THE OHIO STATE LIFE INSURANCE COMPANY

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The Ohio State Life Insurance Company's ("OSL") business is divided into two distinct parts: (1) legacy life insurance policies in runoff that are fully ceded to Americo and are serviced entirely by Americo; and (2) multi-year guaranteed annuities currently being sold by OSL, neither of which is impacted by or significantly contributes to climate related risks. Therefore, OSL's limited assessments and accommodations relating to such climate related risks is appropriate for the minimal climate related impact and the current nearly nonexistent climate footprint of such business.

GOVERANCE: Therefore, OSL's senior management generally continues to consider climate matters, but it is not a significant risk at this time that has warranted board action or committee assignment.

STRATEGY: Additionally, given the minimal climate related impact and the current nearly nonexistent climate footprint of its business, OSL has found it unnecessary to undertake significant initiatives to engage key constituencies on the topic of climate risk and resiliency or to further assess, reduce, or mitigate greenhouse gas emissions in its operations or organizations.

RISK MANAGEMENT: Likewise, although OSL does take note of the climate-related risks on its investment portfolio, climate related factors ultimately do not determine OSL's final investment decisions.

METRICS AND TARGETS: Catastrophe modeling has limited applicability to OSL's current business structure. Given the limited climate related impact and the current nearly nonexistent climate footprint of its business, OSL has not established targets for reducing its climate footprint.