

Effective May 9th, 2022



Please contact me if you have any questions.

Financial Representative:

Financial Institution:

Telephone:

Email:



Premium Levels	2-Year*	3-Year*	4-Year*	5-Year*	6-Year*	7-Year [*]	10-Year*
High Band (\$80,000+)	2.85%	3.35%	3.55%	3.65%	4.30%	3.80%	3.85%
Low Band (\$20,000+)	2.70%	3.20%	3.35%	3.45%	4.30%	3.60%	3.65%

^{*}Years referenced are contract-year terms. Interest rates are current as of May 9th, 2022. Rates are subject to change.

Generous Contract Features

-10% Free Withdrawal after year one - Full Account Value Death Benefit - Full Tax-Deferred Growth-

AM Best A- Rating

For More Information, Please Call 833-656-7455



The Harbourview MYGA (Generic Policy Form ICC19 OLA SPDA) is a single premium deferred annuity. May not be available in all states. A.M. Best Rating as of November 18, 2021, subject to change. A- (Excellent) rating is fourth highest of fifteen possible rating classes for financial strength. Policy form numbers and provisions may vary. 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. 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. 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. 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. In California, doing business as Oceanview Life and Annuity Insurance Company. HARBOURVIEW ANNUITIES ARE PRODUCTS OF THE INSURANCE INDUSTRY AND NOT GUARANTEED BY ANY BANK NOR INSURED BY THE FDIC OR NCUA/NCUSIF OR ANY OTHER FEDERAL GOVERNMENTAL AGENCY. MAY LOSE VALUE. NO BANK/CREDIT UNION GUARANTEE. NOT A DEPOSIT. MAY ONLY BE OFFERED BY A LICENSED INSURANCE AGENT. GUARANTEES ARE SUBJECT TO THE CLAIM PAYING ABILITY OF THE Ref ID 2185980 ISSUING INSURANCE COMPANY.