



Multi-Year Guaranteed Annuity (MYGA)

## Product Highlights

<b>Product</b>	Single premium deferred annuity with a guaranteed interest rate			
<b>Interest Rate</b>	Consult Agent/Advisor for current rates			
<b>Initial Interest Rate Guarantee Period</b>	3 years			
<b>Free Withdrawal Provision (Rider)<sup>1</sup></b>	Owner can withdraw up to 10% of the accumulated value each contract year (available after the 1-year Penalty Free Waiting Period)			
<b>Death Benefit (Rider)<sup>1</sup></b>	Beneficiary receives the surrender value or accumulated value (FL: Does not apply; CA: Does not apply to ages 65 and older)			
<b>Annuitization</b>	Owner has the flexibility to choose payout of income over lifetime or defined period			
<b>Nursing Home (Rider)<sup>1</sup></b>	Owner can access accumulated value of the annuity with no surrender charge			
<b>Issue Ages<sup>2</sup></b>	0-85 years (age last birthday of annuitant)			
<b>Premium</b>	Min. \$10,000 (Over \$1 million with home office approval)			
<b>Surrender Charges<sup>3</sup></b>	Contract Yr.	1	2	3
	Charges (%)	9%	8%	7%



### Income & Growth

Tax-deferred income designed to grow & compound money efficiently



### Access & Liquidity

Ability to access money through flexible withdrawal terms & available riders



### Principal Protection

Securing income & savings via principal & interest protection



### Succession Planning

Helps provide families and beneficiaries with an asset that can be structured to avoid the lengthy probate process



Issued by The Ohio State Life Insurance Company

## Product Highlights

<b>Product</b>	Single premium deferred annuity with a guaranteed interest rate												
<b>Interest Rate</b>	Consult Agent/Advisor for current rates												
<b>Initial Interest Rate Guarantee Period</b>	5 years												
<b>Free Withdrawal Provision (Rider)<sup>1</sup></b>	Owner can withdraw up to 10% of the accumulated value each contract year (available after the 1-year Penalty Free Waiting Period)												
<b>Death Benefit (Rider)<sup>1</sup></b>	Beneficiary receives the surrender value or accumulated value (FL: Does not apply; CA: Does not apply to ages 65 and older)												
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Charges (%)	9%	8%	7%	6%	5%								



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<b>Interest Rate</b>	Consult Agent/Advisor for current rates																
<b>Initial Interest Rate Guarantee Period</b>	7 years																
<b>Free Withdrawal Provision (Rider)<sup>1</sup></b>	Owner can withdraw up to 10% of the accumulated value each contract year (available after the 1-year Penalty Free Waiting Period)																
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<b>Product</b>	Single premium deferred annuity with a guaranteed interest rate																						
<b>Interest Rate</b>	Consult Agent/Advisor for current rates																						
<b>Initial Interest Rate Guarantee Period</b>	10 years																						
<b>Free Withdrawal Provision (Rider)<sup>1</sup></b>	Owner can withdraw up to 10% of the accumulated value each contract year (available after the 1-year Penalty Free Waiting Period)																						
<b>Death Benefit (Rider)<sup>1</sup></b>	Beneficiary receives the surrender value or accumulated value (FL: Does not apply; CA: Does not apply to ages 65 and older)																						
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