Oceanview

AM BEST A EXCELLENT Financial Strength Rating

Harbourview FIA Rates

FIXED INDEXED ANNUITY – CALIFORNIA

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	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%***

***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.**

Disclosures:

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