Nex
Compounder

FIXED INDEX ANNUITY

Rate Sheet

CURRENT AS OF 06.30.26

Effective Date: 12.01.2025

Initial Premium: $25,000 or more
Additional Premium: $25,000 or more for the first year only

NexCompounder Rate Sheet

With 7-year and 10-year Surrender Charge Schedules

Index	Crediting Strategy	7-Year Surrender Charge Period	10-Year Surrender Charge Period
S&P 500	1-year Point-to-Point with Cap	10.5%	10.5%
	1-year Point-to-Point with Participation Percentage	58%	58%
Nasdaq – 100 12% Volatility	1-year Point-to-Point with Cap	17.0%	17.0%
	1-year Point-to-Point with Participation Percentage	89%	89%
Franklin US Core Plus 7.5% Volatility	1-year Point-to-Point with Cap	n/a	n/a
	1-year Point-to-Point with Participation Percentage	120%	120%
Fixed Rate	1-year Fixed Rate	5%	5%

Available in all states *except*: Connecticut, Maine, New York, and Vermont.

NexAnnuity

Issued by The Ohio State Life Insurance Company

This rate 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. We are issuing this rate sheet to provide the initial cap rates and participation rates for each index-based strategy term, and the interest rate percentage for the fixed rate strategy that we are currently offering on the NexCompounder Fixed Indexed Annuity. These rates are set by NexAnnuity as of the effective date listed above. Renewal rates may be different than those listed below. Rates are subject to change at any time. For the latest rates, please visit www.nexannuity.com. Indexed Interest cap and participation rate are declared for each interest term and are subject to change. The fixed account interest rate is declared for one year and is subject to change in the subsequent years.

The Cap is the maximum indexed interest that can be credited to the indexed account value. The Participation Rate (Par) is a percentage of the index's performance that can be credited to the indexed account value. Actual indexed interest credited is based on the performance of the indexed account selected, but will never be less than zero.

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.

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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.

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