Oceanview

AM BEST A EXCELLENT Financial Strength Rating

CurrentRate®

MULTI-YEAR GUARANTEED ANNUITY RATES

Effective: July 31st, 2026

First Year Effective Rate

Premium Amounts	5 Year
$20,000+	6.35%

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, subject to claims-paying ability of the issuing insurer, 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 reveive the highter crediting rate between the application signature date and the current rate at the time the 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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 Oceanview's Fixed Annuity Contract [ICC26 OLA SPDA - CurrentRate], product riders and state variations. Policy form numbers and provisions may vary. May not be available in all states. Rates are guaranteed depending on the guarantee period selected at policy issue, subject to contract terms. For clients of our Fixed 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 first year guarantee rate and Surrender Charges in effect for the subsequent Guarantee Period.

OCEANVIEW ANNUITIES ARE PRODUCTS OF THE INSURANCE INDUSTRY AND NOT GUARANTEED BY ANY BANK NOR INSURED BY THE FDIC OR NCUA/NCUSIF OR ANY OTHER FEDERAL GOVERNMENTAL AGENCY. MAY LOSE VALUE. NO BANK/CREDIT UNION GUARANTEE. NOT A DEPOSIT. MAY ONLY BE OFFERED BY A LICENSED INSURANCE AGENT. GUARANTEES ARE SUBJECT TO THE CLAIM PAYING ABILITY OF THE ISSUING INSURANCE COMPANY.

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.

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 refer to the contract for complete details, including features, limitations, and charges.

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. The outlook assigned to these Credit Ratings is stable.

As each client and prospective client's financial needs differ, care should be taken in making any recommendation to purchase an annuity. Therefore, nothing in this document should be read as investment advice.

Neither Oceanview Life and Annuity Company nor any of its representatives may provide tax or legal advice. Clients should consult their own qualified tax or legal advisors.

Withdrawals in excess of any Free Partial Withdrawal amounts are subject to a Surrender Charge and Market Value Adjustment (MVA). The MVA may have the effect of increasing or decreasing the Surrender Value of the withdrawal depending on the market interest rate changes.

The IRS may impose a penalty for withdrawals prior to age 59 ½. Withdrawals may also be subject to ordinary income tax.

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.

While care was taken in compiling this information, the Company reserves the right to correct any typographical errors that may exist.

Rates, renewal caps, and declared interest rates, will always follow contract provisions relative to minimums and maximums stated. Oceanview determines, at its discretion, the rates, renewal caps and, declared interest rates above the contractual minimums that are guaranteed.