



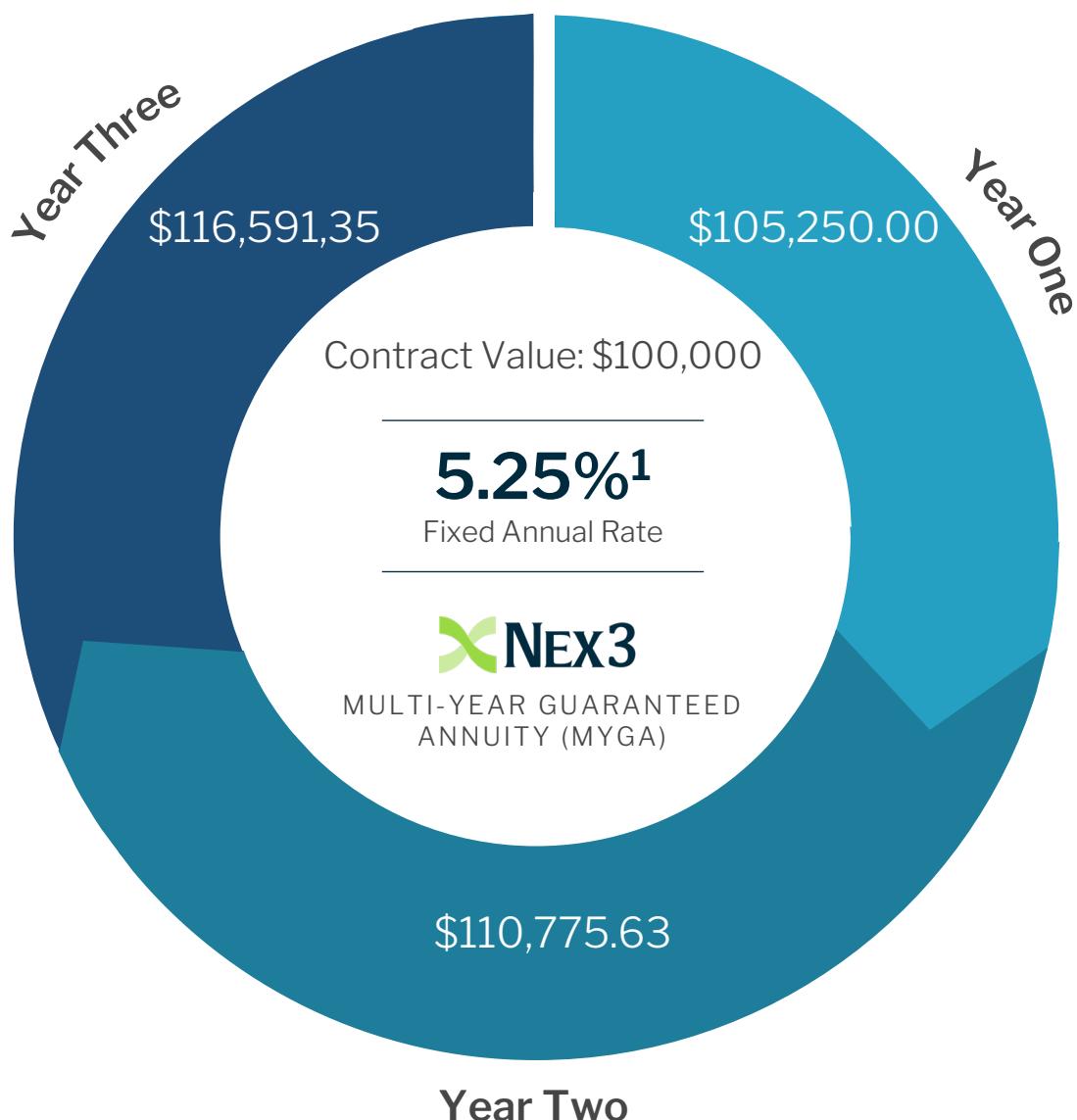
Issued by The Ohio State Life Insurance Company



## Earn with Certainty

Watch your money grow over time.

Nex3 with 5.25%<sup>1</sup> Guaranteed rate for 3 Years



Products issued by The Ohio State Life Insurance Company

1. 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<sup>®</sup> 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)



Never Lose a Penny of Your Deposit<sup>2</sup>



Guaranteed Rate for 3 Years



Helping Secure Your Retirement



Tax-Deferred Growth



Access to Your Money<sup>3</sup>

## Surrender Charges<sup>3</sup>

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

2. A withdrawal charge is assessed for each withdrawal before the maturity date. The withdrawal charge is determined based on the amount of time that has elapsed since the beginning of the applicable guarantee period and is calculated as a percentage of the account value at the time of the withdrawal, according to the schedule in the policy.

3. Withdrawal charges will be waived during the 30 days following the end of each guaranteed period.

Nex MYGA annuities are issued by The Ohio State Life Insurance Company, Administrative Office PO BOX 25417 Salt Lake City, UT 84125 ("Ohio State Life"). Annuity policy contract issued under form series ICC21 NA001\_Rev, ICC21 NA001-APP\_Rev, ICC21 NA001R1\_Rev, ICC21 NA001R2\_Rev, ICC21 001R3\_Rev and state variations thereof. Rider benefits and rider form numbers may vary by state. The Nex MYGA is subject to state regulations, so the Nex 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. All guarantees, including any optional benefits, are subject to the financial strength and claims-paying ability of Ohio State Life.

Single Premium deferred annuities have guaranteed interest periods for 3, 5, 7 or 10 years. At the end of the 3, 5, 7, or 10 year guaranteed interest period, the contract may be renewed for another guaranteed interest period. The renewed guaranteed interest rate will be the current interest rate offered at the time of renewal with a minimum rate guarantee of 1.00%. Interest rates listed above effective as of 10/25/2025 and are subject to change without notice. Quoted rates do not reflect optional riders. If you choose to add any available riders, the interest rate will be reduced accordingly. Early withdrawals may be subject to Surrender Charges and Market Value Adjustments. The IRS may impose penalties for early withdrawals from qualified plans. The Ohio State Life offers NEX3 MYGA at 5.25% with a 3-year term, NEX5 MYGA at 5.25% with a 5-year term, NEX7 MYGA at 5.00% with a 7-year term and NEX10 MYGA at 5.00% with a 10-year term.

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

NEX-MYGA-EARN3 | 10272025