

# Oceanview Life and Annuity Harbourview Fixed Annuity Rates



Be Aware

Be Prepared

Be Safe

**AM Best Rating A-**

## + Generous Contract Features:

- 10% Free Withdrawal > Year 1
- RMD friendly
- Account Value Death Benefit

## RATES

3 Year MYGA	2.50
5 Year MYGA	3.10
7 Year MYGA	3.25
10 Year MYGA	3.25

\*Rates effective as of 7/28/20 and are subject to change.

## We help Protect and Grow Your Money

Call for current state approvals (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. Policy form numbers and provisions may vary. A.M. Best Company rating based on financial strength, management skill and integrity, but is not a statement of fact nor recommendation to purchase a policy. Rates are guaranteed for 3, 5, 7 or 10 years, depending on the guarantee period selected at policy issue and are subject to change. 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 ½. Most jurisdictions do not impose a premium tax on annuity premium payments. However, for those that do, we may deduct them from Your Contract when we need to pay them, which may be when you withdraw your contract value, when you start to receive income payments, or when a death benefit is paid. Check with your producer and other policy documents for specific information on premium taxes. All annuity features, risks, limitations, and costs should be considered prior to purchasing an annuity within a tax-qualified retirement plan. For transfers and 1035 Exchanges, rate lock will be extended 60 days upon receipt of application. Issue age for all deferred annuities is the age of the last birthday of the Owner. If joint owners, age of oldest determines commission payout. Annuities issued by Oceanview Life and Annuity Company, 410 N. 44th St., Suite 210, Phoenix, AZ 85008. [www.oceanviewlife.com](http://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.