Nex Vantage 10

ISSUED BY OPPORTUNITY LIFE INSURANCE COMPANY

Product Sheet

EFFECTIVE AS OF 10.01.26

MULTI-YEAR GUARANTEED ANNUITY (MYGA)

Product Highlights

Product	Single premium deferred annuity with a guaranteed interest rate
Interest Rate	Consult Agent/Advisor for current rates
Initial Interest Rate Guarantee Period	10 years
Free Withdrawal Provision	Up to 10% of the Contract Value may be withdrawn each Contract Year after the first Contract Year
Required Minimum Distribution (RMD) Provision	Required Minimum Distributions may be withdrawn without a surrender charge during the first Contract Year and in all subsequent years, subject to the terms of the Contract.
Annuitization	Owner has the flexibility to choose payout of income over lifetime or defined period
Issue Ages[1]	0-85 years (age last birthday of annuitant)
Premium	Min. $50,000 (Over $1 million with home office approval)
Surrender Charges[2]	See table below

Surrender Charges[2]

Contract Yr.	1	2	3	4	5	6	7	8	9	10
Charges (%)	9%	8%	7%	6%	6%	5%	4%	3%	2%	1%

TAX-DEFERRED GROWTH POTENTIAL

Your investment grows on a tax-deferred basis, allowing interest to compound over time until withdrawals begin.

PREDICTABILITY

You earn a fixed rate of interest for a defined period, offering clear expectations for growth and planning.

PRINCIPAL PROTECTION

Helps protect your original investment from market losses, providing stability regardless of market conditions.

ACCESS TO LIQUIDITY

Ability to access money through flexible withdrawal terms and available riders.

SIMPLICITY

A straightforward structure with a single premium, fixed term, and guaranteed rate, making it easy to understand and plan around.

Powered by NexAnnuity

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

Traditional retirement products do not 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.

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.

1. 100% of current commission rate to be paid for issue ages 0-80 years, and 50% of current commission rate to be paid for issue ages 81-85 years. In FL, 100% of current commission rate to be paid for issue ages 0-75 years, and 50% of current commission rate to be paid for issue ages 76-85 years. 2. 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.

Fortis Life and Annuity Insurance Company ("Fortis"), whose home office is in Dallas, Texas, wholly-owned subsidiary Opportunity Life Insurance Company ("OLIC") issues the Single Premium Deferred Annuity Policy referred to in this brochure as the NexVantage Multi-Year Guaranteed Annuity Product (the "NexVantage MYGA").

Annuity policy contract issued under form series ICC26 MYGA GEN POL, ICC26 MYGA GEN APP and state variations thereof. The NexVantage MYGA is subject to state regulations, so the NexVantage MYGA and certain features or optional benefits thereof may not be available in all states. OLIC is not licensed in Arkansas, California, Hawaii, Idaho, Minnesota, New York, Oregon, Pennsylvania, and Rhode Island.

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. Fortis 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 OLIC. The NexVantage MYGA, 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. Fortis 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 Fortis 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

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