ISSUED BY THE OHIO STATE LIFE INSURANCE COMPANY

Nex Compounder

Fixed Index Annuity

NexAnnuity

The Ohio State Life Insurance Company

ISSUED BY
THE OHIO STATE LIFE INSURANCE COMPANY

NexCompounder

Fixed Index Annuity

NexAnnuity

THE OHIO STATE LIFE INSURANCE COMPANY • ESTABLISHED 1906 •

Take Your Retirement to the **Next Level**

The NexCompounder Fixed Index Annuity is designed for accumulation in retirement while compounding earnings on a tax-deferred basis and protecting principal.

PRINCIPAL PROTECTION

GROWTH POTENTIAL

TAX DEFERRAL

What is a Fixed Index Annuity?

Designed for longevity, Fixed Index Annuities (FIAs), are built as long-term insurance solutions, often ideal for individuals aiming to protect and grow their retirement savings. FIAs offer growth potential linked to a market index while ensuring principal protection against market downturns. Additionally, earnings grow tax-deferred, and they can provide a steady income stream during retirement.

Fixed Index Annuity Benefits

Growth Potential

Fixed index annuities have the potential to earn more (or less) than traditional fixed annuities, as their interest crediting is based on the performance of an index, unlike traditional fixed annuities that only pay a fixed rate of interest.

Depending on the indexed strategy selected by the owner, there may be a cap (the maximum interest you can earn in an interest term), or a participation percentage rate (a percentage of the index's performance).

Any interest earned is determined at the end of each interest term and will grow through compounding.
Your money grows tax-deferred, meaning it is not taxed until you withdraw it.

Access

During the initial policy period (known as the "surrender charge" period), after the first policy year you can withdraw up to 10% of your policy value each year without incurring charges.

You can surrender your policy at any time and receive your money back, subject to market value adjustments (MVAs) and surrender charges, and minus any previous charges or withdrawals.

Withdrawals from the indexed account before the end of an interest term will not earn interest.
After the surrender charge period, MVAs and surrender charges no longer apply.

Consistency

Your policy value will not decrease due to market performance.

We guarantee that you will receive at least the amount you initially invested at the end of the surrender charge period.

In the event of your death, your beneficiaries will receive any remaining policy value.

THE NEXCOMPOUNDER FIA IS FOCUSED ON ACCUMULATION WHILE ALLOWING FOR FLEXIBLE PREMIUM IN THE FIRST YEAR

Let the NexCompounder FIA Help Your Money Grow

NexCompounder offers multiple indexed crediting options:

S&P

S&P 500® Index

The S&P 500® is widely regarded as the best single gauge of large-cap U.S. equities. The index includes 500 leading companies and covers approximately 80% of available market capitalization.

Nasdaq

Nasdaq-100 Volatility Control 12% NC™ Index

The 12% volatility control version of the Nasdaq-100 Index® offers approximately 55% of the volatility while offering approximately 75% of the return.

FRANKLIN TEMPLETON

Franklin US CorePlus (7.5% Vol) Index

The Franklin US Core Plus Index takes a diversified, well-balanced approach to investing. With a primary focus on growth, the index combines the stock selection expertise of Franklin Templeton portfolio managers with the statistical precision of a factor-driven scoring system. The 7.5% volatility control provides balance through employing a fixed income strategy to help mitigate risk and navigate market volatility.

The NexCompounder FIA's indexed options provide interest crediting opportunities based on U.S. indexes with a wide variety of industries and company growth drivers.

> Indexed accounts credit interest based on the performance of a market index. If the index value increases from the beginning to the end of the crediting period, you'll earn interest up to a declared "cap" (upper limit) or a participation percentage (a percentage of the index's performance), depending on the indexed crediting option selected. If the index declines, you'll never receive less than a "floor" of 0%.

Understanding Interest Crediting with Indexed Strategies

Indexed Strategies with a Participation Percentage

With a participation percentage, if the index performance is positive, the interest credited will be calculated by multiplying the change in index by the participation percentage.

Indexed Strategies with a Cap

At the beginning of each annual interest term, we set a cap, or upper limit, on the interest rate that can be credited to the indexed account at the end of the term. With a cap, if the index performance is positive, the interest credited will be calculated by multiplying 100% of the change in the index value up to, but not exceeding, the cap.

Fixed Rate

With a fixed rate account, you earn interest at a declared rate that does not change for the length of the crediting period, regardless of market performance. This provides you with predictable, steady growth and is not tied to the performance of any index.

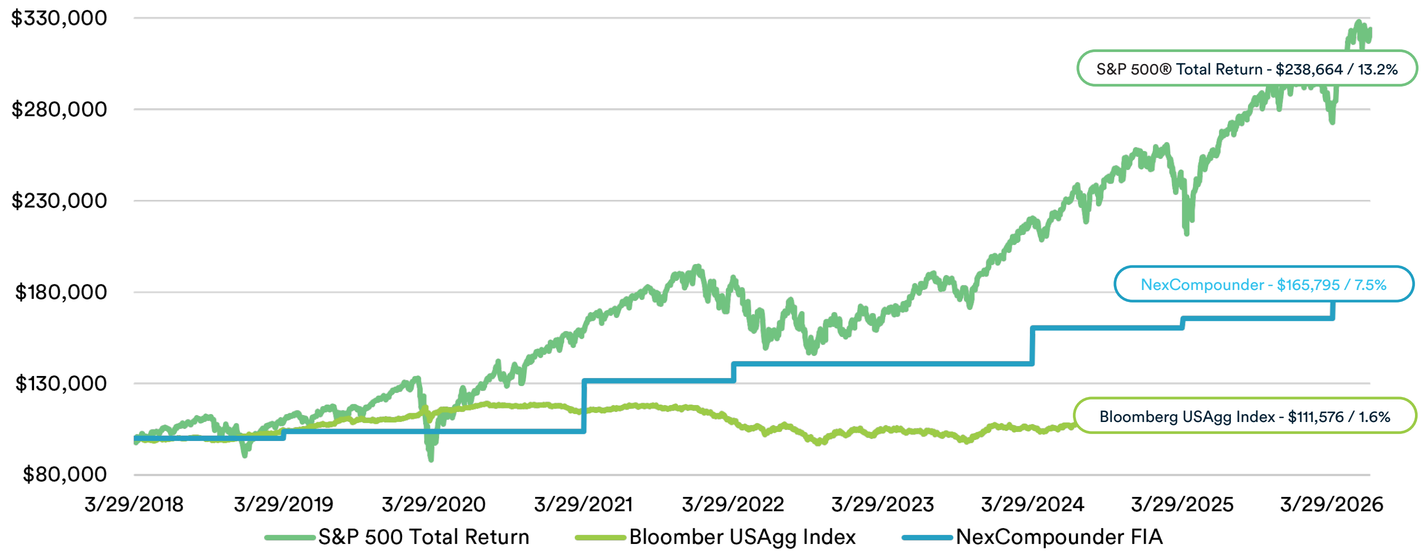
Principal Protection

If the index value declines from the start to the end of an interest term, you will not earn interest for that term and your policy value will remain unchanged. Your purchase payment and any previously credited interest are guaranteed.

Hypothetical NexCompounder FIA vs. the S&P 500® and Bloomberg US Aggregate Bond Market

(Total Return & Avg. Annual Return %)[1]

1Q'18 to 1Q'26 (8-year period)



Hypothetical Indexed Strategies in Action*

CAP

Index Performance	Cap	Interest Credited
10%	8%	8%
5%	8%	5%
-10%	8%	0%

PARTICIPATION PERCENTAGE

Index Performance	Participation Rate	Interest Credited
10%	120%	12%
5%	120%	6%
-10%	120%	0%

Fixed Rate Strategy	Interest Credited
5.0%	5.0%

NEXCOMPOUNDER ALLOWS YOU TO CHOOSE FROM INDEXED STRATEGIES LINKED TO MARKET INDICES, WHICH PROVIDE THE OPPORTUNITY FOR INCOME GROWTH AND ACCUMULATION.

1. Hypothetical NexCompounder FIA is based on a 7-year surrender charge period assuming a 1yr point-to-point indexed strategy a 50% participation percentage in the S&P 500® indexed strategy assuming the crediting rate takes place every March 31st each year.

This is a hypothetical example of an annuity. The non-guaranteed values shown are based on the current non-guaranteed elements and the historical index performance over the most recent 7 year period. It is likely that the indexed accounts will not repeat their historical performance, the non-guaranteed elements will change, and actual results may be more or less favorable, but will not be less than the minimum guarantees. The values in this illustration are not guarantees or even estimates of amounts you can expect from your annuity. Examples included in this material are based on the information and assumptions that you and your agent discussed, and do not reflect any suggestion or recommendation for you or your situation.

*For illustration purposes only.

Choosing What's Right For You

Purchase Premium Allocation

You'll decide the percentage to allocate to each account, adding up to 100%. Choose between any combination of the three indexed accounts and the fixed account.

Indexed Strategies

S&P 500® Index Annual Point-to-Point

Cap %

Participation %

Nasdaq-100 Volatility Control 12% NC™ Index

Cap %

Participation %

Franklin US CorePlus (7.5%) Index Annual Point-to-Point

Participation %

Fixed Rate Strategy

Fixed Rate

%

Total 100%

Minimum $25,000 purchase payment

Access to Money and Other Benefits

Annuitization Payment Settlement Options Available

- Life Annuity, Lifetime Payments Guaranteed: Payments payable to the Payee during the lifetime of the annuitant. No further annuity payments are payable after the death of the annuitant.

- Life Annuity – 120 Monthly Payments Guaranteed: Payments payable to the payee during the lifetime of the annuitant. If, at the death of the annuitant, annuity payments have been made for less than the 120 monthly periods, as determined by the settlement option elected, the remaining guaranteed annuity payments will be continued to the beneficiary. If, at the death of the annuitant, annuity payments have been made for at least 120 monthly periods, as selected, no further payments will be made.

- Joint and Survivor Life Annuity – with 120 Monthly Payments Guaranteed: Payments payable to the payee during the lifetime of the annuitant and during the lifetime of the designated second person. If, at the death of the survivor, annuity payments have been made for less than 120 monthly periods, as determined by the settlement option elected, the remaining guaranteed annuity payments will be continued to the beneficiary. If, at the death of the survivor, annuity payments have been made for at least 120 monthly periods, as selected, no further annuity payments will be made.

- Other Payments: Payments may also be made to any other settlement option that is agreed upon with The Ohio State Life Insurance Company.

Death Benefit

Upon your death, your beneficiaries will receive the greatest of:

The Policy Value (which doesn’t reflect surrender charges, or MVA)
The Cash Surrender Value (reflecting any applicable surrender charge and MVA)

Spousal continuance: If the owner’s surviving spouse is the sole beneficiary, he or she may have the option to use a spousal continuance to keep the policy in force.

Policy Value & Surrender Charges

Policy Value

The policy value is equal to the sum of all interest credited to the policy from the fixed rate strategy and/or the indexed strategies less any premium taxes or applicable charges.

Market Value Adjustment

Under the policy terms, Ohio State Life Insurance Company adjusts the cash surrender value, death benefit, and/or withdrawal amounts during any guarantee period by a factor called the Market Value Adjustment (MVA). The MVA is based on the Constant Maturity Treasury Rate (CMT) appropriate for the guarantee period as shown on the policy.

Cash Surrender Value

The cash surrender value is the amount payable if the owner surrenders the policy.

Surrender Charges

A surrender charge is assessed for each withdrawal, that is not a free withdrawal, before the end of the surrender charge period. The surrender charge is determined based on the amount of time that has elapsed since the beginning of the applicable policy year period and is calculated as a surrender charge percentage of the policy value at the time of the withdrawal, according to the surrender charge schedule in the policy schedule. After the first policy year, the NexCompounder FIA allows for free withdrawals of up to 10% of the policy value. After the first policy year, multiple withdrawals of an amount up to the free withdrawal amount are available without incurring a surrender charge.

Renewal Caps, Participation Percentages, and Fixed Rate Strategies

Indexed Strategies: During the surrender charge period, we reset the indexed strategy caps and percentages at the start of each crediting period. The new caps and participation percentages may be higher or lower than the initial ones. However, the cap and participation percentages will not fall below the minimums as outlined in the policy schedule.

Fixed Rate Strategy: During the surrender charge period of the policy, the fixed rate strategy will reset at the beginning of each crediting period. The new interest rate may be higher or lower than the initial rate, but it will never fall below the minimum interest rate specified in the policy schedule.

Flexible to Transfer Between Strategies

At the end of each term, you have the option to transfer money between your fixed rate strategy and/or any indexed strategy.

Flexible Premium in the First Year

In the first year, you can add additional funds to your fixed index annuity after your initial purchase, allowing you to increase your investment as your budget or circumstances allow. This provides an opportunity to maximize potential growth without having to purchase a new policy.

Product Highlights & Surrender Charge Schedule

Owner/Annuitant
Single owner or joint annuitant/owner

Type
Single premium deferred indexed annuity

Plan Options
Traditional IRA, Roth IRA, SEP IRA, Simple IRA, and Non-Qualified; Pension/Profit Sharing and Defined Benefit Plan per Carrier approval

Indexes
- S&P 500® Index
  Ticker: SPX
- Nasdaq-100 Volatility Control 12% NC™ Index Ticker: XNDX12NC™
- Franklin US Core Plus; 7.5% vol
  Ticker: FTUSCORP

Interest Crediting Strategies
Fixed rate; 1 year point-to-point participation percentage and cap rates

Account Reallocation
Allowed on each contribution anniversary (with written notification 10 business days prior to anniversary)

Issue Ages
0-85

Minimum Premium
$25,000 initial premium, qualified and non-qualified

Flexible Premium
Ability to add premium in year 1 to Fixed account ($25,000+)

Surrender Charge Schedule[1]

(Surrender Charge %)

Year	0-1	2	3	4	5	6	7	8	9	10
7-Year	9%	8%	8%	7%	6%	5%	4%			
10-Year	9%	8%	8%	7%	6%	5%	4%	3%	2%	1%

Free Withdrawals
10% of accumulation value available after the first policy year as permitted by law.

Must maintain at least $12,500 in annuity to keep in force.

Free Look
30 days

Market Value Adjustment ("MVA")
A MVA will apply to withdrawals in excess of the penalty free withdrawal taken during the Surrender Charge Period

Death Benefit
Full accumulation value at death of the annuitant

1. Surrender charges shown in the chart have been rounded to the nearest whole number percentages. Consult the policy for exact surrender charge rates.

FAQ

Are annuities just for retirees? How old do I need to be to purchase an annuity?

A fixed index annuity may be a smart option for protecting a portion of your savings while also giving it the potential to grow at any stage of your financial journey.

What happens if the duration of my index term is shorter than my remaining surrender charge period?

Renewing or reallocating your strategy selections one or more times before your surrender charge period ends is common. When you reallocate, you may maintain the same strategy or choose from alternative strategies.

Does the NexCompounder FIA charge administrative or policy fees?

With the NexCompounder FIA, there are no annual policy or administrative fees. However, if you withdraw any of your investment during the first policy year or more than 10% of your money in any subsequent year during the surrender charge period, there might be a surrender charge. A positive or negative MVA may also apply.

THE OHIO STATE LIFE INSURANCE COMPANY

For more visit www.ohiostatelife.com

Who is The Ohio State Life Insurance Company?

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

The company helped shape the industry through product development. In 1971, it was the first to advance death benefit payments to sustain the life of a policy holder.

Ohio State Life Insurance Company joined the NexAnnuity network in 2019 to deliver annuity and insurance solutions that are built for today's retirement.

Modern Solutions

Today, The Ohio State Life Insurance Company offers annuity products designed to grow retirement income while protecting principal. The company has established a network of top service providers and product innovation partners to provide industry leading crediting rates for policyholders.

POWERED BY NEXANNUITY

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

> Traditional retirement products do not always reflect the modern financial landscape. NexAnnuity'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.

The Ohio State Life Insurance Company
P.O. Box 64528, St Paul, MN 55164-0528 (855) 890-5206

DISCLOSURES:

The Ohio State Life Insurance Company ("Ohio State Life"), whose home office is in Dallas, Texas, issues the Individual Single Premium Deferred Indexed Annuity Policy referred to in this brochure as the NexCompounder Fixed Index Annuity Product (the "Nex Compounder FIA").
Annuity policy issued under form series ICC25 Nex FIA POL, ICC25 Nex FIA POL Sch, ICC25 Nex FIA APP, ICC25 Nex FIA PtP Part% End, ICC25 Nex FIA PtP CAP End and state variations thereof. Endorsements and endorsement form numbers may vary by state. The NexCompounder FIA is subject to state regulations, so the NexCompounder FIA 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 policies have limitations. Please consult your annuity policy 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 FIA, 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

DISCLAIMERS:

S&P: The S&P 500®, S&P 500® Dynamic Intraday TCA Index, and S&P 500 Market Agility 10 TCA 0.5% Decrement Index (together, the "Index") is a product of S&P Dow Jones Indices LLC or its affiliates ("SPDJI"), and has been licensed for use by NexAnnuity Holdings, Inc., and its affiliates (collectively, "NexAnnuity"). Standard & Poor's® and S&P® are registered trademarks of Standard & Poor's Financial Services LLC ("S&P") and Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"). The trademarks have been licensed to SPDJI and have been sublicensed for use for certain purposes by NexAnnuity. The Individual Single Premium Deferred Indexed Annuity (marketed as the "Nex Compounder FIA") (the "Product") is not sponsored, endorsed, sold or promoted by SPDJI, Dow Jones, S&P, any of their respective affiliates (collectively, "S&P Dow Jones Indices"). Neither S&P Dow Jones Indices nor its affiliates make any representation or warranty, express or implied, to the owners of the Product or any member of the public regarding the advisability of investing in securities generally or in the Product particularly or the ability of the Index to track general market performance. S&P Dow Jones Indices only relationship to NexAnnuity with respect to the Index is the licensing of the Index and certain trademarks, service marks and/or trade names of S&P Dow Jones Indices and/or its licensors. The Index is determined, composed and calculated by S&P Dow Jones Indices without regard to NexAnnuity or the Product. S&P Dow Jones Indices have no obligation to take the needs of NexAnnuity or the owners of the Product into consideration in determining, composing or calculating the Index. Neither S&P Dow Jones Indices nor its affiliates are responsible for and have not participated in the determination of the prices, and amount of the Product or the timing of the issuance or sale of the Product or in the determination or calculation of the equation by which the Product is to be converted into cash, surrendered or redeemed, as the case may be. S&P Dow Jones Indices have no obligation or liability in connection with the administration, marketing or trading of the Product. There is no assurance that investment products based on the Index will accurately track index performance or provide positive investment returns. S&P Dow Jones Indices LLC is not an investment advisor. Inclusion of a security within an index is not a recommendation by S&P Dow Jones Indices to buy, sell, or hold such security, nor is it considered to be investment advice.

NEITHER S&P DOW JONES INDICES NOR ITS AFFILIATES GUARANTEES THE ADEQUACY, ACCURACY, TIMELINESS AND/OR THE COMPLETENESS OF THE INDEX OR ANY DATA RELATED THERETO OR ANY COMMUNICATION, INCLUDING BUT NOT LIMITED TO, ORAL OR WRITTEN COMMUNICATION (INCLUDING ELECTRONIC COMMUNICATIONS) WITH RESPECT THERETO. S&P DOW JONES INDICES SHALL NOT BE SUBJECT TO ANY DAMAGES OR LIABILITY FOR ANY ERRORS, OMISSIONS, OR DELAYS THEREIN. S&P DOW JONES INDICES AND MAKES NO EXPRESS OR IMPLIED WARRANTIES, AND EXPRESSLY DISCLAIMS ALL WARRANTIES, OF MERCHANTABILITY OR FITNESS FOR A PARTICULAR PURPOSE OR USE OR AS TO RESULTS TO BE OBTAINED BY NEXANNUITY, OWNERS OF THE NEX COMPOUNDER FIA, OR ANY OTHER PERSON OR ENTITY FROM THE USE OF THE INDEX OR WITH RESPECT TO ANY DATA RELATED THERETO. WITHOUT LIMITING ANY OF THE FOREGOING, IN NO EVENT WHATSOEVER SHALL S&P DOW JONES INDICES BE LIABLE FOR ANY INDIRECT, SPECIAL, INCIDENTAL, PUNITIVE, OR CONSEQUENTIAL DAMAGES INCLUDING BUT NOT LIMITED TO, LOSS OF PROFITS, TRADING LOSSES, LOST TIME OR GOODWILL, EVEN IF THEY HAVE BEEN ADVISED OF THE POSSIBILITY OF SUCH DAMAGES, WHETHER IN CONTRACT, TORT, STRICT LIABILITY, OR OTHERWISE. THERE ARE NO THIRD PARTY BENEFICIARIES OF ANY AGREEMENTS OR ARRANGEMENTS BETWEEN S&P DOW JONES INDICES AND NEXANNUITY, OTHER THAN THE LICENSORS OF S&P DOW JONES INDICES.

Nasdaq: Nasdaq®, Nasdaq-100®, Nasdaq-100 Index®, Nasdaq Stock Market®, Nasdaq-100 Volatility Control 12% NC™ Index, and XNDX12NC™ are registered trademarks of Nasdaq, Inc. (which with its affiliates is referred to as the "Corporations") and are licensed for use by NexAnnuity. The Product has not been passed on by the Corporations as to its legality or suitability. The Product is not issued, endorsed, sold, or promoted by the Corporations. THE CORPORATIONS MAKE NO WARRANTIES AND BEAR NO LIABILITY WITH RESPECT TO THE PRODUCT.

Franklin Templeton: "Franklin," "Franklin Templeton" and the "Franklin US Core Plus IndexSM" (the "Index") are trademarks of and owned by Franklin Templeton. References below to "Index" apply to "Franklin US Core Plus IndexSM," and references below to "Licensor" apply to Franklin Templeton.

Licensor has licensed the Index to NexAnnuity for use by NexAnnuity as a component of certain Nex Compounder FIA products (each, a "Product," and collectively, the "Products"). The Index may be calculated by a third party or contain third-party data (each such third-party provider and Licensor are collectively, "Licensor Parties"). The Products are not sponsored, operated, endorsed, sold or promoted by Licensor Parties. The Index, the proprietary data therein, and related trademarks, are intellectual property licensed from Licensor, and may not be copied, used, or distributed without Licensor's prior written approval. The Products have not been passed on as to their legality or suitability and are not regulated, issued, endorsed, sold, guaranteed, or promoted by Licensor Parties. Licensor Parties make no express or implied warranties and hereby expressly disclaims all warranties of merchantability or fitness for a particular purpose with respect to the Index or any data included therein. Without limiting any of the foregoing, in no event shall Licensor Parties have any liability for any special, punitive, indirect, or consequential damages (including lost profits), even if notified of the possibility of such damages.

Financial Professionals, Insurance Agents, and Individuals
info@nexannuity.com

This material is intended to provide educational information regarding the features and mechanics of the products and is intended for use with the general public. It should not be considered, and does not constitute, personalized investment advice. The issuing insurance company is not an investment adviser nor registered as such with the SEC or any state securities regulatory authority. The issuing insurance company is not acting in any fiduciary capacity with respect to any policy and/or investment.

The product brochure provides a summary of the benefits that may be included in the annuity policy when they are issued. They are for informational purposes only. In the event of an ambiguity or conflict of terms between any brochure and the annuity policy, the terms of the annuity policy are controlling.

ANNUITIES ARE PRODUCTS OF THE INSURANCE INDUSTRY AND NOT GUARANTEED BY ANY BANK NOR INSURED BY FDIC OR NCUA/NCUSIF. ANNUITIES MAY LOSE VALUE AND HAVE NO BANK/CREDIT UNION GUARANTEE. ANNUITIES ARE NOT A DEPOSIT AND ARE NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY. ANNUITIES MAY ONLY BE OFFERED BY A LICENSED INSURANCE PRODUCER/AGENT.

This material should not be interpreted as a recommendation by NexAnnuity or Ohio State Life.