

CapLock FIA Rates

Issued by Oceanview Life and Annuity Company. All rates are for new applications only and are subject to change

Effective: April 28, 2026

Crediting Strategy	5-Year Rate	7-Year Rate
Guaranteed Cap Rates		
S&P 500 Annual Point-to-Point w/ Cap Rate Guarantee*	8.25%	8.25%
Nasdaq-100 Annual Point-to-Point w/ Cap Rate Guarantee*	7.50%	7.75%
Russell-2000 Annual Point-to-Point w/ Cap Rate Guarantee*	7.50%	7.75%
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%