

How does your money grow?

Even a small change in interest rates may affect your money's growth

Compare the growth of \$100,000 at increasing annual rates of return.

Rate of return	Original investment	Value after 3 years	Value after 5 years	Value after 7 years	Value after 10 years	Value after 20 years
0.05%	\$100,000.00	\$100,150.08	\$100,250.25	\$100,350.53	\$100,501.13	\$101,004.76
0.10%	\$100,000.00	\$100,300.30	\$100,501.00	\$100,702.10	\$101,004.51	\$102,019.11
0.15%	\$100,000.00	\$100,450.68	\$100,752.25	\$101,054.74	\$101,510.17	\$103,043.14
0.25%	\$100,000.00	\$100,751.88	\$101,256.27	\$101,763.18	\$102,528.31	\$105,120.55
0.50%	\$100,000.00	\$101,507.51	\$102,525.13	\$103,552.94	\$105,114.01	\$110,489.56
0.75%	\$100,000.00	\$102,266.92	\$103,806.67	\$105,369.61	\$107,758.25	\$116,118.41
1.00%	\$100,000.00	\$103,030.10	\$105,101.01	\$107,213.54	\$110,462.21	\$122,019.00
1.25%	\$100,000.00	\$103,797.07	\$106,408.22	\$109,085.05	\$113,227.08	\$128,203.72
1.50%	\$100,000.00	\$104,567.84	\$107,728.40	\$110,984.49	\$116,054.08	\$134,685.50
1.75%	\$100,000.00	\$105,342.41	\$109,061.66	\$112,912.21	\$118,944.45	\$141,477.82
2.00%	\$100,000.00	\$106,120.80	\$110,408.08	\$114,868.57	\$121,899.44	\$148,594.74
2.25%	\$100,000.00	\$106,903.01	\$111,767.77	\$116,853.90	\$124,920.34	\$156,050.92
2.50%	\$100,000.00	\$107,689.06	\$113,140.82	\$118,868.58	\$128,008.45	\$163,861.64
2.75%	\$100,000.00	\$108,478.95	\$114,527.33	\$120,912.95	\$131,165.10	\$172,042.84
3.00%	\$100,000.00	\$109,272.70	\$115,927.41	\$122,987.39	\$134,391.64	\$180,611.12
3.25%	\$100,000.00	\$110,070.31	\$117,341.14	\$125,092.26	\$137,689.43	\$189,583.79
3.50%	\$100,000.00	\$110,871.79	\$118,768.63	\$127,227.93	\$141,059.88	\$198,978.89
3.75%	\$100,000.00	\$111,677.15	\$120,209.98	\$129,394.77	\$144,504.39	\$208,815.20
4.00%	\$100,000.00	\$112,486.40	\$121,665.29	\$131,593.18	\$148,024.43	\$219,112.31
4.25%	\$100,000.00	\$113,299.55	\$123,134.66	\$133,823.52	\$151,621.45	\$229,890.63
4.50%	\$100,000.00	\$114,116.61	\$124,618.19	\$136,086.18	\$155,296.94	\$241,171.40
4.75%	\$100,000.00	\$114,937.59	\$126,115.99	\$138,381.56	\$159,052.43	\$252,976.76
5.00%	\$100,000.00	\$115,762.50	\$127,628.16	\$140,710.04	\$162,889.46	\$265,329.77
5.25%	\$100,000.00	\$116,591.35	\$129,154.79	\$143,072.03	\$166,809.60	\$278,254.43
5.50%	\$100,000.00	\$117,424.14	\$130,696.00	\$145,467.92	\$170,814.45	\$291,775.75
5.75%	\$100,000.00	\$118,260.89	\$132,251.89	\$147,898.11	\$174,905.62	\$305,919.75
6.00%	\$100,000.00	\$119,101.60	\$133,822.56	\$150,363.03	\$179,084.77	\$320,713.55
6.25%	\$100,000.00	\$119,946.29	\$135,408.12	\$152,863.07	\$183,353.58	\$336,185.34
6.50%	\$100,000.00	\$120,794.96	\$137,008.67	\$155,398.65	\$187,713.75	\$352,364.51
6.75%	\$100,000.00	\$121,647.63	\$138,624.32	\$157,970.21	\$192,167.01	\$369,281.60
7.00%	\$100,000.00	\$122,504.30	\$140,255.17	\$160,578.15	\$196,715.14	\$386,968.45
7.25%	\$100,000.00	\$123,364.98	\$141,901.34	\$163,222.91	\$201,359.91	\$405,458.13
7.50%	\$100,000.00	\$124,229.69	\$143,562.93	\$165,904.91	\$206,103.16	\$424,785.11
7.75%	\$100,000.00	\$125,098.42	\$145,240.05	\$168,624.61	\$210,946.73	\$444,985.21
8.00%	\$100,000.00	\$125,971.20	\$146,932.81	\$171,382.43	\$215,892.50	\$466,095.71

Hypothetical results are for illustrative purposes only. Chart represents the growth of a \$100,000 investment at varying interest rates and time periods. Assumes no withdrawals during the time periods. Investors should consider their personal investment horizon and income tax brackets, both current and anticipated, when making an investment decision, as these may further affect the results of the comparison. Actual interest rates and values may be higher or lower than shown.

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

Compare the growth of \$50,000 at increasing annual rates of return.

Rate of return	Original investment	Value after 3 years	Value after 5 years	Value after 7 years	Value after 10 years	Value after 20 years
0.05%	\$50,000.00	\$50,075.04	\$50,125.13	\$50,175.26	\$50,250.56	\$50,502.38
0.10%	\$50,000.00	\$50,150.15	\$50,250.50	\$50,351.05	\$50,502.26	\$51,009.56
0.15%	\$50,000.00	\$50,225.34	\$50,376.13	\$50,527.37	\$50,755.08	\$51,521.57
0.25%	\$50,000.00	\$50,375.94	\$50,628.13	\$50,881.59	\$51,264.16	\$52,560.28
0.50%	\$50,000.00	\$50,753.76	\$51,262.56	\$51,776.47	\$52,557.01	\$55,244.78
0.75%	\$50,000.00	\$51,133.46	\$51,903.34	\$52,684.81	\$53,879.13	\$58,059.21
1.00%	\$50,000.00	\$51,515.05	\$52,550.50	\$53,606.77	\$55,231.11	\$61,009.50
1.25%	\$50,000.00	\$51,898.54	\$53,204.11	\$54,542.52	\$56,613.54	\$64,101.86
1.50%	\$50,000.00	\$52,283.92	\$53,864.20	\$55,492.25	\$58,027.04	\$67,342.75
1.75%	\$50,000.00	\$52,671.21	\$54,530.83	\$56,456.11	\$59,472.22	\$70,738.91
2.00%	\$50,000.00	\$53,060.40	\$55,204.04	\$57,434.28	\$60,949.72	\$74,297.37
2.25%	\$50,000.00	\$53,451.51	\$55,883.88	\$58,426.95	\$62,460.17	\$78,025.46
2.50%	\$50,000.00	\$53,844.53	\$56,570.41	\$59,434.29	\$64,004.23	\$81,930.82
2.75%	\$50,000.00	\$54,239.48	\$57,263.67	\$60,456.47	\$65,582.55	\$86,021.42
3.00%	\$50,000.00	\$54,636.35	\$57,963.70	\$61,493.69	\$67,195.82	\$90,305.56
3.25%	\$50,000.00	\$55,035.15	\$58,670.57	\$62,546.13	\$68,844.72	\$94,791.90
3.50%	\$50,000.00	\$55,435.89	\$59,384.32	\$63,613.96	\$70,529.94	\$99,489.44
3.75%	\$50,000.00	\$55,838.57	\$60,104.99	\$64,697.39	\$72,252.20	\$104,407.60
4.00%	\$50,000.00	\$56,243.20	\$60,832.65	\$65,796.59	\$74,012.21	\$109,556.16
4.25%	\$50,000.00	\$56,649.78	\$61,567.33	\$66,911.76	\$75,810.72	\$114,945.32
4.50%	\$50,000.00	\$57,058.31	\$62,309.10	\$68,043.09	\$77,648.47	\$120,585.70
4.75%	\$50,000.00	\$57,468.80	\$63,058.00	\$69,190.78	\$79,526.22	\$126,488.38
5.00%	\$50,000.00	\$57,881.25	\$63,814.08	\$70,355.02	\$81,444.73	\$132,664.89
5.25%	\$50,000.00	\$58,295.67	\$64,577.40	\$71,536.01	\$83,404.80	\$139,127.22
5.50%	\$50,000.00	\$58,712.07	\$65,348.00	\$72,733.96	\$85,407.22	\$145,887.87
5.75%	\$50,000.00	\$59,130.44	\$66,125.94	\$73,949.06	\$87,452.81	\$152,959.88
6.00%	\$50,000.00	\$59,550.80	\$66,911.28	\$75,181.51	\$89,542.38	\$160,356.77
6.25%	\$50,000.00	\$59,973.14	\$67,704.06	\$76,431.53	\$91,676.79	\$168,092.67
6.50%	\$50,000.00	\$60,397.48	\$68,504.33	\$77,699.33	\$93,856.87	\$176,182.25
6.75%	\$50,000.00	\$60,823.81	\$69,312.16	\$78,985.10	\$96,083.51	\$184,640.80
7.00%	\$50,000.00	\$61,252.15	\$70,127.59	\$80,289.07	\$98,357.57	\$193,484.22
7.25%	\$50,000.00	\$61,682.49	\$70,950.67	\$81,611.45	\$100,679.96	\$202,729.07
7.50%	\$50,000.00	\$62,114.84	\$71,781.47	\$82,952.46	\$103,051.58	\$212,392.56
7.75%	\$50,000.00	\$62,549.21	\$72,620.03	\$84,312.30	\$105,473.36	\$222,492.61
8.00%	\$50,000.00	\$62,985.60	\$73,466.40	\$85,691.21	\$107,946.25	\$233,047.86

Hypothetical results are for illustrative purposes only. Chart represents the growth of a \$50,000 investment at varying interest rates and time periods. Assumes no withdrawals during the time periods. Investors should consider their personal investment horizon and income tax brackets, both current and anticipated, when making an investment decision, as these may further affect the results of the comparison. Actual interest rates and values may be higher or lower than shown.



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. The Ohio State Life Insurance Company, Administrative Office P.O. Box 64528, St Paul, MN 55164-0528. Certain subsidiaries, including The Ohio State Life Insurance Company, are not authorized to do business in New York. This material is not intended to provide investment, tax or legal advice.