

# CapLock FIA Rates

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

Effective: February 27, 2026

| Crediting Strategy   | 5-Year Rate  | 7-Year Rate  |
|--|--------------|--------------|
| <b>Guaranteed Cap Rates</b>  |              |              |
| S&P 500 Annual Point-to-Point w/ Cap Rate Guarantee*                       | 8.10%        | 8.25%        |
| Nasdaq-100 Annual Point-to-Point w/ Cap Rate Guarantee*                    | 7.50%        | 7.75%        |
| <b>Russell-2000</b> Annual Point-to-Point w/ Cap Rate Guarantee*           | 7.50%        | 7.75%        |
| <b>Cap Rates</b>   |              |              |
| S&P 500 Annual Point-to-Point w/ Cap Rate                                  | 8.25%        | 8.50%        |
| Nasdaq-100 Annual Point-to-Point w/ Cap Rate                               | 8.25%        | 8.50%        |
| Russell 2000 Annual Point-to-Point w/ Cap Rate                             | 8.25%        | 8.50%        |
| S&P 500 Monthly Average w/ Cap Rate  | 5.00%        | 5.00%        |
| <b>Participation Rates</b>   |              |              |
| S&P 500 Annual Point-to-Point w/ Par Rate                                  | 45.00%       | 50.00%       |
| S&P 500 2-Year Point-to-Point w/ Par Rate                                  | 55.00%       | 60.00%       |
| <b>S&amp;P 500</b> DRC 5% Excess Return Annual Point-to-Point w/ Par Rate  | 140.00%      | 140.00%      |
| <b>S&amp;P 500</b> DRC 10% Excess Return Annual Point-to-Point w/ Par Rate | 70.00%       | 70.00%       |
| <b>Fixed Rate</b>  | <b>3.50%</b> | <b>3.50%</b> |

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The IRS may impose a penalty for withdrawals prior to age 59 ½. Contracts purchased in an IRA or other tax-qualified plan provide no additional tax-deferral benefit, since they are already afforded tax-deferred status. All annuity features, risks, limitations, and costs should be considered prior to purchasing an annuity within a tax-qualified retirement plan. For non-qualified annuities, tax deferral is not available to corporations and certain other entities.

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# Harbourview MYGA Rates

## MULTI-YEAR GUARANTEED ANNUITY

Effective: February 27th, 2026

### Initial Guarantee Period

|                           | 2 Year | 3 Year | 4 Year | 5 Year | 6 Year | 7 Year | 10 Year |
|---------------------------|--------|--------|--------|--------|--------|--------|---------|
| Premier Band (\$100,000+) | 4.60%  | 4.80%  | 5.00%  | 4.90%  | 5.15%  | 5.10%  | 5.35%   |
| Select Band (\$70,000+)   | 4.60%  | 4.80%  | 5.00%  | 4.90%  | 5.15%  | 5.10%  | 5.35%   |
| Standard Band (\$20,000+) | 4.25%  | 4.45%  | 4.65%  | 4.55%  | 4.80%  | 4.75%  | 5.00%   |

#### Contract Features:

- Issue ages:
  - **2, 3, 4, 5-Year** Up to Age 89 + 364 days
  - **6, 7, 10-Year** Up to Age 84 + 364 days
- 10% Free Withdrawal of Contract Value on or after first year of Contract anniversary without Surrender Charge penalty
- Principal protection with no direct exposure to stock market fluctuations
- Tax-deferred growth on most contracts
- Beneficiaries receive the full account value as the death benefit

#### ALL APPLICATIONS:

- All premiums must be received to Oceanview within 60 days of the application sign date to receive the above rates.
- The client will receive the higher crediting rate between the application sign date and current rate at the time premium is received.
- In the event of a rate decrease, all applications must be received within 14 calendar days of the application sign date. Any applications received after 14 calendar days will require a new signed application package and may receive a lower rate.

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

Scan the QR Code to  
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# CapLock FIA Rates

**CALIFORNIA**

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Effective: February 27, 2026

| Crediting Strategy  | 5-Year Rate  | 7-Year Rate  |
|---|--------------|--------------|
| <b>Guaranteed Cap Rates</b>                                     |              |              |
| S&P 500 Annual Point-to-Point w/ Cap Rate Guarantee*            | 8.10%        | 8.25%        |
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| S&P 500 Monthly Average w/ Cap Rate                             | 5.00%        | 5.00%        |
| <b>Participation Rates</b>                                      |              |              |
| S&P 500 Annual Point-to-Point w/ Par Rate                       | 45.00%       | 50.00%       |
| S&P 500 2-Year Point-to-Point w/ Par Rate                       | 55.00%       | 60.00%       |
| S&P 500 DRC 5% Excess Return Annual Point-to-Point w/ Par Rate  | 140.00%      | 140.00%      |
| S&P 500 DRC 10% Excess Return Annual Point-to-Point w/ Par Rate | 70.00%       | 70.00%       |
| <b>Fixed Rate</b>   | <b>3.50%</b> | <b>3.50%</b> |

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# Harbourview MYGA Rates

## MULTI-YEAR GUARANTEED ANNUITY - CALIFORNIA

Effective: February 27th, 2026

|                 |                           | Initial Guarantee Period |        |        |        |        |        |         |
|-----------------|---------------------------|--------------------------|--------|--------|--------|--------|--------|---------|
|                 |                           | 2 Year                   | 3 Year | 4 Year | 5 Year | 6 Year | 7 Year | 10 Year |
| Premium Amounts | Premier Band (\$100,000+) | 4.60%                    | 4.80%  | 5.00%  | 4.75%  | 5.00%  | 4.95%  | 5.20%   |
|                 | Select Band (\$70,000+)   | 4.60%                    | 4.80%  | 5.00%  | 4.75%  | 5.00%  | 4.95%  | 5.20%   |
|                 | Standard Band (\$20,000+) | 4.25%                    | 4.45%  | 4.65%  | 4.40%  | 4.65%  | 4.60%  | 4.85%   |

**Contract Features:**

- Issue ages:
  - **2, 3, 4, 5-Year** Up to Age 89 + 364 days
  - **6, 7, 10-Year** Up to Age 84 + 364 days
- 10% Free Withdrawal of Contract Value on or after first year of Contract anniversary without Surrender Charge penalty
- Principal protection with no direct exposure to stock market fluctuations
- Tax-deferred growth on most contracts
- Beneficiaries receive the full account value as the death benefit

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- The client will receive the higher crediting rate between the application sign date and current rate at the time premium is received.
- In the event of a rate decrease, all applications must be received within 14 calendar days of the application sign date. Any applications received after 14 calendar days will require a new signed application package and may receive a lower rate.

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