



Oceanview Life and Annuity Harbourview Fixed Annuity Rates

Effective July 26th, 2021



Generous Contract Features

- 10% Free Withdrawal after year one
- Full Account Value Death Benefit
- Minimum \$20,000 Premium

	Rates	Street Commission
2 Year MYGA	1.80%	0.75%
3 Year MYGA	2.35%	1.50%
4 Year MYGA	2.60%	1.00%
5 Year MYGA	2.60%	2.25%
6 Year MYGA	2.80%	1.00%
7 Year MYGA	2.90%	2.75%
10 Year MYGA	3.10%	2.75%

* Rates effective as of July 26th, 2021 and are subject to change

AM Best Rating A-

For More Information, Call 833-656-7455



The Harbourview MYGA (Generic Policy Form ICC19 OLA SPDA) is a single premium deferred annuity. A.M. Best rating as of November 11, 2020. A- (Excellent) rating is fourth highest of fifteen possible rating classes for financial strength. 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 our contract holder a notification informing them 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. 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.

HARBOURVIEW ANNUITIES ARE PRODUCTS OF THE INSURANCE INDUSTRY AND NOT GUARANTEED BY ANY BANK NOR INSURED BY FDIC OR NCUA/NCUSIF. MAY LOSE VALUE. NO BANK/CREDIT UNION GUARANTEE. NOT A DEPOSIT. NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY. MAY ONLY BE OFFERED BY A LICENSED INSURANCE AGENT. GUARANTEES ARE SUBJECT TO THE CLAIM PAYING ABILITY OF THE ISSUING INSURANCE COMPANY.