OCEANVIEW
LIFE AND ANNUITY COMPANY

AM BEST A EXCELLENT Financial Strength Rating

Harbourview MYGA Rates

MULTI-YEAR GUARANTEED ANNUITY

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%
Select Band ($70,000+)	5.05%	5.20%	5.60%	5.40%	5.75%	5.50%	5.80%
Standard Band ($20,000+)	4.70%	4.85%	5.25%	5.05%	5.40%	5.15%	5.45%

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

The Harbourview MYGA (Generic Policy Form ICC19 OLA SPDA) is a single premium deferred annuity. Policy form numbers and provisions may vary. May not be available in all states. A.M. Best Rating as of February, 11, 2026, is subject to change. A (Excellent) rating is third highest of fifteen possible rating classes for financial strength. AM Best has assigned a Financial Strength Rating of A (Excellent) and a Long-Term Issuer Credit Rating of "A" (Excellent) to Oceanview Life and Annuity Company. The outlook assigned to these Credit Ratings is stable. The ratings reflect Oceanview Life and Annuity Company's balance sheet strength, which AM Best assesses as strong, as well as its adequate operating performance, limited business profile, and marginal enterprise risk management (ERM). This material is a general description intended for general public, educational use. Annuities are generally designed as long-term retirement solutions and have certain limitations. They are generally not intended to replace emergency funds, serve as income for day-to-day expenses, or support short-term savings goals. Please review the contract for full details. Oceanview Life and Annuity Company is not providing investment advice for any individual or in any individual situation, and therefore nothing in this correspondence should be read as such. Please reach out to your financial professional if you have any questions. Rates are guaranteed depending on the guarantee period selected at policy issue. For clients of our Multi-Year Guaranteed Annuity contract, within 30 days prior to the end of the Initial Interest Guarantee Period, we will send you a notification informing you of the date the Guarantee Period is ending and provide the renewal rate and Surrender Charges in effect for the subsequent Guarantee Period. Rates and declared interest rates, will always follow contract provisions relative to minimums and maximums stated. Oceanview determines, at its discretion, the rates and, declared interest rates above the contractual minimums that are guaranteed. Excess withdrawals are subject to a Surrender Charge and market value adjustments. The IRS may impose a penalty for withdrawals prior to age 59 1/2. Contracts purchased in an IRA or other tax-qualified plan provide no additional tax-deferral benefit, since they are already afforded tax-deferred status. All annuity features, risks, limitations, and costs should be considered prior to purchasing an annuity within a tax-qualified retirement plan. For non-qualified annuities, tax deferral is not available to corporations and certain other entities. Issue age for all deferred annuities is the age of the last birthday of the Owner. If joint owners, age of oldest determines commission payout. Annuities issued by Oceanview Life and Annuity Company, 1331 17th Street, Suite 1050, Denver, CO 80202. In California, doing business as Oceanview Life and Annuity Insurance Company www.oceanviewlife.com. Neither Oceanview Life and Annuity Company nor any of its representatives may provide tax or legal advice. While care was taken in compiling this information, the Company reserves the right to correct any typographical errors that may exist.

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