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%**

Disclosures:Guarantees are based on the financial strength of the issuing carrier. For most states, this annuity contract is issued on FIA Policy Form: ICC19OLASPDA and is a single premium deferred annuity. is a single premium deferred annuity. Policy form numbers and provisions may vary. Product features, options, form numbers and availability may also vary by state. This is a brief description of the FIA contract and is meant for informational purposes only. It is not individualized to address any specific investment objective. It is not intended as investment or financial advice.

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