



THE OHIO STATE LIFE
INSURANCE COMPANY

NEX3

“NEX3” MULTI-YEAR GUARANTEED ANNUITY (MYGA)

NEX3 BENEFITS

Income & Growth

Tax-deferred income designed to grow and compound money efficiently

Access & Liquidity

Ability to access money through flexible withdrawal terms and available riders

Principal Protection

Securing income and savings via principal and interest protection

Succession Planning

Helps provide families and beneficiaries with an asset that can be structured to avoid the lengthy probate process

PRODUCT	Single premium deferred annuity with a guaranteed interest rate			
INTEREST RATE	Consult Agent/Advisor for current rates			
INITIAL INTEREST RATE GUARANTEE PERIOD	3 years			
FREE WITHDRAWAL PROVISION (RIDER) ¹	Owner can withdraw up to 10% of the accumulated value each contract year			
DEATH BENEFIT (RIDER) ¹	Beneficiary receives the surrender value or accumulated value (with rider) <i>Does not apply in FL</i>			
ANNUITIZATION	Owner has the flexibility to choose payout of income over lifetime or defined period			
NURSING HOME (RIDER) ¹	Owner can access accumulated value of the annuity, with no surrender charge			
ISSUE AGES ¹	0-80 years (age last birthday of annuitant) In FL, 0-75 years (age last birthday of annuitant)			
PREMIUM ¹	Min. \$10,000 (Over \$1 million with home office approval)			
SURRENDER CHARGES ²	Contract Yr.	1	2	3
	Charges (%)	9%	8%	7%



About Ohio State Life

The Ohio State Life Insurance Company is a legacy American insurance business established in 1906. Today, Ohio State Life works with product innovation partners like NexAnnuity to deliver unique annuity offerings.

As a result, Ohio State Life annuity products are powered by the skills and sophistication of a multibillion-dollar global investment platform.

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Powered by

NexAnnuity Retirement Solutions

NexAnnuity powers retirement solutions by:

- Partnering with insurance companies to develop innovative retirement products with industry-leading rates
- Drawing on Eagle Equity Advisors' expertise across the insurance landscape—from product design to client education
- Employing an efficient operating model built around best-in-class service providers
- Providing access to the resources of an institutional investment platform and financial services affiliate network that includes:
 - A platform of SEC-registered investment advisers managing approximately \$10.1 billion in assets;³ and
 - An FDIC-regulated bank with \$9.8 billion in assets (the 4th largest bank headquartered in Dallas).⁴

1. Each benefit available only if respective rider is elected and subject to terms thereof. Market Value Adjustments ("MVA") apply to any amount withdrawn or surrendered. Free Partial Withdrawal ("FPW") Rider allows waiver of withdrawal charges and MVA on the first withdrawal in a policy year up to 10% of the Account Value ("AV") as of the preceding policy anniversary. Death Benefit ("DB") Feature Rider allows DB to equal AV with MVA and withdrawal charges waived. In FL, DB equals AV and, therefore, DB Rider is not applicable. Nursing Home Waiver of Withdrawal Charge Rider allows waiver of withdrawal charges if annuitant is confined to a nursing home for 90 days prior to request. Applications for annuitants ages 75 or older or for policies more than \$250,000 may be referred for enhanced underwriting and suitability review and/or home office approval. Company may change or discontinue a product at any time. 2. Withdrawal charges will be waived during the 30 days following the end of each guaranteed period. 3. As of 2/29/2020, inclusive of NexPoint Advisors, L.P. and affiliates, based on fee calculation AUM. 4. NexBank SSB as of 3/31/2020. SNL Financial, based on total assets for banks headquartered and operating in Texas.

This product sheet is provided as a summary of the benefits that may be included in the annuity policy contract when it is issued. It is for informational purposes only. In the event of an ambiguity or conflict of terms between this brochure and the annuity policy contract, the terms of the annuity policy contract are controlling.

The Ohio State Life Insurance Company ("Ohio State Life"), whose home office is in Dallas, Texas, issues the Single Premium Deferred Annuity Policy referred to in this brochure as the Nex3 Multi-Year Guaranteed Annuity Product (the "Nex3 MYGA").

Annuity policy contract issued under form series ICC19 NA001, NA00I, ICC19 NA001RI, NA001R1, ICC19 NA001R2 and state variations thereof. Rider benefits and rider form numbers may vary by state. The Nex3 MYGA is subject to state regulations, so the Nex3 MYGA and certain features or optional benefits thereof may not be available in all states. Ohio State Life is not licensed in Connecticut, Maine, New York, and Vermont. California License No. 08115.

Annuity contracts have limitations. Please consult your annuity policy contract for the actual terms and conditions that apply, including the definitions, limitations and exclusions, and charges. Ohio State Life may change or discontinue a product at any time.

All guarantees, including any optional benefits, are subject to the financial strength and claims-paying ability of Ohio State Life. The Nex3 MYGA, like all annuities, is an insurance product and not insured by the FDIC, the NCUSIF, or a federal government agency.

Withdrawals of taxable amounts from an annuity are subject to ordinary income tax, and, if taken before age 59½, may be subject to a 10% IRS penalty. Any discussion or mention of taxes is for general informational purposes only, does not purport to be complete or cover every situation, and should not be construed as legal, investment, tax or accounting advice. Ohio State Life and EEA (defined below) do not offer legal, investment, tax or accounting advice. Please consult your own qualified legal, investment, tax and accounting advisors.

"NexAnnuity" and "Nex" are marketing names for the entity that, through its network of financial services affiliates, provides investment management, product development, financial services expertise and management services to Ohio State Life retirement products.

Eagle Equity Advisors, LLC ("EEA") provides agent services, product design, distribution, marketing, and other related services to the carrier. EEA is an affiliate of NexPoint Advisors, L.P., an investment adviser on a multibillion-dollar global alternative investment platform.

NOT A DEPOSIT | MAY LOSE VALUE | NOT FDIC OR NCUA/NCUSIF INSURED

NOT GUARANTEED BY A BANK/SAVINGS ASSOCIATION OR CREDIT UNION | NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY

