

Harbourview FIA Rates

FIXED INDEXED ANNUITY

Effective: September 5th, 2023

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

Crediting Strategy	3-Year Rate	5-Year Rate	7-Year Rate	10-Year Rate
Participation Rates				
S&P 500 Annual Point-to-Point w/ Participation Rate	30.00%	45.00%	45.00%	50.00%
S&P 500 2-Year Annual Point-to-Point w/ Participation Rate	40.00%	58.00%	58.00%	65.00%
Cap Rates				
S&P 500 Monthly Average w/ Cap Rate	4.00%	5.00%	6.00%	8.00%
S&P 500 Annual Point-to-Point w/ Cap Rate	6.00%	10.50%	11.50%	12.00%
Russell 2000 Annual Point-to-Point w/ Cap Rate	6.00%	10.50%	11.50%	12.00%
Nasdaq-100 Annual Point-to-Point w/ Cap Rate	6.00%	10.50%	11.50%	12.00%
Fixed Rate	5.35%*	5.35%*	6.50%*	7.25%*

**Contact the Levinson & Associates Annuity Team
at: 800-375-2279**

***THIS IS A SPECIAL INTRODUCTORY EFFECTIVE RATE AND IS IN PLACE FOR THE FIRST CONTRACT YEAR ONLY. EFFECTIVE RATES FOR SUBSEQUENT CONTRACT YEARS WILL LIKELY BE LESS.**

Disclosures:

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