



# Harbourview MYGA Rates

## MULTI-YEAR GUARANTEED ANNUITY - CALIFORNIA

Effective: January 18th, 2023

Premium Amounts	Initial Guarantee Period							
		2 Year	3 Year	4 Year	5 Year	6 Year	7 Year	10 Year
	High Band (\$80,000+)	4.45%	5.00%	4.85%	4.95%	5.15%	4.95%	4.95%
	Low Band (\$20,000+)	4.10%	4.65%	4.50%	4.60%	4.80%	4.60%	4.60%

### 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

### ALL APPLICATIONS:

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

Your Contact for Further Questions:

Name:

Company:

Phone:

Email:

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

Scan the QR Code to  
Visit Oceanview Online



The Harbourview MYGA (Generic Policy Form ICC19 OLA SPDA) is a single premium deferred annuity. Policy form numbers and provisions may vary. May not be available in all states. A.M. Best Rating as of November 18, 2021, is subject to change. A- (Excellent) rating is fourth highest of fifteen possible rating classes for financial strength. This material is a general description intended for general public, educational use. Oceanview Life and Annuity Company is not providing investment advice for any individual or in any individual situation, and therefore nothing in this correspondence should be read as such. Please reach out to your financial professional if you have any questions. Rates are guaranteed depending on the guarantee period selected at policy issue. For clients of our Multi-Year Guaranteed Annuity contract, within 30 days prior to the end of the Initial Interest Guarantee Period, we will send you a notification informing you of 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. In California, doing business as Oceanview Life and Annuity Insurance Company [www.oceanviewlife.com](http://www.oceanviewlife.com). Neither Oceanview Life and Annuity Company nor any of its representatives may provide tax or legal advice. While care was taken in compiling this information, the Company reserves the right to correct any typographical errors that may exist.

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