



Harbourview FIA Rates

FIXED INDEXED ANNUITY

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	27.00%	35.00%	35.00%	40.00%
S&P 500 Annual Point-to-Point w/ Participation Rate	15.00%	30.00%	30.00%	35.00%
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.

You can reach the Oceanview Sales and Marketing Teams at 1-833-656-7455

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