harbourview MYGA Rates

MULTI-YEAR GUARANTEED ANNUITY - CALIFORNIA

Effective: October 28, 2026

Initial Guarantee Period

Premium Amounts

	2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	10 Year
Premier Band ($100,000+)	5.15%	5.30%	5.90%	5.35%	5.95%	5.75%	6.05%
Select Band ($70,000+)	5.15%	5.30%	5.90%	5.35%	5.95%	5.75%	6.05%
Standard Band ($20,000+)	4.80%	4.95%	5.55%	5.00%	5.60%	5.40%	5.70%

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
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ALL APPLICATIONS:

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Oceanview

AM BEST A EXCELLENT Financial Strength Rating

Harbourview FIA Rates

FIXED INDEXED ANNUITY

Effective: October 28, 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%	8.50%	8.50%
Russell 2000 Annual Point-to-Point w/ Cap Rate	7.00%	8.40%	8.50%	8.50%
Nasdaq-100 Annual Point-to-Point w/ Cap Rate	7.00%	8.40%	8.50%	8.50%
MSCI World Annual Point-to-Point w/ Cap Rate	7.00%	8.40%	8.50%	8.50%
Fixed Rate	**7.75%***	**7.25%***	**8.85%***	**9.30%***

***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.**

Oceanview

AM BEST A EXCELLENT Financial Strength Rating

Harbourview FIA Rates

FIXED INDEXED ANNUITY – CALIFORNIA

Effective: October 28, 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%	8.50%	8.50%
Russell 2000 Annual Point-to-Point w/ Cap Rate	7.00%	8.40%	8.50%	8.50%
Nasdaq-100 Annual Point-to-Point w/ Cap Rate	7.00%	8.40%	8.50%	8.50%
MSCI World Annual Point-to-Point w/ Cap Rate	7.00%	8.40%	8.50%	8.50%
Fixed Rate	**7.75%***	**7.25%***	**8.85%***	**9.30%***

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: October 28, 2026

Crediting Strategy	5-Year Rate	7-Year Rate
Guaranteed Cap Rates		
S&P 500 Annual Point-to-Point w/ Cap Rate Guarantee*	9.60%	9.55%
Nasdaq-100 Annual Point-to-Point w/ Cap Rate Guarantee*	9.60%	9.55%
Russell-2000 Annual Point-to-Point w/ Cap Rate Guarantee*	9.60%	9.55%
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: October 28, 2026

Crediting Strategy	5-Year Rate	7-Year Rate
Guaranteed Cap Rates		
S&P 500 Annual Point-to-Point w/ Cap Rate Guarantee*	9.60%	9.55%
Nasdaq-100 Annual Point-to-Point w/ Cap Rate Guarantee*	9.60%	9.55%
Russell-2000 Annual Point-to-Point w/ Cap Rate Guarantee*	9.60%	9.55%
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%**