



Ohio National
Financial Services®

Which Product and When



A producer's guide
to Ohio National's
product portfolio

The following information is intended for agent use only as a training tool. It offers only a summary of features and is not comprehensive. The terms of any specific policy or contract are controlling.

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Additional Support

Sales and Marketing Support.....	FASTeam: 877.665.2468 (Option 3)
ONcore Variable Annuity Sales and Marketing Support.....	888.744.7355
Registered Representative Access to ONESCO	STARTeam: 877.663.7267
Retirement Plan Sales	877.999.6637

ON-Net	http://onnet.ohionational.com
<ul style="list-style-type: none">• Download product illustration software• View current interest rates• View product multi-media presentations for sales ideas and training.	

Whole Life Insurance

Prestige Value II

Lowest participating whole life premium in the industry today! In addition, Prestige Value II provides very strong guaranteed cash value and death benefit, both of which can be enhanced with future dividends. Issue ages 0-80. Minimum face amount: \$50,000.

Use this product when: The lowest premium commitment and guaranteed cash value and death benefits are required.

Prestige Performance

Strong dividend potential throughout the life of the policy. Prestige Performance is designed to generate significant cash value in year 20 and beyond. Dividends and premiums vary by underwriting class – an advantage for younger, healthier clients. The \$500,000 dividend band makes Prestige Performance excellent for large cases. Issue ages 0 – 75. Minimum face amount is \$100,000.

Use this product when: Younger clients want to max fund their policies and purchase paid-up additions with potential dividends.

Prestige Xcel

Outstanding long-term death benefit and cash value performance. In exchange for lower levels of dividends and guaranteed cash value in the early years, this product is designed to deliver a high level of dividends in the 25th year and later. It also performs extremely well when maximum funded with the API Rider. Issue ages 0 – 75. Minimum face amount is \$25,000.

Use this product when: Your clients are concerned about death benefit at life expectancy or cash flow in later years.

Prestige Max

Contractually paid up at age 65 with a heavy emphasis on cash value. With a near modified endowment contract (MEC) premium, Prestige Max is designed to provide high early dividends and long-term cash flow. It is paid-up at age 65 (or 10 years after issue, whichever is later) and is intended to generate significant amounts of cash flow through its preferred loan feature. Issue ages 0 – 70. Minimum face amount is \$25,000.

Use this product when: Your target markets are executive bonus, supplemental executive retirement plans, retirement cash flow and juvenile cases.

Optional Riders

- Flexible API Rider:** When flexibility is most important. An easy and flexible way to add paid-up insurance to Prestige Value II, Prestige Performance or Prestige Xcel. Your clients can change their scheduled premiums or make unscheduled lump-sum premium payments without additional underwriting after the third contract anniversary that this rider is in force (with limits as detailed in the rider).
- Additional Paid-Up Insurance (API) Rider:** Level premiums purchase participating paid-up insurance. This rider can be used to “over-fund” or “max-fund” policies. Available with Prestige Value II, Prestige Performance and Prestige Xcel.
- Plus Rider (aka Purchase of One-Year Term Rider):** Purchases a combination of one-year term and dividend additions to maintain a level death benefit; rider convertibility guaranteed to age 60. Available at issue only with Prestige Performance and Prestige Xcel.
- Waiver of Premium for Total Disability (WPD) Rider:** Maximum issue \$3 million in death benefit or \$10,000 monthly premium, whichever is less.
- Accidental Death Benefit (ADB) Rider:** Maximum issue \$200,000 in death benefit.
- Family Term Rider:** Coverage up to \$25,000 per child. Maximum conversion five times up to \$50,000 through age 24.
- Guaranteed Insurability Option (GIO) Rider:** Allows insured to make future additional purchases of permanent life insurance without evidence.
- Lifetime Advantage Rider (LAR) (aka Accelerated Death Benefit Rider):** Terminal illness rider provides up to half the death benefit to a maximum of \$250,000, if the insured is diagnosed with a terminal illness and has 12 months or less to live.
- Business Exchange Rider:** Allows the policy to be exchanged for a new whole life insurance policy on a new, fully underwritten insured.

Whole Life Insurance Annual Premium Comparisons

Male, Age 40 Best NS Class Dividend Option PUA (Purchase Paid-Up Additions)

\$100,000 Death Benefit						
	Premium	Cash Value*			Death Benefit*	
		10-Year	20-Year	Age 65	Age 65	Age 80
Prestige Value II	\$1,161	\$9,739	\$28,875	\$42,608	\$114,763	\$161,794
Prestige Performance	\$1,573	\$12,843	\$46,363	\$71,121	\$159,779	\$252,518
Prestige Xcel	\$1,633	\$12,446	\$46,070	\$73,008	\$163,285	\$267,473
Prestige Max	\$3,472	\$35,022	\$99,720	\$148,469	\$275,893	\$428,930

\$250,000 Death Benefit						
	Premium	Cash Value*			Death Benefit*	
		10-Year	20-Year	Age 65	Age 65	Age 80
Prestige Value II	\$2,590	\$24,348	\$72,187	\$106,520	\$286,907	\$404,485
Prestige Performance	\$3,861	\$32,108	\$115,908	\$177,803	\$399,447	\$631,295
Prestige Xcel	\$4,011	\$31,114	\$115,174	\$182,520	\$408,212	\$668,683
Prestige Max	\$8,635	\$93,690	\$270,834	\$406,164	\$754,756	\$1,180,629

\$500,000 Death Benefit						
	Premium	Cash Value*			Death Benefit*	
		10-Year	20-Year	Age 65	Age 65	Age 80
Prestige Value II	\$5,105	\$48,695	\$144,373	\$213,034	\$573,814	\$808,971
Prestige Performance	\$7,673	\$65,777	\$242,446	\$374,310	\$833,649	\$1,351,962
Prestige Xcel	\$7,973	\$64,042	\$244,449	\$391,646	\$865,864	\$1,468,958
Prestige Max	\$17,240	\$187,380	\$541,667	\$812,329	\$1,509,512	\$2,363,813

\$1,000,000 Death Benefit						
	Premium	Cash Value*			Death Benefit*	
		10-Year	20-Year	Age 65	Age 65	Age 80
Prestige Value II	\$10,135	\$97,390	\$288,746	\$426,078	\$1,147,629	\$1,617,942
Prestige Performance	\$15,298	\$131,555	\$484,892	\$748,619	\$1,667,297	\$2,703,924
Prestige Xcel	\$15,898	\$128,084	\$488,898	\$783,293	\$1,731,729	\$2,937,916
Prestige Max	\$34,450	\$374,760	\$1,083,334	\$1,624,657	\$3,019,023	\$4,730,181

* Based on current dividend scale (effective 7/1/09) and is not guaranteed.

Term Life Insurance

Term 10 “Basic” and “Plus”

10-year guaranteed level premium, conversion 10 years to contract anniversary nearest age 70, issue ages 18 – 80. Minimum face amount is \$100,000.

Term 15 “Basic” and “Plus”

15-year guaranteed level premium, conversion 15 years to contract anniversary nearest age 70, issue ages 18 – 75. Minimum face amount is \$100,000.

Term 20 “Basic” and “Plus”

20-year guaranteed level premium, conversion 20 years to contract anniversary nearest age 70, issue ages 18 – 65. Minimum face amount is \$100,000.

Use Basic products when: Price is your client’s overriding concern and when future conversion to a permanent product is not desired. **Use Plus products when:** Conversion to permanent coverage is anticipated.

Conversion Options

Basic – Limited Conversion

Products convert to a policy chosen by Ohio National at the time of conversion, currently Virtus Basic universal life insurance.

Plus – Expanded Conversion

Products convert to any available individual UL, VUL or WL Ohio National product.

Conversion credit is the last year premium paid (pro rata available after 6 months) to a maximum of \$5.00 per \$1,000 of face amount.

Recap

10-year guaranteed level premium, conversion 10 years, issue ages 18 – 60, cumulative conversion credit up to five years, conversion credit equal to prior year’s premium in years 6 – 10. Expanded conversion options. Minimum face amount is \$100,000.

Use this product when: Your clients need a temporary bridge (no more than 5 years) to permanent insurance.

YRT Plus II

10-year premium guarantee annually renewable, conversion three years to age 70, issue ages 18 – 70, unisex rates. Expanded conversion options available. Minimum face amount is \$100,000. No commission payable.

Use this product when: Your client needs temporary life insurance protection and the option to renew for up to 10 years.

Optional Riders

- Waiver of Premium for Total Disability (WPD) Rider
- Accidental Death Benefit (ADB) Rider
- Guaranteed Insurability Option (GIO) Rider
- Family Term Rider
- Lifetime Advantage Rider

*Fax and
Online
Term Apps
Available!*

Term Life Insurance Annual Premium Comparisons

Age 35 Best NS Class

	\$500,000 Death Benefit			
	— Male —		— Female —	
	Basic	Plus	Basic	Plus
10 Year	\$165	\$170	\$155	\$160
15 Year	\$200	\$205	\$190	\$200
20 Year	\$265	\$275	\$230	\$240
Recap	N/A	\$175	N/A	\$165
YRT Plus II (1 st Yr. Premium)	N/A	\$310	N/A	\$310

	\$1,000,000 Death Benefit			
	— Male —		— Female —	
	Basic	Plus	Basic	Plus
10 Year	\$235	\$245	\$215	\$225
15 Year	\$305	\$315	\$285	\$305
20 Year	\$435	\$455	\$365	\$385
Recap	N/A	\$265	N/A	\$245
YRT Plus II (1 st Yr. Premium)	N/A	\$470	N/A	\$470

Age 45 Best NS Class

	\$500,000 Death Benefit			
	— Male —		— Female —	
	Basic	Plus	Basic	Plus
10 Year	\$330	\$350	\$285	\$300
15 Year	\$480	\$500	\$365	\$380
20 Year	\$620	\$645	\$475	\$495
Recap	N/A	\$390	N/A	\$330
YRT Plus II (1 st Yr. Premium)	N/A	\$500	N/A	\$500

	\$1,000,000 Death Benefit			
	— Male —		— Female —	
	Basic	Plus	Basic	Plus
10 Year	\$545	\$585	\$475	\$505
15 Year	\$845	\$875	\$625	\$655
20 Year	\$1,145	\$1,195	\$845	\$885
Recap	N/A	\$675	N/A	\$555
YRT Plus II (1 st Yr. Premium)	N/A	\$850	N/A	\$850

Universal Life Insurance

Virtus Value II

#1 ranked low-premium product based on third-party survey results. Low premiums, driven by low cost of insurance (COI) charges, combined with the flexibility of universal life and competitive interest rates, create an extremely competitive premium solve. This product also offers excellent potential for long-term cash accumulation in over-funding scenarios. The no-lapse guarantee is 10 years for all issue ages, and five years with Additional Coverage Rider. Issue ages 18 – 85. Minimum face amount is \$100,000.

Use this product when: Permanent protection with a low-premium commitment is needed and long-term cash accumulation is the goal.

Virtus Basic

Designed primarily for cash accumulation. Conversion product for Ohio National's "basic" Term 10, Term 15 and Term 20 life insurance products. Issue ages 0 – 80. Minimum face amount is \$25,000.

Use this product when: Converting to a permanent product from a "basic" term policy, when a low face amount is needed or when the insured is a juvenile.

Blending Virtus Value II with Additional Coverage Rider

Virtus Value II can be blended with the Additional Coverage Rider, to create a policy with a reduced premium. The rider lowers the minimum premiums and allows the client to purchase additional insurance at a lower lifetime cost than the base policy coverage. The rider also reduces policy surrender charges on a pro rata basis, improving early surrender values. Please note that the addition of the rider automatically reduces the no-lapse guarantee to 5 years on all coverage.

Blend universal life policies when: Clients are reluctant to pay higher premiums for permanent insurance. Blending allows them to purchase the coverage that they need at a lower premium, while taking advantage of the flexibility a permanent policy allows.

Optional Riders

- Preferred Loan Rider ("Wash" Loan)
- Additional Coverage Rider
- Additional Insured Term Rider
- Waiver of Premium for Total Disability (WPD) Rider
- Accidental Death Benefit (ADB) Rider
- Family Term Rider
- Guaranteed Insurability Option (GIO) Rider
- Continuation of Coverage Rider
- Lifetime Advantage Rider (LAR)
- Guaranteed Purchase Option Rider
- Business Exchange Rider

Universal Life Insurance Annual Premium Comparisons

\$500,000 Face Amount

Male Annual Premium to Endow

	Rating Class	Age 40	Age 45	Age 50	Age 55	Age 60	Age 65
Virtus Value II	Super Preferred	\$2,571	\$3,258	\$3,851	\$5,030	\$6,583	\$8,845
Virtus Value II	Preferred	\$2,814	\$3,561	\$4,204	\$5,456	\$7,121	\$9,492
Virtus Value II	Select	\$3,006	\$3,776	\$4,467	\$5,749	\$7,614	\$10,064
Virtus Value II	Nonsmoker	\$3,250	\$4,079	\$5,144	\$6,470	\$8,434	\$10,883

\$1,000,000 Face Amount

Male Annual Premium to Endow

	Rating Class	Age 40	Age 45	Age 50	Age 55	Age 60	Age 65
Virtus Value II	Super Preferred	\$4,996	\$6,339	\$7,441	\$9,744	\$12,789	\$17,217
Virtus Value II	Preferred	\$5,494	\$6,952	\$8,139	\$10,585	\$13,830	\$18,292
Virtus Value II	Select	\$5,776	\$7,372	\$8,633	\$11,145	\$14,294	\$19,043
Virtus Value II	Nonsmoker	\$6,275	\$7,879	\$9,972	\$12,568	\$15,890	\$20,651

\$500,000 Face Amount

Female Annual Premium to Endow

	Rating Class	Age 40	Age 45	Age 50	Age 55	Age 60	Age 65
Virtus Value II	Super Preferred	\$1,909	\$2,402	\$2,886	\$3,819	\$5,100	\$6,988
Virtus Value II	Preferred	\$2,304	\$2,877	\$3,373	\$4,414	\$5,789	\$7,817
Virtus Value II	Select	\$2,615	\$3,259	\$3,792	\$4,962	\$6,526	\$8,875
Virtus Value II	Nonsmoker	\$2,749	\$3,418	\$4,413	\$5,663	\$7,400	\$9,889

\$1,000,000 Face Amount

Female Annual Premium to Endow

	Rating Class	Age 40	Age 45	Age 50	Age 55	Age 60	Age 65
Virtus Value II	Super Preferred	\$3,665	\$4,625	\$5,583	\$7,407	\$9,915	\$13,620
Virtus Value II	Preferred	\$4,478	\$5,600	\$6,524	\$8,852	\$11,255	\$15,221
Virtus Value II	Select	\$5,068	\$6,323	\$7,341	\$9,635	\$12,680	\$17,268
Virtus Value II	Nonsmoker	\$5,337	\$6,646	\$8,553	\$11,132	\$14,431	\$19,287

Variable Universal Life Insurance

Virtus VUL

Builds cash value through a broad offering of variable portfolios. This product provides the strength of permanent life insurance with strong long-term, potential cash accumulation and enhanced cash flow at higher funding levels and a seven-year death benefit guarantee. “Wash Loan” available after 10 years. Directed charges and dollar-cost-averaging are available. Surrender charge period is 15 years. Includes Overloan Protection Rider at issue. Issue ages 0 – 85.

Use this product when: Non-qualified executive fringe benefit markets are targeted and with younger clients looking for cost-effective protection with potentially high long-term values.

Optional Riders

- Term Rider – Primary and Additional Insured Riders
- Waiver of Premium for Total Disability (WPD) Rider
- Accidental Death Benefit (ADB) Rider
- Family Term Rider
- Business Exchange Rider
- Guaranteed Purchase Option (GPO) Rider
- Continuation of Coverage Rider
- Lifetime Advantage Rider

Annual Premium Comparisons

\$100,000 Type A Death Benefit				
	Male, Age 35 Best NS Class		Male, Age 45 Best NS Class	
	Target	Maximum	Target	Maximum
Virtus VUL	\$1,080	\$1,129	\$1,668	\$1,770
\$250,000 Type A Death Benefit				
	Male, Age 35 Best NS Class		Male, Age 45 Best NS Class	
	Target	Maximum	Target	Maximum
Virtus VUL	\$2,574	\$2,695	\$4,044	\$4,298
\$1,000,000 Type A Death Benefit				
	Male, Age 35 Best NS Class		Male, Age 45 Best NS Class	
	Target	Maximum	Target	Maximum
Virtus VUL	\$10,044	\$10,528	\$15,924	\$16,941

Retirement Income Comparisons

\$10,000 Annual Premium to 65, Minimum Face					
Male Maximum Cash Flow Ages 66-85					
	Age	Super Preferred	Preferred	Select	Nonsmoker
Virtus VUL	35	\$108,879	\$107,912	\$106,997	\$105,778
Virtus VUL	40	\$69,157	\$68,480	\$67,808	\$66,869
Virtus VUL	45	\$41,766	\$41,280	\$40,789	\$40,105

9% Gross Rate of Return, \$10,000 Cash Surrender Value at age 100

Variable Deferred Annuities

ONcore Series

Tax-deferred vehicles designed for retirement planning, offering a broad range of investment options. Minimum purchase payments from \$5,000 (or \$2,000 for tax-qualified contracts). Additional purchase payments of \$500 or more accepted at any time (\$300 for tax-qualified contracts).^{*} Currently, purchase payments in excess of \$1 million require prior company approval. Ohio National reserves the right to limit total purchase payments to the lesser of 150 percent of the initial purchase payment or \$1 million across all contracts for the same owner or annuitant.

Use this product when: Tax-deferred retirement planning with a death benefit suits your clients' needs.

Premier

Feature rich. Includes a 3-year step-up death benefit to age 90. Issue ages 0 – 80 (81 – 85 with restrictions) for annuitant and owner.

Value

Low mortality and expense charges. Includes a 6-year step-up death benefit. Issue ages 0 – 80 (81 – 85 with restrictions) for annuitant and owner.

Xtra

Four percent credit on new purchase payments. Includes an 8-year step-up death benefit. Issue ages 0 – 80 for annuitant and owner.

Lite

Short-year surrender charge period. Issue ages are 0 – 80 (81 – 85 with restrictions) for annuitant and owner.

^{*} Additional purchase payments not available in Oregon.

[†] Only available in conjunction with GMIB Plus AR.

Optional Riders

- Guaranteed Principal Protection (GPP) Rider
- 5% Guaranteed Minimum Death Benefit Rider 85 (GMDBR85)
- 5% Guaranteed Minimum Death Benefit Rider 80 (GMDBR80)
- Gain Enhancement (GEB) and Gain Enhancement Benefit Plus (GEB Plus) Riders
- Annual Step-Up Death Benefit Rider

Top Series

Top Explorer

Provides tax-deferral on earnings, more than 60 investment options, and one Fixed Accumulation Account, from which to choose. Interest rate guarantee period is the calendar year. The guaranteed minimum interest rate (GMIR) on the Fixed Account is 3%. Maximum issue age is 85. Contingent deferred sales charge for seven years as follows: 7%, 7%, 6%, 5%, 4%, 2%, 1%, 0% per premium. Features a nursing home waiver. Also features a stepped-up DBG after 5 years. Free withdrawals, up to 10%, after the first-year anniversary. Mortality and expense charges are 1.30%.

Use this product when: Non-qualified, IRA, SEP, SIMPLE IRA, TSA, Keogh and deferred compensation markets are targeted.

Single-Premium Fixed Deferred Annuities

□ **Foundation**

Lower minimum purchase payment and optional **Gain Enhancement Death Benefit Riders**. Minimum purchase payment is \$2,000. Guaranteed interest rate periods of one, three or seven years. Also features an enhanced one-year rate and guaranteed annual three- or seven-year rate banded by amount. Includes nursing home waiver at issue. Contingent deferred sales charge for seven years as follows: 7%, 7%, 7%, 6%, 5%, 4%, 2%, 0%. Issue ages 0 – 80 (81-85 with restrictions).

Use this product when: Conservative clients desire tax-deferred growth and retirement income, plus optional riders that can increase the death benefit.

□ **Foundation Plus**

Lower minimum purchase payment and optional **Gain Enhancement Death Benefit Riders**. Minimum purchase payment is \$2,000. Guaranteed interest rate periods of one, three or six years. Also features an enhanced one-year rate, guaranteed annual three-year rate and a six-year increasing rate (guaranteed 0.15% increase each year). Includes nursing home waiver at issue. Contingent deferred sales charge for six years as follows: 6%, 6%, 6%, 6%, 5%, 3%, 0%. Issue ages 0 – 80 (81-85 with restrictions).

Use this product when: Conservative clients desire a lower surrender charge or an interest rate guaranteed to increase.

Flexible Premium Fixed Deferred Annuity

□ **Prime II**

A fixed annuity that provides tax-deferred growth, a defined minimum interest rate, and a death benefit and can provide income during retirement. Minimum premium is \$50. Maximum issue age is 75. Contingent deferred sales charge for nine contract years as follows: 8%, 7%, 7%, 6%, 5%, 4%, 3%, 2%, 1%, 0%.

Use this product when: Non-qualified IRA, SEP, SIMPLE IRA, Keogh, 403(b), and deferred compensation markets are targeted. Also used with defined benefit plans with Ohio National funding vehicles or funded with Ohio National Whole Life products.

Single Premium Immediate Annuity (SPIA)

□ **Secure Annuity**

Rate of return is based upon age, sex, interest rate, payment mode, annuity option and length of the annuitant's life. Cost-of-living feature allows the contract owner's income payments to be increased by one to five percent per year in anticipation of possible

future inflation. Choice of payout options available. Minimum payout is \$25 per installment. Issue ages 0 – 90.

Use this product when: Conservative clients want immediate payouts.

Retirement Plan Products

Ohio National's Advantage Series of group variable annuities for small-to-medium sized businesses offer your clients big-plan advantages at an affordable price.

Our retirement plan products feature more than 80 investment options, plan designs tailored to meet your client's business objectives and two available service-level options.

ONcore Advantage

Non-registered, allocated.

Use this product when: Employer-sponsored retirement plans and governmental 457(b) eligible plans are targeted.

Portfolio Advantage

Non-registered, unallocated.

Use this product when: Corporate defined benefit and defined contribution plans (generally trustee-directed) are targeted.

Retirement Advantage

SEC-registered, allocated.

Use this product when: Setting up defined contribution plans for proprietorships, partnerships, LLCs and 403(b)s and for nonqualified deferred compensation plans (including Section 457 plans).

Disability Income Insurance

Individual Noncancellable and Guaranteed Renewable Policies

Guaranteed premium structure features a modified “your occupation” definition of total disability for two years. This definition is built-in for the first two years of disability and can be extended by rider to age 65 or 67 for occupational classes 4A and 3A, and five years for 2A classes.

Use this product when: Professional markets, especially clients who have a board-certified specialty, are targeted.

Guaranteed Renewable Policies

Cost-effective alternative to the non-cancellable policy. This policy provides level premiums subject to increase by class and state. The guaranteed renewable policy is available for occupational classes 4A, 3A, 2A, A and B. Residual income benefit is built in for the first two years of disability, and can be extended by rider.

Use this product when: Price is the ultimate consideration, and when the features and benefits of the non-cancellable policy are not required.

Disability income not available in CA or ME.

Business Overhead Expense Policies

Reimburses small businessowners for normal and customary expenses required to maintain the business. The insured must devote full-time service to the business (not operated out of the home) and be personally liable for expenses. Only the insured’s share of the business expenses are covered.

Use this product when: Targeted businesses have fewer than six owners/principals and 20 employees and an owner’s disability would cause great disruption in, or even failure of, the business.

Business Buy-Sell Policies

Provides funds to purchase an insured’s ownership interest in the event of long-term disability. Guaranteed level premium policy available to all occupational classes. With this policy, benefits ranging from \$50,000 to \$1,000,000 are payable as a lump sum, in monthly installments, or as a combination of the two. Benefits vary by occupational class and elimination period. Provisions are provided for conversion to individual coverage and coverage to a new owner.

Use this product when: Targeting small businesses in existence for a minimum of three years with at least two (no more than 10) working owners, and a positive net worth of at least \$50,000.

ONESCO Broker/Dealer Products

(Restricted to Registered Representatives)

Full-Service Brokerage

Mutual Funds

Variable Insurance Products

Investment Advisory Programs

Section 529 Plans

REITs/Direct Investment/Unit Investment Trusts



Ohio National
Financial Services®

Life changes. We'll be there.®

The Ohio National Life Insurance Company
Ohio National Life Assurance Corporation
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Cincinnati, Ohio 45242
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Variable Product Distributor:
Ohio National Equities, Inc.
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Product comparisons based upon data obtained through Full Disclosure for Windows 4.1, Whole Life, 2009. Full Disclosure provides comparison data concerning premiums and guaranteed cash values and benefits for 24 participating whole life products. Not all participating whole life products may be included within Full Disclosure 4.1.

Insurance and annuity products are issued by The Ohio National Life Insurance Company and Ohio National Life Assurance Corporation. Product, product features and rider availability vary by state. Companies are not licensed to conduct business and products are not distributed in Alaska, Hawaii or New York. Guarantees are based upon the claims-paying ability of the issuer. Guarantees do not apply to the investment performance or account value of the underlying variable portfolios within variable products. Dividends are not guaranteed. Variable products are distributed by Ohio National Equities, Inc. Member FINRA/SIPC. Variable products sold through banks are not obligations of the bank, are not FDIC insured and are subject to investment risk, including the possible loss of principal. Variable products are sold by prospectuses only.