

# Rate Summary | Nex Multi-Year Guaranteed Annuity (MYGA) Products

MULTI-YEAR GUARANTEED ANNUITY | EFFECTIVE 10.25.2025

|                                    | NEX3 MYGA                                                                                                                                                                                   | NEX5 MYGA | NEX7 MYGA | NEX10 MYGA |
|------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------|-----------|------------|
| <b>Term</b>                        | 3-Year                                                                                                                                                                                      | 5-Year    | 7-Year    | 10-Year    |
| <b>Guaranteed Rate<sup>1</sup></b> | 2.50%                                                                                                                                                                                       | 3.25%     | 3.25%     | 3.25%      |
| <b>State Availability</b>          | Available in all states <i>except</i> : CA, CO, CT, DE, LA, ME, NC, ND, NJ, NY, SD, VT<br>Coming soon in: CA, CO, DE, LA, NC, ND, NJ, SD   Not available in: CT, ME, NY, VT                 |           |           |            |
| <b>Riders/Cost<sup>2</sup></b>     | <ul style="list-style-type: none"><li>▪ Nursing Home Rider - Waiver of Withdrawal Charge (15 bps)</li><li>▪ 10% Free Partial Withdrawal (15 bps)</li><li>▪ Death Benefit (30 bps)</li></ul> |           |           |            |
| <b>Issue Ages<sup>3</sup></b>      | <ul style="list-style-type: none"><li>▪ 0-85 years (age last birthday of annuitant)</li></ul>                                                                                               |           |           |            |

*Powered by NexAnnuity*

*OSL is committed to developing and delivering solutions for modern retirement needs.*

Traditional retirement products do not reflect the modern financial landscape. The Ohio State Life's mission is to develop and deliver solutions that address the needs of current and future retirees. By leveraging the resources of our established investment network, financial services expertise, and efficient operating model, we seek to drive value for our clients and partners.



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1. Rate as of 10/25/2025. 2. 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. In CA, DB equals AV for ages 65 and older. Nursing Home Waiver of Withdrawal Charge Rider (“Nursing Home Rider”) allows waiver of withdrawal charges if annuitant is confined to a nursing home for 90 days prior to request. The Nursing Home Rider is not available in SD and CA. 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. 3. 100% of current commission rate to be paid for issue ages 0-80 years, and 50% of current commission rate to be paid for issue ages 81-85 years. In FL and CA, 100% of current commission rate to be paid for issue ages 0-75 years, and 50% of current commission rate to be paid for issue ages 76-85 years.

This product rate summary sheet is provided as a summary of certain features and 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 Nex Multi-Year Guaranteed Annuity Product (the “Nex MYGA”).

Annuity policy contract issued under form series ICC21 NA001\_Rev, ICC21 NA001-APP\_Rev, ICC21 NA001R1\_Rev, ICC21 NA001R2\_Rev, ICC21 NA001R3\_Rev and state variations thereof. Rider benefits and rider form numbers may vary by state. The Nex MYGA is subject to state regulations, so the Nex 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 Nex 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 does 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.

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



THE OHIO STATE LIFE  
INSURANCE COMPANY