

# Harbourview FIA Rates

## FIXED INDEXED ANNUITY

Effective: April 28th , 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
<b>Participation Rates</b>				
<b>S&amp;P 500 Annual</b> Point-to-Point w/ Participation Rate	60.00%	65.00%	65.00%	65.00%
<b>S&amp;P 500 2-Year Annual</b> Point-to-Point w/ Participation Rate	75.00%	75.00%	70.00%	75.00%
<b>S&amp;P 500 Daily Risk Control 5% Excess Return Annual</b> Point-to-Point with Participation Rate	140.00%	140.00%	160.00%	180.00%
<b>S&amp;P 500 Daily Risk Control 10% Excess Return Annual</b> Point-to-Point with Participation Rate	70.00%	70.00%	80.00%	90.00%
<b>Cap Rates</b>				
<b>S&amp;P 500 Monthly Average</b> w/ Cap Rate	4.00%	5.00%	6.00%	7.00%
<b>S&amp;P 500 Annual</b> Point-to-Point w/ Cap Rate	7.00%	8.25%	8.00%	8.00%
<b>Russell 2000 Annual</b> Point-to-Point w/ Cap Rate	7.00%	8.25%	8.00%	8.00%
<b>Nasdaq-100 Annual</b> Point-to-Point w/ Cap Rate	7.00%	8.25%	8.00%	8.00%
<b>Fixed Rate</b>	<b>7.50%*</b>	<b>6.00%*</b>	<b>8.00%*</b>	<b>8.10%*</b>

\*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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