



# Sky Harbourview MYGA Rates

## MULTI-YEAR GUARANTEED ANNUITY - CALIFORNIA

Effective: June 7th, 2022

Premium Amounts	Initial Guarantee Period			
		3 Year	5 Year	7 Year
	High Band (\$80,000+)	3.40%	3.60%	3.65%
	Low Band (\$20,000+)	3.25%	3.45%	3.50%

### Contract Features:

- Issue ages up to age 89 + 364 days
- 10% Free Withdrawal of Contract Value on or after first year of Contract anniversary without Surrender Charge penalty
- Principal protection with zero stock market risk
- Full tax-deferred growth on most contracts
- Full account value as the death benefit for beneficiaries

### Waivers

- Nursing Home Confinement Waiver
- Terminal Illness Waiver

### ALL APPLICATIONS:

- All premiums must be received to Oceanview within 60 days of the app sign date
- The client will always receive the higher crediting rate between the app sign date and current rate at the time premium is received

### WHEN RATES DECREASE:

- Application must be signed prior to the date of effective rate change
- Application must be received within 5 business days of the effective rate change
- Premiums must be received by Oceanview within 60 days of the app sign date
- The client will always receive the higher crediting rate between the app sign date and current rate should the premium be received within 60 days

Name:

Company:

Phone:

Email:

**Your Contact for Further Questions:**

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

Scan the QR Code to  
Visit Oceanview Online



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