

Fixed Index Annuity Rates

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

> **Effective as of 04/01/2021**

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	5.00%	N/A
S&P 500 Annual Point to Point w/ Participation Rate	N/A	35.00%
S&P 500 2- Year Point to Point w/ Participation Rate	N/A	51.00%
S&P 500 Monthly Average w/ Cap	3.00%	N/A
Fixed Rate	1.90%	N/A