



Nex Multi-Year Guaranteed Annuity (MYGA) Products

The Ohio State Life Insurance Company
P.O. Box 64528, St Paul, MN 55164-0528
(855) 890-5206

Rate Lock Guidelines

Applicable to rate sheet effective 6/6/2025*

Applications signed and dated on or before October 24, 2025, and received** in the administrative office no later than 5 p.m. CT on October 24, 2025, and in which ALL funds are received in the administrative office with the application on or before December 8, 2025, will receive the annuity rates in effect on the date on which the application was signed and submitted.

Eligibility Requirements**

Application Deadline	October 24, 2025 by 5:00 p.m. CT
Funding Deadline	December 8, 2025
Rate Lock Benefit	Applicant receives the rate in effect on the application date.
Eligibility Criteria	• Application must be signed, dated, and received in good order by the Application Deadline • All funds must be received with the application by the Funding Deadline

*The Ohio State Life Insurance Company reserves the right to change any rate sheets and any applicable rate lock guidelines in its discretion at any time by updating and distributing such documents to producers or their agencies and recruiters. **IMPORTANT:** If you are an agency or recruiter, you are responsible for immediately forwarding to your producers any information and notices that we send to you that affects producers or our products, including without limitation updated rate sheets and rate lock guidelines. Notices and updates sent to any agency or recruiter will be deemed delivered notices to all of that agency's or recruiter's producers as of the date sent to the agency or recruiter. We consider all notices and updates, including these Rate Lock Guidelines, to be effective and enforceable as of the date they are sent to the agency or recruiter even if such agency or recruiter fails to forward such notices to its producers. Therefore, every agency and recruiter must fulfill its obligation to immediately communicate such information to its producers. In some instances, we may communicate notices directly to producers; however, this never relieves agencies and recruiters of their duty to notify their producers of our notices and updates, including any rate sheets and rate lock guidelines.

**For purposes of these Rate Lock Guidelines, an application is considered received in the administrative office only if all documentation required by The Ohio State Life Insurance Company in its sole discretion to constitute a complete, fully executed application is received, including without limitation full premium payment and any rollover, transfer or exchange paperwork and the completion of any enhanced suitability review if deemed necessary by The Ohio State Life Insurance Company.