

Fixed Index Annuity Rates

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

> **Effective as of 04/29/2021**

Harbourview 3- Year Fixed Index Annuity

Agent Street Commission Rate: **2.50%**

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

Agent Street Commission Rate: **4.00%**

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

Agent Street Commission Rate: **5.25%**

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

Agent Street Commission Rate: **6.25%**

Crediting Strategy	Cap Rate	Participation Rate
S&P 500 Annual Point to Point w/ Cap	5.50%	N/A
S&P 500 Annual Point to Point w/ Participation Rate	N/A	36.00%
S&P 500 2- Year Point to Point w/ Participation Rate	N/A	60.00%
S&P 500 Monthly Average w/ Cap	3.00%	N/A
Fixed Rate	1.90%	N/A

The Harbourview FIA (Generic Policy Form ICC19 OLA FIA) 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 you notification informing you 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. Not FDIC Insured. Guarantees are based on the claims paying ability of the issuing insurance company. 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. Neither Oceanview Life and Annuity Company (Oceanview) nor its representatives offer legal or tax advice. Please consult your personal attorney and/or advisor regarding any legal or tax matters.

Guarantees provided by annuities are subject to the financial strength of the issuing insurance company and are not guaranteed by any back or the FDIC.

This is a brief description of Oceanview's Harbourview Fixed Indexed Annuity, ICC19 OLA FIA, and related filings, issued by Oceanview Life and Annuity Company. Product features, limitations and availability vary. Product not available in all states.

Fixed indexed annuities are not stock market investments and do not directly participate in any stock or equity investments. Market indices may not include dividends paid on the underlying stocks, and therefore may not reflect the total return of the underlying stocks, neither an index nor any market indexed annuity is comparable to a direct investment in the equity markets. Clients who purchase indexed annuities are not directly investing in a stock market index.

Withdrawals and surrender may be subject to federal and state income tax and, except under certain circumstances, will be subject to an IRS penalty if taken prior to age 59 1/2. Withdrawals are not credited with index interest in the year they are taken. Withdrawals in excess of the free amount are subject to a Surrender Charge, and a possible Market Value Adjustment (MVA).

The S&P 500 Annual Point to Point with Cap Rate, S&P 500 Annual Point to Point with Participation Rate, S&P 500 2 Year Point to Point with Participation Rate and S&P 500 Monthly Average Annual Point to Point with Cap Rate (hereafter Indices or Index) is a product of S&P Dow Jones Indices LLC or its affiliates ("SPDJI") and S&P Opco (hereafter, Third Party Licensor), and has been licensed for use by Oceanview Life and Annuity Company (hereafter Licensee). Standard & Poor's® and S&P® are registered trademarks of Standard & Poor's Financial Services LLC ("S&P") and Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"). The trademarks have been licensed to SPDJI and have been sublicensed for use for certain purposes by Licensee. The Licensee or Licensee's Product is not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, any of their respective affiliates (collectively, "S&P Dow Jones Indices") or Third Party Licensor. Neither S&P Dow Jones Indices nor Third Party Licensor make any representation or warranty, express or implied, to the owners of the Licensee Product or any member of the public regarding the advisability of investing in securities generally or in Licensee Product particularly or the ability of the Index to track general market performance. S&P Dow Jones Indices and Third Party Licensor only relationship to Licensee with respect to the Index is the licensing of the Index and certain trademarks, service marks and/or trade names of S&P Dow Jones Indices and/or its licensors. The Index is determined, composed and calculated by S&P Dow Jones Indices or Third Party Licensor without regard to Licensee or the Licensee Product. S&P Dow Jones Indices and Third Party Licensor have no obligation to take the needs of Licensee or the owners of Licensee Product into consideration in determining, composing or calculating the Index. Neither S&P Dow Jones Indices nor Third Party Licensor are responsible for and have not participated in the determination of the prices, and amount of Licensee Product or the timing of the issuance or sale of Licensee Product or in the determination or calculation of the equation by which Licensee Product is to be converted into cash, surrendered or redeemed, as the case may be. S&P Dow Jones Indices and Third Party Licensor have no obligation or liability in connection with the administration, marketing or trading of Licensee Product. There is no assurance that investment products based on the Index will accurately track index performance or provide positive investment returns. S&P Dow Jones Indices LLC is not an investment advisor. Inclusion of a security within an index is not a recommendation by S&P Dow Jones Indices to buy, sell, or hold such security, nor is it considered to be investment advice.

NEITHER S&P DOW JONES INDICES NOR THIRD PARTY LICENSOR GUARANTEES THE ADEQUACY, ACCURACY, TIMELINESS AND/OR THE COMPLETENESS OF THE INDEX OR ANY DATA RELATED THERETO OR ANY COMMUNICATION, INCLUDING BUT NOT LIMITED TO, ORAL OR WRITTEN COMMUNICATION (INCLUDING ELECTRONIC COMMUNICATIONS) WITH RESPECT THERETO. S&P DOW JONES INDICES AND THIRD PARTY LICENSOR SHALL NOT BE SUBJECT TO ANY DAMAGES OR LIABILITY FOR ANY ERRORS, OMISSIONS, OR DELAYS THEREIN. S&P DOW JONES INDICES AND THIRD PARTY LICENSOR MAKES NO EXPRESS OR IMPLIED WARRANTIES, AND EXPRESSLY DISCLAIMS ALL WARRANTIES, OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE OR USE OR AS TO RESULTS TO BE OBTAINED BY LICENSEE, OWNERS OF THE LICENSEE PRODUCT, OR ANY OTHER PERSON OR ENTITY FROM THE USE OF THE INDEX OR WITH RESPECT TO ANY DATA RELATED THERETO. WITHOUT LIMITING ANY OF THE FOREGOING, IN NO EVENT WHATSOEVER SHALL S&P DOW JONES INDICES OR THIRD PARTY LICENSOR BE LIABLE FOR ANY INDIRECT, SPECIAL, INCIDENTAL, PUNITIVE, OR CONSEQUENTIAL DAMAGES INCLUDING BUT NOT LIMITED TO, LOSS OF PROFITS, TRADING LOSSES, LOST TIME OR GOODWILL, EVEN IF THEY HAVE BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES, WHETHER IN CONTRACT, TORT, STRICT LIABILITY, OR OTHERWISE. THERE ARE NO THIRD PARTY BENEFICIARIES OF ANY AGREEMENTS OR ARRANGEMENTS BETWEEN S&P DOW JONES INDICES AND LICENSEE, OTHER THAN THE LICENSORS OF S&P DOW JONES INDICES."