

# Harbourview FIA Rates

## FIXED INDEXED ANNUITY

Effective: May 23rd, 2024

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
<b>Participation Rates</b>				
<b>S&amp;P 500 Annual</b> Point-to-Point w/ Participation Rate	30.00%	45.00%	45.00%	50.00%
<b>S&amp;P 500 2-Year Annual</b> Point-to-Point w/ Participation Rate	40.00%	58.00%	58.00%	65.00%
<b>S&amp;P 500 Daily Risk Control 5% Excess Return Annual</b> Point-to-Point with Participation Rate	140.00%	180.00%	200.00%	220.00%
<b>S&amp;P 500 Daily Risk Control 10% Excess Return Annual</b> Point-to-Point with Participation Rate	70.00%	90.00%	100.00%	110.00%
<b>Cap Rates</b>				
<b>S&amp;P 500 Monthly Average</b> w/ Cap Rate	4.00%	5.00%	6.00%	8.00%
<b>S&amp;P 500 Annual</b> Point-to-Point w/ Cap Rate	6.50%	9.25%	14.00%**	15.00%**
<b>Russell 2000 Annual</b> Point-to-Point w/ Cap Rate	6.50%	9.25%	10.25%	10.00%
<b>Nasdaq-100 Annual</b> Point-to-Point w/ Cap Rate	6.50%	9.25%	10.25%	10.00%
<b>Fixed Rate</b>	<b>6.00%*</b>	<b>8.00%*</b>	<b>9.00%*</b>	<b>11.00%*</b>

\*This is a special introductory effective rate and is in place for the first contract year only. Effective rates for subsequent contract years will be in line with comparable annual market rates, which are likely to be much lower.

\*\*The cap or participation rate shown for this indexed crediting strategy is for the first contract year only. The rate for subsequent years will be in line with comparable rates, which are likely to be much lower.

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