Nex Compounder

ISSUED BY THE OHIO STATE LIFE INSURANCE COMPANY

Rate Sheet

CURRENT AS OF 06.30.26

FIXED INDEX ANNUITY

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.

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.

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 NexCompounder 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"). S&P®, S&P 500®, US 500, The 500, iBoxx®, iTraxx® and CDX® are trademarks of S&P Global, Inc. or its affiliates ("S&P"); Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"); and these trademarks have been licensed for use by SPDJI and sublicensed 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, or any of their respective affiliates (collectively, "S&P Dow Jones Indices"), and none of such parties make any representation.

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.