Nex Compounder

Product Sheet

FIXED INDEX ANNUITY

EFFECTIVE AS OF 09.01.25

The NexCompounder FIA offers the potential for increased value based on the positive performance of one or more market indices, while providing 100% protection from market downturns. With tax-deferred growth on interest earnings, investors can accumulate assets more efficiently, making NexCompounder a powerful tool for long-term financial security.

Features	Specifications
Owner/Annuitant	Single owner or joint annuitant/owner
Type	Single premium deferred indexed annuity with additional premium allowed in first year
Minimum Premium Payment	**Initial:** \$25,000 **Additional:** \$25,000+ (unlimited deposits within year 1)
Issue Ages	**Minimum:** 0 **Maximum:** 85 Policies may not be issued on or after 86th birthday of the oldest of all owners and annuitants
Latest Annuity Maturity Date	No later than the first policy anniversary on or after the oldest owner's or annuitants 95th birthday
Surrender Charges[1]	**10 years:** 9%, 8%, 8%, 7%, 6%, 5%, 4%, 3%, 2%, 1% **7 years:** 9%, 8%, 8%, 7%, 6%, 5%, 4%
Plan Options	Traditional IRA, Roth IRA, SEP IRA, Simple IRA, and Non-Qualified; Pension/Profit Sharing and Defined Benefit Plan per Carrier approval.
Market Value Adjustment (MVA)	• Withdrawals in excess of the Free Withdrawal Amount, with the exception of Required Minimum Distributions, are subject to an MVA during the surrender charge period • This adjustment may either increase or decrease the amount withdrawn and is determined by a formula that is tied to an external index
Free Withdrawals	After the first policy year, clients may withdraw up to 10% of the account value (based on the previous policy anniversary, after all index/interest credits are applied) without surrender charges or MVA

Crediting Strategies & Terms

Index Strategy	CAP RATE	PARTICIPATION RATE
	1-Year Term	1-Year Term
S&P 500® Index	✓	✓
Nasdaq-100 Volatility Control 12% NC™ Index	✓	✓
Franklin US Core Plus Index	n/a	✓
Fixed Rate (1-Year)		✓

If the policy is being funded with multiple purchase payments (e.g., 1035 exchanges), funds will be held, and the policy will not be issued until all purchase payments have been received. Interest is not credited between the dates the purchase payments are received and the date the policy is issued. The purchase payment will begin to earn interest (if any) when the policy is issued.

Powered by NexAnnuity

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

1. This product sheet is provided as a summary of the benefits that may be included in the annuity policy 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, the terms of the annuity policy are controlling. Surrender charges shown have been rounded to the nearest whole number percentages. Consult the policy for exact surrender charge rates. Surrender charge schedule may vary by state.

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 marketing piece 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.

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