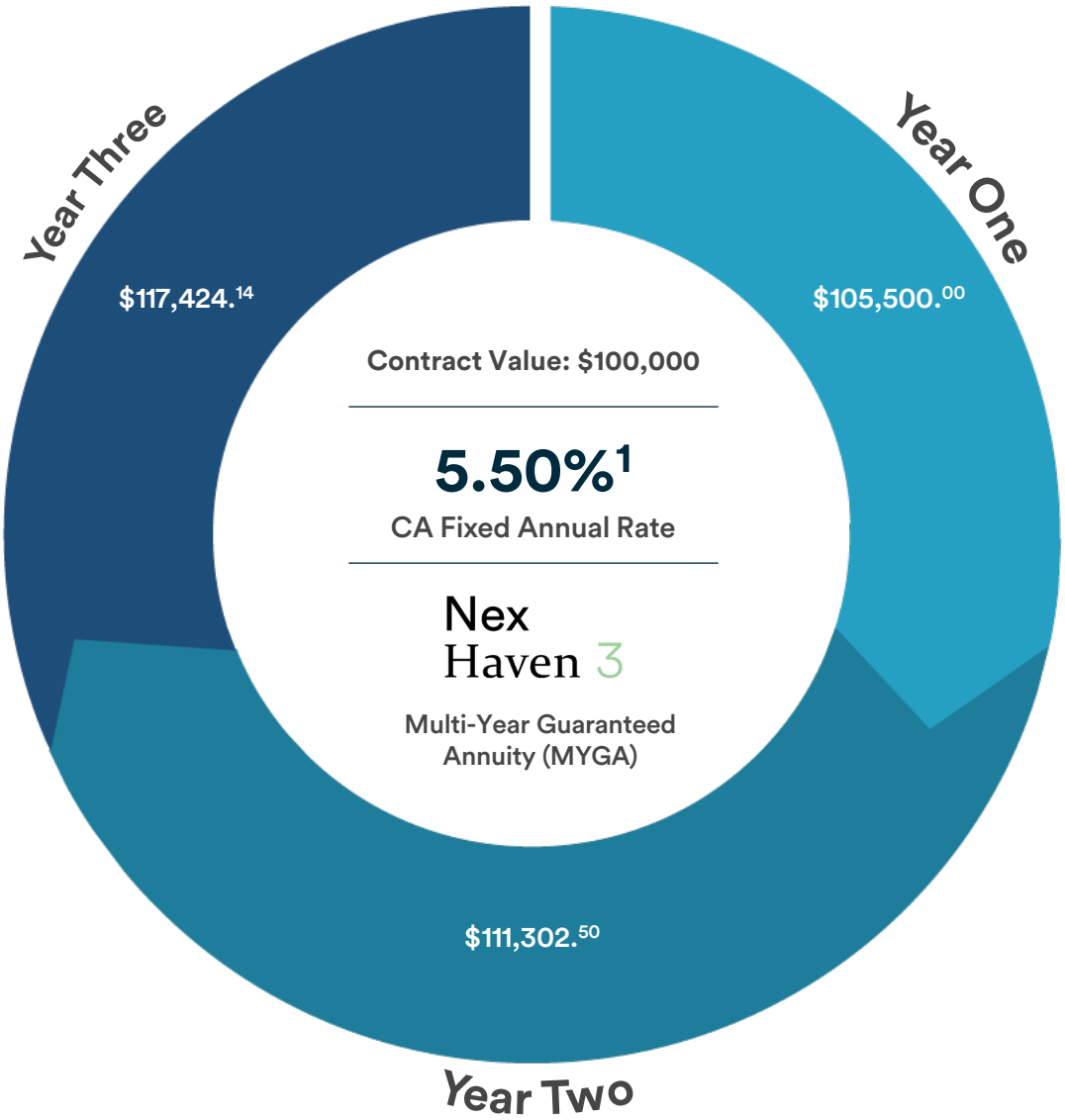
NexAnnuity
Innovative Retirement Solutions

Issued by The Ohio State Life Insurance Company

Earn with Certainty - Watch your money grow over time.

NexHaven3 with 5.50%[1] Guaranteed rate for 3 Years



Products issued by The Ohio State Life Insurance Company

1. Rate as of 04/01/2026. Excludes all states except CA. Other states' rate is 5.75%. Fixed annual rate is determined at issue and may be different than this illustrated rate.

Interest Crediting Method: Interest is credited daily and compounded at the end of each policy year. Interest payments and interim account balances are compounded using normal daily interest rate and the daily account balance.

Policy years are yearly periods which start on the issue date and on the same month and day each year thereafter. NexAnnuity" and "Nex" are used as marketing names for NexAnnuity Holdings, Inc., its subsidiaries and some affiliates, including The Ohio State Life Insurance Company. Each subsidiary or affiliate is responsible for its own financial and contractual obligations. Guarantees are dependent upon the claims paying ability of the Ohio State Life Insurance Company.

Not a bank or credit union deposit, obligation or guarantee	May lose value
Not FDIC or NCUA/NCUSIF insured	Not insured by any federal government agency

5 Reasons to Use a Multi-Year Guaranteed Annuity (MYGA Single Premium Deferred Annuities)

- **Never Lose a Penny of Your Deposit[2]**
- **Guaranteed Rate for 3 Years**
- **Helping Secure Your Retirement**
- **Tax-Deferred Growth**
- **Access to Your Money[3]**

Surrender Charges[3]			
Contract Year	1	2	3
Charges (%)	9%	8%	7%

2. All guarantees, including any optional benefits, are subject to the financial strength and claims-paying ability of The Ohio State Life Insurance Company. The NexHaven MYGA, like all annuities, is an insurance product and not insured by the FDIC, the NCUSIF, or a federal government agency. 3. 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 Market Value Adjustments ("MVA") apply to any amount withdrawn or surrendered.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, available after 1-year, 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. 4. Withdrawal charges will be waived during the 30 days following the end of each guaranteed period.

This product sheet is provided as a summary of the 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 NexHaven Multi-Year Guaranteed Annuity Product (the "NexHaven 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 NexHaven MYGA is subject to state regulations, so the NexHaven 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.

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/SAVINGSNOT 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

NEX-MYGA-EARN3-CA | 07242026