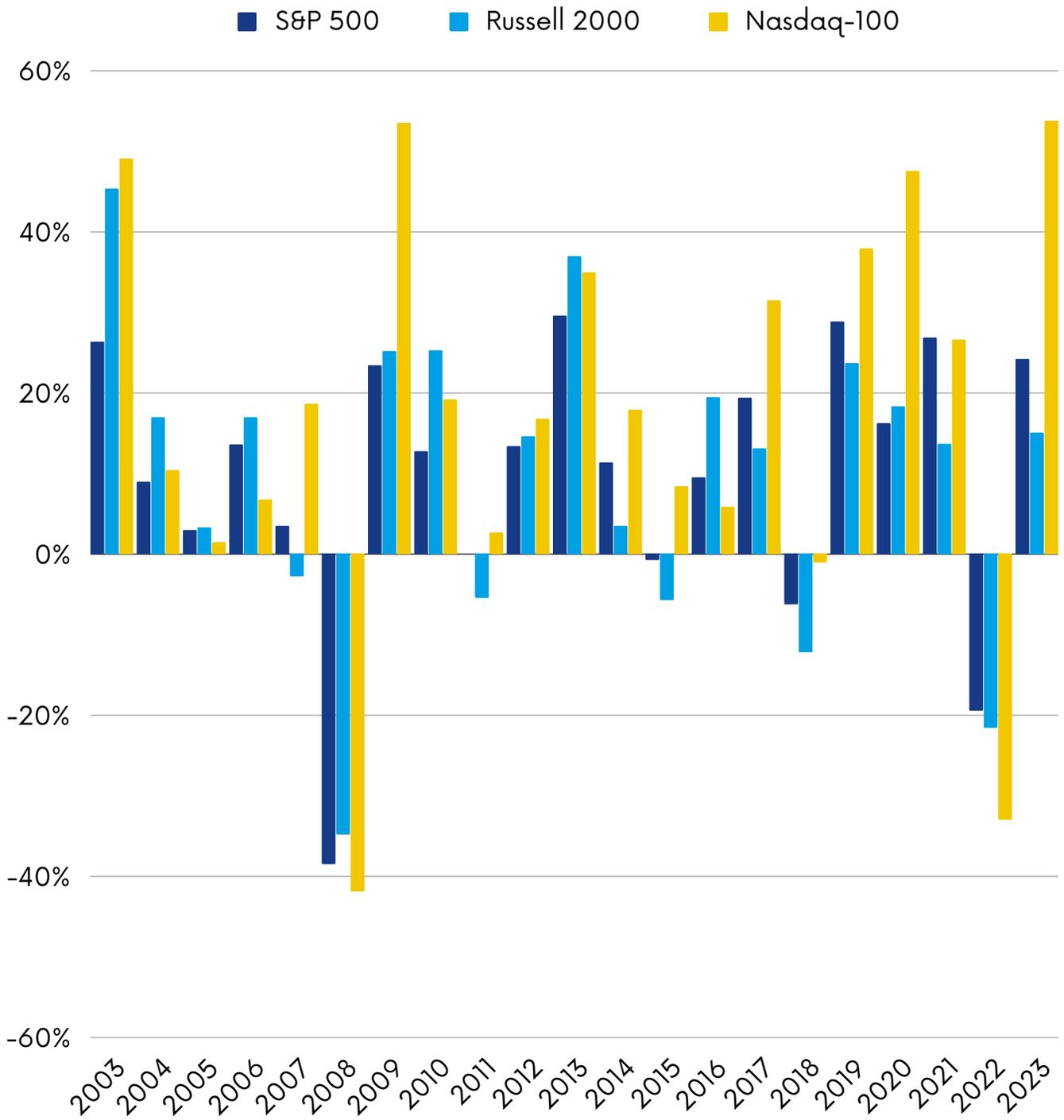


## Index Growth Comparisons: 2003-2023

With Oceanview Life's Harbourview Fixed Indexed Annuity, retirees and pre-retirees can allocate their money in one specific or across three index crediting strategies. The table and chart below highlight the last 20 years of growth across the **S&P 500**, **Russell 2000**, and **Nasdaq-100**, showcasing potential earning opportunities when money is allocated toward participation and cap rate options tied to these indices. When market indices grow, the Harbourview FIA contract value will grow, but should market indices decline, your account value remains protected from loss.

	S&P 500	Russell 2000	Nasdaq-100
2003	26.38%	45.37%	49.12%
2004	8.99%	17.00%	10.44%
2005	3.00%	3.32%	1.49%
2006	13.62%	17.00%	6.79%
2007	3.53%	-2.75%	18.67%
2008	-38.49%	-34.80%	-41.89%
2009	23.45%	25.21%	53.54%
2010	12.78%	25.31%	19.22%
2011	0.00%	-5.45%	2.70%
2012	13.41%	14.64%	16.82%
2013	29.60%	37.00%	34.99%
2014	11.39%	3.53%	17.94%
2015	-0.73%	-5.71%	8.43%
2016	9.54%	19.48%	5.89%
2017	19.42%	13.14%	31.52%
2018	-6.24%	-12.18%	-1.04%
2019	28.88%	23.72%	37.96%
2020	16.26%	18.36%	47.58%
2021	26.89%	13.69%	26.63%
2022	-19.44%	-21.56%	-32.97%
2023	24.23%	15.09%	53.81%



**Contact Oceanview Life and Annuity Company**  
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