Oceanview

Fixed Index Annuity Rates

*Issued by Oceanview Life and Annuity Company. All rates are for new applications only.

> ***Effective as of 04/29/2021***

Harbourview 3- Year Fixed Index Annuity

Crediting Strategy	Cap Rate	Participation Rate
S&P 500 Annual Point to Point w/ Cap	3.00%	N/A
S&P 500 Annual Point to Point w/ Participation Rate	N/A	18.00%
S&P 500 2- Year Point to Point w/ Participation Rate	N/A	27.00%
S&P 500 Monthly Average w/ Cap	2.50%	N/A
Fixed Rate	1.35%	N/A

Harbourview 5- Year Fixed Index Annuity

Crediting Strategy	Cap Rate	Participation Rate
S&P 500 Annual Point to Point w/ Cap	3.75%	N/A
S&P 500 Annual Point to Point w/ Participation Rate	N/A	26.00%
S&P 500 2- Year Point to Point w/ Participation Rate	N/A	40.00%
S&P 500 Monthly Average w/ Cap	2.75%	N/A
Fixed Rate	1.85%	N/A

Harbourview 7- Year Fixed Index Annuity

Crediting Strategy	Cap Rate	Participation Rate
S&P 500 Annual Point to Point w/ Cap	4.00%	N/A
S&P 500 Annual Point to Point w/ Participation Rate	N/A	27.00%
S&P 500 2- Year Point to Point w/ Participation Rate	N/A	41.00%
S&P 500 Monthly Average w/ Cap	3.00%	N/A
Fixed Rate	1.90%	N/A

Harbourview 10- Year Fixed Index Annuity

Crediting Strategy	Cap Rate	Participation Rate
S&P 500 Annual Point to Point w/ Cap	5.50%	N/A
S&P 500 Annual Point to Point w/ Participation Rate	N/A	36.00%
S&P 500 2- Year Point to Point w/ Participation Rate	N/A	60.00%
S&P 500 Monthly Average w/ Cap	3.00%	N/A
Fixed Rate	1.90%	N/A

The Harbourview FIA (Generic Policy Form ICC19 OLA FIA) may not be available in all states. Policy form numbers and provisions may vary. Rates are guaranteed depending on the guarantee period selected at policy issue. Within 30 days prior to the end of the Initial Interest Guarantee Period, we will send you notification informing you the date the Guarantee Period is ending and provide the renewal rate and Surrender Charges in effect for the subsequent Guarantee Period. Excess withdrawals are subject to a Surrender Charge and market value adjustments. The IRS may impose a penalty for withdrawals prior to age 59 1/2. All annuity features, risks, limitations, and costs should be considered prior to purchasing an annuity within a tax-qualified retirement plan. Annuities issued by Oceanview Life and Annuity Company, 410 N. 44th St., Suite 210, Phoenix, AZ 85008. www.oceanviewlife.com. Not FDIC Insured. Guarantees are based on the claims paying ability of the issuing insurance company. Oceanview Life and Annuity Company nor any of its representatives may provide tax or legal advice. In California, doing business as Oceanview Life and Annuity Insurance Company. Neither Oceanview Life and Annuity Company (Oceanview) nor its representatives offer legal or tax advice. Please consult your personal attorney and/or advisor regarding any legal or tax matters. Guarantees provided by annuities are subject to the financial strength of the issuing insurance company and are not guaranteed by any back or the FDIC.

This is a brief description of Oceanview's Harbourview Fixed Indexed Annuity, ICC19 OLA FIA, and related filings, issued by Oceanview Life and Annuity Company. Product features, limitations and availability vary. Product not available in all states.

Fixed indexed annuities are not stock market investments and do not directly participate in any stock or equity investments. Market indices may not include dividends paid on the underlying stocks, and therefore may not reflect the total return of the underlying stocks, neither an index nor any market indexed annuity is comparable to a direct investment in the equity markets. Clients who purchase indexed annuities are not directly investing in a stock market index.

Withdrawals and surrender may be subject to federal and state income tax and, except under certain circumstances, will be subject to an IRS penalty if taken prior to age 591/2. Withdrawals are not credited with index interest in the year they are taken. Withdrawals in excess of the free amount are subject to a Surrender Charge, and a possible Market Value Adjustment (MVA).

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