



Oceanview Life and Annuity

Harbourview Fixed Annuity Rates

*"Let me tell you the secret that has lead me to my goal.
My strength lies solely in my tenacity."*

-Louis Pasteur

| Generous Contract Features | Rates | | Street Commission |
|------------------------------------|--------------|--------------|-------------------|
| - 10% Free Withdrawal After Year 1 | 2 Year MYGA | 1.75% | 0.75% |
| - RMD Friendly | 3 Year MYGA | 2.15% | 2.00% |
| - Full Account Value Death Benefit | 4 Year MYGA | 2.60% | 0.85% |
| | 5 Year MYGA | 2.45% | 3.00% |
| | 6 Year MYGA | 2.70% | 1.00% |
| | 7 Year MYGA | 2.50% | 3.00% |
| | 10 Year MYGA | 2.55% | 3.00% |

*** Rates effective as of 01/29/21 and are subject to change**

AM Best Rating A-

For More Information, Call 833-656-7455



The Harbourview MYGA (Generic Policy Form ICC19 OLA SPDA) is a single premium deferred annuity. A.M. Best rating as of November 11, 2020. A- (Excellent) rating is fourth highest of fifteen possible rating classes for financial strength. 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.