

# Fixed Index Annuity Rates

\*Issued by Oceanview Life and Annuity Company. All rates are for new applications only.

> *Effective as of 01/11/2021*

## Harbourview 3- Year Fixed Index Annuity

Crediting Strategy	Cap Rate	Participation Rate
S&P 500 Annual Point to Point w/ Cap	3.00%	N/A
S&P 500 Annual Point to Point w/ Participation Rate	N/A	18.00%
S&P 500 2- Year Point to Point w/ Participation Rate	N/A	27.00%
S&P 500 Monthly Average w/ Cap	2.50%	N/A
Fixed Rate	1.35%	N/A

## Harbourview 5- Year Fixed Index Annuity

Crediting Strategy	Cap Rate	Participation Rate
S&P 500 Annual Point to Point w/ Cap	3.50%	N/A
S&P 500 Annual Point to Point w/ Participation Rate	N/A	24.00%
S&P 500 2- Year Point to Point w/ Participation Rate	N/A	37.00%
S&P 500 Monthly Average w/ Cap	2.75%	N/A
Fixed Rate	1.85%	N/A

## Harbourview 7- Year Fixed Index Annuity

Crediting Strategy	Cap Rate	Participation Rate
S&P 500 Annual Point to Point w/ Cap	3.80%	N/A
S&P 500 Annual Point to Point w/ Participation Rate	N/A	25.00%
S&P 500 2- Year Point to Point w/ Participation Rate	N/A	37.00%
S&P 500 Monthly Average w/ Cap	2.75%	N/A
Fixed Rate	1.85%	N/A

## Harbourview 10- Year Fixed Index Annuity

Crediting Strategy	Cap Rate	Participation Rate
S&P 500 Annual Point to Point w/ Cap	4.00%	N/A
S&P 500 Annual Point to Point w/ Participation Rate	N/A	25.00%
S&P 500 2- Year Point to Point w/ Participation Rate	N/A	38.00%
S&P 500 Monthly Average w/ Cap	3.00%	N/A
Fixed Rate	1.90%	N/A

The Harbourview FIA is issued by Oceanview Life and Annuity Company 410 N. 44th Street, Suite 210 Phoenix, AZ 85008. Product is not available in all states, and policy form numbers and policy provisions may vary by jurisdiction.

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All annuity guarantees are backed by the financial strength and claims-paying ability of Oceanview Life And Annuity Company.

Withdrawals may be subject to a surrender charge and a Market Value Adjustment. Annuity distributions are subject to ordinary income taxes, and if taken before age 59-1/2, there may be an additional 10% federal penalty, as required by law.

Your licensed financial professional can provide you with additional information about the limitations, exclusions, terms and benefits of these contracts. You should also refer to the contract and disclosure statement for complete information.