



Harbourview FIA Rates

FIXED INDEXED ANNUITY - CALIFORNIA

Effective: February 16th, 2023

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

Crediting Strategy	3-Year Rate	5-Year Rate	7-Year Rate	10-Year Rate
Participation Rates				
S&P 500 2-Year Annual Point-to-Point w/ Participation Rate	22.00%	27.00%	27.00%	32.00%
S&P 500 Annual Point-to-Point w/ Participation Rate	14.00%	25.00%	25.00%	30.00%
Credit Suisse Retiree Balanced Index 2-Year Point-to-Point w/ Participation Rate	150.00 %	225.00%	275.00%	300.00%
Credit Suisse Retiree Balanced Index Annual Point-to-Point w/ Participation Rate	100.00 %	175.00%	200.00%	225.00%
Cap Rates				
S&P 500 Monthly Average w/ Cap Rate	4.00%	5.00%	6.00%	8.00%
S&P 500 Annual Point-to-Point w/ Cap Rate	5.00%	9.00%	10.50%	11.00%
Russell 2000 Annual Point-to-Point w/ Cap Rate	5.00%	9.00%	10.50%	11.00%
Nasdaq-100 Annual Point-to-Point w/ Cap Rate	5.00%	9.00%	10.50%	11.00%
Fixed Rate	3.00%	4.00%	6.15*	6.15*

***THIS IS A SPECIAL INTRODUCTORY EFFECTIVE RATE AND IS IN PLACE FOR THE FIRST CONTRACT YEAR ONLY. EFFECTIVE RATES FOR SUBSEQUENT CONTRACT YEARS WILL LIKELY BE LESS.**



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